Multiweb*Portal*

Introduction to the use and functions

February 2023

HSBC

Content

1. General

The MultiwebPortal (MWP) is a web-based online platform for your accounts at HSBC Deutschland. The MWP features the evaluation of account-transactions, comprising search functions as well as flexible display and export opportunities. Furthermore you are able to edit and authorise payment orders of various kind.

The application and all data are centrally stored in the secure infrastructure of the bank. The access is executed via your internet browser using dedicated credentials (customer ID and user ID) including a personally created security key. All workload relating to offline-products, such as installation, data storage etc. is obsolete, thus providing you with a slim and smart solution.

This document aims to give you a first impression of the MWP and its features. Throughout points 2 to 5 you are introduced to the system requirements and a detailed guide to the user activation. Points 6 to 9 offer general advice on using the functions of the MWP whilst point 10 covers specific advice on transactions.

2. System requirements

Please check if all necessary system requirements are met prior to first usage:

- Operating system: Microsoft Windows 8, Microsoft Windows 10, macOS. Proper functioning when using other operating systems cannot be guaranteed.
- The portal was tested with Google Chrome. The usage of different internet browsers is possible, but HSBC cannot guarantee an impeccable functionality.
- Screen resolution at the minimum of 1280*1024 recommended
- PDF-Reader

3. Calling up the website

You can call up your MWP by following the link: **https://multiwebportal.hsbc.de**

Alternatively you can call up your MWP via our homepage: **www.hsbc.de >> Login >> MultiwebPortal**

The website is secured by a Class 3 CA-certificate. This certificate ensures a secure transfer of information into the banking system of HSBC. Depending on your browser, the existence and verification of the certificate is displayed as well (e.g. Google Chrome: lock sign in the address bar).

4. Initialization (activating your account)

During the MWP initialization process, a personal security key as well as an initialization letter (INI-letter) are created. To save the security key and print the INI-letter, it might be necessary to disable your popup blocker. Depending on the configuration of your internet browser, this may also be necessary for the use of other functions in the MWP.

To start the initialization process, please click:

 <Activate my user account>

This will start the initialization wizard and guide you through the necessary steps to generate your security key and INI-letter. Please follow the instructions on the screen. The steps up to this point are briefly described in the following:

Page 1: Introduction

Overview of the initialization process

Page 2: Login data

Input of your Customer ID and User ID, which have been previously sent to you by the bank

Page 3: Password

Your password must contain at least 8 characters and match with the following parameters:

– At least one small letter

– At least one capital letter

– At least one of the shown special characters

– At least one digit

Page 4: Security key

In this step you have to download your security key, which is named 'KeyBag.dat". Please do not change this name. Please do not open or edit the downloaded file (KeyBag.dat) because otherwise it can become useless! In case of problems, make sure that the file has the file type DAT (.dat) in the properties. Depending on the configuration of your internet browser, the download is conducted in different ways. In Google Chrome we advise you to individually choose the repository of your security key by using the 'save as" function. If you just click on 'save", the file could be stored in a random folder specified by your browser. Please make sure to store the security key in a repository device that **only you** can access (for instance a USB flash drive or your private drive) and note the location. In the event of loss, the entire initialization process must be repeated for safety reasons.

Page 5: INI-letter

On the last screen, you must create and print your INI-letter. The INI-letter needs to be signed and sent back to HSBC by email or post.

– Email: initialisierung@hsbc.de

– HSBC Deutschland
  Global Payments Solutions
  Electronic Banking
  Hansaallee 3
  40549 Düsseldorf

And finally, please end the initialization process by clicking on the *<Close>*. As soon as we have received your INI-letter, we are going to activate your account after verifying both its data and the signature. You will then immediately be notified by one of our staff member.

5.   Login

After your account has been successfully activated, you can login using your credentials. They consist of the following components:

1.   Key Location (selecting your security key)

2.   Customer ID

3.   User ID

4.   Password (for your security key)

If at least one of the components is entered incorrectly, you will receive the following error message: 'Invalid access data". For security reasons, the system will not tell you which component(s) was/were entered incorrectly. The following points are considered as possible reasons:

–   Incorrect security key

–   Incorrect Customer ID

–   Incorrect User ID

–   Incorrect password

If an error occurs, an error counter is activated for the specific user ID. The following rules apply to successive failed attempts:

3 errors >> temporary blocking of your account for 2 minutes
4 errors >> temporary blocking of your account for 5 minutes
5 errors >> permanent blocking of your account

In case of a permanent blocking of your account, you need to contact HSBC via the following telephone number: **+49 211 910-3777**

5.1.   Password validity

The password has a validity of maximum **180 days**. After this period is expired, the MWP will automatically inform you to change your password.

5.2.   Timeout and logout

Each session is automatically terminated after 10 minutes of inactivity. Unsaved information will be lost. In this case, you need to log in again for further actions. The remaining time until the automated logoff is shown on the right side of the heather. A pop-up reminder will inform you shortly before the session expires. If you want to logout you should always close the current session by clicking on *<Logout>* in the menu bar.

6. User interface

After registration you will see, as an example, the following screen:
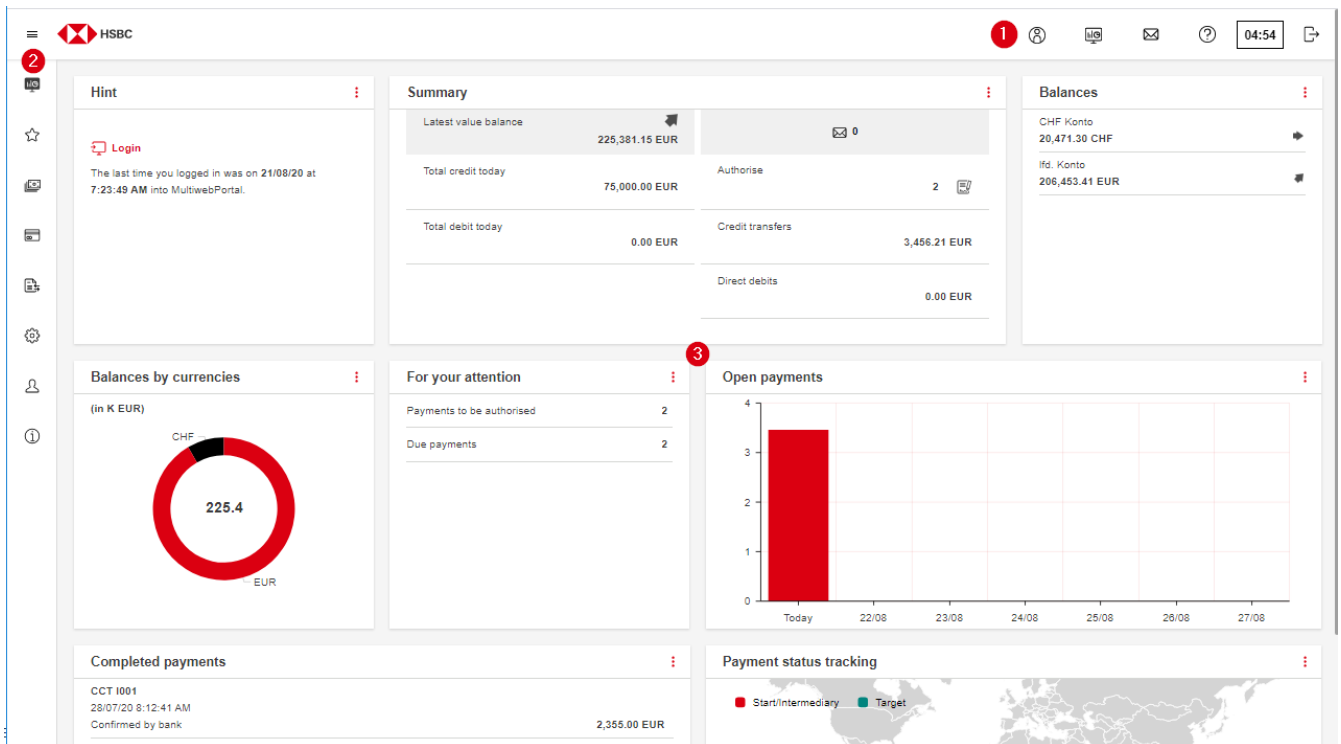
1. In the heather are displayed the following symbols: user details, dashboard configuration, notifications, the help menu and the remaining time until the automated logoff.

2. On the left handside of the screen is the menu, which unfolds as you run your mouse over the icons.

3. The rest of the page is a dashboard with various widgets which we will describe them separately under point 11. 'Dashboard'.

On the unfolded Menu are further options available:
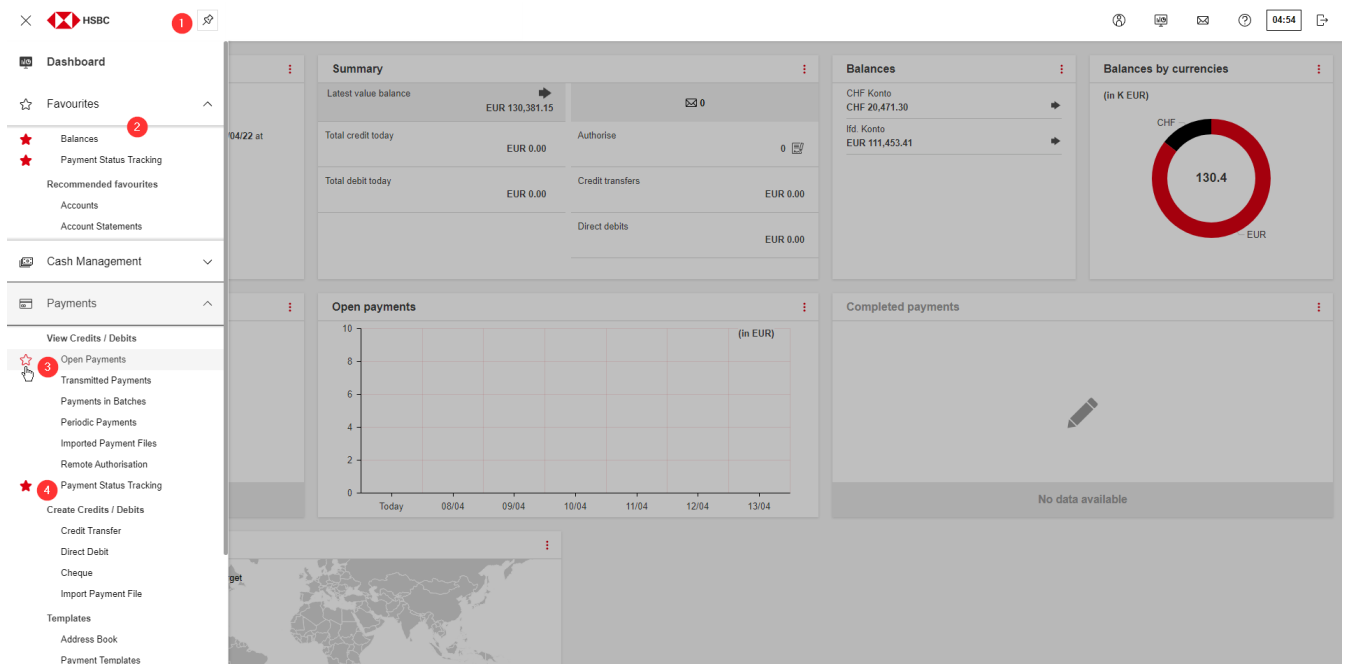
1. Pin/Unpin Menu
   You can use the pin symbol to show the menu permanently or you can release it so it automatically hide again.

2. In the 'Favorites' section, under 'Recommended Favorites', you will see up to 3 menu entries by default that you have called most frequently. You can deactivate this default at any time in your personal settings. Here you will also find an option to have the 'Favorites' menu always open when you open the menu bar or move the mouse over it
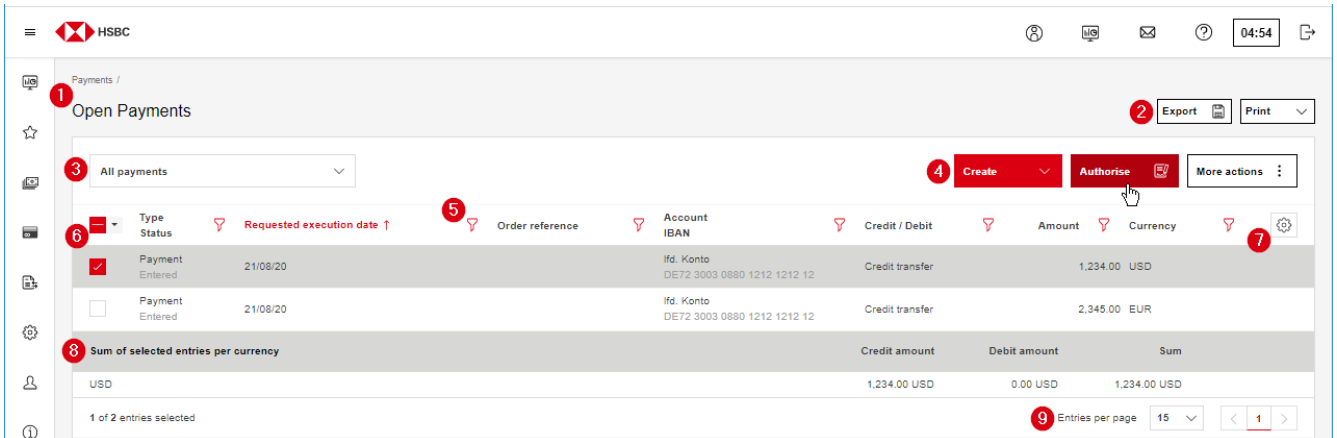
3. Set favourite
   With the red edges star you can set different menu points as favourite. They will be shown in the *<Favourite>* menu.

4. Menu item marked as favourite
   When a menu point is already marked as favourite, it will be displayed a red star.

We are going to illustrate the structure and controls of the pages in MWP through an example of the menu *<Payments>* >> *<Open Payments>*

1. Here is shown the submenu in which you are currently in.

2. By clicking on *<Export>* you export the current table content into a .csv file, which e.g. can be opened using Excel. Depending on the context, other export options can be displayed in other menus.

3. By clicking on *<Print>* a number of printing options are opened. In all cases, the current selection is exported to a .pdf file which can be saved and printed. For technical reasons, the MultiwebPortal does not produce a direct printout. Depending on the context, different print options can be displayed in other menus.

4. As soon as you enter in a submenu page, it will be shown a default view. Time periods selected from the drop-down list will be added to the calendar below. We do provide a few standard selections, but the filters can be customized and saved in addition. The personalised views are displayed above the system ones.
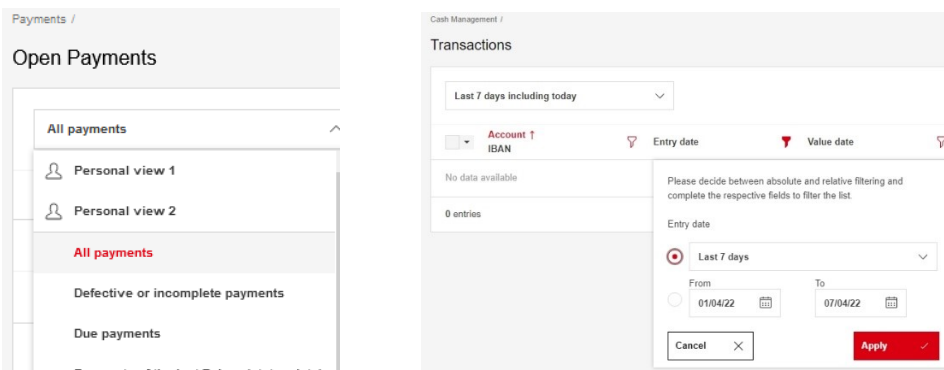
5. Depending on the selected submenu items, you will find options for creating, authorising and processing payments, orders, etc.

6. In this line you can see the individual column headings and their content, according to which you can sort or filter the table. You can use *<Personalisation>* >> *<Personal Settings>* >> *<General Settings>* to choose whether the filter symbols should be displayed permanently or only when required. Instructions for free text search can be found at the end of this section.

7. In this column you can select entries one or more times ('Select all', 'Select page'), or cancel them again ('Deselect all').

8. You can use the gear icon to show, hide and sort table columns. Depending on the context, other configuration options can be displayed in other menus by just using this feature.

9. If at least one entry is selected, the total of the selected entries is also displayed, groupd by currency.

10. You can use the pull-down menu *<Entries per page>* in individual steps (max. 150) and use the arrow key to navigate between pages.

Digression: Free Text Search

Within the search function in any text filter you can use wildcards (* and ?). If you enter a text without any wildcard, will be found only the exact match by the system. The wildcard * is used for any kind of text regardless of the length, whereas the wildcard ? is used for **one** character only.

Examples:

– TEC finds only 'TEC'

– TEC* finds 'TECHNIK GMBH', but not 'UMWELTTECHNIK GMBH'

– T?C* finds 'TECHNIK' and 'TICKER', but not 'TEICH' or 'UMWELTTECHNIK GMBH'

– *TEC finds 'SOLARTEC', but not 'SOLARTEC AG'

– *TEC* finds all records in which the letters 'TEC' occur anywhere

7.   Administration

A company represents the principal of a payment. Information that is important for payment transactions must therefore always be entered, i.e. the address, contact person as well as the creditor identification at the Bundesbank (in case of a SEPA direct debit).

7.1.   Additional company data

To create companies or to enter missing information, please proceed as follows:

Menu: *<Administration>* >> *<Companies>* >> *<Create>* or click on the company to enter/change information.

If you wish to collect SEPA direct debits to the credit of a company, please include the creditor identification (ID), which has been communicated to you by the Bundesbank. Please also fill in the details of the company's address.

All changes made here are valid throughout the system. You can specify whether the new values are to be implemented directly for all individual payment records (e.g. open payments) or if the existing values are to be retained. Afterwards, please confirm the completed changes by clicking on *<Save>*. Depending on the participant's authorisation, this change may have to be authorised again under *<Administration>* and *<Modifications>* by a different user with the respective signing authorisation.

7.2. Additional details for the account

The names of accounts are automatically formed by a compilation of bank code, account number and currency (e.g. 30030880/1212121212/EUR).

Individual names can be assigned:

Menu: *<Administration>* >> *<Accounts>* >> *<Account selection>* >> Enter a new name in the field '*Account"* >> *<Save>* >> *<Finish>*

8. Personalisation

Each user can configure various elements of the MWP according to their own wishes. These options are briefly listed below.

8.1. General settings

In the general settings *<Personalisation>* >> *<General settings>* you can make various default settings to better adapt the behavior of the browser to your needs, e.g. permanent/temporary display of the filter symbols, or display/hide the favourite menu and the recommended favorites.

8.2. Preferred countries and currencies

It is useful to assign the most frequently used currencies and countries once for payment collection. This speeds up the entry of corresponding transactions. To do so please proceed as follows:

<Personalisation> >> *<Preferred countries>* and / or *<Preferred currencies>*

9. Payments creation and authorisation

9.1. Manual Entry

While in many other systems the types of payment need to be defined before a manual payment order is recorded, the MWP initially makes a distinction between a credit transfer and a direct debit (Menu: *<Payments> <Credit Transfer>* or *<Direct debit>*). Based on the entered data frame, the appropriate payment type is automatically defined.

Payments /

Create Credit Transfer

Remitter and beneficiary

Remitter *	Demokunde

lfd. Konto
DE72 3003 0880 1212 1212 12
Last available value balance   EUR 206,453.41

Beneficiary *	Please select

Payment details

Priority *	Normal
Requested execution date *	21/08/20
Currency * / Amount *	EUR (Euro)	

Cancel ✕   Authorise ▦   Save 🖫   More actions ⋮

Please enter the relevant data in the mandatory fields marked with a '*'. After you have filled in all the requirements, you can confirm this by pressing the tab key or clicking into the free space on the page. The system then defines the payment method, which you can still edit afterwards. Further parameter fields are now displayed, especially the *<Remittance information>*.

You have the option to authorise your transfer directly, save it as part of a batch, save it as incomplete or save it as a template.

Digression: Entry of a payment with specification of an intermediary bank

– To make it easier to enter the final payment, we recommend that you first create the benefiary and the final and intermediary bank details in the address book. Therefore, please click on *<Payments>* >> *<Address Book>* in the menu.

– In the address book, please now click on *<Create addressee>* and first enter all mandatory fields marked with a '*' in the section '*Name, address and identifiers for payments*'

– In the section '*Bank and accounts*', please enter the account number at the final bank. The field *'BIC'* remains empty. Instead, please enter the details of the final and intermediate bank in the fields *'Bank'* and *'Bank address'*, e.g. 'BIC via BIC', if you have the respective BICs of the involved banks. If you do not have the BICs, please enter the complete bank details such as bank name and location. Please save the data afterwords. Now, you can enter the new transfer via *<Payments>* >> *<Credit transfer>*. On the entry page, please select the desired ordering party. Then you can select the previously created addressee in the list in the field *'Beneficiary'* and enter the remaining payment details such as currency, amount and remittance information.

Please note: In the section 'Remitter and beneficiary' you will find a '+' on the right side after you have completely entered the transfer. Those allows you to expand this section and check the data (e.g. 'BIC via BIC') again.

- The further procedure does not differ from the procedure described above.

9.2. Imported Payment Files

Via the menu item *<Payments>* >> *<Imported Payment Files>* you can import credit transfer and debit files created with an external program into MWP. You can distinguish between the imports as:

- Batch for large files (payment details cannot be displayed): Can also be used e.g. for salary files
- Batch (payment details can be displayed): For 'normal' payment files
- Individual payments without batch creation: For files for which you still want to make changes to individual payments.

When importing **SEPA files**, the import format is automatically identified. In case of different formats (e.g. DTAZV) the import format has to be selected manually.

Payments /

Import Payment File

Import options

Import file as *	Batch for large files (payment details cannot be displayed)	⌄
Format *	- automatic -	⌄
Product *	- automatic -	⌄
Payment category	Standard	⌄
Description		

File to be imported

File *	Select file	Browse

Digression: Define CSV Payment Format

Via the menu *<Administration>* >> *<CSV Payment File Import Formats>* can be imported individual payments from CSV files. Please note the following:

- Fields must be separated by a semicolon
- A header with the field names is not permitted
- The file must be UTF-8 encoded.
- Only transfers are possible, no direct debits

When import files with the option *<Individual payment without batch creation>*, a defined CSV payment format is automatically recognized.

9.3. Open payments

Via the menu item *<Payments>* >> *<Open Payments>* or the corresponding widget on the dashboard you can open the overview of open payments. Here you can see the manually entered and saved payments in MWP as well as the imported payments and batches that were not fully authorised. As described above, you can also customize and save the view of the table.

In the screen above, you see the open payments in the standard view.

1. You can select payments to edit them afterwards (authorise, delete, create batch, etc.).

2. Under *<Create>* you will find a drop-down menu, in which you have the following option:

   – **Batch:** Creates a batch from multiple selected payments so that they can be authorised together and appear as one item on the account statement (if the batch booking features 'false' is not selected for SEPA files).

   – **Credit Transfer:** Directly leads you to the screen for creating a credit transfer.

   – **Direct debit:** Directly leads you to the screen for the creation of a direct debit.

   – **Cheque:** Directly leads you to the screen for creating a cheque.

3. Under *<More actions>* you will find a drop-down menu, in which you have the following options:

   – **Unbatch:** If you have selected payments in batches, you can split them directly into individual items.

   – **Delete:** You can delete selected open payments directly here.

   – **Reject:** You can reject payments directly here.

   – **Add description:** You can add a description, if the status of the selected open payment allows it.

9.4.   Authorisation

By selecting the *<To be authorised by me>* view, you can reduce the view to the entries that are ready for authorisation. There are also corresponding widgets for the dashboard (see Point 10. Dashboard).

After choosing a payment, do click on *<Authorise>* to proceed with the authorisation. Please be aware that you can only authorise a maximum of 10 payments at a time.

In case you have more than 10 payments to be authorised at a time, we recommend to create a 'Batch' by marking the respective payments and then clicking *<Create>* and subsequently *<Batch>*.

Please keep in mind that, as a customer, it is your responsibility to check if submitted payments can be processed on our behalf. To do so, click on *<Payments>* and then *<Transmitted Payments>* to receive an overview over all transmitted payments. The status should change within a few minutes after transmitting the payment(s) from 'In execution' over 'Sent to bank' to 'Confirmed by bank'.

Please note: Payments, which must be authorised via the function of the so-called distributed electronic signature, are retrieved from the system via the menu item *<Payments>* >> *<Remote Authorisation>* and can then be authorised. The number of open payments are also shown in the widget 'For your attention'. By clicking on it the menu *<Remote Authorisation>* will be opened directly.

9.5.   Transferred payments - Identification of authorized persons

Auditors often require evidence of who authorized payments during certain periods. Since this data is not kept indefinitely in MultiwebPortal, we recommend that you archive it yourself as a PDF file in order to avoid costs for a later and chargeablerequest to the bank.

To do this, you can select entries under <Payments> / <Transferred Payments> and print them as PDF using Print / Print List with Details.

9.6.   Payment Status Tracking

Payment status tracking gives you the opportunity to track your international payments in real time. Please note that the status displayed is based on a service from SWIFT (SWIFT GPI) and can only be displayed if the payment was made via SWIFT and at least one of the banks involved supports this process. To get to the status overview, please open the menu item *<Payment>* >> *<Payment status tracking>*. In the overview, you can filter the payments by status:

To see more details, do select the payment you are interested on and a detailed overview will pop up on the screen.
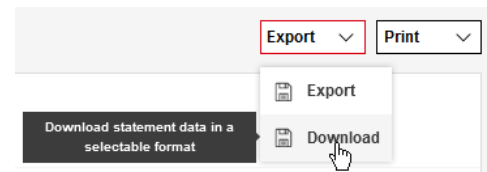
10. Download of Account Statements

You can also save the account statements displayed in MWP in order to process them electronically afterwards, for example.

— Please click in the menu on the left on <Cash Management> >> <Account Statements>
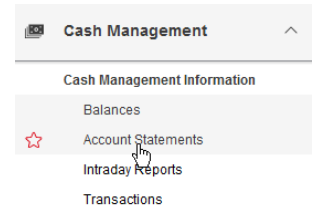
— Please select the accounts for which you would like to download the account statements. You can define the time period by adjusting the view or the filter options.
Please note: If you do not select any account statement, the complete list of account statements will be downloaded.

— Now click on 'Export' and select the download option.
Please note: To export the contents of the table to a csv file, select the option 'exportieren'.

— On the page 'Download account statements', please select the file format or conversion, e.g. SWIFT-MT940. If necessary, you can also activate the download option 'compress with zip'. Please confirm your selection with 'download'

— Now you can select the location and change the filename if necessary.
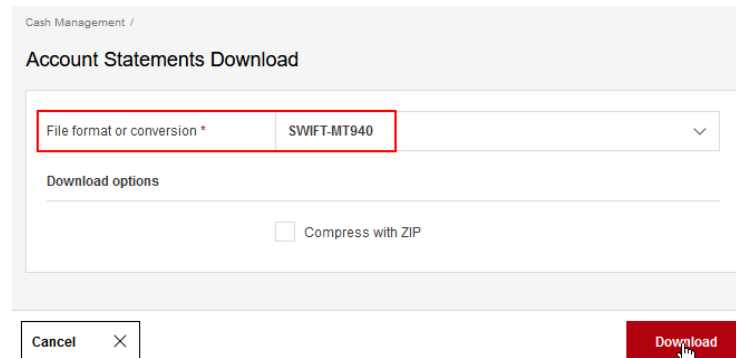
11. Dashboard

After logging in, a dashboard with various widgets appears. These widgets help you, on one hand, to get a quick overview of e.g. book or value date balances of defined accounts, currency stocks or payments to be signed. On the other hand, they allow quick access to the details of these overviews or to frequently used menu items.

11.1. Configuration options for the dashboard:

– *Add widget*
Here you get a list of all available widgets with a description of the function. Click the 'Select and Configure' button to place the widget on the start screen.
You can

- – add a Widget several times
- – give them individual names
- – configure individual stored views as content

– *Show hidden widget*
When a widget is hidden (see below) you can unhide it with this function

– *Reset Dashboard*
With this function you can restore the Dashboard to the Standard-Layout.

11.2. Configuration options for the widgets:

If you click on the three dots in the upper right corner of a widget, you have the following configuration options:

– *Edit*: Changing the name or the existing view

– *Copy*: Duplicating an existing widget with presets of the existing name and view

– *Delete*: Deleting a widget including the existing view

– *Hide*: Hide a widget while keeping the current configuration

Please note: Not all widgets support all actions. The availability of actions depends on the widget implementation and your system configuration.