

Mobile Banking App

Frequently Asked Questions

Question

Answer

Getting Started

How do I get the new HSBC Malta Mobile App?

You can download the new HSBC Malta Mobile App from the Apple App Store or Google Play™, depending on the device you are using. You just have to write 'HSBC Malta' in the search and ensure that the app you choose shows 'MT' beneath the HSBC Logo.

Once I have downloaded the app, how can I get started?

You first need to have access to our Online Banking service. If you have never used this service you need to [register to it](#) first.

Once you are registered to our Online Banking service, you first need to setup your HSBC Malta Mobile App by tapping on the HSBC MT icon and, then follow the on-screen instructions. To successfully complete this setup you will need to know the Online Banking username and you will also need to provide a code from the Secure Key device.

Finally you will be asked to provide a 6 digit PIN (refer to Appendix 1) together with the optional biometric signature

What happens if I enter an incorrect Online Banking username?

If, during setup, you provide an incorrect Online Banking username, you cannot proceed and complete the HSBC Malta Mobile Banking app setup. If you cannot remember your username, you need to visit any one of our branches or reach our [Contact Centre](#) for assistance.

Can I setup the app without using the Secure Key device?

Yes, if you have used the past version of our Mobile Banking App, then you can complete the verification stage of the setup by providing your 'old' mobile banking password. This will trigger a one-time activation code where you will then receive via SMS and which would need to be keyed-in to complete the setup.

Important: This SMS is sent to the mobile number we have registered in our records. You may verify this information by accessing Personal Information section in our Online Banking service.

What shall I do if I don't receive the SMS with the Activation code?

If, after you have confirmed that we have your correct mobile number, you can request for a new Activation Code by tapping on the 'Haven't received your activation code?' prompt.

What sort of banking functions can I carry out with the HSBC Malta Mobile App?

These are the banking functions which are available on our app: viewing of accounts and their balances, account transaction history, view account details, transfer between your accounts, pay a saved third party account with HSBC Malta, pay a saved third party account via SEPA, and pay a company.

Logging In

Can I use biometric login to access the Mobile App?

Yes, you can use various methods of biometric login available in smartphone devices such as Touch ID and Face ID in case of Apple devices and Fingerprint ID in the case of Android devices. Please note that Fingerprint ID is only supported for those devices that meet the security criteria set down by HSBC.

How can I logon to the Mobile App if I do not use any biometrics on my device or if the biometric Fingerprint ID scanner on my Android device is not supported by the HSBC Mobile Banking app?

You can still logon to the HSBC Malta Mobile Banking App by using a 6 digit PIN (which you would have defined during the app setup).



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What happens if I have more than one set of fingerprints stored on my device? Is it still safe to use biometric logon on the HSBC Malta Mobile Banking App?

When you enable Face ID, Touch ID or Fingerprint ID biometric logon on the HSBC Malta Mobile Banking App, any biometric information stored on your device – now or in the future – can be used to log on to our app.

You should only enable biometric logon if you are the only person who has registered biometric information on your device. Please note, you may be responsible for unauthorised payments made from your accounts if you have not kept your mobile phone and security details safe, or if your biometric information is not the only biometric information registered on your device.

You can manage biometric access in your Mobile device settings screen.

Move Money

How can I transfer money between my accounts?

You just have to go to the 'Pay and Transfer' option in the app menu and tap on 'Transfer between your accounts' option. You can effect transfer by choosing the account to be debited 'from', the account to be credited 'to', enter the amount to be transferred, and you can also enter a reference. As you click on 'Next', all transfer details will be displayed on screen. Then, when you tap on 'Confirm', the transfer is completed, and funds are transferred instantly.

Can I do foreign currency transfers between my accounts from this App?

Yes, you just have to select the accounts between which you want to effect the transfer and enter the amount to be transferred. The transferred amount can be either in the sending account currency or in the receiving account currency.

Can I effect transfers to other third party accounts?

Yes, you can effect transfers from the 'Pay and Transfer' section, by choosing 'Send Money to a Person'. You can transfer to accounts that have previously been saved from the Online Banking service.

Do I need the code from the Secure Key device to effect transfers to other third party accounts?

No, you do not need the code from the Secure Key device to perform such transfers. This is because you can perform transfer to payees you have previously saved on your Online Banking.

What type of transfers can I effect from my HSBC Mobile Banking app?

You can effect transfers between your accounts, and to third party payees within HSBC Malta or via SEPA who were previously saved on the Online Banking service.

How can I effect a payment to a third party Credit Card account using the HSBC Malta Mobile Banking app?

You need to setup this Credit Card account as a payee via the Online Banking 'pay a company' (previously known as 'Pay a Bill') service. You can then perform the requested payment via the app by accessing the 'Pay a company' function available in the 'Pay and transfer' option in the app menu. Please note that this type of transfer would take one working day to be processed.

To which own accounts can I instantly transfer money via the mobile app?

You can instantly transfer money to all your savings, current and credit card accounts.

How can I add more accounts in my payee list?

This cannot be performed from the app but you can include payees in your accounts list from your Online Banking through the 'Move Money' option found at the top of the screen, or from the 'Manage Payees' quick-links found in the middle of the screen.

Can I effect payments to a Company (previously known as Paying a Bill)?

Yes, you can effect payments to companies that you have already setup from the Online Banking service by selecting the 'Pay and Transfer' option in the app menu and tapping on 'Pay a company' option.

If you need to setup a payment to a new Company, you will need to perform a one-time only payment using the Online Banking service. Subsequent payments can then be effected via the HSBC Malta Mobile Banking App.

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Device Management/Security

What happens if someone else tries to logon via their finger or face (biometrics) so as to access my HSBC Malta Mobile App?

First and foremost, it is important to refrain from installing the HSBC Mobile App on devices that have shared biometrics, as the App, and consequently, your accounts, will be accessible to all those individuals.

Should an individual, while your device is open, try to use his biometrics to access the App, this person will be stopped after the 3rd attempt. Individual will be asked to confirm whether to proceed log on via Touch ID/Fingerprint or opt to access via PIN. After the 5th attempt, the Mobile App will be blocked and it can't be used until you key in the Mobile PIN. Once you key in the Mobile PIN, the log in process will be restarted.

Can I use the app on multiple devices, and what should I do if one of the devices is no longer in my possession?

Yes, you can use the app from multiple devices. You can view the installed devices by going to the option 'Manage Devices' which is available under the Profile section in the app menu.

From this option, you will find a list of the devices on which you have installed the HSBC Malta Mobile App, which shows the device type, operating system version together with the date when the app was installed together with an option to remove the listed device.

If you know of a listed device which is no longer in your possession, kindly remove the device by selecting the appropriate option.

What should I do if the device where I have the HSBC Bank Malta Mobile Banking app installed is lost or stolen?

First of all, if you are able to access the HSBC Malta Mobile Banking app from an alternative portable device, go to the option 'Manage Devices' which is available under the Profile section in the app menu. You then need to select 'remove device' underneath the device which has been lost or stolen from you.

You also need to kindly contact the Bank's Contact Centre immediately on +356 2148 3809.

Please note that you will be liable for any loss of funds arising from any unauthorised transaction on your Account that your Mobile Banking PIN, Fingerprint ID, Face ID, Touch ID or Secure Key Code has been misused, lost or stolen or has become known or made available to someone else. Please refer to Mobile Banking Terms and Conditions for further details.

I have been advised to uninstall the application from my existing device. How can I do this?

You need to logon to the HSBC Malta Mobile Banking App and go to the option 'Manage Devices' which is available under the Profile section in the app menu and select 'remove device' underneath the existing device.

How do I remove biometric logon or change my PIN?

You will need to go to the option 'Manage Security', which is available under the Profile section in the app menu. Within this option you can choose to either disable/enable biometric logon (i.e. Touch ID, Fingerprint ID, or Face ID) or change your PIN.

Appendix 1

The following are the criteria to be satisfied when creating a new log on PIN

Minimum field length 6	
Maximum field length 6	
Data type Numeric:	Acceptable character sets 0 – 9
	<hr/>
	– 118757 would be allowed
No more than two consecutive digits	– 111757 would not be allowed
	<hr/>
	– 123657 would be allowed
	– 321657 would be allowed
No more than three ascending or descending digits allowed	– 123457 would not be allowed
	– 432157 would not be allowed
	<hr/>
No repeating patterns of three pairs of digits	– 121257 would be allowed
	– 121212 would not be allowed
	<hr/>