

Frequently Asked Questions - HSBC Commercial Banking Voice ID

1) How does HSBC Commercial Banking Voice ID work?

With the use of voice biometric technology, HSBC Commercial Banking Voice ID creates your unique voiceprint which will be used for verifying your identity. A unique voiceprint is created from your voice combining both physical factors (for example, vocal tract, mouth shape and size, nasal passage) and behavioural factors (for example, speed of speech, pronunciation and emphasis, accents).

Once enrolled successfully, you can use the Voice ID passphrase to identify yourself when using Business Phonebanking. Your Voice ID will be applied to all your existing and future Business Banking accounts with Business Phonebanking services registered under your name.

2) What are the customer benefits of using HSBC Commercial Banking Voice ID?

HSBC Commercial Banking Voice ID provides customers with an alternative way of authentication. It is more convenient and secure, allowing you to access Business Phonebanking through your voice anytime and anywhere, with no more phone banking PINs to remember.

3) Who can apply for HSBC Commercial Banking Voice ID?

All registered Business Phonebanking customers with a valid phone banking PIN and a mobile phone number on record with us are eligible to enrol for HSBC Commercial Banking Voice ID through our enrolment hotline (852) 2748 8260.

4) If my voice has been affected by illness, can HSBC Commercial Banking Voice ID still verify my identity? Are there any instances where HSBC Commercial Banking Voice ID will not work?

HSBC Commercial Banking Voice ID is based on the way you speak, rather than just the sounds themselves. Hence, it can still verify your identity even when your voice has been affected by illness.

There are, however, certain instances when voice biometrics may be ineffective. For example, a customer's loss of voice from illness, or an extremely noisy background where speech could be interrupted or unclear. If you are unsuccessful with Voice ID verification several times consecutively, your Voice ID services will be temporarily suspended.

5) What if I fail to verify my identity with my Voice ID?

In situations where your voice has been seriously affected, for example, completely lost due to illness or the background is too noisy, HSBC Commercial Banking Voice ID may fail to recognise you. Each time you call the HSBC Business Phonebanking hotline you will be given several chances to complete verification using the Voice ID passphrase. If the system is unable to verify your identity in several times, you will be asked to use your HSBC Business Phonebanking PIN and your Voice ID services will be temporarily suspended.

6) What do I need to do if my HSBC Commercial Banking Voice ID is temporarily suspended?

If your Voice ID is temporarily suspended, you can call our HSBC Business Phonebanking Services General Hotline (852) 2748 8288 for assistance. Our customer service representative will identify why you have been unsuccessful and reset your phone banking security settings to enable you to enrol a new voiceprint if appropriate.

7) Is it possible for others to imitate my voice or use a recording of my voice to access my account?

It will be extremely difficult for imposters to beat the system by imitating your voice. HSBC Commercial Banking Voice ID measures over 100 voice characteristics across physical and behavioural factors relating to how the voice is produced, rather than the sounds themselves. We have deployed additional security controls to help reduce the risk of fraud and ensure compliance with the multi-factor authentication requirement issued by the Hong Kong Monetary Authority.

8) Are the voiceprints stored securely?

To fully protect your privacy, we adhere to the latest industry standards in terms of storing customer voiceprints, using a secure database which is protected by a firewall. In the very unlikely event that a voiceprint is compromised, there is no value to a hacker, as your Voice ID identity verification requires a live voice to be matched with a registered voiceprint. Also, hackers will not be able to recreate the original call audio via reverse engineering.

9) Will HSBC Commercial Banking Voice ID users be required to change their Voice ID passphrase periodically?

No, you will not be required to change the Voice ID passphrase periodically as it is a standard passphrase.

10) If I have a banking relationship with HSBC in another regions or countries, can I use Voice ID to access these accounts?

No, you cannot use your HSBC Commercial Banking Voice ID across regions as it is specific to Hong Kong. Different passphrases may be used in different regions or countries. If you have a banking relationship with HSBC in other regions or countries, you will need to enrol for these HSBC Commercial Banking Voice ID services separately.

11) Can I use my HSBC Commercial Banking Voice ID to operate my other personal accounts with HSBC? Similarly, can I use my HSBC Voice ID registered for my personal accounts to operate my business accounts?

No, your voiceprint recorded under the HSBC Commercial Banking Voice ID hotline will only be used for the purpose of your Business Banking accounts. You have to enrol separately if you wish to use Voice ID to access personal accounts.

12) How can I enrol for HSBC Commercial Banking Voice ID services?

All registered Business Phonebanking users with a valid phone banking PIN and a mobile phone number on record with us are eligible to enrol for HSBC Commercial Banking Voice ID through our enrolment hotline. We recommend the registration to be carried out in a quiet environment for a better recording quality.

Steps:

1. Call the enrolment hotline **(852) 2748 8260** for registration.
2. Select language (English, Cantonese and Putonghua) to record your Voice ID passphrase.
3. Key in any one of your HSBC Business Banking account(s) with your 6-digit phone banking PIN. For multiple users account, key in your user number.
4. Enter the one-time passcode (OTP) sent through SMS, followed by the hash key (#).
5. Listen and agree to the HSBC Commercial Banking Voice ID enrolment Terms & Conditions.
6. Repeat the simple passphrase 3 times (maximum 5 attempts) to create your unique voiceprint.
7. Enrolment completed and mobile SMS confirmation received.

Please note that your voiceprint recorded under the HSBC Commercial Banking Voice ID hotline will only be used for the purpose of your Business Banking accounts. You have to enrol separately if you wish to use Voice ID to access personal accounts.

13) Do I have to register via the HSBC Voice ID Enrolment Hotline? Can your customer service officers just speak to me about it and transfer me through?

You can call the HSBC Commercial Banking Voice ID Enrolment Hotline (852) 2748 8260 at any time to register. Alternatively, our HSBC Business Phonebanking customer service officers will be able to transfer you to the Enrolment Hotline.

14) Can I use my registered HSBC Commercial Banking Voice ID to log into the mobile banking app or other service hotlines?

No. HSBC Commercial Banking Voice ID verification is currently offered for HSBC Business Phonebanking services only.

15) Can I choose my own Voice ID passphrase?

There is a standard Voice ID passphrase for all Commercial Banking customers in Hong Kong. This is the best practice as it minimises the risk of customers forgetting their own individual passphrase. Once you have successfully enrolled for the HSBC Commercial Banking Voice ID services, we will use your voiceprint as the default verification method and automatically prompt you to repeat the passphrase in the language you have chosen at enrolment.

Voice ID Passphrase in English: I will need your help with something.

16) What if I use a synthetic speech device or mobile apps to speak, or have a speech impediment?

In this situation, the Voice ID system may not be effective. Please use your HSBC Business Phonebanking PIN to perform verification for HSBC Business Phonebanking services.

17) What if I forget my phone banking PIN?

You can reset your HSBC Business Phonebanking PIN as usual.

18) Do I need to have a phone banking PIN before registering for HSBC Commercial Banking Voice ID services?

Yes, you must have an HSBC Business Phonebanking PIN prior to registering for HSBC Commercial Banking Voice ID. If you do not have a HSBC Business Phonebanking PIN, please register for one by applying for HSBC Business Phonebanking services first.

19) Can I choose when to be verified by phone banking PIN or HSBC Commercial Banking Voice ID?

Once you have successfully enrolled for the HSBC Commercial Banking Voice ID services, we will use your voiceprint as the default verification method when you call us for HSBC Business Phonebanking services. However, if you choose not to enrol in our Voice ID services, you can continue with the existing process and use your phone banking PIN for verification.

20) Why did HSBC Commercial Banking Voice ID successfully verify my identity even though what I said was not exactly the same as the Voice ID passphrase?

HSBC Commercial Banking Voice ID authenticates your identity based on the way you speak but not just what you say. Our Voice ID has an acceptance tolerance for slight variations from the Voice ID passphrase. This takes into consideration people with different accents who may pronounce the same word differently, and allows all HSBC customers to enjoy Voice ID services.

21) Can HSBC Business Phonebanking customer service officers remind me which language I chose for HSBC Commercial Banking Voice ID recording?

No, the customer service officers will not have access to information regarding the language you chose at enrolment. However, when you use the HSBC Business Phonebanking services and once you have successfully entered your account number, the Interactive Voice Response system (IVR) will prompt you to repeat the passphrase in the language you chose at enrolment.

22) What services will be provided to me after enrolling for HSBC Commercial Banking Voice ID verification?

You will have access to the same services currently provided by HSBC Business Phonebanking regardless of whether you are using Voice ID or phone banking PIN for identity verification.

23) Can I opt-out of HSBC Commercial Banking Voice ID services once I have enrolled?

Yes, you can opt-out of the service at any time. To opt-out, you will need to call the HSBC Business Phonebanking Services General Hotline (852) 2748 8288 to contact a Business Phonebanking customer service officer for arrangement.