

HSBC Digital Starter Kit



HSBC

Opening up a world of opportunity

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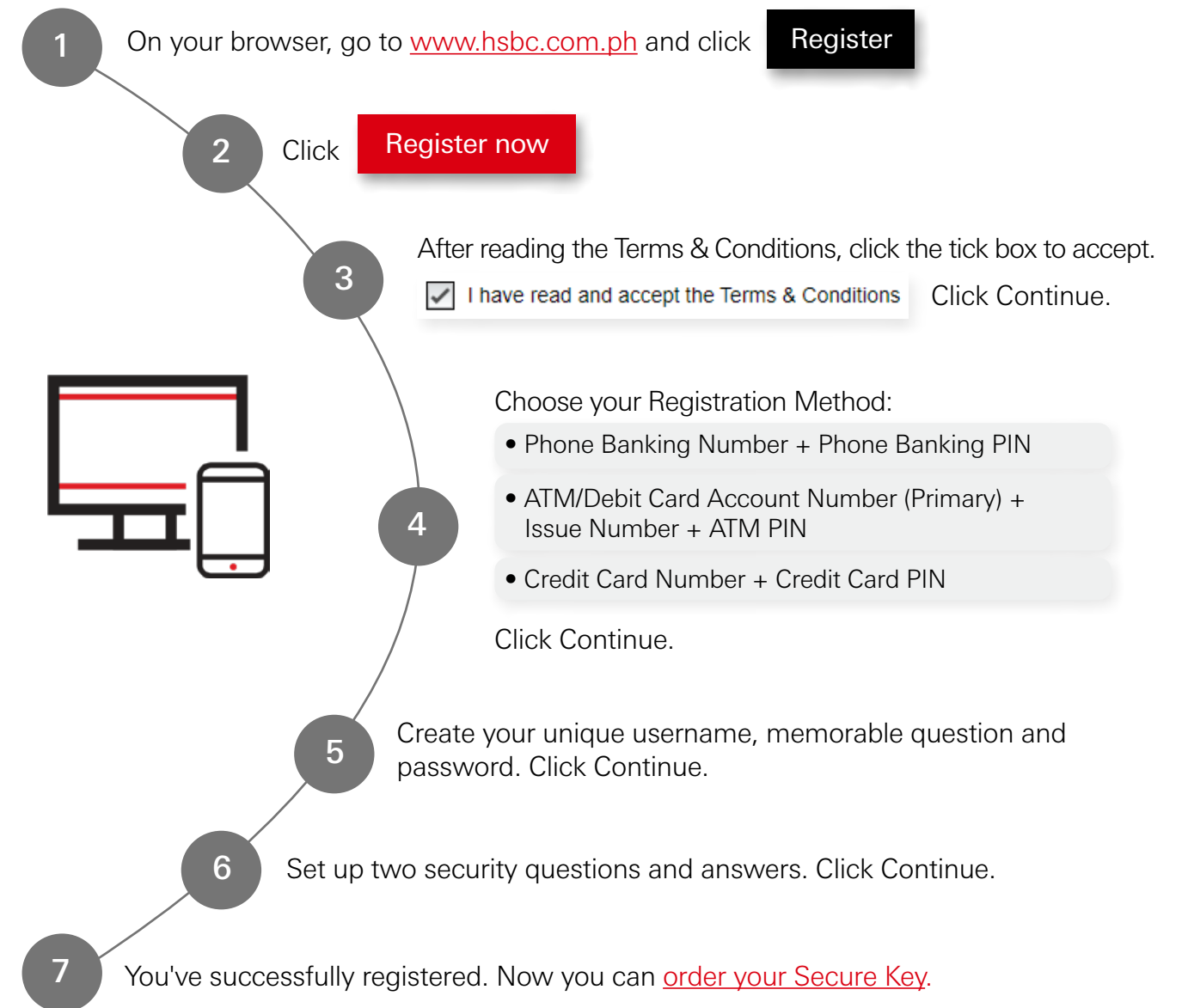
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Get Started

How to register



Get Started

Secure Key

Benefits of having your Secure Key

Your Secure Key is your best tool to protect your finances.

Enhanced security against online fraud

Provides an extra layer of protection with two-factor authentication to log on and perform sensitive transactions like moving money to third parties.

Peace of mind

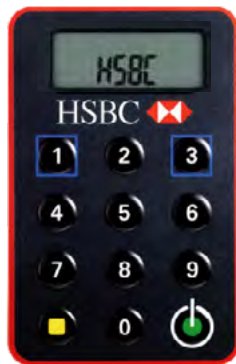
Now protecting more transactions and constantly validating only you are making them.

Small and portable

Smaller than a credit card and slimmer than the previous Secure Key, it should easily slide into your pocket or wallet.

Easy-to-use

Just switch it on, enter your Secure Key PIN, and it'll give you a unique, one-off six digit passcode to use each time you log on.



How to order

Free when you register to online banking, just follow these steps to have your own:

- 1 Log on to your account at www.hsbc.com.ph using your memorable answer and password (**Without Secure Key** type of log on).
- 2 Scroll down to the footer menu bar and under Online banking security, click **Manage Secure Key**.
- 3 Follow the on-screen instructions to place an order and choose between picking it up at one of our branches or having it delivered to you.
- 4 Once you receive your Secure Key, prepare to [set it up](#).

Get Started

Setting up your Secure Key

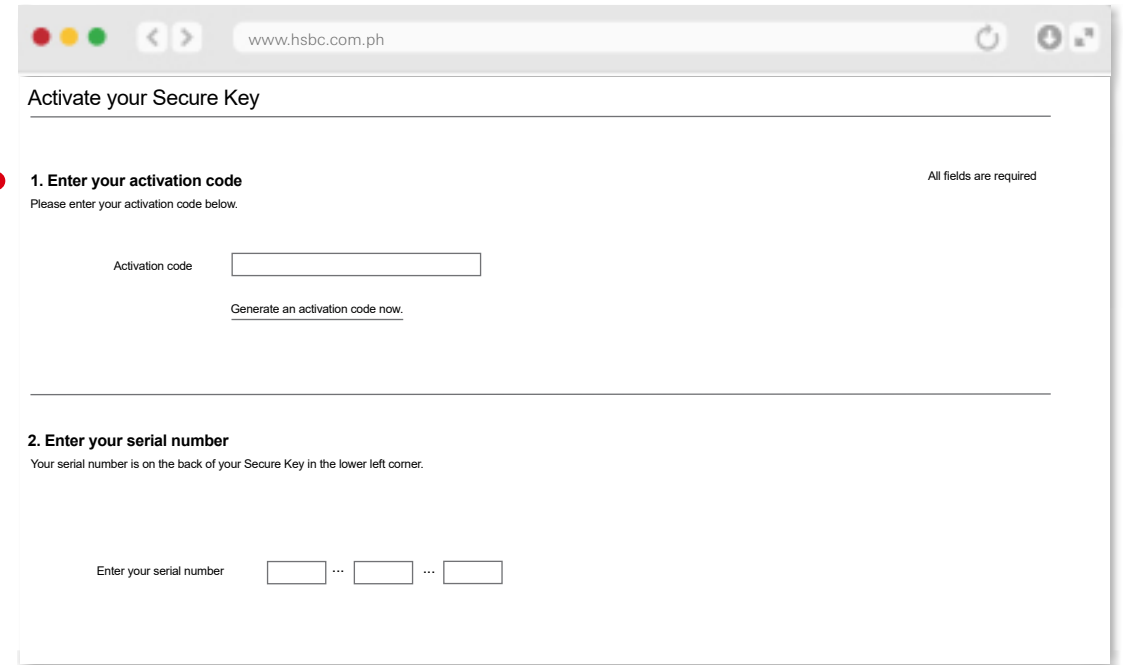
1 After you register for online banking, log on to your account at www.hsbc.com.ph and simply follow the on-screen instructions to begin setting up your HSBC Secure Key.

2 You will be led to the **Activate your Secure Key** page. Click on **Generate an activation code now** (this will be sent to your registered mobile number) and enter the code on the field.

3 Enter your device's serial number found at the back.

4 Create your Secure Key PIN.

5 Generate a security code by clicking on  while the screen displays HSBC. Enter the code on the field. Click **Continue**.



Activate your Secure Key

All fields are required

1. Enter your activation code
Please enter your activation code below.


Activation code

[Generate an activation code now.](#)

2. Enter your serial number
Your serial number is on the back of your Secure Key in the lower left corner.


Enter your serial number



Turn on your device by pressing and holding . **New PIN** will be displayed on screen.


Tip: The Secure Key does not have an off button. After 30 seconds of inactivity, the device will automatically switch off.

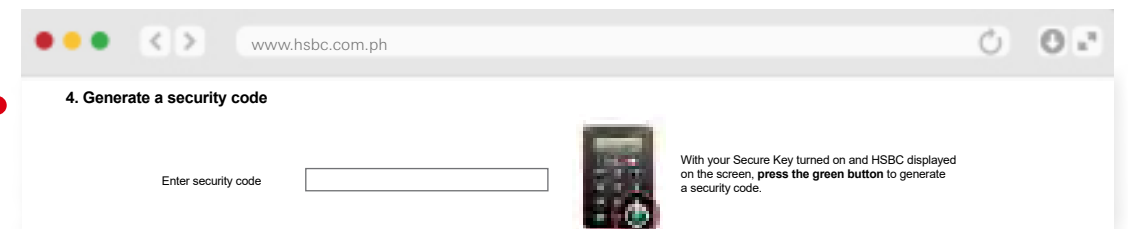


Enter a 6-digit PIN of your choice. This PIN will be your password everytime you use the device. After you enter your PIN, **PIN CONF** will be displayed on screen. Press  to continue.



Confirm your PIN by re-entering it into the device. You'll then see **NEW PIN CONF** and **HSBC** displayed on screen. Your device is now ready to generate a security code.

Tip: If unsuccessful, press  to return to Step 1



4. Generate a security code

Enter security code

With your Secure Key turned on and HSBC displayed on the screen, press the green button to generate a security code.

Get Started

Logging on

There are two ways you can log on.

With your Secure Key

Here you'll need your **memorable answer** and **Secure Key PIN** to log on.

- 1 Log on to www.hsbc.com.ph with your username.
- 2 Click the **With Secure Key** tab.
- 3 Follow the on-screen instructions to input your memorable answer and security code.
- 4 Click **Continue**.

The image shows two screenshots of the HSBC online banking login interface. The top screenshot shows the 'Online Banking' login page with a 'Continue' button. The bottom screenshot shows the '1. Select log in method' screen where the 'With Secure Key' tab is selected. Below this, it shows '2. Answer your memorable question' and '3. Enter security code' with three steps: Step 1 (press and hold the button on the Secure Key), Step 2 (press the button to generate a security code), and Step 3 (the security code will be shown on the Secure Key screen). A 'Continue' button is at the bottom right.



Set up **SMS alerts** to keep up to date with your account. After logging on, scroll down to the footer and in the My profile section, select **Notification settings** to see and choose your options. HSBC Personal Banking customers get 3 free alerts per month while HSBC Premier customers get 5, and all succeeding alerts are charged at PHP2 each.

Without your Secure Key

Here you'll need your **memorable answer** and **password** to log on.

- 1 Log on to your account at www.hsbc.com.ph with your username.
- 2 Click the **Without Secure Key** tab.
- 3 Follow the on-screen instructions to input your memorable answer and password.
- 4 Click **Continue**.

The image shows two screenshots of the HSBC online banking login interface. The top screenshot shows the 'Online Banking' login page with a 'Continue' button. The bottom screenshot shows the '1. Select log in method' screen where the 'Without Secure Key' tab is selected. Below this, it shows '2. Answer your memorable question' and '3. Enter the first, fifth and second last characters of your password' with a password input field. A 'Continue' button is at the bottom right.



We recommend using your Secure Key when you log on so you can do any transaction that you need to do online successfully. Click [here](#) to find out what you can do with and without your Secure Key.

Move Money



Move Money

Local Transfers on your browser

Click [here](#) for Local Transfers on your app

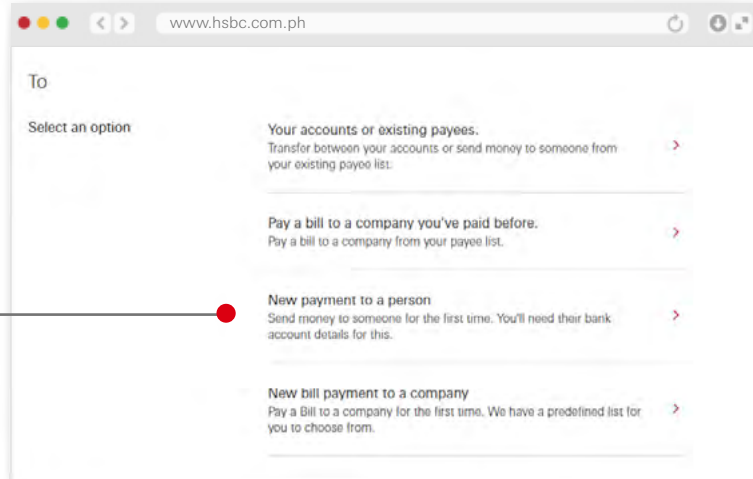
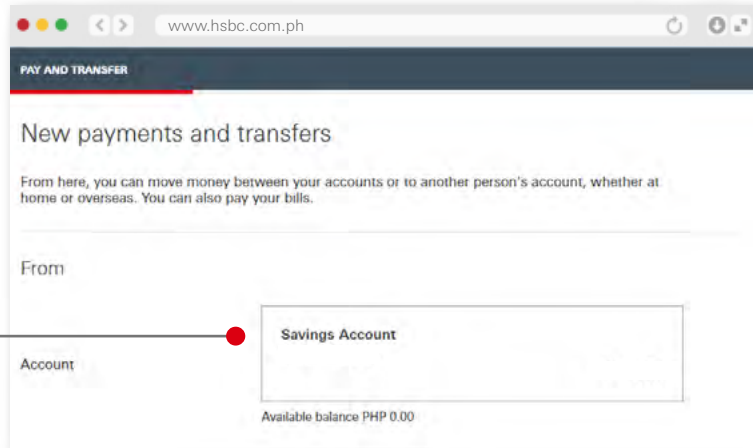
ONLINE
BANKING DEMO
VIDEO available

1 Log on to www.hsbc.com.ph using your **Secure Key**.

2 From quick links menu, click **Pay and transfer**

3 **Select your account** that you wish to send money from using the drop-down list.

4 Click on **New payment to a person** and select **Non-HSBC Account** from the to field, then click **Continue**.

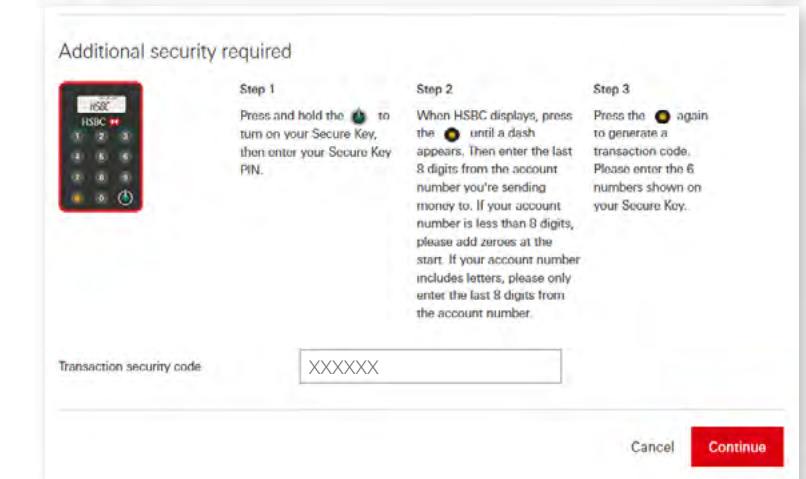
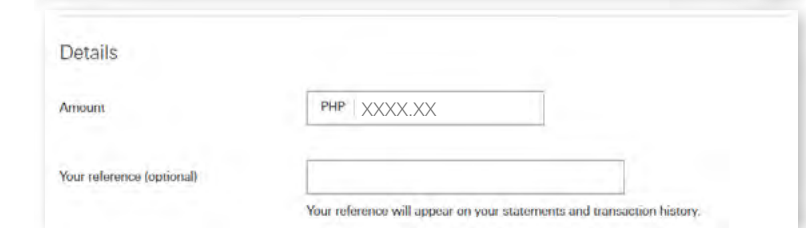
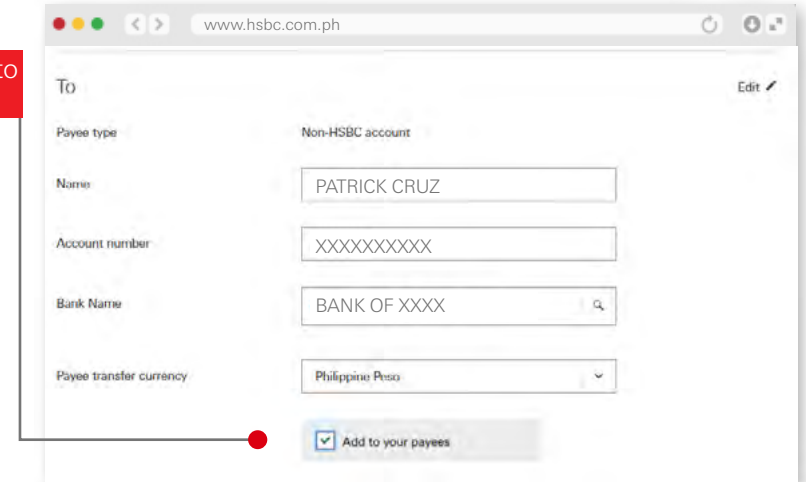


5 Fill out the rest of the required information.

6 Follow the on-screen instructions to generate the security code. Click **Continue**.

7 Review the details then click **Confirm**.

Tip: Check the **Save to my payees** box to add the account to your My Payees list.



Click [here](#) for a list of Other Local Banks you can transfer to.

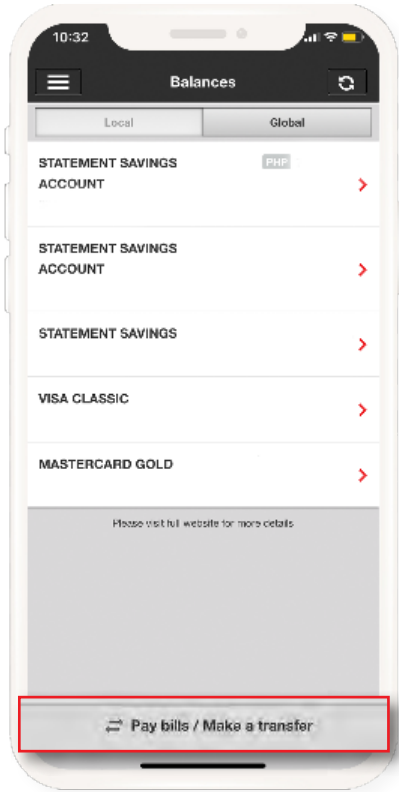
Move Money

Local Transfers on the app

Download the app [here](#)

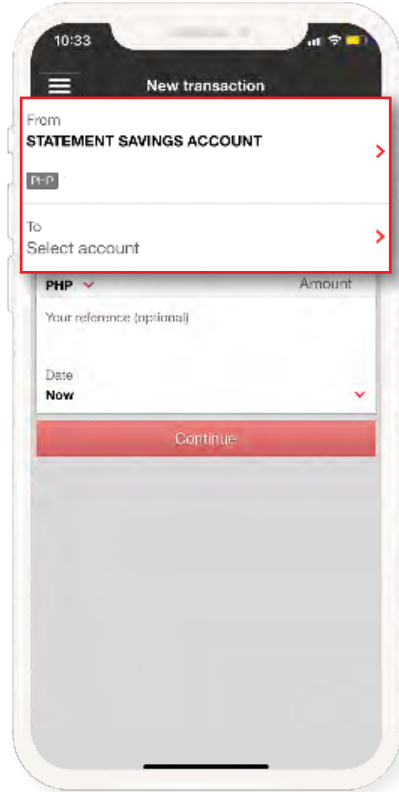
1

Open the HSBC Mobile Banking app and log on using your Secure Key. Tap **Pay bills/Make a transfer** at the bottom of the home screen.



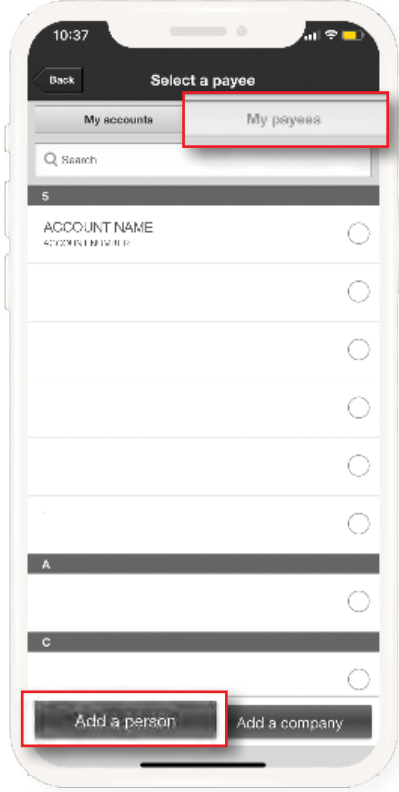
2

Choose the account you'll send money from then tap **Select account.**



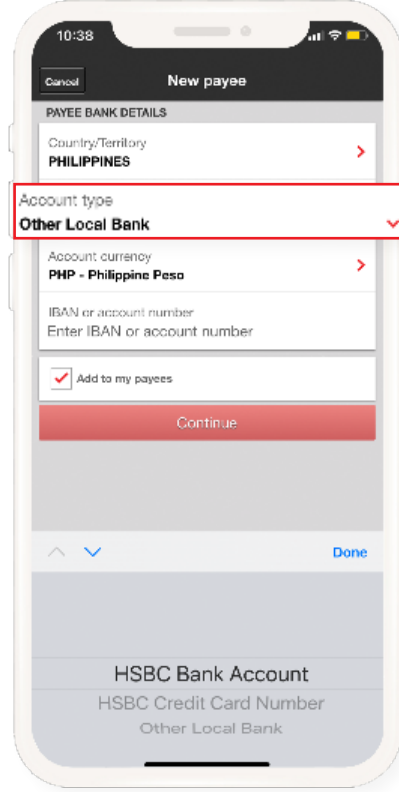
3

Tap on **My payees** then **Add a person.**



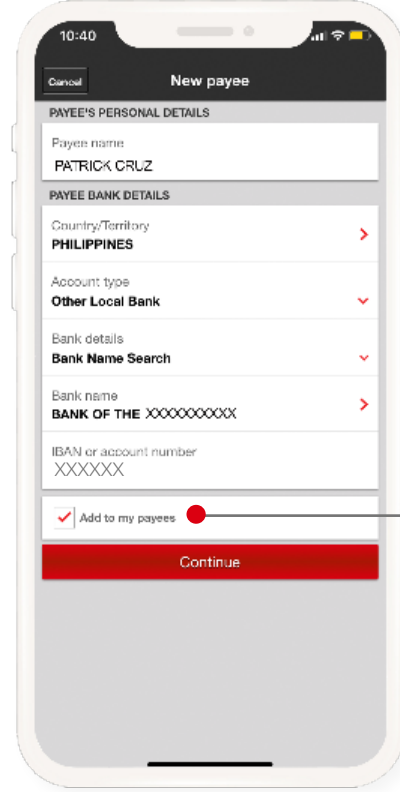
4

Go to **Account type** and choose the category of the account you're transferring to.



5

Fill out the rest of the required information (including **Branch Name** for Other local bank transfers).



6

Follow the on-screen instructions to generate the security code. Tap **Continue.**

7

Review the details then tap **Confirm.**

Tip: Tick the **Add to my payees** box to add the account to your **My Payees** list.

Click [here](#) for a list of Other Local Banks you can transfer to.

Move Money

International Transfers on your browser

Click [here](#) for International Transfers on your app

ONLINE
BANKING DEMO
VIDEO available

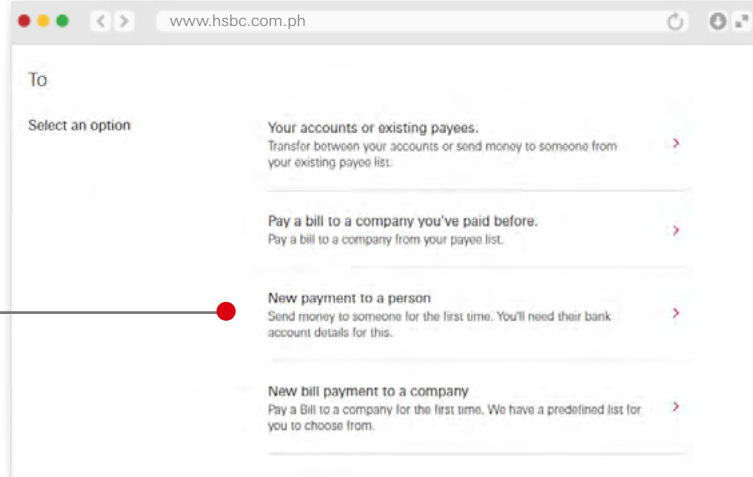
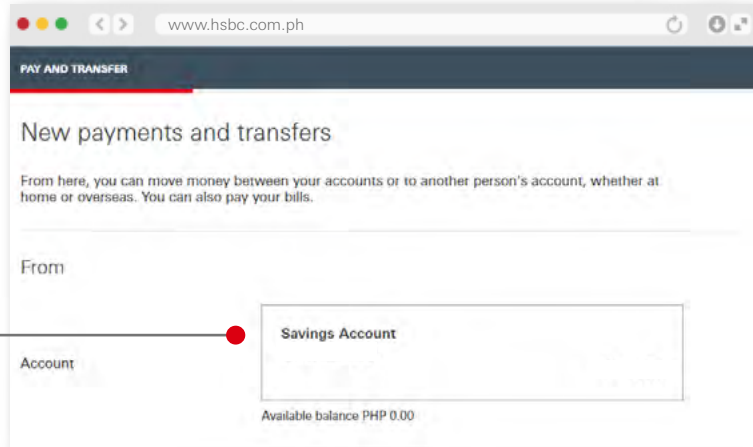
Ready the correct details needed to make sure your international transfer is a success.
Ask your beneficiary to provide you with the IBAN or Swift Code of the receiving bank if the receiving bank requires it.

1 Log on to www.hsbc.com.ph using your **Secure Key**.

2 From quick links menu, click **Pay and transfer**.

3 **Select your account** that you wish to send money from using the drop-down list.

4 Click on **New payment to a person** and select **Overseas** account from the to field, then click **Continue**.

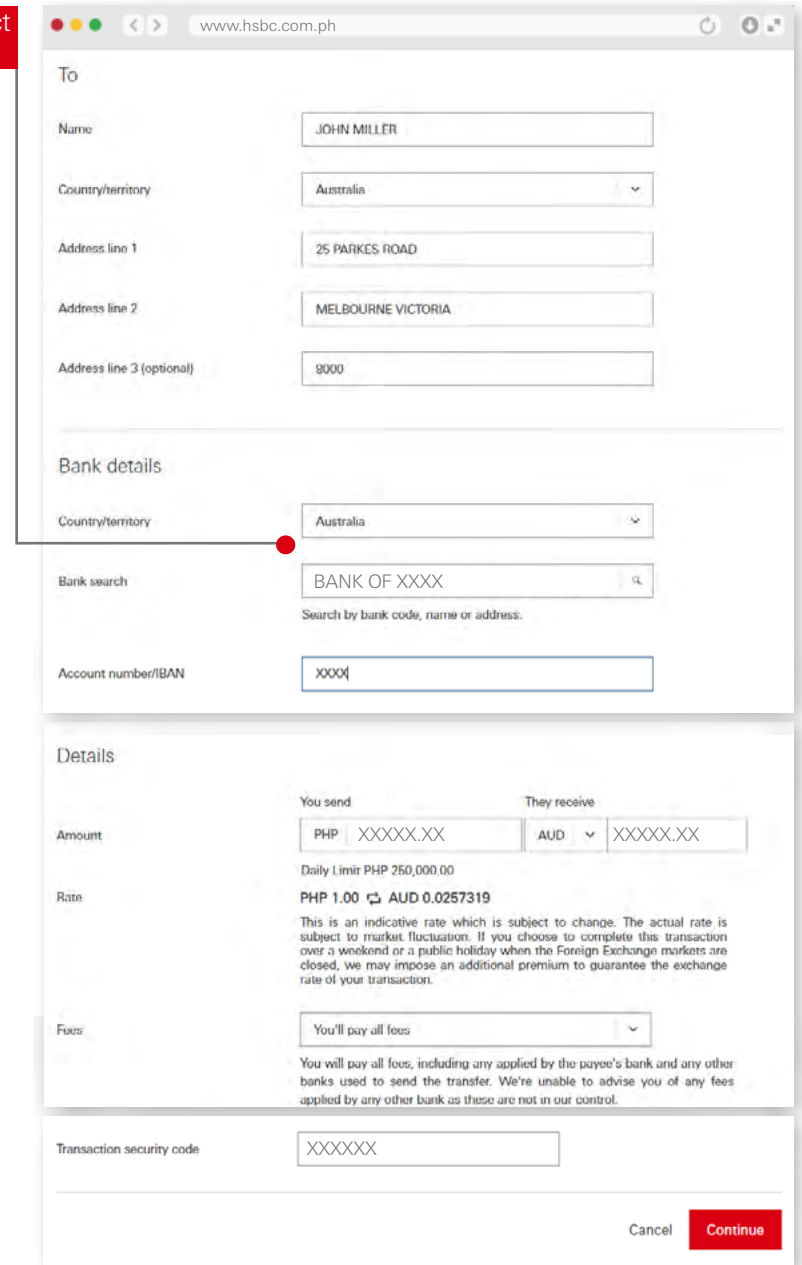


Tip: Remember to choose the correct currency when writing the amount.

5 Enter the required recipient details - Name, address, country, & search for the bank from the list using either the bank's name, SWIFT code, Sort code or BSB code. Key in IBAN (in the Account number field).

6 Follow the on-screen instructions to generate the security code. Click **Continue**.

7 Review the details then click **Confirm**.



For a list of cut off and processing times per currency, click [here](#).

Move Money

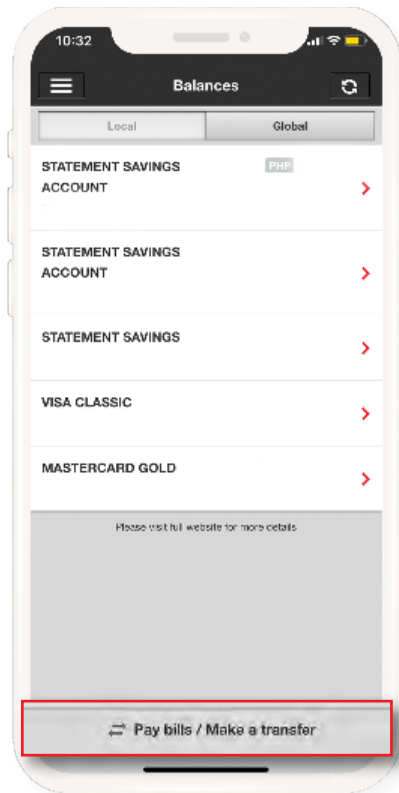
International Transfers on the app

Download the app [here](#)

Ready the correct details needed to make sure your international transfer is a success.
Ask your beneficiary to provide you with the IBAN or Swift Code of the receiving bank if the receiving bank requires it.

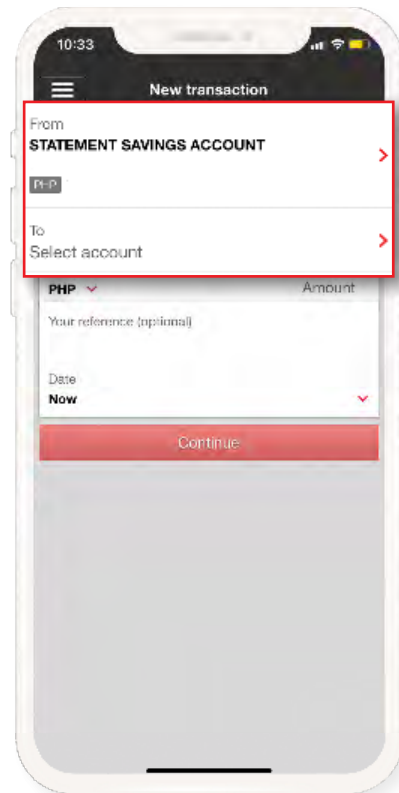
1

Open the HSBC Mobile Banking app and log on using your Secure Key.
Tap on **Pay bills/Make a transfer** at the bottom of the home screen.



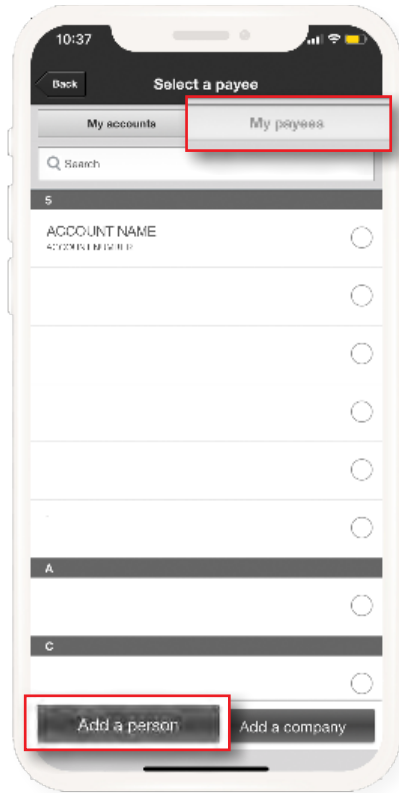
2

Choose the account you'll send money from then tap **Select account.**



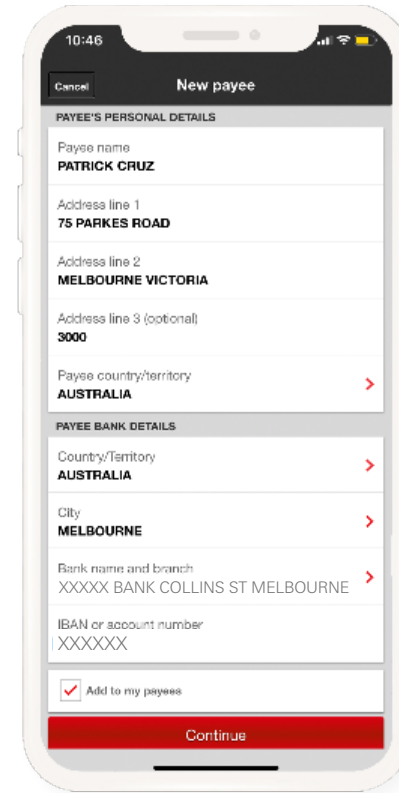
3

Tap on **My payees** then **Add a person.**



4

Search and select the **Country** you are transferring to then fill out the rest of the required information (including the **City** and **Bank Name & Branch**). Key in the IBAN (at the Account Number field) or Swift Code (at the Other Details field) if the receiving bank requires it.

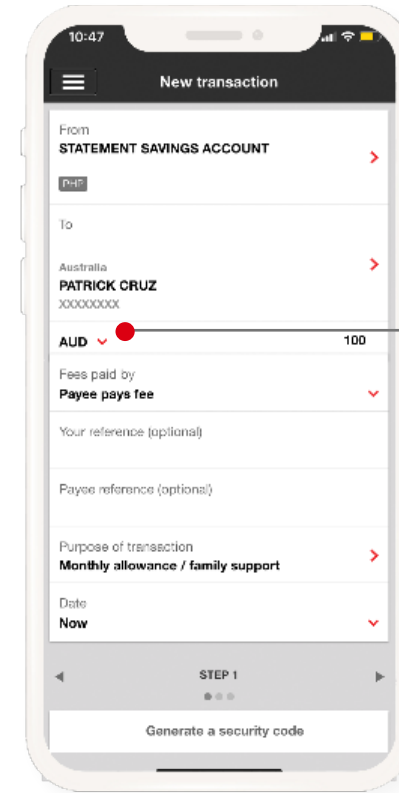


5

Follow the on-screen instructions to generate the security code.
Tap **Continue.**

6

Review the details then tap **Confirm.**



Tip: Remember to choose the correct currency when writing the amount.

For a list of cut off and processing times per currency, click [here](#).

Move Money to Saved Payees

On your browser

Log on to www.hsbc.com.ph.

ONLINE BANKING DEMO VIDEO available

New payments and transfers

From

Account

Savings Account
026-284679-070
Available balance PHP 0.00

To

Select an option

Your accounts or existing payees.
Transfer between your accounts or send money to someone from your existing payees list

Details

Amount

PHP XXXX.XX

Your reference (optional)

Your reference will appear on your statements and transaction history.

References (optional)

Recurring

No Yes

Date

08/02/2023
This can be today or completed later.

Cancel Continue

1

2

3

4

5

6

From quick links menu, click **Pay and transfer**.

Select your account that you wish to send money from using the drop-down list.

Click on **Your accounts or existing payees** and select a **payee**.

Fill out the rest of the required information.

Review the details then click **Confirm**.

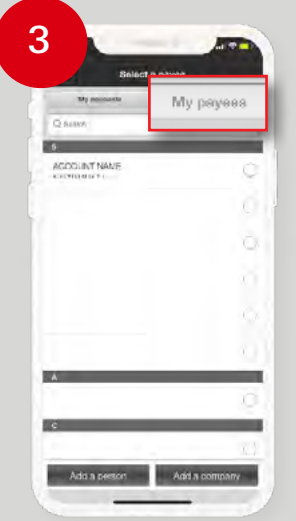
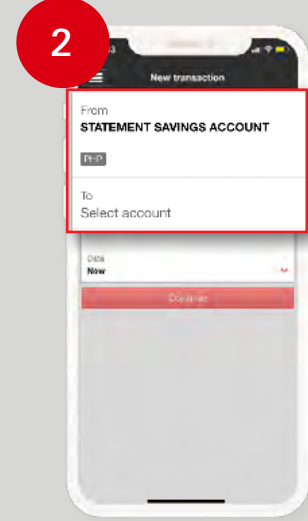
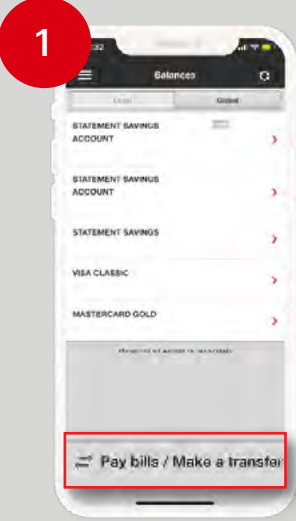
On the app

Download the app [here](#)

Open the HSBC Mobile Banking app and log on. Tap on **Pay bills/ Make a transfer** at the bottom of the home screen.

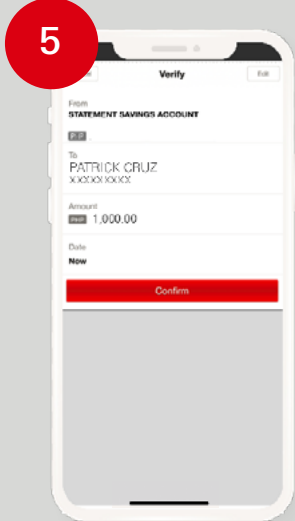
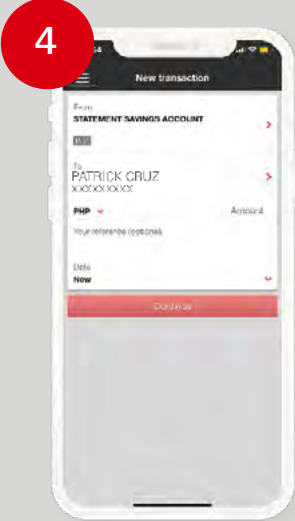
Choose the account you'll send money from then tap **Select account**.

Tap on **My payees** then choose the payee from your list.



Fill out the rest of the required information and tap **Continue**.

Review the details then tap **Confirm**.



Pay Bills



Pay Bills

On your browser

ONLINE
BANKING DEMO
VIDEO available

Log on to www.hsbc.com.ph.

From quick links menu, click **Pay and transfer**.

Select your **account** that you wish to send money from using the drop-down list. Click on **New bill payment to a company**.

Search and select the name of the company/merchant you want to send payment to. Under **reference number**, write the account number.

Fill out the rest of the required information.

Review the details then click **Confirm**.

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Tip: You can choose your HSBC Credit Card to make payments online. Make sure your merchant accepts credit card payments.

On the app

Download the app [here](#)

Open the HSBC Mobile Banking app and log on. Tap on **Pay bills/Make a transfer** at the bottom of the home screen.

Choose the account you'll send money from then tap **Select account**.

Tap on **My payees** then **Add a company**.

Search and select the name of the company/merchant you want to send payment to.

Fill out the rest of the required information and tap **Continue**.

Review the details then tap **Confirm**.

1

2

3

4

5

6

Click [here](#) for a list of companies/merchants you can transfer to.

Check first with your biller/merchant on the correct Company reference account that should be written.

Home >

Global View



Link your HSBC offshore accounts from your browser

Log on to www.hsbc.com.ph using your Secure Key.

1

From quick links menu, click **Link or unlink Global view accounts.**

2

Search and select the country to be linked then click **Add.**

3

Follow the on-screen instructions to link your profile and complete the Global View registration.

4

www.hsbc.com.ph

Global View

Link your HSBC accounts in a certain country/territory, in a single view and make international transfers easily

Your Global View

Philippines (Logged In)

Add another country/territory
To add a country/territory to Global View, first choose a country/territory where you are registered for online banking.

United States Of America

I have read and accept the [Terms & Conditions](#)

- 1 Choose a country/territory**
Select the country/territory you want to add to Global View.
- 2 Log on**
Log on to online banking for your chosen country/territory.
- 3 Country/territory added**
The new country/territory is now linked in your global view.

Tip: You can only link HSBC offshore accounts that you opened under your name

Global Transfers



Once you've set up Global View, the HSBC accounts you linked will now be visible from your HSBC Philippines online banking page.

Log on to www.hsbc.com.ph using your **Secure Key**.

From quick links menu, click **Pay and transfer**.

Select **your account** that you wish to send money from using the drop-down list.

Click on **Your accounts or existing payees** and select a **payee**.

Fill out the rest of the required information.

Review the details then click Confirm

1

2

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6

www.hsbc.com.ph

New payments and transfers

From here, you can move money between your accounts or to another person's account, whether at home or overseas. You can also pay your bills.

From:

Account: **Savings Account** USD 0.00
Available balance USD 0.00

To:

Select an option:

- Your accounts or existing payees. Transfer between your accounts or send money to someone from your existing payee list.
- New payment to a person. Send money to someone for the first time. You'll need their bank account details for this.

www.hsbc.com.ph

Details

Amount: USD

Purpose: Please select

Reference (optional):
Your reference will appear on your statements and transaction history.

Recurring: No Yes

Date: 13/02/2023
This can be today or completed later.

Important information

Please make sure there is enough money in your account for this request.

Cancel **Continue**

Tip: You can only link HSBC offshore accounts that you opened under your name

Order a Chequebook



On your browser

Log on to www.hsbc.com.ph using your Secure Key.

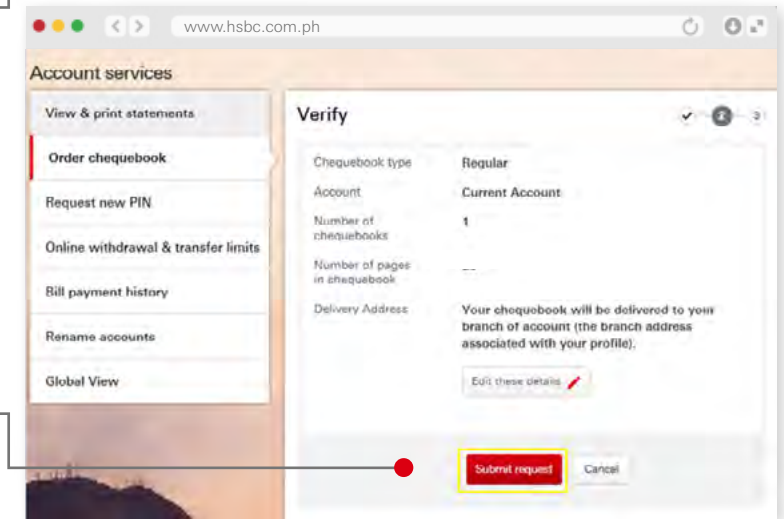
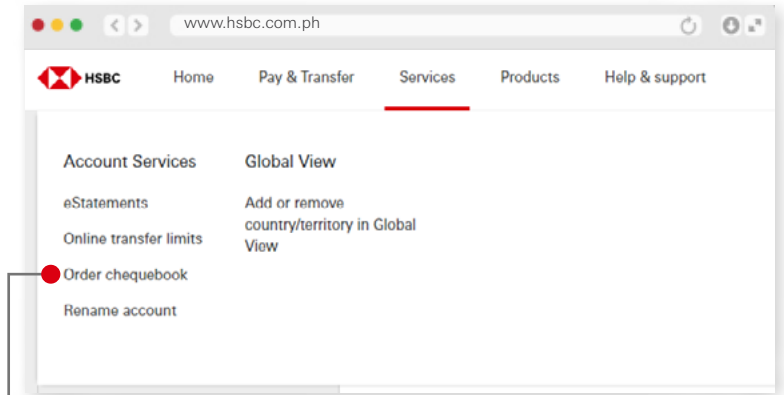
1

From **Services Menu**, click **Order chequebook**.

2

Fill out the required information then click **Continue**. Verify your details then click **Submit request**.

3



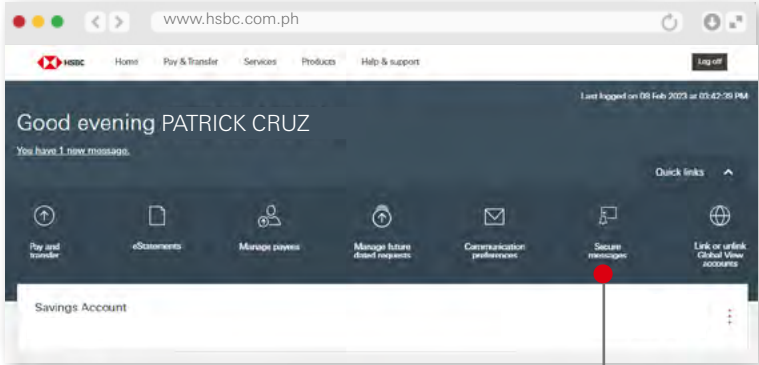
View a Secure Message



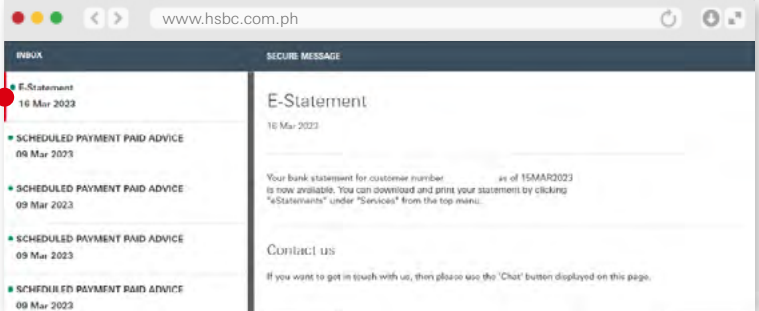
View a Secure Message

On your browser

Log on to www.hsbc.com.ph.



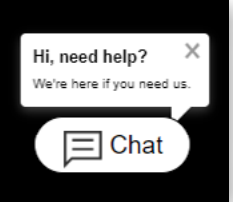
From quick links menu, click on **Secure Messages**.



Select the message subject that you'd like to view. By default, the latest message is automatically shown.



Tip: If you would like to send us a message, use the Chat function.

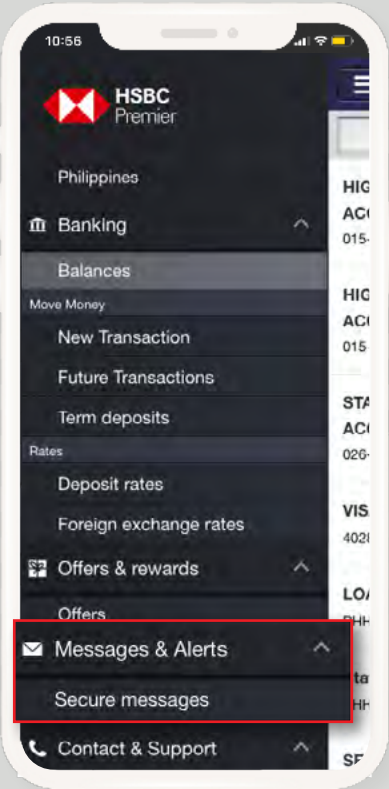


On the app

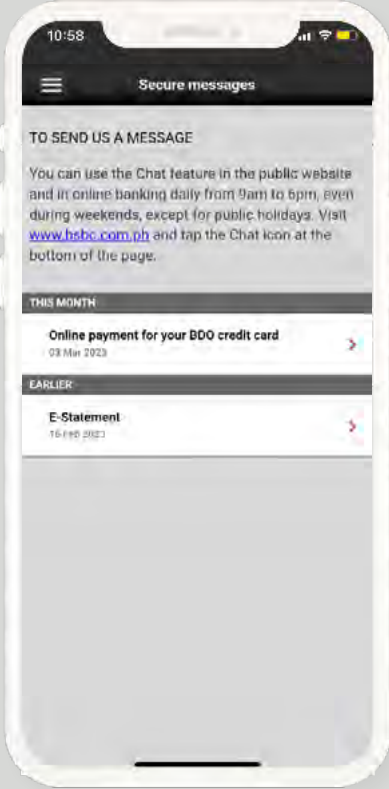
Download the app [here](#)



Open the HSBC Mobile Banking app and log on. On the side menu, tap **Messages & Alerts** then click **Secure messages**.



Tap the message that you want to read.



Tip: If you would like to send us a message, login to Online Banking using your browser.

Talk to us through Chat



On your browser

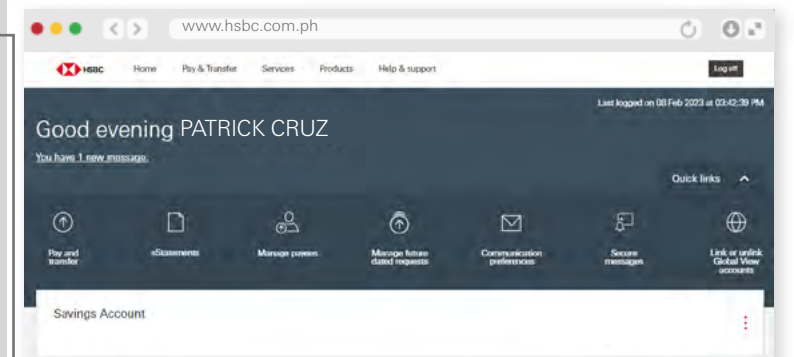
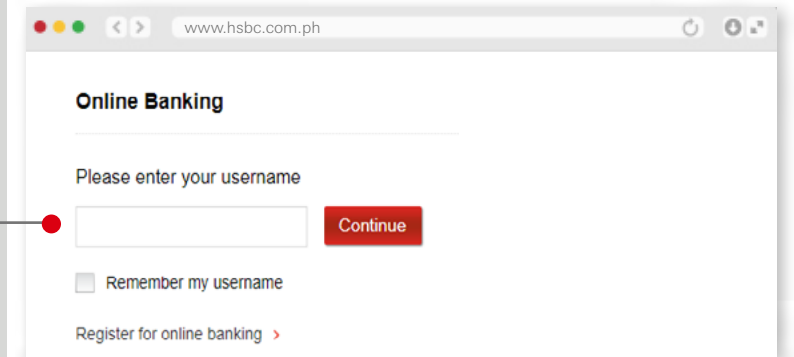
Log on to www.hsbc.com.ph using your Secure Key.

1

Click the **Chat icon** at the bottom of the homepage.

2

Web Chat is available daily from 9am to 6pm, including weekends, except for public holidays.



Tip: If you want to send us a message during off-hours, just type and leave us a message and remember not to close the chat window before you log-off. You'll receive a reply on the next business day.

View your eStatements



On your browser

View up to the last 3 months for your deposit accounts and up to the last 6 months for your credit card accounts.

Log on to www.hsbc.com.ph.

1

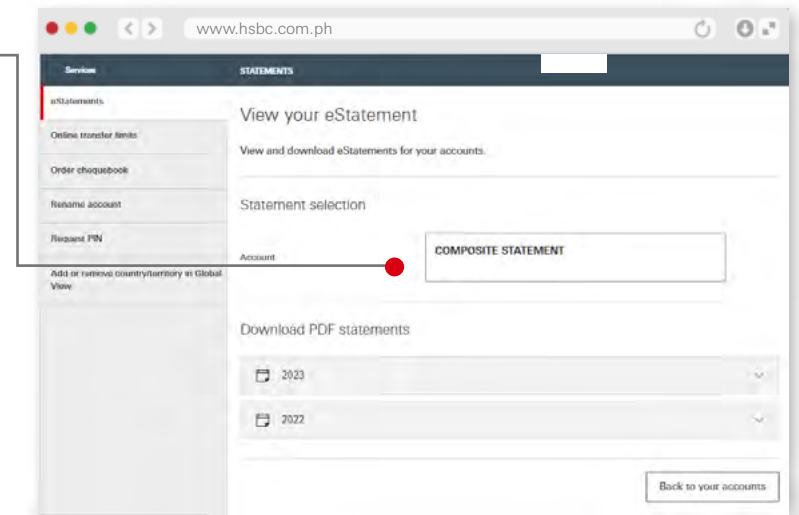
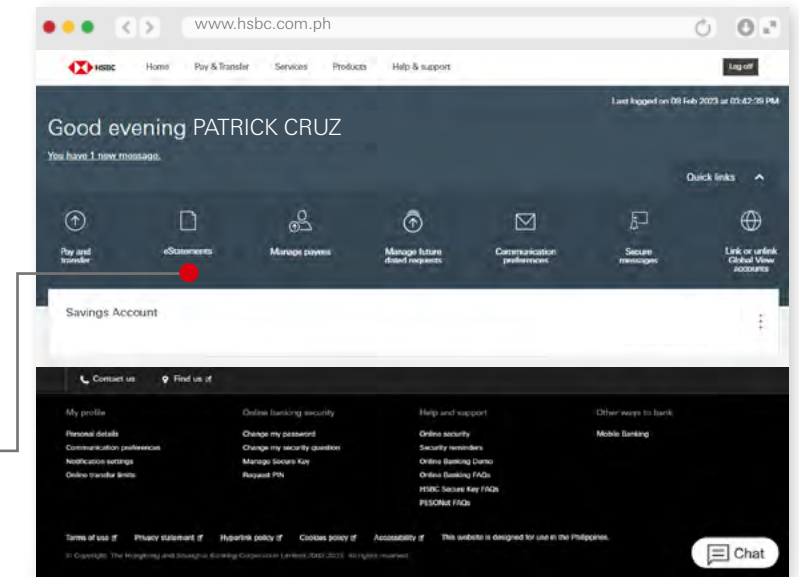
From Quick links menu, click on **eStatements**.

2

Select an **account** and click on the month of the statement you want to view.

3

ONLINE
BANKING DEMO
VIDEO available



Tip: View your transactions on the app up to the last month's cut off.

Request for your PIN



On your browser

Log on to www.hsbc.com.ph using your Secure Key.

1

From the Online banking security footer, click **Request PIN**.

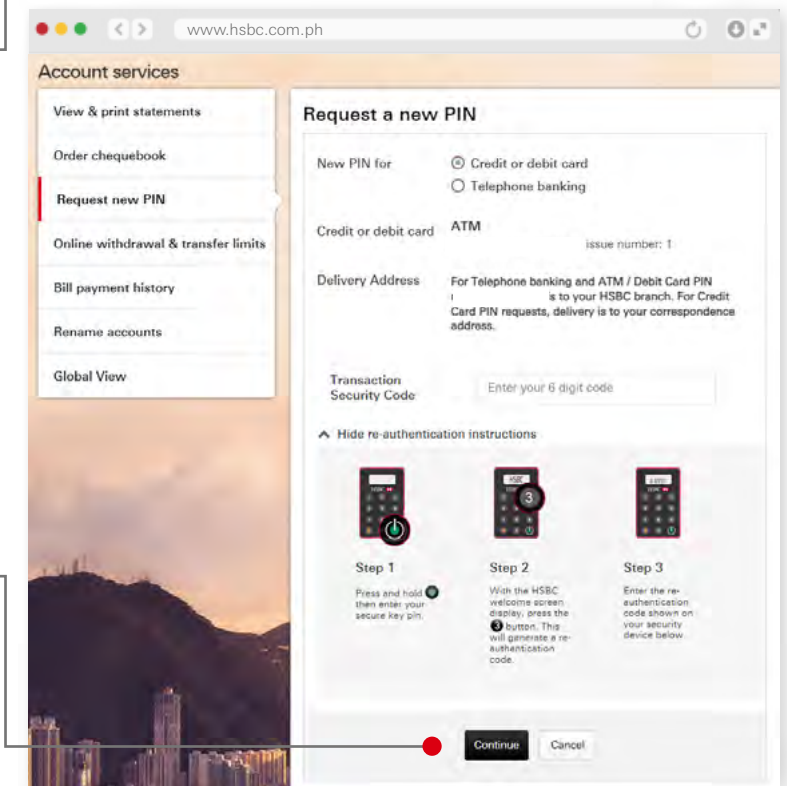
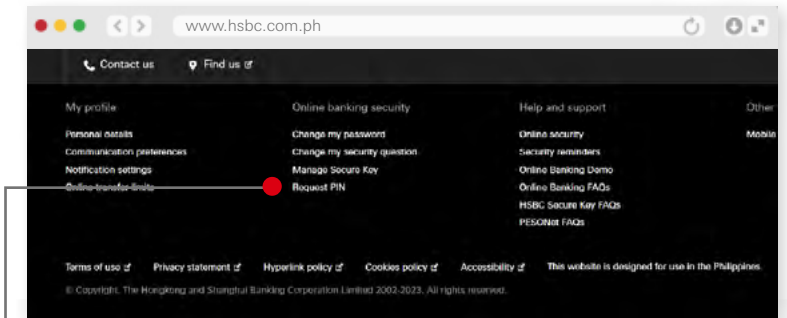
2

Fill out the required information.

3

Follow the on-screen instructions to generate the security code then Click **Continue**.

4



Apply for
new products



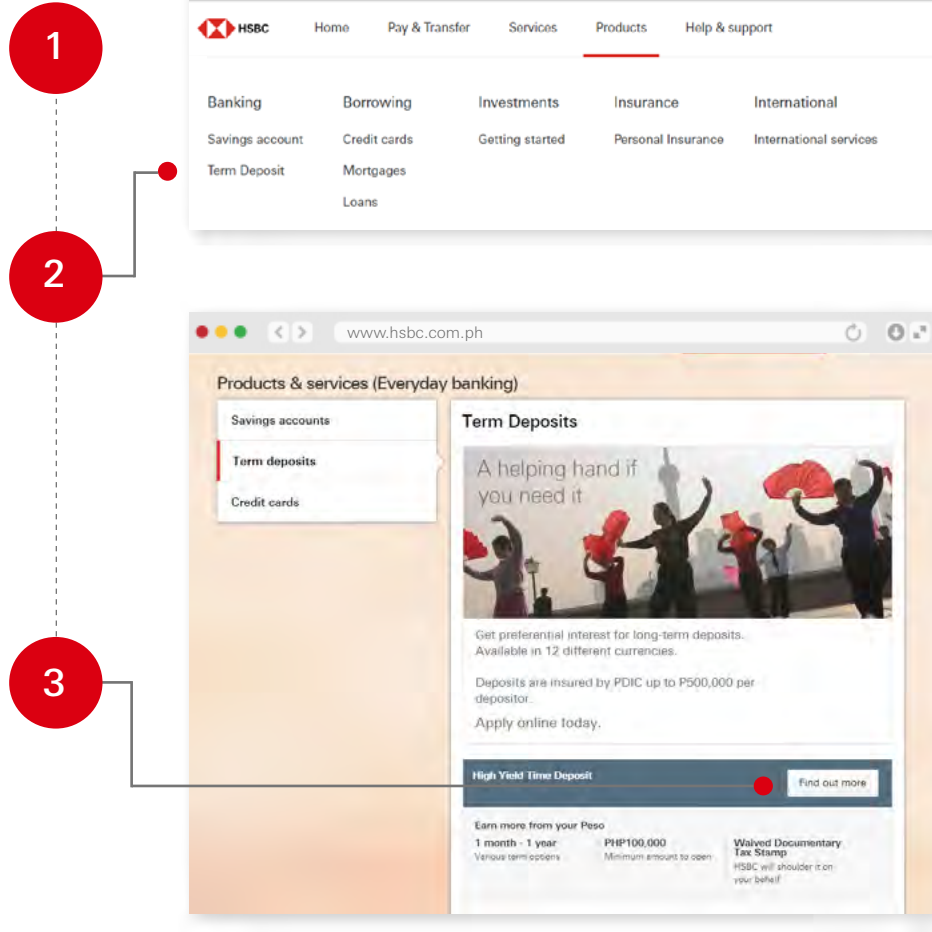
Apply for new products

On your browser

Log on to www.hsbc.com.ph using your Secure Key.

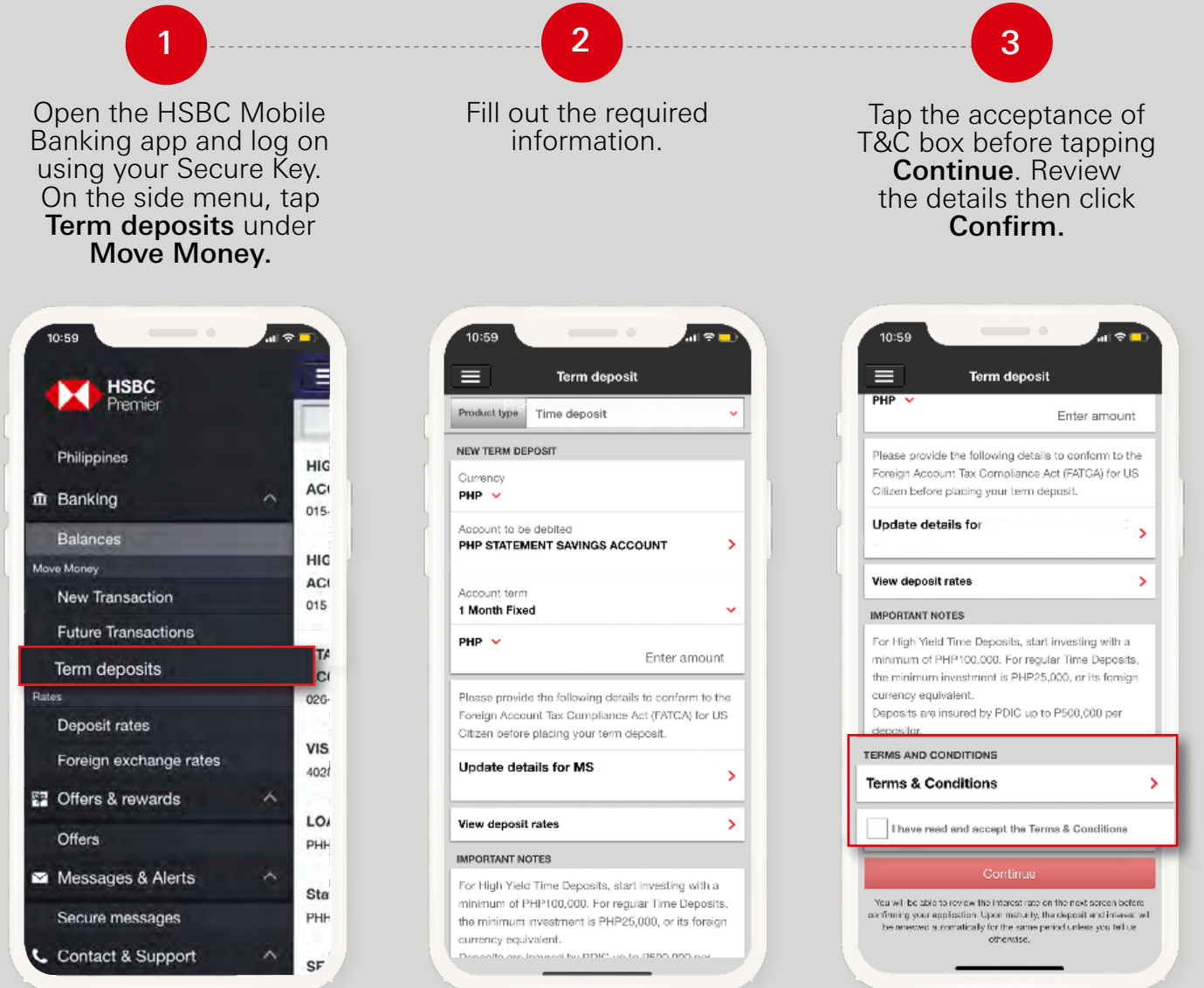
From **Products Menu**, under banking, click on the product of your choice (**Savings account** or **Term Deposit**).

Click **Find out more** then follow the on-screen instructions to send over your application.



Apply for Term deposits on the app

Download the app [here](#)



1

Open the HSBC Mobile Banking app and log on using your Secure Key. On the side menu, tap **Term deposits** under **Move Money**.

2

Fill out the required information.

3

Tap the acceptance of T&C box before tapping **Continue**. Review the details then click **Confirm**.

Get Help & Support



On your browser
Watch how-to videos to help you navigate
your way through Online Banking.

Log on to www.hsbc.com.ph.

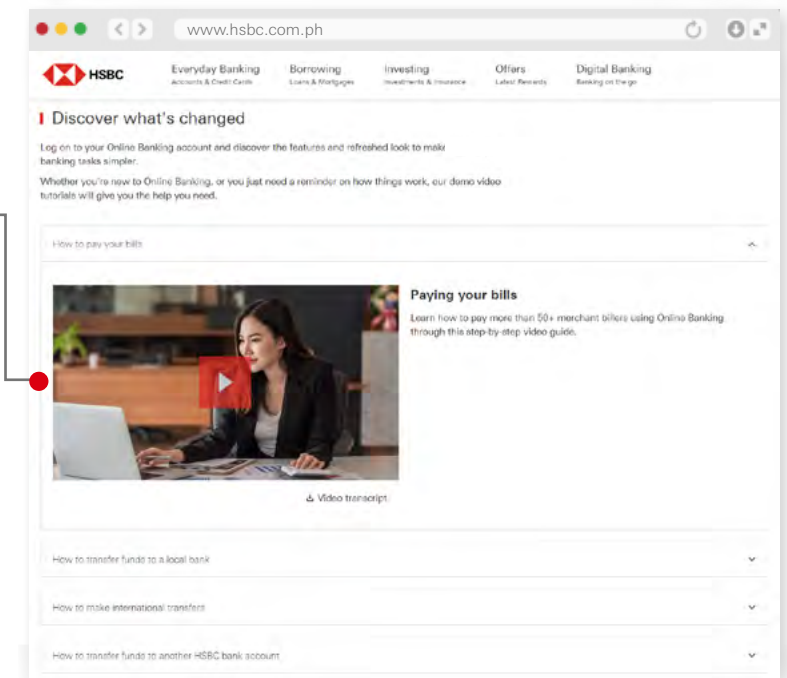
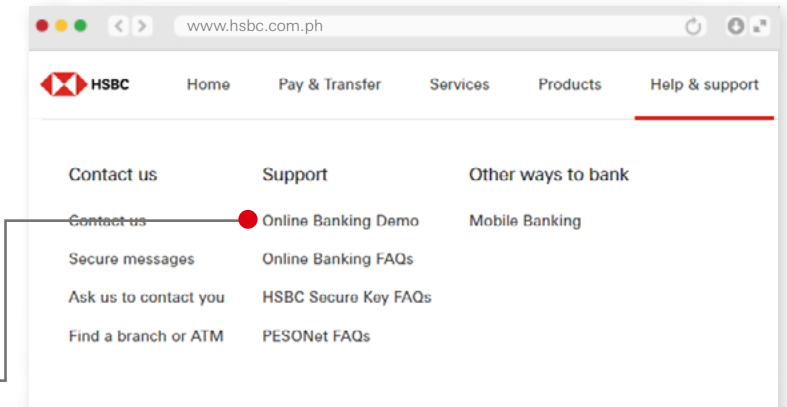
1

From the Help & Support
tab, click on **Online
Banking Demo**.

2

Select the video topic
you'd like to view.

3



Troubleshooting

On your browser



Resetting your log on details

Forgot my Memorable Answer

Click [here](#) if you forgot your Secure Key PIN or your Password

Click [here](#) if you forgot at least two of your log on details

Go to the log on screen and enter your username. In the log on details page, click **Forgot the answer to your memorable question?**

1

A screenshot of the HSBC website's login page. The browser address bar shows 'www.hsbc.com.ph'. Below the login fields, there is a link that says 'Forgot the answer to your memorable question?'. A red circle and line highlight this link.

Answer the two security questions.

2

A screenshot of the HSBC security questions page. The browser address bar shows 'www.hsbc.com.ph'. The page asks the user to verify their identity using security questions 1 and 2, along with their online banking password. It prompts the user to provide an answer to security question 1, with an example question: 'What is your Favourite Colour?'. A red circle and line highlight the 'Forgot your answer to security question 1?' link.

Follow the on-screen instructions to complete the reset process.

3

A screenshot of the HSBC 'Reset memorable question' page. The browser address bar shows 'www.hsbc.com.ph'. The page instructs the user to select a new memorable question and enter an answer. Below this, there are fields for 'Memorable answer' and 'Confirm answer'. There is also a section for 'Please create a new password' with instructions on password requirements and fields for 'Password' and 'Confirm password'. A red circle and line highlight the 'Reset memorable question' header.

Resetting your log on details

Forgot my Secure Key PIN

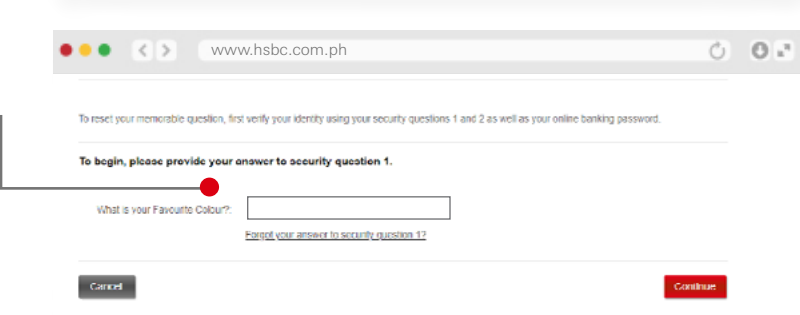
Go to the log on screen and enter your username. In the log on details page, click **Forgot your Secure Key PIN?**

1



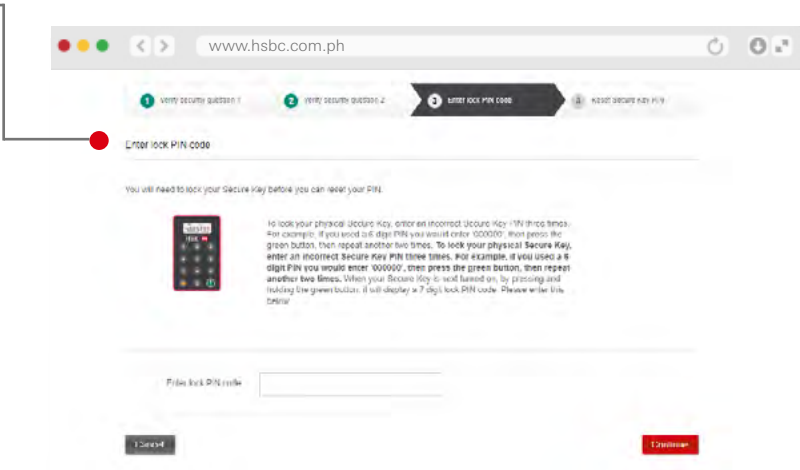
Answer the two security questions.

2



Follow the on-screen instructions to complete the reset process.

3

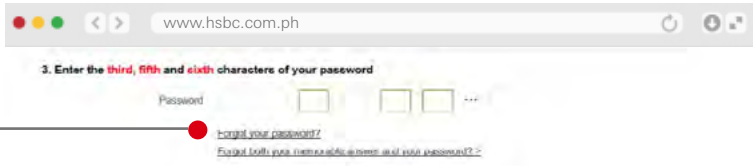


Resetting your log on details

Forgot my Password

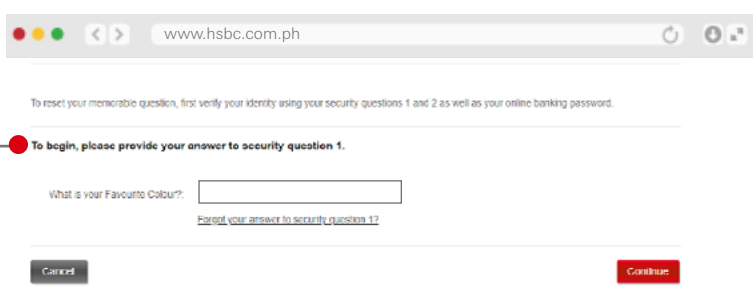
Go to the log on screen and enter your username. In the log on details page, click **Forgot your password?**

1



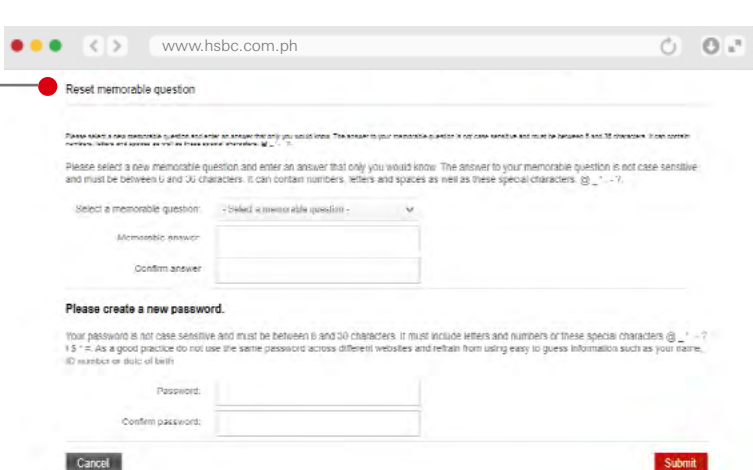
Answer the two security questions.

2



Follow the on-screen instructions to complete the reset process.

3



Resetting your log on details

Forgot at least two of my log on details

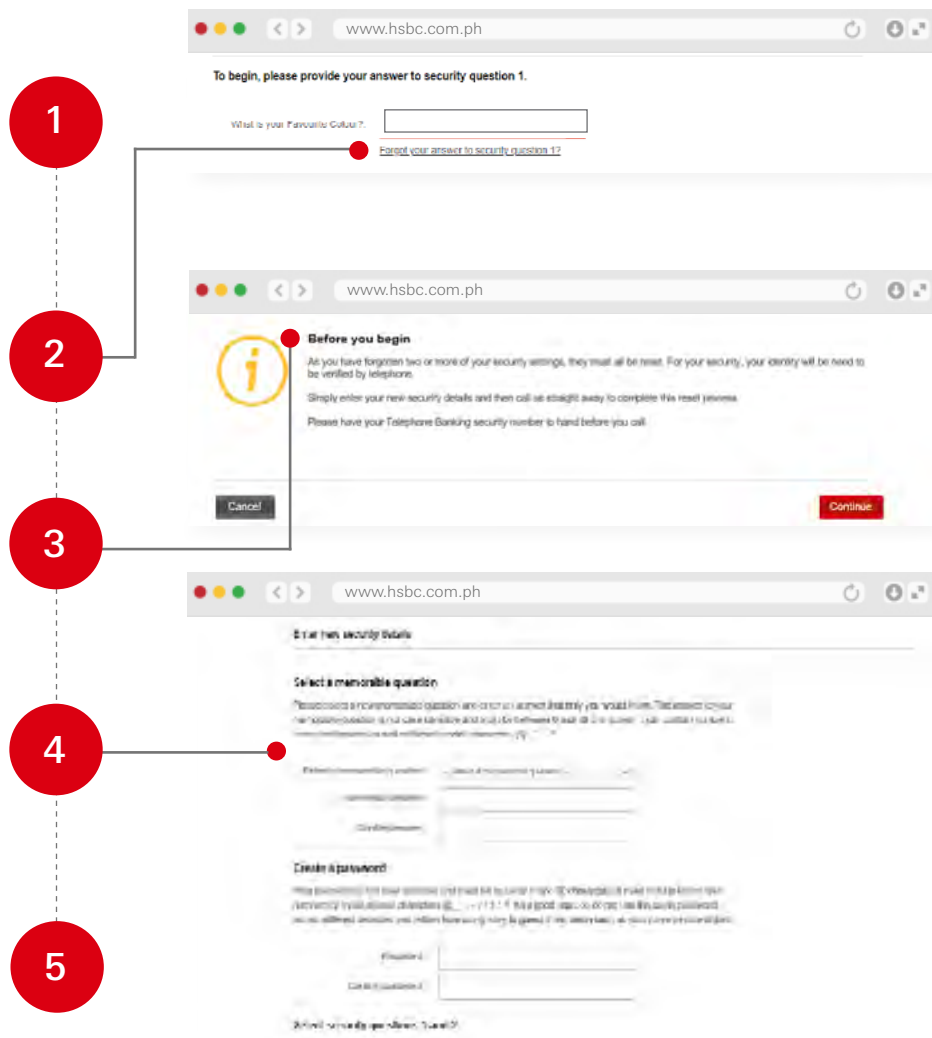
Go to the log on screen and enter your username. In the log on details page, click either **Forgot the answer to your memorable question?** or **Forgot your Secure Key PIN?**

Click **Forgot your answer to security question 1?**

Read through the **Before you begin** page then click **Continue**.

Follow the on-screen instructions and fill out the required information to reset your security details. Click **Continue**.

Take note of your **reset reference number** shown on the confirmation screen. Call us so we can help you in completing the reset.*



Unable to transfer

If you have enough funds but your transfers are not going through, your account's transfer limits might be the issue. Check your limits through these steps:

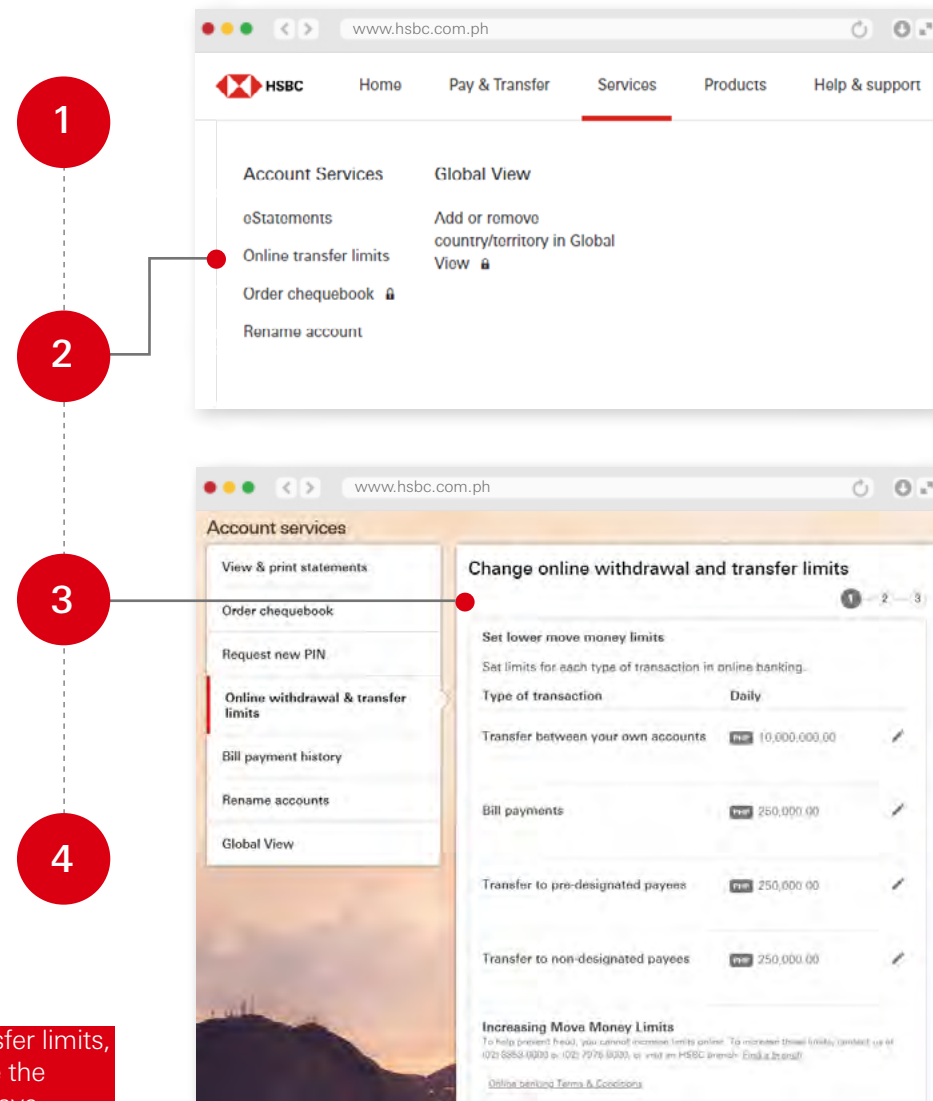
Log on to www.hsbc.com.ph using your Secure Key.

From **Services** menu, click **Online transfer limits**.

You'll find your limits for each type of transaction. If your limit is set to **0** it means your account has been inactive for the past 12 months.

Request for an increase in your limit by sending us a [message through Chat](#).

Tip: If you want to lower your transfer limits, just click on the pen icon and write the lower amount. Click **Continue** to save.



* **Premier hotline:** (02) 8858-0800 or (02) 7976-8080 from Metro Manila | +1-800-1-888-4722 domestic toll-free for calls outside Metro Manila through PLDT landlines | + (International Access Code) 800-100-85-808 international toll-free for selected countries/regions | Lines are open 24 hours.

Personal banking hotline: (02) 8858-0000 or (02)7976-8000 from Metro Manila | +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines | + (International Access Code) 800-100-85-800 international toll-free for selected countries/regions | Lines are open 24 hours.


Replacing your Secure Key

If it is lost

- 1 Call us or talk to your branch of account to report your Lost Secure Key.*
- 2 Request for a replacement.

If it is low on battery

When your Secure Key no longer responds or shows **batt 5, batt 4** or so, it's time to replace it.

- If your Secure Key shows **batt 5, batt 4** or so, send us a [message through Chat](#) to request for a replacement. Let us know through your message what your Secure key's screen shows.
- If your Secure Key no longer responds when you press , call us or talk to your branch of account to request for a replacement.

Activating your replacement Secure Key

- 1 Create your Secure Key PIN. You can check [Step 4 of Setting up your Secure Key](#) for the step-by-step process.
- 2 If you picked up your Secure Key from the branch, your branch of account can link your new Secure Key to your account on-site at the branch. If you had your Secure key delivered, simply call us and we'll link your new Secure Key during our call.

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With Secure Key vs. Without Secure Key

Keep your Secure Key in hand for an easier online banking experience. In cases you don't have it, here are some transactions you can still do successfully:

	With Secure Key	Without Secure Key
View account summary, transactions & history	✓	✓
Move money between your local HSBC accounts	✓	✓
Move money to new payee	✓	
Move money to saved payee	✓	✓
Pay bills to companies	✓	✓
Manage future-dated or recurring payments	✓	✓
Order a chequebook	✓	
Send a chat message to HSBC	✓	✓
Read message from HSBC	✓	✓
View and download online statements	✓	✓
Request replacement PIN	✓	
Open new account or time deposit	✓	
Update time deposit maturity instruction	✓	
Change transfer limits (decrease only)	✓	✓
Set up online statements	✓	✓
Set up or change SMS alerts	✓	✓
Change or reset log on details	✓	
Change personal details	✓	

Security Reminders



1

Browse smartly.

2

Keep your device updated.

3

Be vigilant.

4

Keep your Online Banking account safe.

5

Keep your personal data safe.

6

Protect yourself from ATM fraud.

7

Report phishing/vishing/smishing attempts.

To know more how to better protect yourself from fraud, click [here](#).



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