

New look and feel for Hang Seng HSBC^{net} payments service

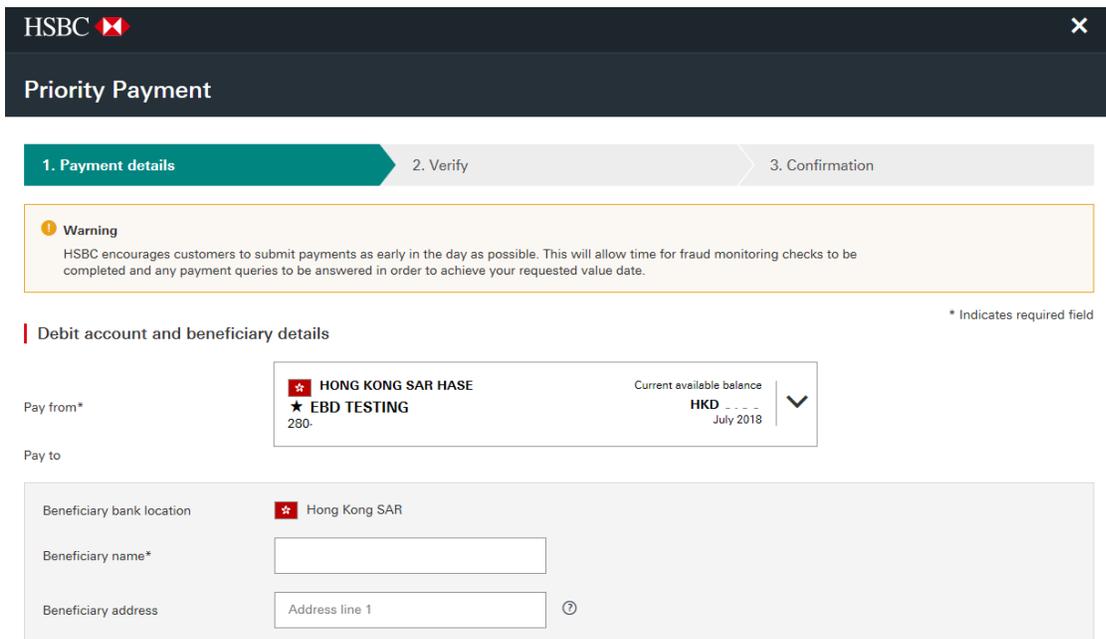
We are launching redesigned Hang Seng HSBC^{net} payments service to provide you with a more streamlined, easy-to-use payment creation experience.

What this means for you

You will begin seeing a new look on **payment screens** for select payment types.

* The redesigned screens feature the following enhancements:

- **Intuitive screen design:** As you complete payment details, the screen will update dynamically, making it easier and faster to complete your payment instructions.
- **Integrated status bar:** Allows you to identify where you are in the payment creation process and easily navigate between input, verification, and confirmation screens.
- **Real-time balance information:** Quickly access your account balances directly within the payment creation screen.**
- **Direct on-screen help:** The “?” icons provide guidance to help you input accurate information in the payment instruction fields.



HSBC  X

Priority Payment

1. Payment details | 2. Verify | 3. Confirmation

Warning
HSBC encourages customers to submit payments as early in the day as possible. This will allow time for fraud monitoring checks to be completed and any payment queries to be answered in order to achieve your requested value date.

Debit account and beneficiary details * Indicates required field

Pay from* Current available balance

 HONG KONG SAR HASE
 ★ EBD TESTING
 280-

 HKD
 July 2018

Pay to

Beneficiary bank location  Hong Kong SAR

Beneficiary name*

Beneficiary address 

Important Notes for Hang Seng HSBC^{net} customers

Hang Seng HSBC^{net} payment service are now undergoing upgrades to provide you with a better customer experience. During the upgrade period, you may notice the HSBC group logo and HSBC Bank references appearing on the payment screens. Please be assured that these are temporary expected appearances without irregularity. Kindly treat the HSBC group logo and HSBC Bank references as a reference to the Hang Seng Bank logo and Hang Seng Bank references for all intentions and purposes until the upgrade has completed. As part of our commitment to continuously improve your Hang Seng HSBC^{net} experience, we will continue to enhance the new payment screens to include additional payment types and service features as they become available.

* The enhanced payment screens are currently available for payments from debit accounts in select countries only. Over time, the redesigned screens will become available for all payment types from debit accounts in all countries.

** Specific feature only available to users entitled to the Account Information service

Updated Hang Seng HSBCnet payments service: Frequently Asked Questions (FAQs)

We are redesigning the Hang Seng HSBCnet payments service to provide you with a more streamlined, easy-to-use payment creation experience. The following FAQs will help you understand the key changes and how to create payments using the updated Hang Seng HSBCnet screens.

1. What are the changes to the Debit Account field?

The Debit Account field has a new look and feel and now allows you to change the debit account during the payment creation process.

This new dropdown field displays more information than previously available including: Account Currency, Country and Institution. You can see all accounts that you have permission to view on Hang Seng HSBCnet. When searching for a specific account, the search results will display as you type in the account name.

2. What are the changes to Beneficiary Account number?

The field names and validation rules have been updated:

Current Hang Seng HSBCnet field name	New Hang Seng HSBCnet field name
Beneficiary Account Number or IBAN	Account Number
Beneficiary Account Number	Account Number or IBAN

The new screens don't include the IBAN check box "Require IBAN validation". Hang Seng HSBCnet will automatically validate the IBAN, when provided. The field length and country code will be checked to determine if they are valid. If you attempt to submit a payment with an invalid IBAN, an error message will display and you will need to verify the IBAN and re-create the payment.

Note that these validation rules also apply to any Intermediary Bank Account Number provided.

3. Has the Charges field been updated and will it impact templates?

The Charges field is now a drop-down list with 3 options: Sender's Pay, Payer's Pay and Shared. Note that the default setting for this field is "Shared". If your template includes a different charge option, the new screen will apply the option that you have specified.

Where the Debit Account location and Beneficiary Bank location are both in Payment Services Directive ("PSD") countries (countries in the EU covered by the PSD):

- If the payment currency is a PSD currency, "Shared" charges is the ONLY option. You will need to update your templates to reflect this.
- If the payment is a non-PSD currency, all 3 charge options will be available.

4. How do I specify the correct value date for my payment?

You now have 2 options when selecting a Value Date for your payment:

- **As soon as possible:** the payment system will select the earliest value date available (considering local cut off and processing cycle times). If no option is selected, this will be used as the default.
- **On a specific date:** specify the date by inputting text or selecting from the calendar.

Note: when selecting a specific value date, the date is subject to the following conditions:

- cannot be earlier than today;
- no later than the cut-off time today;
- no more than 45 days in the future; and
- must be on a Bank working day in both the debit account and currency location(s).



5. Has there been any changes to my payment reference?

The field name and validation rules have been updated:

Current Hang Seng HSBCnet field name	New Hang Seng HSBCnet field name
Reference for your account	Your reference

This field supports the SWIFT character set. If no reference is provided, the payment system will populate with the payment IRN (Instruction Reference Number).

For US Accounts only (debit and/or credit): this field cannot start or end with a slash '/' and must not contain two consecutive slashes '//'.

6. Can I still specify the payment amount in the equivalent currency?

Yes, but please note these 2 existing fields are being consolidated into a single field.

Current Hang Seng HSBCnet field name	New Hang Seng HSBCnet field name
Payment amount (drop down box)	Specify amount by currency equivalent
Or equivalent to	

Your default currency and 4 recently used currencies will be available at the top of the drop down list so that you can quickly select your currency.

To avoid any errors, you will need to update any Restricted templates by removing the 'equivalent amount', or by creating a new Restricted template in the new screens.

7. I have logged onto my Hang Seng HSBCnet profiles, why do I see the HSBC logo or HSBC Bank references when I initiate a payment?

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