

News Release

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HSBC LEADS THE WAY IN OFFERING VOICE BIOMETRIC SECURITY TECHNOLOGY TO BUSINESS CUSTOMERS IN HONG KONG

HSBC announced today that it had become the first bank to offer Voice ID biometric security technology to its business customers in Hong Kong, demonstrating its continued focus on enhancing its services through digital technology. Voice biometrics allows customers to verify their identity and use HSBC's Business Phonebanking services in a quicker and more convenient way.

Terence Chiu, Head of Commercial Banking, Hong Kong, HSBC, said, "HSBC is committed to delivering simpler, better and faster services for business customers. We are proud to be the first bank in Hong Kong to offer voice biometric security to business customers by extending the Voice ID technology that has already proved popular with our retail customers. This is another landmark in our efforts to make banking more convenient and, since everyone's voice is unique, we will also use customers' voiceprint to protect their accounts against fraud."

The introduction of Voice ID for HSBC's business customers in Commercial Banking follows its launch to Retail Banking and Wealth Management customers in March 2017. Voice ID should make banking simpler for business customers. For example, many business customer accounts have more than one signatories, such as the company's chief executive and financial controller. Voice biometric security technology is able to identify the voiceprint of up to nine signatories operating the same account.

Any registered Business Phonebanking users with a valid phone banking PIN and mobile phone number registered with the bank are eligible to enrol for Commercial Banking Voice ID. Customers can simply register for the service via the enrolment hotline. During the enrolment process, customers will be required to repeat a standard passphrase: "I will need your help with something", which will be recorded to create a voiceprint combining both physical factors (such as those relating to the speaker's vocal tract, mouth shape and size and nasal passage) and behavioral factors (such as speed of speech, pronunciation, emphasis and accents).

This information is issued by

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Once enrolled successfully, customers can use the Voice ID passphrase instead of phone banking PIN to identify themselves when using Business Phonebanking. They will be able to use all of the services provided by HSBC Business Phonebanking, such as enquiries on balance and transaction history, transfer of funds between the company's accounts and making payments to third parties with HSBC accounts.

Please note that Commercial Banking Voice ID can only be used for the Business Phonebanking services of business accounts. Separate enrolment is needed for personal accounts.

Keeping your banking information safe and secure is important to HSBC. Customers also play a critical part in protecting their personal information. Here are some tips for using Voice ID safely:

- Never dial a number other than our HSBC Voice ID enrolment hotline for enrolment. Always check our HSBC website to get the real enrolment hotline details
- Never disclose any information to any callers who claim to be HSBC staff helping you to enrol for Voice ID. Voice ID enrolment can only be completed via our enrolment hotline. Never disclose any sensitive personal information (e.g. password or user ID) in text messages or emails
- Set up auto-lock, passcode or fingerprint lock to prevent unauthorised access to your mobile telephone handsets and tablets
- You are advised to enrol in a quiet environment for better recording quality
- If you lose your mobile phone, please contact our Customer Service Hotline and report the loss to us immediately

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Notes to Editor

The Hongkong and Shanghai Banking Corporation Limited

The Hongkong and Shanghai Banking Corporation Limited is the founding member of the HSBC Group, which serves around 38 million customers through four global businesses: Retail Banking and Wealth Management, Commercial Banking, Global Banking and Markets, and Global Private Banking. The Group serves customers worldwide from around 3,900 offices in 67 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,492bn at 30 June 2017, HSBC is one of the world's largest banking and financial services organisations.