



Mobile Banking

Frequently Asked Questions

About the app

What is the difference between Online and Mobile Banking services?

Both Mobile and Online Banking services are designed to provide our customers with cutting edge digital experience and are presented on a shared platform, meaning that any customization, like adding payees, saving transfers, secure messages, etc. that you have done in Online Banking will still be accessible in Mobile Banking.

However, Mobile Banking app provides limited functionality, as there are certain transactions that cannot be performed via Mobile, and you need to log on to Online Banking.

Which devices can I use the application on?

The app can be used on smartphones and tablets. It will be available on iPhone®, iPad® and iPod Touch with an operating system of iOS 9.0 or higher and on Androids™ with an operating system of 4.4 or higher.

How to download the application?

You will need to be online at all times when downloading or using the app. The application can be found at the Apple App Store™ (for Apple devices) and Google Play™ (for Android™ devices). To download mobile app, search by typing "HSBC Mobile Banking" and choose the App with the HSBC logo. Follow instructions on screen to use the app for the first time.

How to set-up Mobile Banking password?

Log on to Online Banking and navigate to "Services" section to create your Mobile Banking password. You will then use this password, along with your existing Personal Online Banking username and your memorable answer, to log on to the app. Alternatively, you can also log on to Mobile Banking with your Username, Memorable answer and your Personal Online Banking Security device.

Can I use Mobile Banking application if I am not registered for Online Banking?

You need to be an existing Online Banking user to use Mobile Banking application. To log on to Mobile Banking app, you need to have your Online Banking username, memorable answer, Security Device or a Mobile Banking password created via Online Banking.

How much does it cost to use Mobile Banking service?

You can download the application for free, however, you need to sign-up for Online Banking service first to be able to use Mobile app. In case if you have already signed-up for Online Banking, you can start using the app.



Can I use the application while I am abroad?

Yes, however, we strongly recommend that you only use the App via secured networks. Connecting through a public Wi-Fi or hotspot can compromise your mobile security and put your information at risk. Take the necessary precautions to ensure that your mobile device is always secure. Furthermore, you may be charged by your mobile network provider for the use of internet connection when accessing the App. These charges may vary if you access the App when abroad. Limitations to use or download this Mobile Banking App may apply in some countries around the world.

App security

Can I use Mobile Banking with my existing Online Banking logon credentials?

Yes, you will use your Mobile Banking with your existing Online Banking username, Memorable answer and Online Banking security device. In addition to the above credentials, you may also create a Mobile Banking password via Online Banking and log on to Mobile Banking with your username, Memorable answer and Mobile password.

Can I change my Mobile Banking password once I have created it?

You can change your Mobile Banking password any time you wish. Just log on to Online Banking and click on "Change Mobile Password" link from the left hand side menu "Services" section. Follow the instructions on the screen to change your Mobile password.

Will I still be able to log on to my Online Banking if my logon credentials for Mobile are locked due to wrong log-on information?

No, you cannot log on to Personal Online Banking if your Mobile Banking account has been locked due to wrong log on credentials entered several times. You will need to contact our Online Banking support centre at +374 (60) 655 444 to unlock your credentials and log on to Personal Online or Mobile Banking.

What if I lose my mobile device? Will my bank details remain secure?

We have ensured that no data about your account is stored on the phone itself. Each time you access the app and enter your security details correctly you will be securely connected to our servers. Always remember to log out when you have finished. We would also encourage customers to take precautions when using their mobile devices in a public area. To protect your mobile phone use a PIN or passcode to stop your mobile opening up for anyone else. This helps opportunists from accessing your lost or stolen phone.

Keep your passwords and security details safe, so no one else can access your online accounts. Your password should be unique and very well protected. It is important that you do not save any passwords and/or security details on your mobile phone or tablet. If you are worried that your security details have been compromised, or if you have lost your phone, please change your Mobile Banking password, memorable answer and security questions immediately. Log on to Personal Online Banking, select "Services" from the left hand side menu present in your Account Summary page and click on "Change Mobile Banking password" , "Change memorable question & answer" and "Change security question & answer" to reset all your passwords. If you have any difficulty please contact us at +374 (60) 655 444.



If I forget to log out, will the application keep on running or will time out automatically?

Mobile banking application will time out automatically after 10 minutes of inactivity. Unlike Personal Online Banking, there won't be a pop up message advising that it will time out.

Please always ensure to log out when you have finished using the app or whenever your Mobile Banking session times out.

What if I change my phone/SIM card/network or device and what happens to my logon credentials if I uninstall the app?

The app will be saved to your mobile device, so will not be affected if your SIM card or network changes. If you are changing your mobile device, then delete the app from your mobile device and reinstall it on your new device. This will not affect your account or your log on details and your password will remain the same.

App functionality

What transaction can I do via Mobile Banking?

You can do the following transactions via Mobile Banking app:

- Transfers between your own accounts
- Transfers to third parties including other accounts in HSBC Bank Armenia, local Armenia Banks and Overseas beneficiaries
- Credit card payment to payees added via Online Banking
- New Term deposit placement
- Send secure message to HSBC Bank Armenia

Can I add new credit card payees via Mobile Banking?

All credit card payees added via Online Banking to your account will be available in Mobile as well and you can make bill payments choosing such payees. However, if you wish to add more payees, you need to Log on to Online Banking, go to "Bill Payments" section from left hand menu, choose "Add payee" and follow the instructions on screen.

You will need to have your security device with you in order to add a new payee via Online Banking.

What types of transfers can I do via Mobile Banking?

All types of transfers, available via Online Banking can be done via the Mobile app, including:

1. Transfer between your HSBC accounts
2. Transfer to other HSBC account
3. Transfer to Local Beneficiary and
4. Overseas and FX Transfers are possible to perform via Mobile Banking



You can also access Saved Transfers done via Online Banking and make transfers to saved payees as well.

In Mobile Banking you can also make future dated transfers, however there is no possibility of setting recurring transfers via Mobile. For setting recurring transfers you will need to log on to Online Banking system.

There are certain transactions which are not allowed if I am logged on with a Mobile password only. What should I do to be able to fully use all the features of the application?

There are two log-on levels in Mobile Banking app – with password or security device. In both cases you are required to input your Online Banking Username and Memorable answer. However, if you do not have your security device with you, hence cannot generate a security code, you can choose to log on with Mobile password only.

You can still perform majority of transactions when logged on with password only, however, for certain transactions like third party transfers and sending a secure message you will be asked by the system to enter Security code generated by your Security device.

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Can I make a loan payment via Mobile Banking?

You can make a transfer to your loan account via Mobile Banking, however, only one type of transfer can be performed through Mobile Banking, which is "Prepay principal amount". "Full repayment", "Repay next principal" and "Repay overdue principal and interest" options are available via Online Banking.

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