

# What is the Digital Secure Key?

## Audio transcript

We want your Digital Banking to be simple and secure, that's why we ask you to use a secure key.

This video will talk about our Digital Secure Key which is a quick and easy way to log onto digital banking if you have a compatible device.

### What is it?

The Digital Secure Key is a highly protected security feature on your HSBC UK Mobile Banking app.

We call it a key because, along with your username, it unlocks the 'door' to your Digital Banking - that means both your Mobile and Online Banking.

It's accessible and works with additional software you may need to use on your device – like a screen reader or voice assistant.

### Why do you need it?

To access Digital Banking, you can use your Digital Secure Key. This is registered only to you and to use it, you'll be asked to set up a Digital Secure Key PIN that only you know.

If your phone uses biometrics – that's Face or Touch ID on iPhones or Fingerprint on Android – then you can use that instead of a Digital Secure Key PIN to make accessing your accounts even quicker and simpler.

Our Secure Key is part of 'Two-Factor Authentication', an important layer of security for protecting your digital banking because it helps stop fraudsters trying to access your accounts.

'Two Factor Authentication' means two independent security elements are needed to access Digital Banking.

For the HSBC UK Mobile Banking app, the first element is you having physical possession of your device (your phone/tablet) where the app is held.

The second element is either your Biometric log-in or your knowledge of the Digital Secure Key PIN which only you know.

### **What else will you need it for?**

The Digital Secure Key isn't just for safely logging into Digital Banking on your main device. We use it to help confirm it's you for other activities too. You'll use the Secure Key to generate one-time passcodes to log onto your digital banking on another device, like a computer or tablet.

It's the same when you are sending money to someone new or updating personal or security details, you'll use your secure key to confirm it's really you.

We always want you to feel secure using and accessing your Digital Banking. Our Secure Key plays a really important part in keeping you protected. Remember, you should never give out any codes from your device to anyone else.

If you are contacted by someone who says they're from HSBC UK, and they ask you to generate a code from your device, STOP – it's not us. Only fraudsters will ask you for any codes from your device, sharing codes allows fraudsters to access your Digital Banking.

If you'd like to know more about how to use your Digital Secure Key, such as activating or generating codes, or about digital banking in general, including what to do if you don't have a compatible phone, please visit

<https://www.hsbc.co.uk/help/banking-made-easy/>