



HSBC MOBILE APP

Presented by Group 1

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WHEN DID IT START?

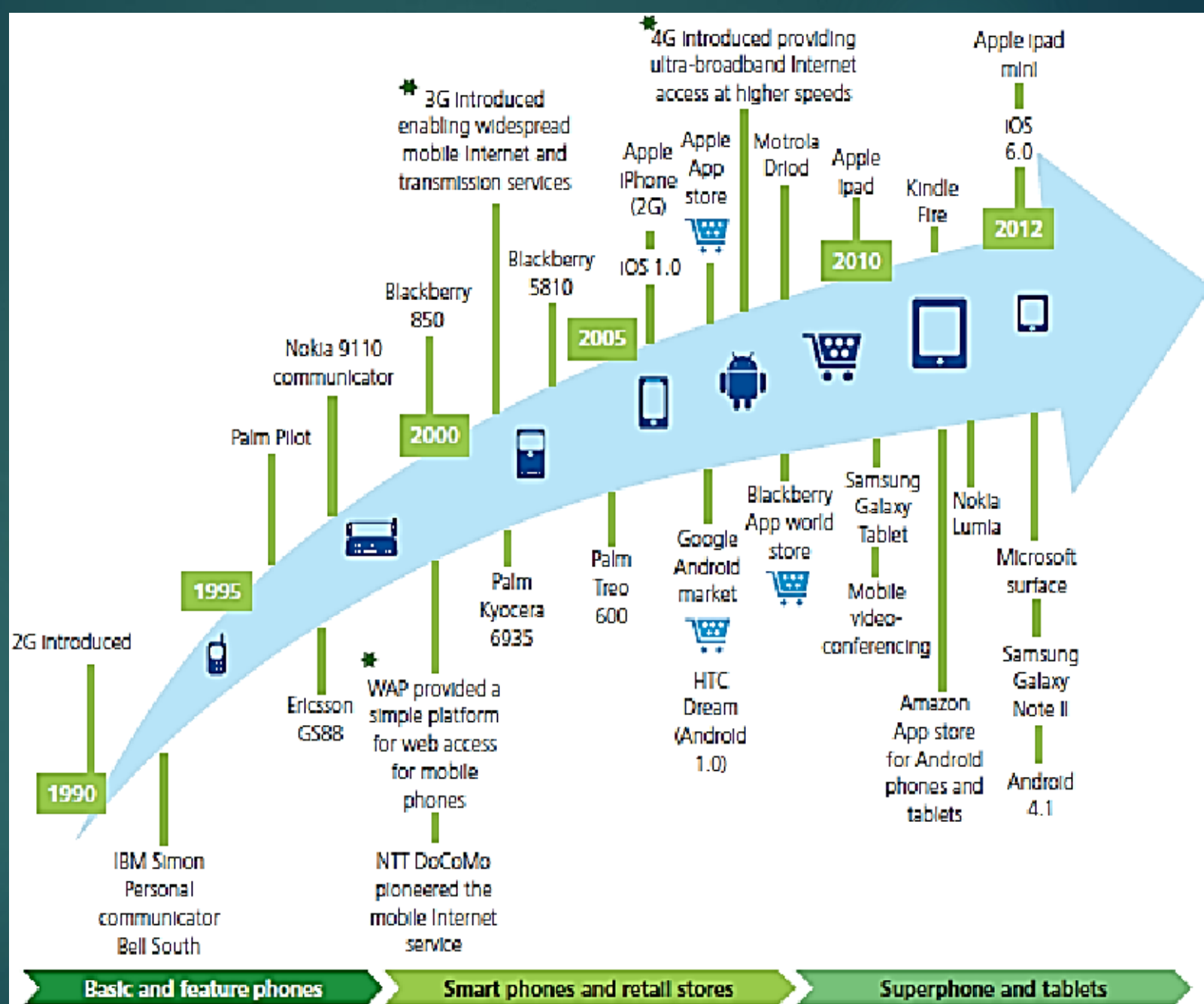
- ▶ It was founded by Sir Thomas Sutherland
- ▶ March 1865 – first branch in Hong Kong
- ▶ April 1865 – second branch in Shanghai
- ▶ July 1865 – opened an office in London
- ▶ In 1975 – the bank had grown throughout Asia, Europa and North America

► In 1967, HSBC's first computer arrived in Hong Kong.

► Customers may now bank at any HSBC branch.



MOBILE APP HISTORY



CHALLENGES BEFORE MOBILE APP

- ▶ Travel to the bank
- ▶ Westing money for fuel or tickets
- ▶ Long-time queuing
- ▶ Paper wasting for bank statements
- ▶ Losing days from work

BASIC MOBILE BANKING TECHNOLOGIES

INTERACTIVE VOICE RESPOND

- ▶ Banks provide their customers with a set of numbers.
- ▶ Customers dial an IVR number from their cell phones.
- ▶ They are welcomed with a pre-recorded electronic message and then presented with a menu of options.
- ▶ Customers select an option by pressing the keypad's corresponding number.
- ▶ A text-to-speech programme reads out the information that the user has requested.

BASIC MOBILE TECHNOLOGIES CONTINUE

SHORT MESSAGE SERVICE

- ▶ Push mode - a one-way text message to mobile users
- ▶ Pull mode – mobile subscribers send text messages to request a service

It works on almost any phone, regardless of brand, model, or carrier.

WHAT IS A MOBILE APP?

- ▶ software programme designed primarily for use on mobile devices :
 - smartphones
 - tablets
 - smartwatch

WHERE CAN I FIND THE APP?

- ▶ Search for HSBC Mobile Banking in the Apple App Store or Google Play .

HOW CAN I SET UP MY APP LOG- IN DETAILS?

- ▶ To use the app, you must be registered for internet banking.
- ▶ To use mobile banking, you'll need your online banking login, password, and Secure Key.

WHY USE THE HSBC MOBILE APP?

- ▶ Transaction notification
- ▶ Chat 24/7
- ▶ Deposit cheques
- ▶ Confirm your purchases

MORE FEATURES IN THE HSBC APP

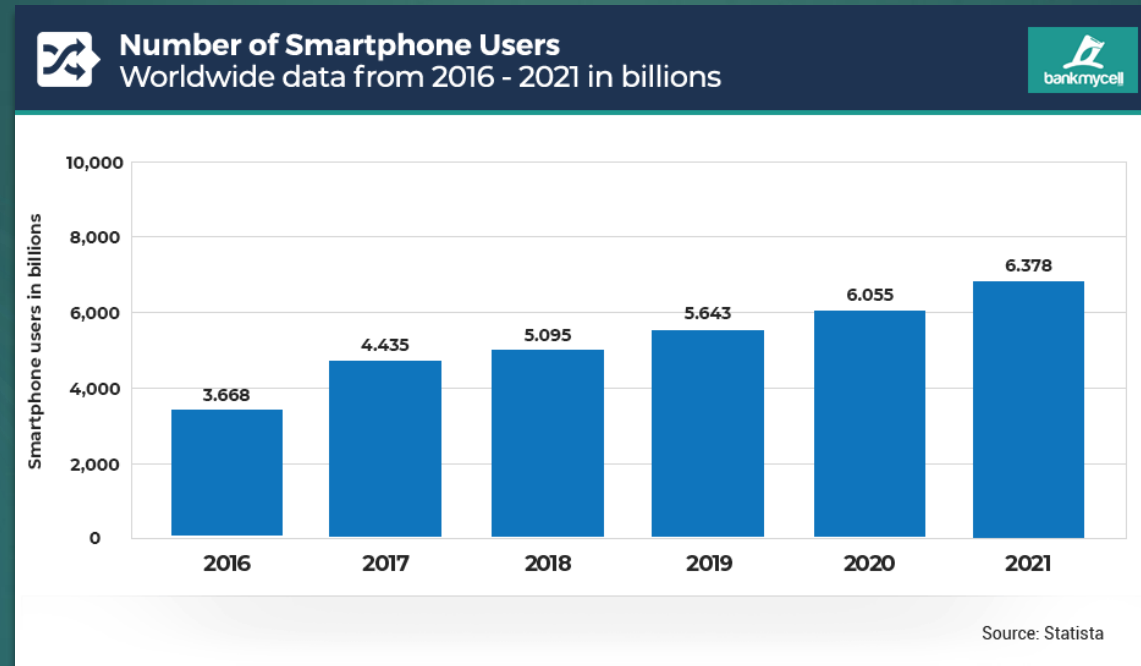
- ▶ Payments and transfers are simple.
- ▶ Mobile statements
- ▶ Balance after bills
- ▶ Gambling limits
- ▶ Pay by Bank app
- ▶ Transactions pending
- ▶ Digital Secure Key
- ▶ Manage your regular payments.



IMPACT OF MOBILE APP

The spread of electronic gadgets and the rapid evolution of technology have expanded the number of applications.

Cell phones are used by 89.84% of the global population.



Forecast figures by Ericsson & The Radiate Group (Source:
<https://www.bankmycell.com/blog/how-many-phones-are-in-the-world>)

ADVANTAGES

- ▶ Increased client satisfaction
- ▶ Efficiency in terms of time
- ▶ Workload Capacity
- ▶ Data Storage
- ▶ Reduced expenses

DISADVANTAGES

- ▶ Since 2015, the number of fraudulent mobile app transactions has surged by almost 600%.
- ▶ 89 percent of all digital fraud losses are account takeovers.
- ▶ A mobile banking app is linked to almost one out of every 20 fraud attempts.

SECURITY

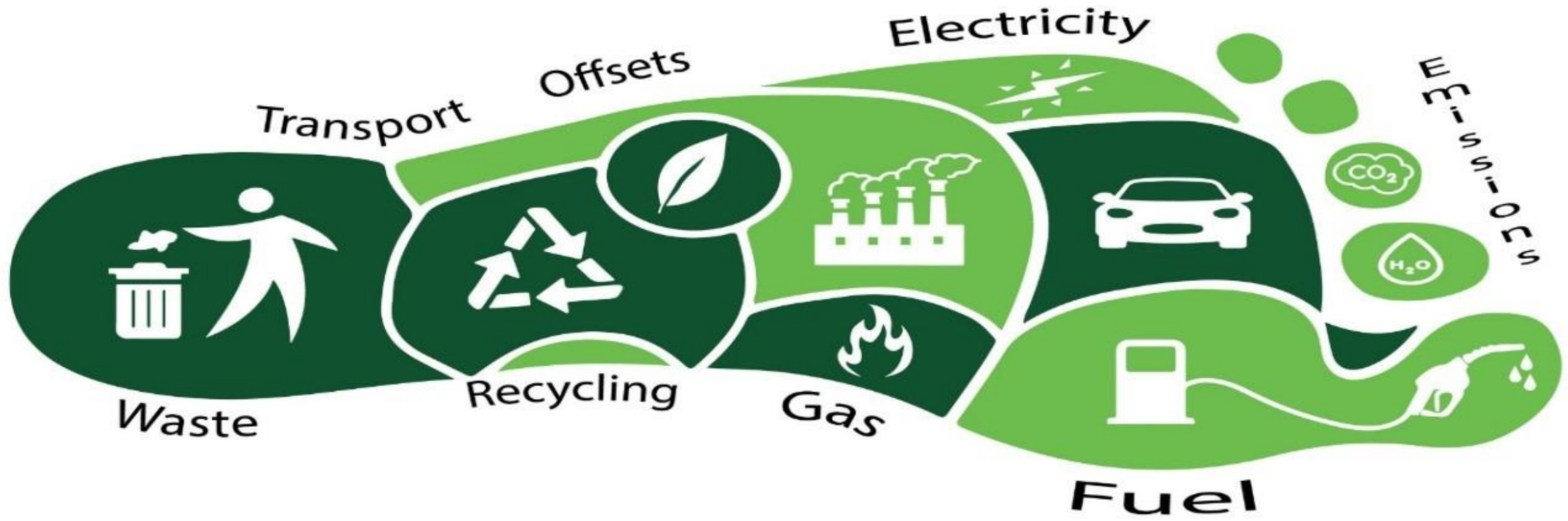
- ▶ Tech Issues
- ▶ Additional fees for internet services

FRAUD AVOIDANCE

- ▶ Mobile banking customers are more aware of their financial activity and daily balances, making them more likely to spot mistakes or fraud.

RISKS

- ▶ Using mobile banking app on public wi-fi
- ▶ Storing passwords and Pins on phone
- ▶ Using an easy password



<https://envirotqa.com/carbon-footprint-services/>

CLIMATE IMPACT

- ▶ Closing more than 80 branches
- ▶ Go paperless
- ▶ Use less electricity
- ▶ Less fuel



CONCLUSION

- ▶ Smart phones become more commonly use
- ▶ Easy to use
- ▶ Works place efficiently runs smoothly by using smart phones
- ▶ Clients can easily access online mobile banking
- ▶ Accessing the banking app, it is easier with no need to travel to the bank

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