



恒生銀行
HANG SENG BANK

理财创富 专注为你

Hang Seng Business e-Banking New Security Device – Frequently Asked Questions



We are delighted to introduce a new Security Device with enhanced security and service on 27 May 2013.

Existing Security Device	New Security Device
	

1. Security Device Overview

Why has Hang Seng Bank (China) introduced the new Security Device?

Hang Seng Bank (China) is committed to a high level of online banking security. In our efforts to advance with technology and provide greater services to Hang Seng Business e-Banking customers, we are delighted to introduce a new Security Device with enhanced security.

What is the difference in functionality between the new and existing Security Device?

The Security Device provides you with an additional level of protection with below two functions.

1. The transaction authentication function is introduced to provide an additional layer of security to protect against fraudulent transactions. You will be required to key in beneficiary account information on the device to generate a unique security code to authenticate each transaction.
2. The Security Device must be unlocked by your own PIN. You will have to set a PIN during activation and this PIN will be required to unlock the device before each use.

Does the new Security Device support new service?

The new Security Device provides Hang Seng e-Banking users an additional layer of security and therefore Hang Seng Business e-Banking has increased the daily transaction limit. With all your Business e-Banking users upgraded to the new Security Device, you could submit the Hang Seng Business e-Banking Services or Primary User Amendment Application Form to apply a new daily transaction limit according to your business needs. (Including transfer to Other Accounts (Non-designated) and Time Deposits)



2. Upgrading your Security Device

Can I choose not to upgrade to the new Security Device?

To improve the security of internet banking, Hang Seng Business e-Banking customers are required to use the new security device for online *Transfers* service **from 15 July 2013**. You may still logon to Business e-Banking and perform banking transactions other than *Transfers* with your existing security device if you fail to replace the security device by the aforesaid date. If you intend to use our online *Transfers* service, please visit our branch in person or mail the Password Reset and Security Device Replacement Application Form for Security Device replacement at your early convenience.

After I have received the new Security Device, what should I do with my existing Security Device?

After receiving the new Security Device, please log on to Hang Seng Business e-Banking with your existing Security Device. And then activate your new Security Device by clicking the activation link from "Notice" on Welcome Page. After the new Security Device is activated, you must use this new Security Device for log on and performing banking transactions. The existing Security Device could no longer be valid for use.

Do I need to pay for the new Security Device?

No, the new Security Device is free of charge.

How to activate my new Security Device?

Please follow the steps below to activate your new Security Device:

1. Log on Hang Seng Business e-Banking with your username, password and existing Security Device.
2. Click the activation link from "Notice" on the Welcome Page (as below).

The screenshot shows the Hang Seng Business e-Banking interface. On the left is a navigation menu with items like Accounts, Transfers, and Trade Services. The main content area displays a 'Welcome' message for user 'XXXXXXXXXX' with login statistics. A prominent yellow 'Notice' box contains the following text:

Notice
 We have introduced a new security device to improve the security of internet banking. **From 15 July 2013**, you are required to use a new security device for online *Transfers* service. You may still logon to Business e-Banking and perform banking transactions other than *Transfers* with your existing security device if you fail to replace the security device by the aforesaid date. To avoid any disruption to your using of online *Transfers* service, please contact us to arrange to replace your security device at your early convenience. [Read more about the new Security Device](#)

If you **have** already received the new security device and would like to activate it, please [click here](#)

Should you have any enquiry, please contact our customer service hotline: 8008 30 8008 or 4008 30 8008.

At the bottom of the notice, there is a green envelope icon and the text: **No new messages.**

On the right side of the page, there is a banner for 'Our Professional Trade Services' with an image of a cargo ship.



3. Enter the Security Code generated by the existing Security Device for verification
4. Enter the serial number found at the back of your new Security Device. Then follow the on-screen instruction to set up a PIN for your new Security Device and enter the Security Code generated from your new Security Device.
5. System will notify you the new Security Device has been activated. Please log on again and perform banking transactions on Hang Seng Business e-Banking.

Our company has applied a new daily transaction limit and intends to increase the maximum transaction limit of each authorization matrix. How to amend these limits?

Your Primary User could follow below steps to increase the maximum transaction limit of the authorization matrix with the new Security Device.

1. Choose “Account Control” under “Management Control” in the toolbar after log on Business e-Banking.
2. Choose the account that would like to increase the maximum transaction limit and modify the transaction limit of authorization matrix “AB”, “AA” and “BB”. Then click “Next”. The maximum transaction limit of dual authorization matrix (AB, AA, BB) could up to your new daily transaction limit.
3. According to on-screen instruction, switch on the Security Device by holding  for 2 seconds. Then input the PIN to unlock the Security Device.
4. Press  key to generate a 6-digit security code to complete the maintenance.
5. If your company’s Business e-Banking has set up “Dual Management Control” for service maintenance, then the maintenance will be pended for the 2nd authorization by another Primary User.

3. Setting up your PIN for the new Security Device

Could I choose not to set up a PIN for the new Security Device?

It is compulsive to set up a PIN for the new Security Device to prevent misconduct. For added security, you will have to set up a PIN during activation and this PIN will be required to unlock your device before use.

How many digits can I choose for the PIN?

You can choose a 4 to 8 digit PIN for the new device.



How do I set up a new PIN?

Please follow below steps to set up a new PIN.

1. Switch on your Security Device by holding ● for 2 seconds.
2. When seeing “**NEW PIN**”, enter a 4-8 digit PIN. (Please note that weak PIN e.g. 11111 or 123456 will be rejected.)
3. Press ● and enter your PIN again when seeing “**PIN CONF**”.
4. “**NEW PIN CONF**” is displayed if the PIN is successfully set up. Otherwise the message “**FAIL PIN**” is shown.

What happens if my PIN setup is unsuccessful?

A message ‘**FAIL PIN**’ will be shown on the device, reflecting that your confirmation PIN did not match the first PIN entered. You will need to restart the PIN setup process by pressing ●.

Why do I see a message ‘**NEW PIN not SAFE**’ on the device?

This means that the new PIN you have entered is too simple and is rejected by the device, i.e. repeating or sequential numbers (e.g. 111111 or 123456). Please restart the PIN setup process and choose another PIN.

How do I change my PIN for the device?

Please follow the steps below to change the PIN:

1. Switch on your Security Device by holding ● for 2 seconds. Then input your PIN to unlock the Security Device.
2. When message “**On**” is displayed, press and hold button “**8**” key for 2 seconds to enter the change PIN function. Re-set the new PIN after the message “**NEW PIN**” is displayed.

Why do I see a ‘**FAIL 1**’, ‘**FAIL 2**’ or ‘**FAIL 3**’ message on the device?

This is because the PIN entered is incorrect. Press ● to re-enter your PIN. You will have a total of 3 attempts to enter a correct PIN before the device is locked.

What should I do if I forget my PIN for the device?

Please replace your locked device by visiting our branch or mailing the Password Reset and Security Device Replacement Application Form to our branch.



4. Transaction Authentication

What is transaction authentication? How does transaction authentication increase the security level in e-Banking?

The new Security Device requires you to input the beneficiary account information into your Security Device to generate a unique security code to authenticate each transaction. With this additional transaction verification function, it further prevents fraudulent attacks as the transaction will only be made to the account specified by you. This layer of protection provides an increased level of security for your banking transactions.

When do I need to perform the transaction authentication?

You need to input such beneficiary account information into your Security Device to perform transaction authentication whenever you are creating/ authorizing the payment instructions.

Our company has set up “Dual Authorization” for online transaction approval. Should both authorizers need to input the beneficiary account information into Security Device when authoring a transaction?

Yes. All users should enter the beneficiary account information into the device to perform transaction authentication when creating or authorizing the transactions.

What information of beneficiary account should be input into the new Security Device?

When creating or authorizing a payment, please just follow the on-screen instructions in the “Transaction Authentication” section to input the beneficiary account information into the Security Device to generate Security Code (as below). It is suggested to refer to Step 3 in “Transaction Authentication” section for details or take reference of below examples.

Transaction Authentication

Transaction Signing Code:



Steps to generate a Security Code:

1. Switch on your Security Device by holding ● for 2 seconds. Then input your PIN to unlock the Security Device.
2. Press ● until you see "-" on the Security Device.
3. Enter the last 8 digits of the beneficiary account number into the Security Device. ([Details](#))
Remarks: to delete input, use ●.
4. Press ● again to generate a 6-digit security code.

Details

Scenario	How to input your instructions	Example	Input
Beneficiary account number with 8 or more digits	Use the last 8 digits of your beneficiary account number	123-45678-90	34567890



Beneficiary account number with 4-7 digits	Use all available digits of your beneficiary account number	123456	123456
Beneficiary account number with 1-3 digits (e.g 123)	Not eligible for verification via e-Banking. Please visit our branches to perform your transactions.		
Beneficiary account number with non-digits	Omitting non-numeric characters and spaces, enter the last 8 digits of your beneficiary account number	123A4567BC89D	23456789

How to input the beneficiary account information into the new Security Device to generate the Security Code?

You may refer to the following instruction to input the beneficiary account information into the new Security Device to generate the Security Code:

1. Switch on your Security Device by holding  for 2 seconds. Then input your PIN to unlock the Security Device.
2. Press  until you see “-” on the Security Device.
3. Enter the last 8 digits of the beneficiary account number into the Security Device. (For the case that beneficiary account number with less than 8-digit, please refer to Step 3 in “Transaction Authentication” section for details or take reference of the above examples).
4. Press  again to generate a 6-digit security code.

Why customers are required to input the last 8 digits but not the first 8 digits of the beneficiary account number in order to get the Security Code? It is not user-friendly.

For a number of banks, the first few digits of the account number stands for the branch code which are the same. For security reasons, we require customers to input the last 8 digits of the beneficiary account number in order to get the Security Code.

What can I do if I input a wrong digit into the Security Device during the verification process?

If you input a wrong digit into the Security Device, simply press  to delete each digit one by one.



For the new Security Device, if I input incorrect information into the device, will this affect my instruction?

A valid Security Code will only be generated if you input correct beneficiary account information into the Security Device. If you've input incorrect information, please follow the on-screen instruction in the "Transaction Authentication" section again and ensure you input correct information to generate a valid Security Code.

Will the payment be affected if I have input the wrong Security Code during transaction authentication?

System will indicate the Security Code is invalid when you input the code incorrectly. You may re-enter the correct Security Code to authenticate the payment. If you input the wrong Security Code for three consecutive times, the transaction authentication function will be temporarily suspended, you may try again later.

I have input the Security Code into Business Internet Banking, but it cannot be verified. What happened?

This may happen if you have entered an invalid Security Code into the screen. Please check the Security Code displayed on your Security Device and re-enter a valid Security Code to proceed with the authentication. If the code still cannot be verified, please contact us on 8008 30 8008 or 4008 30 8008.

Could I make amendment on the payment instruction after performing the transaction authentication?

You could make amendment on the payment instruction before it is received by bank. For scheduled transfer, you could even make amendment before the scheduled transfer date.

5. Other

How long will the battery of the Security Device last?

The Security Device is battery-powered with a lifespan between three to five years, depending on the frequency of the usage. You will be prompted with a "BATT" message when the battery of your Security Device is running low. Then please come to our branch for replacement.



The Security Code on the LCD display has been disappeared after a while, what happened?

As a security measure, there is limited seconds for each Security Code to display on the LCD screen. If the Security Code disappears, simply follow the instructions on the screen of Business e-Banking to generate the Security Code with your Security Device again.