

HSBC LAUNCHES NEW AI-ENABLED SOLUTION TO TRANSFORM TRANSACTION BANKING

- **HSBCnio provides one connected digital experience for corporate clients by integrating banking services with their preferred channels and workflows**

Hong Kong, 26 October 2026 – HSBC has today announced the next phase of its digital banking transformation with the launch of HSBCnio, a digital, AI-enabled solution that simplifies transaction banking into one connected experience for its corporate and institutional clients.

HSBCnio brings HSBC's banking services and data into the channels, platforms and workflows where clients run their businesses. Clients can engage with the solution through web and mobile using their existing HSBCnet login and permissions, or connect their internal systems directly through API.

The digital solution also enables clients' own AI tools to access authorised bank account and transaction information on a read-only basis through HSBC's Model Context Protocol. This helps clients introduce AI into treasury workflows using trusted data, established permissions and appropriate controls. By reducing the time spent on finding and interpreting information, clients can make faster, better-informed decisions and identify opportunities earlier.

Hong Kong is home to the regional headquarters and offices of around 4,000 multinational firms¹. In June 2026, the city unveiled the Action Plan to Promote the Development of Corporate Treasury Centres in Hong Kong, aimed at attracting more multinational corporations to establish corporate treasury centres in the city. Against this backdrop, the launch of HSBCnio steps up HSBC's support for businesses managing regional and cross-border treasury needs.

Yvonne Yiu, Head of Global Payments Solutions, Greater China, HSBC, said: "Hong Kong's role as a hub for regional headquarters means businesses are managing flows across markets, currencies and entities. Treasury teams are increasingly expected to manage more than day-to-day cash and payments, but also to turn complex data into timely decisions. HSBCnio helps bring banking information and services into the tools and workflows clients already use, helping shorten the path from seeing what is happening to deciding what to do next. With secure access and AI-enabled capabilities, it supports more agile, future-ready treasury management for businesses operating in Hong Kong and across the region."

Using the Model Context Protocol as a foundation, HSBC plans to add further transaction banking capabilities and AI-enabled experiences to HSBCnio over time. This includes 'Ask HSBC', an AI-enabled feature designed to help clients query and interpret their banking information.

By bringing together interactive channels, embedded connectivity and AI interfaces, HSBCnio gives clients a more connected way to bank. More details of the key features are as follows:

- **A simplified web and mobile app design** that provides a clear and consistent experience for viewing cash positions and transactions, arranging trade loans and FX, and tracking payments. This makes it easier for clients to access information and identify items that need attention.
- **Embedded connectivity and APIs**, which bring banking services, data and intelligence into clients' platforms and workflows.
- **API documentation, software development kits and a sandbox** to help reduce integration friction and accelerate the path from development to production.
- **AI-enabled access through HSBC's Model Context Protocol**, which enables clients' own AI tools to query authorised account and transaction information and helps teams find and interpret banking data more quickly. This supports use cases including liquidity forecasting, variance analysis, cross-border cash balance analysis and reporting.

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Photo Caption



HSBC has announced the launch of HSBCnio, a digital, AI-enabled solution that simplifies transaction banking into one connected experience for its corporate and institutional clients. Pictured here are Yvonne Yiu, Head of Global Payments Solutions, Greater China, HSBC (right); and Winnie Ma, Regional Head of Client Connectivity, Global Payments Solutions, Asia Pacific, HSBC (left).

Notes to editors:

1. Source: Census and Statistics Department, Hong Kong SAR Government

For more information about HSBCnio, please visit: <https://www.business.hsbc.com/en-gb/products/hsbc-nio>

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The Hongkong and Shanghai Banking Corporation Limited

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