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HSBC **Business**

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A Guide to Banking Channels

Bank on your own terms

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Introduction to Channels

In today's increasingly competitive marketplace, you have to be armed with all the essentials to remain competitive. HSBC wants you to remain ahead of the pack by granting you access to a wide array of channels that will augment how you do business. Be prepared to take advantage of the world of opportunities presented before you.

Expand your client base to a global scale with these tools that make banking functions simple, faster and more efficient. Respond to an ever-changing marketplace on the go, wherever you are.

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Business Internet Banking

Business Internet Banking (BIB) allows you to carry out your banking transactions anywhere in the world, anytime of the day, 7 days a week. With the click of a button you can check your accounts, make transfers, pay your regular bills (mobile, electricity, etc.), request for a draft, make routine account inquiries and much more.

BIB has been developed using modern technologies and it's easy to use. It enables staff, colleagues, accountants, or whoever else is nominated, flexible access rights which are controlled by the Accountholder.

A 10-digit Electronic Banking Number (EBN), a Password and a Security Device will be issued to you - the Delegate - to use the Business Internet Banking service. To maintain confidentiality and security, these will be sent to you separately.

Your password will be accompanied by an 'Acknowledgement Form', which you will need to sign to confirm receipt of your password.

Getting Started

After you sign up for BIB, HSBC will send you the tools you need to access your account. Some preliminary set up is required before you can start using fully the functions in BIB.

Registration

1. Make sure you have the EBN, Password and Security Device provided to you by the Bank.
2. Go to www.hsbc.com.ph.
3. Click on REGISTER under Business Internet Banking.
4. Enter a new Username and a new Password.
5. Read and accept the Terms and Conditions.

First-Time Log On

1. Have your Security Device ready.
2. Click on LOG ON under Business Internet Banking.
3. Use the User Name and Password that you created during registration.
4. Enter the 10-digit serial number located at the back of the Security Device. Press the gray button and enter the 6-digit code that appears.

You will now be able to enter the Business Internet Banking session.

Regular Log On

After completing the above registration process, users may proceed to access BIB by following the standard steps for log on.

1. Go to www.hsbc.com.ph.
2. Click on LOG ON under Business Internet Banking.
3. Enter your Username, Password and Security Code (generated from the Security Device).

BIB User Types

Delegates who are nominated to use BIB must be assigned a User Type. There are 3 types of users in BIB – Primary User, Secondary User and Input and Enquiry Only User.

1. **Primary User** – has the highest authority among BIB users. A Primary User can:

- Perform transactions on accounts according to his/her transaction limits
- Set up the profiles of other BIB users by defining the accounts and services that they access, as well as their transaction authority by setting up their assigned signature groups and daily limits
- Set up transaction limits for each account, which will allow BIB transactions to adhere to the signing arrangement defined in the company's board resolution

Administrator Control (or Admin Control) pertains to the number of Primary Users required to manage BIB administrative entitlements. Administrative entitlements refer to the ability of Primary Users to make changes to the profiles of other BIB users and to the transaction limits defined for each account.

- Dual Admin Control – Two (2) Primary Users are required to make a change in the administrative entitlements. For example, modifications on account limits will only be applied upon the approval of both Primary Users.

Administrative changes that require the approval of the other Primary User under the Dual Admin Control setup can be found by going to the "Authorization" function in BIB, then selecting "Access & Security".

- Single Admin Control – Only one (1) Primary User is required to make changes to the administrative entitlements in BIB.

The type of admin control is defined at the time of enrollment to the BIB service. Please note that if you choose Dual Admin Control, you cannot go back to Single Admin Control.

2. **Secondary Users** – are users that are allowed to perform transactions in BIB, but do not have the capability to perform any user or account set-ups. A Secondary User can:

- Perform transactions on accounts according to his/her transaction limits.
- Access accounts and services in BIB depending on the access rights assigned by the Primary User

3. **Input and Inquiry Only Users** – are users that do not have authority to effect transactions using BIB. They are allowed to view available balances and transaction histories. They may also input transaction values in BIB. However, any transactions that they enter will have to be approved by either a Primary or Secondary User before it can be executed.

There can be multiple users nominated for each of the 3 user types.

The following table gives an overview of the entitlements that are available to each user type.

Service	Primary	Secondary	Input and Inquiry
Administrative Entitlements			
Assign/Modify/ Authorize Account Control (including authorization limits per Signature Group per account)	✓	X	X
Modify/Authorize modification of existing User profile (including modifying transactions limits)	✓	X	X
View Activity Log of all users	✓	X	X
Non-Administrative Entitlements			
View Account Balance and Transaction History	✓	✓	✓
Create Bill Payments	✓	✓	✓
Authorize Bill Payments	✓	✓	X
Create Transfers	✓	✓	✓
Authorize Transfer Transactions	✓	✓	X
Create ACH (AutoPay) Transactions	✓	✓	✓
Authorize ACH (AutoPay) Transactions	✓	✓	X
Rate Inquiry	✓	✓	✓
Statements and Advices	✓	✓	✓
View Activity Log (self)	✓	✓	✓
View Profile (self including transaction limits, signature groups, etc.)	✓	✓	✓

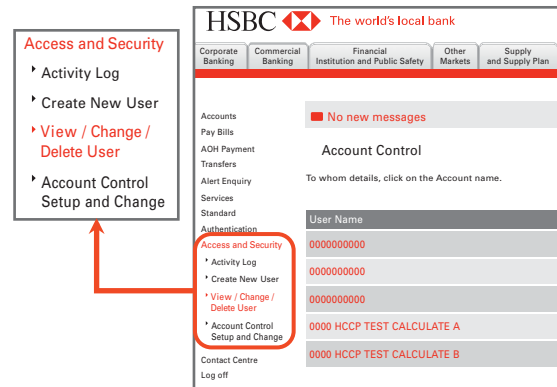
✓ - Available, X - Not Available. All services above are available to the user only if these services are applied

Setting Up Fund Transfer Capabilities of Users

Please note that only PRIMARY USERS can perform this procedure.

All newly issued BIB access is initially defined as “Input and inquiry only”. Fund transfer capabilities can only be set up within three (3) working days after HSBC receives correct acknowledgement of your receipt of the EBN, BIB-PIN and Security Device. In order to complete transactions in BIB, a PRIMARY USER needs to define the transaction limits of each nominated BIB user.

1. On the BIB menu, click “Access and Security” and then “View/Change/Delete User”. Select the appropriate User name from the list.



2. Scroll to the bottom of the page and click on “Change” to edit the user settings.
 - a. Select the accounts that the user is entitled to access.
 - b. Under “Services”, choose the BIB functions that the user is allowed to access.



3. Scroll to the bottom of the page again and click on "Proceed".
- Under "Signature Group", select either "A" or "B", according to the company's signing arrangement. This step gives the user authority to complete BIB transactions.
 - Under "Daily Limit", enter the maximum amounts that the user is allowed to transact.

Note: These daily limits are refreshed every 24 hours; e.g. a transaction done at 9.30 am on Day 1 will not be counted against the limit at 9.31 am of Day 2.

4. Click on "Proceed" to save your new settings. You will be asked to confirm and authenticate the changes made.

Setting Up Account Transaction Controls

Please note that only **PRIMARY USERS** can perform this procedure.

Transaction limits for each account enrolled in BIB need to be defined before users can operate on these accounts. The limits defined here will be applicable to the approval of a single transaction.

- Under "Access and Security", click on "Account Control Setup and Change". Click on the account for which transaction limits need to be set.

- In the section named "All Transaction Amount up to (PHP)", enter the maximum amount that can be transferred from the account. Transaction authorization may be provided for two Signature Groups (A and B) according to the company's signing arrangement.

- Click on "Proceed" to save the new settings. You will be asked to confirm and authenticate the changes made.

The Primary User needs to repeat this procedure every time a new account is enrolled for access in BIB.

The **Authorization Matrix** pertains to both the number and types of signature required to approve a transaction. The type of Authorization Matrix is defined at the time of enrollment to BIB.

If a transaction entered by a user needs further approval, the user with the appropriate transaction limit can view the transaction by going to the "Authorization" function in BIB, then selecting "Instructions Pending".

Please note that BIB will not execute any transaction that exceeds the limits provided for in the Authorization Matrix.

To help you set up your Authorization Matrix in BIB, a brief discussion of the three types of matrices can be found below:

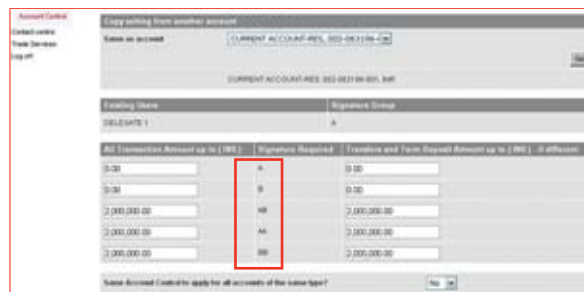
- Simple Authorization Matrix - Any One User (from Group A or Group B) individually can authorize a financial transaction. E.g. A, B



- Dual One Group Authorization Matrix - Users, either individually or jointly, from Group A can only authorize the transaction. E.g., A, A+A



- Dual Two Group Authorization Matrix - Users, either individually or jointly, from Group A and/or Group B can authorize the transaction. E.g. A, B, A+A, B+B, A+B.



The following example shows how the Signature Groups can be used:

Assume Company "X" has 4 users with the following limits for transfer transactions:

User	Signature Group	Non-Pre-designated Payment Limit
User "O"	B	PHP 100,000
User "P"	B	PHP 200,000
User "Q"	A	PHP 300,000
User "R"	A	PHP 400,000

Further assume the following Account Control (Dual Two Group) is set-up for Account "1".

All Transactions Limits	Signature Required
PHP 100,000	B
PHP 300,000	A
PHP 400,000	AB
PHP 200,000	BB
PHP 400,000	AA

Based on the above example, any transaction in this account will need to adhere to the above set rules. A few transaction examples are given below:

Transaction Amount (PHP)	Signature Group	User	Comments
PHP 100,000	1. A 2. B	1. User Q/R 2. User O/P	Any user can individually do the transaction
PHP 150,000	1. A 2. BB 3. AB	1. User Q/R 2. User O & P 3. User Q/R & P	Though BB Signature Group is also applicable, since the individual user limit is higher than the transaction amount, the transaction will be processed directly under Signature Group B
PHP 400,000	1. AB 2. AA	1. User O/P & R 2. User Q & R	The final authorizer has to be User "R" as only User "R" has the transaction limit of PHP 400,000
PHP 550,000	N.A.	N.A.	None of the user limits are high enough to authorize this transaction. Furthermore, no Signature Group is defined to approve a transaction higher than PHP 400,000. This transaction will not be completed.

Please note: For all types of financial transactions (including future-dated transactions) the User Daily Limit is reduced by the transaction amount immediately.

Tips for matrix set-up:

- The transaction limit set-up for Signature Group 'A' must be lower than the limit for 'A+B' and 'A+A'.
- The transaction limit set-up for Signature Group 'B' must be lower than the limit for 'A+B' and 'B+B'.
- There is no hierarchy between the Signature Groups 'A' and 'B' and the transaction limit set-up for Signature Group 'A' can be higher than the limit for 'B', as is often the case in the Philippines.

Please note, that any change in account control is admin related and would need authorization if you have selected Dual Admin control as explained in Setting Up Account Transaction Controls.

BIB Features

Now that you have carried out the necessary set-up procedures, you are ready to use the full suite of functions available in BIB. This guide provides you with an overview of the transactional features in BIB. You can also access the "Help" function available in all BIB screens. If you have any questions, you may contact us at (+63 2) 85-878.

View Account Balances and Past Transactions

All users can view balances and past transactions in accounts that have been mapped to them. Users can view the account history for the last 2 months.

E-statements

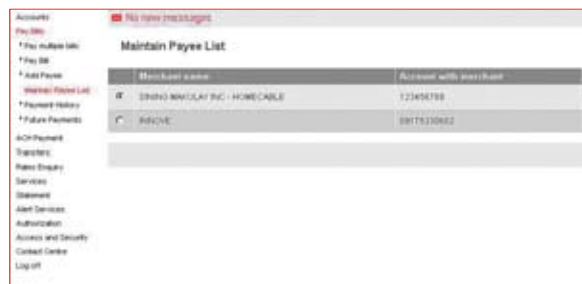
You can opt to receive your account statements electronically by subscribing to e-statements at the time of enrollment to BIB.

Please note that if you subscribe to e-statements, paper statements will no longer be mailed to you.

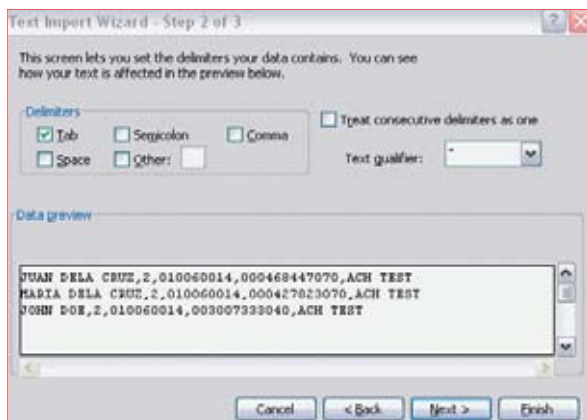
To access e-statements, click on "Download Account E-Statements" under the "Statement" function in the BIB menu. E-statements for the last 3 months are available for download in BIB.

Pay Bills

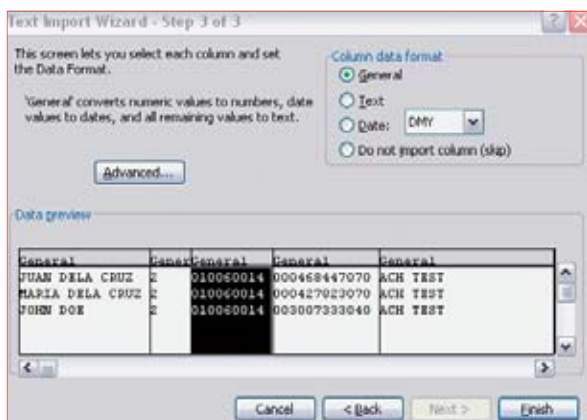
All users with transaction limits and access to the Pay Bills function can make a bill payment. To make a bill payment, the user must first register a payee from the list of merchants available on BIB using the "Maintain Payee List" function.



4. In Step 2 of the Text Import Wizard, check "Comma" and uncheck "Tab" under Delimiters. Click on Next.



5. In Step 3 of the Text Import Wizard, click on the third column (the bank number) in the Data Preview section. Select "Text" under Column Data Format. Do this also for the fourth column (the account number). Click on Finish.



6. Save the file as .csv.

Please note: For all types of financial transactions (including future dated transactions), the User Daily Limit is reduced by the transaction amount immediately.

Transfers

Through the Transfers feature in BIB, users can move funds to the following:

- Other company accounts available within the BIB portfolio
- Other HSBC accounts (free of charge)
- Local beneficiaries (through Local Payment, subject to standard cut-off and turnaround times and tariffs)
- Overseas beneficiaries (through Telegraphic Transfer, subject to standard cut-off and turnaround times and tariffs)

Users can manage their transfers by doing any of the following:

- Save a transaction – saves all payment details, which can be used as a template to make identical payments in the future
- Create/modify/delete a future-dated transfer
- Create/modify/delete a recurring transfer

Users can also place a request for a Cashier's Order or Demand Draft using the Transfers function.

Contact Centre

A secure messaging system is available within BIB. To send a secured message, click on "Send Message", which can be found under the "Contact Centre" function.

Communications received from the bank can be viewed under "Read Message". You will occasionally receive notices of Bank Holidays and System Downtimes through this function.

Security

We maintain strict security standards to prevent unauthorized access to your account information. We use technologies such as data encryption, firewalls and server authentication to protect the security of your data. An internet web page is considered secure if the URL address begins with https:// or if a padlock symbol appears in the lower right hand corner of the browser. 128-bit SSL encryption technology is used to encrypt

your account information. Encryption is a process that transforms sensitive information into a string of unrecognizable characters before they are sent over the Internet. This keeps information private between the Bank's computer system and your internet browser.

In case you forget to log-off or your computer remains inactive for a period of time, then our systems will automatically log you off from your BIB session.

With the Security Device, Business Internet Banking is doubly safe. The Security Device generates a unique dynamic code, based on a complex algorithm that changes randomly. To use your HSBC Business Internet Banking, you need to enter the Security Code in addition to your Username and Password (PIN).

You can also specify transaction limits for Delegates or provide a 'View-only' option that only allows your Delegates to view and not transact on your accounts.

The above features are designed to protect you against unauthorized access. Please refer to the Terms and Conditions for full details of your security duties in relation to the Business Internet Banking service.

Security Recommendations

Below are some helpful tips to improve internet security:

- Keep your Username(s)/Business Internet Banking ID(s) and Password(s) (PIN) secret and hard to guess
- Do not disclose your Password (PIN) to anyone
- Change your Password (PIN) on a regular basis
- Protect your computer with firewalls and anti-virus software
- Do not access Business Internet Banking from internet cafes or through unsecured public networks
- Check for a locked padlock symbol at the bottom right corner of your browser to ensure the site is connected to HSBC

- Never follow a link within an e-mail to start an internet banking session. Instead, log-on directly from your browser or select from your favorites if you have already added the Business Internet Banking website to your list of favorite internet sites. This will avoid you from being directed to a false site. Remember: No e-mail from HSBC will contain a hyperlink to our internet banking log-on page.

You may have read or heard of fraudulent e-mails that encourage recipients to enter their personal details such as Usernames and Passwords (PIN). At HSBC, we take the privacy and confidentiality of our customers' information seriously. We will never request your personal and financial information via e-mail. If you receive such an e-mail request, please delete it immediately.

For more details/information on security please visit us at www.hsbc.com.ph.



SMS Banking - Text Alerts

Text Alerts is an innovative SMS banking service designed to help you track your company's accounts wherever you may be through your mobile phone. Not only can you avail of regular balance updates, but every time a transaction takes place in your account, your designated recipient may immediately be notified via text message. There are three types of alerts that will help you manage your accounts more efficiently:

Deposit/Credit Alert

Waiting for a payment from your customer overseas?

Keeping track of daily deposits from your different outlets? Deposit Alerts will let you know whenever you receive funds into your account.

Withdrawal/Debit Alert

Confirm check payments from your suppliers and be aware of ATM withdrawals made from your accounts through Withdrawal Alerts.

Account Balance Alert

Receive a balance alert at the start of the work day together with the last three transactions on your account.

The above text alerts can be customized to trigger upon your own choice of transaction threshold.

Note: This service is subject to an applicable fee. Please call (63) (2) 85-878 for details.



ChequeScan Machine Service

Our wide range of self-service banking terminals put you in control. They are easy to use and make banking much faster and more convenient for you.

What is a ChequeScan Machine?

The ChequeScan Machine (CQM) is a self-service terminal that lets you make check deposits into your bank account. The CQM provides you with comprehensive advice and scanned images of your deposit for your security and peace of mind.

Which checks are acceptable?

Only Philippine Peso checks are accepted.

When are the checks credited?

Check deposits received after 2.00 pm will be processed the next banking day. Checks to be sent for regional clearing have a cut-off of 11.00 am. All check deposits are subject to the standard clearing hold.

Where are CQMs available?

HSBC ChequeScan Machines are currently available in Makati Enterprise Branch and Ortigas Branch.

How to use the machine



1. Key in details



2. Enter total amount



3. Insert check(s) into the feeder



4. View scanned check



5. Select type of receipt



6. Collect receipt

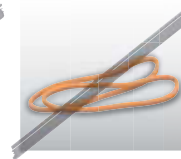
Are there any more useful tips?

To ensure successful transactions, please take note of the following:

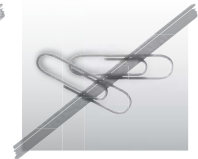
- For reference purposes, please write the account number to be credited on the back of the check.
- Calculate the total deposit amount before using the CQM if more than one check is to be deposited into the same account.
- Deposit all checks face up, with the signature area aligned to the right of the insertion slot.



No coins



No rubber bands



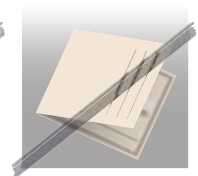
No paper clips



No staple wires



No checks with holes



No folded checks