
HSBC SG Chat



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Background & Overview

HSBC SG Chat

Introducing "SG Chat" - a secure and instant messaging tool which enables you to communicate with your relationship management team on messaging platforms like WhatsApp and WeChat.

Features:



Chatting

Communicate with your relationship management team through a one-to-one or group chat.

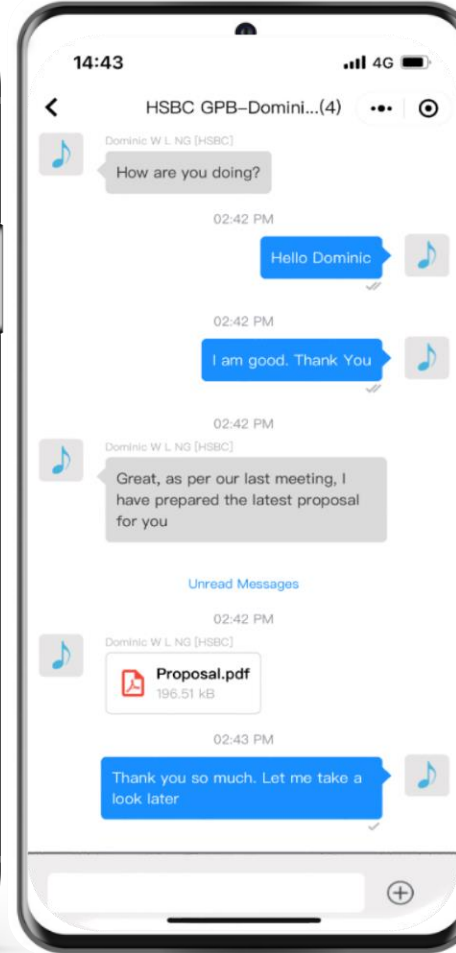


Document sharing

Share and access documents in a safe and secure channel.



WhatsApp



WeChat

Relationship Management team SG



How to Start?

WhatsApp Onboarding (1/2)

You will receive an invite from HSBC WhatsApp Business Account to connect with SG Chat

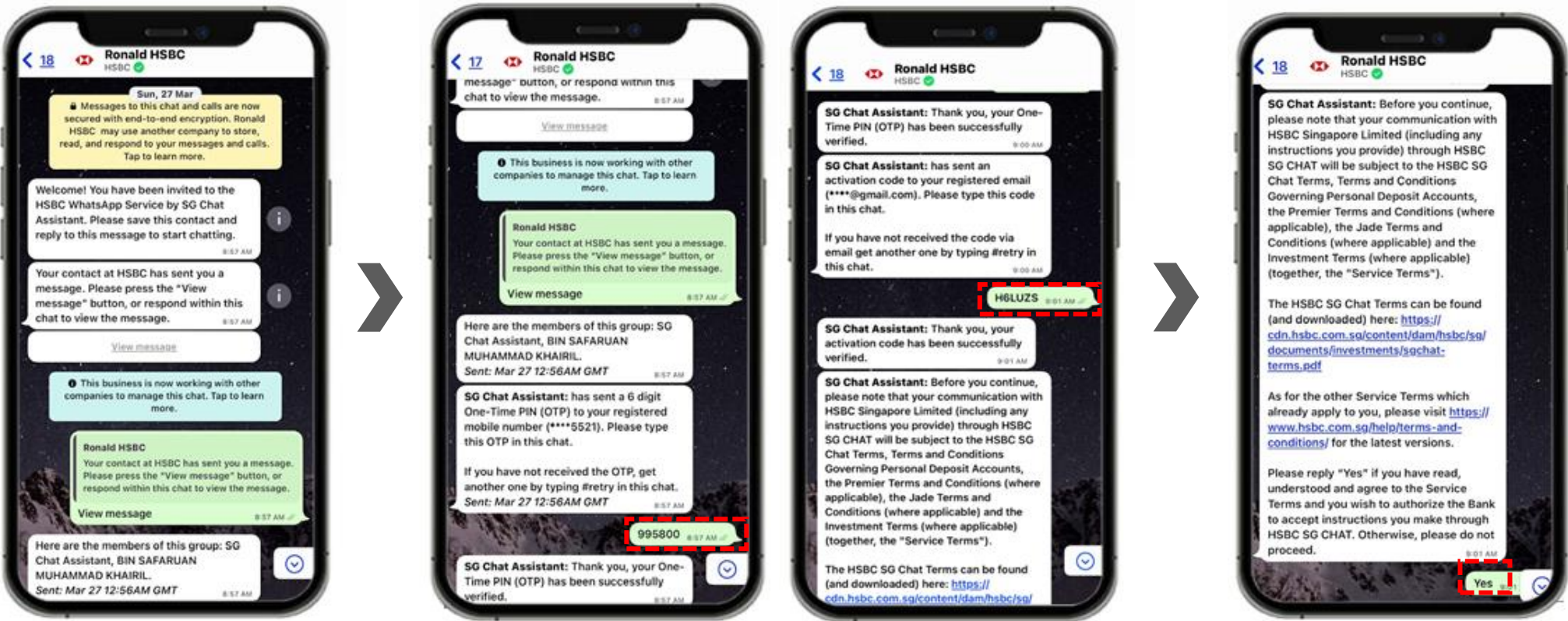
NOTE: Only accept WhatsApp onboarding invitations from HSBC authorised numbers. Please refer to Page 'Tips on using SG Chat: Part 2' for the list of landline numbers to be accepted from.

- 1

Receive onboarding message and a welcome message
- 2

Insert SMS OTP and Email Code when prompted
*Mobile number and email address as per registered with HSBC
- 3

Read and accept the terms and conditions



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How to Start?

WhatsApp Onboarding (2/2)

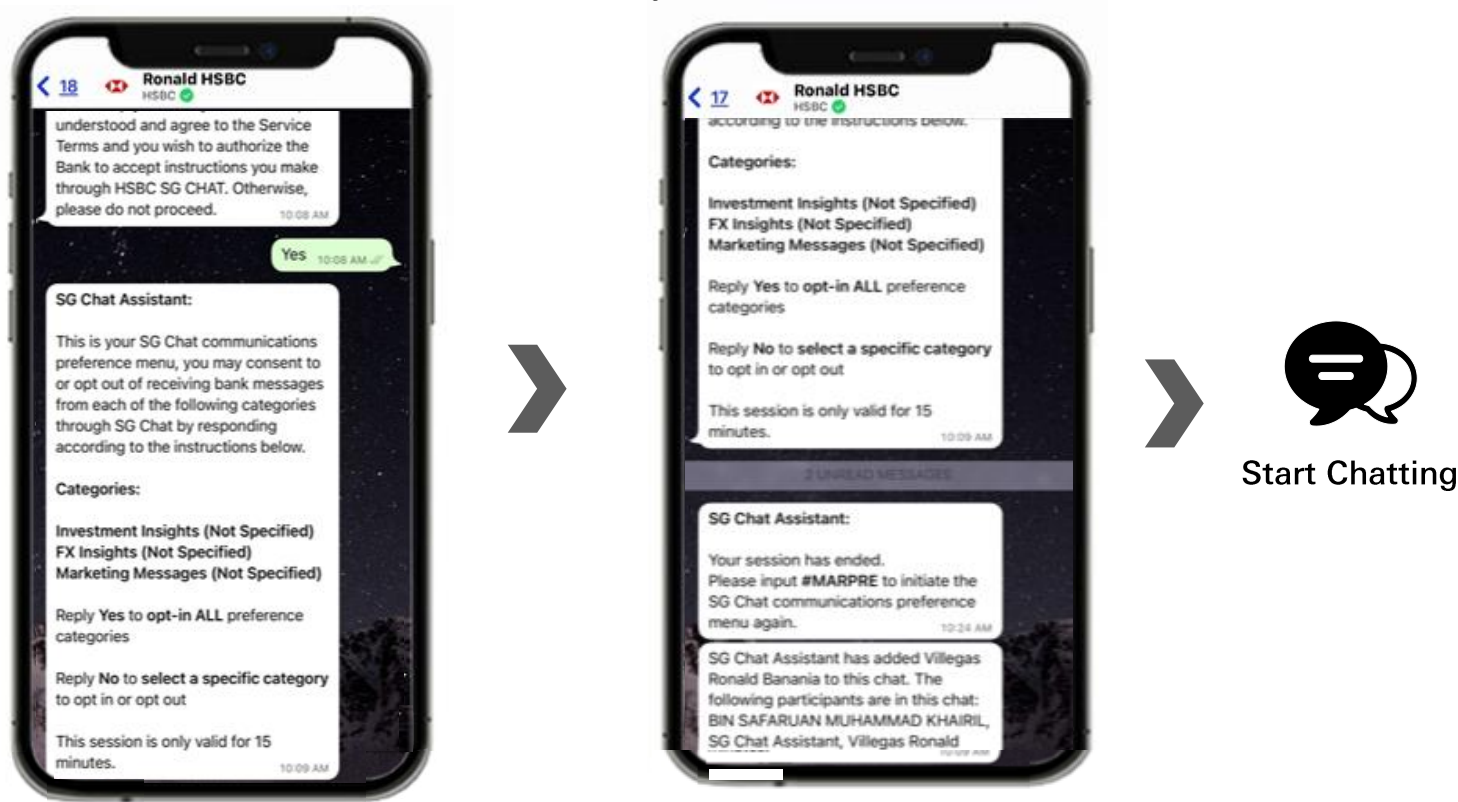
Input your preferred Broadcast Message to be received via the SG Chat Communication Preference Menu Prompt

- 4

Receive SG Chat communication preference menu
- 5

Indicate your preference on type of communication you wish to receive from HSBC (Investment Insights / FX insights / Marketing messages) by replying to the SG Chat Bot Assistant's instructions

NOTE: You will receive messages related to 'Servicing' by default. Replying 'No' will NOT exclude you from receiving servicing related messages.



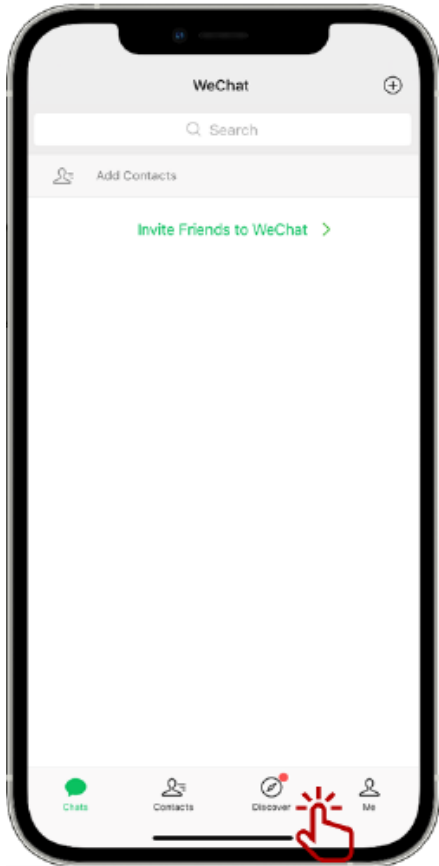


WeChat Onboarding (1/3)

Install 'Symphony Communication' mini programs

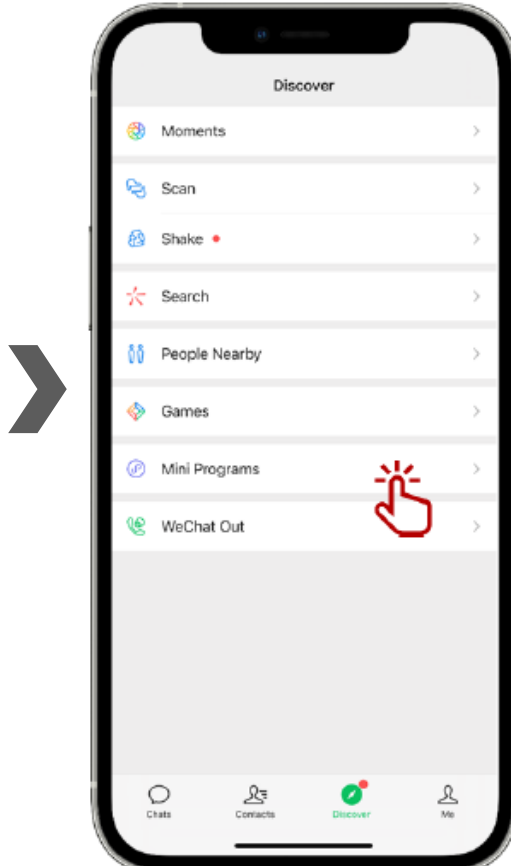
1

Click 'Discover' in the menu bar



2

Select 'mini-programs'



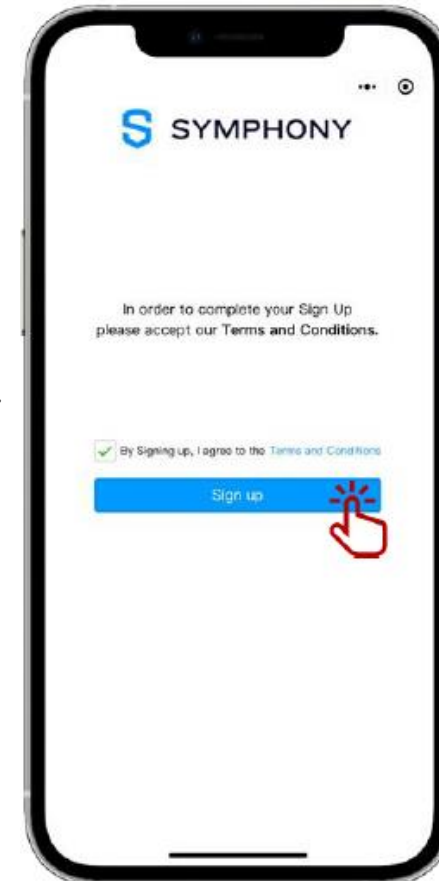
3

Search for 'Symphony Communication'



4

Read and acknowledge Symphony's T&Cs



Select the **mobile number that you have registered with HSBC**. You cannot connect with Symphony using a number that has not been registered with HSBC.

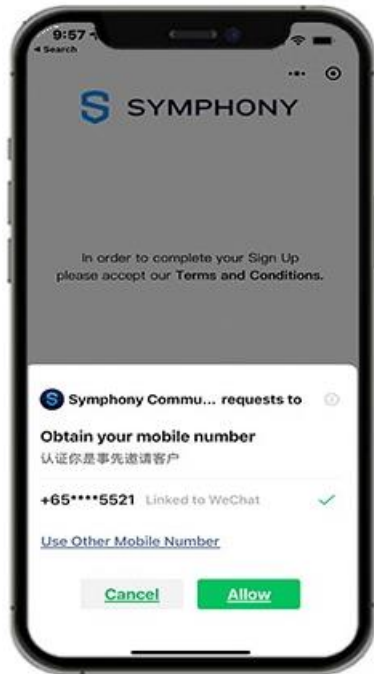


WeChat Onboarding (2/3)

Mobile number provided should match HSBC's records

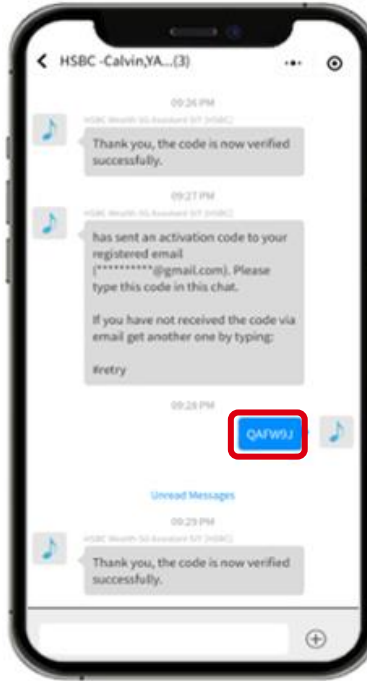
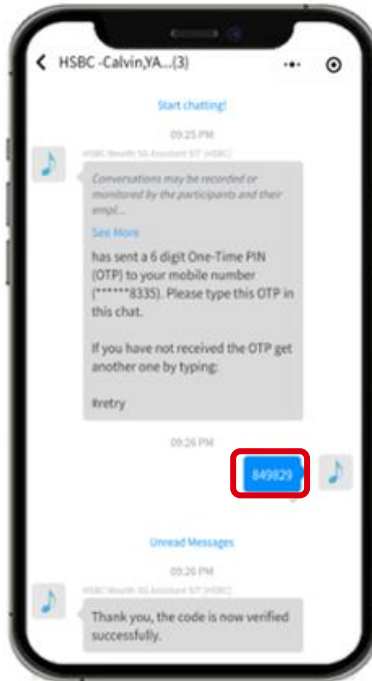
5

Link mobile number that matches with HSBC's records



6

Insert SMS OTP and Email Code when prompted
*Mobile number and email address as per registered with HSBC



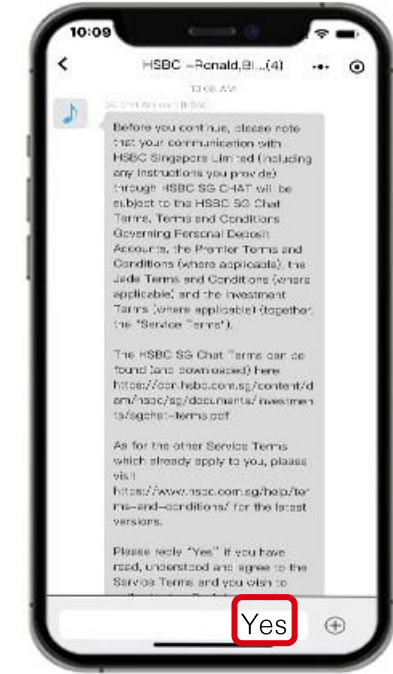
7

Select the chat room



8

Read and accept the terms and conditions by responding "Yes"



Next Page

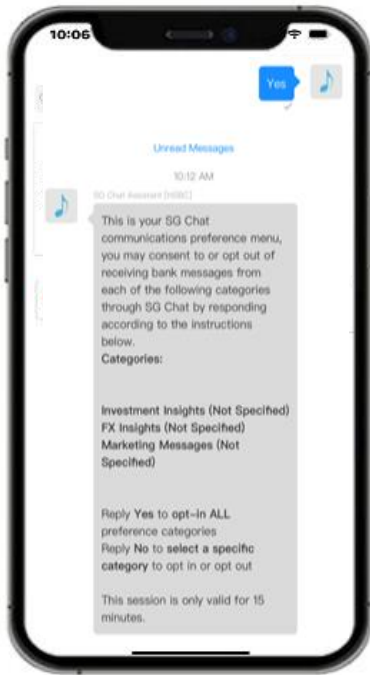


WeChat Onboarding (3/3)

Input your preferred Broadcast Message to be received via the SG Chat Communication Preference Menu Prompt

9

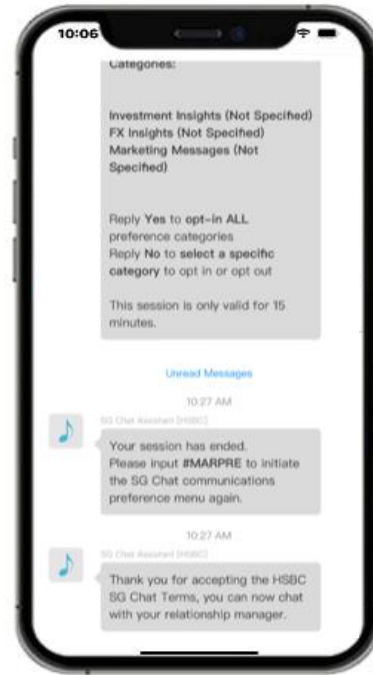
Receive SG Chat communication preference menu



10

Indicate your preference on type of communication you wish to receive from HSBC (Investment Insights / FX insights / Marketing messages) by replying to the SG Chat Bot Assistant's instructions.

NOTE: You will receive messages related to 'Servicing' by default. Replying 'No' will NOT exclude you from receiving servicing related messages.

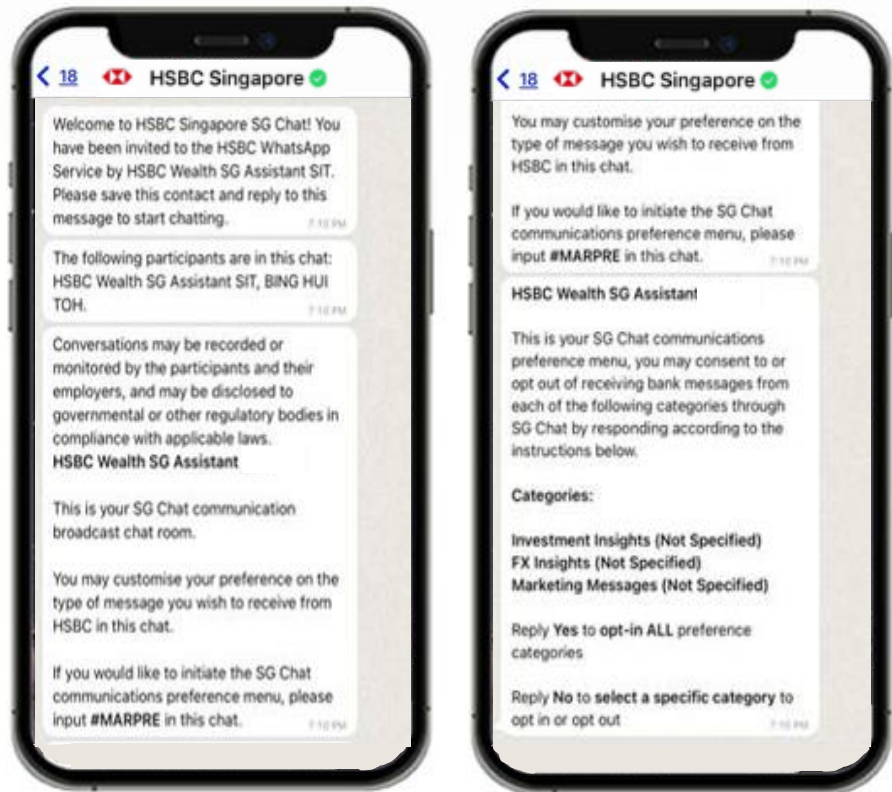


Start Chatting

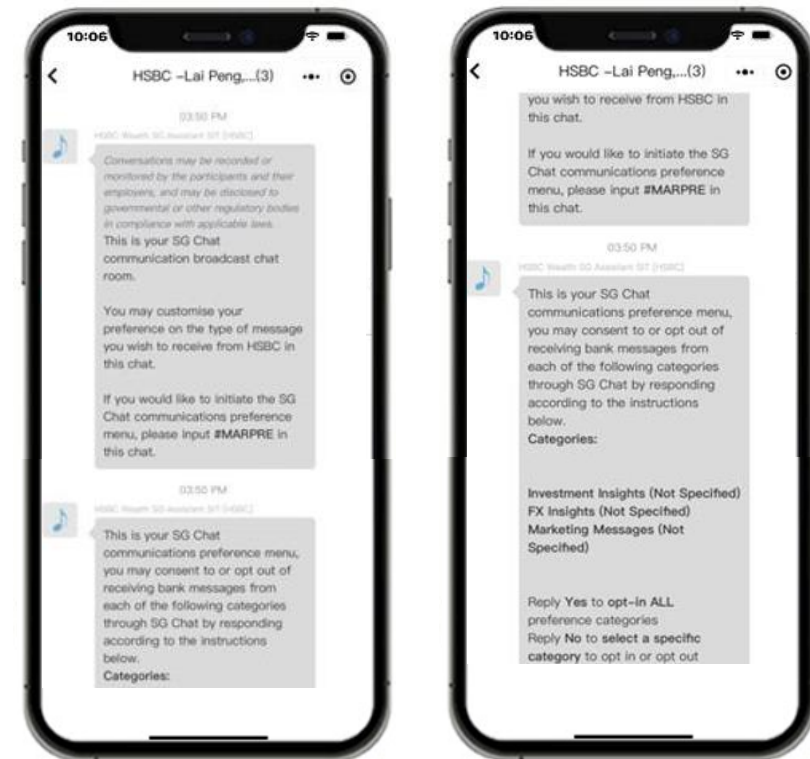
Invitation to Broadcast Chatroom

You will be invited to a separate Broadcast Chatroom created solely to enable you to customize your broadcast preferences (can be initiated by replying **#marpre** in the Broadcast Chatroom) and to also receive broadcast messages from HSBC.

In the event where you have missed out the opportunity to input the Preference Menu Selection prompt during the WhatsApp / WeChat Onboarding, you can always initiate **#marpre** to input your preference again within this chatroom.



WhatsApp 



WeChat 

Authorizing an Authenticated Step-Up Session Request by RM

WhatsApp (1/3)

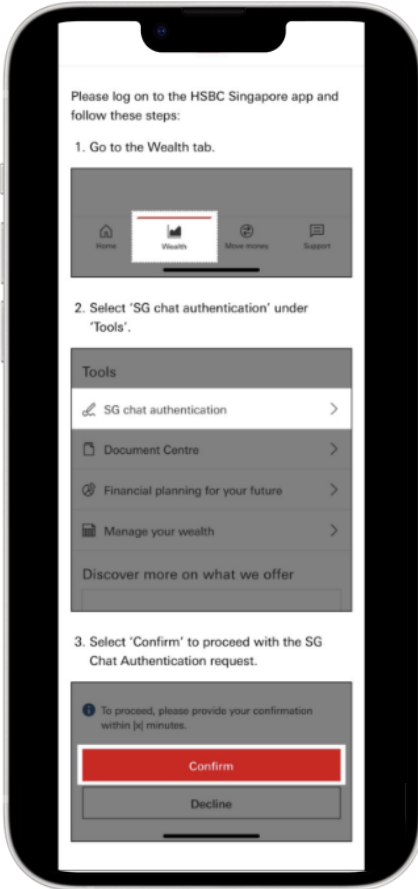
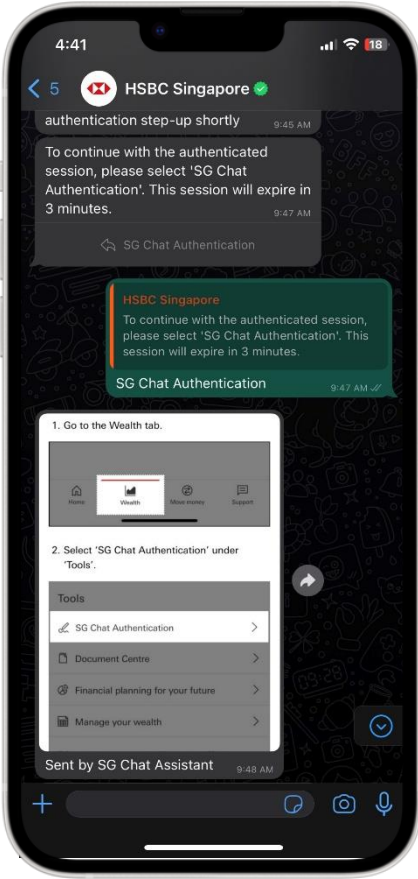
Steps to authorize an authenticated step-up session.

- 1

Receive request to step-up authentication by RM.
Proceed to tap on the 'SG Chat Authentication' button.
- 2

Chatbot will prompt a step-by-step image guide to authorize the authentication step-up session.
- 3

Open the image to view the step-by-step guide on how to proceed with the authentication step-up session



Next Page

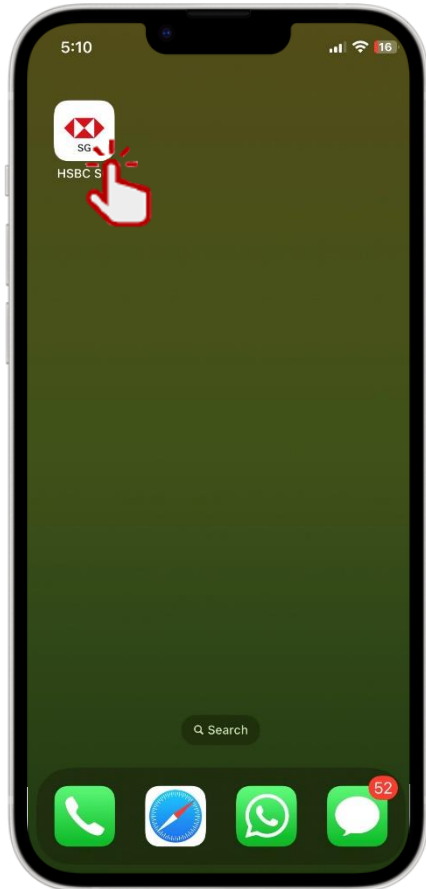
Authorizing an Authenticated Step-Up Session Request by RM

WhatsApp (2/3)

Steps to authorize an authenticated step-up session.

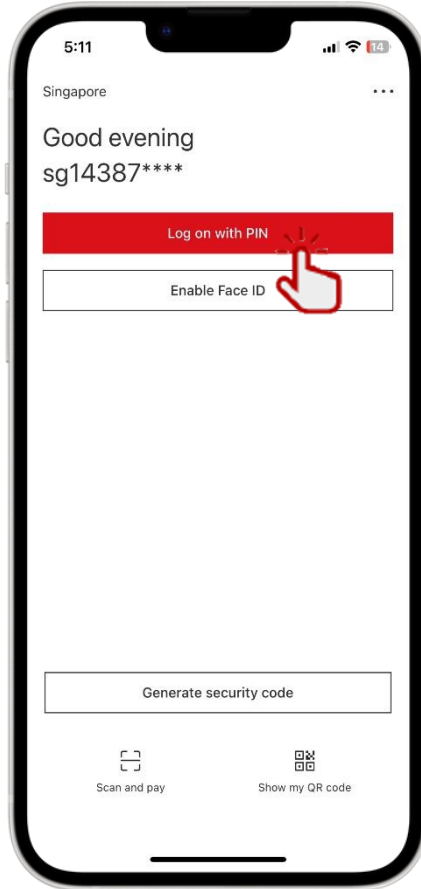
4

Follow the guided instruction by switching over to the HSBC SG App on your device.



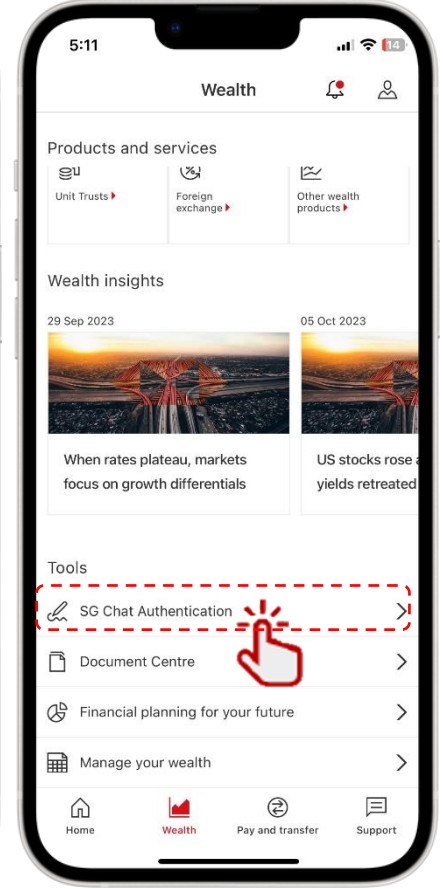
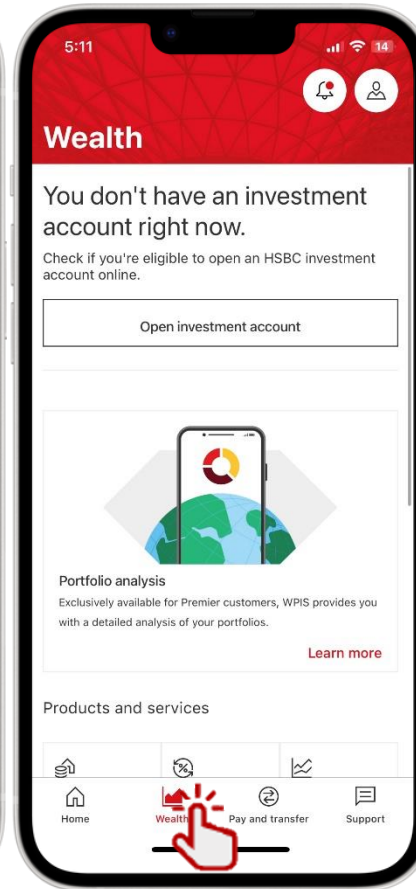
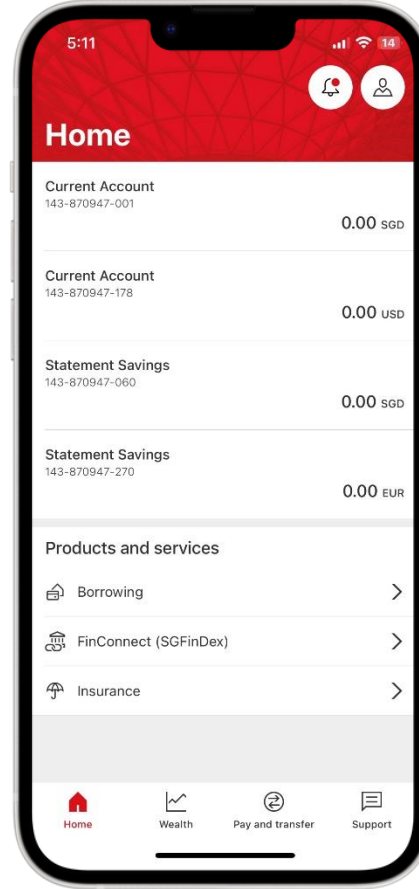
5

Proceed to login to your HSBC SG App.



6

You will be directed to the Home page on the Wealth Dashboard. Proceed to select the 'Wealth' tab, then scroll down to the bottom of the page and select the option 'SG Chat Authentication' under the Tools section.



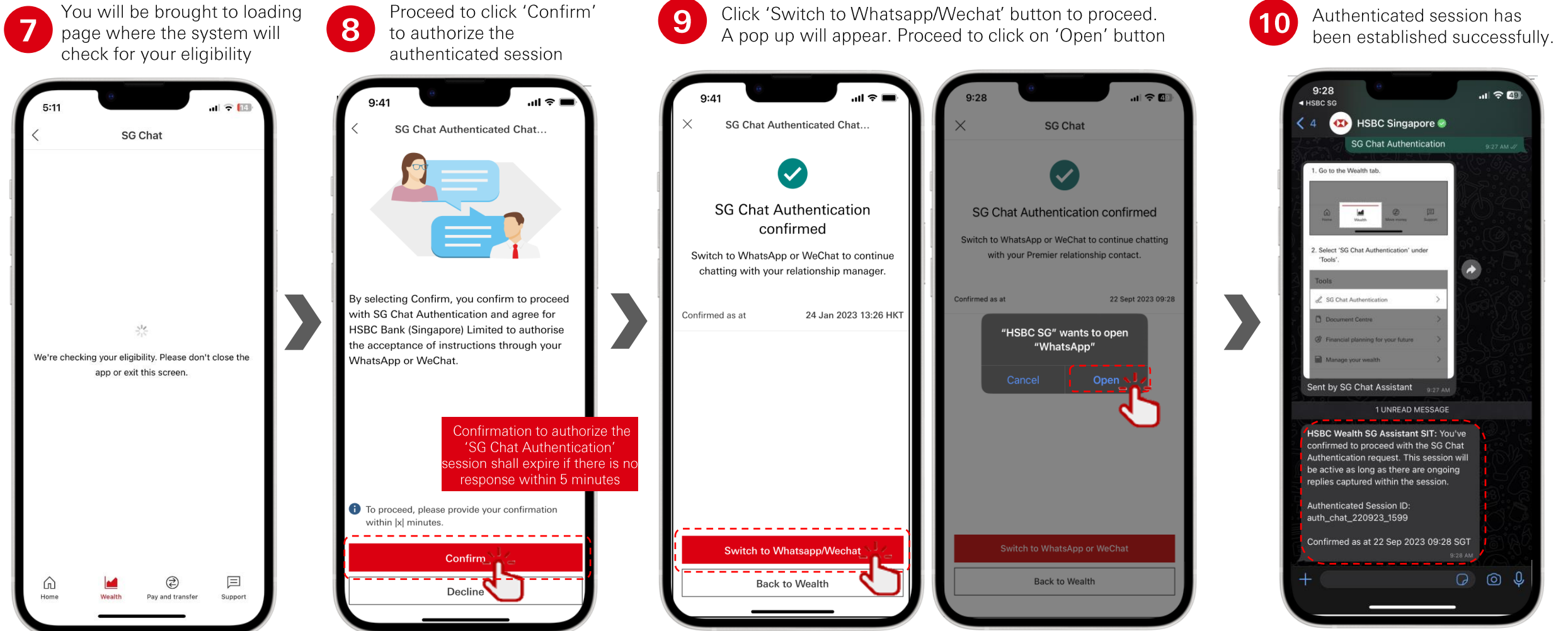
Next Page

Authorizing an Authenticated Step-Up Session Request by RM



WhatsApp (3/3)

Steps to authorize an authenticated step-up session.



Authorizing an Authenticated Step-Up Session Request by RM



WeChat (1/3)

Steps to authorize an authenticated step-up session.

1

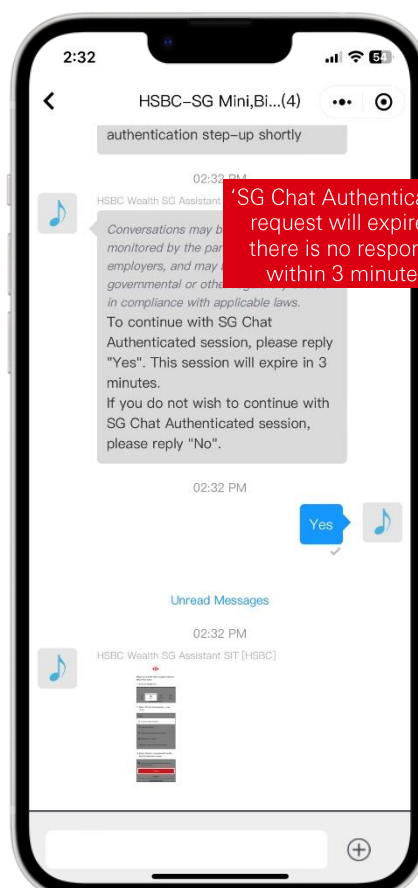
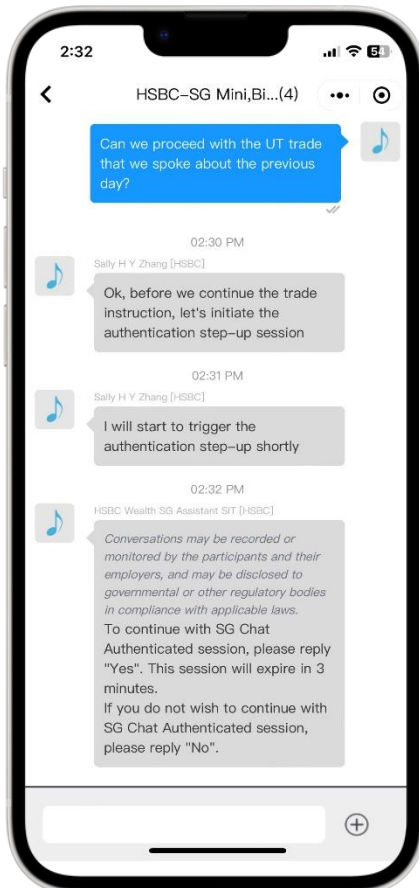
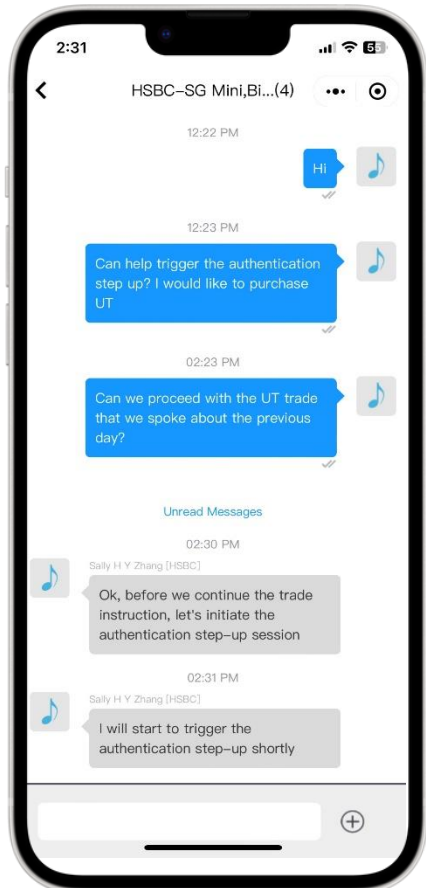
Receive request to step-up authentication by RM. Proceed to reply 'Yes' to proceed with the authorization to step-up the authentication session.

2

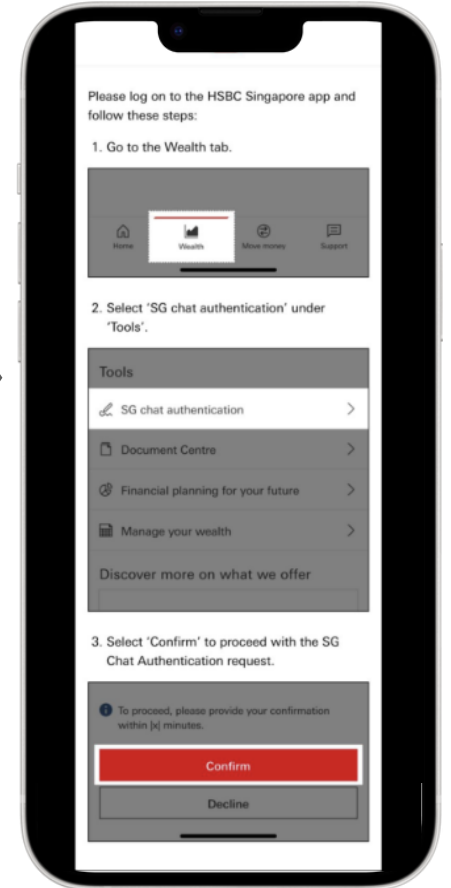
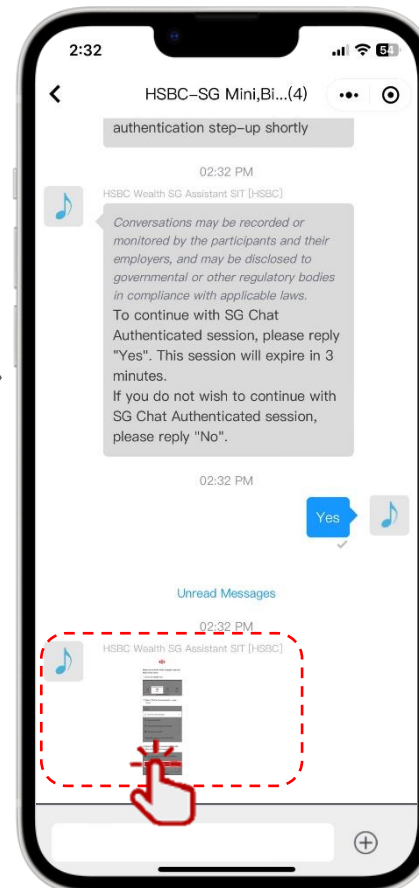
Chatbot will prompt a step-by-step image guide to authorize the authentication step-up session.

3

Open the image to view the step-by-step guide on how to proceed with the authentication step-up session



'SG Chat Authentication' request will expire if there is no response within 3 minutes



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Authorizing an Authenticated Step-Up Session Request by RM

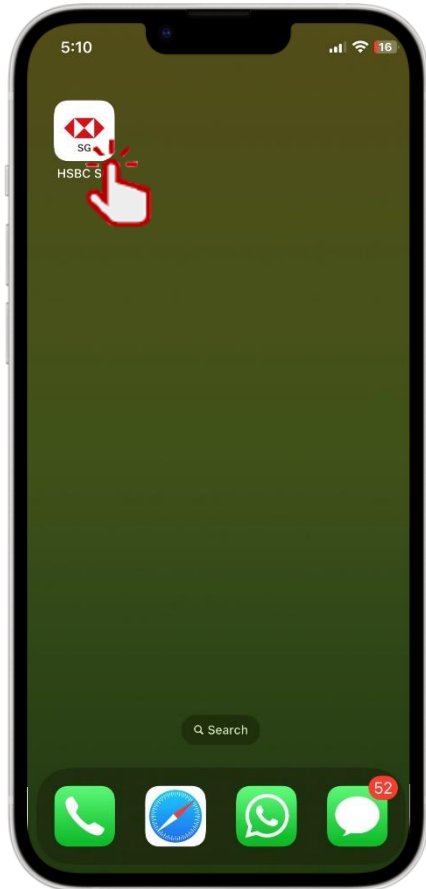


WeChat (2/3)

Steps to authorize an authenticated step-up session.

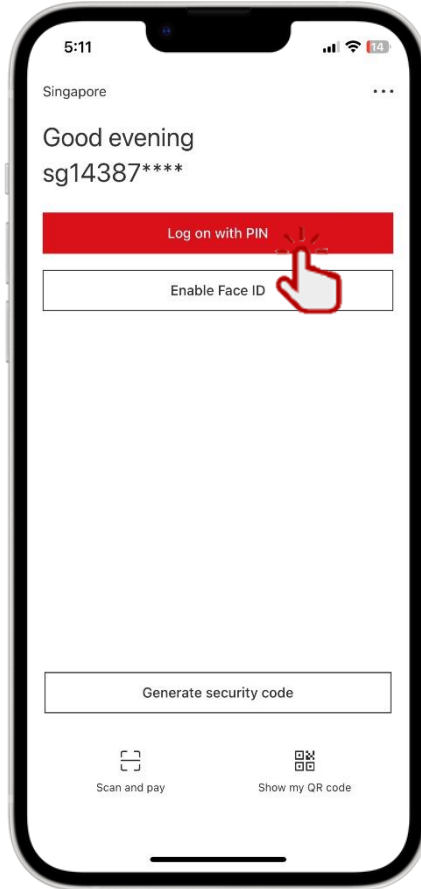
4

Follow the guided instruction by switching over to the HSBC SG App on your device.



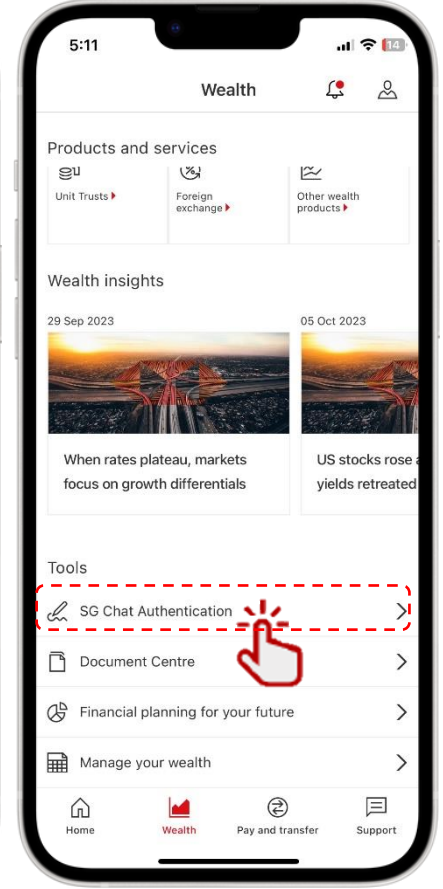
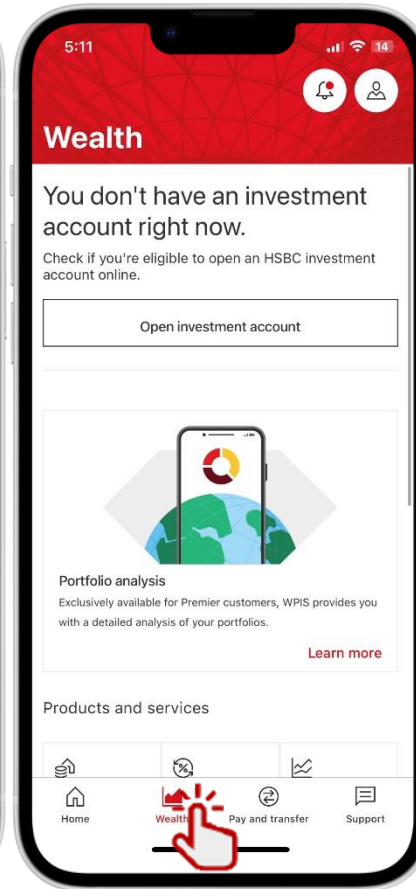
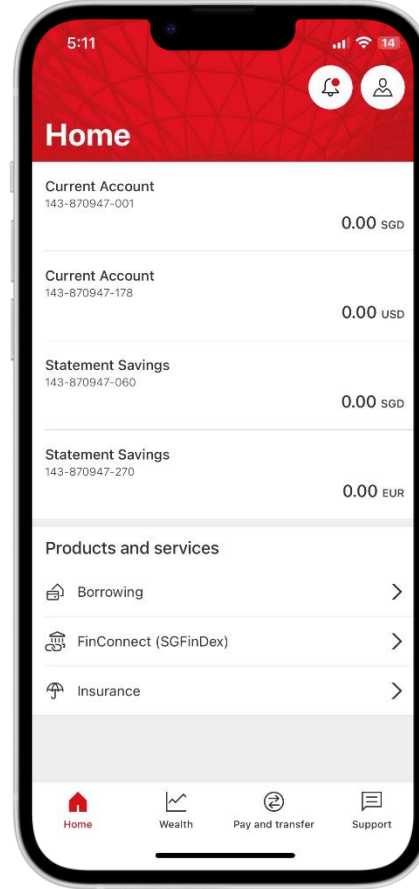
5

Proceed to login to your HSBC SG App.



6

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Next Page

Authorizing an Authenticated Step-Up Session Request by RM

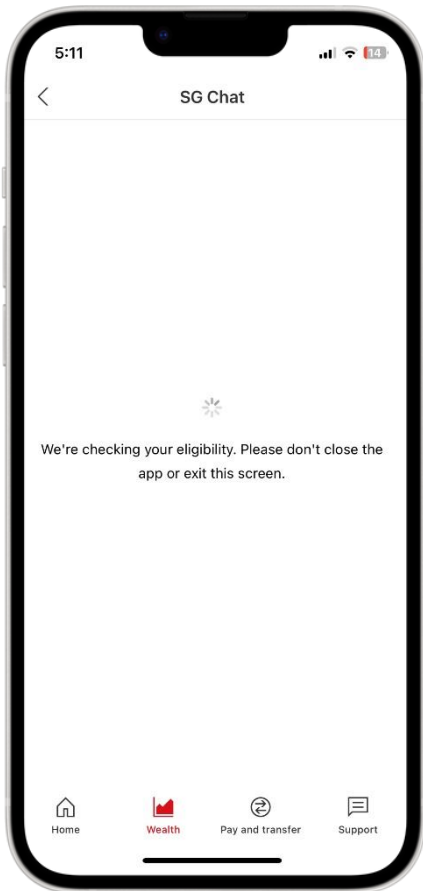


WeChat (3/3)

Steps to authorize an authenticated step-up session.

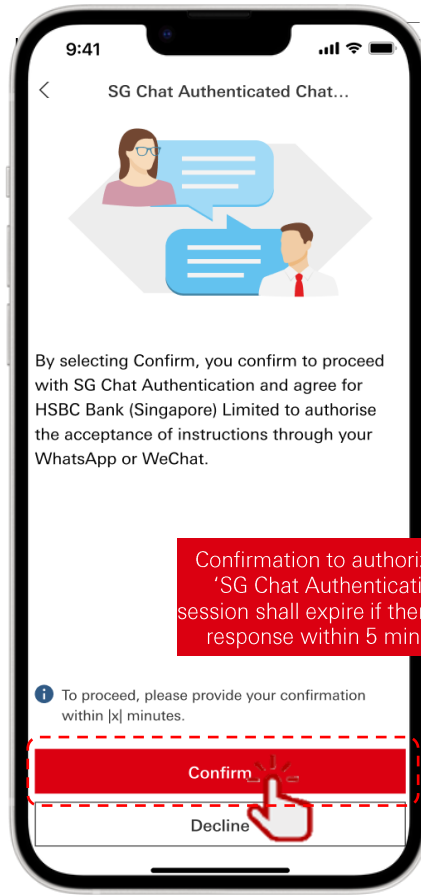
7

You will be brought to loading page where the system will check for your eligibility



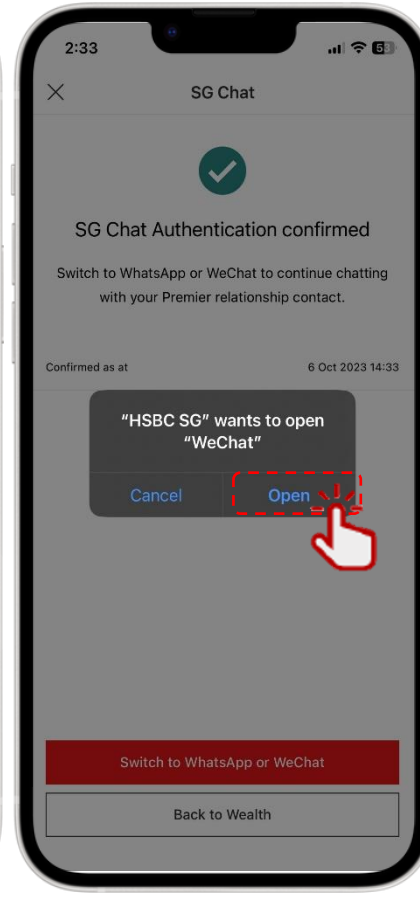
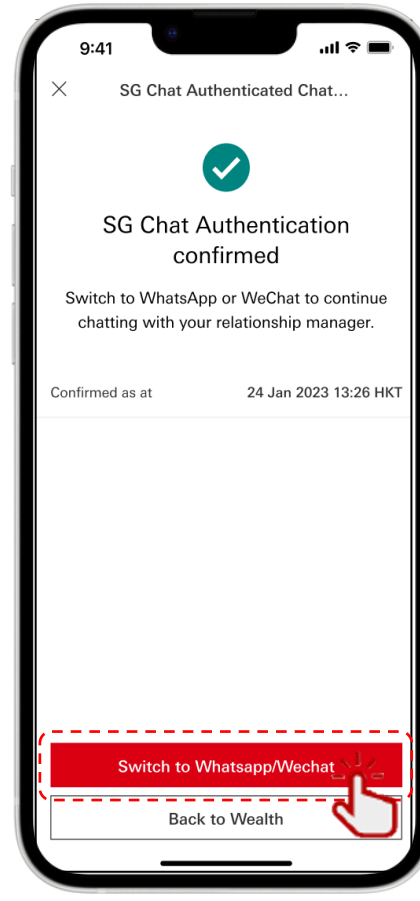
8

Proceed to click 'Confirm' to authorize the authenticated session



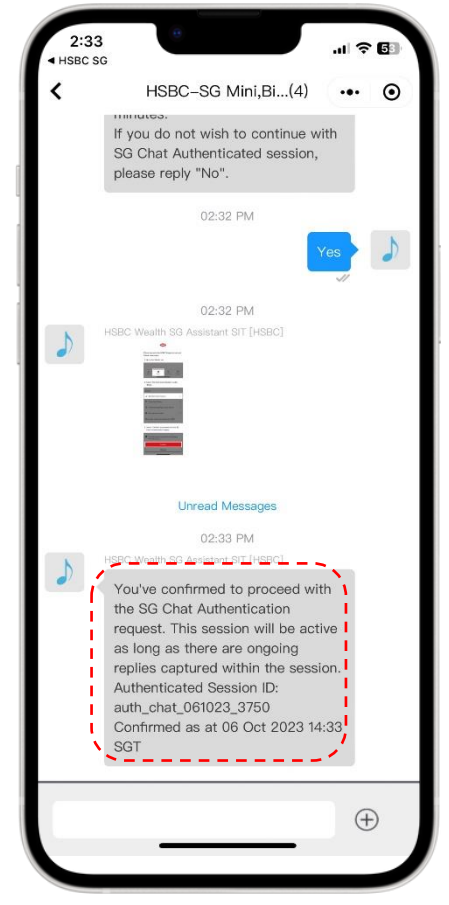
9

Click 'Switch to Whatsapp/Wechat' button to proceed. A pop up will appear. Proceed to click on 'Open' button



10

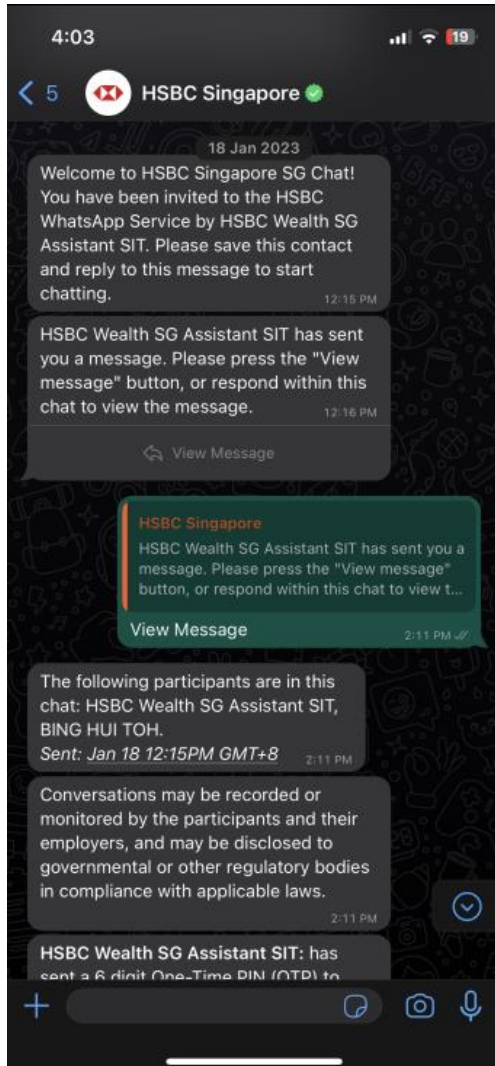
Authenticated session has been established successfully.



'View Message' button for Official WhatsApp Business Account



Click on 'View Message' or reply with any text to view messages hidden by 24 hours rule



If the last reply from you in the chat is more than 24 hours ago, further messages to you will be hidden by a "View Message" button.

This is part of Meta's official WhatsApp business account criteria. Messages from HSBC will not be automatically displayed to you until you have done one of the below actions.

To view the messages:

- Click "View Message" to receive messages

or

- Reply with any text

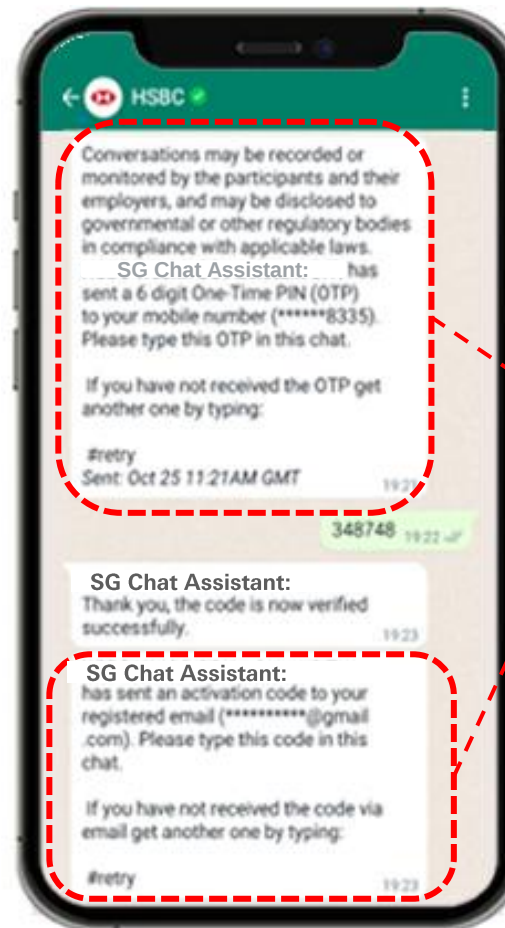
Tips on WeChat / WhatsApp Onboarding

Below are tips on using SG Chat. Please contact your Relationship Manager for any enquiries.

#

Type **#retry** in the chat to retrigger another one-time pin (OTP) or email code if you have not received any.

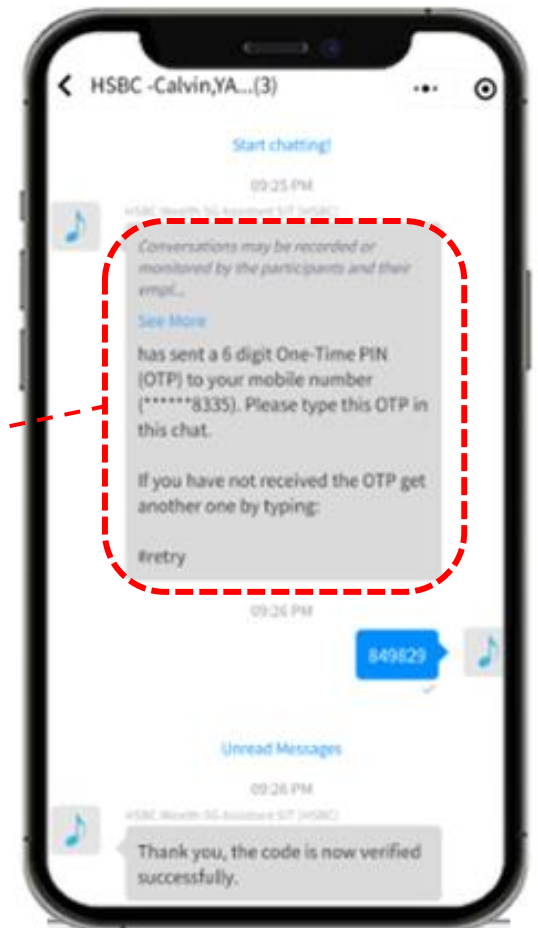
- Maximum of 5 retries (**#retry**) can be entered



You will be asked for a one-time pin OTP / Email Code.

In the event where you do not receive any one-time pin OTP or Email Code, please type **#retry** in the chat

(Max of 5x #retry can be entered).

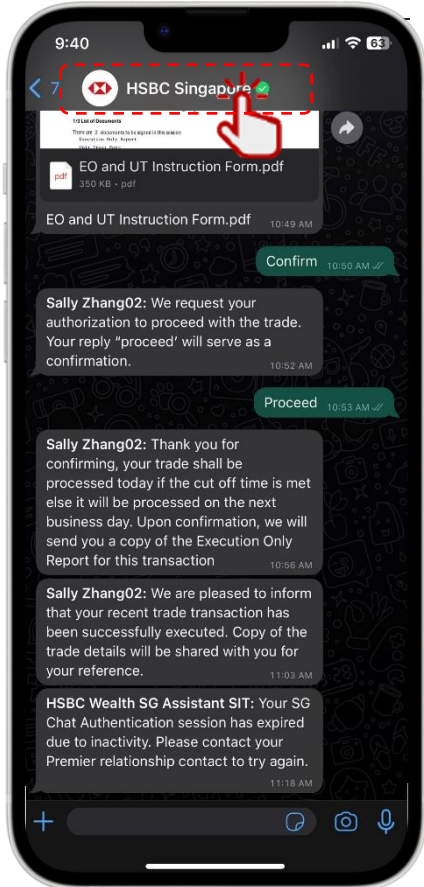


Tips on using WhatsApp (iOS version)

Below are tips on using SG Chat. You can opt to save your Relationship Manager's contact.

1

Tap on the business account profile name to access the profile information details.



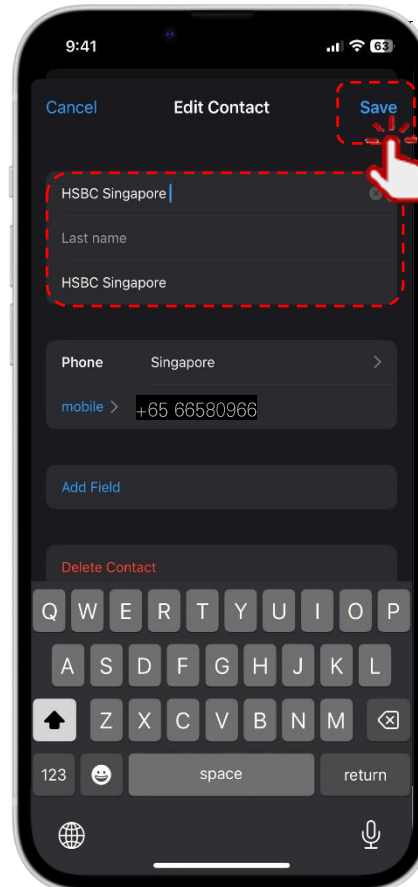
2

Click on the 'Edit' button at the top right.

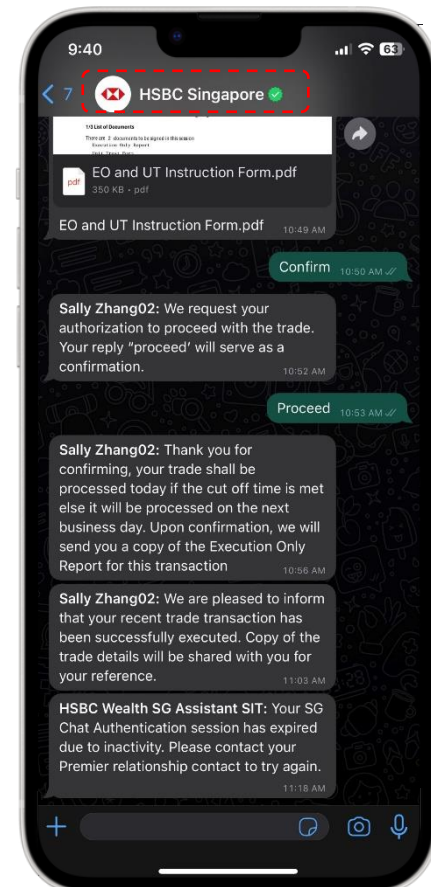


3

You can make necessary edits to the contact details before clicking on the 'Save' button.



Your Relationship Manager's saved contact details will be reflected on top of the chat room

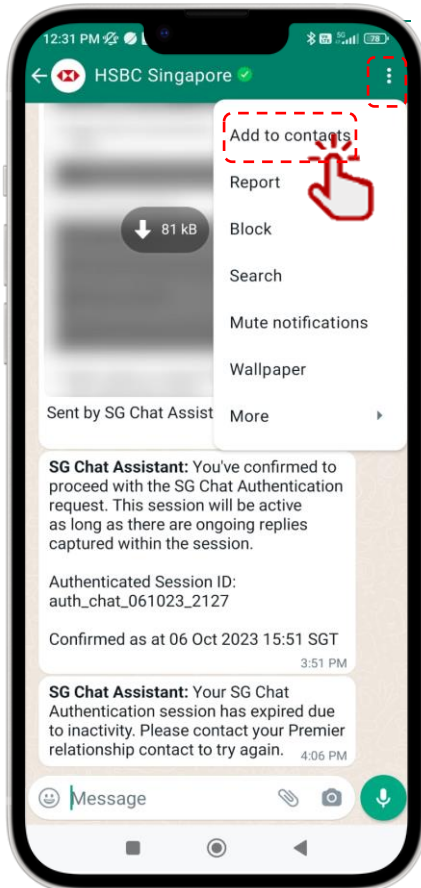


Tips on using WhatsApp (android version)

Below are tips on using SG Chat. You can opt to save your Relationship Manager's contact.

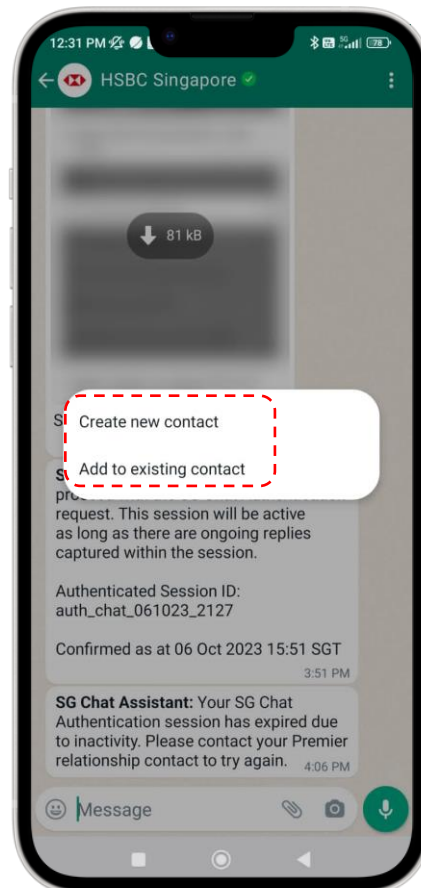
1

Tap on the three dots icon to prompt the 'Add to contacts' option



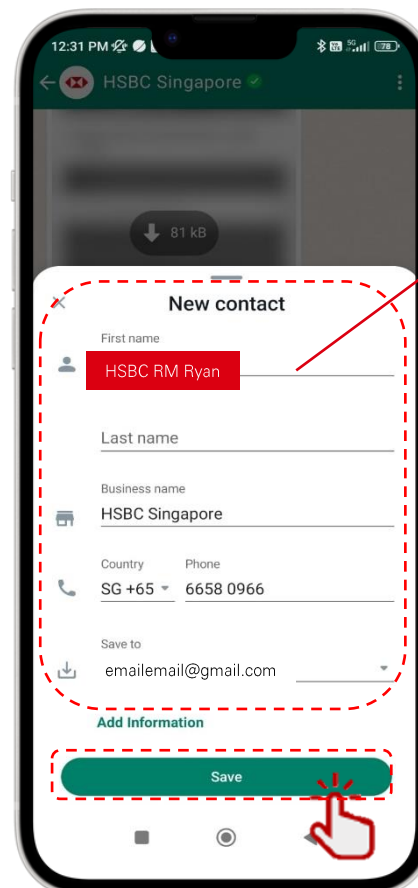
2

An option to save as new or existing contact will be prompted. Select one of the options as required.

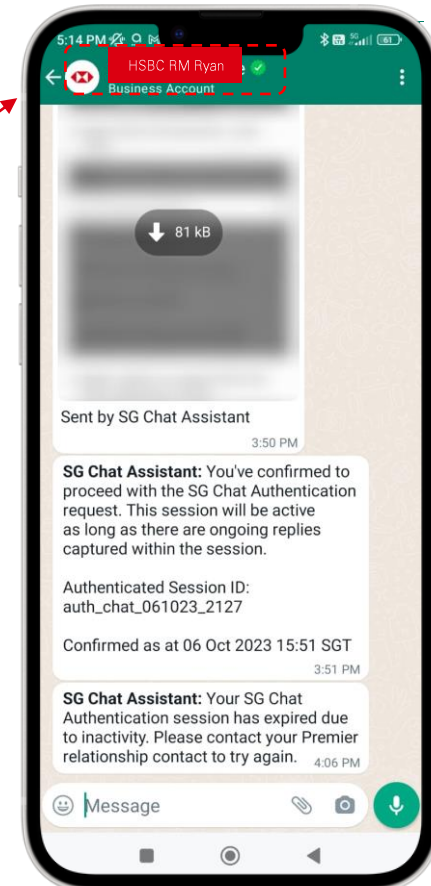


3

You can make necessary edits to the contact details before clicking on the 'Save' button.



Your Relationship Manager's saved contact details will be reflected on top of the chat room



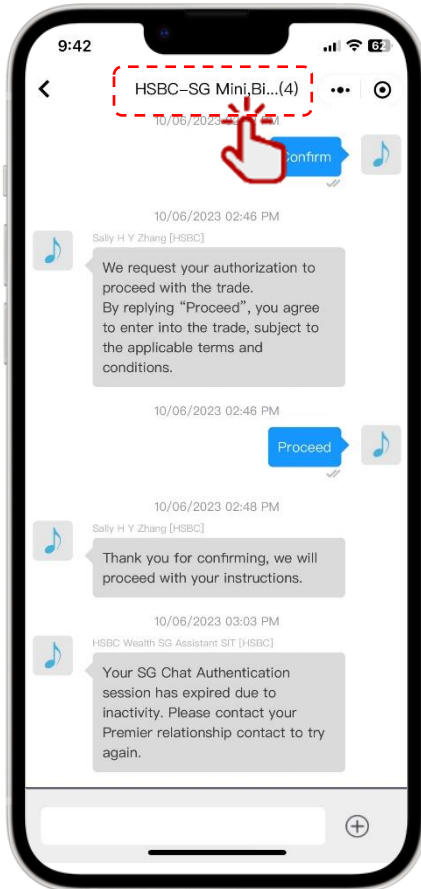
Tips on using WeChat



Below are tips on using SG Chat. Validate the authenticity of Symphony chatroom created under HSBC account.

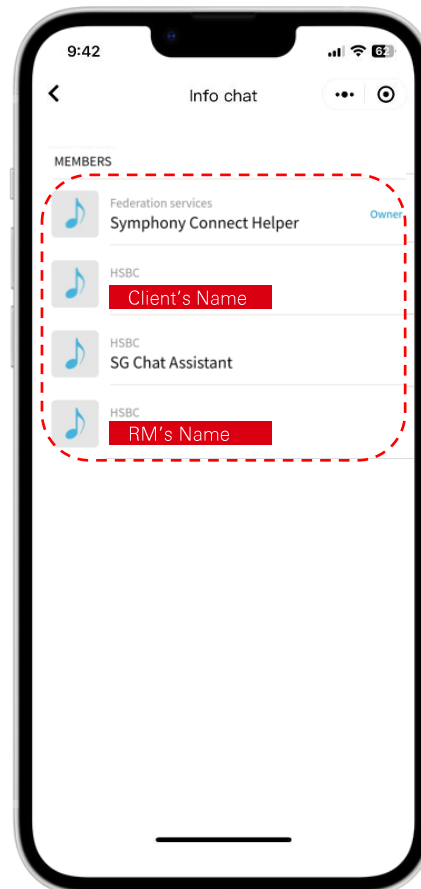
1

Tap on the chat profile header to access the chat information details.



2

Validate that the members within the chat consists of a chat bot, Symphony Connect Helper and the RM's name



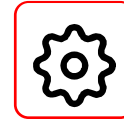
Tips on using SG Chat: Part 1

Below is a list of items to take note before using SG Chat. Please contact your Relationship Manager for any enquiries



Please verify the sender before opening any files or shared links.

- Always cross check with your relationship manager before opening any files or links.



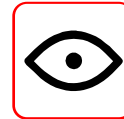
Ensure your mobile chat application is up-to-date at all times.

- Regularly update your personal messaging platform (WeChat/WhatsApp) application from time to time. Please ensure latest version of chat application is installed.



Do not share your personal particulars or any personal information.

- HSBC Staff will never ask you to provide your security credentials to your account i.e. Login details or OTP (One Time PIN) over phone, SMS or email.



Do not accept invitation, messages or download software from unknown contact or sources

- Do not click on to any suspicious URL links from an untrusted or unknown contacts.
- Do not download or install software that could compromise the security of your mobile device.
- Please contact your Relationship Manager for any suspicious or unknown links.



Only accept WhatsApp onboarding invitations from the below HSBC authorised numbers:

- +6566580966
- +6566580963
- +6566580979
- +6566580923
- +6566580961

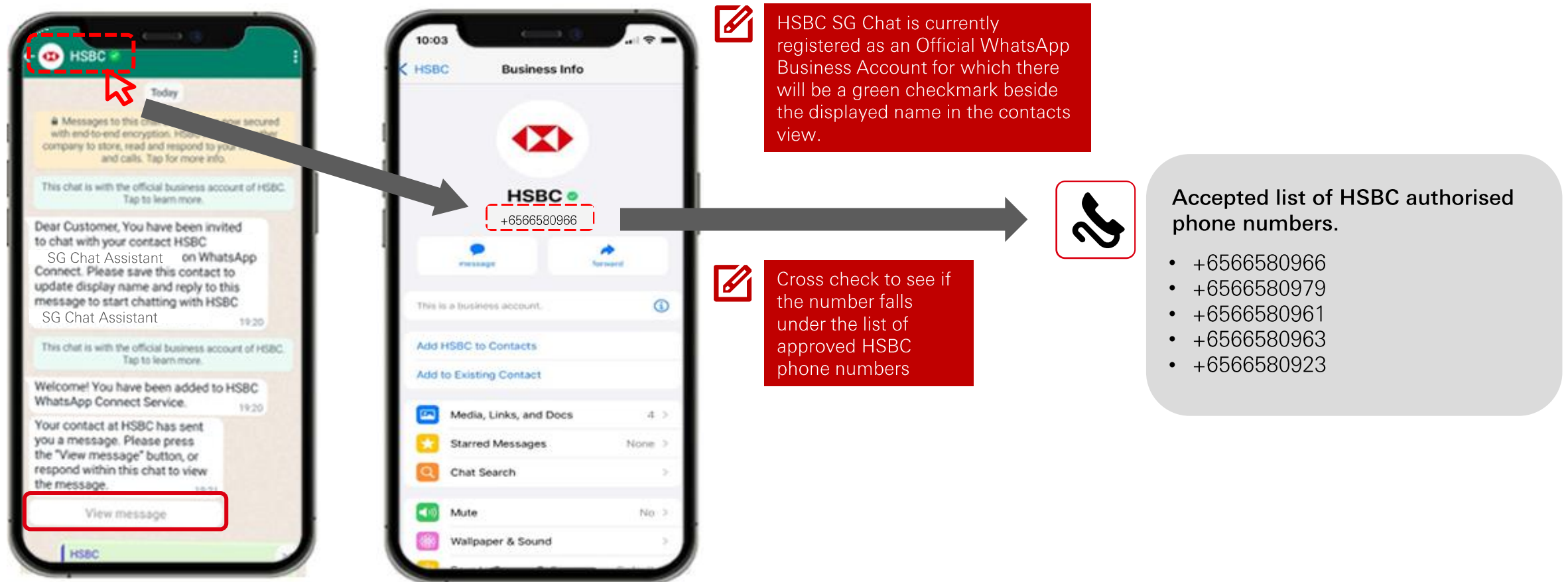


Regularly review your security and privacy settings

- It is highly recommended you enable two-step verification for WhatsApp (please refer to "Other Useful References")
- You may consider to enable FaceID / TouchID / Passcode or any authentication for screen lock.
- Always take reasonable precautions to keep your mobile device and security information safe and prevent fraudulent use.

Tips on using SG Chat: Part 2

Steps to validate onboarding invitations that fall under the list of approved HSBC phone numbers



Frequently Asked Questions

Below is a list of FAQs. Please refer to your Relationship Manager for any other queries.

01

What is Symphony?

Symphony is a secure, cloud-based communication platform channel that enables you and your relationship manager to get connected through your preferred mobile chat application (WeChat or WhatsApp).

02

Why do I need to use Symphony?

Symphony will be the go-to platform used by your Relationship Manager to provide a compelling banking experience for you through a secure, compliant environment seamlessly.

03

Who can invite me to HSBC SG Chat?

Your designated relationship manager will be able to invite you to use the HSBC SG Chat. You may inform your relationship manager of your preferred chat application (WeChat or WhatsApp) to kick-start the chat.

04

Which mobile chat application can I use apart from WeChat and WhatsApp?

To date, HSBC SG Chat only supports 2 main mobile chat applications: WeChat and WhatsApp.

05

Can I use other mobile numbers that are not registered with the Bank's records?

HSBC aims to ensure that your privacy is our top priority. It is a must to use the mobile number that matches the Bank's record. This is to reduce any potential fraud risk.

06

What happens if I have updated my registered mobile number with the Bank while using HSBC SG Chat?

Your chat with your RM will be disconnected, Please inform your RM about the recent change to your mobile number. Your RM will have to re-invite you to use the HSBC SG Chat using your new mobile number.

07

What happens if I have updated my registered email address with the Bank while using HSBC SG Chat?

You can still continue using the HSBC SG Chat without any interruptions.

08

How do I upload attachments via HSBC SG Chat?

Please navigate to the + icon on your WeChat or WhatsApp and proceed to select on the document/image option. This will give you an option to search for the attachments that you wish to upload.

09

I missed out on the session to input the SG Chat Preference Menu during onboarding. What else can I do?

You can initiate the SG Chat communication preference menu by typing **#marpre** within the chatroom. In addition, you will also be reminded to input your preference on the 30th day after successful onboarding.

Other Useful References

2-step verification for WhatsApp. This is recommended to enhance your WhatsApp security.



Please follow the steps below to enable the two-step verification WhatsApp security.

1. Navigate to your WhatsApp setting by clicking on the setting icon.
2. Under the settings page, tap **Account > Two-Step Verification > Enable**.
3. Proceed to enter the six-digit PIN of your choice and proceed to confirm it.
4. You may provide an email address that you can access or tap '**Skip**' if you do not wish to add any email address.

Adding an email address is recommended to allow you to reset the two-step verification. This will also help to safeguard your account.

5. Tap '**Next**' to continue.
6. Confirm the email address and proceed to tap '**Save**' or '**Done**'.



Other Useful References

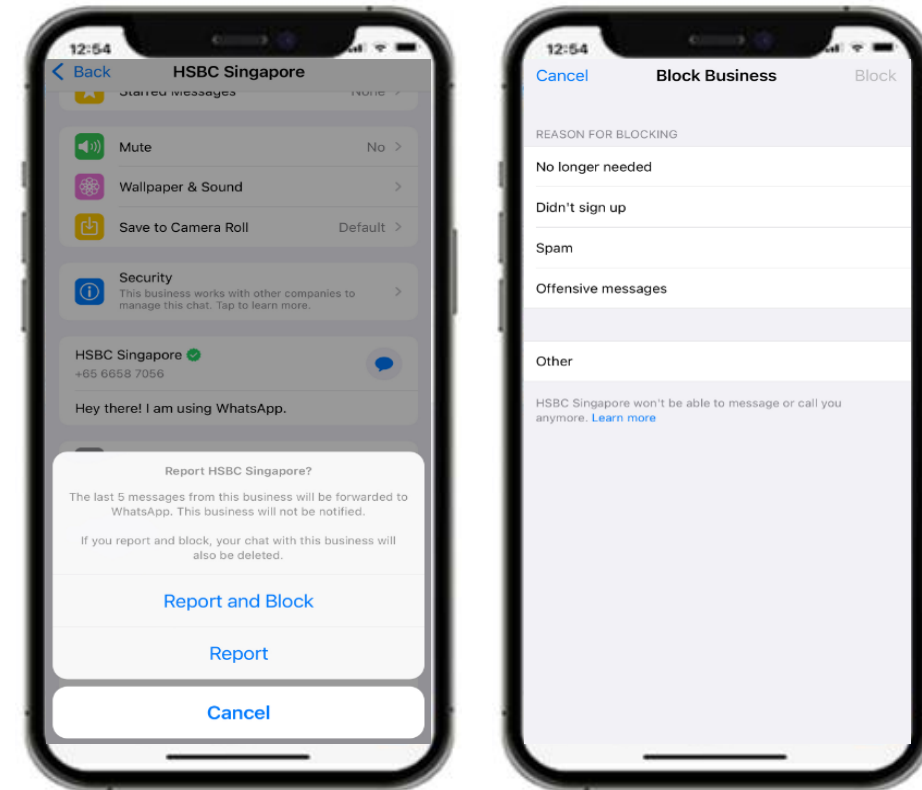
Security and Privacy for WhatsApp Users

How using the Report and Block feature from WhatsApp  may impact you and your data privacy?

- You may be inadvertently sharing your personal details by using the report function from WhatsApp.
- When you use the report function within WhatsApp, WhatsApp (Meta) will extract the last five messages sent to you by the reported user or group, and they will not be notified.
- WhatsApp (Meta) also receives the reported group and user ID, information on when the message was sent, and the type of message sent (image, video, text, etc.).
- The Bank will not be notified if you use the block function from WhatsApp. Blocking the Bank means that the Bank will be able to send communications to your Messaging Account but you will not receive them.

Keeping your data safe with HSBC

- If you wish to keep your data secure with HSBC and wish to opt out from the SG Chat, please reach out to your Relationship Manager for a proper off-boarding process instead of using the “report” or the “block” function from WhatsApp.
- For any further issues or questions related to SG Chat, please contact your Relationship Manager who will be able to assist.



Contact Points

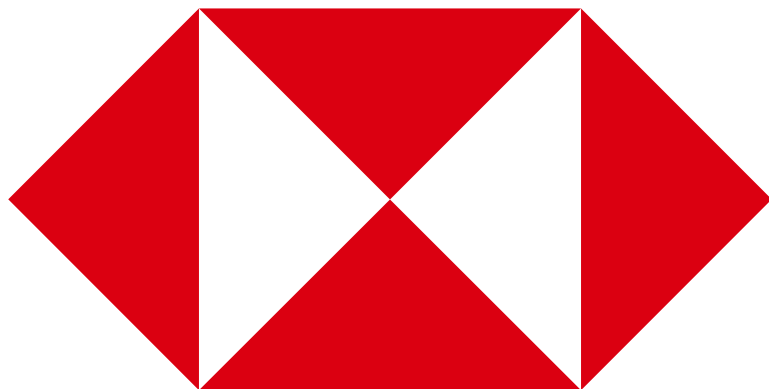
For all your SG Chat questions.

You may contact your Relationship Manager who will be able to assist you.

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