

# Business Internet Banking (BIB) User Guide

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# 1. Introduction

This document provides an overview of the different user types available within the Business Internet Banking service and walks through the process of setting up a new Primary/Secondary User and adding an additional business.

## Who is a Primary User?

- ◆ A Primary User is the person nominated by the business to manage the Business Internet Banking service on their behalf.
- ◆ Primary Users will have full use of the Business Internet Banking service. They can view account information, initiate payment instructions (if a payment limit has been agreed) and authorise the creation of additional users (Secondary Users). Primary Users can also initiate applications, place orders and conclude contracts relating to services and products which we or other members of the HSBC Group may offer.

Please refer to section 7 for more information on Primary Users.

## Who is a Secondary User?

- ◆ Secondary Users are employees or other individuals that have been selected by the business/ Primary User to access the business accounts via the Business Internet Banking service.
- ◆ The Primary User defines which accounts/services the Secondary User may access, as well as any payment limits (if a payment limit has been agreed).
- ◆ Secondary Users may be limited to read only access, if desired.

Please refer to section 8 for more information on Secondary Users.

# 2. Technical Requirements

To access the Business Internet Banking service, the Primary/Secondary User will need the appropriate browser software and operating system on your PC.

Please refer to our Information Centre located at [business.hsbc.uk/bib-help-centre](https://business.hsbc.uk/bib-help-centre) for information on which operating systems/browsers are supported. We recommend that you use one of these combinations. Other combinations may work, but our ability to offer technical support is more limited.

For guidance on how to check which combination you are using, visit the Business Internet Banking Information Centre at [business.hsbc.uk/bib-help-centre](https://business.hsbc.uk/bib-help-centre) (System Requirements).

# 3. Registration and Activation of Business Internet Banking

Please complete an application for Business Internet Banking, which can be found at: [business.hsbc.uk/business-internet-banking](https://business.hsbc.uk/business-internet-banking).

Existing business banking customers can apply for Business Internet Banking. To apply for two separate legal entities, please complete two separate forms. The form must be signed in accordance with the existing bank mandate. To complete this form, you must be the person your business nominates as the Primary User, who'll manage the online banking service on its behalf.

You'll need to provide us with the following:

- ◆ your personal details
- ◆ your business account details
- ◆ daily limits for your online banking payments.

## Authorising your application

After you've submitted your form, you simply need to:

- ◆ download and print a copy
- ◆ carefully follow the signing instructions
- ◆ post the signed form back to us using the freepost address provided.

If you don't have access to a printer, you can arrange to sign the form at your local branch.

When we receive your signed form, we'll need to verify your identity and address. As part of our checking process, we may contact you to ask you to upload copies of suitable documents using a smartphone or webcam, or show the original documents at your nearest branch. Please note, we can only register you for Business Internet Banking if we've confirmed your identity and address.

## Activating Business Internet Banking

Please make sure you have the following to hand (you'll need this information to complete the Activation process).

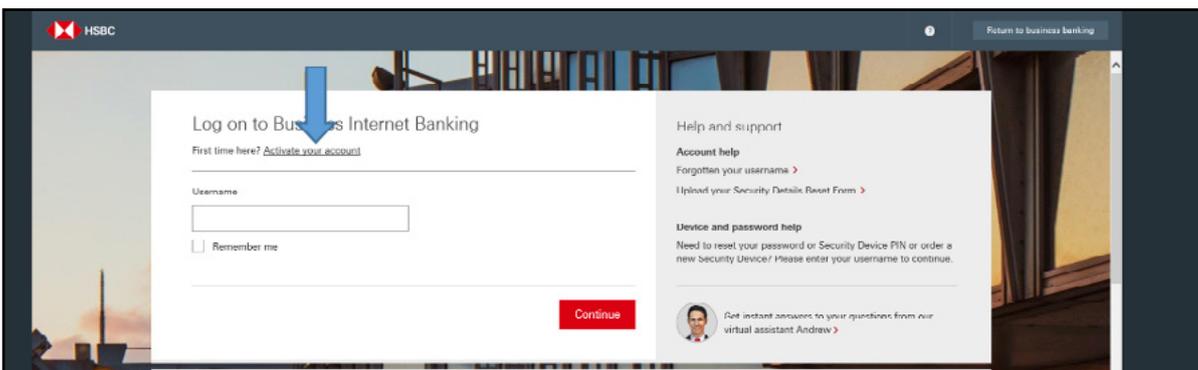
Primary User	Secondary User
Your Security Device	Your Security Device
Your Welcome Letter (this contains the Business Internet Banking ID and Registration Number)	A copy of the 'Create Secondary User' confirmation screen (supplied by the Primary User). This will have the Business Internet Banking ID, Registration Number and Activation Code needed to complete the Activation process.
Your Activation Code – sent by email, SMS or post	

If a Primary User needs to be notified of their Activation Code again, they can contact the Helpdesk (refer to section 9).

If a Secondary User needs their Activation Code notified again, they should speak to their Primary User who'll need to delete and re-create their user profile within User Administration.

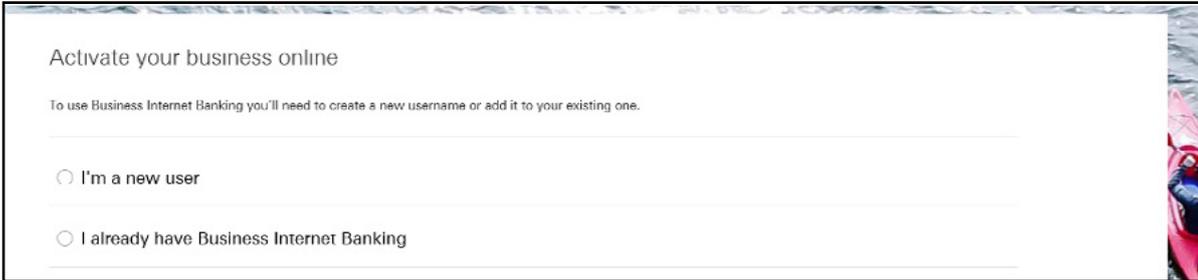
# 4. Activation Process

Go to [business.hsbc.co.uk](https://business.hsbc.co.uk), click '**Log on**' and select '**Activate your account**'.



Once the following screen appears:

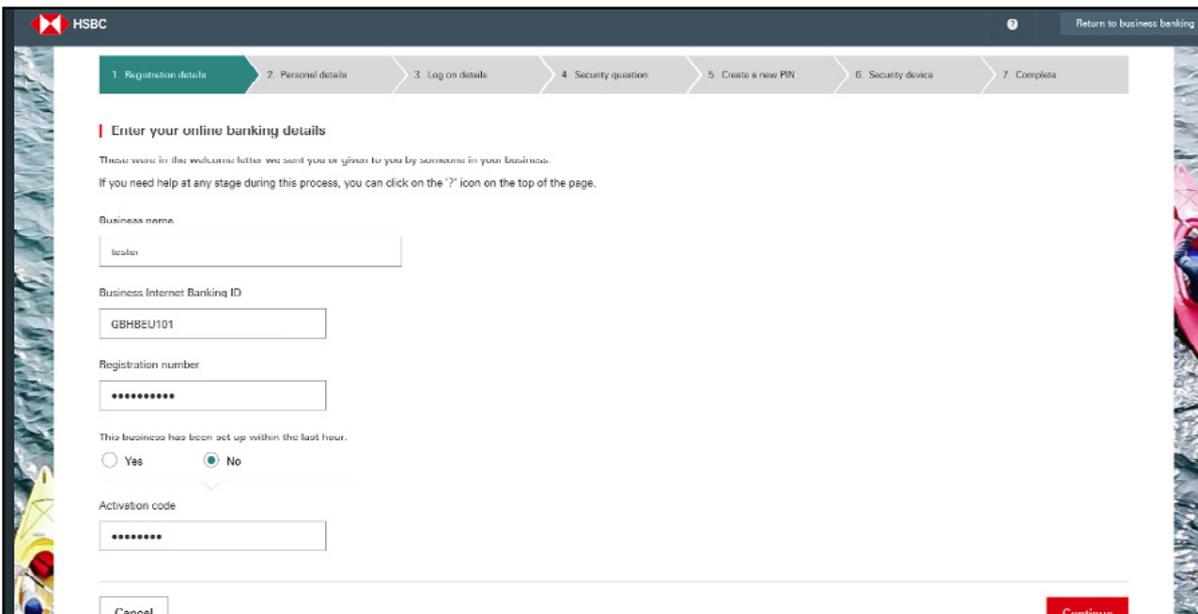
- ◆ Select '**I am a new user**' – if you're activating for the first time.
- ◆ Existing users that want to add another business, select the '**I already have Business Internet Banking**' option. Please refer to 4.2 for further details.



#### 4.1 Activating for the first time

Follow the on screen instructions to set up your user:

- ◆ Add your business name, your Business Internet Banking ID and Registration number from your welcome letter.
- ◆ Add your activation code and click '**Continue**'. If you're a Secondary User, use the details given to you by your Primary User.



## Check your contact details

- ◆ Check the name and email address details are correct, then click **'Continue'**.

HSBC Return to business banking

### Activate a new online banking user account

1 Registration details **2 Personal details** 3 Log on details 4 Security question 5 Create a new PIN 6 Security device 7 Complete

**Enter your contact details**

We'll use these details when getting in touch with you.  
If you need help at any stage during this process, you can click on the '?' icon on the top of the page.

First name

Last name

Email address

## Set up your username and password

- ◆ Choose a unique **'Username'** – the system will tell you if the username is already in use.
- ◆ Create a **'Password'** and confirm it.
- ◆ Click **'Continue'**.

HSBC Return to business banking

### Activate a new online banking user account

1 Registration details 2 Personal details **3 Log on details** 4 Security question 5 Create a new PIN 6 Security device 7 Complete

**Add your online banking details**

You'll need these to log on to Business Internet Banking on your desktop or mobile devices.  
If you need help at any stage during this process, you can click on the '?' icon on the top of the page.

Username  
  Username available!

Password

Your password must be 6 to 30 characters long.  
 Your password should only contain letters, numbers, at (@), underscores (\_), hyphens (-), spaces ( ), apostrophes (') and full stops (.).  
 Your password cannot contain five or more sequential characters (e.g. 123456 or qwertyui) or have more than 50% of the same characters or digits.  
 Your password should not be 'password', 'memorable', 'answer' or the same as your username.

Confirm password

## Create your Security questions

If you forget your password, you can reset it online by successfully answering your security questions.

Choose and answer two security questions. The security questions will also be used to identify you over the telephone, if you ever needed support from our help desk.

The screenshot shows the HSBC 'Add security questions' page. At the top left is the HSBC logo. At the top right is a 'Return to business banking' link. The main heading is 'Add security questions'. Below this, there are two instructions: 'If you forget your password you'll answer both these questions to reset it' and 'If you need help at any stage during this process, you can click on the '?' icon on the top of the page.' The form consists of two sections. The first section is for the 'First security question', featuring a dropdown menu labeled 'Select a question', an 'Answer' text input field, and a 'Confirm answer' text input field. The second section is for the 'Second security question', also featuring a dropdown menu labeled 'Select a question', an 'Answer' text input field, and a 'Confirm answer' text input field. The background of the page is a scenic image of kayakers on a river.

## Set up your Security device

Follow instructions on screen:

- ◆ Set up your PIN on your Security device.
- ◆ Add your serial number.
- ◆ Add a security code from your device, and set up is complete.

The screenshot shows the HSBC 'Activate a new online banking user account' page. At the top left is the HSBC logo. At the top right is a 'Return to business banking' link. A progress bar at the top indicates seven steps: 1. Registration details, 2. Personal details, 3. Log on details, 4. Security question, 5. Create a new PIN (highlighted in green), 6. Security device, and 7. Complete. The main heading is 'Activate a new online banking user account'. Below this is the sub-heading 'Create your PIN'. There are two instructions: 'Choose a new PIN that you'll use each time you're asked to generate a security code on your device.' and 'If you need help at any stage during this process, you can click on the '?' icon on the top of the page.' A grey box contains an image of a security device screen and three numbered instructions: 1. Press the GREEN button in the bottom right corner until the screen displays 'New Pin'. 2. Enter a 4-8 digit PIN and press the yellow button in the bottom left corner. 3. Enter your PIN again to confirm. Below the instructions, it says '\*HSBC\* will appear on your screen when your PIN is set up.' At the bottom left, there is a checkbox labeled 'I have set up my PIN on my security device'. At the bottom center is a 'Cancel' button, and at the bottom right is a red 'Confirm' button. The background of the page is a scenic image of kayakers on a river.

## Activate your Security device

- ◆ Add the serial number of your security device – you'll find this on a white sticker on the back.
- ◆ Generate a 6-digit code; press the green button, enter your PIN and then press the green button again.
- ◆ Enter the code into the box provided, and set up of your service is complete.

HSBC

Return to business banking

1. Registration details 2. Personal details 3. Log on details 4. Security question 5. Create a new PIN 6. Security device 7. Complete

**Enter the device serial number**

The device's 10 digital serial number can be found on a white sticker on the back.  
If you need help at any stage during this process, you can click on the '?' icon on the top of the page.

Device serial number

52 -  -

**Generate a security code using your new PIN**

Generate a security code with your device, using the new PIN you have set up.

6 digit security code

**Personal Security**

1. Press the GREEN button in the bottom right corner until the screen turns on.

2. Enter your 4-8 digit PIN and HSBC will appear on your device.

3. Press the GREEN button again to generate a 6 digit security code. Enter the security code as shown on the device.

## 4.2 Existing User – Activating Another Business

To add another business, you'll need to complete an application form for that business and receive another welcome letter and activation code (sent by email, SMS or post). Please note, you will not need another security device for this business.

You can activate up to 250 businesses from your personal page (all linked to the one username). Adding another business will be quicker as you'll already have registered and created your username and password.

- ◆ Primary Users will require their Business Internet Banking ID and the Registration Number contained in the new welcome letter and activation code (sent to you by email, SMS or post).
- ◆ Secondary Users will require their activation details given to them by their Primary User.

Please note, Secondary Users will not be able to activate until all legal checks are complete. This will take up to one working day.

- ◆ Login as normal and on your account overview page.
- ◆ Select '**Add another business**' from the dropdown menu in the top right hand corner next to the Log off button.

The screenshot shows the HSBC UK business internet banking interface. At the top, there's a navigation bar with the HSBC logo, user name 'Andy E.', and 'Log off' button. A dropdown menu is open, showing options: 'Edit my details', 'Edit business names', and 'Add another business'. The main content area features a 'Protecting Your Business' banner, a greeting 'Good afternoon', and a timestamp 'You last logged on at 20 Dec 2020 - 13:35:24, UK Local Time'. Below this is the 'Account overview' section, which includes a table of accounts and their balances:

Account	Balance
-	GBP 128.49
-	GBP 14,500.12
-	GBP 0.00

To the right of the account overview is a 'Quick transfer' panel with fields for 'How much do you want to transfer?' (GBP e.g. 1,234.00), 'From which account?' (Select Account dropdown), and 'Where to?' (Select Account dropdown). A 'Make transfer' button is at the bottom of this panel. At the bottom of the page, there are sections for 'Need help' and 'Contact us'.

### Enter your online banking details

- ◆ Input your Business name.
- ◆ Primary users should input your Business Internet Banking ID and registration code from your welcome letter and an activation code sent to you by email SMS or post.
- ◆ Secondary Users should input the details given to them by the Primary user.
- ◆ Click '**Continue**' and set up is complete.

## 5. Subsequent Logons

The next time you log on, please do so from: **business.hsbc.uk**

- ◆ Select the '**Log on**' button (top right).
- ◆ On the first screen enter your username.
- ◆ On the second screen enter your password and security code.
- ◆ If you have more than one business on your profile select the business you require.
- ◆ You'll be taken to your account overview page.

## 6. Logging off Business Internet Banking

To ensure that you close your secure session immediately, you'll need to exit Business Internet Banking.

- ◆ Select '**Logoff**' from the top right hand corner.

## 7. Primary Users

Business Internet Banking enables the Primary User to grant access rights to any individual they choose. That individual then becomes a Secondary User.

Primary Users always retain the ability to delete and amend Secondary Users' rights as required. The Primary User could, for example, delegate view only rights to certain individuals and payment rights to others.

### 7.1 Changing the Primary User

If it's necessary to change the Primary User, a '**Replace Primary User**' form should be completed by the business and submitted for processing. This is available for download from the Business Internet Banking Help Centre. The form is also available in the Online Forms section within Business Internet Banking.

If not previously identified, the new Primary User will need to present the following in person at any branch along with the Replace Primary User form:

- ◆ A full driving licence or passport.
- ◆ A recent utility bill confirming their current address.

While the Primary User is being changed, all Secondary Users will still be able to access the service. However, amendments to a Secondary User's profile cannot be made during this time.

## 8. Secondary Users

- ◆ To allow other people to access the service, you'll need to set them up as Secondary Users from the 'Manage Users' function.
- ◆ You can determine their services, accounts access and payment limits. Creating a Secondary User is a two-step process, but the Primary User only completes STEP 1.
- ◆ You can have up to 99 Secondary Users.
- ◆ We'll require additional details about the user in order to complete new legal checks before that user can access BIB. The check can take up to one working day to complete.
- ◆ Full details of the information required and how to supply it to us will be displayed on the new user set up confirmation screen.

**STEP 1** The Primary User creates the Secondary User from Manage Users.

**STEP 2** The Secondary User completes the Activation process.

### 8.1 Creating a Secondary User

Before starting this process, consider what Business Internet Banking services, account access and payment limits you wish to grant them.

Please refer to the '**Managing the Service**' guide at [hsbc.co.uk/bibinfo](https://www.hsbc.co.uk/bibinfo) (guides) for full details of the services available and an explanation of the payment limits.

To create the Secondary User, please follow these instructions:

- ◆ Add the name, email address and mobile number.
- ◆ Choose country of residence, then search for the Secondary User address or input it manually.
- ◆ Choose which services you'd like the Secondary User to have access to.

## New user

1. User Details    2. Check and Confirm    3. Confirmation

**Important:** Once the new user request has been submitted, it will need to go through regulatory checks before being activated. These checks can take up to 1 working day to complete.

Enter the details of the new user and allocate the access to services, associated limits and accessible accounts

Before you (or anyone on your behalf) provides information about any individual to us or a member of the HSBC Group you must ensure that you have a legitimate interest, lawful purpose or the agreement of the relevant individual. You must also ensure they've been provided with our Privacy Notice, which explains the way in which their information will be processed and their rights in relation to their information.

### User Details

First name

Last name

Email address

Mobile number (optional) UK +44

This additional user information will not be held within online banking.

Country of residence UK United Kingdom

Address finder

[Enter address manually](#)

Country of nationality UK United Kingdom

Birth date

### General Services

Select the services that you want to grant to this user

<input type="checkbox"/> Select all services	Service description
<input type="checkbox"/> Accounts	Allows user to view account information (e.g. Balances and statements)
<input type="checkbox"/> Activity History	Allows user to view activity history for other users
<input type="checkbox"/> BACS Beneficiary List	Allows user to view and amend the BACS beneficiary list
<input type="checkbox"/> BACS Payment History	Allows user to view BACS payment history
<input type="checkbox"/> Cheques	Allows user to access cheques functions
<input type="checkbox"/> Direct Debit	Allows user to view and manage direct debits
<input type="checkbox"/> Standing Orders	Allows user to setup, view and manage standing orders
<input type="checkbox"/> Transfer	Allows user to make transfers between business accounts
<input type="checkbox"/> Manage users	Allows user to setup, manage and delete other secondary users

### Secondary user payment limits

If you would like the Secondary User to have payment limits, please allocate them.

Please note, the secondary user payment limit can be equal to or lower than the person's limit creating the user.

**Payment Services**

Choose what type of payment and related amounts you want to grant access to this user

What payment limits would you like to grant?  None  Full privileges  Custom

What is the user's combined maximum daily payment limit?  [Set limit to max](#)  
Maximum limit: GBP 500.00

<input type="checkbox"/> Select all payments	Single payment limit <a href="#">Set all to max</a>	Daily payment limit <a href="#">Set all to max</a>
<input type="checkbox"/> BACS payments	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00
<input type="checkbox"/> Bill payments	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 500.00	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 500.00
<input type="checkbox"/> CHAPS payments	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00
<input type="checkbox"/> International payments	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00	<input type="text" value="GBP 0.00"/> Maximum limit: GBP 10.00

Do you want this user to be able to authorise payments created by others up to the payment limits above?  Yes  No

- ◆ Select all the accounts you'd like the Secondary User to be able to see and transact on.

**Accounts**

<input type="checkbox"/> Select all accounts	Account type	Account name	Currency
<input type="checkbox"/>	BUSINESS A/C		GBP
<input type="checkbox"/>	BMM ACCOUNT		GBP
<input type="checkbox"/>	BMM ACCOUNT		GBP
<input type="checkbox"/>	CLIENTS D/A		GBP
<input type="checkbox"/>	BUSINESS A/C		GBP

[Continue](#)

- ◆ You'll be asked to confirm the set-up of the new Secondary User by creating and inputting a confirmation code.
- ◆ Once input, select '**Continue**' then '**Confirm**'.

IMPORTANT: When the set up user confirmation screen appears, select '**Print**' and give the printout to the new Secondary User.

This printout takes the place of the Welcome Letter and Activation Code email. If the Secondary User loses the printout, you'll need to delete them in Manage User and set them up again. It's not possible to re-advise them of their Registration Number and Activation Code.

- ◆ The Secondary User will need to wait until they have received their Security Device, before completing the Activation process as per section 4.
- ◆ After initial online set up the new user will be suspended. Once the legal checks as above are completed the Secondary User can activate and access BIB. The check can take up to one working day to complete.

### 8.2 Amending a Secondary User's details, access rights and/or payment limits

If a Secondary User's details need to be amended this must be undertaken online. Any user with appropriate Manage User rights can make these changes.

1. Select '**Manage User**'
2. Select '**Edit User**'
3. Select Secondary User name
4. Amend details as required
5. Confirm the amended details by creating and inputting a confirmation code
6. Select '**Continue**'
7. Select '**Confirm**'.

### 8.3 Deleting a Secondary User

The Primary User can remove a Secondary User at any time, online, by deleting that user.

1. Select '**Manage User**'
2. Select Secondary User name
3. Select '**Delete**'
4. Select '**Confirm**'.

If a Secondary User attempts to log on to Business Internet Banking after being deleted from the service, access will be denied.

## 9. Points of Reference

### Online help

Click either the help or question mark icons to access online help on every Business Internet Banking page.

### Ask Andrew

Our online help tool with over 1,700 answers to frequently asked questions.

### Live Chat

Start a chat with one of our Live Chat agents. Please note, a chat can only be started once an agent becomes available, with an invitation to chat automatically appearing on screen.

### Business Internet Banking Information Centre

Located at [business.hsbc.uk/bib-help-centre](https://business.hsbc.uk/bib-help-centre) this dedicated website provides detailed guidance and further information on the Business Internet Banking service. The main topics include:

- ◆ **Your Security Device** – everything you need to know about your Security Device, plus answers to your questions and a handy troubleshooting guide.
- ◆ **Activating Business Internet Banking** – find out just how easy it is to get your Business Internet Banking up and running.
- ◆ **Using Business Internet Banking** – explore the wide range of services you can access through Business Internet Banking and find answers to our most frequently asked questions.
- ◆ **Using Business Mobile Banking** – discover how our app can help you manage your business accounts when you're on the move.
- ◆ **Staying safe online** – learn how you can enhance your online security, how we're protecting your business online, how you can report any suspicious activity.
- ◆ **System requirements** – make sure you're getting the best possible browsing experience when using Business Internet Banking.
- ◆ **Fraud Guide** – helping you to protect yourself against fraud.

**Business Internet Banking Helpdesk** – this dedicated Helpdesk provides further guidance and general information on the Business Internet Banking service. The Helpdesk can be contacted on **0345 602 2014** or from overseas **+44 1792 496 941**. For latest opening hours please go to **[business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us)**.

**Business banking website** – located at **[business.hsbc.uk](https://business.hsbc.uk)** provides details of current products and services offered by HSBC.

**Forms** – all the downloadable forms for use with this service, can be found at **[business.hsbc.uk/account-services](https://business.hsbc.uk/account-services)**.

