

Business Internet Banking

Online banking for
your business

Set-up Business / 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.

- 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 who 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 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 (e.g. Internet Explorer 8) and operating system (e.g. Windows XP) computer on your PC.

Please refer to our Information Centre located at www.hsbc.co.uk/bibinfo for information on which operating systems / browsers are supported by our technical helpdesk. 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 www.hsbc.co.uk/bibinfo (System Requirements).

3 Before you begin - you will need

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

- **Your Security Device**
- **Your Welcome Letter*** - Primary Users only (contains the Business Internet Banking ID and Registration Number)
- **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) or alternatively complete and fax us an 'Activation Code Request' form (form 2). This form can be

downloaded from the Business Internet Banking Information Centre at www.hsbc.co.uk/bibinfo. If a Secondary User needs their Activation Code notified again, they should speak to their Primary User who will need to delete and re-create their user profile within User Administration.

***Secondary Users** will need 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.

4 Activation Process

4.1 New User

- To activate the service for the first time, please follow the steps below:

Go to www.hsbc.co.uk/bib and select 'Activate'.

4.1.1 New or Existing User

- Once the screen appears:

Select 'I am a new user' for customers who are activating for the first time.

Existing users wanting to add another business should select the 'I am an existing user' option. Please refer to 4.2 for further details.

The screenshot shows the HSBC Business Internet Banking Activation page. At the top, there is a navigation bar with 'Personal' and 'Business' tabs, and a sub-navigation bar with 'Business Internet Banking', 'Help Centre', and 'Contact us'. The main heading is 'Business Internet Banking Activation' with a sub-heading 'New or existing user'. Below this, there is a message: 'If you already use BIB you may add this new business to your existing Username. This will allow you to access multiple businesses from the same Username, Password and Security Device.' There are two main options: 'New user' and 'Existing user'. The 'New user' option has a button 'I am a new user'. The 'Existing user' option has a button 'I am an existing user' and a text input field for 'Username:' with a red question mark icon to its right. At the bottom right, there is a 'LOG OFF' button and a link 'About Business Internet Banking'.

4.1.2 How your Security Device works

- Follow the onscreen instructions to set up your PIN.
- Read and confirm that you have understood the uses of your new Security Device.

HSBC

HSBC United Kingdom | ▼

Personal

Business

Business Internet Banking

Help Centre

Contact us

You are logged on

LOG OFF

About Business Internet Banking

Help


BIB Activation


How your security device works


Your new HSBC Security Device is designed to make sure only you access your information. With this device you have an extra layer of protection. You'll need your PIN number and your Security Device to log on. Just switch it on, enter your PIN code and it will give you a unique, one-off six digit passcode each time you log on. It's as simple as that. The code you need to input online is displayed on the device and therefore seen only by you. Online fraudsters can not steal something you physically have.


Set up your PIN


Your new Security Device is protected by a PIN code of your choice. Please follow the instructions below to set up your own PIN.




1. Press and hold down the  button to turn on your Security Device.



2. Think of a new or existing four to eight digit PIN and enter it into your Security Device. Press the  button.




3. You will then be prompted to confirm your new PIN by re-entering it into your Security Device.



4. You should now see HSBC on your device.

Other functions of your device

Once you have turned on the Security Device and input your PIN and can see HSBC on screen the following functions are available. Please note that these instructions will be available onscreen for you to refer to when needed throughout the service.



Green Button: Logon

Once you have upgraded the process for logging on is unchanged, you will still enter your username, password and a code from your new device.

Problems activating?

[Contact us](#)

4.1.3 Enter Activation Details

- Enter your Business Internet Banking ID (starts with GBHBEU...)
- Input your Activation Code (sent by email, SMS or post)
- Input the Registration Number contained within your welcome letter
- Enter your business name

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Personal Business

Business Internet Banking Help Centre Contact us

You are logged on **LOG OFF**
[About Business Internet Banking](#)

BIB Activation

Enter activation details

Please enter the details requested below.

Data Protection: Please refer to section 9 and Appendix A2- Customer information of the Business Banking Terms and Conditions which describes how we will use your information.

Activation Information

Business Internet Banking ID (case sensitive):	<input type="text"/>
Registration Number:	<input type="text"/>
Activation Code (case sensitive):	<input type="text"/> I have an Activation Code
Business Name:	<input type="text"/>

[Problems activating? Contact us](#)

4.1.4 Set Up Device

- Enter the Security Device serial number
- Create and input a security code

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Personal Business

Business Internet Banking Help Centre Contact us

You are logged on **LOG OFF**
[About Business Internet Banking](#)

BIB Activation

Setup Device

Security Device Serial Number: [Show me where my serial number is](#)

Create and enter a security code

How I generate a Security Code

1. Press and hold down the button to turn on your Security Device. Then enter your PIN.
2. With the HSBC welcome screen displayed, press the button. This will generate a security code.
3. Enter the security code shown on your Security Device screen.

Security Code:

4.1.5 Complete Personal Details

- Create a username and password. These will be required each time you log on to BIB
- Enter your last name, first name and email address

The screenshot shows the HSBC Business Internet Banking activation page. The header includes the HSBC logo, 'HSBC United Kingdom', and navigation tabs for 'Personal' and 'Business'. The 'Business' tab is active, showing 'Business Internet Banking', 'Help Centre', and 'Contact us'. A 'You are logged on' status with a 'LOG OFF' button and a link to 'About Business Internet Banking' is in the top right. The main heading is 'Complete personal details', followed by a note to continue activation by completing the sections and clicking 'Continue'. The 'Logon Information' section requires a username (5-76 characters), a password (6-30 characters, not case sensitive), and a confirmation password. The 'Personal Information' section requires the first name, last name, and email address. Both sections have 'Cancel' and 'Continue' buttons at the bottom right.

4.1.6 Complete Security Questions

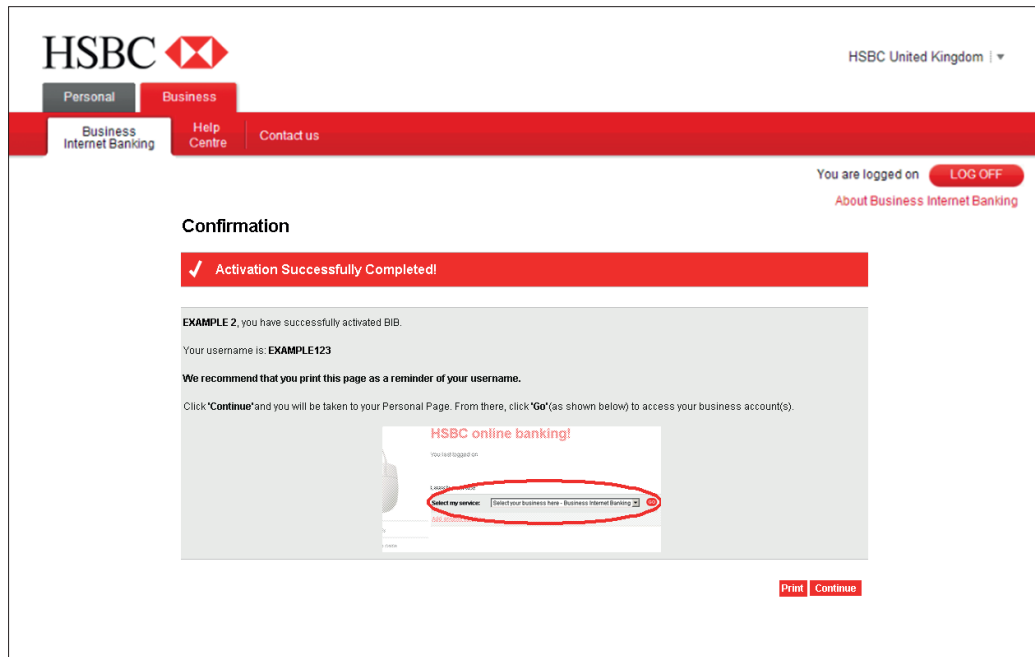
- Choose and answer two security questions.

The security questions will be used to identify you over the telephone should you ever need support from our help desk

The screenshot shows the HSBC Business Internet Banking activation page for security questions. The header and navigation are identical to the previous form. The main heading is 'BIB Activation' followed by 'Complete Security Questions'. A note states that users should choose a question from the drop-down boxes, enter answers, and click 'Continue'. The 'Security Question One' section includes a dropdown for 'Choose Security Question One', an 'Enter Answer (3-30 characters)' field, and a 'Confirm Answer' field. The 'Security Question Two' section is identical. Both sections have 'Cancel' and 'Continue' buttons at the bottom right.

4.1.7 Confirmation

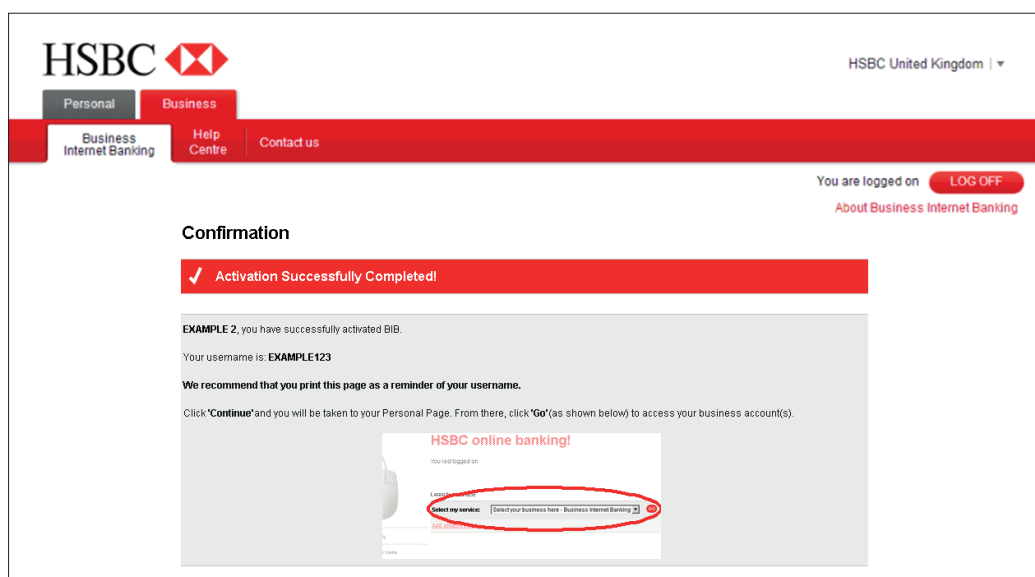
- The confirmation screen will appear advising that you have successfully activated BIB. Click the 'Continue' button to proceed to your personal page



4.1.8 Personal Page

- You have now activated Business Internet Banking.

To access the service, select the business (if more than one) and click 'Go'.



4.2 Existing User - Activating Another Business

To add another business, you must first complete an application form for that business and receive another welcome letter and activation code sent by e-mail, SMS or post. 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 is quicker as you will have already registered and created your username and password.

Application forms can be downloaded from www.hsbc.co.uk/business or requested at your local branch.

You will need the:

- Business Internet Banking ID and the Registration Number contained in the new **Welcome Letter**.

Activation Code sent to you by e-mail, SMS or post

- Your existing Security Device.



Welcome to HSBC online banking!

You last logged on 17 Oct 2013 - 09:17:16

Business Internet Banking

Select Business: HSBC BANK - Business Internet Banking GO

[Add another Business](#)

To add another business, you can either:

- 1 Log on to your Personal Page and Select 'Add another Business'

or

- 2 Enter www.hsbc.co.uk/activate, select 'Active Business Internet Banking', input username and select 'I am an existing user'. Then enter your username and security code.

Once the screen appears:

- Input your **Business Internet Banking ID** shown in your Welcome Letter and it starts with GBHBEU

- Input the **Registration Number** is shown on your Welcome Letter
- Input your Activation Code sent by e-mail, SMS or post
- Input your **Business Name**. Choose a name to distinguish this business from others already activated.
- Select '**Continue**' to complete the process.

BIB Activation

Step 1 of 2: Enter activation details

Please enter the details requested below.



Data Protection: Please refer to section 8 of the Business Banking Terms and Conditions which describes how we will use your information.

Activation Information

Business Internet Banking ID (case sensitive):	<input type="text"/>	?
Registration Number:	<input type="text"/>	?
Activation Code (case sensitive):	<input type="text"/>	?
Business Name:	<input type="text"/>	

Cancel Continue

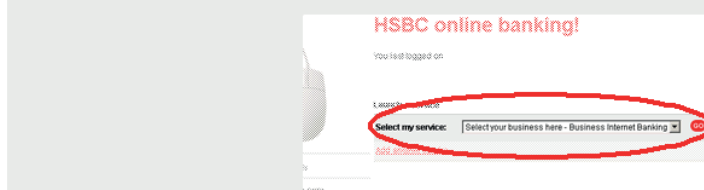
- 3 The 'Confirmation' screen will appear. Click 'Continue'... the window will close and you will return to your personal page.
- 4 You can now access and manage the new business.

BIB Activation

Step 2 of 2: Confirmation

✓ Activation Successful!

Click 'Continue' and you will be taken to your Personal Page. From there, click 'Go' (as shown below) to access your business account(s).



5 Subsequent logons

The next time you log on, please do so from:

- www.hsbc.co.uk/business or
- www.hsbc.co.uk/bibinfo

- 1 Select the 'Log on' button (top right)
- 2 On the first screen enter your **username**
- 3 On the second screen enter your **password** and **security code**
- 4 From your personal page, select the business name from the drop down box (if more than one) and click 'Go'
- 5 You will then see the Business Internet Banking welcome page.



6 Logging off Business Internet Banking

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

- 1 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 is necessary to change the Primary User, a '**Replace Primary User**' form (Form 3) should be completed by the business and submitted to a branch for processing. This is available for download from the Business Internet Banking Information Centre at www.hsbc.co.uk/bibinfo.

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:

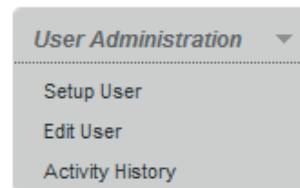
- 1 a full driving licence or passport.
- 2 a recent utility bill confirming their current address.

This should be done at the branch the same time the Replace Primary User form is submitted.

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 will need to set them up as Secondary Users from the 'User Administration' function. You can determine their privileges, accounts and payment limits. Creating a Secondary User is a two step process, but the Primary User only completes step 1.



With effect from 7th December 2014, due to new legal requirements in the UK, we are changing the way Business Internet Banking (BIB) Secondary Users are added to the service. This will result in it taking slightly longer than it has done in the past to set up a new user.

We will now 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 'User Administration'.

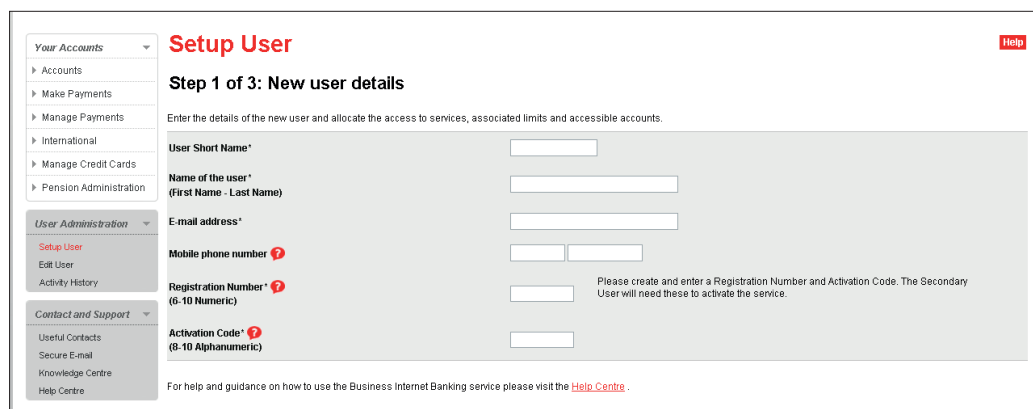
STEP 2 The Secondary User completes the Activation process.

8.1 Creating a Secondary User

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

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

To create the Secondary User, please follow these instructions:



- Select 'User Administration'
- Select 'Set Up User'
- Please enter the details for the new Secondary User to be created
- Select the services you wish the user to be able to use.
- The services you grant will only apply to the accounts you grant the user access to (except for 'Activity History', which allows all

users granted authority to enquire upon all users, services and accounts available).

If you grant a payment option, please remember to enter a Combined Daily Payment Limit

- Select the accounts you wish the user to be able to access.

You will 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 print out to the new Secondary User.

This **'Confirmation Screen'** print out for the Secondary User takes the place of the Welcome Letter and Activation Code e-mail.

Note: if the Secondary User loses the print out, you will need to delete them in User Administration and set them up again. It is 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. You will need to contact the helpdesk to provide additional information before the user can logon. The confirmation screen will provide details of what is required.

If the Secondary User already has a Security device, they can immediately complete section 4.2 ([Activate another business](#))

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 user administration rights can make these changes.

- 1 Select **'User Administration'**
- 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 **'User Administration'**
- 2 Select **'Edit User'**
- 3 Select Secondary User name
- 4 Select **'Delete'**
- 5 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 Other points of reference

9.1 Online help

Click either the help or question mark icons to access online help.

9.2 Business Internet Banking Information Centre

Located at www.hsbc.co.uk/bibinfo this dedicated website provides detailed guidance and further information on the Business Internet Banking service. The main sections include:

- **Online guides**

Designed to help you access and manage the service. Provide step by step instructions on activating the service and general information and guidance.

- **Forms**

Contains all the downloadable forms for use with this service.

- **Security Device**

Provides information and supplies Frequently Asked Questions about the Security Device.

- **Systems Requirements**

Up to date information on browser and operating system combinations that work with the service and those that are supported by our technical help desk.

- **Frequently Asked Questions**

9.3 Business information website

Located at www.hsbc.co.uk/business provides details of current products and services offered by HSBC.

9.4 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.

*Lines are open daily 8am to 10pm every day. Our textphone is 0800 028 3516 or from overseas +44 1792 494 394. To help us continually improve our service, and in the interest of security, we may monitor and/or record your call with us.

HSBC Bank plc is a company registered and established in England and Wales under registration number 14259.

Our registered office is at 8 Canada Square, London E14 5HQ. Our VAT registration number is GB365684514.

HSBC Bank plc is:

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