



Online security device

Overview

- We're serious about Online Banking security
At HSBC, Online Banking security is taken very seriously. That's why in 2013 HSBC Bank Armenia upgraded Online Banking service and all Online Banking customers were provided with a new Security device which helps safeguard all their transactions when banking online.
- Fraud protection
Your Security device introduces the latest advances in Online Banking technology to protect you against online threats.
- Advanced security technology
Proven to be even safer than other security code technologies (such as SMS security code technology).
- Continuous validation
Constantly validating that it is you making the transaction.

Features

- New Security device
There are several new functions in the upgraded HSBC Security device. These functions have been introduced to face the risk of online threats. At HSBC, being proactive and constantly upgrading and evolving security methods to combat these threats is very important.
- What's New?
A new stylish look
The new device has a completely different look and is much slimmer. It easily slides into your pocket or wallet.

PIN protected

A PIN code is required for use of the device, offering you great peace of mind by preventing third party misuse.

Protect your transfers and bill payments

When making a third party transfer or adding payee for Pay bills, you will need to generate a Transaction Signing Code, which ensures that it's really you making that transfer or payment.

How we protect you

How HSBC protects you when banking online

At HSBC a variety of measures are used to protect your financial information and ensure it is kept safe and secure.

- Multi-layer logon verification
Your financial information is protected by a sophisticated combination of a unique Username, a Memorable answer and a one-time security code generated by your Security device.
- Transaction verification
When you transfer money or pay bills online, HSBC prompts you for a Transaction Code generated by your Security device. This ensures that only you can authorise payment and transfer requests.
- 128-bit encryption
HSBC uses 128-bit SSL Encryption, which is accepted as the industry standard level.
- Automatic 'time-out' feature
As a security measure, your Online Banking session will automatically shut down or time-out after a period of not being used. You should always log out and close your Online Banking session when you have finished.

You also have a role to play in security

It is recommended that you take the following actions to ensure Online Banking security:

- Download updates regularly to ensure your computer is protected with the latest antivirus and firewall protection software at all times
- Choose a Memorable answer that is easy for you to remember, but not easy for someone else to guess. Memorable answers that combine alphabetical and numeric characters are generally harder to guess (e.g. a7g3cy91)
- Do not choose a Memorable answer that you use for other services such as e-mails. It should be unique
- Change your Memorable answer on a regular basis
- Never reveal your Online Banking Memorable answer to anyone. HSBC staff will never ask for your Memorable answer
- Do not write your Online Banking Username together with your Memorable answer. Do not write your Memorable answer in a recognizable format and never leave your logon details with your Security device
- Disable the functions on your computer or browsers that remember logon details

If you suspect someone has access to your Online Banking details, log on to Online Banking to change your Memorable answer and immediately call us on +374 (60) 655 444.

FAQs

Setting / Changing your Security device PIN

Why do I need to set up a PIN for the new Security device?

The HSBC Security device is unique as it is PIN-protected. For added security, you will have to set a PIN during activation and this PIN will be required to access your device before each use.

How many digits can I choose for the PIN?

Between four and eight digits

How do I set up a new PIN?

- Turn on the device by pressing the green button, followed by your PIN.
- Enter your PIN and press the yellow button on the bottom left.
- Confirm the new PIN by re-entering it.
- The icon 'New PIN CONF' will display for two seconds if the PIN is successfully set.

Activating the new Security device

How do I start using my new Security device?

You will need to activate your new Security device before using it. After logging on for the first time after registration, you will be prompted to activate your new security device.

How do I turn on the new Security device?

- Press the green button on the bottom right of the device and hold for two seconds.
- When the screen prompts for a PIN, enter your four to eight-digit PIN number. When the device unlocks, 'HSBC' will appear on the screen and it is ready for use.

HSBC Secure Key: Troubleshooting guide

▼ New PIN



You will need to create a new PIN for your Security device. Think of a PIN between four and eight digits long. Avoid using sequential or repeated numbers such as 1234 or 1111. Enter this number on your Security device and press the yellow button.

Note: If a wrong digit is mistakenly pressed while entering your PIN, you can use the green button to delete the last digit entered.

● Yellow button

- When setting up your device, press here to create your PIN
- After you have entered your PIN, press here to generate a Transaction Code used for authorising third party transfers or adding payees for bill payments

● Green button

- Press and hold for two seconds to turn on the device
- Press once to delete one character
- Press and hold to clear all input
- After entering your PIN, press here to generate a logon security code

✓ Code variations



PIN CONF

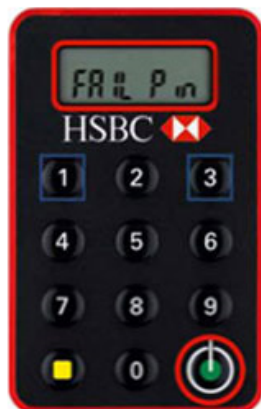
The PIN you are setting up needs to be confirmed. Re-enter the PIN into your Security Code Device



NEW PIN
CONF HSBC

You have successfully set your PIN. You can now use your Security device to generate a security code.

▼ Fail PIN



The confirmation PIN did not match the first PIN entered. Press the yellow button and repeat the steps to set up a PIN.

Step 1

When setting up your PIN for the first time, you will see this message if the two entries do not match.

Step 2

Press the green or the yellow button to return to the PIN setup and enter your PIN again twice, ensuring that both entries match.

▼ PIN not Safe

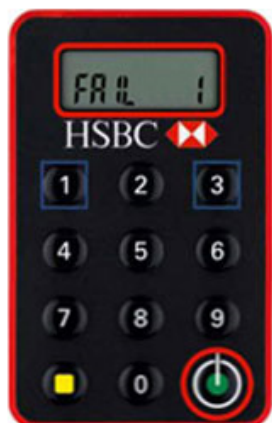


The new PIN entered is not safe and could be guessed. Please enter another PIN.

The PIN should be between four and eight digits long and should not be sequential or use repeating numbers. For example, you should avoid using 1234 or 1111.

If you enter a PIN and the message 'Not SAFE' is displayed, you will need to choose another PIN. Your Security device will automatically return to the PIN setup screen.

Fail 1, 2 or 3



If an incorrect PIN is entered, the message 'FAIL 1' will appear. Press the green button and enter your PIN again.

You have three attempts to enter your PIN correctly.

If you switch the device off and turn it back on, the incorrect PIN attempts do not reset.

After the third incorrect attempt ('FAIL 3'), the device will lock. Click on the next tab to find out more.



PIN

Enter your PIN. The number of dashes shown on the screen is equal to the number of digits in your PIN.



HSBC

This is the welcome screen. You will see this once your PIN has been accepted. Press the green button to generate your Security Code.



PIN FAIL 1

The PIN entered is incorrect. Press the green button, **without holding it down**, to return to the PIN entry screen. You will then be prompted to enter your PIN again.



PIN FAIL 2

The PIN entered is incorrect. Press the green button, **without holding it down**, to return to the PIN entry screen. You will then be prompted to enter your PIN for the third time. To protect you from fraud, the Security device will lock after three incorrect PIN entries.



PIN FAIL 3

The PIN entered is incorrect. The Security device is locked and will need to be reset. To do this, log on to the Internet Banking service. In the next screen click the 'Forgotten your Security device PIN' link found under the field 'Generate and enter the six-digit Security Code'. Then follow the on-screen instructions.

Lock PIN



Your HSBC Security device is locked. To continue using the Internet Banking service you need to unlock it by generating a Reset Code. To do this:

1. Log on to the Internet Banking service.
2. At the next screen, click on the 'Forgotten your Security device PIN' link under the field 'Generate and enter the six-digit Security Code'.
3. Follow the on-screen instructions.

Once you have the Reset Code, press the green button without holding it down. You will then be prompted to input the Reset Code.

If your device is locked, a seven-digit code will appear on the screen whenever it is turned on. This is the Lock PIN Code.

You can reset your PIN online by entering your Username at log on and by continuing to the next screen to select the 'Forgotten your Security device PIN' link.

After some Security Questions you will be asked to enter the Lock PIN Code before being given a PIN Reset Code.



Green button

Enter the PIN Reset Code into your Security device and press the green button to reset your PIN.

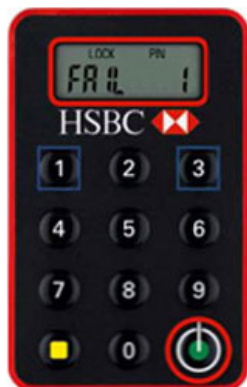
Code variations



Lock PIN

Enter your seven-digit PIN Reset Code. Once entered correctly, you will be prompted to set up a new PIN.

Reset PIN



If the PIN Reset Code is entered incorrectly, a 'Fail 1' message will be displayed. If three incorrect PIN Reset Codes are entered, the device's display will freeze bearing the 'Fail 3' message.

Code variations



LOCK PIN FAIL 1

The PIN Reset Code has been entered incorrectly. Press the green button, **without holding it down**, and enter the Reset Code again. Make sure you enter the Reset Code exactly as it appears on screen.



LOCK PIN FAIL 2

The PIN Reset Code has been entered incorrectly. Press the green button, **without holding it down**, and enter the Reset Code again. Make sure you enter the reset code exactly as it appears on screen.

Note: To protect you from fraud, the Security device will lock after three incorrect entries



LOCK PIN FAIL 3

The PIN Reset Code has been entered incorrectly for the third time and the Security device is now temporarily locked. This message will remain on the screen of the Security device until the lockout has expired, then the device will automatically switch off.

When the Security device is turned back on, 'LOCK PIN' and a seven-digit number will appear on screen.

Press the green button, **without holding it down**, and enter the same PIN Reset Code again. Make sure you enter the code exactly as it appears on screen



LOCK NEW PIN

The Security device is unlocked and a new PIN needs to be set. Think of a PIN between four and eight digits long. Avoid using sequential or repeated numbers such as 1234 or 1111. Enter this number on your Security device and press the yellow button.

Note: If the PIN is entered incorrectly, you can use the green button to delete the digits one-by-one starting for the last.



LOCK PIN CONF

The PIN you are setting up needs to be confirmed. Please re-enter your chosen PIN.



LOCK FAIL PIN

The confirmation PIN entry did not match the first entry. Press the yellow button and repeat the steps to set a PIN.



LOCK NEW PIN NOT SAFE

The new PIN entered is not safe and may be guessed. Please enter another PIN and avoid using sequential or repeated numbers such as 1234 or 1111.

Button



One of the buttons on your Security device has been held down for too long. To save battery power, your Security device will automatically power off.

Switch the Security device back on, enter your PIN and continue with what you were trying to do.

If you press and hold a button for more than seven seconds, the device will switch off to preserve battery life.

Battery



This is the low battery message.

After its first appearance, the battery message is displayed for two seconds each time the device is switched on. After the two seconds, the device operates as normal.

bAtt 2:
Two months remaining

bAtt 1:
One month remaining

bAtt 0:
Replacement needed

Please contact +374 (60) 655 444 to arrange for a replacement device to be sent to you.

Code variations



bAtt 2

The battery power is running low. Do not worry, there are still approximately two months of power remaining.

You may order a replacement of Security device by contacting our Internet banking support centre at +374 (60) 655 444.

Calls may be monitored and/or recorded for security and service improvement purposes.



bAtt 1

The battery power is running low. Do not worry, there is still approximately one month of power remaining

You may order a replacement of Security device by contacting our Internet banking support centre at +374 (60) 655 444.



bAtt 0

The battery power is running very low. There is only minimal power left and you should order a replacement Security device as soon as possible.

You can do this by contacting our Internet banking support centre at +374 (60) 655 444

*Note: In case of discrepancies between the Armenian and English versions of this page, the Armenian version shall prevail.
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