

Bank Smarter with HSBC



Together we thrive

Advanced, yet simple-to-use digital solutions in one platform

Introducing HSBCnet, our award-winning digital banking platform with intuitive and innovative online tools, so you can bank smarter and drive your business forward.

#1

Best Digital Bank in Asia
by The Banker Innovation in
Digital Banking Awards 2020

\$5bn

US Dollars of payments authorised
via HSBCnet Mobile in 67 markets

70,000

Businesses worldwide
use HSBCnet and HSBC Connect



68%

of Malaysian businesses said investing in technology and innovation is a top priority over the next 5 years¹.



Simplify Your Everyday

With all your banking done in one platform, you can simplify your everyday and focus on what matters. Experience true convenience from approving payments on-the-go to having real-time visibility of your finances, all in one place.

Unlock Your Growth Potential

As your business grows, our advanced digital solutions are designed to provide you everything you need to stay ahead. From helping you improve business productivity to getting started with cashless payments, our innovative digital solutions can help you find new ways to grow.

Get started easily

Starting a journey with us can be simple. All it takes is a quick online form submission through our website, and we will get in touch with you.

Get on boarded digitally

With the introduction of e-Sign, opening an account with us can be much more convenient, without having to visit our branch. To ensure a smoother process, our team will assist you in every step of the account opening process.

Start your digital journey now at business.hsbc.com.my/smarterbanking or scan the QR code to get in touch with us.



Secure authentication

HSBC brings an easy and all rounded mobile banking experience to you. Experience next-level security with:

- ◆ Our new soft token with mobile authentication that helps protect and manage your HSBCnet account securely
- ◆ Biometrics sign-on using fingerprint or Face ID² so you can authenticate your identity and access your HSBCnet Mobile App

Set up your authorisation structure

Complete your HSBCnet account setup with the right user access. With both security and flexibility in mind, HSBCnet allows you to manage your accounts and entitlements so there are proper signing authorities and limits in place.

²Android phones support fingerprint sign-on only. iPhone devices support Touch ID and Face ID.





One platform for all your banking

From making payments to transacting across borders, your everyday banking tasks can be simplified with our one-stop digital banking platform.

Easier payments

With our automated payment platform, you'll be able to manage operational expenses and payments more efficiently. Our platform enables you to make payments via multiple methods:

- ◆ Standard payment
- ◆ Instant payment
- ◆ Forward dating payments
- ◆ Recurring payments

Streamlined collections

Get a clearer view of receivables across all your accounts. Our collections solution gives you access to:

- ◆ Enriched data
- ◆ Transaction alerts
- ◆ Receivables advices
- ◆ Payment reconciliation

We can process your collections using secure direct debits and bill payments. This is combined with detailed reporting to help streamline your reconciliation.

Digital banking for SMEs

Tailored for the needs of SMEs, our digital banking platform, HSBCnet, is customized with a range of new tools so you can have:

- ◆ Single view of all your accounts
- ◆ Easier way of making payments
- ◆ Simpler way to preview FX rates
- ◆ Personalised FX rates

Initiate your trade transactions

Our HSBCnet Internet Trade Service (ITS) supports you in keeping your business moving globally. From guarantees to open account trade finance, our secure and flexible trade finance options are designed to support your sales and supply chain processes. It enables you to:

- ◆ Initiate and manage trade transactions for your global office from wherever you are
- ◆ Gain faster access to funds you need for your business

Transact with preferential FX rates

Meet your foreign exchange (FX) needs with HSBC GetRate, which offers:

- ◆ Real-time competitive FX rates
- ◆ Seamless FX execution alongside payment submission
- ◆ FX rates visibility at the point of final approval
- ◆ Straight-through processing for downstream FX booking



Be better informed with real-time view

Real-time visibility at your fingertips allows you to make informed decisions quicker.

View your reports your way

Stay in control of the finances at every level of your organisation with simpler access to your account and customisable reporting features in HSBCnet. Keep track of your payments, receivables, liquidity and the changing value of your assets – all in one place.

Full visibility of payments

Managing your finances can be much easier when you have access to real-time information on-the-go. Using SWIFT gpi (Global Payments Innovation) technology, our platform enables you to:

- ◆ Track your payments all the way to the beneficiary bank
- ◆ Have full visibility of your payment and helps you make informed decisions

Real-time platform for your international trade

Available on web and mobile app, you can manage your business trades with real-time trade account information from anywhere, at any time, including:

- ◆ Trade facility utilisation
- ◆ Outstanding import and export trade transactions
- ◆ Guarantees
- ◆ Receivables finance

A customisable dashboard for all your trade matters

Providing you with a global summary of your trade transactions, our trade dashboard helps you manage your business trade easier using fully interactive way whereby you customise how you view your trade positions.

Make your business financially efficient

With an array of innovative tools in HSBCnet, we can help you gain financial strength.

Release your cash trapped in sales cycle

An innovative working capital solution, HSBC Receivables Financing (RF) solution gives you access to cash from your receivables as soon as you invoice your customers, so you don't have to wait weeks or months for your payments to arrive. With this alternate financing source, you can improve your business cash flow and achieve your growth ambitions.

Manage overall liquidity positions

To aid you in making effective investment and funding decisions, you can access to the Liquidity Management Dashboard, which provides you with:

- ◆ Overall liquidity and cash positions from current accounts to notice accounts and term deposits
- ◆ Flexibility to customise to match your company's unique hierarchy of entities
- ◆ Giving you a consolidated view of available current balances

Smarter way to manage FX

Tapping into our global liquidity network, you can manage your FX smarter with HSBC Evolve and gain:

- ◆ Access to competitive pricing in more than 460 currency pairs
- ◆ A simple interface with intuitive navigation and a customisable canvas and blotter
- ◆ Accessibility to the platform from any location using a single login
- ◆ A real-time view of two-way pricing for SPOT and Forward
- ◆ Real-time on-screen trade affirmations and transaction history

Redeploy your surplus cash

Maximise your surplus funds with our term deposit that is available on multiple currencies.



Uncover new growth opportunities

Discover new ways to grow your business with our latest solutions in the world of digital payments. From cashless solutions to business automation, we can help take your business to the next level.



Go cashless with ease

We constantly innovate to help you uncover new possibilities. Introducing HSBC Omni Channel, a one-stop solution for your payments and collections needs. You can now go cashless easier for both in-store and e-Commerce with a single interface for multiple payment types. HSBC Omni Channel offers:

- ◆ Seamless experience with reduced touch points
- ◆ Acceptance of multiple payment methods such as cards and e-wallet schemes, FPX Bank Transfers and QR Scan & Pay
- ◆ Better tracking with a single consolidated report

Boost your cash management efficiency

In this digital age, the ability to achieve efficiency in cash management has never been greater. Consolidating multiple accounts into a single platform across multiple and entity structures, you can have virtual account structures to seamlessly reconcile your complex fund collection structures across all payment channels, while gaining greater visibility of the overall cash position.

Automate your business process

Going beyond banking, we can seamlessly integrate with your existing business systems for an even greater amount of efficiency through our host-to-host and Application Programming Interface (API) solution. The solution allows for a secure, fast, round-the-clock automated exchange of payment instructions, account reporting and statements, giving you maximum efficiency gains.



Strengthen your supply chain

As the world's leading international bank, we help businesses manage their trade across the globe. Our wealth of knowledge in global trade can help you to optimise your business trade and manage your supply chain in a single platform.

Supply chain financing

Whether you are a buyer or a supplier, you are part of a global supply chain that is dynamic and constantly evolving. In such an interconnected ecosystem, there are risks from lead time delay to payments issues. We can help you find the right balance in your supply chain for financial and strategic benefits.

Suppliers

- ◆ Sellers can receive early payments based on buyers' credit ratings, resulting in competitive capital cost benefit
- ◆ Days Sales Outstanding (DSO) are reduced, leading to additional increase working capital
- ◆ Mitigate payment risk against buyer once approved invoices have been paid early

Buyers

- ◆ Optimising payment terms (agreed with sellers)
- ◆ Increase liquidity and boosting payment efficiency
- ◆ Enhance strategic supplier relationship

68% of Malaysian businesses said investing in **technology and innovation** is a top priority over the next 5 years³.

With our **award-winning**⁴ digital banking solutions, here's how we helped businesses thrive in a digital world.

Rentkil Initial Malaysia

"Speed is key. With digitalization, we have converted a large part of our collections from cheque to virtual account solution by HSBC. Through this, it saves us a lot of time on closing. With that, our business collection is reduced from 4 days to only 1 day today."

– **Soon Mei Fong, Finance Director, Rentkil Initial Malaysia**

Left to right: Carol Lam, Managing Director and Soon Mei Fong, Finance Director of Rentkil Initial Malaysia



DPO International

"Our ambition is to "Glocalize", this means "globalize" where there are economies of scale and "localize" where local reach is vital. HSBC's digital banking platform, HSBCnet, allows us to centralize our credit control capabilities as it provides us with a full view of all of our cash positions across our 7 markets in the region. Because it is real-time, we can respond quicker and make more informed decisions."

– **Daniel Pans, Group Chief Executive Officer, DPO International™ and BIGbox Asia™**

Left to Right: Harry Chong, Group Chief Financial Officer and Daniel Pans, Group Chief Executive Officer of DPO International™ and BIGbox Asia™

Saluran Pasifik

"Our productivity increased tremendously as we embarked on a digital journey. Our banking tasks can now be done anytime and anywhere with HSBCnet Mobile app.

Through HSBC's trade facilities, we have shortened our sales cycle and made our import trade much faster. With just a few clicks, we can actively hedge our foreign exchange risks and that's the simplicity of using HSBC's digital banking platform."

– **Gordon Lu, Managing Director, Saluran Pasifik**

Left to Right: David Ng, Director, Gordon Lu, Managing Director and Aliaa Farhana, Account Executive of Saluran Pasifik



Start your digital journey now at business.hsbc.com.my/smarterbanking or scan the QR code to get in touch with us.

³HSBC's Navigator surveyed more than 1,400 firms from seven major economies in Asia. Research by Kantar for HSBC, May 2020.

⁴HSBC Malaysia is awarded "Best Service Provider in Cash Management", Best Payments and Collections Solution" and "Best Liquidity and Investments Solution" by The Asset Triple A Treasury, Trade, Sustainable Supply Chain and Risk Management Awards 2020.

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