



HSBC  **The world's local bank**

**Portfolio Online**  
Your Guide to the Log In Process

# Introduction

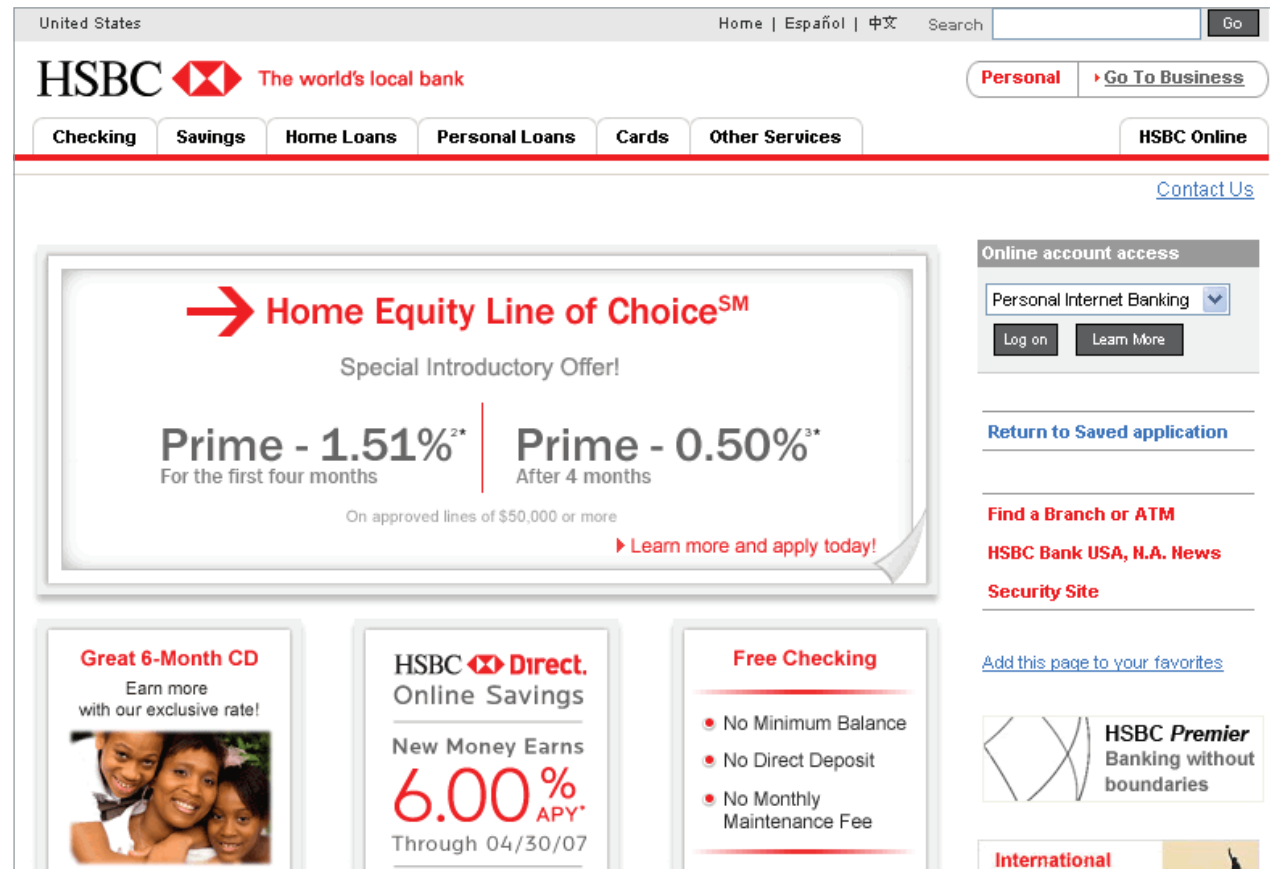
## HSBC welcomes you to Portfolio Online.

This guide is designed to take you through each step in our log in process. It illustrates important features that will help you easily access your account - and ensure the absolute security of your account information.

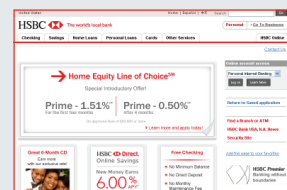
If you have any questions, please don't hesitate to contact your HSBC administrator. For technical support, please call us toll free at 1-877-543-HSBC (4722) between 8:30 and 5:00 p.m. Monday through Friday (EST). We will be happy to provide you with any assistance you require.

# Getting Started

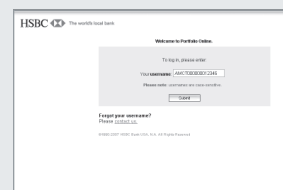
1. Open [www.us.hsbc.com](http://www.us.hsbc.com) on your web browser.



To skip ahead please click on a screen ►



Getting Started



Log In



Level 2 Security



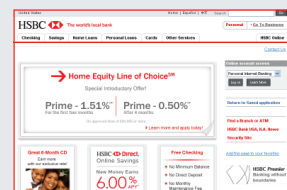
Log In with New Process

# Getting Started

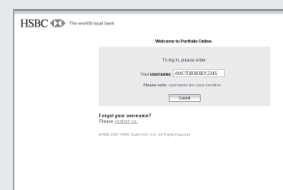
1. Choose **Portfolio Online** from the dropdown list.

The screenshot shows the HSBC website interface. At the top, there's a navigation bar with 'United States', 'Home | Español | 中文', a search box, and a 'Go' button. Below this is the HSBC logo and tagline 'The world's local bank'. A secondary navigation bar includes 'Personal' and 'Go To Business'. A main menu lists 'Checking', 'Savings', 'Home Loans', 'Personal Loans', 'Cards', and 'Other Services'. The 'HSBC Online' button is highlighted. A large promotional banner for 'Home Equity Line of Choice<sup>SM</sup>' is featured, showing a 'Special Introductory Offer!' with rates of 'Prime - 1.51%<sup>2\*</sup>' for the first four months and 'Prime - 0.50%<sup>3\*</sup>' after. Below this are three smaller promotional boxes: 'Great 6-Month CD', 'HSBC Direct Online Savings' (6.00% APY), and 'Free Checking'. On the right side, there's an 'Online account access' section with a dropdown menu. The dropdown menu is open, showing options like 'Personal Internet Banking', 'Business Internet Banking', 'Online Trading', 'EasyView', 'Online Account Manager', and 'Portfolio Online' (which is highlighted with a red box). Other options include '401(k) Online', 'Smart Data OnLine', 'BusinessCard Rewards', 'TaxSense', and 'HSBCnet'. A 'security site' link is also visible. At the bottom right, there's an 'International' section.

To skip ahead or jump back please click on a screen ►



Getting Started



Log In



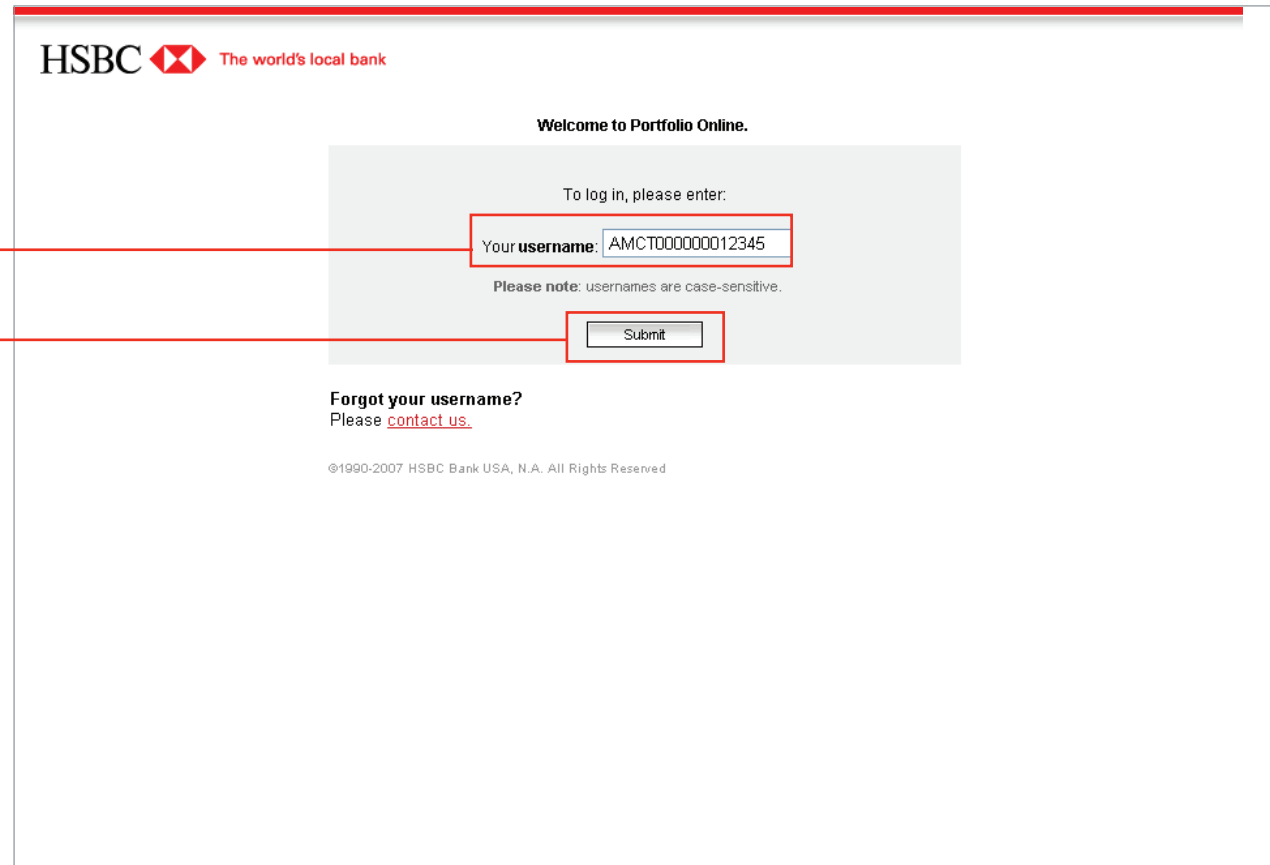
Level 2 Security



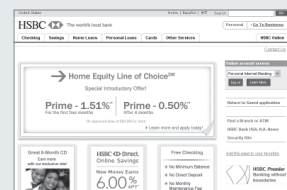
Log In with New Process

# Log In

1. Enter your username.
2. Click **Submit**.



To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



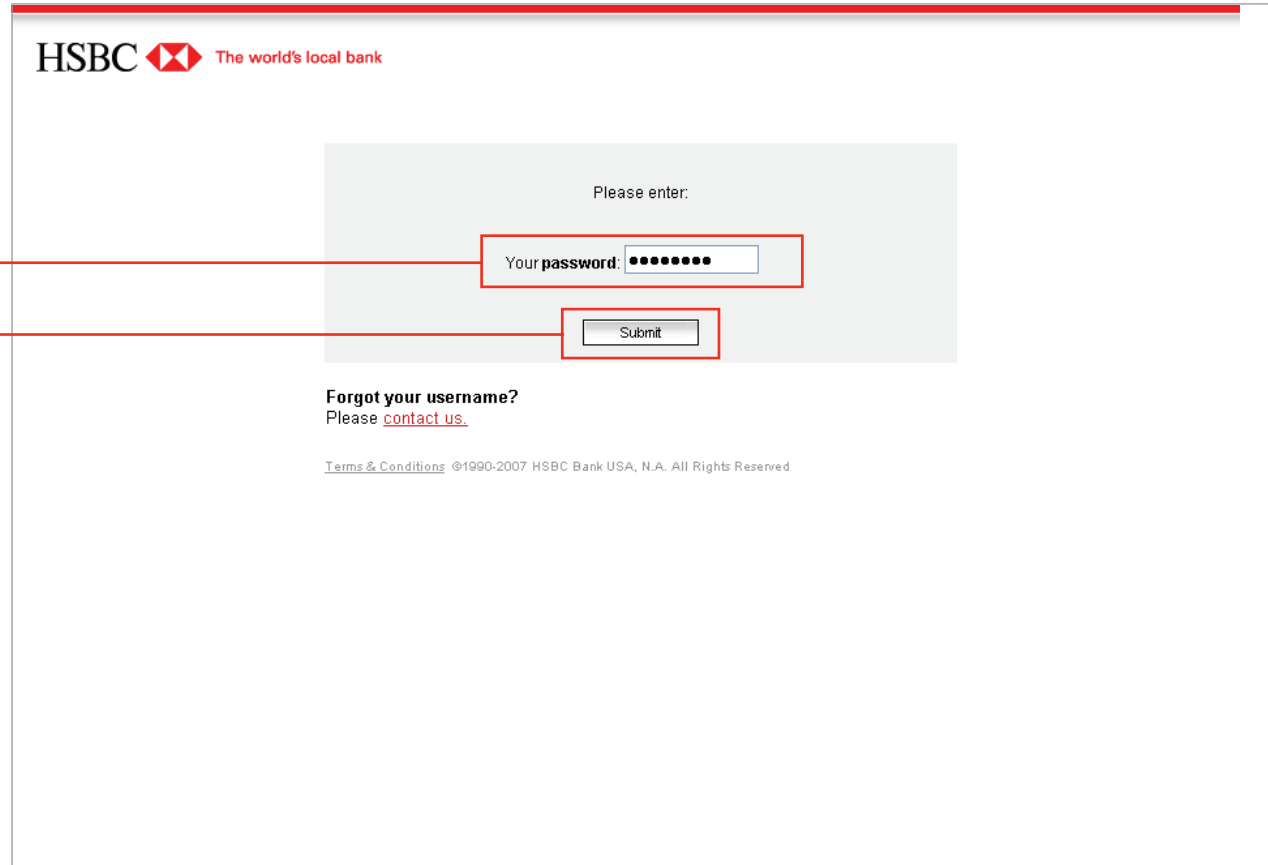
Level 2 Security



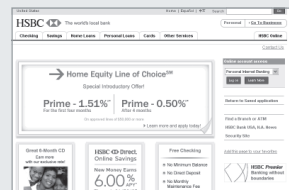
Log In with New Process

# Log In

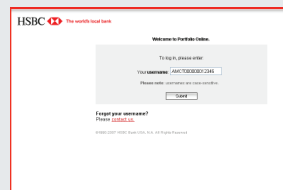
1. Enter your password.
2. Click **Submit**.



To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Log In

Read the Terms and Conditions regarding the use of your online account.

1. Select **I agree** or **I do not agree**.
2. Click **Submit**.

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### Terms & Conditions

Please indicate your agreement or non-agreement with the following Terms & Conditions.

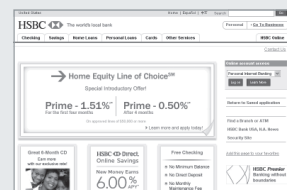
The following Terms and Conditions, as amended from time to time, together with the Online Services Application (and in addition to Account agreements, as specified below), govern the use of and constitute your Agreement with respect to Online Services (which may also be labeled 'Portfolio Online' or otherwise) for your accounts with the Bank (the "Account(s)"). In these Terms and Conditions, the following words have these meanings:  
"You" and "your" refers to all the holder(s) of an Account acting directly or through representatives on that Account. "HSBC" means HSBC Holdings plc and its subsidiaries and affiliates wherever located.  
"We" refers to the relevant Bank departments with which the Account(s) are established. "Organization" means a legal person other than an individual. "Business Day" refers to a day which is a business day at the relevant Account Office.

I agree  I do not agree

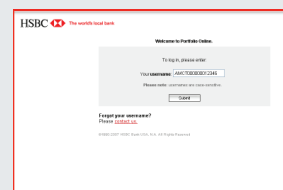
**Submit**

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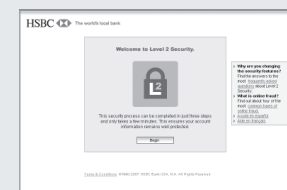
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Log In

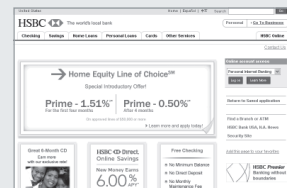
If this is your first time logging in to your online account:

1. Enter your old username.
2. Enter a new username.

*Usernames are case-sensitive and may contain a mix of numbers and letters. Usernames cannot contain spaces.*

3. Re-enter your new username.
4. Confirm this new information by entering your password.
5. Click **Submit** if you want to accept this new username or **Clear** if you want to start over.

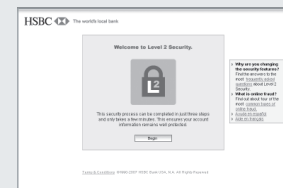
To skip ahead or jump back please click on a screen ►



Getting Started



Log In



Level 2 Security



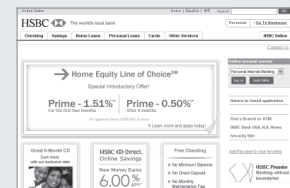
Log In with New Process

# Level 2 Security

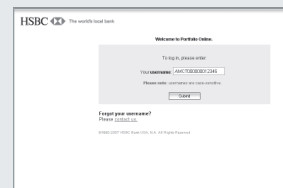
Welcome to HSBC Level 2 Security. You will begin a three-step process to create your new Level 2 security question and access code.

1. Click [Begin](#).

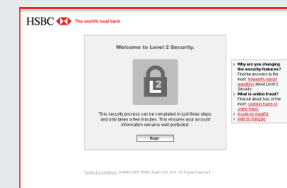
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Level 2 Security

## STEP 1 – CREATE A MEMORABLE QUESTION & ANSWER

1. Type in a personal question.  
*The question must be at least three characters long.*
2. Enter the answer to your personal question.  
*The answer must be at least eight characters long.*
3. Click **Submit**.

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**Level 2 Security**

**Step 1 of 3: Create a Question & Answer**

In this step, we ask you to create a personal question whose answer is known only to you. An example might be, "What high school did I attend?"

You will be asked to provide this answer every time you log in.

Please create your question and type it in the box below.

**Your question:**  ?

Please enter the answer below. Answers are case-sensitive.  
**Your answer must be at least 8 characters long.**  
The answer may contain letters, numbers, and spaces.

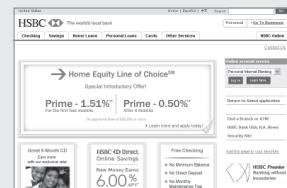
**Your answer:**

**Step 1** Step 2 Step 3  
Create A Question & Answer

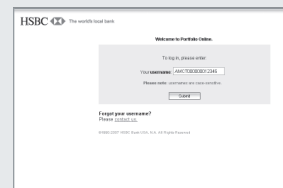
- ❖ **Can't think of a good question?**
- ❖ Here are some [suggestions](#) to get you started.
- ❖ **Unsure how to format your answer?**
- ❖ View our [tips for creating an answer](#).
- ❖ [Ayuda en español](#)
- ❖ [Aide en français](#)

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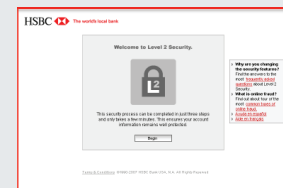
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Level 2 Security

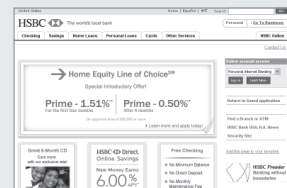
## STEP 2 – CREATE AN ACCESS CODE

1. Enter your new access code.

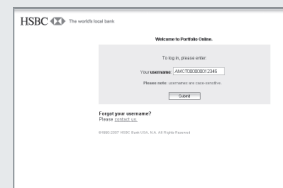
*There are eight boxes. Each box must be filled with a character. Each character must be alphanumeric. The same character cannot be repeated more than four times.*

2. Click **Submit**.

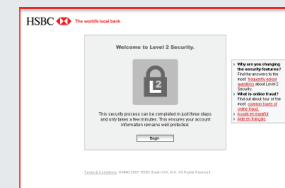
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Level 2 Security

## STEP 3 – CONFIRMATION

Congratulations! You have successfully achieved Level 2 Security.

From this screen you can navigate directly to your account home page or close this window to re-log in with your username and new Level 2 Security question and access code.

The next page explains the new log-in procedure once you've completed the Level 2 Security process.

To re-log in using the new process, click on [Close This Page And Log In With My New Security](#).

To access your account home page directly, click [Go directly to my accounts](#).

Step 1 Step 2 **Step 3**  
Confirmation

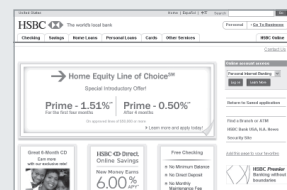
**What if I want to change my access code later?**  
 Changing your access code is easy. Once you log in to your account, click on "Preferences" in the menu, then click on the "Change Access Code" tab.

**Can I re-use my current password?**  
 No. To ensure the highest level of security, your new password cannot contain 80% or more of the same characters used in your current password.

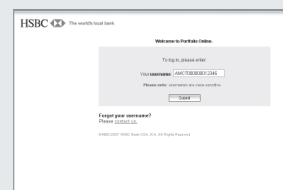
**What can I enter for my access code?**  
 Read our access code ["Do's and Don'ts"](#).  
 ✦ [Ayuda en español](#)  
 ✦ [Aide en français](#)

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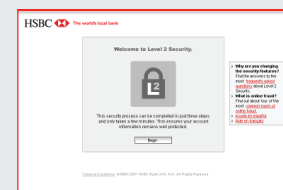
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



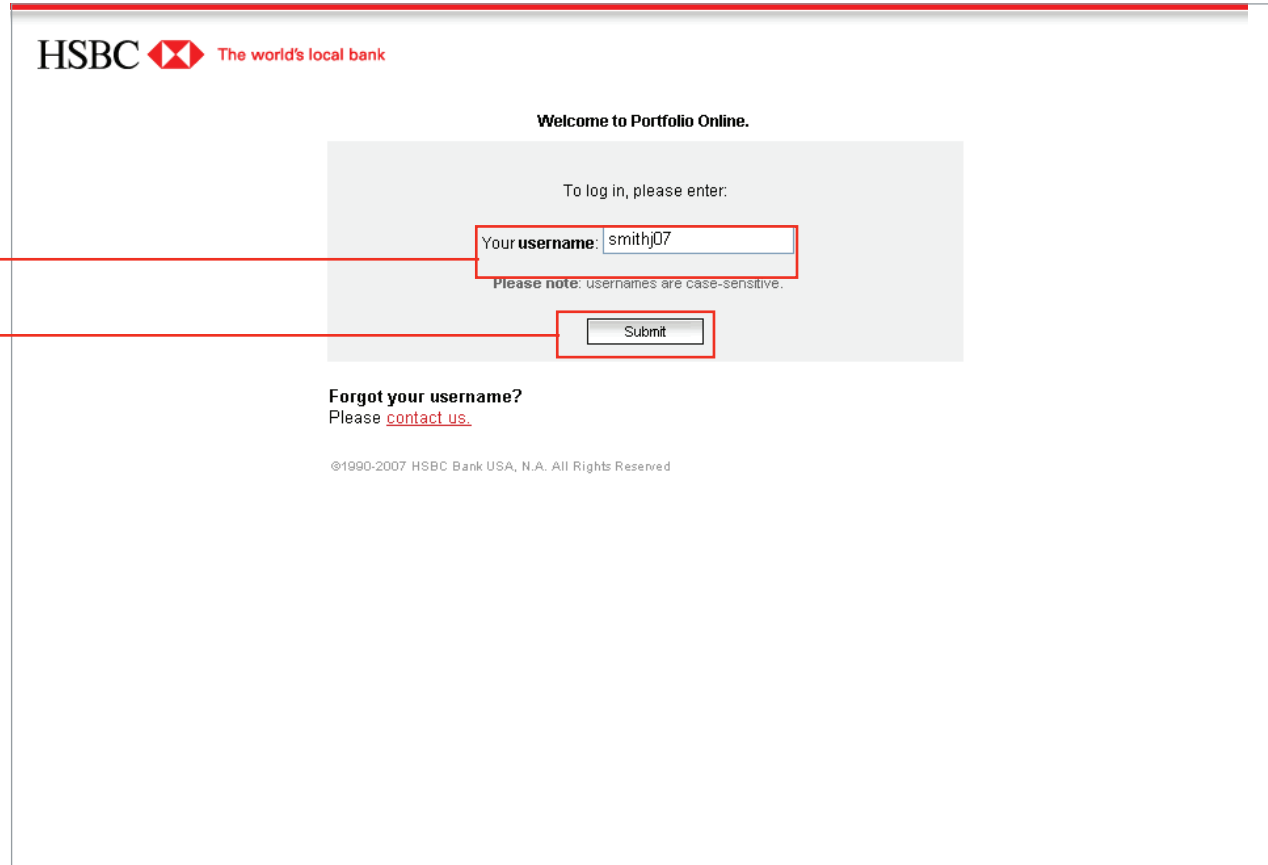
Level 2 Security



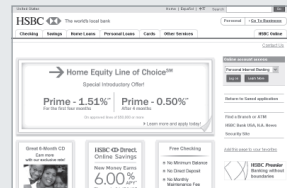
Log In with New Process

# Log In with New Process

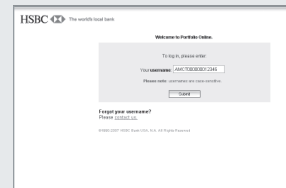
1. Enter your username.
2. Click **Submit**.



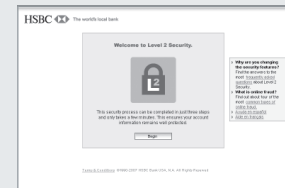
To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Log In with New Process

Step 1 – Enter the answer to your personal question.

*Your answer is case-sensitive.*

*You have eight chances to enter your answer before triggering a five-minute lockout. After five-minutes, you can try again. If you cannot remember your answer at all, please contact technical support at 1-(877) 543-HSBC.*

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**Your Question and Answer**

Previously, you created a personal question whose answer is known only to you.  
Your question is:  
**what is my pet's name?**  
Your answer is case-sensitive. Spaces are allowed.  
**Your answer:** Sebastian

**Your Access Code**

Previously, you created an access code.

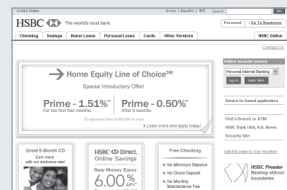
Please fill in the characters necessary to complete your access code.

Submit

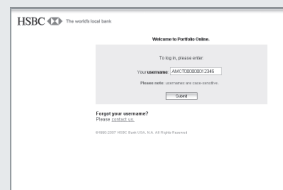
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- ✦ **Forgot your answer?** Helpful [suggestions](#).
- ✦ **Forgot your access code?** [Click here](#) for help.
- ✦ [Ayuda en español](#)
- ✦ [Aide en français](#)

To skip ahead or jump back please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process

# Log In with New Process

Step 2 – Enter your new access code.

The system will show your access code (grayed out for security purposes) with three of the eight characters blank. You must fill in the blanks that would make the access code complete.\* The blanks vary each time you log in. When you enter the three characters, they will be shown in an encrypted manner. You have three chances to enter the access code in before triggering a permanent lockout. If you are locked out, please contact technical support at 1-(877) 543-HSBC.

Click **Submit**.

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**Your Question and Answer**

Previously, you created a personal question whose answer is known only to you.  
Your question is:  
**what is my pet's name?**  
Your answer is case-sensitive. Spaces are allowed.  
**Your answer:** Sebastian

**Your Access Code**

Previously, you created an access code.

Please fill in the characters necessary to complete your access code.

Submit

Forgot your answer?  
Helpful suggestions.  
Forgot your access code?  
Click here for help.  
Ayuda en español  
Aide en français

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## \* Access Code Example

Let's say your access code is "Apple123". In this illustration, the third, sixth, and seventh boxes are left blank. You must enter "p", "1" and "2" in the respective boxes to complete "Apple123".

**Your Access Code**

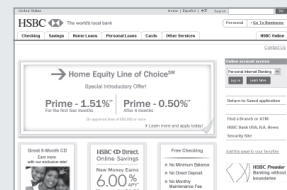
Previously, you created an access code.

Please fill in characters necessary to complete your access code.

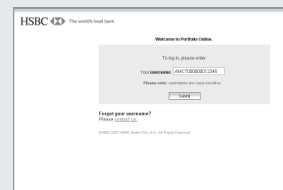
A p p l e 1 2 3

Submit

To skip ahead or jump back please click on a screen ►



Getting Started



Log In



Level 2 Security



Log In with New Process

# Log In with New Process

Account home page.

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Welcome: smithj07 | You have [2 new messages](#). | [Log Out](#)

- ▶ Homepage
- ▶ Accounts
- ▶ Markets
- ▶ Contact Us

**My Utilities**

- ▶ [Secure E-Mail](#)  
You have 2 new messages.
- ▶ [Compose a Message](#)
- ▶ [Change My Username](#)
- ▶ [Change My Memorable Question & Answer](#)
- ▶ [Change My Access Code](#)
- ▶ [More Preferences...](#)
- ▶ [Log Out](#)

Last login 6-Mar-07

**An easy way to manage your account.**  
Introducing Portfolio Online's new look. Your online account information is organized and displayed in a way that makes it easy to access, navigate and customize. It's part of our continuing commitment to ensure that your HSBC experience is as convenient and satisfying as possible. For a guided interactive tour of the new site, [click here](#).

**Welcome to your accounts** Details as of **Mar 02, 2007**

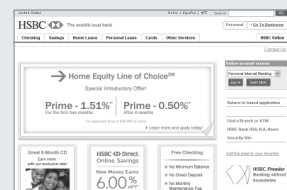
View [Consolidated Accounts](#) | [Multiple Account Download](#) for Excel

Account ID	Account Title	Total Market Value
<b>0000</b>	THE SMITH FAMILY LLC	\$60,429.52
<b>00-000001</b>	ABC MUNICIPAL AUTH DEBT SERV	\$0.00
<b>00-000002</b>	JOHN R SMITH DDA MNY CONS	\$0.00
<b>00-000003</b>	JANE L SMITH DISTRIB A/C	\$18,346.95
<b>Total estimated in USD</b>		<b>\$78,776.47</b>

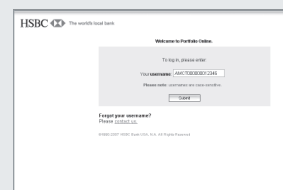
Current market values are based on the last available market prices, which may not be current.

**IMPORTANT INFORMATION**  
Although great effort is made to ensure the accuracy of values provided in these reports, third party quotation services are used to value the assets and cannot guarantee the accuracy of such prices. It should also be noted that values given are for indication only and should not be construed as prices at which the assets could have been bought or sold. If you have any questions regarding these reports and the values stated therein, you should contact your account administrator promptly for clarification. We will continue to send your official monthly statement via mail.

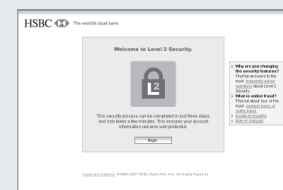
To jump back, please click on a screen ▶



Getting Started



Log In



Level 2 Security



Log In with New Process