

# Business Internet Banking

*free* online banking for your business

## Set-up Business / User guide

Version 2



Version 2 – 22 April 2007

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## 1 Introduction

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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. Conclude contracts relating to services and products which we or other member 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

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To access the Business Internet Banking service, the Primary / Secondary user will need the appropriate browser software (e.g. Internet Explorer 6) and operating system (e.g. Windows XP) computer on your PC.

The combinations below 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.

### PC

Operating System / Browser	Win XP Prof	Win XP Home	Win 2000	Win ME	Win98
IE 7.0	✓	✓			
IE 6.0 (SP1)	✓	✓	✓	✓	✓
IE 6.0	✓	✓	✓	✓	✓
Firefox	✓	✓	✓	✓	✓

### Apple Mac

Operating System / Browser	OSX 10.0 to 10.4.3
Safari	✓
Firefox	✓

### Key

(IE = Microsoft Internet Explorer NN = Netscape Navigator)

For guidance on how to check which combination you are using, visit the Business Internet Banking Information Centre at [www.hsbc.co.uk/bibinfo](http://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** - e-mailed to you (or sent by post if the e-mail fails)

If a Primary User needs to be notified of their Activation Code again, they will need to 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](http://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 Access & Control.

\* **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

**Important:** If you are activating another business, see section 9 – Activating another business

To activate the service, please follow the steps below :-

1. Go to [www.hsbc.co.uk/bib](http://www.hsbc.co.uk/bib) and select 'Activate'.

#### 4.1 Step 1 – Start Registration

Once the screen appears :-

- **Input your Business Internet Banking ID (starts with the letters GBHBEU...)** contained in your Welcome Letter.
- **Input the Registration Number** contained on your Welcome Letter
- **Input your Activation Code.** This code will be sent to you by e-mail (or post if the e-mail fails).
- **Input the Security Device Serial Number** found on the back of the Security Device (as per diagram on screen).
- **Press the grey button and enter the security number that is displayed.**

## 4.2 Step 2 – Logon & Personal Information

- **Input your Username.** The Username you choose must be unique and will be entered every time you access Business Internet Banking. The **Username** should not contain any spaces or punctuation marks (hyphen and underscore are allowed).
- **Input your password.** The password will be entered every time you access Business Internet Banking. The **Password** is **case sensitive**.
- **Your First Name / Last Name** is pre-filled but can be changed if required.
- **Your Company Name** is pre-filled but can be changed if required.
- **Your Email Address** is pre-filled but can be changed if required.

HSBC

Logon & Personal Information Need Help?

1 Start Registration 2 **Logon & Personal Information** 3 Password Reset Questions 4 Registration Complete

Please complete all the sections below and select **Continue**.

**Logon Information**

You will need your username and password each time you log on to Business Internet Banking.

Create Username (8–36 characters)

Create Password (8–36 characters)

Re-enter Password

**Personal Information**

Please enter or modify your personal information.

First Name

Last Name

Company Name

Email Address

## 4.3 Step 3 – Password Reset Questions

The Password Reset Questions are used for two purposes :-

- To identify you over the telephone, should you ever need any support from our helpdesk.
- To reset your password online 24 hours a day, 7 days a week should you ever forget or suspend it.
- **Select two questions and input two answers.**

**Note** if you need to reset your password and are unable to remember your reset question answers, you will need to send us a ['Form 1 - HSBC Password reset'](#) form.

HSBC

Password Reset Questions Need Help?

1 Start Registration 2 Logon & Personal Information 3 **Password Reset Questions** 4 Registration Complete

Please choose a question from each drop-down box below and enter your answer, then select **Continue**. These answers will help you reset your main logon password should you ever forget it.

**Question 1**

Choose Question 1

Enter Answer (3–20 characters)

Re-enter Answer

**Question 2**

Choose Question 2

Enter Answer (3–20 characters)

Re-enter Answer

## 4.4 Step 4– Registration Completed

The 'Registration Completed!' screen will appear.

Click 'Continue'.... the window will close and you will be presented with your personal page.

You have now activated Business Internet Banking.

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Registration Completed! Need Help?

1 Start Registration 2 Logon & Personal Information 3 Password Reset Questions 4 **Registration Complete**

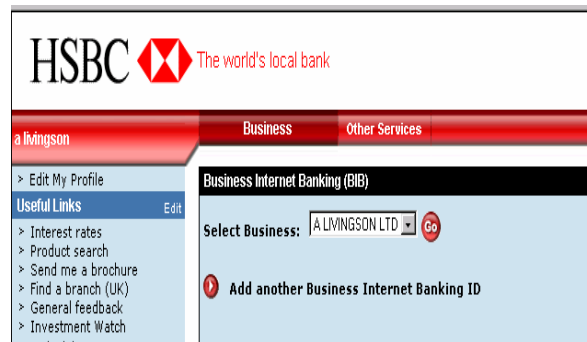
**Registration Completed!**

CLAIRE 1, you have successfully registered for Business Internet Banking.

Select **Finish** and we will take you to your personal page. From there, click Go, as shown below, to access your business account(s).



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



You will then see the Business Internet Banking welcome screen.



## 5 Subsequent logons

The next time you log on, please do so from [www.hsbc.co.uk/business](http://www.hsbc.co.uk/business) or [www.hsbc.co.uk/bibinfo](http://www.hsbc.co.uk/bibinfo)

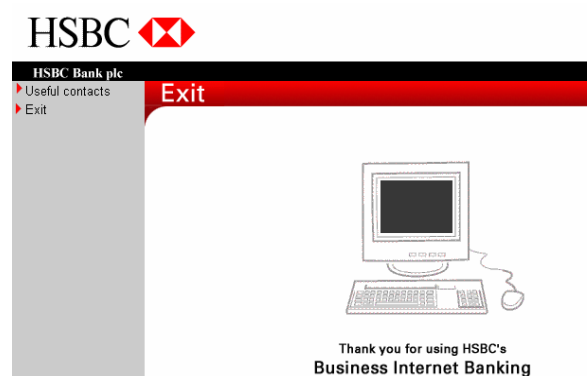
1. Select the 'Log on' button (top right)
2. On the first screen enter your username
3. On the second screen enter your password and security code
4. From your personal page, select the business name from the drop down box (if more than one) and click 'Go'
5. You will then see the Business Internet Banking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



## 6 Closing the session

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

1. Select 'Exit' from the left hand menu.
2. At the next screen, 'Exit' again.
3. Select 'Logoff' from the top right hand corner of your personal page.



## 7 Primary Users

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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](http://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 access 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

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To allow other people to access the service, you will need to set them up as Secondary Users from the 'Access and Control' 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.

Step 1 – The Primary User creates the Secondary User from 'Access and Control'.

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](http://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 'Access and Control'
- Select 'Setup user'



- Please enter the details for the new Secondary User to be created
- Select whether the new Secondary User requires a Security Device.

**Note**, if the Secondary User already accesses the Business Internet Banking service to view another business(s), they will not need another Security Device.

- 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 log, 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.
- Select 'Confirm' and then 'OK'

**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 Access & Control and set them up again. It is not possible to re-advise them of their Registration Number and Activation Code.

**If the Secondary User requires a Security Device, they will need to wait until they have received it before completing the Activation process as per section 4.**

**If the Security User already has a Security device, they can immediately complete section 9 (Activate another business)**

If the Secondary User was not specified on the Business Internet Banking application form and you have granted them a payment option you should notify us by completing and sending us a 'Secondary User' form (Form 4) available from [www.hsbc.co.uk/bibinfo](http://www.hsbc.co.uk/bibinfo)

## 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 access and control rights can make these changes.

1. Select 'Access and Control'
2. Select 'Edit User'
3. Select Secondary User name
4. Amend details as required.
5. Select 'Continue'
6. Select 'Confirm'

**If the Secondary User was not specified on the Business Internet Banking application form and you have granted them a payment right you will need to notify us using the 'Secondary User' form (Form 4) available for download from Business Internet Banking Information Centre at [www.hsbc.co.uk/bibinfo](http://www.hsbc.co.uk/bibinfo).**

## 8.3 Deleting a Secondary User

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

1. Select 'Access and Control'
2. Select 'Edit User'
3. Select Secondary User name
4. Select 'Delete'
5. Select 'Ok' to confirm deletion of the user

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

## 9 Activating another business

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To add another business, you must first complete an application form for that business and receive another welcome letter and activation code e-mail. Note, you will not need another security device for this business.

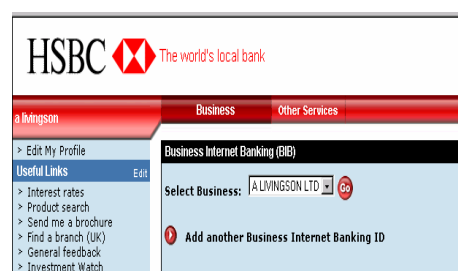
You can activate up to 50 businesses from your personal page. Adding another business is quicker as you will have already registered and created your username and password.

Application forms can be downloaded from [www.hsbc.co.uk/business](http://www.hsbc.co.uk/business) or requested at your local branch.

You will need the :

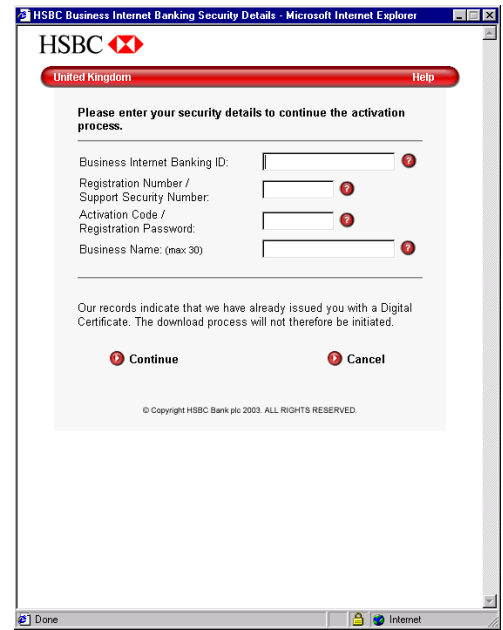
- [Business Internet Banking ID](#) and the [Registration Number](#) contained in the new **Welcome Letter**.
- [Activation Code](#) sent to you by e-mail (or by post if we were unable to send an e-mail).
- [Security Device](#).

1. Log on to your to your Personal Page
2. Select 'Add another Business Internet Banking ID'
3. Select 'United Kingdom' from the drop-down menu and continue
4. The security details screen will appear.



Once the screen appears :

- **Input your Business Internet Banking ID** is shown on the card attached to 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 (or post)**
- **Input your Business Name.** Choose a name to distinguish this business from others already activated.
- **Select 'Continue' to complete the process.**



5. The 'Activation Successful' screen will appear. Click 'Finish'.... the window will close and you will be returned to your personal page.
6. You can now access and manage the new business.



## 10 Other points of reference

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### 10.1 Online help

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

### 10.2 Business Internet Banking Information Centre

Located at [www.hsbc.co.uk/bibinfo](http://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**

### 10.3 Business information website

Located at [www.hsbc.co.uk/business](http://www.hsbc.co.uk/business) provides details of current products and services offered by HSBC.