

Say Hello, Hola, 你好, to Voice ID HSBC offers Voice ID in four languages

NEW YORK – (**April 25, 2017**) – HSBC in the US announced a new voice biometric authentication system enabling retail customers to access their accounts by using their own voice. HSBC is offering the technology to all of its retail customers in four languages: English, Spanish, Cantonese and Mandarin.

HSBC's <u>Voice ID</u> verifies a customer's voice in seconds by asking them to say a simple pass phrase, reducing the need to use PINs, passwords and security questions when calling to access their accounts. The Voice ID technology analyses over 140 behavioral and physical voice characteristics to identify and authenticate the user. The system also includes enhanced controls that add additional layers of security and fraud prevention.

"Remembering passwords and security questions is a common consumer frustration, both from a convenience and security standpoint," **said LuAnne Kingston, Head of Direct Channels for HSBC in the US**. "Voice ID demonstrates our commitment to make banking with HSBC easier, faster and more secure for our customers."

HSBC's network spans 70 countries with approximately 37 million customers across the world. "By offering Voice ID in four languages, we can better serve our clients, whether they're banking with us domestically or abroad," **said Kingston**.

The launch of Voice ID in the US comes after last year's launch of Touch ID, which allows customers to log on to the HSBC mobile app with the touch of a fingerprint. Customers can enroll by calling 844-VOICE-ID.

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HSBC Bank USA, National Association (HSBC Bank USA, N.A.), with total assets of US \$178.7 billion as of 31 December 2016 (US GAAP), serves 2.4 million customers through retail banking and wealth management, commercial banking, private banking, asset management, and global banking and markets segments. It operates more than 230 bank branches throughout the United States. There are over 145 in New York as well as branches in: California; Connecticut; Delaware; Washington, D.C.; Florida; Maryland; New Jersey; Pennsylvania; Virginia; and Washington. HSBC Bank USA, N.A. is the principal subsidiary of HSBC USA Inc., an indirect, wholly-owned subsidiary of HSBC North America Holdings Inc. HSBC Bank USA, N.A. is a member of the FDIC.

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