

Frequently Asked Question

Internet Banking

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1. What is Internet Banking?

Internet Banking is an electronic service provided by HSBC to allow you to view and perform transactions, payments etc. over the Internet - through a bank's secure website.

1.1. What are the benefits of using Internet Banking?

With Internet Banking, you can conduct your banking transactions from the comfort of your home. Internet Banking provides a comprehensive range of online transactions and information that can help you better manage your finances.

1.2. Which services are available on Internet Banking?

- ◆ Check your account balances
- ◆ View your recent transactions (including 90 days of transaction history)
- ◆ Transfer funds to almost any bank account (in Mauritius and overseas)
- ◆ Pay your bills
- ◆ View your 12 months past statements
- ◆ Set-up forward dated and/or recurring instructions for money transfers

Below services can be requested through the “Send message or Secure message” option:

- ◆ Delete forward dated or recurring instructions for money transfers

- ◆ Request for Call back from your Relationship Manager
- ◆ Cheque book order
- ◆ Credit card activation
- ◆ Credit card Rewards points redemption
- ◆ Internet Banking Daily transfer limit change
- ◆ Submit a Feedback/Compliment/Complaint
- ◆ Cancel future transfers
- ◆ Internet banking enquiry
- ◆ Payment instruction enquiry
- ◆ Personal contact information update
- ◆ PIN Replacement
- ◆ Previous/Interim statement
- ◆ Product enquiry
- ◆ Term Deposit account opening
- ◆ Term Deposit maturity instruction updateRequest for temporary increase in Credit Card limit

1.3. Are there any charges to signing up for Internet Banking?

You do not pay any charges to sign up.

1.4. How do I apply for Internet Banking?

Register directly for Internet Banking on www.hsbc.co.mu using your primary HSBC ATM card or credit card.

1.5. How will I know if my registration for Internet Banking is successful?

You will receive a confirmation immediately after registration. A Security Token will be sent to your correspondence address, within 5 working days. After you receive the Security Token, you can log on using your Internet Banking Username, Password and the code generated by the Security Token.

1.6. Is Internet Banking available 24 hours?

It's around-the-clock, seven days a week. However, some transactions made outside working (or specific) hours will be processed on the next working day.

1.7. What do I need in order to use your Internet Banking service?

- ◆ A computer, tablet or smartphone with Internet connection.
- ◆ Windows Operating Software (O/S) Users: Internet Explorer 6.0 and above (recommended to have full compatibility with our system).

1.8. Can I access my accounts when I'm overseas?

Yes, as long as you have an Internet connection and your Security Token.

Registration

1.9. How do I register for Internet Banking?

You will need an HSBC ATM Card or Credit Card and Personal Identification Number (PIN) to register for Internet Banking online. Visit www.hsbc.co.mu and click on the "Register" button in the right hand side. You will then be requested to set-up a personalised Username and Password which you will use every time you logon.

1.10. Why should I set up the online password reset?

Online password reset allows you to reset your current password anytime when you forget your password, provided that you have set up Security Questions and Answers before. This feature offers you a very convenient way to enhance your account's security.

1.11. Can I get a colleague / friend / relative to set the service up for me?

It is strongly recommended that you do the service set-up yourself in order to protect your accounts.

1.12. Will I be able to change my Internet Banking Username and Password?

You cannot change your Internet Banking Username but you can change your password anytime by using the forgotten password.

Activation and Logon

1.13. What do I need in order to activate the service for the first time?

In order to activate the service for the first time, you must have the Security Token handy. You will get a One Time Password via sms which you will need to key in to complete the activation of the Security Token.

1.14. How do I log on?

In order to log on, please click on Internet Banking Log on button on the Home Page and:

- ◆ Enter the Username followed by the Password you have created during online registration process.
- ◆ Key in the security code which you may get by pressing the grey button on the HSBC Security Token.

1.15. What if I have forgotten my Internet Banking Username?

If you have forgot your Username, [call us](#) for help to recover your username.

1.16. How can I get assistance when there are problems?

You may get assistance by:

- ◆ Referring to this FAQs and the online help text on each page.
- ◆ Sending us your questions via the Mailbox/Send message Email function in Internet Banking.
- ◆ [Calling us.](#)

1.17. What will happen if I leave my profile logged on for a while?

To protect your account, HSBC offers Auto log off function for Internet Banking. This means that if you leave your profile logged on inactive for a period of 9 minutes, a 60 second prompt will pop up to ask for your

permission to stay logged on. If you do not confirm to continue using the service, it will automatically log off. If you wish to use the service again, please re-login.

Password Reset

1.18. Why can't I reset my password online? I could do so previously.

We are in the progress of enhancing all our digital features. In the process, some features may become temporarily unavailable as we work to further improve your experience in the future.

1.19. How does the password reset process work?

Select the Forgotten password link on the secondary password input page. You will be asked to create a new password and reset a security question. You will then be given a reference number, which you will need to note down. You may either send us a signed instruction or download the internet banking maintenance form, complete by filling the reference number and return to the bank.

1.20. How do I set up my security question and answer?

You need to choose the Security Question from a list of preset questions and provide an easy-to-remember answer. Please ensure that you are the only one who knows the answer to the question.

1.21. How do I change my Security Question and Answer?

You can change your Security Question and Answer by clicking on the Forgotten password link on the secondary password input page and complete the Offline Password Reset.

1.22. Are there a minimum or maximum number of questions I have to select when I choose the password reset?

You only need to complete one question when setting up this feature. There is neither maximum nor minimum, you should keep in mind that in order to benefit from this feature, you will have to remember the answers to the question which you have selected.

1.23. What happens if I forget the answers to the questions that I had selected?

If you forget the answer to one or more the questions that you set up in the past, click on the Forgotten password link on the secondary password input page and complete the Offline Password Reset.

1.24. Will I be assigned a password or do I get to choose my own password?

You are required to set your own password during the registration process. Any time you change/reset your password, you will also be asked to set your own password.

4.8 How long will it take before I can use my new password?

Your new password can be used within 48 hours once you have deposited your signed instruction at any of our branch(s).

2. Security Token

2.1. What is the HSBC Security Token?

The HSBC Security Token is a small, key-ring size, digital code generator provided to Internet Banking customers. Once activated, you will need to use the Security Token to generate Security Codes, which are required when you log on and transact on Internet Banking.

2.2. Why has HSBC selected the Security Token solution rather than other security measures?

The Security Token solution has been selected by HSBC as the technology that best meets our customers' need for flexibility and portability, and our business volume requirements. The Security Token meets industry best practices for Two-Factor Authentication standards, while providing the following benefits to you:

- ◆ The Security Token itself generates the Security Code. As there is no dependency on a third party for Security Code generation or transmission, our customers do not need to rely on another party's service standard to access Internet Banking.
- ◆ The generation of the Security Code is not dependent on capacity constraints, signal availability or the geographical location of our customers.
- ◆ The Security Token is small, light and portable. It can be used on Internet-enabled terminals and does not require any downloads, setups or system adjustments.

2.3. Why do I need a Security Token?

Security for customers is always HSBC's top priority. The Security Token serves to protect you from the potential internet risks while using Internet Banking.

2.4. How do I get a Security Token?

The Security Token will be provided to you in the Welcome Package sent to you after you registered for Internet Banking.

2.5. What is a Security Code?

A Security Code is a single-use, time-sensitive password generated by the Security Token. The Security Code is to be used together with your Username and Password when accessing Internet Banking. It will also be required for most transactions and instructions made in Internet Banking.

2.6. What is the Activation Code?

The Activation code is a one time 10 digit code sent via SMS to your mobile number registered in the bank records. The 10-digit code is to be used together with the Secure serial key number and Security Code to activate the Secure Key provided by the bank.

2.7. What should I do if I did not receive the SMS verification code?

You can click on the Generate New code link found on the Secure Key Activation page once more. If the issue still persist, please contact us.

2.8. What is the serial number of the Security Token?

Each Security Token has its own unique serial number, a 10-digit number located on the back of the Security Token in the format XX-XXXXXXX -X (e.g. 01-2345678-9). This number helps link the selected Security Token with your Internet Banking profile.

2.9. I have not received an Online Security Token. What should I do?

When you register for Internet Banking, you will automatically be mailed an Online Security Token. Please allow 5 working days for the Token to reach you (longer for overseas addresses).

If you have not received your Online Security Token within 10 working days, please call us on 800 1234 or (230) 403 0750.

2.10. I have lost my Online Security Token. What should I do?

Please call us on 800 1234 or (230) 403 0750 to report the lost security token.

2.11. My Online Security Token does not work. What should I do?

To display the Security Code, you need to press the grey button on the left hand side of the front of the Token. If a Security Code is not displayed, please call us on 800 1234 or (230) 403 0750.

2.12. Can I choose not to use the Security Token for Internet Banking?

No. HSBC has a duty to ensure that your banking information and online transactions are safe and secure. The use of a Security Token will allow us to provide maximum security to you.

2.13. Why is HSBC giving me only one Security Token and may I request for another as a backup?

Only one Security Token can be linked to your Internet Banking Username at any point in time. This is to ensure that only you are able to access your Internet Banking service. The Security Token is unique and has a distinctive Serial Number that helps prevent copying, alteration, or tampering.

2.14. When do I use a Security Token?

You are required to use your Security Token when logging on, or making transactions/ instructions in your Internet Banking.

2.15. How do I use my Security Token?

When prompted for a Security Code on Internet Banking:

- ◆ Ensure that the LED screen is facing you and the light-grey button is on your left-hand side.
- ◆ Press once on the light-grey button of the Security Token to generate a Security Code.
- ◆ Enter the displayed digits into the requested field on Internet Banking via your computer's keyboard.

The Security Token will turn off automatically after a short time interval. To generate a new Security Code, simply press the light-grey button of the Security Token again. As a Security Code is single-use code to be used for one transaction only, you will need to obtain a new code for each Logon or when you execute certain transactions online.

2.16. Will you suspend my Internet Banking access if I input the wrong Security Code?

To protect your information, your Internet Banking service will be disabled if you enter incorrect Security Codes more than 5 times. This feature acts as a fraud prevention as well.

2.17. How do you know I am entering the correct Security Code?

When you set up your Internet Banking service, your Security Token becomes linked to your username - only you can use it. When you enter a Security Code, we check to make sure that the Security Code was generated by your Security Token. If you enter an incorrect Security Code, you will be prompted to enter a new one.

2.18. Do I have to provide replacement batteries for the Security Token?

No, the Security Token will provide warning that the battery is running low on power.

To order a replacement, please call at any branch or [call us](#).

2.19. How long will the battery last?

The battery normally lasts from three to five years.

2.20. I am a frequent traveller, can I use the Security Token to log on to Internet Banking when I am overseas?

Yes we suggest that you make it a habit to bring the Security Token with you when you travel. The Security Token has been designed to be small, light and portable.

2.21. I am / will be residing overseas for a long period of time and will not be able to collect the Security Token that HSBC mailed to my home address. Can you arrange for another Security Token to be delivered to a temporary address overseas?

The Security Token will be delivered to your correspondence address for your convenience. Please ensure that your correspondence address and Contact details in our records are up-to-date.

2.22. Can the same Security Token be shared among different Internet Banking customers?

No. The Security Token cannot be shared between different Internet Banking customers. Each Internet Banking customer will receive one Security Token, which will be linked with only one user (together with their Username, Password and other security credentials).

3. Accounts

3.1. How far back can I view my account history?

You may view your account history up to 90 days from today. If you do not specify a date range in View Account History, your last 20 transactions will be available.

Please note that you will no longer be receiving paper statements from the point you register for internet banking.

3.2. Which accounts can I access through Internet Banking?

You can access all your personal or joint accounts (Savings/Current, Credit Card, Term Deposit and Loans), with the exception of 'both-to-sign' joint accounts.

3.3. Can I add accounts to my Internet Banking profile?

When you register for Internet Banking, you can select the accounts in your customer profile that you wish to view and access using Internet Banking. If you subsequently open any new accounts with HSBC under the same customer profile, these will automatically be linked to your Internet Banking profile.

You can add or remove accounts by sending a secure message.

3.4. How can I download my account transaction details?

After Internet Banking log on, select account from the account summary page. Click on:

- ◆ View more transaction
- ◆ Download

The details will be downloaded in a CSV file format.

3.5. Can I check my credit card account balance and transaction history?

Yes, you can as long as you are the primary cardholder. To check your credit card account balance and/or transaction history, select your credit card from the Account Summary. A list of unbilled transactions will be displayed in MUR (after conversion where applicable) for your respective cards.

3.6. Why I don't see some of my recent credit card transactions?

For your HSBC Credit Card (issued in Mauritius) transaction listing, only those transactions that have been presented by the respective merchants will be shown. As such, you may not view the latest transaction to your HSBC credit card.

4. Transfers

4.1. Can I make transfers to and from any of my accounts?

You can make transfers to most of your Internet Banking accounts. However there are some limitations to the transfer feature, for example, you cannot transfer funds to repay your loans with us. The maximum daily intra account limit is set to Rs.1.6 million or equivalent in foreign currency.

4.2. When I transfer money, is the transfer effective immediately?

This depends on the nature and timing of the transaction. For transfers to other HSBC accounts in Mauritius, this will be effective immediately. For payments to HSBC Credit Cards, this will be effective at the end of the next working day.

4.3. What are the options available to input the beneficiary bank's information in the Transfers screens for funds going to other Banks?

For the Transfers - To Local Banks, there are 2 ways you can indicate the bank which you want to send funds to:

- ◆ From our pre-selected dropdown list of most banks in Mauritius.
- ◆ By keying the beneficiary bank's information such as the name and address.

For the Transfers - Overseas account, you will need to select the country you are sending payment to and then select from the dropdown list or keying beneficiary bank's information.

4.4. Why are there so many options to determine when and how often my transfer is made?

There are essentially 3 ways to instruct us when you want your transfer effective:

- ◆ Transfer now: To make the transfer immediately (if submitted within cut-off time) or the next available opportunity (at the start of the next working day).
- ◆ Future transfer: To make the transfer at a later date pre-defined by you (thus you need to indicate the exact working date you want us to make the transfer). Please note that you can only set up a future transfer within the next 30 working days.
- ◆ Recurring transfer: To make more than one frequency of the same transfer for a set period. This ensures that you only need to give us the details of your transfer once and we will follow your instruction for when and how often you wish to make the same transfer.

4.5. What is the maximum amount I can transfer to another bank account?

You may transfer up to a maximum of Rs.1.6 million or equivalent in foreign currency daily, unless your daily transfer limit is set to a lower amount.

4.6. How will I know whether payments have been processed?

When you place a transfer or payment instruction, Internet Banking will display an acknowledgement advice and reference number to confirm the instruction has been submitted. You can also check the transaction history on your account to see that the transfer has been processed.

4.7. How do I stop or cancel a transfer/payment?

If you schedule a transfer to be processed immediately, you may not be able to stop the transfer. Any other scheduled or recurring payments can be cancelled up to one full business day before the requested transfer date. Choose the Secure Message Option and send us the details of the transfer/payment to be cancelled. A Customer Service Agent will revert within 24 hours to confirm the cancellation.

4.8. Why am I getting error message for making a bill payment?

Ensure that the biller reference is inserted in uppercases only. It can be composed of alphanumeric characters.

5. EAdvices and eStatements

5.1. What are eAdvices?

EAdvices are acknowledgement messages that are sent to you via the email channel under the Secure message mailbox. Advices that are available via Internet Banking are mainly transactional advices. Please note that your eAdvice service is defaulted at the point of registration.

5.2. What are eStatements?

EStatements are simply your bank statements in an electronic form. It is presented in Portable Document Format (PDF) that can be downloaded onto your own computer. EStatement will only be generated on the statement date.

5.3. Will I be receiving my bank statements via postal mail each month if I opt for the eStatements?

No. With eStatements, you can only access your bank statements online, i.e. by logging on to Internet Banking. You will not be receiving your bank statements via post if you have opted for eStatements.

5.4. What should I do if I wish to receive my statements/advices via post instead of Internet Banking?

You will need to call at the nearest HSBC branch and give your instruction in writing. Please bring your National Identity card/Passport along with you.

6. Technical Help

6.1. Must I have Cookies on my browser?

Yes, please make sure that cookies are enabled. On Microsoft Internet Explorer, you can enable cookies by performing the following steps.

- ◆ 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.

6.2. How can I check if my browser uses 128-bit encryption?

For Microsoft Internet Explorer, you can check whether 128-bit SSL is being used in the following ways:

- ◆ Move your mouse over the 'security lock icon' at the bottom-right corner. A tool-tip of "SSL secured (128-bit)" should pop up if you are connected using 128 Bit SSL; OR
- ◆ From the 'File' menu in the toolbar, select 'Properties'. "Connection" with "SSL 3.0, RC4 with 128-bit encryption (High); RSA with 1024 bit exchange" is shown if you are connected using 128 Bit SSL.

6.3. Can I access Internet Banking if my browser does not support 128-bit SSL encryption?

No. You will not be allowed to access Internet Banking if your browser does not support 128-bit SSL encryption. Please upgrade your browser or install an alternative Internet browser that supports 128-bit SSL encryption.

6.4. Do I need to have Cookies or JavaScript enabled on my computer?

Yes. For Microsoft IE:

- ◆ 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

6.5. Why do I get a message that reads 'JavaScript error'?

The JavaScript is not completely loaded onto your PC. Follow the instructions below:

- ◆ 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

6.6. How does HSBC ensure Internet Banking security?

HSBC follows industry best practice to ensure our Internet Banking is safe and secure. These include:

- ◆ Secure 128-bit encryption (the highest available) for all information transmitted during an Internet Banking session.
- ◆ Each Internet Banking User has a unique Username and Password, and is issued with an Online Security Token - which generates a constantly changing Security Code that must be input every time you logon to Internet Banking and to transfer money to third party accounts.
- ◆ An automatic time-out feature that will end your Internet Banking session after a period of not being used.

6.7. What is my role in security?

You also have a role to play in security. You should adopt the following measures to ensure your Internet Banking is safe and secure:

- ◆ Ensure your computer is protected with the latest anti-virus and firewall protection software at all times. Download updates regularly to ensure you have the latest protection.
- ◆ Choose a Password that is memorable to you but not easy to guess by someone else. Passwords that contain combinations of alpha and numeric characters are generally harder to guess (e.g. a7g3cy91).
- ◆ Do not choose a Password that you use for other services. Your Password should be unique to Internet Banking.
- ◆ Change your Internet Banking Password on a regular basis.
- ◆ Never disclose your Internet Banking Password to anyone. A member of HSBC will never ask you for your Password.

- ◆ Do not write your Internet Banking Username together with your Password. Do not write your Password in a recognisable format and never leave your logon details with your Security Token.
- ◆ Disable functionality on your computer or browsers that remembers logon details.
- ◆ Exercise care not to lose your token. If your Token is missing, immediately [call us](#) to disable it.

If you suspect someone may have obtained access to your Internet Banking details, logon to Internet Banking to change your Password or [call us](#).

This document is for information only. Please call at any branch or [contact us](#) for any assistance and assessment.