HSBC BANK LAUNCHES APPLE BUSINESS CHAT TO HELP CUSTOMERS SEAMLESSLY HANDLE BANKING NEEDS

*Messaging channel provides consumers a new, direct line of communication to HSBC’s service center via their iPhones and iPads*

NEW YORK, NY – June 8, 2020 – **HSBC Bank USA**, N.A., (HSBC), part of the HSBC Group, one of the world’s largest banking and financial services organizations, today announced the launch of its Apple Business Chat channel, providing customers a secure, seamless way to message directly with HSBC’s customer service center via the Messages app on all Apple devices, without the need to download an additional program. Global conversational solutions provider LivePerson is facilitating HSBC’s Apple Business Chat solution.

The unprecedented economic environment brought on by the current COVID-19 pandemic has limited consumers’ ability to conduct their business in person and has increased phone wait times significantly. HSBC’s launch of Apple Business Chat serves to ease these burdens and gives retail customers the flexibility and security to perform day-to-day banking transactions over messaging, including moving money, managing checking and savings accounts, handling credit card transactions and receiving other digital banking assistance. With the new channel, HSBC customers can begin direct conversations when and where it’s convenient for them, pausing when needed and seamlessly picking up where they left off, as they would when texting with friends or family.

“Digital banking is evolving by expanding into channels that our customers use every day, like Messaging,” said Marcos Meneguzzi, Head of Digital and Unsecured Lending at HSBC. “This latest innovation using Apple Business Chat to message directly with customers on their Apple devices complements our mobile banking with a low-friction way to provide extra help for our customers when they need it. During this difficult time, it’s important for us to give our customers even more choices on how to bank where and when they choose.”

HSBC’s use of Apple Business Chat leverages LivePerson’s Conversational Cloud Platform, which enables brands to message with consumers at scale on the channels they prefer. The service also incorporates Apple’s new Chat Suggest feature, which offers the option to start a messaging conversation when a customer taps to call HSBC. If the user chooses to message instead of call, a conversation with an HSBC agent will open in the Messages app. With Business Chat, customers can still reach a live person and are always in control of whether they share any contact information. Once the user deletes the message thread, they cannot be contacted again until they start another conversation.

“Many of our customers, including those who prefer phone or other means of communication, are finding this new channel very easy to use as they stay close to their money, even while social distancing,” said Katie Jenkins, Head of Direct Banking at HSBC. “Using Apple Business Chat creates an easy, secure connection to our service center, where clients dip in and out of the conversation at their own pace and avoid call wait times. Whether accessing our relief programs or managing a wide range of day-to-day banking, our skilled conversational banking team is ready to help.”
Robert LoCascio, founder and CEO of LivePerson, added, “HSBC’s swift deployment of conversational banking is an incredible example of its commitment to its customers and their financial wellbeing. We’re proud to bring HSBC’s Apple Business Chat experience online and provide the technology behind this much-needed service, which will help customers through these uncertain times and beyond.”

HSBC’s Apple Business Chat is available in beta for users and businesses worldwide, and is built into iOS 11.3 and higher. The new Chat Suggest feature is available starting with iOS 13.

To start messaging with HSBC, begin an Apple Business Chat conversation here or at us.hsbc.com/applechat.

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**LivePerson** makes life easier for people and brands everywhere through trusted conversational AI. Our 18,000 customers use our conversational solutions to orchestrate humans and AI, at scale, and create a convenient, deeply personal relationship — a conversational relationship — with their millions of consumers. LivePerson was named to Fast Company's World's Most Innovative Companies list in 2020. For more information about LivePerson (NASDAQ: LPSN), please visit www.liveperson.com.