

HSBC Card Services  
Internships: Summer 2006

HSBC is one of the largest banking and financial services organizations in the world. Through its businesses, HSBC is a leading provider of consumer loans, credit cards, auto finance and credit insurance products in the United States, United Kingdom and Canada. In the United States, HSBC operates under the two oldest and most recognized names in consumer finance - HFC and Beneficial. Additionally, HSBC is one of the nation's largest issuers of private label and general purpose credit cards.

Below is a listing of our open summer internships. These internships are intended for candidates who are enrolled in a University degree program (Bachelor's or Master's Degree). The pay for these positions ranges from \$12 - \$15.

Generally, these positions would start in June and run through August, which can be adjusted based upon school schedules.

To apply, please include a cover letter and indicate in which of the departments listed below you are interested in being considered for an internship. You may apply for up to three different internships. The requisition number is 46495 and the web site is [www.joinhsbcusa.com](http://www.joinhsbcusa.com).

Summer 2006 Internship Descriptions:

Department: eHouse

Duties/Responsibilities: Help with both Project Management and Marketing duties. On the Marketing side, the intern will be responsible for assisting with analytics and reporting, on-line marketing campaigns, affiliate program management and various projects. On the BPM side, the intern will assist in managing various eCom projects, attend task force meetings, assist in document preparation, and QA test projects prior to release implementation.

Requirements: Candidate must be enrolled in degree-producing program in Business, Marketing, Computer Science, or Humanities. Candidate must have strong MS Office skills, PowerPoint skills, Internet familiarity, and organizational skills. Project management aptitude is strongly desired.

Department: Care Strategic Initiatives

Duties/Responsibilities: Actual project assignment is dependent on matching the Intern's strengths to the list of available projects. Projects will be geared towards improving the efficiency and quality of our call servicing

Requirements: We would prefer to have an intern who is working towards a degree in Business. No prior qualifications are required. Desirable skills are: creativity, problem solving ability, analytic aptitude and an effective communication.

Department: Quality Services

Duties/Responsibilities: Pull Actuate reports and recommend combined reporting (Actuate is the report component of the Witness system.)

Build Access or Excel reporting (if skills allow)

Analyze actuate reporting, looking for trends and connections between data

Review processes to determine opportunities for streamlining

Review productivity measurement tools and suggest alternatives or improvements

Requirements: Excellent written and verbal communication

Qualitative and quantitative analytical abilities

Ability to work independently

Word, Excel, and Access skills

Department: Finance

Duties/Responsibilities: Develop a product test library with financial result summaries.

Organize by test type, include description of test

report on key performance findings and financial results. Trend Analysis: Pull vintage data by segment for comparison, Identify vintage / segment trends, compare results to forecast (post mortem) Segment level profitability analysis:

Use the P&Ls to analyze the profitability of each segment, graphically show the breakdown for each segment (waterfall graphs), build presentation to show results, present findings to finance, marketing and risk. Segment level sensitivities:

Run basic sensitivities for each segment (ie: ULR, AMF, etc.) put results into a presentation form, present findings to finance, marketing and risk.

Requirements: Microsoft Office (Intermediate level), analytical, team oriented, strong presentation skills, major in Business, Finance or Economics

Department: Marketing

Duties/Responsibilities: Will support new product development and account management: conduct data analysis in support of various marketing projects. Some examples might include: Analyzing our results with the youth market to see which creatives have the most success with this market segment, providing results to our creative agency to inform future creative development, helping Senior Analysts prepare the Marketing Dashboard. This would entail doing competitive intelligence/knowledge-building; research on pricing, what trends we are seeing in the internet channel in our industry, and in our customer base, analyzing the effectiveness of our recent marketing campaigns to our existing customers, and developing profiles for newly-identified segments

Requirements: currently in an analytic/quantitative program such as Ops Research, Math, Statistics, Actuary, etc., SAS experience is preferred but not required, desire to learn and proven ability to pick things up quickly, able to be productive in an aggressive, fast-moving environment (not easily overwhelmed), confident, solid ability to present and support ideas

Department: Client Services

Duties/Responsibilities: Develop process flows, procedures, and internal training materials for Client Services for support of marketing programs. Document requirements

for internal database to support tracking and reporting of mailing programs and other projects.

Requirements: Marketing or Communication degree required, Advanced skills/experience in developing process flows, procedures, and training documentation. Excellent attention to detail, excellent written communication skills required, able to work independently or as a member of a team, able to communicate with all levels of management.

Department: Risk

Duties/Responsibilities: As part of the Credit Risk analytics team, conduct a major research project related to the HSBC credit card business. Monitor and evaluate performance of statistical credit risk models or programs that aid in managing account acquisitions. Conduct studies of customer groups and products; develop computer-based models for account performance projections, e.g. delinquency and charge-off, cost and profitability, new account acquisition and credit limit setting. Evaluate internal and external credit scoring using both traditional and other advanced technologies. This would involve project design, data collection and analysis, summary of findings, recommendation and presentation of results to senior management.

Requirements: Bachelor or Masters Degree student in Statistics, Mathematics or Economics. Computer programming must include 1-2 years of statistical programs like SAS. Excel VBA experience preferred.