1. Getting started

What mobile banking apps does HSBC Malaysia have?

There are currently two HSBC mobile banking apps available for Malaysian customers.

HSBC Mobile Banking App

HSBC Malaysia Mobile Banking App

What are the differences between the two mobile banking apps?



<u>HSBC Mobile Banking App</u> allows you to access, manage and transact on your local and international accounts. Pay your bills, transfer money and see your account balances securely and easily on your smartphone or tablet with the HSBC Mobile Banking App.



<u>HSBC Malaysia Mobile Banking app</u> is a brand new mobile banking app built to be fast, secure and enable real-time payments and collection with DuitNow. It also allows you to view your balances and transaction history and use global view to monitor your eligible international HSBC deposit accounts. More features would be coming soon!

Read more about the differences between the two mobile banking apps here.

Do I need to register for mobile banking?

If you are an existing HSBC internet banking user, just use your existing internet banking log on credentials. If you have not register for internet banking, please do so now at <u>www.hsbc.com.my/pr</u> to enjoy the ease of mobile banking.

How can I access other HSBC online banking functions that are currently not available via either mobile banking app?

You can access the full version of HSBC online banking by logging on through our website <u>www.hsbc.com.my</u>.

If I have cancelled my HSBC internet banking service, can I still access mobile banking?

No. The same security credentials (username and password) are used for both HSBC online banking and mobile banking. If your HSBC Internet Banking account is cancelled or dormant, you will not be able to access mobile banking.

Can I be logged in to HSBC internet banking and mobile banking at the same time?

For security reasons, you cannot log on to HSBC internet banking and mobile banking at the same time. You also cannot log on to both HSBC mobile banking apps at the same time.

What happens if I get locked out of HSBC mobile banking or forget my password?

Please access HSBC online banking using a computer, enter your username and select 'forgotten your passwords' link. Should you need further assistance, please call us on 1300 88 1388 or +603 8321 5400 (overseas).

Can I exit HSBC mobile banking by closing the app or switching off my mobile phone?

These methods may not close the HSBC mobile banking session properly. For security reasons, please ensure that you log off properly once you have completed your banking needs.

2. Mobile app features

What is HSBC Mobile Banking App?

HSBC Mobile Banking App allows you to access, manage and transact on your local and international accounts. Pay your bills, transfer money and see your account balances securely and easily on your smartphone or tablet with the HSBC Mobile Banking App.

How can I log in to my HSBC Mobile Banking App

For easy and quick access, you can log on to your HSBC Mobile Banking app with your username and passwords. Additionally if you want to view sensitive details like account numbers, or carry out certain transactions, you will need to login with your security device instead.

What can I do on HSBC Mobile Banking App?

Refer to the list of features listed <u>here</u>.

What is HSBC Malaysia Mobile Banking App?

HSBC Malaysia Mobile Banking app is a brand new mobile banking app built to be fast, secure and enable real-time payments and collection with DuitNow. It also allows you to view your balances and transaction history and use global view to monitor your eligible international HSBC deposit accounts. More features would be coming soon!

How can I log in to my HSBC Malaysia Mobile Banking App?

For easy and quick access, you can log on to your HSBC Malaysia Mobile Banking app with your 6-Digit PIN or biometrics (Touch ID/Fingerprint ID/Face ID). However you would need to set up a one-time 6-Digit PIN, if you are to log in for first time and activate the biometrics authentication. Refer to <u>How To</u>.

What can I do on HSBC Malaysia Mobile Banking App?

Refer to the list of features listed here. More features would be coming soon!

3. Biometrics authentication & 6-Digit PIN

Is biometrics authentication available for both HSBC Mobile Banking and HSBC Malaysia Mobile Banking app?

No, biometric authentication is only available for HSBC Malaysia Mobile Banking app.

What type of biometrics authentication is available for HSBC Malaysia Mobile Banking app?

You can log on to your HSBC Malaysia Mobile Banking app using just your fingerprint (for Touch / Fingerprint ID) or face (for Face ID). Touch/Fingerprint ID and Face ID is an easy alternative to using your security credentials, such as password, and is available for supported devices only.

Do ensure that Touch/Fingerprint ID/Face ID is enabled on your mobile device first, under your device settings. Otherwise, you will not be able to use your fingerprint or face recognition to log on to HSBC Malaysia Mobile Banking app.

Supported devices:

- Touch ID is supported on Apple iPhone 5S or above
- Face ID is supported on Apple iPhone X, iPhone XS Max and iPhone XR
- If your device OS is Android 8.0 and above, you will be able to use Fingerprint ID unless your device is deemed unsecure by the app. For devices that are not supported we are continually reviewing to make biometrics available to even more customers. Please keep your app updated to the latest version.

Is Touch/Fingerprint ID/Face ID safe?

Only fingerprints and faces stored on your device can be used to access the app. Your biometric data will not be stored in the HSBC Malaysia Mobile Banking app or kept anywhere within HSBC.

How can I enable or disable my Touch/Fingerprint ID/Face ID for the HSBC Malaysia Mobile Banking app?

You can enable or disable the biometric authentication anytime through "Manage security". Refer to <u>'Manage security'</u>.

What happens if I change my Touch/Fingerprint ID/Face ID settings?

If you change your fingerprint/face settings on your device or update your fingerprint/face records on your phone, you will need to confirm your fingerprint/face again the next time you log onto the HSBC Malaysia Mobile Banking app.

<u>What if I want to sell the mobile phone which I have set up the HSBC Malaysia Mobile Banking app</u> <u>on?</u>

Before you sell your mobile phone, you must select "Remove device" under Manage Devices in Settings for the mobile device you are planning to sell. This can be done on any mobile device you have set up the HSBC Malaysia Mobile Banking app on. We recommend that you also reset the phone to factory settings to protect your privacy. In case you have only this one device set up, you will need to contact the contact centre to help you to de-provision the device.

What happens if a mobile device I have set up for the HSBC Malaysia Mobile Banking app is lost or stolen?

You can remove the lost or stolen device under Manage Devices in Profile tab, using the HSBC Malaysia Mobile Banking app on any other device that you have set up our app on. If you subsequently find your old phone and want to use it to access the HSBC Malaysia app again, you will need to set up the mobile device and go through the registration again.

If my fingerprint/face is not recognized, can I still log on to HSBC Malaysia Mobile Banking app?

Yes, you can still log on with your 6-Digit PIN. You can switch between using Touch/Fingerprint ID/Face ID and 6-Digit PIN to log on at any time.

What is 6-Digit PIN?

It is a pin which requires a one-time set up to log on to the HSBC Malaysia Mobile Banking App.

Can I change the 6-Digit PIN I use to log on to the HSBC Malaysia Mobile Banking app?

Refer to Manage Security.

I have forgotten my 6-Digit PIN to login to HSBC Malaysia Mobile Banking App, how do I reset?

There is a 'Forgot your PIN', button at the bottom of the log on page. You will then be asked to select the verification method. Please follow the steps accordingly to reset.