

HSBC HK Business Express mobile app

Mobile Security Key - FAQ

General information about Mobile Security Key

1. What is the Mobile Security Key?

The Mobile Security Key is a digital security token securely embedded into your registered mobile device, allowing you to easily authenticate your logon without using your physical Security Device.

2. What are the benefits of using the Mobile Security Key?

The Mobile Security Key in the HSBC Business Express mobile app provides you with an easier, faster and safer access to your company account without using a physical Security Device.

By activating Mobile Security Key, you can log on to HSBC Business Express mobile app directly or confirm your access to HSBC Business Internet Banking, with the following benefits:

- Easier : Turn your mobile phone into a security device for a straight-through logon to your company account
- Faster : Seamless access key to Business Internet Banking via your designated mobile phone
- Safer : The new Mobile Security Key is developed with advanced security and protection features to give you peace of mind

Note: Mobile Security Key is an alternative tool to your existing physical Security Device. You can still use your existing Security Device to log on to HSBC Business Internet Banking after activating the Mobile Security Key. As part of HSBC's strategy to 'Go Green', we're encouraging our customers to log on to Business Internet Banking with a Mobile Security Key. Customers can still choose to request a Security Device, but a fee may apply. For details, please refer to our tariffs.



3. What do I need to do to activate my Mobile Security Key?

1. Please make sure you have downloaded HSBC HK Business Express mobile app on your mobile device.
2. Open the app and log on with your username, password, and an identity document and a selfie or an SMS and email verification code or a security code to finish activating your Mobile Security Key.

To use your Mobile Security Key to log on to Business Internet Banking, follow the instructions on the Business Internet Banking logon screen and click 'Send Notification'. You will then receive a logon request on the mobile device that you registered with your Mobile Security Key. This will allow you to log on to Business Internet Banking.

4. Can I activate my Mobile Security Key if I am using an overseas mobile number?

You can verify your identity with an identity document and a selfie. If you choose to verify with SMS and email verification code, you can activate your Mobile Security Key using mobile number and email address in the bank record. Please be reminded to turn on your mobile phone and activate your roaming service to ensure you can receive the SMS OTP to activate Mobile Security Key when you travel to mainland China/ overseas. To do so, you'll need:

1. The latest version of the HSBC HK Business Express mobile app;
2. A compatible mobile device with a supported operating system;
3. Your password, an SMS and email verification code or a security code.

5. Can I activate my Mobile Security Key on more than one mobile device?

For each Business Internet Banking username, you can activate your Mobile Security Key on up to three trusted mobile devices. However, each device can only be used with one Mobile Security Key.

6. Can I activate my Mobile Security Key on my tablet?

Yes. The Mobile Security Key is supported on Apple and Android™ tablets with the latest operating systems and the HSBC Business Express mobile app. However, please note that the app is only optimised for certain models.

7. What should I do if I need to change the SIM card or mobile phone number on the mobile device on which my Mobile Security Key is activated?

Your Mobile Security Key is tied to your mobile device. Changing your SIM card or mobile number will not have any impact on your Mobile Security Key.



8. Why can't I activate my Mobile Security Key via the HSBC Business Express mobile app?

Please make sure you have installed the latest version of the HSBC Business Express mobile app.

9. I have removed and re-installed the HSBC Business Express mobile app on my mobile device. What will happen to my Mobile Security Key?

If you have reinstalled the HSBC HK Business Express mobile app on your device, the first time you log on you'll need your username, password, as well as an identity document and a selfie or an SMS and email verification code or security code the first time you log on. Once you have logged on, you can activate your Mobile Security Key again.

10. What should I do if I forget my Mobile Security Key PIN?

You can reset your Mobile Security Key PIN by selecting 'Forgotten Mobile Security Key PIN' on the logon screen in the HSBC HK Business Express mobile app. You'll need to log on with your username, password, an SMS and email verification code or a security code before you can create a new PIN.

11. How can I change my Mobile Security Key PIN?

To change your Mobile Security Key PIN, log on to the HSBC HK Business Express mobile app and go to 'More' > 'Settings' > 'Security' > 'Change PIN'.

12. Do I have to use my Mobile Security Key every time I log on to the HSBC Business Express mobile app?

After you activate your Mobile Security Key, you can only log on to the HSBC Business Express mobile app on this mobile device using your Mobile Security Key.

13. Is it compulsory to activate the Mobile Security Key on my mobile device?

As part of HSBC's strategy to 'Go Green', we're encouraging our customers to log on to Business Internet Banking with a Mobile Security Key. Customers can still choose to request a Security Device, but a fee may apply. For details, please refer to our tariffs.

14. Can others use my Mobile Security Key-activated mobile device to log on to their mobile banking?

Each mobile device can only have one Mobile Security Key activated on it, and each Mobile Security Key can only link to one Business Internet Banking username. Once your Mobile Security Key is activated, you can only access the accounts linked to the selected username. Other users cannot use the same device to log on to their own accounts.

15. Can I use someone else's mobile device as my Mobile Security Key if I don't have my own device with me?

Each mobile device can only have one Mobile Security Key activated on it, and each Mobile Security Key can only link to one Business Internet Banking username. Once your Mobile Security Key is activated, you can only access the accounts linked to the selected username. Therefore, you cannot use someone else's mobile device as your Mobile Security Key. Please activate your Mobile Security Key on your own device.

16. How can I access multiple company profiles with one username?

When you have multiple company profiles and Business Internet Banking (BIB) usernames, you can choose to access multiple profiles with one username. To do that, you'll need to activate Mobile Security Key for your chosen username first, please see our [user guide](#) to learn how to activate Mobile Security Key.

After activation, you can add company profiles to that username so to access multiple profiles at the same time. To learn how to add profiles, please see our [user guide](#) on adding profiles.

You'll be able to access all profiles added to your chosen username after 8 a.m. on the next day by logging on to BIB with Mobile Security Key. Once you have added a company profile to your chosen username, you will no longer be able to access it with its original username.

17. If I have a new mobile device, how can I activate Mobile Security Key on my new device?

If you switch to a new mobile device, you'll need to activate your Mobile Security Key on your new device.

The first time you log on with your new device, you'll need your username and password, and an identity document and a selfie or an SMS and email verification code or a security code. If you still have your old device with you, you can select 'Activate this device with existing Mobile Security Key' in the logon screen. Once you have logged on, you'll be able to activate your Mobile Security Key again. Please check our [user guide](#) for details.

18. What should I do if I haven't received a one-time password while activating my Mobile Security Key?

You can verify your identity with an identity document and a selfie. If you choose to verify with an SMS and email verification code, please check that the email address and mobile number you provided for receiving one-time passwords are correct. To update your email address, log on Business Internet Banking and go to 'Admin Tools' > 'Notification Centre' > 'Personalised Notifications'. To update your mobile number, go to 'Admin Tools' > 'Modify User Details / Delete User'.



Log on using Mobile Security Key

19. How can I use my Mobile Security Key to log on to Business Internet Banking?

Simply follow the instructions on the Business Internet Banking logon page and click 'Send Notification'. You will then receive a logon request on the mobile device registered with your Mobile Security Key, allowing you to log on to Business Internet Banking.

20. Can I use Face ID to log on to the HSBC Business Express mobile app?

You can use Face ID on iPhone to log on to the HSBC Business Express mobile app. Please be reminded to update HSBC Business Express mobile app to the latest version before activating Mobile Security Key and Face ID.

List of supported devices can be found on www.business.hsbc.com.hk/en-gb/products/hsbc-business-express-mobile-app

21. Why can't I receive Business Internet Banking logon requests on my mobile device?

Please check your mobile device to make sure:

1. it is connected to Wi-Fi or a mobile network; and
2. you have enabled notifications in the settings for the HSBC HK Business Express mobile app.

If you have checked the settings are correct but you have still not received the logon request, please follow the steps below to find the logon request notification in the HSBC HK Business Express mobile app:

1. Stay on the pre-logon screen of the app and go to 'More' > 'Authentication' to find the logon request.
2. Click 'Allow' to accept the logon request.
3. Confirm your acceptance by entering your Mobile Security Key PIN or verifying your identity using biometric ID.
4. Once you have completed the confirmation, the app will close and you can start using Business Internet Banking.

If you are still having problems, please phone us on (852) 2748 8288 for further assistance.

22. Why is my mobile device not listed on my Business Internet Banking logon page?

There are a few possible reasons for this:

1. you have entered the wrong username;
2. you have not yet activated your Mobile Security Key on your mobile device; or
3. you have not yet enabled the 'Notification' settings on your mobile device for the HSBC Business Express mobile app.

Please contact us at (852) 2748 8288 for further assistance.

23. What can I do if the logon request has expired?

If a logon request has expired, you can click 'Resend notification' on the logon page or choose to log on using your physical Security Device.

24. Can I change the mobile device name shown on the Business Internet Banking logon page?

The mobile device name on the Business Internet Banking logon page is based on specific mobile device settings and cannot be changed.

25. I have already activated Mobile Security Key on other devices, but I have stopped using one of them. How do I remove Mobile Security Key from that device on the Business Internet Banking logon screen?

The list on the Business Internet Banking logon screen shows all the mobile devices on which you have activated a Mobile Security Key. To remove a device from the list, you will need to deactivate your Mobile Security Key on that device.

If that device is no longer available, you can use another device to open the HSBC HK Business Express mobile app. Then go to 'More' > 'Settings' > 'Security' to deactivate your Mobile Security Key on the device that is no longer available.

26. Can I change the username used to log on to the HSBC Business Express mobile app after the Mobile Security Key has been activated?

Your Mobile Security Key can only link to one Business Internet Banking username on each mobile device. If you want to log on using a different username, you will need to deactivate the Mobile Security Key on this device, log out from your account and log on with another username.



27. After I have activated my Mobile Security Key, can I still use my physical security device if I want to?

Once you've activated a Mobile Security Key on your mobile device, you will need to use your Mobile Security Key when you log on to the HSBC Business Express mobile app. However, you may still use your physical Security Device to log on to Business Internet Banking and to set up a Mobile Security Key on the same device or a new device.

As part of HSBC's business strategy to 'Go Green', we no longer issue or replace physical Security Devices for our Business Internet Banking customers. If your Security Device needs replacing, please activate a Mobile Security Key in the HSBC Business Express mobile app instead. As you can still log on to Business Internet Banking with a working physical Security Device, please continue to keep this in a safe place.

28. Can I keep using the HSBC Business Express mobile app while using my Mobile Security Key to approve a Business Internet Banking logon?

Business Internet Banking and the HSBC Business Express mobile app cannot be used at the same time. Once you approve a logon request for Business Internet Banking, you will be automatically logged off from the HSBC Business Express mobile app.

29. I have exceeded the maximum number of attempts to log on to the HSBC HK Business Express mobile app with my Mobile Security Key, and my logon has been suspended. What should I do?

To try logging on again, you will need to reset your Mobile Security Key PIN on your mobile device. You will need your Business Internet Banking logon password, and an SMS and email verification code or your physical security device. To reset your PIN, open the HSBC HK Business Express mobile app. When you see the 'Logon suspended' message, select 'Reset PIN'.

Biometric authentication

30. What is Touch ID / Fingerprint ID?

Touch ID / Fingerprint ID allows you to log on to Business Internet Banking via the HSBC Business Express mobile app using just your fingerprint. It is an easy alternative to using your Mobile Security Key PIN for iOS or Android™ device users.

31. What is Face ID?

Face ID offers a simple, secure and faster way to access the HSBC Business Express mobile app and Business Internet Banking using the facial map stored on your Apple iPhone X or newer models. For iOS device users, it offers an easy alternative to using your Mobile Security Key PIN.

32. What happens if I change my fingerprint or facial map settings on my mobile device?

If you change your fingerprint or facial map settings on your device or reset your Mobile Security Key PIN, you will need to confirm your new biometric ID again the next time you log onto the HSBC Business Express mobile app.

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