# Business Internet Banking

User guide

COMMERCIAL BANKING

HSBC

The world's local bank

# Index

# Introduction

Business Internet Banking is designed to offer you an easy way to manage your business banking accounts from anywhere in the world, giving you more control over your finances. Combining the speed, ease and convenience of conducting your business transactions online with powerful security, Business Internet Banking gives you peace of mind.

*Features and Benefits*

Business Internet Banking offers convenience and enhanced services that are simple and straightforward to use, providing you with more functionality to conduct your banking transactions.

Here are some of the features you will enjoy while using the service:

- Online statement information for accounts
- Immediate fund transfer to your accounts or third party accounts within HSBC branches in the State of Qatar
- Telegraphic Transfers and Demand Drafts for overseas payments
- Cashier's Orders for local payments – delivered to the beneficiary or to an HSBC branch of your choice
- Utility Bill Payments – you can now pay up to 6 bills at one time from a single screen
- Placement of Term Deposits and setting up of standing instructions and regular payment templates
- Foreign Exchange and Term Deposit rate inquiries
- "Statement Download" capability allowing you to download your statements

The following are the new key features of the improved service of Business Internet Banking:

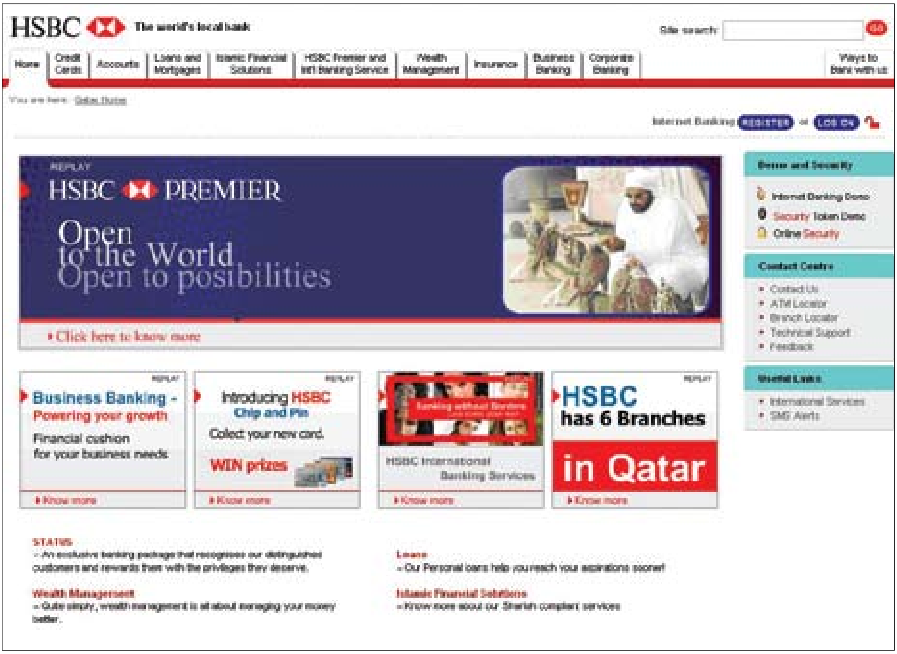
- Dual authorisation concept: This is the concept of having Primary Users and Secondary Users and allows multiple authorisation for Internet Banking transactions. You will be able to delegate authorisation to more than one person without any certain limit; this feature will make the business transaction easier.

- FEX Contract Exchange Rates field: In the existing Internet Banking design, the exchange rate is determined by the system at the time of the transaction (i.e. posting to the debit account). The new system allows you to use pre negotiated FEX Contract Exchange Rates for transactions done through Internet Banking.
- Statements download in free format: The new improved Business Internet Banking will now allow you to download your statements in several formats.
- One-time password: The login process securities entail 3 steps to ensure your session is secure.

## Getting Started

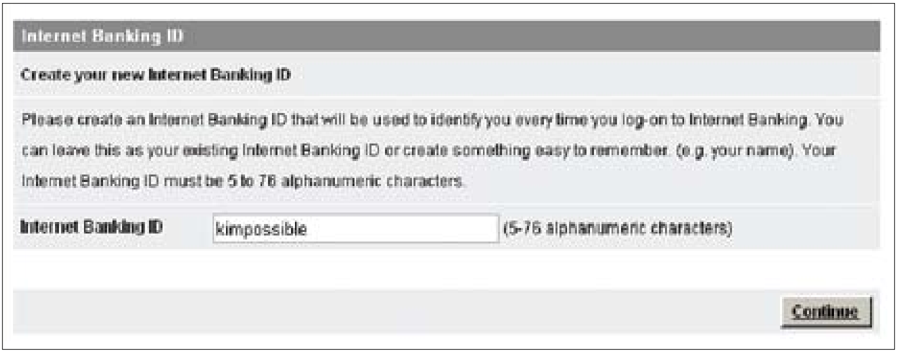
*Registration for First-time User*

1. Go to www.hsbc.com.qa and click on the **REGISTER** button at the top of the page.



2. Select 'Internet Banking for Business' and enter your Electronic Banking No. and the Password provided by the Bank.


3. Enter a new Internet Banking ID.



**Internet Banking ID**

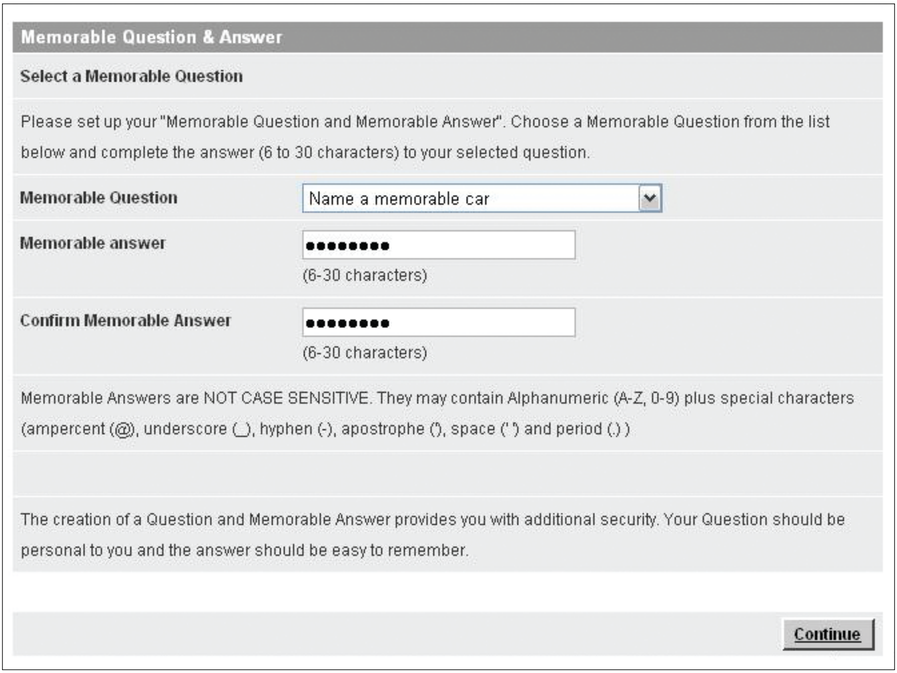
**Create your new Internet Banking ID**

Please create an Internet Banking ID that will be used to identify you every time you log-on to Internet Banking. You can leave this as your existing Internet Banking ID or create something easy to remember. (e.g. your name). Your Internet Banking ID must be 5 to 76 alphanumeric characters.

**Internet Banking ID** kimpossible (5-76 alphanumeric characters)

Continue

4. Select a Memorable Question and Answer.



**Memorable Question & Answer**

**Select a Memorable Question**

Please set up your "Memorable Question and Memorable Answer". Choose a Memorable Question from the list below and complete the answer (6 to 30 characters) to your selected question.

**Memorable Question** Name a memorable car

**Memorable answer** ●●●●●●●●● (6-30 characters)

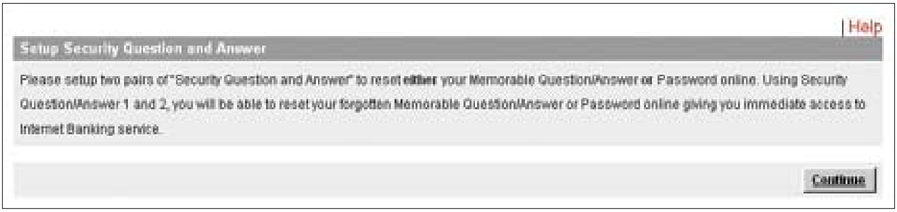
**Confirm Memorable Answer** ●●●●●●●●● (6-30 characters)

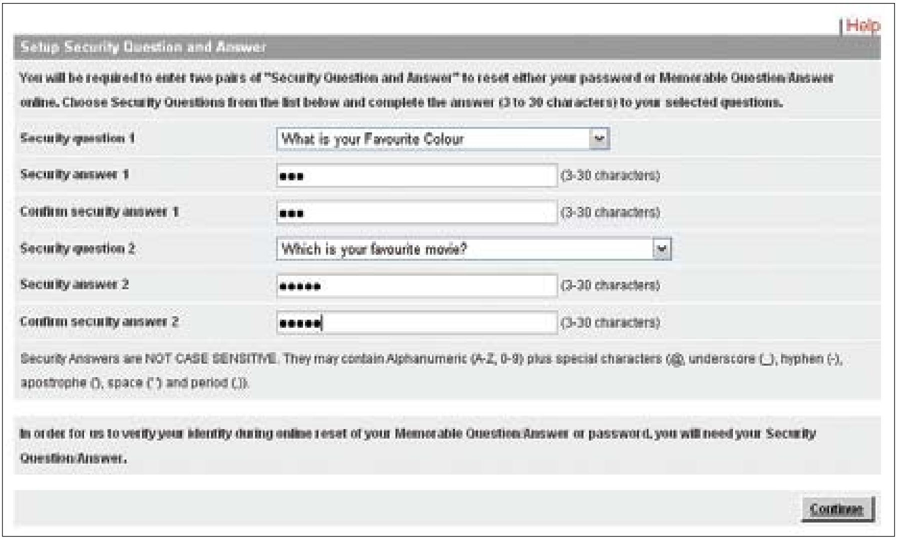
Memorable Answers are NOT CASE SENSITIVE. They may contain Alphanumeric (A-Z, 0-9) plus special characters (ampercent (@), underscore (_), hyphen (-), apostrophe ('), space (' ') and period (.) )

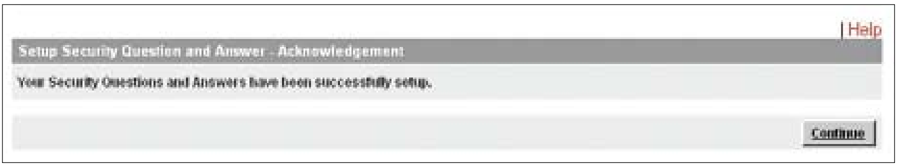
The creation of a Question and Memorable Answer provides you with additional security. Your Question should be personal to you and the answer should be easy to remember.

Continue

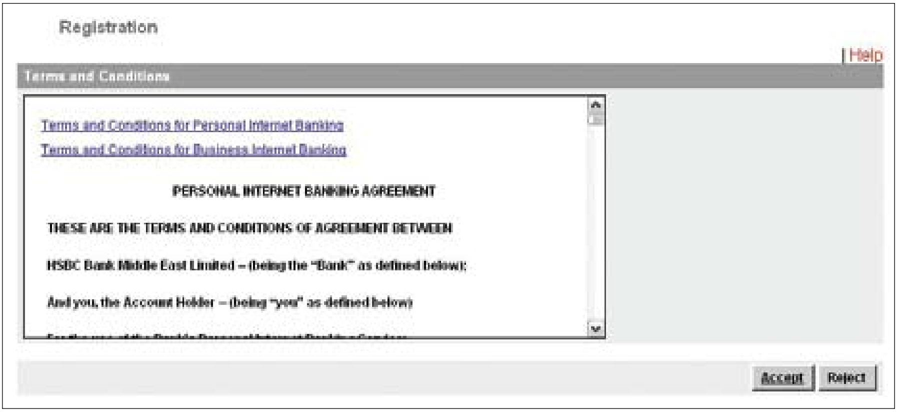
5. Set up Security Questions and Answers.



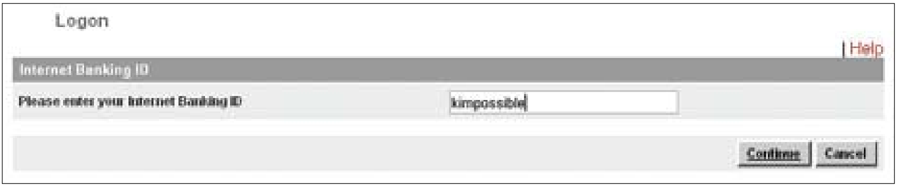
6. Read and accept the Terms & Conditions.




This completes the one-time registration process for first-time users.

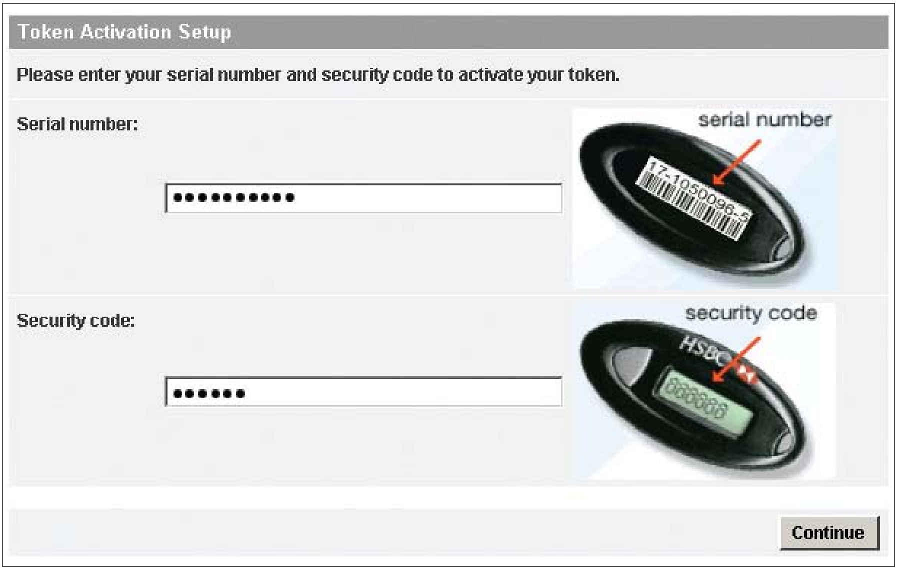

## First time Logon

1. Click on the Logon Button.
2. Enter your Internet Banking ID.

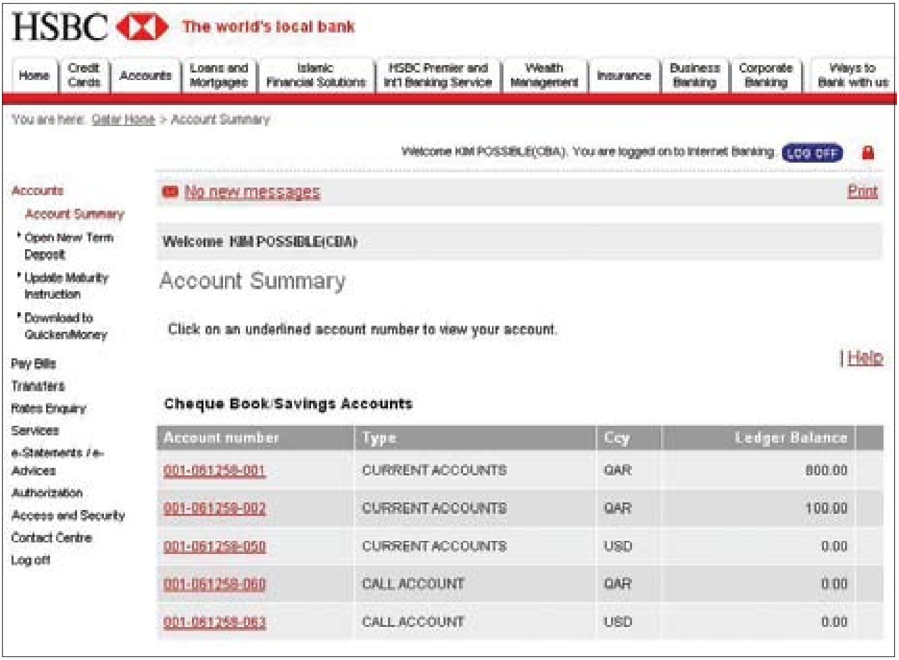


2. Enter the answer to your Memorable Question.


3. Enter the 10-digit serial number that is located on the back of your security token and the 6-digit security code generated by the token.

4. This completes the logon process and you will now have entered your Business Internet Banking Session.




## Roles and Responsibilities of Primary and Secondary Users

There are two types of users in Business Internet Banking – Primary and Secondary.

Primary Users have the highest authority levels. The authorised signatories of the company define the authority of the Primary User at the time of enrolling for the service.

There can be multiple Primary and Secondary Users. The table overleaf gives you an overview of the differences between Primary and Secondary Users:

| Services | Primary User | Secondary User |
|---|---|---|
| **ADMINISTRATIVE ENTITLEMENTS** | | |
| Create / Authorise New User (Including transaction limits) | ✓ | ✗ |
| Assign / Modify / Authorise account control (Including authorisation limits per signature group per account) | ✓ | ✗ |
| Modify / Authorise modification of Existing User profile (Including modifying transaction limits) | ✓ | ✗ |
| View activity log for all users | ✓ | optional |
| **NON ADMINISTRATIVE ENTITLEMENTS** | | |
| View Account Balance and Transaction History | ✓ | ✓ |
| Pay / Authorise Bill payments | ✓ | ✓ |
| Make / Authorise Transfer Transactions | ✓ | ✓ |
| Rate Enquiry | ✓ | ✓ |
| Statement and Advice | ✓ | ✓ |
| View Activity Log (self) | ✓ | ✓ |
| View Profile (self including Transaction Limits, Signature Groups etc...) | ✓ | ✓ |

## User Access, Transaction Limits and Account Control

The Authorisation Matrix enables setting up of financial transaction limit(s) on an account level. To ensure that financial transactions happen as per pre-defined transaction limits, the following steps have to be completed:

### User Access and Signature Group – 'Transaction & View' or 'Input & View'

Primary and Secondary Users can have 'Transaction & View' access or may have only 'Input & View' access. All users with 'Transaction & View' access have to be assigned to 'Signature Group A' or 'Signature Group B'. All users having 'Input & View' access have to be assigned 'Signature Group I'.
Users that only have 'Input & View' access cannot authorise a transaction but can enter a transaction, which then needs to be authorised by a user from

'Signature Group A' or 'Signature Group B' (depending on the transaction limit explained below).

The selection of Signature Group can be done by the Primary User at the time of creation of a new user or by changing an existing user profile by using the option 'View/Change/Delete User' in the 'Access & Security' menu.

*Please note that all newly created Primary Users are defaulted to Signature Group 'I'. They will then have to update their Signature Group to 'A' or 'B', when they log on to the system for the first time.*

***User Limit***

All users having transaction access should have the limits assigned to them for the following type of transactions:

- Linked Account Transfers (including creation of term deposits)
- Designated Payments
- Non-Designated Payments
- Bill Payments

This can be done by the Primary User at the time of creation of a new user or by changing an existing user profile by using the option 'View/Change/Delete User' in the 'Access & Security' menu.

The User Limits cannot exceed the Corporate Limits as provided in the Business Internet Banking Application Form and submitted to the Bank.

The User Access, Signature Group and Transaction Limits can be viewed or modified for users already created in the system only by Primary User(s) via the option 'View/Change/Delete User' in the 'Access & Security' menu.

## Admin Control

Admin Control is only applicable to Primary Users for managing all Administrative Entitlements. There can be 2 types of Admin Control:

***Single Admin Control*** – Only 1 Primary User is required to make a change in the administrative entitlements (as given above) available to the Primary Users.

E.g.: One Primary User creates a new Secondary User, then this Secondary User is created in the system immediately without any need for a second Primary User to authorise the new user creation.

Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect immediately without requiring any authorisation by a second Primary User.

The type of Admin Control is selected by the Authorised Signatories of the Corporate at the time of applying for Business Internet Banking Service.

Dual Admin Control – 2 Primary Users are required to make a change in the administrative entitlements (as given above) available on Business Internet Banking. E.g.: One Primary User creates a new Secondary User, however the Secondary User is created in the system only after the second Primary User Authorises the creation.

Similarly if the limit of an existing user is modified by one Primary User, the modified limit of the user will come into effect only after this change is authorised by a second Primary User.

## Account Control

***In order to transact on Business Internet Banking, a Primary User will have to assign signature limits for each account by accessing the 'Account Control' option under the 'Access & Security' on the left hand menu.***

***This has to be done compulsorily for each account, before attempting to do any financial transactions through Business Internet Banking, involving that account.***

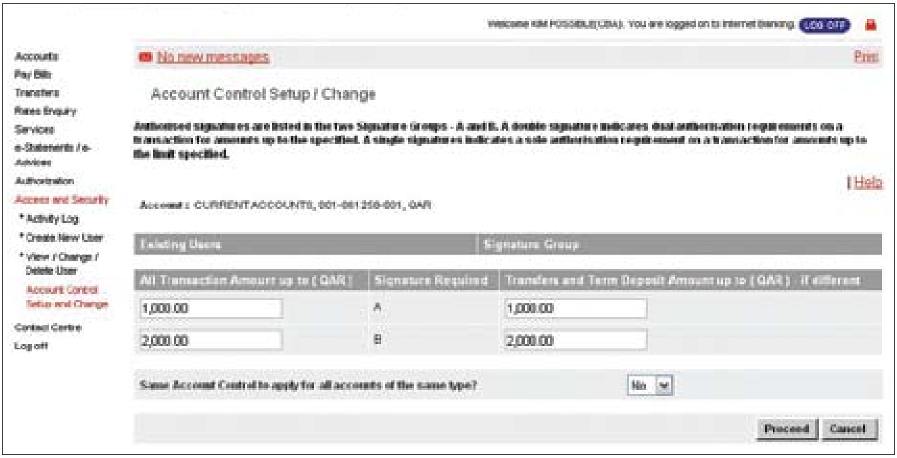
***This is a one time set-up, but can be changed by the Primary Users and has to be done each time a new account is opened.***

***In the case of a Dual Admin account, the set-up or any subsequent changes by one Primary User has to be approved by another, while in the case of a Single Admin Control account set-up/changes become effective immediately***

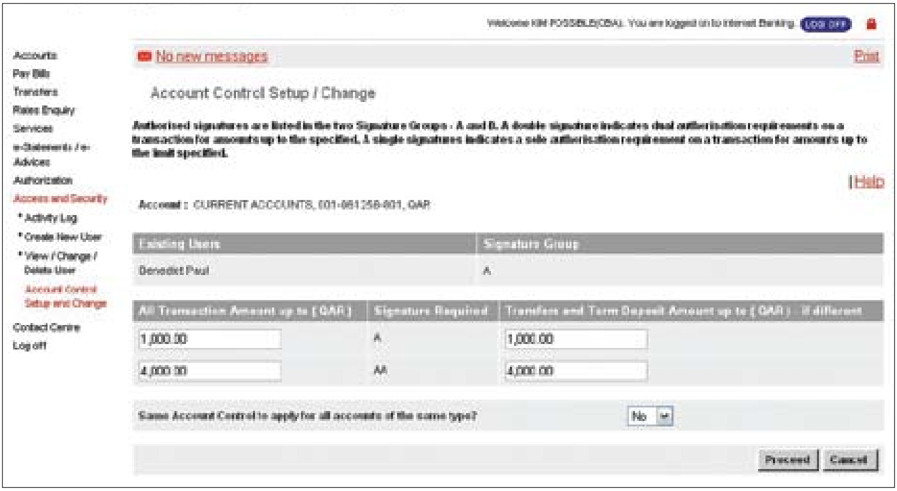
Depending on the Authorisation Matrix (set by the Bank, based on the application form submitted to the Bank at the time of applying for Business Internet Banking) the relevant Signature Groups (A,B,AA,BB,AB) will be shown in the Account Control Screen.

There are 3 types of Authorisation Matrices; these are:

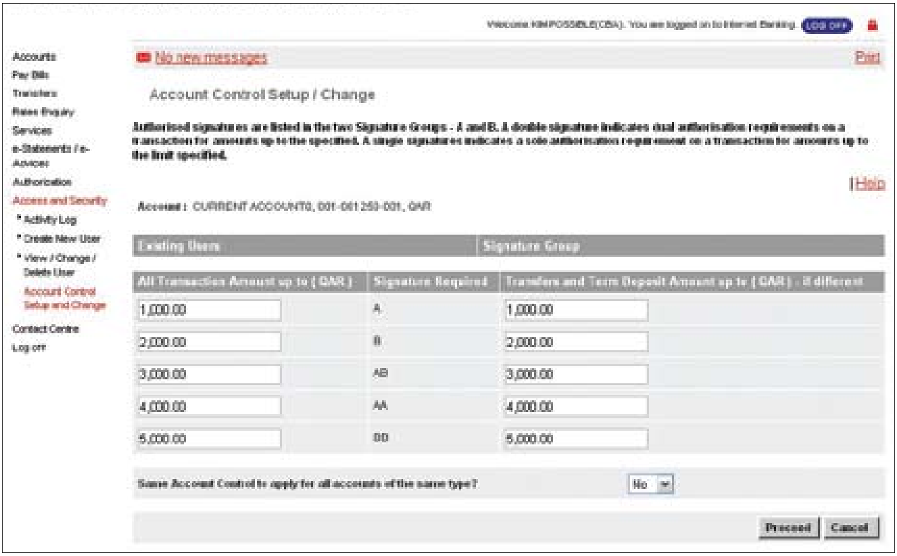
**Type 1:** ***Simple Authorisation Matrix:*** Any One User (from Group A or Group B) individually can authorise a financial transaction. E.g. A, B




**Type 2:** ***Dual One Group Authorisation Matrix:*** Users, either individually or jointly, from Group A only, can authorise the transaction. E.g. A, A+A



**Type 3: *Dual Two Group Authorisation Matrix:*** Users, either individually or jointly, from Group A and/or Group B can authorise 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-Predesignated payment Limit |
|---|---|---|
| Abdullah | A | QAR 150,000 |
| Rakish | A | QAR 200,000 |
| Tareq | B | QAR 350,000 |
| Suresh | B | QAR 400,000 |

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

| All Transaction Limits (other than linked account Transfers & Deposits) (QAR) | Signature Required | Linked a/c Transfers & Deposits (QAR) |
|---|---|---|
| QAR 100,000 | A | QAR 100,000 |
| QAR 300,000 | B | QAR 300,000 |
| QAR 400,000 | AB | QAR 400,000 |
| QAR 200,000 | AA | QAR 200,000 |
| QAR 400,000 | BB | QAR 400,000 |

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

| Transaction Amount (QAR) | Signature | Group | User Comments |
|---|---|---|---|
| QAR 100,000 | 1.A<br>2.B | 1.Abdullah / Rakish<br>2.Tareq / Suresh | Any user can individually do this transaction |
| QAR 150,000 | 1.B<br>2.AB<br>3.AA | 1.Tareq / Suresh<br>2.All<br>3.Abdullah / Rakish | 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. |
| QAR 350,000 | 1.BB | 1.Tareq / Suresh | The final authoriser will be validated on the basis of the signature limit set for user group BB. |
| QAR 550,000 | N/A | N/A | None of the user limits are high enough to authorise this transaction.<br>Further, no Signature Group is defined to approve a transaction higher than QAR 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.

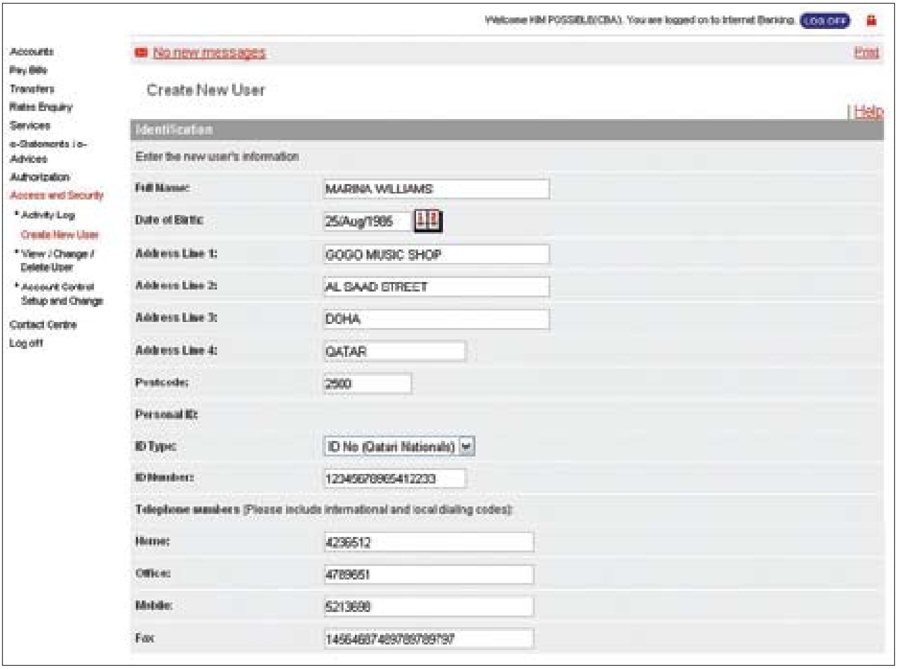
- Group 'A' can be higher than the limit for 'B' or vice versa.

*Please note: Any change in account control is admin related and would need authorisation if you have selected Dual Admin control as explained in the Admin Control section above.*

## Creation of a New User

Primary Users can create Secondary Users online through the **'Create New User'** option available under the **'Access & Security'** menu.

Enter the Secondary Users details.




Select the accounts that the Secondary User can access.

| Account Name | Account Number | CCY |
|---|---|---|
| Select the accounts you want the new user to access<br>(The following is the list of accounts that you have access to) | | |
| ☑ CURRENT ACCOUNTS | 001-061258-001 | QAR |
| ☑ CURRENT ACCOUNTS | 001-061258-002 | QAR |
| ☑ CURRENT ACCOUNTS | 001-061258-050 | USD |
| ☑ CALL ACCOUNT | 001-061258-080 | QAR |
| ☑ CALL ACCOUNT | 001-061258-083 | USD |

Select the services that the Secondary User can access.


Assign Signature Group and Daily User limits.


The new user's Electronic Banking Number (EBN) will appear on the online acknowledgement page once a user has been created.

The new user created should collect the Internet Banking password from our Customer Service Unit, Grand Hamad Street Branch, after 3 working days.

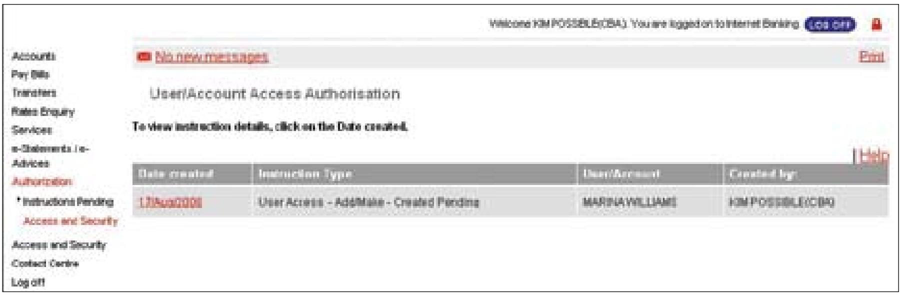
The Security Token would have already been handed to the Primary User at the time of application.

The new user will now have to follow the Registration and Logon steps as detailed in the 'Registration' and 'Logon' section.

*Please note: Creation of a new user is an admin related task and would need authorisation if you have selected Dual Admin Control as explained in the Admin Control section above.*

## Authorisation

***Access & Security*** If your company has requested Dual Admin Control then the administrative changes in User Profile/Account Control done by a Primary User need to be authorised by another (different) Primary User. This will not be applicable for a company that has selected Single Admin Control. All the Access & Security (Admin) related changes pending authorisation would be shown under the 'Access & Security' option in the 'Authorisation' Menu.




***Instructions Pending*** If a transaction entered by a user needs authorisation as per the Authorisation Matrix, then such transactions will be shown pending authorisation under the 'Instruction Pending' option in the 'Authorisation' menu. Please do note that such transactions will not be processed until they are authorised through this option.

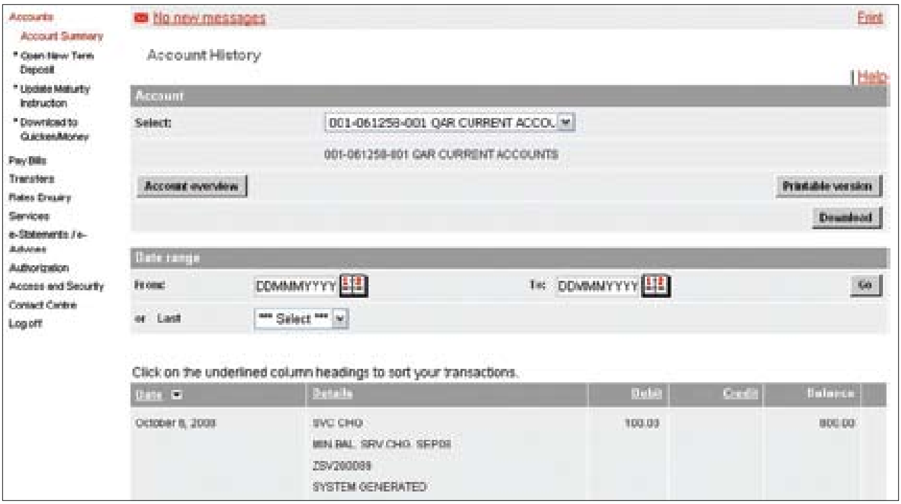
# Activity Log

A Primary User will be able to view the activities/transactions done by any User (Primary & Secondary).

A Secondary User will only be able to view the activities/transactions done by him/herself unless authorised by Primary User, by checking the box against 'Activity Log - all user's activities'.


# 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 transactions done over the past 90 days.



## Pay Bills

In order to pay bills through Business Internet Banking, the user will have to fill the relevant Utility Bill Payment section on the Internet Banking application form or the account authorised signatory can send a letter to the bank requesting the relevant utility accounts to be added. Copies of the utility bills should be submitted along with the application form or letter.

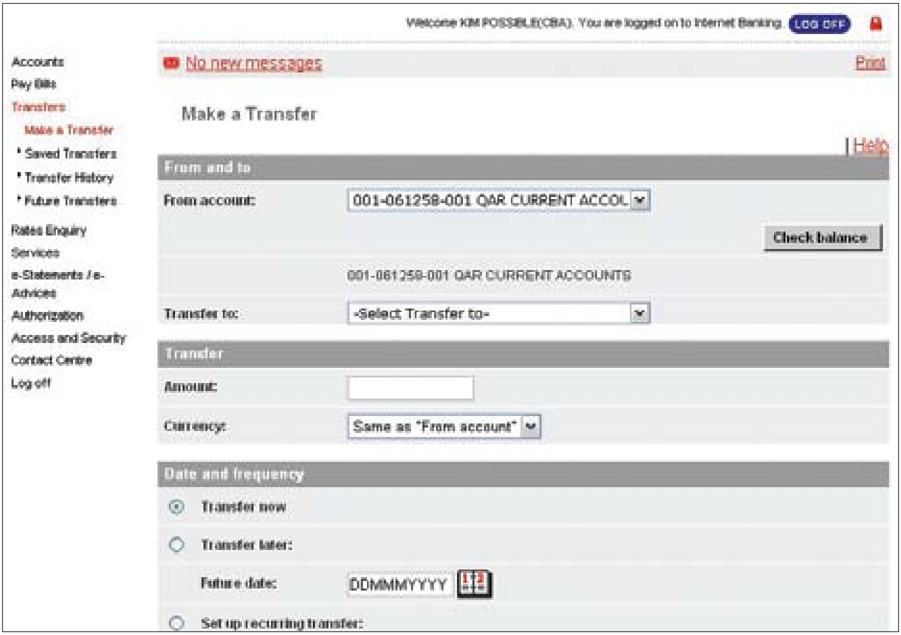
Currently, the following entities are listed for bill payment on the service:

- Kahramaa
- Qtel

A Primary User has the option of authorising a particular Secondary User to initiate utility bill payments.

## Transfers

Users can transfer funds to any account in the State of Qatar or abroad. The user can also save a transaction, create a future-dated transfer or create a recurring payment using this option.



## Security

We maintain strict security standards to prevent unauthorised 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 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 automatically log you off after a certain period of time.

With the Security Token, Business Internet Banking is even safer. The Security Token generates a unique dynamic code, based on a complex algorithm that changes randomly. To use the Business Internet Banking service, 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 enables your Delegates to only view and not transact on your account.

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

For more details or information on security, please visit us at **www.hsbc.com.qa** or contact us on **441 1550** (within the State of Qatar) or **+974 441 1550** (from outside the State of Qatar).