

HSBC*net*

HSBC 

# Tips for Malta Customers

August 2013



# Contents

<b>Account Information .....</b>	<b>1</b>
I am unable to see today's transactions. ....	1
The balance I see on my Account Summary is the "Current Available", however this is different from that of the Transaction History.....	2
The credit card balance has not been updated with today's transactions. ....	3
How can I search for a specific transaction or set of transactions? .....	3
<b>Payments.....</b>	<b>4</b>
How do I pay a beneficiary who holds an account with HSBC Bank Malta? .....	4
I would like to pay a beneficiary that does not bank with HSBC Bank Malta and want them to receive the funds today? .....	5
I have negotiated a special exchange rate with the HSBC Malta Treasury Department, how do I add that to my payment instruction? .....	5
How can I search for a Payment or Transfer that I have made?.....	5
Up to what time can I make a Eurozone Payment for the beneficiary to receive funds on the next working day?.....	6
I have created a payment or transfer but I am unable to see it in my transaction history? .....	6
How do I change the template description for Eurozone payment?.....	7
How do I create a payment template?.....	8
How can I send a Bank Draft to a beneficiary? .....	10
How can I make a payment to a HSBC credit card? .....	10
<b>Statements.....</b>	<b>13</b>
How can I view my electronic Account Statement?.....	13
I still receive paper statement(s) via mail, how can I start receiving these electronically? .....	13
<b>Cheque Books and Deposit Books .....</b>	<b>14</b>
How can I order a cheque book?.....	14
How can I order a deposit book?.....	14

## Account Information

### I am unable to see today's transactions.

The transaction history shows the previous 10 days and does not include today's transactions by default. If you wish to see today's transactions please select "Current day" and click search.

The screenshot shows the 'Search' interface with the following elements:

- Search** (Section Header)
- By Date** (Section Header)
- View** (Radio button selected)
- Previous 10 days** (Dropdown menu selected, highlighted with a red circle)
- Current day** (Dropdown menu option, highlighted with a red circle)
- From** (Previous day, Previous calendar week)
- To** (Previous 10 days, Previous 30 days, Previous 60 days, Previous 90 days, Previous 180 days)
- More options** (Section Header)
- Posted** (Radio button selected)
- Amount range** (Input fields)
- Debit/Credit** (Dropdown menu: All)
- Transaction type** (Dropdown menu: All)
- Customer reference** (Input field)
- Bank reference** (Input field)
- Exact match only** (Checkbox, with info icon)
- Transaction details** (Input field)
- Clear** (Button)
- Search** (Button, highlighted with a red circle)
- Save as default** (Button, with info icon)

**The balance I see on my Account Summary is the “Current Available”, however this is different from that of the Transaction History.**

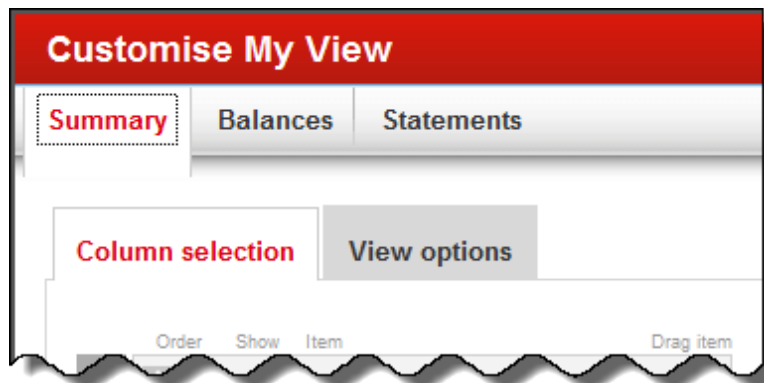
The balance that you see by default in Account Information is the “Current Available” balance and not the “Current Ledger” balance. This means that any outstanding “holds” or “forward dated entries” on the account (also referred to as float in the account overview screen) are also included in the balance.

To change the view to show the Current ledger balance instead please use the Customise My View feature to organise the Column selections and View options for your Account Summary, Balances and Statements.

To use this feature, follow these steps:

1. Select Customise My View in the Account Information tool.
2. The Customise My View window appears displaying the following three tabs:
  - Summary
  - Balances
  - Statements

**Tabs in the Customise My View window**



3. Choose your desired custom settings in each tab and sub-tab. Then select Save and close to save the settings and return to the Account Information tool.

Use the Column selection sub-tab (under the Summary tab) to reorder the columns in the Summary view of the Account Information tool.

- To reorder your columns, drag and drop or use the on-screen arrow buttons. You can also use your keyboard
- Select or de-select checkboxes to show or hide columns as desired

**The credit card balance has not been updated with today’s transactions.**

Credit card balances and transactions are as at close of business yesterday. However if you pay your credit card via the Bill Payment function the funds on your card will be made available immediately.

**How can I search for a specific transaction or set of transactions?**

If you need to search for a specific transaction or range of transactions you can use the various filtering options available.

In the following example we are trying to find any cheque entry for an amount greater than 100 in the past 180 days where the cheque number is between 000500 and 000599.

The screenshot shows a search interface with the following elements highlighted by red boxes:

- By Date:** The 'View' dropdown menu is set to 'Previous 180 days'.
- More options:** The 'Amount range' section has '100' entered in the 'From' field.
- Transaction type:** The dropdown menu is set to 'CHEQUE'.
- Customer reference:** The text '0005' is entered in the input field.

Transaction amount greater than 100

Cheque entries only

Cheque number between 000500 and 000599

# Payments

## How do I pay a beneficiary who holds an account with HSBC Bank Malta?

If you want to make a third party payment to someone who holds an account with HSBC Bank Malta plc simply go to the “Payments and Transfers” menu and in the “Create payment instruction” tool select the account number you wish to debit and click on “Create payment instruction” button.

It is important that you specify the address “MMEBMTMT” in the SWIFT/BIC address field as this will ensure that the transaction will not require manual intervention by Bank processing staff.

## I would like to pay a beneficiary that does not bank with HSBC Bank Malta and want them to receive the funds today?

If you want to make a Same Day Value Payment, please make sure you set “Instruction code 1” as “/SDVA/” in section “9. Instruction code”

**9. Instruction code**

**i SWIFT codeword**

Instruction code	Description
/HOLD/	Beneficiary customer will call, pay upon identification
/CHQB/	Pay beneficiary customer only by cheque
/REPA/	Payment has related e-payment reference
/CORT/	Payment is made in settlement of a trade
/SDVA/	Payment must be executed with same day value to the beneficiary
/TELB/	Please advice/contact beneficiary/claimant by most efficient means
/PHOB/	Please advice/contact beneficiary/claimant by phone
/PHON/	Please advise account with institution by phone
/TELE/	Please advise account with institution by the most efficient means
/PHOI/	Please advise the intermediary institution by phone
/TELI/	Please advise the intermediary institution by the most efficient means
/INTC/	The payment is an intra-company payment

**Instruction code 1**

**Instruction code 2**

**Instruction code 3**

**Instruction code 4**

**Instruction code 5**

**Instruction code 6**

## I have negotiated a special exchange rate with the HSBC Malta Treasury Department, how do I add that to my payment instruction?

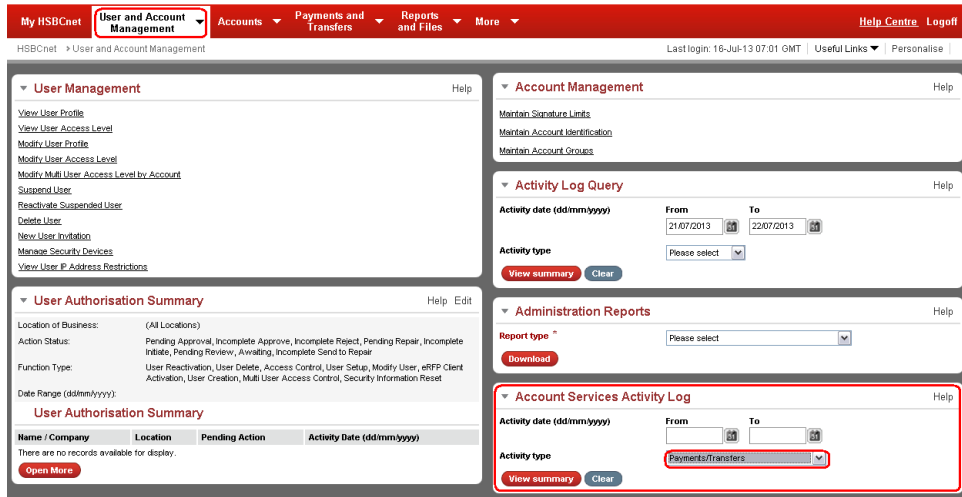
If you have negotiated a special exchange rate with our Treasury department please enter your contract number in section “10. Exchange contract details”

**10. Exchange contract details**

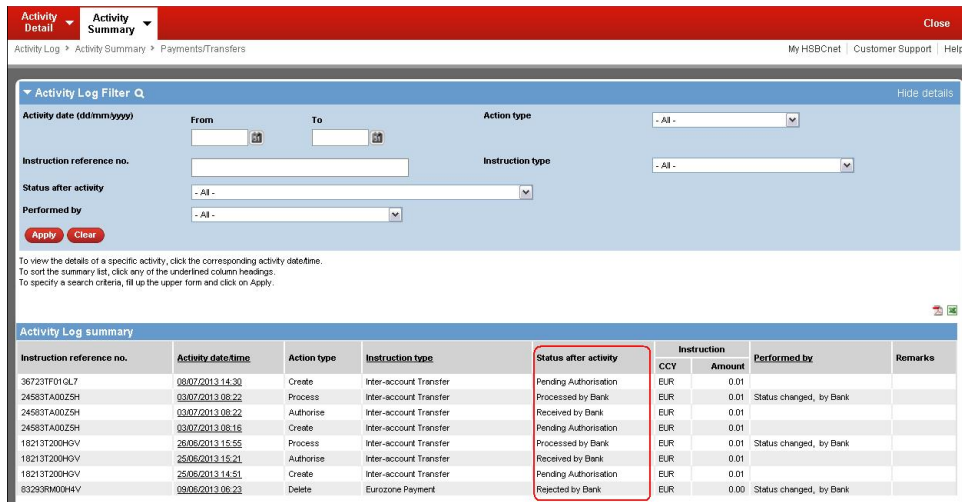
	First	Second
Contract number	<input type="text"/>	<input type="text"/>
Take up amount	<input type="text"/>	<input type="text"/>

## How can I search for a Payment or Transfer that I have made?

To find out the status of a payment or transfer, please go to the User and Account Management tab and the Accounts and Services Activity Log tool. Select “Payments/Transfers” from the dropdown list and select “View Summary”.



This opens a new window and will provide you with a list of all Priority Payments and Transfers that have been made on your company profile (performed by any user). The information is in descending order, i.e. the most recent activity will be displayed first and a number of filters can be applied if you need to view only a specific selection of activity.



**Up to what time can I make a Eurozone Payment for the beneficiary to receive funds on the next working day?**

Please note that Eurozone Payments can now be sent up to 12:00 CET Monday to Friday and will be processed on the same day with funds made available to the beneficiary on the following working day, subject to beneficiary bank processing.

**I have created a payment or transfer but I am unable to see it in my transaction history?**

There may be several reasons why this may occur.

- a) If the transaction status is "Pending authorisation". Please ensure that a user with the necessary authority approves the transaction.
- b) If the transaction status is "Processed by Bank" then please click here to see how to view today's transactions.
- c) If the transaction status is "Received by Bank"



- i) the transaction may have been submitted outside cut-off time;
- ii) the transaction you have submitted may require “repair” by Bank staff (for e.g. if you have manually captured the beneficiary bank name and address instead of a valid SWIFT/BIC code);
- iii) there may be insufficient funds on your debit account;
- iv) the transaction may require review/approval by a Bank official for added security.

In these cases your transaction will be processed at the earliest and we kindly ask you to check again later.

Please see answer above for details on how to search for a payment or transfer.

### How do I change the template description for Eurozone payment?

1. Click on Eurozone in the “Template Summary” tool of the “Payments and Transfers” menu

Type	General	Restricted
Transfer	0	0
Priority	1	0
<b>Eurozone</b>	2	0
<b>All</b>	<b>3</b>	<b>0</b>

The numbers above are instruction counts at customer level.

2. Click on the Template ID that you wish to amend

#	Template ID	Template description	Last updated by	Last updated on (dd/mm/yyyy)	Action
	<b>EZ00620813600001</b>	TEST	System, System	17/06/2013	▶
	EZ00620813600002	TEST 2	System, System	17/06/2013	▶

3. Click on the change button

**Details** ▾

Payment Transit > Details > Eurozone Payment - general template - Details

<b>New status</b>	Received by Bank
<b>Template ID</b>	EZ00620813600001
<b>Template description</b>	TEST

[Create payment](#)
[Create as new template](#)
[Change](#)
[Delete](#)
[Print](#)

**Instruction details**

<b>Payment type</b>	Eurozone Payment
<b>Debit account</b>	
<b>Payment currency</b>	EUR
<b>Debit date (dd/mm/yyyy)</b>	
<b>Customer reference</b>	
<b>Total number of entries</b>	1
<b>Total amount</b>	0.00

- Amend the “Template description” as required and click on “Submit selected”

**Details** ▾

Payment Transit > Details > Change Eurozone Payment general template

[Submit selected](#)
[Save as incomplete](#)

**Template details**

<b>Template ID *</b>	EZ00620813600001
<b>Template description</b>	<input type="text" value="TEST"/>

### How do I create a payment template?

For this type of country-specific information on using the service we have prepared a collection of detailed guides that will help you in your daily use of the system.

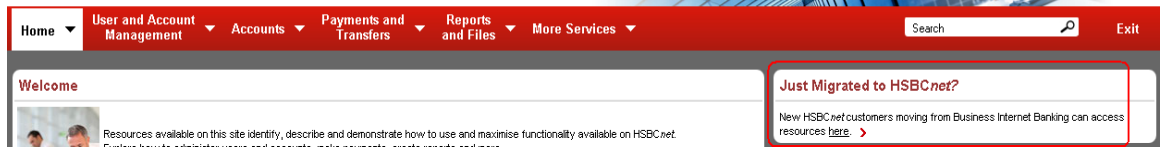
These guides can be accessed by:

- Select **Help Centre** in top right hand corner of the menu bar.

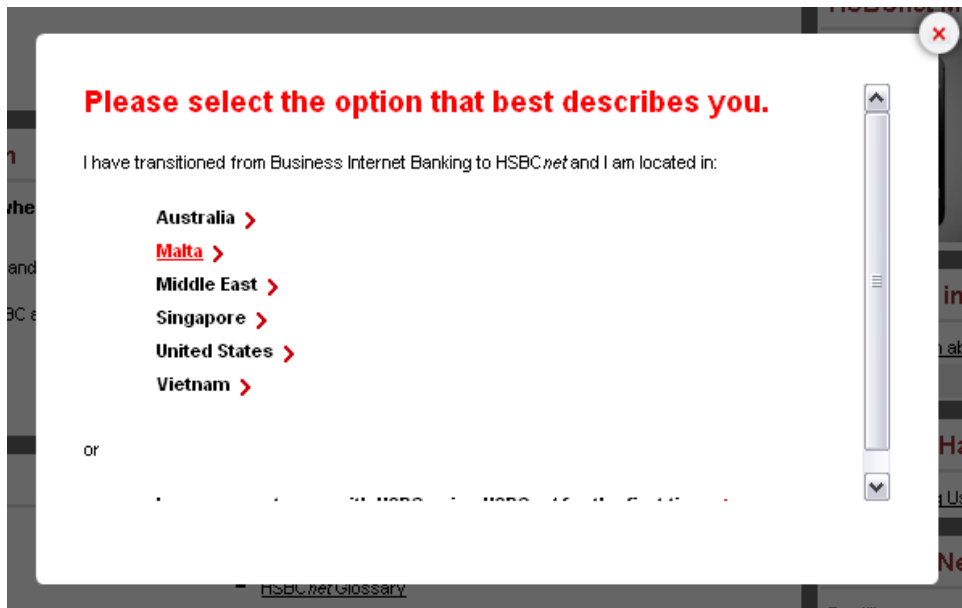
The screenshot shows the HSBCnet interface. At the top, there is a navigation bar with the HSBCnet logo on the left and 'Welcome' followed by a profile icon on the right. Below this is a red menu bar containing several items: 'My HSBCnet', 'User and Account Management', 'Accounts', 'Reports and Files', 'My Alerts', and 'Sales Demo'. The 'Help Centre' item is highlighted with a red box and a white arrow pointing to it. To the right of 'Help Centre' is a 'Logout' button. At the bottom of the page, there is a footer with the text 'HSBCnet > Reports and Files' on the left and 'Last login: 23-Jul-13 17:26 GMT | Useful Links | Personalise' on the right.

2. Select **Just migrated to HSBCnet** in the Help Centre

HSBCnet Help Centre



3. Choose **Malta**.



4. Select the topic that is relevant to your query, in this case template related guides



## How can I send a Bank Draft to a beneficiary?

If you want to us to issue a Bank Draft to your beneficiary, please make sure you set “Instruction code 1” as “/CHQB/” in section “9. Instruction code”. Please also capture the Beneficiary address in section 3.

▼9. Instruction code

i SWIFT codeword

Instruction code	Description
/HOLD/	Beneficiary customer will call, pay upon identification
/CHQB/	Pay beneficiary customer only by cheque
/REPA/	Payment has related e-payment reference
/CORT/	Payment is made in settlement of a trade
/SDVA/	Payment must be executed with same day value to the beneficiary
/TELB/	Please advise/contact beneficiary/claimant by most efficient means
/PHOB/	Please advise/contact beneficiary/claimant by phone
/PHON/	Please advise account with institution by phone
/TELE/	Please advise account with institution by the most efficient means
/PHOI/	Please advise the intermediary institution by phone
/TELI/	Please advise the intermediary institution by the most efficient means
/INTC/	The payment is an intra-company payment

Instruction code 1

/CHQB/ ▼

## How can I make a payment to a HSBC credit card?

To make a payment to a HSBC credit card please use the Bill Payment functionality.

Step 1 – If this is the first time you’re paying the credit card via the Bill Payment option you will need to add the credit card as Bill payee. If you have made bill payments to your credit card before, you may proceed to Step 2 below.

Step 1a - Please select **MT Malta** as Location and choose **Add Bill Payee**.

My HSBCnet
User and Account Management ▼
Accounts ▼
Payments and Transfers ▼
Reports and Files ▼
Bill Payment ▼

HSBCnet > Bill Payment

▼ Bill payment

**Add Bill Payee**

Location MT Malta ▼

Add Bill Payee

Step 1b – Enter **HSBC CREDIT** in the **Starts with**, select **Search** and then choose **HSBC CREDITCARD**.

Details ▾

Bill payee > Details > Add a bill payee

**Bill Payee**

Location MT Malta

Institution HBMT

**Bill Payee name \***

Starts with  **Search**

Contains

Leave blank and click 'Search' to view a complete list

**Search result**

Bill Payee name

**HSBC CREDIT CARD**

Step 1c – Enter the credit card number in the **Account number with Bill Payee** and select **Submit**.

Details ▾

Bill payee > Details > Add a bill payee

**Bill Payee details**

Bill Payee name HSBC CREDIT CARD

Bill Payee currency EUR

**Account number with Bill Payee \***

Alias name

Debit account  **Search**

**Submit** **Cancel**

Note: You may view a list of available Bill Payee account number formats by clicking on 'Help' link.

Step 2 – Select **MT Malta** as Location, the account you wish to debit and choose **Pay bills**.

My HSBCnet User and Account Management ▾ Accounts ▾ Payments and Transfers ▾ Reports and Files ▾ Bill Payment ▾

HSBCnet > Bill Payment

**Bill payment**

Current account group All Accounts

Select account group

**Pay bills**

Location

Debit account

**Search**

**Pay bills**

Step 3 – From the **Available Payees** section select the credit card you wish to pay and choose **Select**

Available Payees		
Select	Bill Payee name	Customer reference with bill payee
<input checked="" type="checkbox"/>	HSBC CREDIT CARD	4035 [REDACTED]

**Select**

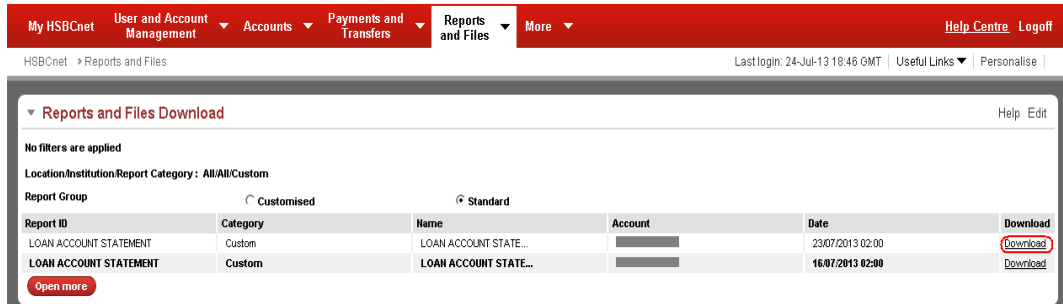
Step 4 – In the **Pay to** section enter the amount you wish to pay to your credit card and select **Submit**.

Pay to		
Select	Payee	Payment amount *
<input type="checkbox"/>	HSBC CREDIT CARD - 4035 [REDACTED]	EUR 100
<a href="#">Remove</a>		
Please allow 2 to 3 business days for processing		
<a href="#">Submit</a> <a href="#">Cancel</a>		

# Statements

## How can I view my electronic Account Statement?

You can download your Account, Loan or Credit card electronic statement from the Reports and Files menu option.



## I still receive paper statement(s) via mail, how can I start receiving these electronically?

Please go to Message Centre, select one of your accounts, select “Customer services” in Category and select “General Query” in Message type. Then specify that you would like to receive electronic statements for your accounts. Please note that once you opt for electronic statements all accounts under your company profile will be sent electronically.

## Cheque Books and Deposit Books

### How can I order a cheque book?

To order a cheque book you need to go to Message Centre, select your current account, select Cheque services in Category and select "Order cheque books" in Message type.

The screenshot shows the 'Create Message' form in the Message Centre. At the top, there is a red header with 'Create Message' and a dropdown arrow. Below the header, the breadcrumb 'Message Centre > Create Message' is visible. A note states: 'Note: Mandatory fields are marked with an asterisk(\*)'. The form contains three rows of input fields: 'Account number' with a text input field, 'Category \*' with a dropdown menu set to 'Cheque services', and 'Message type \*' with a dropdown menu set to 'Order cheque books'. At the bottom left, there are two buttons: 'Create' (in red) and 'Clear' (in grey).

Please note that if you do not use the Additional details section to specify otherwise, we will mail a 25 page bound cheque book in the quantity specified to the mailing address on our records.

The screenshot shows the 'Create Message' form in the Message Centre. At the top, there is a red header with 'Create Message' and a dropdown arrow. Below the header, the breadcrumb 'Message Centre > Create Message' is visible. A note states: 'Note: Mandatory fields are marked with an asterisk(\*)'. The form contains four rows of input fields: 'Category' with a dropdown menu set to 'Cheque services', 'Message type' with a dropdown menu set to 'Order cheque books', 'Account number' with a text input field, and 'Quantity of books \*' with a dropdown menu set to 'One' and an information icon. Below these fields is an 'Additional details' section with a large text area. A message below the text area reads: 'Your order will be mailed to the address held on our records. Please refer to your local pricing tariff to view any applicable charges.' At the bottom, there are two buttons: 'Submit' (in red) and 'Cancel' (in grey).

### How can I order a deposit book?

To order a deposit book you need to go to Message Centre, select your deposit account, select Customer services in Category and select "Order deposit books" in Message type and click "Create".

The screenshot shows the 'Create Message' form in the Message Centre. At the top, there is a red header with 'Create Message' and a dropdown arrow. Below the header, the breadcrumb 'Message Centre > Create Message' is visible. A note states: 'Note: Mandatory fields are marked with an asterisk(\*)'. The form contains three rows of input fields: 'Account number' with a text input field, 'Category \*' with a dropdown menu set to 'Customer services', and 'Message type \*' with a dropdown menu set to 'Order deposit books'. At the bottom left, there are two buttons: 'Create' (in red) and 'Clear' (in grey).



Then select the “Quantity of books” required and the “Book type” and click “Submit”.

**Create Message** ▼

Message Centre > Create Message

Note: Mandatory fields are marked with an asterisk(\*)

<b>Category</b>	Customer services
<b>Message type</b>	Order deposit books
<b>Account number</b>	<input type="text"/>

Your order will be mailed to the address held on our records. Please refer to your local pricing tariff to view any applicable charges.

<b>Quantity of books *</b>	<input type="text" value="One"/> ⓘ
<b>Book type *</b>	<input type="text" value="Cash"/>

**Additional details**

We will respond to your query as soon as possible. If your query is urgent please contact your local helpdesk.

