

# Frequently Asked Questions

## 1. What is HSBC Business Internet Banking?

Business Internet Banking is HSBC's Internet Banking offering for Business Customers and allows you to bank online wherever you have access to the Internet (subject to browser requirements), whenever it suits you. Whether it be at home or work, you can choose when you want to access your accounts, 24 hours a day, 7 days a week.

The following services are currently available:-

- enquire banking account overview, balances and transaction history
- open a Time Deposit account;
- perform Telegraphic Transfers;
- request for Cashier's Orders, and Demand Drafts;
- pay bills;
- send/receive secured emails to/from bank;
- enquire Foreign Exchange/Time Deposits rates;
- download of transaction details to software packages namely MS Money and Quicken;
- Primary Users can create/amend/delete Secondary users online.

For more information, please call **+974 4411550**

## 2. What are the charges for this service?

The Business Internet Banking service is presently available free of charge to HSBC customers in the Qatar. However, our specific service charges as laid out in the published Tariff, still apply. Please refer the schedule of charges governing your accounts.

## 3. What equipment and software do I need to access this service?

To access Business Internet Banking, you will need:-

- a computer with Internet access;
- a browser -
  - please see below the list of browsers supported:
  - Internet Explorer 5.01 (SP4)
  - Internet Explorer 5.5 (SP2)
  - Internet Explorer 6.0 (SP1)
  - Netscape 7.2
  - Firefox 1.0.1
- the Business Internet Banking screens are best viewed when screen resolution is set at 1024x768 and the font size is set at small font 96(dpi);
- to have 'cookies' and 'JavaScript' enabled on your browser. To do this you should:

### ***For Microsoft Internet Explorer:-***

- click on tools on the browser toolbar and select Internet Options;
- choose the security page;
- click custom level;
- click allow cookies that are stored in your computer;
- click OK

## 4. Who are the Primary Users and Secondary Users?

Primary User – has the highest authority among Business Internet Banking users of the Business Entity. His/Her authority is predetermined by authorised signatories of the applying Business Entity at the time of enrolling for the Business Internet Banking. A primary user can:

- Perform transactions on accounts according to his/ her transaction limits
- Utilise functions depending on the access rights and account selection.
- Create secondary users and edit his/her or Secondary user access rights.

Secondary Users – All users (other than Primary Users) of your Business Internet Banking portfolio are secondary users.

A secondary user can:

- perform transactions on accounts according to his/ her transaction limits

- have access to functions depending on access rights and account selection assigned by the primary user

There can be multiple Primary and Secondary users

### **5. How do I register for Business Internet Banking? How will I know that I have registered successfully?**

**Primary User** - Please fill in the BIB Application Form and submit the same to our Customer Services Unit, Main Branch along with certified copies of passport/ ID card. Your Internet Banking ID, Password and Security Token will be available for collection at our Grand Hamad Street Branch in 3 working days. You then need to complete an online registration process and thereafter login to Business Internet Banking.

**Secondary User** – Primary Users create a Secondary User online. The Internet Banking Password and Security Token will be available for collection at our Grand Hamad Street Branch in 3 working days. You will need to collect your Internet Banking token from the Primary User of the company.

### **6. What are the Terms and Conditions for using Business Internet Banking?**

The Terms and Conditions, our Disclaimer and the Internet Privacy Statement for using our Business Internet Banking service will appear when you first register for our service. You will need to accept our Terms and Conditions online when you register in order to access the service.

After you have read them, you may either accept them by clicking on the 'Accept' button or, if you choose not to accept them, click on the 'Reject' button and the screen will return to our Registration page.

You can view our Terms and Conditions, Disclaimer, Internet Privacy Statement online and print a copy, if required, by clicking on the 'Print' function on your browser.

Terms and Conditions are also part of the BIB Application form.

### **7. Can I access all my accounts through this service?**

While registering for Business Internet Banking service, those accounts that you request the Bank to link to your Internet Banking ID (and that are currently supported by Business Internet Banking) will be mapped to your Internet Banking ID. These accounts will be accessible through this service. Currently all current, call and term deposit accounts can be accessed through this service. All Primary Users will be able to access all accounts that have been mentioned in the application for access through the BIB service. In order to restrict Primary Users from accessing an account, the account should be excluded from access to the BIB service by either not mentioning it on the BIB Application form or including delete account access section of the Form if required.

If you do not wish to access any of your accounts through Business Internet Banking or you wish to restrict access of certain account to other users, you may unmark the relevant account to through the option 'Existing Users' under 'Access & Security'. You can always add/remove account(s) at a later stage by going to the same option. This functionality is available for Primary Users only.

You shall, however, not be able to access your Dormant Accounts through the Business Internet Banking Service.

### **8. Can I access my accounts through your Internet Banking services when I am overseas?**

Yes, you can access your accounts from anywhere as long as you have Internet access with Internet Explorer browser and you carry your Security Device with you when you travel.

### **9. How do I find help/assistance on the various questions I have on the use of Business Internet Banking?**

These Frequently Asked Questions (FAQ) are designed to assist you in obtaining clarifications on common queries. You may also refer to the 'Help' button available on the top right hand corner in Internet Banking. If you have further queries, you may contact our Regional Call Centre **+974 4411550**

If you need to write to us concerning Business Internet Banking, please send us a mail through the 'Send Message' page under the 'Contact Centre' menu.

### **10. How do I set transaction limits for my accounts and delegates?**

The following types of limits are to be set up while applying for Business Internet Banking

1. Corporate Limit
2. User Limit (Primary User)

The above limits are set transaction-wise i.e.

- Linked Account Transfers
- Designated Payments
- Non Designated Payments
- Bill Payments

A Primary Users can set the limits for a Secondary User. The limits of the Secondary User cannot exceed that of the Primary User.

The Primary User can amend the limits of the Secondary User through the 'Existing User' option available under 'Access & Security' option.

Each User Primary as well as Secondary is also assigned a Signature Group i.e. A, B or I (Input & Enquiry only). This can also be done through the 'Existing User' option available under 'Access & Security' option.

After setting up the above limits and signature group, each account is required to be assigned transaction limits through 'Account Control' option also available under 'Access & Security' option. Here the signature group wise limits have to be set.

Based on all the limits/signature groups mentioned above transactions are authorized. Please refer the user guide for more details and examples. You may also get in touch with us at the phone banking numbers nos. for further details.

## LOGON

### 1. How do I logon?

After you have registered for Business Internet Banking by submitting a form and have also selected your user name and new PIN through the online registration process, you have to key in your Username, Internet Banking Password and the 8-digit Security Code in the Login Page on Business Internet Banking to logon.

### 2. Can I change my Password? How do I change my Password?

Yes, you can. To change your Password, please go to 'Change Internet Banking Password' page under the Services menu. You are encouraged to change your Password regularly.

### 3. I have lost my Password. What do I do now?

Please logon with your Username as usual. At the Input Password page; please click the 'Forgotten your password?' link to perform an Offline Security Information Reset. You may then create a new Password and a confirmation number will be assigned to you. Please follow the necessary steps displayed to activate your new Password.

## SECURITY DEVICE

### 1. Why do I need a Security Device to access my Internet Banking service? What are the benefits of using a Security Device?

At HSBC, we are committed to improving online security for our customers. The introduction of the Security Device means that Internet Banking customers will have a form of two-factor authentication to access their accounts.

Two-factor authentication is considered by the industry to be a stronger means of authenticating our customers because it relies on something only the customer knows, and something only the customer has.

The Security Device provides superior level of protection from a large variety of online attacks, including:

- Fraudulent and Spoof Websites
- Spyware
- Phishing
- Trojan Horse

## **2. How do I obtain a Security Device?**

The security tokens are given to the Primary User or the representative having a duly signed authority to collect, at the time of submitting the BIB Application Form.

## **3. Do I need to pay for the Security Device?**

A charge of QAR50 per token is charged to the company's account at the time of submitting the application. Any required replacement due to reasons such as loss, damage (except if the Device is damaged on arrival) will be subject to a charge of QAR 50.00 per token.

## **4. What should I do if my Security Device is lost or damaged?**

Please call our Phone banking number to request for a new Security Device. After following the process as requested by the call center you will be sent the Security Device. Once you receive your new Security Device you will again need to call our Phone Banking Number and have it linked to your Internet Banking ID.

## **5. How Do I use the Security Device?**

### ***First-time activation:***

- When you logon to Internet Banking, after entering your User ID and password, you will be asked to input the 10-digit serial number located on the back of your Security Device.
- Enter the 10-digit serial number
- Press the button once on your Security Device; a 6-digit Security Code will be displayed.
- Enter this Security Code and click 'Continue' to complete the activation process.
- Logon:
- When you logon to Internet Banking, after entering your User ID and password, you will be asked to input the 6-digit security code.
- Press the button once on your Security Device; a 6-digit security code will be displayed.
- Enter this security code and click 'Continue'. You are now logged onto Business Internet Banking.

## **6. What should I do if the Security Code is not accepted?**

For security reasons, the security code is a unique number and is only valid for a certain period of time. If you input an expired security code when you logon to Internet Banking, you will receive an error message. Please press the button on the device again to obtain a new security code to enter. If the problem persists, please call our Regional Call Centre +974 4411550 for assistance

## **7. Does the battery need replacing?**

Once the battery is low, the message 'batt' will appear on the LCD screen of the Security Device. At this point, you should call our Phone Banking number to have a replacement device sent to your correspondence address.

## **8. I am a frequent traveler; can I use the Security Device to logon to Internet Banking when I am in overseas?**

Yes, once you have activated your Security Device, it will be required every time you wish to access HSBC's Internet Banking regardless of your location. The Security Device has been designed to be small, light and easily transportable.

## **9. Can I keep more than 1 Security Device for same Internet Banking account if I am willing to pay for the additional security device(s)?**

No, for your increased protection, only one Security Device can be activated to one User ID at any time. Every Security Device is unique and cannot be duplicated. Only the individual in possession of the device can access the account. This means that a user can only have one Security Device to access their account and only one Security Device can be linked to an Internet Banking account at all time. This will prevent fraudsters from obtaining additional Security Devices to access unauthorised accounts.

# ACCOUNTS

## **1. Can I view all my accounts online?**

While registering for Business Internet Banking service, those accounts that you request the Bank to link to your Internet Banking ID (and that are currently supported by Business Internet Banking) will be mapped to your Business Internet Banking ID. These accounts will be accessible through this service.

If you do not wish to access any of your accounts through Business Internet Banking or you wish to restrict access of certain account to other users, you may unmark the relevant account to through the option "Existing Users" under 'Access & Security'. You can always add/remove account(s) at a later stage by going to the same option. This functionality is available for Primary Users only.

You shall, however, not be able to access your Dormant Accounts through the Business Internet Banking Service.

## **2. Can I authorise my accountant to only view my accounts and not transact?**

Yes! The Primary User should carry out the following steps

- specifying your Delegate's transaction limits as 'zero'
- assigning him/her to 'Input and Enquiry only' Signature Group
- assigning only Account Inquiry and Activity Log Services to him/her

The above can be done by using the option 'Existing Users' under 'Access & Security'. By doing this you can prevent the concerned Delegate from carrying out any transactions on your account at the same time enabling him or her to access information about the account.

## **3. What are the details of the accounts that I can view online?**

By clicking on the account number, depending on the type of account you maintain, viz. Current Account, Time Deposits etc. details relevant to the account e.g. balance, transaction history, etc. will be displayed.

## **4. Can I view transactions on my accounts?**

By clicking on the Account Numbers for the respective account, a detailed view of the entries in that account will be shown. The transactions will be displayed in date descending order with details like date, description of the transaction, debit/credit amount and the corresponding balance.

## **5. From what date can I view my transaction history?**

For banking accounts, last 90 days of transactions can be viewed in the 'Transaction History' page.

## **6. Can I print and/or download my statements? Can I use them with Quicken or MS Money?**

You can print your transaction History by clicking on the 'Print' function on your browser. Your statements can be downloaded and saved as a QIF format file for use with Quicken or MS Money.

## **7. How do I request paper statements of previous months?**

Business Internet Banking enables you to view/print your account transaction history directly from the screen by clicking on the account balance in the Account Summary screen. To request for previous statement(s), please go to 'Previous Statement Request' page in the Services menu. Please refer to the Tariff of Charges for applicable charges.

## **8. We have opened a new account. What do I have to do to set it up in my existing Business Internet Banking User ID?**

Please fill in add accounts section of the Business Internet Banking Application Form to add new accounts not linked under BIB and submit it to the Bank.

Primary User(s) can then use the 'Existing User' option under 'Access & Security' menu to give access of the new account to other users.

Primary Users will also need to set up Account wise Signature Group wise transaction limits for this account by using the 'Account Control' option under "Access & Security" menu.

Relevant users will thereafter be able to see the account online and do transactions online, if applicable.

# BILL PAYMENTS

## 1. Which account(s) can I use for the Bill Payment service?

You can pay your bills using any one of your current account(s) linked to Business Internet Banking.

## 2. Do I need to register for the Bill Payment service before I can use it?

Yes, you will need to register the Utility Bill Company to your Business Internet Banking ID before you can make a payment. This can be done by submitting copies of the bill along with the new Internet Banking Application Form to our Customer Service Unit, Grand Hamad Street Branch. Please also note that the registering of a utility company may, at times, take a few days depending on the utility company. A utility company registered to one delegate will automatically be linked to all other delegates also and therefore all delegates will be able to make a payment to such a utility company.

## 3. Will I be charged for using the Bill Payment service?

This service is currently free of charge.

## 4. Is there a maximum amount set for the Bill Payment service?

This depends on the maximum daily limit as set for the corporate and the delegate. Corporate limits are provided at the time of application for Business Internet Banking through the Business Add-On Services Form. The Primary User Limit is also set through the Business Add-On Services Form. The secondary limit is set online by the Primary User(s) at the time of the creation of Secondary User. The Primary and the Secondary User Limit can be viewed online by the Primary User through the option "Existing User" available under "Access & Security". The Secondary User can view his / her transaction limits online but cannot view limits of other users online.

You may revise this transaction limit downward. For upward revision of limits for corporate and Delegates (other than secondary user) please fill in the Business Add on Service Form and submit it to the nearest HSBC Branch.

The Secondary User transaction limit can be increased online only up to the Primary User Limit.

To know the corporate limits or if you have any further queries please call our call regional call centre number **+974 4411550**

## 5. When should I make a bill payment online?

We recommend that you make any payment at least 3 banking days before the due date to avoid payment rejects.

## 6. Can I make a bill payment on a public holiday in the QATAR?

Yes. Our Bill Payment service is available 24 hours a day, seven days a week. However, if your payment instruction is given on a public holiday in the QATAR, we may only process it the next banking day.

## 7. Can I delete or change my forward payment option if it has not been processed yet?

Yes, you can do so through the 'Future Payment' page.

## 8. I make the same amount of payment every month to a particular bill payee. Can I place a Standing Instruction to effect this payment every month?

Yes, by creating a recurring payment to a bill payee selected by you, you can be assured that the same amount of payment is made to this bill payee on the same day every month.

# TRANSFERS

## 1. What are the types of transfers that I can carry out?

The types of transfer that you can perform are:-

- from one of your accounts held with the Bank to another of your accounts or third party accounts held within HSBC QATAR
- payments into your or other HSBC Credit Card
- payments to third parties who maintain accounts with local banks (QAR payments only)
- payments to overseas third parties

- payments to third parties who maintain accounts with local banks through Cashiers Orders or Demand Drafts

The transfers made to beneficiary's accounts within the Bank can also be set up to be effected at a specified future date or set up as recurring transfers.

## **2. Can I request for a Cashier's Order/Demand Draft online?**

Yes, you can request for a Cashier's Order or Demand Draft online through our 'Make a Transfer' page. You have to specify the account to be debited, beneficiary's details and amount. You can also provide your own short description of payment details that will appear on your statement.

Thereafter, you may choose either of the followings:

- Mail the Cashier's Order/Demand Draft to you
- Mail the Cashier's Order/Demand Draft to the beneficiary

## **3. Is there a limit for third party transfer?**

This depends on the maximum daily limit as set for the corporate and the delegate. Corporate limits are provided at the time of application for Business Internet Banking through the Business Add-on Services Form. The Primary User Limit is also set through the Business Add-on Services Form. The secondary limit is set online by the Primary User(s) at the time of the creation of Secondary User. The Primary and Secondary user Limit can be viewed online by the Primary User through the option 'Existing User' available under 'Access & Security'. The Secondary User can view his / her transaction limits online but cannot view limits of other users online.

You may revise the transaction limit downward. For upward revision of limits for corporate and Delegates (other than secondary user) please fill in the relevant sections of the Business Application Form and submit it to the nearest HSBC Branch. The Secondary User transaction limit can be increased online only up to the Primary User Limit.

To know the corporate limits or if you have any further queries please call the Phone Banking numbers.

## **4. How do I know that my transaction has been processed?**

After you have entered the transfer details and have chosen the type of transfer that you require, you have to click on 'Transfer' for processing. You are then shown the details you have entered giving you an opportunity to check them once again. You can confirm or change your instruction at this point. Once you have confirmed your instruction, the screen will display a final Acknowledgement that your transfer has been processed. A unique Transaction Reference Number will be displayed for the transaction, which must be quoted if you have any query on the transfer.

## **5. How do I identify transfers made through Business Internet Banking in my account statement?**

Transfers made through Business Internet Banking are reflected in your account statements with a unique Transaction Reference Number e.g. HIB 123X456.

## **6. Can I transfer money to accounts with other banks?**

Yes you can transfer money to accounts with other banks in the QATAR via telegraphic transfers, Cashiers Order or Demand Draft.

## **7. Are the transfers done immediately?**

Yes, transfers made to beneficiary's accounts within HSBC QATAR will be processed immediately. Other transfer requests are subject to cut-off times and may be processed on the same banking day or latest by the next banking day.

## **8. What are Future Transfers?**

When you make transfers, you have the option to specify a future date. Transfers that are scheduled to occur on a specified future date are called Future Transfers.

When a Future dated transfer is authorized the relevant user daily transaction limit is reduced by the amount of the transaction.

## **9. Can I set up standing instructions for recurring payments?**

Yes, you could set up an instruction to transfer a fixed sum of money every month to a particular account with HSBC.

After setting up future or recurring transfers, you may view the transfers that are scheduled by you. You may view them either in Date order, Beneficiary order or Transfer Amount order.

Recurring instructions for the issuance of Cashier's Order/Demand Draft are not available at the moment.

#### **10. Can I change or delete the transfer instructions?**

Transfers that were carried out immediately cannot be changed.

If you have set up future transfers or recurring transfers that are yet to be carried out, you may change or delete these transfers through the 'Future Transfers' page.

#### **11. What are Saved Transfers?**

Repeated transfers to the same beneficiaries can be saved as templates thus eliminating the need for repeated input of details. These templates can then be used by you to transfer money to the specified beneficiaries whenever required.

#### **12. Can I view the history of all transfers performed via Business Internet Banking?**

History of transfers performed online can be viewed through the 'Transfer History' page.

## **TERM DEPOSITS**

#### **1. Can I open a Time Deposit online?**

Yes, you can open a new Time Deposit through Business Internet Banking.

#### **2. How do I open a Time Deposit online?**

You can open a Time Deposit by transferring funds from an existing account with us. Please go to the 'Open New Time Deposit' page under the Accounts menu, choose the type of deposit, term, and amount ( current maxi. QAR 350,000) and specify the account to be debited. You will then be asked to confirm the details you have keyed in. After confirmation, an acknowledgement will be displayed.

The new Time Deposit opened will not be added to your online portfolio of account automatically. In order to view the same online the Primary User will need to (select) mark the Term Deposit through the Existing User option available under "Access & Security" available in the menu.

Finally please note that creation of new term deposit reduces the daily Inter Account Transaction limit of the user(s) creating and authorizing the transactions.

#### **3. What are the interest rates offered by the Bank on Time Deposits?**

To enquire about the current interest rates on Time Deposits, click the 'Interest Rate Enquiry' button within the 'Open New Time Deposit' or 'Rates Enquiry' page.

#### **4. Can I change the maturity instructions?**

Yes, you can change the maturity instructions online. To do this, click the 'Change Maturity Instruction' button within the 'Time Deposit Account Overview' page. You can give instructions to:

- withdraw funds at maturity (effective for each and every subsequent maturity);
- change the deposit term of your Time Deposit at maturity;
- withdraw your Time Deposit at maturity;
- renew your Time Deposit with or without the interest earned (You may credit the interest to a specific account linked to your User ID)

#### **5. Can I withdraw my Time Deposit before due date online?**

No you cannot withdraw the term deposit before maturity online. You can however withdraw your Time Deposit by making a specific request through our Branch. Please note applicable conditions apply

## **TECHNICAL HELP**

#### **1. What do I do if my computer crashes, or if I get disconnected from the Internet when I am performing a request?**

Please contact our call centre number +974 4411550 or your relationship manager

## **2. Why do I get this message 'JavaScript error'?**

This means that the Java applet is not completely loaded onto your PC. Follow the instructions below to fully load the applet:-

- click on the Refresh button in the browser's top navigation bar;
- re-select the transaction and wait for the loading to be completed;
- proceed again with your transaction;
- if this does not help, clear the browser's cache and login again

To clear the browser's cache,

For Internet Explorer:-

- click on view;
- select Internet Options;
- click on General;
- click on Delete Files within the Temporary Internet Files section;
- click OK;
- close and open your browser again

## **3. What do I do when I get the message 'This program has performed an illegal operation'?**

You have probably encountered a General Protection Fault. Close and open your browser again. If this does not work, restart your PC and try again.

## **4. I seem to have a problem logging on. I did not have a problem on other days. What do I do?**

Your browser cache may be full and you have to clear your browser cache to solve this problem. Please follow the instructions below to clear the cache:-

For Internet Explorer:-

- click on View;
- select Internet Options;
- click on General;
- click on Delete Files within the Temporary Internet Files section;
- click OK;
- close and open your browser again

# **MESSAGES**

## **1. Why do I receive messages from the Bank?**

The 'Read Message' page enables you to access any communication sent by the Bank to you. The communication can range from Bank updates, advices and reminder requests.

## **2. How do I delete the messages received?**

Please select the message(s) you wish to delete and from the 'Read Message' page and click the 'Delete' button.

## **3. Can I send messages to the Bank?**

Yes, you can send messages to the Bank on selected subject matters. To send a message to the Bank, please go to the 'Send Message' page; select a subject and type in your message. After you have completed typing the message, you will have to click the 'Send' button.

To clear the message box, click the 'Reset' button.

## **4. How long can I save the messages received in my inbox**

All messages in the inbox will be purged after 30 days of receiving the same, therefore you will not be able to save any message for more than 30 days.