



FAQ on HSBC Business Express - Mobile Security Key

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.

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

First, download the HSBC Business Express mobile app on your mobile device with a compatible operating system via the App Store or Google Play™. Then, log on to the app using your Business Internet Banking credentials to complete the Mobile Security Key activation. You will need your physical Security Device during the verification process.

4. Can I activate my Mobile Security Key later?

To activate your Mobile Security Key at any time, please go to 'More > Settings > My devices > Activate Mobile Security Key', and click 'Activate now'.

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

You can activate your Mobile Security Key using any mobile number. To do so, you will need the latest HSBC Business Express mobile app, a compatible mobile device with a supported version and operating system, and your physical Security Device.

6. 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 mobile devices. However, each device can only be used with one Mobile Security Key.

7. How can I check how many mobile devices I have activated my Mobile Security Keys on?

You can view the activation status of your Mobile Security Key via the HSBC Business Express mobile app. Simply log on with your registered mobile device, then go to 'More > Settings > Manage Device'.

8. 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.

9. What should I do if I want to stop using a mobile device on which my Mobile Security Key has been activated?

Please deactivate your Mobile Security Key before you discard the mobile device. Simply go to 'More > Settings > My device' in the HSBC Business Express mobile app, then choose 'Deactivate Mobile Security Key', and follow the instructions to complete its removal.

10. 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.

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

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

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

After you reinstall the HSBC Business Express mobile app, you will need your username, password and security code the first time you log on. Once you have logged on, you can activate your Mobile Security Key again.

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

You can reset your Mobile Security Key PIN by tapping 'Forgotten Mobile Security Key PIN' on the logon page of the HSBC Business Express mobile app. You will need to log on with your username, password and security code, before you can create a new Mobile Security Key PIN. Please contact us at (852) 2748 8288 for further assistance.

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

After you log on to the HSBC Business Express mobile app, please go to 'More > Settings > My device > Change PIN'. Please contact us at (852) 2748 8288 for any assistance.

15. 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.

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

Activating the Mobile Security Key on your mobile device is optional, and you can activate it at any time.

17. 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.

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18. 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.

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 to log on to the HSBC Business Express mobile app. Please be reminded to update the HSBC Business Express mobile app to the latest version before activating your Mobile Security Key and Face ID. Face ID is currently available on the Apple iPhone X, iPhone XS, iPhone XS Max and iPhone XR.

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

There are a few possible reasons for this:

- 1) your mobile device is disconnected from your Wi-Fi or cellular network;
- 2) you have not yet enabled the 'Notification' settings on your mobile device for the HSBC Business Express mobile app; or
- 3) you are using an Android device in China.

Please contact us at (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;

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- 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 should I do if I haven't received the Business Internet Banking logon request notification on my mobile device?

You can follow the below steps to locate the logon request notification in HSBC Business Express mobile app:

- 1) Before you log on to the app, go to 'More > Authentication'. If the logon request is valid, you can see it there.
- 2) Click 'Allow' if you approve the logon request.
- 3) Enter your Mobile Security Key PIN or verify your identity using biometric ID to confirm your approval.
- 4) Once you click 'OK' to complete the approval, the HSBC Business Express app will close, and you can start using Business Internet Banking on your computer.

24. 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.

25. I have sent the logon request to my mobile device but then realised the device is not around. What should I do?

You can cancel the request directly on the logon page. Otherwise, the request will expire in two minutes. You can click 'Resend notification' when you have access to your mobile device again, or use your physical Security Device to log on instead.

26. 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.

27. I am sharing a mobile device with another person. Why can't we log on to our own Business Internet Banking accounts after the Mobile Security Key is activated?

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.



28. I have activated my Mobile Security Key on my new mobile device, which doesn't have a biometric authentication function. How do I log on to the HSBC Business Express mobile app?

If biometric authentication is not available on your new mobile device, you'll need to log on to the HSBC Business Express mobile app using your Mobile Security Key PIN.

29. 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.

30. I have activated my Mobile Security Key on multiple devices, but one of them is no longer in use. How can I remove it from the Business Internet Banking logon page?

The list on the Business Internet Banking logon page shows all the mobile devices on which you have activated your Mobile Security Key. To remove a device on 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 Business Express mobile app, then go to 'More > Settings > Manage device' to deactivate your Mobile Security Key on that device.

31. 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.

32. How do I know if the logon request received on my mobile device is the same one I sent from Business Internet Banking?

The logon request you receive on your mobile device will show your username, browser version and time of the request for your verification. There will also be a unique 6-digit system-generated reference code shown on both the Business Internet Banking logon page and the logon request on the mobile device, for your further validation.



Biometric authentication

33. 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.

34. 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.

35. Which mobile devices is Touch ID available on?

Touch ID is currently available on Apple iPhone 5s or later models, when both your device and the HSBC Business Express mobile app have the Mobile Security Key activated.

36. Which mobile devices is Fingerprint ID available on?

Fingerprint ID is currently only available on compatible* Android™ devices, when both your device and the HSBC Business Express mobile app have the Mobile Security Key activated.

Fingerprint authentication is available on the following compatible Android™ devices:
Samsung (Galaxy S20, Galaxy S10, Galaxy S10+, Galaxy S10e, Galaxy S9, Galaxy S9+, Galaxy S8, Galaxy S8+, Galaxy S7, Galaxy S7 edge, Galaxy S6, Galaxy S6 edge, Galaxy S6 edge+, Galaxy A80, Galaxy A70, Galaxy A60, Galaxy A40s, Galaxy A20, Galaxy A9, Galaxy A8 Star, Galaxy A7, Galaxy A6+, Galaxy J6, Galaxy C9 Pro, Galaxy Note 20, Galaxy Note 10, Galaxy Note 10+, Galaxy Note 9, Galaxy Note 8, Galaxy Note 5), LG (Q Stylus+, V40 ThinQ, V30+, V20, G7, G6, G6+), Sony (Xperia XA2 Ultra Dual, Xperia XA2 Plus, Xperia XZ3, Xperia XZ2, Xperia XZ2 Premium, Xperia XZ1 Dual, Xperia 10, Xperia 10+, Xperia 1, Xperia L3), Google (Pixel 3a, Pixel 3a XL, Pixel 3, Pixel 3 XL, Pixel 2, Pixel 2 XL, Pixel), Xiaomi (Mi 9 T Pro, Mi 9S, Mi 9T, Mi 9, Mi 8, Mi A3, Mi A2, Redmi Note 7, Mix 2S, POCOPHONE F1), Huawei (Mate 20 Pro, Mate 20 X, Mate 20, Mate 10, Mate 10 Pro, P30, P30 Pro, P 20, P20 Pro, nova 4, nova 3i, Y9 Prime 2019), Nokia (9 Pureview, 8.1, 8, 8 Sirocco, 7 Plus, 6.1 Plus), OnePlus (7, 7 Pro, 6, 5T, 6T), OPPO (R17, R15, Reno 10X Zoom, Find X), Blackberry (Key2, Key2LE), Vivo (NEX Dual Display, iQOO Pro), ZenFone(6) and HTC (U12+), with a minimum Android OS version 5.0. More devices will be supported in future.

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37. Why is the fingerprint authentication feature only available on selected Android™ mobile devices?

In order to protect you from any security risk, the fingerprint authentication feature is only available on certain Android™ devices that have fulfilled our internal requirements. We will continue to extend this feature to more devices in the future.

38. Is Touch ID, Fingerprint ID or Face ID safe?

You can log on to the HSBC Business Express mobile app using Touch ID/Fingerprint ID/Face ID on a Mobile Security Key-activated device only. Only the fingerprints or facial map stored on your device can be used to access the app. Your fingerprints or facial map will not be stored in the HSBC Business Express mobile app or kept anywhere within HSBC. You can enable or disable Touch ID/Fingerprint ID/Face ID at any time in the 'Settings' menu using your Mobile Security Key PIN.

Please note: Under certain circumstances, the probability of a false match in Face ID may increase. Examples of this include twins or look-a-like siblings, adolescence (rapid facial changes), or when the 'Required Attention for Face ID' function is disabled in your device settings.

Please read the Terms and Conditions carefully before you enable the Face ID function. Also, please be reminded to enable the 'Require Attention for Face ID' function in your device settings or use your Mobile Security Key PIN if you have any concerns about the security of Face ID.

39. 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.

40. Can someone else log on to the HSBC Business Express mobile app if their fingerprint is stored on my device?

When you enable Touch ID/Fingerprint ID services in the HSBC Business Express mobile app, any fingerprints stored on your device can be used to log on to the HSBC Business Express mobile app or even allow a logon to Business Internet Banking. Therefore, it is strongly recommended that you only store your fingerprints on your device as Touch ID/Fingerprint ID. You can always add or remove fingerprints from your device's 'Settings' menu.

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41. How can I disable Touch ID/Fingerprint ID/Face ID in the HSBC Business Express mobile app?

You can disable Touch ID/Fingerprint ID/Face ID in the 'More' section of the HSBC Business Express mobile app. Choose 'Settings', then 'My device'. Then select 'Deactivate Touch ID'/'Deactivate Face ID'/'Deactivate Fingerprint ID', as appropriate.

42. Where will my fingerprints or facial map be stored?

Your fingerprints or facial map are stored on your device, and will not be stored in the HSBC Business Express mobile app or kept anywhere within HSBC.

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