

Business Internet Banking

Technical Supplement

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Version L2

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1 Introduction

This technical supplement contains step by step instructions on how to copy, delete and password protect digital certificates.

If you experience difficulties when following these procedures, please contact the Direct Bank at 1-800-975-HSBC (1-800-975-4722) Option 4, 24 hours a day, 7 days a week.

2 Copying a digital certificate

A digital certificate can be copied and transferred onto another PC. Typically that need might arise if a user also wishes to work from home or from a second location. The next steps depend on the type of browser being used to access Business Internet Banking.

2.1 Internet Explorer

To copy a digital certificate from one PC to another, where both PCs have Microsoft Internet Explorer 5.5 or above (with 128-bit encryption) as their browsers, use the following instructions.

For this process you will need a blank formatted 3½" floppy disk, and access to the floppy disk drive on both machines. The process can be carried out without being connected to the internet. There are two distinct stages:

Stage 1 - Exporting the certificate

Stage 2 - Importing the certificate

2.1.1 *Stage 1 – Exporting the certificate*

These instructions apply to the original PC

1. From Internet Explorer - select 'Tools', then 'Internet Options'
2. Select the 'Content' tab
3. From the 'Certificates' section, select 'Certificates...'

The 'Certificate Manager' window will appear

4. Ensure that the 'Intended purpose' dropdown menu (at the top) shows 'All'
5. Select the name of the digital certificate that you want to copy
6. Select 'Export...'
7. The 'Certificate Manager Export Wizard' will appear. Click 'Next'
8. Ensure that '**Yes, export the private key**' is selected before clicking 'Next'
9. Ensure that 'Enable strong protection (requires IE 5.0, NT 5.0 or above)' is selected before clicking 'Next'
10. Choose a temporary password, which will be needed in Stage 2. Enter this into the boxes before clicking 'Next'

You will be presented with the 'Export File Name' screen

11. Insert the blank floppy disk
12. At this point do not enter a file name but click on 'Browse...'
13. From the 'Save As' box change the 'Save in:' menu to your 3½" floppy disk drive, usually (A:)
14. Now enter HSBC as the file name and then click 'Save'

You will be returned to the 'Export File Name' screen, which now displays a file name

15. Click 'Next'
16. Select 'Finish' then click 'OK'
17. Click OK in the 'Private Key Container' window
18. Click OK in the 'The Export was completed successfully' window
19. Close the 'Certificate Manager' and then 'Cancel' the 'Internet Options' window

This completes the first stage of the process. A copy of the password-protected digital certificate is now on the floppy disk.

2.1.2 Stage 2 – Importing the certificate

These instructions apply to the new PC

1. Insert the floppy disk
2. Double click 'My Computer'
3. Double click '3½ Floppy (A:)'

You will see the contents of the disk. There should be a single file with the name 'HSBC'

4. Right click on the file and then left click '**Install PFX**'

The 'Certificate Manager Import Wizard' will be launched

5. Click 'Next' twice
6. Enter the password you chose in Stage 1
7. Select 'Enable strong private key protection' and 'Mark the private key as exportable' before clicking 'Next'
8. Ensure that 'Automatically select the certificate store based on the type of certificate' is selected before clicking 'Next'
9. Click 'Finish'

At this stage a pop-up box may appear entitled 'Private Key Container'. If this happens select 'OK'

10. Click 'OK' in the 'The import was successful' window

The import process is now complete. Your digital certificate will now be ready to use on this PC.

We strongly recommend that you now re-format the floppy disk to remove all traces of the digital certificate from it. If the certificate is no longer required on the original PC, we strongly recommend that this certificate be deleted.

2.2 Netscape

To copy a digital certificate from one PC to another, where both PCs have Netscape 4.75 – 4.79 (with 128-bit encryption) as their browsers, use the following instructions.

For this process you will need a blank formatted 3½" floppy disk, and access to the floppy disk drive on both machines. The process can be carried out without being connected to the internet. There are two distinct stages:

Stage 1 - Exporting the certificate

Stage 2 - Importing the certificate

2.2.1 *Stage 1 – Exporting the certificate*

These instructions apply to the original PC

1. Insert the blank floppy disk
2. Launch Netscape
3. Select 'Communicator', then 'Tools', then 'Security Info'
4. Select 'Yours' (under 'Certificates') from the left-hand menu
5. Select the certificate that you want to copy and then click on 'Export'

If you have previously chosen to password-protect the certificate database (DB), enter the password now and click 'OK'

6. Choose and enter a temporary password. You will need this in Stage 2
7. You will be prompted to re-enter the temporary password, do this before clicking 'OK'
8. Enter a file name and click 'Save'
9. A pop-up window will appear. Click 'OK'

This completes the first stage of the process and all windows can now be closed. A copy of the password-protected digital certificate is now on the floppy disk.

2.2.2 *Stage 2 – Importing the certificate*

These instructions apply to the new PC

1. Insert the floppy disk
2. Launch Navigator
3. Select 'Communicator', then 'Tools', then 'Security Info'
4. Select 'Yours' (under 'Certificates') from the left-hand menu
5. Select 'Import a Certificate...'

If you have previously chosen to password-protect the certificate database (DB), enter the password now and click 'OK'

6. You will be presented with a normal windows screen entitled 'File Name to Import'. Navigate to the floppy disk drive (A:)
7. Change the 'Files of type:' to show 'All Files (*.*)'

8. Select the certificate and click 'Open'
9. Enter the temporary password you chose in Stage 1 and click 'OK'
10. Click 'OK' to close the pop-up box

The import process is now complete. Your digital certificate will now be ready to use on this PC.

We strongly recommend that you now re-format the floppy disk to remove all traces of the digital certificate from it. If the certificate is no longer required on the original PC, we strongly recommend that this certificate be deleted.

2.3 Internet Explorer to Netscape

To copy a digital certificate from one PC to another, where you want to copy from a PC using Microsoft Internet Explorer to one using Netscape 4.75 – 4.79 (with 128-bit encryption), use the following instructions.

For this process you will need a blank formatted 3½" floppy disk, and access to the floppy disk drive on both machines. The process can be carried out without being connected to the internet. There are two distinct stages:

Stage 1 - Exporting the certificate

Stage 2 - Importing the certificate

2.3.1 Stage 1 – Exporting the certificate

These instructions apply to the original PC

1. From Internet Explorer - select 'Tools', then 'Internet Options'
2. Select the 'Content' tab
3. From the 'Certificates' section, select 'Certificates...'

The 'Certificate Manager' window will appear

4. Ensure that the 'Intended purpose' dropdown menu (at the top) shows 'All'
5. Select the name of the digital certificate that you want to copy
6. Select 'View' then click the 'Details' tab
7. Select 'Edit Properties'
8. Enter the certificate owner's name in the 'Friendly name:' box and click 'OK'
9. Click 'OK' again
10. Select 'Export...'
11. Insert the blank floppy disk (if not already inserted)
12. The 'Certificate Manager Export Wizard' will appear. Select 'Next'
13. Ensure that '**Yes, export the private key**' is selected before clicking 'Next'
14. Ensure that 'Enable strong protection (requires IE 5.0, NT 5.0 or above)' is selected before clicking 'Next'
15. Choose a temporary password, which will be needed in Stage 2. Enter this into the boxes before clicking 'Next'

You will be presented with the 'Export File Name' screen

16. **At this point do not enter a file name but click on 'Browse...'**
17. From the 'Save As' box change the 'Save in:' menu to your 3½" floppy disk drive, usually (A:)
18. Now enter 'HSBC' as the file name and then click 'Save'

You will be returned to the 'Export File Name' screen, which now displays a file name

19. Click 'Next'
20. Select 'Finish'

21. Click OK in the 'Private Key Container' window
22. Click OK in the 'The Export was completed successfully' window
23. Close the 'Certificate Manager' and then 'Cancel' the 'Internet Options' window

This completes the first stage of the process. A copy of the password-protected digital certificate is now on the floppy disk.

2.3.2 Stage 2 – Importing the certificate

These instructions apply to the new PC

1. Insert the floppy disk
2. Launch Navigator
3. Select 'Communicator', then 'Tools', then 'Security Info'
4. Select 'Yours' (under 'Certificates') from the left-hand menu
5. Select 'Import a Certificate...'

If you have previously chosen to password-protect the certificate database (DB), enter the password now and click 'OK'

6. You will be presented with a normal windows screen entitled 'File Name to Import'. Navigate to the floppy disk drive (A:)
7. Change the 'Files of type:' to 'All Files (*.*)'
8. Select the certificate and click on 'Open'
9. Enter the temporary password you chose in Stage 1 and click 'OK'
10. Select 'OK' to close the pop-up box

The import process is now complete. Your digital certificate will now be ready to use on this PC.

We strongly recommend that you now re-format the floppy disk to remove all traces of the digital certificate from it. If the certificate is no longer required on the original PC, we strongly recommend that this certificate be deleted.

2.4 Netscape to Internet Explorer

To copy a digital certificate from one PC to another, where you want to copy from a PC using Netscape to one using Microsoft Internet Explorer 5.5 or above (with 128-bit encryption), use the following instructions.

For this process you will need a blank formatted 3½" floppy disk, and access to the floppy disk drive on both machines. The process can be carried out without being connected to the internet. There are two distinct stages:

Stage 1 - Exporting the certificate

Stage 2 - Importing the certificate

2.4.1 *Stage 1 – Exporting the certificate*

These instructions apply to the original PC

1. Insert the blank floppy disk
2. Launch Netscape
3. Select 'Communicator', then 'Tools', then 'Security Info'
4. Select 'Yours' (under 'Certificates') from the left-hand menu
5. Select the certificate that you want to copy and then click on 'Export'

If you have previously chosen to password-protect the certificate database (DB), enter the password now and click 'OK'

6. Choose and enter a temporary password. You will need this in Stage 2
7. You will be prompted to re-enter the password, do this before selecting 'OK'
8. Enter a file name and click 'Save'
9. A pop-up window will appear. Select 'OK'

This completes the first stage of the process and all windows can now be closed. A copy of the password-protected digital certificate is now on the floppy disk.

2.4.2 *Stage 2 – Importing the certificate*

These instructions apply to the new PC

1. Insert the floppy disk
2. Double click 'My Computer'
3. Double click '3½ Floppy (A:)'

You will see the contents of the disk. There should be a single file with the name 'HSBC'.

4. Right click on the file and then left click on '**Install PFX**'

The 'Certificate Manager Import Wizard' will be launched

5. Select 'Next' and then 'Next' again
6. Enter the password you chose in Stage 1

7. Select the 'Enable strong private key protection' and 'Mark the private key as exportable' then click 'Next'
8. Ensure that 'Automatically select the certificate store based on the type of certificate' is selected before clicking 'Next'
9. Select 'Finish'

At this stage a pop-up box may appear entitled 'Private Key Container'. If this happens select 'OK'

10. Select 'OK'

The import process is now complete. Your digital certificate will now be ready to use on this PC.

We strongly recommend that you now re-format the floppy disk to remove all traces of the digital certificate from it. If the certificate is no longer required on the original PC, we strongly recommend that this certificate be deleted.

3 Deleting a digital certificate

A digital certificate should be deleted if it is no longer required on a specific PC. This might arise for example if a user moves departments or jobs. It is strongly recommended that users remove any certificates from a PC that is to be disposed of.

3.1 Internet Explorer

This is the process for deleting a digital certificate from a PC using Microsoft Internet Explorer.

Deleting a certificate from a PC will not prevent access to Business Internet Banking. A copy of the certificate on a different PC will still allow access. To stop a user accessing the service the user should be de-registered from Business Internet Banking.

This process can be carried out either online or offline.

1. From Internet Explorer - select 'Tools', then 'Internet Options'
2. Select the 'Content' tab
3. From the 'Certificates' section, select 'Certificates...'

The 'Certificate Manager' window will appear

4. Ensure that the 'Intended purpose' dropdown menu (at the top) shows 'All'
5. Select the name of the digital certificate that you want to delete
6. Select 'Remove'
7. Select 'Yes' to confirm that you want to delete the certificate

This certificate has now been deleted.

3.2 Netscape

This is the process for deleting a digital certificate from a PC using Netscape.

Deleting a certificate from a PC will not prevent access to Business Internet Banking. A copy of the certificate on a different PC will still allow access. To stop a user accessing the service the user should be de-registered from Business Internet Banking.

This process can be carried out either online or offline.

1. Select 'Communicator', then 'Tools', then 'Security Info'
2. Select 'Yours' (under 'Certificates') from the left-hand menu.
3. Select the certificate that you want to delete and then click on 'Delete'

If you have previously chosen to password-protect the certificate database (DB), enter the password now and click 'OK'

4. Select 'OK' to confirm that the certificate is to be deleted

This certificate has now been deleted.

4 Password protecting a digital certificate in Internet Explorer 5.5 and above

4.1 Introduction

Microsoft® Internet Explorer does not prompt the user to protect their digital certificate using a password. This section defines the method for password protecting the digital certificate.

In order to increase the security of the Business Internet Banking service, it is important customers using Microsoft Internet Explorer (IE) password protect their digital certificate. The following process has been written for the most common configuration of IE version 5.5.

Users of Netscape Navigator should be prompted to enter a password when downloading their digital certificate, and therefore, they do not need to follow this procedure.

This procedure must be completed after the digital certificate has been downloaded to your PC as part of the Business Internet Banking account linking process.

The process consists of 3 stages:

1. Export the certificate into a file on your PC
2. Remove the certificate from your browser
3. Import the certificate from the file created in stage 1 and set password protection.

4.2 Stage 1 – Exporting the certificate

This stage exports the certificate into a file on your desktop. This file is then imported in stage 3.

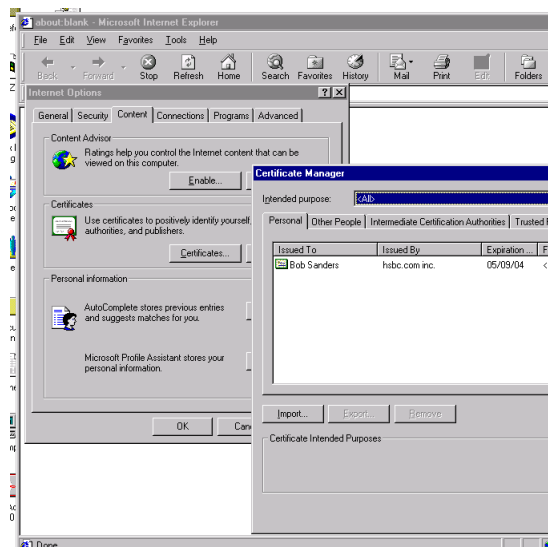
1.1. Within Internet Explorer, click on the Tools menu, then Internet Options.

1.2. Click on the 'Content' tab and then the 'Certificates' button in the center section of the screen.

This will display a list of certificates.

1.3. Select the certificate you wish to protect and click the 'Export' button.

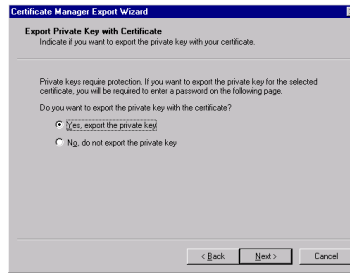
This will invoke the 'Certificate Manager Export Wizard'.



1.4. Within the 'Certificate Manager Export Wizard', click the 'Next' button.

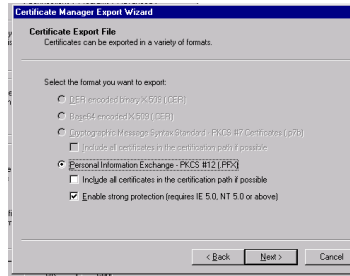


1.5. Ensure that the 'Yes, export the private key' option is selected and click the 'Next' button.



1.6. Ensure that the 'Enable Strong Protection' box is ticked and click the 'Next' button.

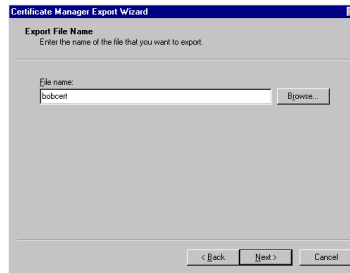
This will display a screen allowing a password to be set on the export file.



1.7. Enter a password in both fields and click the 'Next' button. This password will be required again in stage 3, step 3.4.

1.8. Enter a name for the export file and click the 'Next' button.

This will display a screen showing the options selected.



1.9. Click the 'Finish' button.

1.10. Click the 'OK' button.

This will display a pop-up box confirming that the certificate has been exported. Close this box by clicking the 'OK' button.



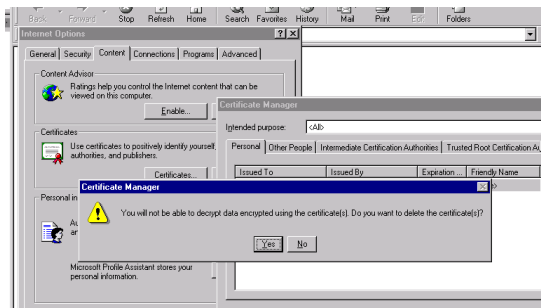
The Exporting certificate stage is now complete and you will be returned to the list of certificates. Proceed to the Removing the certificate stage.

4.3 Stage 2 – Removing the certificate

This stage removes the certificate from the browser in preparation for importing it in stage 3.

2.1 From the list of certificates, select the certificate exported in stage 1 and click the 'remove' button.

A confirmation box will be displayed, click on the 'Yes' button.



The Remove certificate stage is now complete and you will be returned to the list of certificates. Proceed to the Importing the certificate stage.

4.4 Stage 3 – Importing the certificate

This stage imports the certificate exported and removed in the previous stages, setting the security level to high and password protecting the certificate.

3.1 From the list of certificates, click the 'Import' button.

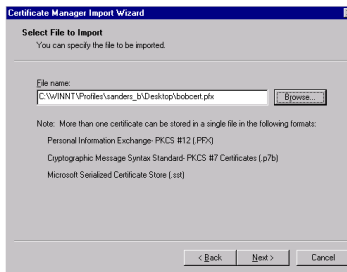
This will invoke the 'Certificate Manager Import Wizard'.



3.2 Click on the 'Next' button. This will display a screen to enter the filename used in the Export the certificate stage.

3.3 Click the 'Browse' button and locate and open the file exported in stage 1.

3.4 Click on the 'Next' button. This will display a screen for the password (as set in stage 1, step 1.7) to be entered.



3.5 Enter the password, ensure that both check boxes are ticked and click the 'Next' button.

3.6 This will display a screen to select where the certificate is stored. Select 'Automatically select the certificate store based on the type of certificate' and click the 'Next' button.

3.7 A screen will be displayed confirming the options selected, click the 'Finish' button to continue the import.

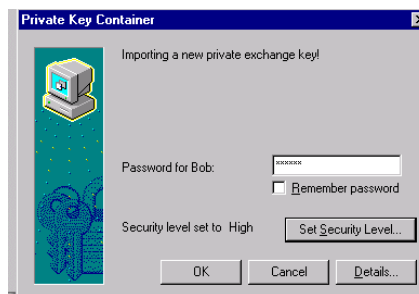
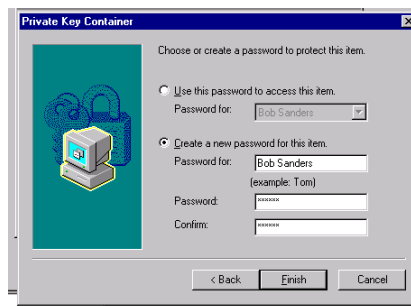
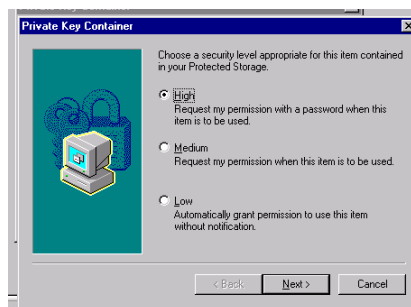
3.8 A screen will be displayed showing the security level of the imported certificate. Click the 'Set Security Level' button.

3.9 Select 'High' security and click the 'Next' button.

3.10 Select 'Create a new password for this item' and enter your name in the 'Password for' box. Enter a password in both the 'Password' and 'Confirm' boxes. This does not have to be the same as the password used in step 3.4. This password will be required every time the certificate is used (e.g. when entering Business Internet Banking). Click the 'Finish' button to continue with the import.

3.11 Re-enter the password set in step 3.10, ensure that the **Remember password** box is not selected, and click the 'OK' button.

A confirmation pop-up will be displayed, click the 'OK' button to finish the Importing certificate stage.



Click on the 'Close' button within the list of certificates and then the 'OK' button to close the Internet Options box. This completes stage 3 of the process, your digital certificate is now password protected and every time you use the certificate you will be prompted for the password. **As you created a file containing details of your certificate in stage 1, step 1.8 we strongly recommend that you now delete this file in the usual manner, ensuring that you also clear it from the recycle bin.**