



Frequently Asked Questions (FAQs)

General information about Hang Seng HSBCnet Mobile Authentication (“Soft Token”)

1. What is Hang Seng HSBCnet Soft Token?

Hang Seng HSBCnet Soft Token is designed to allow you to use your mobile device and the Hang Seng HSBCnet Mobile app for accessing Hang Seng HSBCnet desktop and mobile app services, instead of using your physical Security Device.

You can activate the Soft Token for ongoing user authentication through the Hang Seng HSBCnet Mobile app. Before you begin, please ask your System Administrator to enable Soft Token function on your profile.

Please note: Hang Seng HSBCnet Soft Token is ONLY available for the Hang Seng HSBCnet Mobile app downloaded from the Apple App Store or Google Play.

List of supported devices and hardware requirement can be found [here](#).

2. What are the benefits of using Soft Token?

Hang Seng HSBCnet Soft Token in the Hang Seng HSBCnet Mobile app provides you with an easier, faster and safer access to Hang Seng HSBCnet without using a physical Security Device.

By activating your Soft Token, you can log on to Hang Seng HSBCnet Mobile app directly or confirm your access to Hang Seng HSBCnet with the following benefits:

- **Ease of use** – seamlessly log on and confirm payment via your registered mobile device
- **Convenience and hassle free** – Get instant access to your mobile device without the need of carrying a physical Security Device
- **Enhanced security** – Besides the mobile security PIN, you can use fingerprint and facial recognition to confirm your identity and secure online transactions

3. What do I need to do to activate my Soft Token?

Please make sure your user profile has been enabled with Soft Token by your profile’s System Administrator. Next, download the Hang Seng HSBCnet Mobile app from the Apple App Store or Google Play on your compatible mobile device.

Then, set up the Soft Token on your compatible mobile device.

List of supported devices and hardware requirement can be found [here](#).

For details, please refer to the <[Step-by-step guide](#)> page or <[Hang Seng HSBCnet Soft Token Activation Guide](#)>.

4. Are there any charges for using Soft Token?

No, it is free of charge for using Soft Token.

However, please note that starting from **1 August 2023**, a fee of HK\$200 per Hang Seng HSBCnet physical Security Device (“hard token”) will be imposed on you for each hard token order request. In order to let you have a smooth transition to Soft Token and allow you to have an alternate method of accessing Hang Seng HSBCnet without paying additional charges in the event that the existing hard token battery runs out, you are strongly recommended to activate your Soft Token on a compatible mobile device via Hang Seng HSBCnet Mobile app as early as possible to enjoy the benefits for free.

5. Can I activate my Soft Token on more than one device?

No, each user can only activate Soft Token in one single mobile device for security reasons.

6. Can I activate Soft Token for multiple users on one single device?

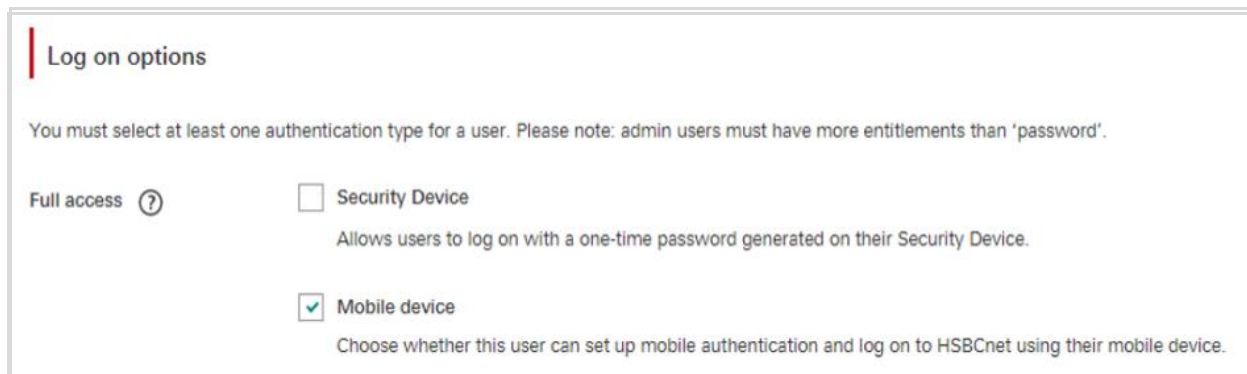
Yes. Users who have more than one Hang Seng HSBCnet user account (must be under different company profile ID) are allowed to activate Soft Token for **up to 25 usernames** within the same Hang Seng HSBCnet Mobile app on one single device.

7. What should I do if I need to change the SIM card or mobile phone number on the mobile device on which my Soft Token is activated?

Your Soft Token is tied to your mobile device. Changing your SIM card or mobile phone number will not have any impact on your Soft Token.

8. What should I do if the battery of physical Security Device is depleted and I want to activate my Soft Token?

You need to request System Administrator to update your user profile by removing **“Security Device”** and enabling **“Mobile device”** under **“Log on options”** via **<User Management>**.



Log on options

You must select at least one authentication type for a user. Please note: admin users must have more entitlements than 'password'.

Full access ?

Security Device
Allows users to log on with a one-time password generated on their Security Device.

Mobile device
Choose whether this user can set up mobile authentication and log on to HSBCnet using their mobile device.

9. Can I activate my Soft Token if I am using an overseas mobile phone number?

Yes. You can activate your Soft Token using any mobile phone number.

10. Can I activate Soft Token on a jailbroken / rooted device?

No, since jailbroken / rooted device may be less secure and may lead to fraudulent transactions. For security reasons, you are not allowed to activate Soft Token on a jailbroken / rooted device.

11. Can others use my Soft Token-enabled mobile device to log on to their Hang Seng HSBCnet Mobile Banking?

No. Soft Token is enabled on your personal mobile device. Once it is enabled, your Soft Token is linked to your Hang Seng HSBCnet user profile, and only you can access your Hang Seng HSBCnet Mobile Banking through a Soft Token-enabled mobile device.



12. Once activated Soft Token on my mobile device, do I have to use it every time I log on to Hang Seng HSBCnet Mobile app?

Yes, once you have activated the Soft Token on your mobile device, you have to enter your security PIN or use Biometric Authentication when you log on to Hang Seng HSBCnet Mobile app. You will no longer need your password or physical Security Device to log on after you have activated your Soft Token.

13. Can I have a physical Security Device as well as use Soft Token?

Yes. Soft Token is an alternative tool to your existing physical Security Device. You can still use your existing Security Device to log on and access Hang Seng HSBCnet services after activating Soft Token on your compatible mobile device, and you will still need it in some situations, such as resetting your mobile security PIN or re-activating Soft Token in a new mobile device.

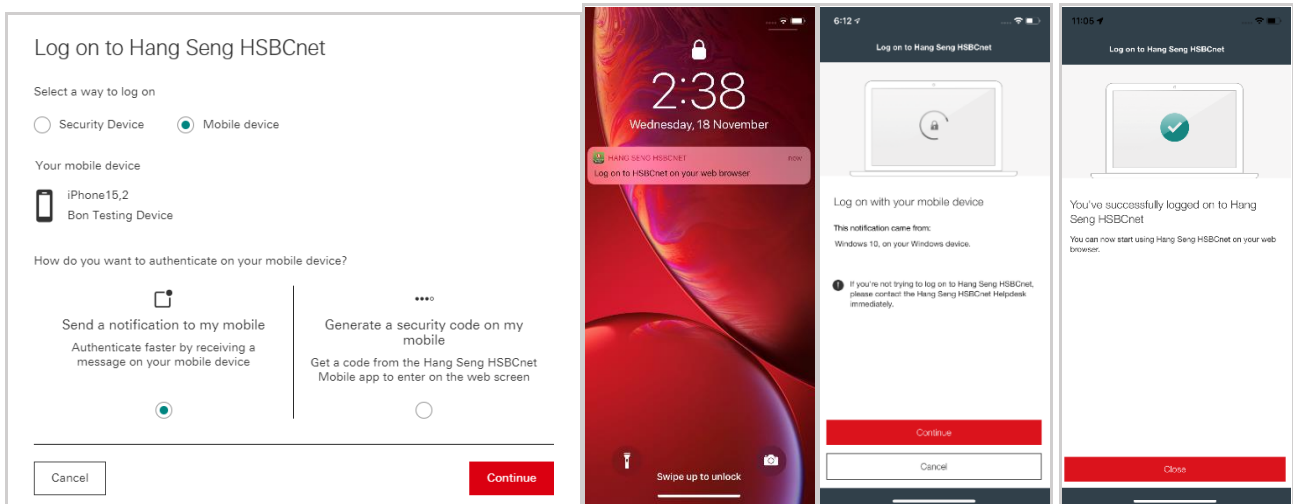
However, please note that starting from **1 August 2023**, a fee of HK\$200 per Hang Seng HSBCnet physical Security Device ("hard token") will be imposed on you for each hard token order request. In order to let you have a smooth transition to Soft Token and allow you to have an alternate method of accessing Hang Seng HSBCnet without paying additional charges in the event that the existing hard token battery runs out, you are strongly recommended to activate your Soft Token on a compatible mobile device via Hang Seng HSBCnet Mobile app as early as possible to enjoy the benefits for free.

Using Hang Seng HSBCnet Soft Token

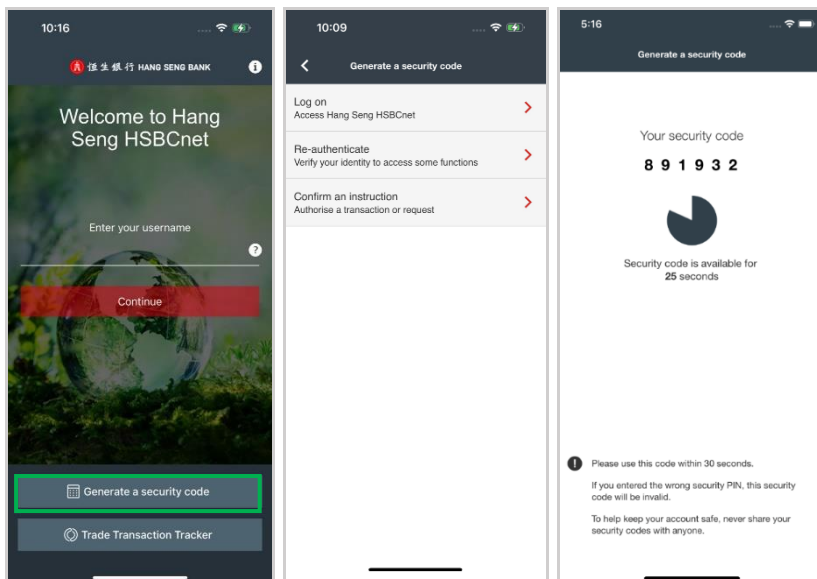
14. How do I use my Soft Token to log on and access Hang Seng HSBCnet?

You will be presented with the below two options to log on and access to Hang Seng HSBCnet with your Soft Token:

- **Push Notification** – Receive a pop-up notification alert from your Soft Token-enabled mobile device via Hang Seng HSBCnet Mobile app



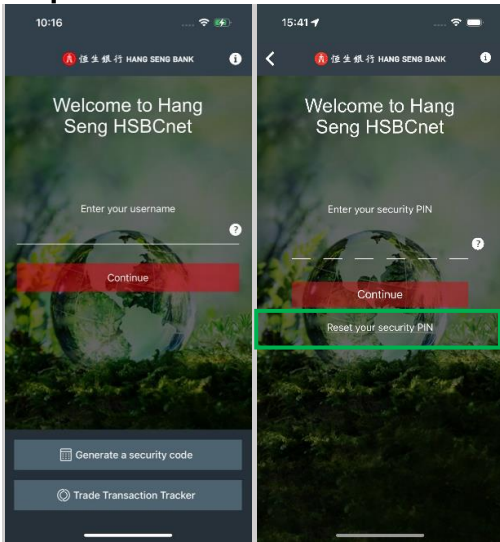
- **Mobile One Time Password (Mobile OTP)** – Generate a 6-digit security code from Hang Seng HSBCnet Mobile app and enter into the web browser



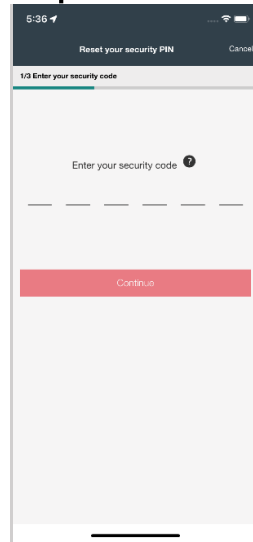
15. What if I forgot my security PIN?

- **For users who granted [with a physical Security Device](#)**
 - Step 1: Click on the **“Reset your security PIN”** button after inputting your username on the logo page
 - Step 2: Enter your security code that generated from your physical Security Device
 - Step 3: Create a 6-digit security PIN
 - Step 4: Upon completion, a confirmation page will be prompted

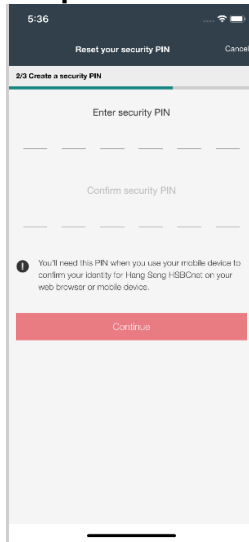
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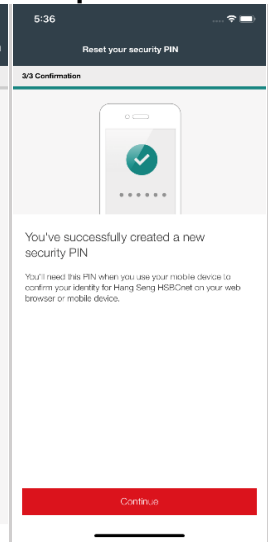
Step 2



Step 3



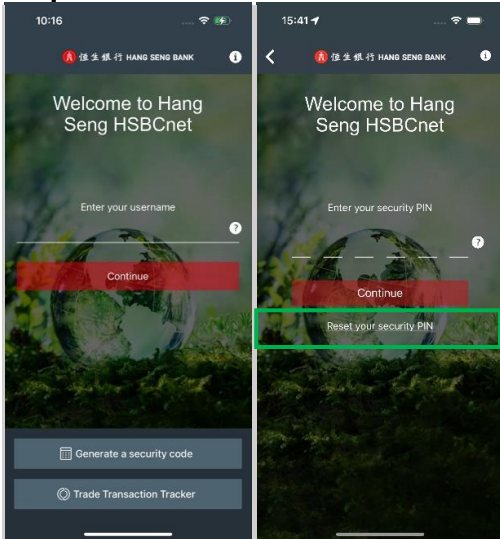
Step 4



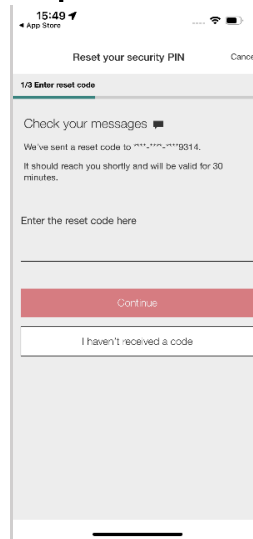
- For users [without a physical Security Device](#)

- Step 1: Click on the **“Reset your security PIN”** button after inputting your username on the logon page
- Step 2: A 8-digit reset code will be sent to your registered mobile number. Enter the reset code and select **“Continue”**
- Step 3: Create a 6-digit security PIN
- Step 4: Upon completion, a confirmation page will be prompted

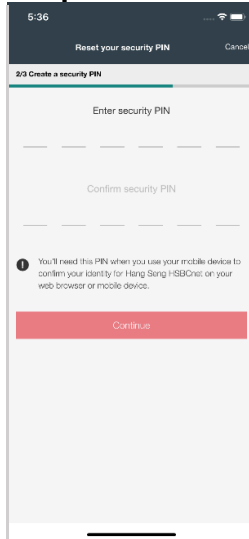
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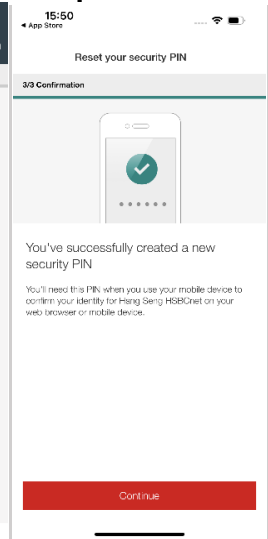
Step 2



Step 3

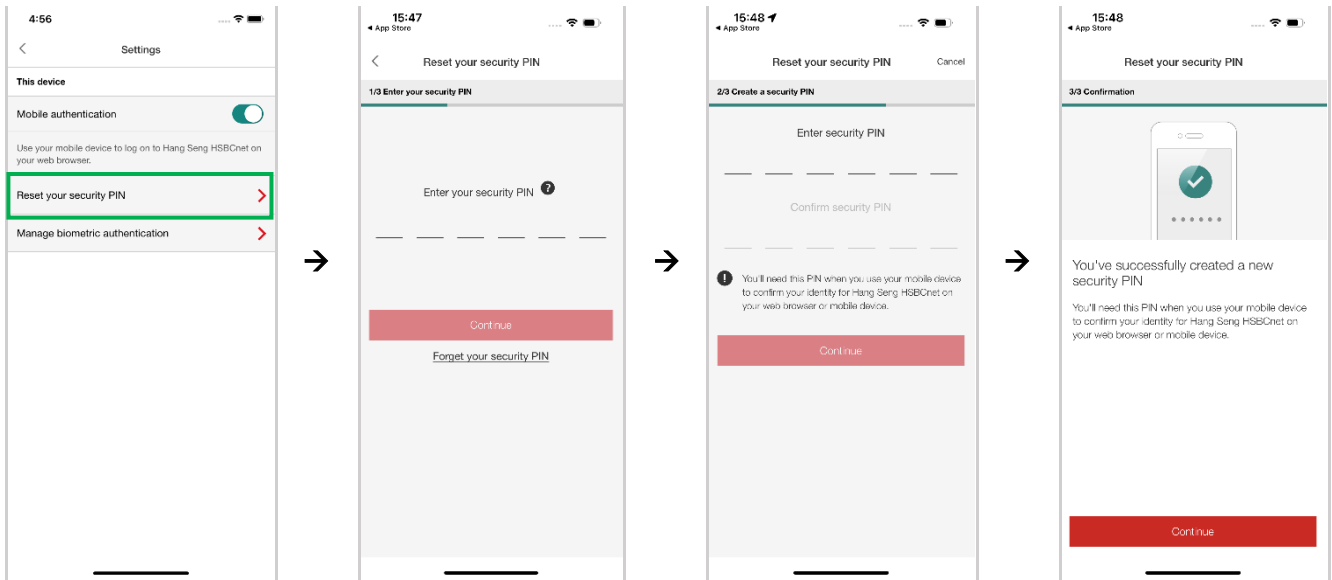


Step 4



16. Can I change my security PIN in the future?

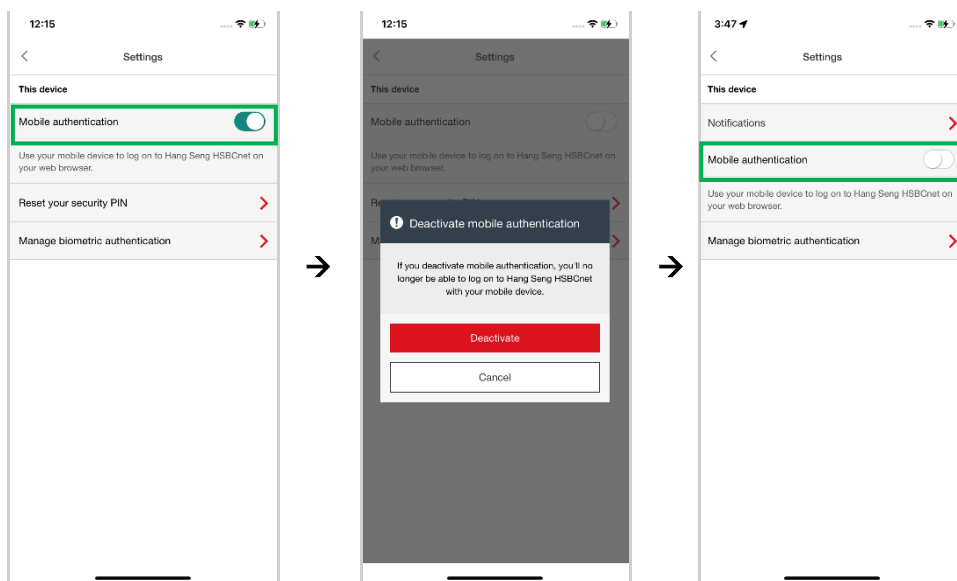
Yes. Upon logon to the Hang Seng HSBCnet Mobile app, go to the **“More”** page and select **“Settings”** → Click on **“Reset your security PIN”** option and then follow the on-screen instructions to reset your security PIN.



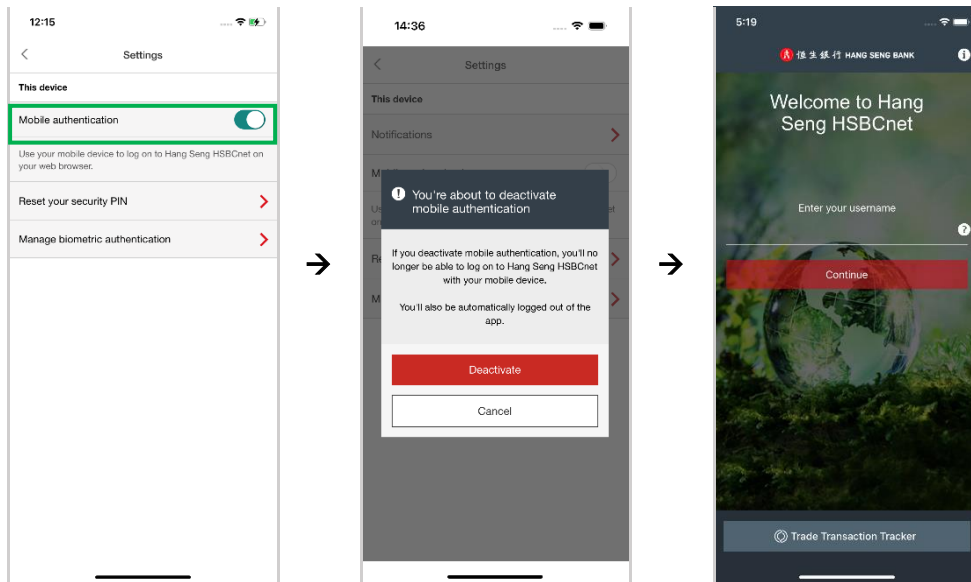
17. How can I deactivate my Soft Token on my current device?

Upon logon to the Hang Seng HSBCnet Mobile app, go to the **“More”** page and select **“Settings”** → Toggle off the **“Mobile authentication”** option → Click on **“Deactivate”** button to deactivate your Soft Token.

- For users who granted [with a physical Security Device](#)



• For users without a physical Security Device



Please note: If you are a Soft Token only user, you need to activate your Soft Token on a new mobile device first before re-accessing to Hang Seng HSBCnet.

18. If I have a new mobile device, how can I activate my Soft Token on it?

Things to know before switching device

- It is recommended that you have your old device with you when switching to a new device
- To log on to the Hang Seng HSBCnet Mobile app on your new device, you'll need to have the following items with you:

User Type	Items required	Remarks
Users who granted <u>with a physical Security Device</u>	(i) Hang Seng HSBCnet username; and (ii) Your physical Security Device	If your physical Security Device is lost or the battery is depleted, you need to request System Administrator to remove the "Security Device" and enable "Mobile device" under "Log on options" in your user profile. For details, please refer to #8 above.
Users <u>without a physical Security Device</u>	(i) Hang Seng HSBCnet username; and (ii) Password; OR (iii) Memorable Answers	If you've forgotten your Password, you can reset it by logging on to Hang Seng HSBCnet desktop and answering your pre-set security questions. 1) On the www.hangseng.com , choose Log on to "Hang Seng HSBCnet" 2) Enter your username and choose "Continue" 3) On the next page, select "Continue" when you arrive "Account locked" page 4) Answer the first and second security question. You set up this security information during your registration - If you answer both security questions correctly, you can create a new password. Choose "Submit" when finished - If you answer incorrectly, you need to go through Security Information Reset (SIR) process and require your System Administrator to approve SIR request

Scenario 1 - If you still have your old device on hand

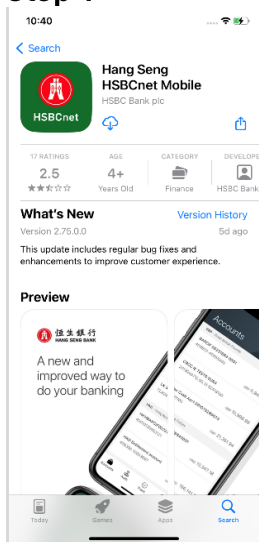
- Please follow the steps mentioned in **#17** above to deactivate your Soft Token on old device before reactivating it on the new one.

Scenario 2 - If your old device is lost or stolen

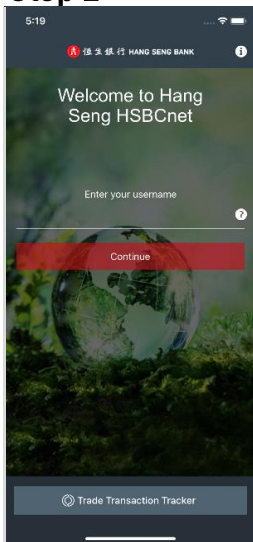
- For users who granted with a physical Security Device

- Step 1: Download the Hang Seng HSBCnet Mobile app on your new mobile device
- Step 2: Log on to Hang Seng HSBCnet Mobile app with your username and a 6-digit security code generated from your physical security device
- Step 3: Go to the **"More"** page and select **"Settings"**
- Step 4: Click on **"Deactivate"** under **<Other devices activated for mobile authentication>**
- Step 5: Click on **"Confirm"** button to deactivate your Soft Token from the old device
- Step 6: Toggle on **"Mobile authentication"** option and perform re-authentication. Then, create a 6-digit security PIN or optionally enable Biometrics authentication feature (Fingerprint ID/Touch ID/Face ID)
- Step 7: Upon completion, **"Generate a security code"** button will be displayed on the Hang Seng HSBCnet Mobile app logon page

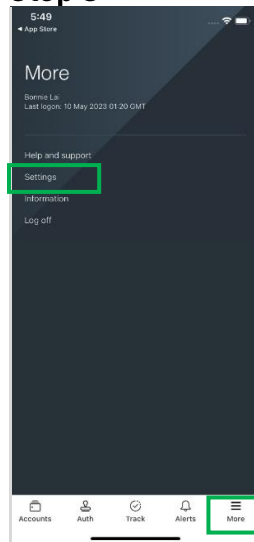
Step 1



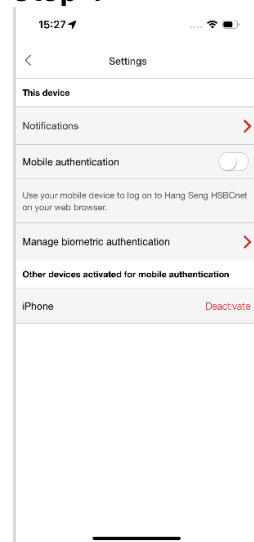
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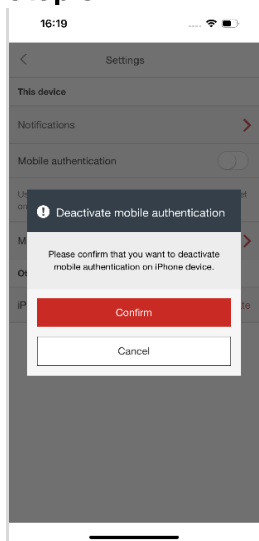
Step 3



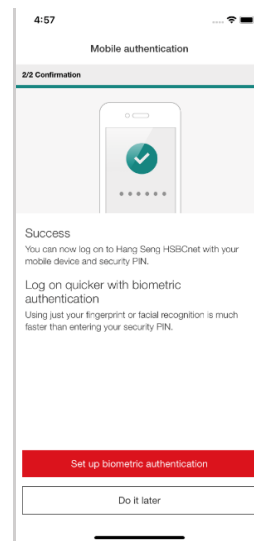
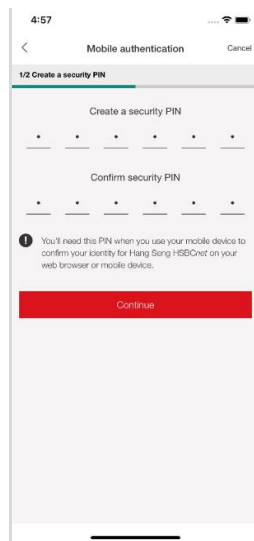
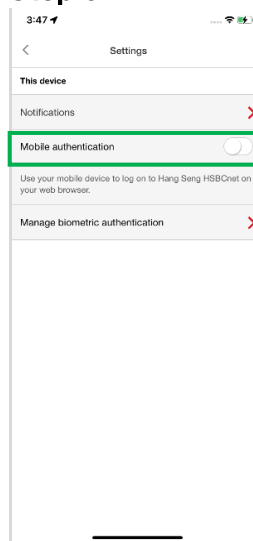
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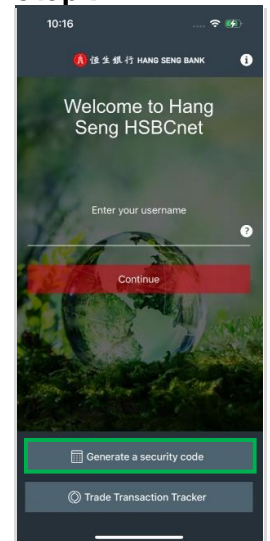
Step 5



Step 6

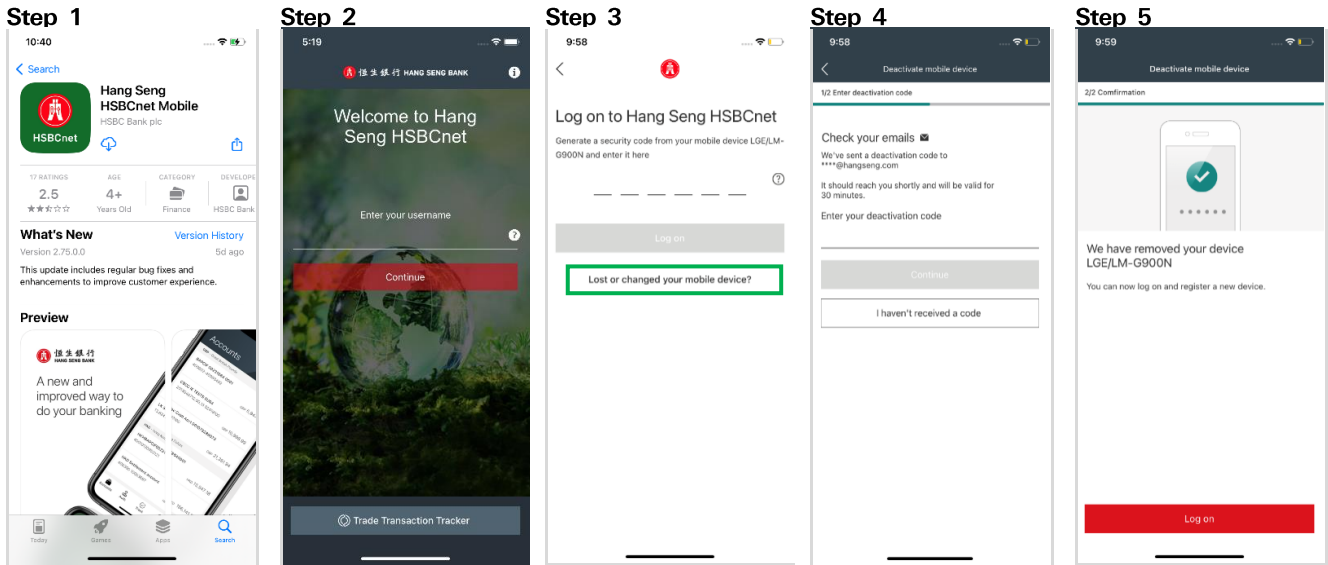


Step 7



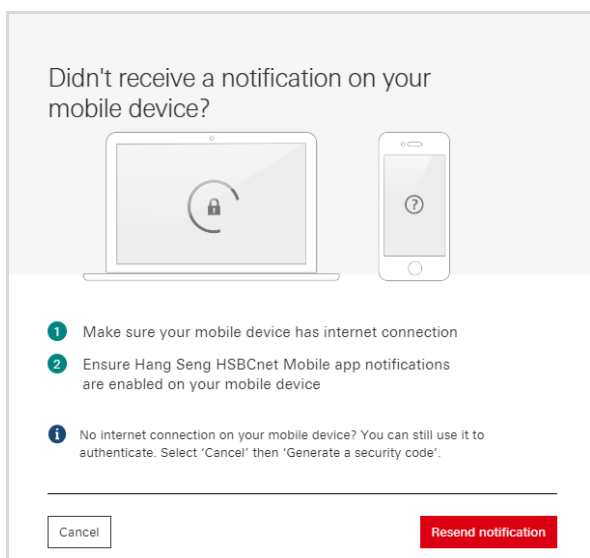
• For users [without a physical Security Device](#)

- Step 1: Download the Hang Seng HSBCnet Mobile app on your new mobile device
- Step 2: Log on to Hang Seng HSBCnet Mobile app with your username
- Step 3: Click on **“Lost or changed your mobile device?”** on the logon page
- Step 4: A 8-digit deactivation code will be sent to your registered email address. Enter the deactivation code and select **“Continue”**
- Step 5: Upon completion, a confirmation page will be prompted. You can then refer to the <[Step-by-step guide](#)> page or <[Hang Seng HSBCnet Soft Token Activation Guide](#)> to activate Soft Token on your new mobile device



19. What can I do if the logon request has expired?

If a logon request has expired, you can click on **“Resend notification”** on the logon page or choose to log on using your physical Security Device (if any).



20. Can I change the mobile device name shown on the Hang Seng HSBCnet logon page?

The mobile device name on the Hang Seng HSBCnet logon page is based on specific mobile device settings and cannot be changed.

21. Why can't I receive Hang Seng HSBCnet logon requests on my mobile device?

There are a few possible reasons for this:

- Your mobile device is disconnected from your Wi-Fi or cellular network
- You have not yet enabled the “**Notification**” settings on your mobile device for the Hang Seng HSBCnet Mobile app
- If you are using Android devices in mainland China, you will be unable to receive notifications as Google Play is prohibited in mainland China.

If you are still having problems, please contact our Business Partner Direct at (852) 2198 8000 for further assistance.

22. How to obtain more information about Hang Seng HSBCnet Soft Token?

For details, please visit <**Mobile Authentication**> section of HSBCnet Mobile website at <https://www.hsbcnet.com/learningcentre/hsbcnet-mobile> or go to < **User Guides** > after log on to Hang Seng HSBCnet to download the relevant information. You may also contact our Business Partner Direct at (852) 2198 8000 for further assistance.