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News Release

HSBC LAUNCH NEW DIGITAL SOLUTION TO TRANSFORM TRANSACTION BANKING

- **New transaction banking capability helps clients integrate banking services with their own channels and workflows based on their preferences**

Miami, 29 September 2026 – HSBC has today announced the next phase of its digital banking transformation with the launch of HSBCnio, a digital solution that simplifies the banking experience for its corporate and institutional clients. HSBCnio brings HSBC's services, data and intelligence into the channels, platforms and workflows where clients run their businesses. This includes engagement through web and mobile, connecting their systems directly, or using AI tools to access banking information.

By bringing together interactive channels, embedded connectivity and AI interfaces, HSBCnio gives clients a more connected way to bank, including:

- **Interaction with web and mobile app** through a simplified design that provides a clear and consistent experience for viewing cash positions and transactions, trade loans, FX and tracking payments, which makes it easier to access information and identify items that need attention.
- **Embedded connectivity and APIs,** which bring banking services, data and intelligence into clients' platforms and workflows.
- **API documentation, software development kits and a sandbox** to help reduce integration friction and accelerate the path from development to production.
- **AI-enabled access through HSBC's Model Context Protocol,** which enables clients' own AI tools to query authorised account and transaction information and helps teams find and interpret banking data more quickly.

Amber Henderson-Smart, Global Head of Client Connectivity, HSBC, said: "HSBCnio is designed around the way our clients run their businesses, giving them one digital solution with multiple ways to bank based on their preferences.

"The new solution brings transaction banking capabilities into the channels and workflows that clients use today, while helping them integrate AI through secure, permissioned access to their banking information.

"AI is core to the design of HSBCnio and supports HSBC's ambition to build a bank for the future by embedding AI solutions that benefit our clients. We are investing in the technology and platforms needed to serve customers more effectively, enabling them to compare products more quickly and explore a wider range of options."

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Treasury teams increasingly operate across multiple markets, systems and workflows, yet banking access can remain fragmented. HSBCnio addresses that complexity by giving clients a simple, connected way to access transaction banking capabilities, reducing operational friction, supporting automation and providing more timely information for decision-making.

HSBCnio enables clients' own AI tools to access authorised account and transaction information through HSBC's Model Context Protocol, while laying the foundation for further AI-enabled experiences within HSBCnio. This helps clients introduce AI into treasury workflows using trusted data, established permissions and appropriate controls.

HSBC plans to add further transaction banking capabilities and AI-enabled experiences to HSBCnio over time. This includes 'Ask HSBC', an AI-enabled experience within HSBCnio designed to help clients query and interpret their banking information.

The availability and features of HSBCnio may vary by market and client configuration.

- Ends -

Notes to editors

For more information about HSBCnio, please visit: https://www.business.hsbc.com/en-gb/products/hsbc-nio

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HSBC Holdings plc

HSBC Holdings plc, the parent company of HSBC, is headquartered in London. HSBC serves customers worldwide from offices in 56 countries and territories. With assets of US$3,438bn at 30 June 2026, HSBC is one of the world's largest banking and financial services organisations.