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Online Banking
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Online Banking FAQs

Common questions for HSBC Online Banking

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Online Banking

What is Online Banking?

Internet Banking is an electronic service provided by HSBC to allow you to perform transactions, payments etc. over the Internet - through the Bank's secure website.

What are the benefits of using Online Banking?

With Internet Banking, you can conduct your banking transactions from any location as per your convenience. Internet Banking provides a comprehensive range of online transactions and information that can help you better manage your financial assets. It's secure and convenient.

What are the services and transactions which can be accessed* through Online Banking?

- Check your account balance
- View your transaction history of your banking accounts and credit card
- Transfer money between your accounts and other accounts at HSBC
- Transfer funds to overseas account (may require supporting documents)
- Transfer funds to another local bank account
- Pay your bills
- Enquire on interest rates
- Open new Term / Fixed Deposits
- Manage Wealth Management Products and Mutual Funds
- Stop cheque or order new cheque books
- Update personal information (except address)
- View and download e-Statements for banking accounts and credit cards

*Please note specific terms and conditions may apply according the chosen service / transaction

What are the recent changes to the Personal Internet Banking and Mobile Banking platforms?

We are upgrading our Personal Internet Banking and Mobile Banking platforms. As a part of these upgrades, some features are not available on Personal Internet Banking and Mobile Banking. [Click here](#) to access the complete list of impacted features and the convenient, alternate options to place these requests. These alternatives have been provided to ensure your banking is uninterrupted.



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Who can use Online Banking?

Customers having a primary HSBC credit card, HSBC debit card or HSBC PhoneBanking number in an active status can register for and use Online Banking.

Can I register for Online Banking on mobile?

You can register using your mobile browser; however registration is not available via our mobile banking app as yet.

How safe is Online Banking?

HSBC takes every precaution to keep your online experience safe. In a continued effort to safeguard online banking transactions, HSBC requires full 128-bit encryption for Personal Internet Banking use. Encryption is a process that transforms sensitive information into a string of unrecognizable characters before they are sent over the Internet and helps keep your information private between the bank's computer system and your Internet browser.

How do I apply for Online Banking?

You can register for Internet Banking at www.hsbc.co.in using your primary credit card, debit card or Phone Banking number.

How will I know if my registration for Online Banking is successful?

You will receive a confirmation immediately after registration. You should log on immediately using your Online Banking Username and Password.

Is Online Banking available 24*7?

The Online Banking service is available round-the-clock, seven days a week. However, transfer types like Real Time Gross Settlement (RTGS), Overseas transfers etc. received post the respective transfer cut-off timings will be processed on the next working day.

Any information on upcoming downtime of the service(s) will be notified on the log on page 5 days prior, along with the exact service downtime period.

Is my password for Online Banking case sensitive?

Your password is not case sensitive. As you go through the registration journey, you will be guided accordingly on the password criteria.

What do I need in order to use Online Banking services?

- A computer with Internet connection.
- Windows operating software: Internet Explorer 11.0 and above (recommended to have full compatibility with our system)
- Screen with resolution 1024 x 768 (For screens under 800x 600 resolution, users should still be able to view all content, but vertical and horizontal scroll bars may need to be used).

Can I access my accounts when I'm overseas?

Yes, as long as you have an Internet connection and your passwords and or Security Device.

I have a problem connecting to the internet while overseas or in India. What do I do?

You will have to call your local Internet Service Provider e.g. Bharat Sanchar Nagam Limited (BSNL), Airtel, Vodafone, etc who will assist you.

What if I'm disconnected from the Internet in the middle of a transaction?

Please check the transaction has been passed through with the payee and with your account once the connection is back, Should you need assistance, please contact our [customer service numbers](#)



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How can I get assistance if I experience difficulties using the Online Banking Service?

Should you need assistance, please contact our [customer service numbers](#)

Log on

What do I need in order to register for internet banking service for the first time?

To register for online banking, you will need to have any one of the following:

1. Your 10-digit Phone Banking Number (PBN) and 6-digit phone banking PIN; or
2. Your 16-digit credit card number and 6-digit credit card ATM PIN; or
3. Your 16-digit credit card number and residence telephone number; or
4. Your 16-digit ATM / debit card number and 6-digit ATM PIN

You should have activated your ATM / debit card by using it at an HSBC ATM at least once before registering for online banking.

To activate your credit card please contact our [customer service numbers](#)

What is username?

Your username is the same as your Internet Banking ID, this will be called username in future.

This is the unique username you chose when registering for Personal Internet Banking. It's a minimum of 5 characters long. Example: IB1234567890 or John123

What to do if I forgot my username?

If you forgot your Personal Internet Banking Username, please contact our [customer service numbers](#)

What if I have forgotten my online banking password?

1. If you forgot your online banking password, follow the steps:
 - 1.1. Log on with your username
 - 1.2. Click 'Continue using password'
 - 1.3. Click 'Forgotten your password'
 - 1.4. Choose to reset your password using security question and security code **OR** reset using security question and one-time activation code
2. If you have forgotten your security answer, you can reset the log on details and contact us with the request reference number to reset your password.
3. Is the new password applicable to my HSBC India Mobile Banking app?
 - 3.1. Yes, the new password registered will also be applicable to your Mobile Banking app.

How can I get the Phone Banking Number (PBN) and PIN?

If you do not have your 10-digit Phone Banking Number (PBN) and 6-digit Phone Banking PIN, please call [HSBC Phone Banking Service](#) to obtain PBN and set up the PIN on Interactive voice response (IVR).

How can I register if I don't have debit card number and PIN?

You can login either by using your Phone Banking Number and PIN or credit card and its PIN.

Why should I set up Security Question and Answer for online password reset?

Online password reset allows you to reset your current password online anytime when you forgot your password, provided that you have set up Security Question and Answer before. This feature offers you a very convenient way to enhance your account's security.



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- Enter the Username followed by the Password you have created during online registration process.
- Key in the security code which you may get by pressing the green button on the HSBC Security Device

Why do I get this message saying 'JavaScript Error'?

This means that the Java applet is not completely loaded onto your PC. Follow the instructions below to fully load this up:

Click on the Refresh button in the browser's top navigation bar. Re-select the transaction and wait for the loading to be completed.

Proceed again with your transaction

If this does not help, clear the browser's cache and log on again. To clear the browser's cache for Internet Explorer 7.0:

- Click on Tools
- Select Internet Options
- Click on General
- Click on Delete Files within the Temporary Internet Files section
- Click OK
- Close and open your browser again

Will I be able to change my Internet Banking ID/ Username and Passwords?

You cannot change your Internet Banking ID / Username but you can change your password anytime. Select the Forgotten your password link on the log on screen. You will be asked to enter your Security Answers. Upon correct entry of the security answers, you will proceed to reset your password.

What will happen if I leave my profile logged on for a while?

To protect your account, HSBC offers Auto log off function for Internet Banking. This means that if you leave your profile logged on inactive for a period of 9 minutes, a 60 second prompt will pop up to ask for your permission to stay logging on. If you do not confirm to continue using the service, it will automatically log off. If you wish to use the service again, please redo the logging on procedure.

How do I set up my security question and answer?

If you are not a Internet banking registered customer, you will be asked to setup your security question during the registration stage. You need to choose the Security Question from a set of preset questions and provide a memorable answer to the questions. Please ensure that you are the only one who knows the answer to this question.

If you are an existing Internet banking customer you can set up your security question 'Forgotten your password' and choose to reset your password along with your security question and answer.

Will I be assigned a password or do I get to choose my own password?

You are required to set your own password during the registration process. You can choose to reset your password any time by clicking 'Forgotten your password' on the log on page.

Digital Secure Key

Why do I need a Digital Secure Key?

The Digital Secure Key provides a higher level of authentication, and you need it to enjoy the full range of Personal Internet Banking services. It allows you to log on to Personal Internet Banking and verify any transactions requiring a higher level of authentication. These include: setting up beneficiary/biller, updating personal details, ordering cheque books, sending secure messages, ordering replacement credit cards or increasing your Internet Banking transaction limits.

What is the difference between the Digital Secure Key and physical Security Device?


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condition, but you won't be able to access the app. Once you need to replace your device (for example, if it breaks or the battery dies), you'll need to switch to the Digital Secure Key feature on the Mobile Banking app.

Do I have to upgrade to the Digital Secure Key?

If you already use the HSBC India app, your physical Security Device will only work until 5 August 2021. After that, you can continue to use it to access Internet Banking (as long as the device is in working condition) but you won't be able to access the app.

Once you need to replace your device (for example, if it breaks or the battery dies), you'll need to switch to the Digital Secure Key feature on the Mobile Banking app.

How do I upgrade to the Digital Secure Key?

The Digital Secure Key is available on the updated version of HSBC India Mobile Banking app on iPhone, iPad and Android phone devices. To upgrade to the Digital Secure Key, if you are an existing Mobile Banking app user:

1. Log on to your HSBC India Mobile Banking app.
2. You'll receive an instruction to switch to the Digital Secure Key. Select 'Confirm and continue' to successfully activate the Digital Secure Key on your HSBC India app.
3. Post 5 August 2021 upon upgrade/download of the HSBC India Mobile Banking App, Digital Secure Key will be a default feature and your physical Security Device code will no longer get validated.

If you're having any trouble upgrading from a physical Security Device to a Digital Secure Key, call us on HSBC Phone Banking numbers.

If you are a new HSBC India app user:

1. Download the app and follow the instructions.
2. As soon as you set up your HSBC India app, your Digital Secure Key will automatically be activated.

I am an existing HSBC India app customer and do not wish to switch to the Digital Secure Key. Will this affect my Internet Banking log on and certain other services?

If you already use the HSBC India app, your physical Security Device will only work until 5 August 2021. After that, you can continue to use it to access Internet Banking (as long as the device is in working condition) but you won't be able to access the app.

Once you need to replace your device (for example, if it breaks or the battery dies), you'll need to switch to the Digital Secure Key feature on the Mobile Banking app.

What will happen to my existing physical Security Device after I activate the Digital Secure Key?

After you activate the Digital Secure Key, your physical Security Device will immediately become non-functional. It doesn't contain any personal information, so you can just dispose of it.

Can I use both the Digital Secure Key and my physical Security Device to generate Personal Internet Banking security codes?

No. For security reasons, you can only use one type of authentication to generate the security codes, either the Digital Secure Key or your physical Security Device.

Please note that if you use Mobile Banking, your physical Security Device will only work until 5 August 2021. After that, you can continue to use it to access Internet Banking (as long as the device is in working condition) but you won't be able to access the app. Once you need to replace your device (for example, if it breaks or the battery dies), you'll need to switch to the Digital Secure Key feature on the Mobile Banking app.

Is Digital Secure Key secure enough?

Yes. Your Digital Secure Key is completely secure and packed with bank-grade security and protection features. Once you've activated it on your chosen devices, it will be linked to your personal accounts.


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How many personal devices can be linked to activate Digital Secure Key?

You can link your Digital Secure Key and personal accounts to a maximum of 1 personal device. You can download the HSBC India Mobile Banking App and activate the Digital Secure Key on this device using your Internet Banking username, password and one-time activation SMS code. If you haven't created a user password yet, you'll need to log on to Personal Internet Banking to set one up first.

What should I do if I lose my mobile device?

If you lose a mobile device, you'll need to de-link it from your profile.

Please call HSBC Phone Banking to report the lost device and we will de-link it for you.

What if I forget my 6-digit Mobile App PIN?

You can reset the 6-digit app PIN by providing your password and a one-time activation code. Just tap the "Forgot your PIN" link on the log on page of the HSBC India app. We'll send an activation code to the mobile number registered on your account.

Can other people use my Digital Secure Key to log on to their HSBC Personal Internet Banking?

No. Once it's activated, your Digital Secure Key is linked to your personal accounts, and you can only use it to access your own Personal Internet Banking accounts. Other users cannot log on to their Personal Internet Banking using your Digital Secure Key.

I have a new mobile device. How do I switch the Digital Secure Key to my new device?

You can activate the Digital Secure Key on up to 3 devices. Once you have set up your new device with your password and one-time activation code, the Digital Secure Key will be automatically activated.

If your new device is a 4th device, you'll need to de-link one of your other devices before you can register the new one. You can do this in 3 quick steps:

1. Log on to HSBC India Mobile Banking App on one of your other devices
2. Go to 'Profile' and select 'Manage devices'
3. Select the device you want to de-link and tap 'Remove device'

If you don't have your old devices anymore and can't de-link any of them yourself, please call our HSBC Phone Banking service and we'll delink them for you.

Once you receive confirmation from our Phone Banking agent, you can go ahead and download the HSBC India Mobile Banking app on your new device. After using your password and one-time activation code to set up the app on your new device, your Digital Secure Key will be automatically activated.

Can I order a physical Security Device?

No. As of 4 November 2020 we will no longer issue physical Security Devices. All new Personal Internet Banking registrations will be required to use the Digital Secure Key.

Can I get a replacement for my physical Security Device?

No. As of 4 November 2020 we will stop issuing physical Security Devices. If yours is no longer functioning, you'll need to switch to the Digital Secure Key.

Accounts

How far back can I view my account history?

You may view your account history up to 90 days from today. If you do not specify a date range in View Account History, this month's account history will be reflected only.

What should I do to select or deselect my accounts for online access?

Your accounts will be automatically linked to the service from the moment the accounts are opened. These accounts include current accounts, flexible deposit accounts, time deposits, loans and credit cards.


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Yes, you can as long as you are the primary cardholder.

To check your credit card account balance and/or transaction history, select your credit card from the Account Summary. A list of unbilled transactions will be displayed for your respective cards.

To check your reward points, simply click on the Credit Card Account Balance.

Can I redeem my credit card reward points online?

Yes, you can.

How far back in record can I retrieve transactions for my credit card account via Internet Banking?

You may retrieve your transactions up to your last credit card statement.

Why can't I view my credit card transaction history?

You should be able to view your credit card transactions unless:

- You are the supplementary cardholder.
- You have not linked your credit card to the service. To do so, click on 'Services' on the left-hand menu and proceed to "Select or Deselect Accounts" where you can link your credit card by checking the tick-box next to your credit card.

What should I do if I encounter a discrepancy on my credit card transaction history?

If you find a discrepancy in your transaction history, please contact our Customer Service Centre immediately for assistance.

When I transfer money, is the transfer effective immediately?

This depends on the nature and timing of the transaction. For transfers to other HSBC accounts, this will be effective immediately if it is received before the cut-off time for that day. For payments to HSBC Credit Cards, this will be effective the next working day.

Why are there so many options to determine when and how often my transfer is made?

There are essentially 3 ways to instruct us when you want your transfer effective:

1. Transfer now: To make the transfer immediately (if submitted within cut-off time) or the next available opportunity (at the start of the next working day)
2. Future transfer: To make the transfer at a later date pre-defined by you (thus you need to indicate the exact working date you want us to make the transfer).
3. Recurring transfer: To make more than one frequency of the same transfer for a set period. This ensures that you only need to give us the details of your transfer once and we will follow your instruction for when and how often you wish to make the same transfer.

How can I view those transactions done on my account?

The Account History allows you to view all transactions done on your accounts for the last 60 days.

Can I set a limit before I do a third party funds transfer online?

Yes, if you are an internet banking registered customer, default third party pre-designated and non-designated transfer limits will be provided. Pre-designated limits and non-designated limits will be set up to 30 Lakhs per Customer per day.

What are the charges for online third party transfers?

Charges for online third party transfer are available in the [online banking section](#).


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What are eStatements?

eStatements are simply your bank statements in an electronic form. It is presented in Portable Document Format (PDF) that can be downloaded onto your own computer. eStatement will only be generated on the upcoming statement date.

Last 15 eStatements are available online for Bank accounts & Last 11 eStatements are available online for Credit Cards. Please download your statements and keep for future records.

Will I be receiving my bank statements via postal mail each month if I opt for the eStatements?

No. With eStatements, you can only access your bank statements online, i.e. by logging on to Internet Banking. You will not be receiving your bank statements via post if you have opted for eStatements.

How Bill Payment works?

With the Bill Payments Service through Internet Banking, you can register for your billers and begin making payments online. You can also setup your payment schedules in advance. Payments are automatically processed on the scheduled dates and sent to your billers.

Am I eligible to register for Bill Payment?

You can start registering your billers now through the Pay Bills option available in online@hsbc (Internet Banking), if you are already registered for online@hsbc.

Which billers can I make a payment to?

Select your city from the list of billers available through the Bill Payments service of online@hsbc.

Will there be any charges for online bill payment service?

No, there are no charges for online bill payment service through Online Banking.

How do I register for a biller?

You need to add each biller to your personal biller list before you can begin making bill payments. Please click on the Pay Bills and then Add Biller option in online@hsbc to register for billers. You will need to provide your consumer reference number with the billers to register.

What is a Consumer Reference Number?

You will set up your billers by providing your account numbers (consumer reference numbers) with them. Consumer Reference Number is the unique identification number assigned to you by each Biller/Payee, for example, with Mahanagar Telephone Nigam Limited (MTNL) your telephone number would be your Consumer Reference Number. The Customer Reference Number appears on every bill you receive. During the registration process, you should keep your current bills with you to reference when you input account numbers with billers.

How long will take to process the application and activate the billers that I register for?

Your requests for registration of billers are sent to respective billers for validation. The time required to activate the biller for your account varies with each biller. Select your city and Biller from the Biller List to view the indicative time required by the billers to complete the registration process.

How do I know that my registration request for a biller has been processed?

You will receive an email (on the email address provided by you at the time of registration), informing your biller registration has been completed. Please begin paying your bills only after receipt of this intimation.

If I have moved the mobile number service provider for my mobile bill under the Mobile number Portability option, will my biller registration continue to remain the


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you will be required to first de-register from the existing mobile service provider by making a pin verified call at the HSBC Phone Banking or send a secured message through HSBC on-line banking or visit your nearest branch and place a written request. Once de-registration is successfully done you may once again register for the new mobile network service provider through 'Add Biller' option in online@hsbc.

How do I contact HSBC for any queries or service requests?

All account holders

The email address 'info@hsbc.co.in' is no longer in use. If you are looking for information about our products or services or have other queries, please refer to our comprehensive [FAQs](#). In case you're still unable to find the answer to your question, you can talk to a representative by selecting the Live Chat tab on this page. Live Chat can provide general information on the products and services, but for information related to your accounts, please call [HSBC Phone Banking](#).

There are three easy ways to raise a service request with us:

1. Log on to Personal Internet Banking and send us a secured email. [Click here](#) if you have already registered for internet Banking. If you wish to register, please [click here](#).
2. Call [HSBC Phone Banking](#) : Our Phone Banking executives can process the following requests only when you verify your Phone Banking Pin (subject to certain conditions).
 - 2.1. Change in select demographic details such as mobile number, e-mail, mailing address.
 - 2.2. Request for select deliverables such as debit card, debit card Pin, credit card & credit card Pin.
 - 2.3. Maintenance requests such as placement of fixed deposit, change of maturity instructions, premature withdrawal of singly held deposits.
3. Visit your nearest HSBC India [branch](#).

If you wish to register a complaint, please [complete an online form](#).

If your card has been lost or stolen or you suspect any fraudulent account activity or for any urgent matter, please contact [HSBC Phone Banking](#).

Trusted Browser

Why am I asked to verify my browser during log on?

Verifying your browser is an enhanced security feature of HSBC Personal Internet Banking. This security measure will help protect your Personal internet banking account from unauthorised access.

How can I verify my browser if I am logging on with password?

You can verify your browser with a one-time activation code that will be sent to your registered mobile number OR.

You may generate a one-time activation code using your Security Device.

Please make sure your current mobile number is updated with us.

How can I verify my browser if I am logging on with Security Device code?

If you log on using your Security Device, you may choose to directly trust the browser for all future log ons.

I have logged on with the same browser before. Why am I asked to verify it again?

You will be asked to verify the browser again for security reasons if the system does not recognise this browser during your log on. This may be due to changes to your device or the software including but not limited to the changes to the software or hardware versions etc. If you have recently cleared your cookies / cache, you will be asked to verify the browser again.

My mobile number has changed. How can I receive the one-time activation code to verify my browser?

The verification instruction page will display the last 3 digits of the mobile number registered with us. The one-time activation code will be sent to this registered mobile number. We request you to call HSBC Phone



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can I progress with browser verification?

You are required to have either a registered mobile number or a Security Device to verify the browser. We request you to call HSBC Phone Banking or visit the nearest HSBC India Branch to register your mobile number on bank records or to order a new Security Device.

What can I do if I do not receive the one-time activation code to verify my browser?

You can request for the one-time activation code again, if you have failed to receive one. We request you to ensure that your phone network reception is good to receive the one-time activation code. Alternately, if you have your Security Device, you can use it to verify your browser log on.

How can I verify a new browser when I am traveling or am on the go?

You can access Personal Internet Banking with the code generated on your Security Device.

If you are logging on with your password, a one-time activation code will be sent to your registered mobile number. To receive the one-time activation code you are required to be on roaming service with your mobile network service provider to have an uninterrupted SMS service.

For uninterrupted access to your accounts when on the move, we recommend trusting your browser on all your personal devices including mobile/tablet.

I am unable to verify the browser and receive the prompt "You have requested too many activation codes".

This would mean that you have exceeded the maximum number of one-time activation code requests. Please call HSBC Phone Banking to reset your request details or use your Security Device so that you can verify your browser and gain Internet Banking access.

Should I trust the browser to be used in future?

When you verify the browser, you will have an option to use the same browser for future use. If you choose "Yes", your browser will be recognized for future use.

If you choose "No", your browser will not be recognized for future use. You will be asked to repeat this process at each log on.

If you are using a public computer for log on, we recommend you select "No" as the option.

Is there a limitation on the number of devices I can trust the browser on?

There isn't any limitation on the number of devices you can trust the browser on. However for security reasons, we recommend you trust the browser only on your personal devices.

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