

PASSTO CREDIT

3DS High Security Verification Guide

PassTo Credit Full Upgrade to 3DS Verification

Time Sensitivity

Verification requests are valid only **within 5 minutes** after initiating the transaction. If expired, please reinitiate payment from the merchant page.

Security Upgrade

Fully upgraded to "Official Website Authorization" mode, no need to wait for SMS verification codes, preventing code interception risks.

Step 01 - 02: Receive & Login

1 Receive Verification Notice

After payment at merchant, if verification is triggered, you will receive instant notification. Please verify the last 4 digits and amount are correct.

P #PASSTO

Your PassToCredit card (ending 1234) has a pending transaction, Amount: 5 USD, Merchant: ALIPAY. Please login to the official website to confirm. Valid for 5 minutes. If this wasn't you, please contact us.

2 Login to Official Website

Please visit the official website for authorization immediately. Please verify the official URL and never click on unknown links.

Official Verification URL Only

www.passtocredit.io

Official Verified

Step 03 - 04: Operation & Authorization

3 Click Transaction Confirmation

After entering the user center, please pay attention to the transaction confirmation prompt popup.

Click the popup **Confirm** button.

Other verification entry points:

Desktop: Check notification bar.

Mobile: Notification area on homepage.

Click transaction verification to view pending, then click **Confirm** button.

4 Verify Transaction Details & Submit



Transaction authorization



3,500 USD

Transaction Date 2024-07-23 16:10:10
Merchant Online Retailer Ltd.
Card Holder Name J**** L**
Card Number **** * 1234

If you do not recognize this transaction, please call +852 1234 5678.

Approve

Reject

Please verify these three key pieces of information:

- ✓ Amount matches your payment amount
- ✓ Merchant name matches your payment recipient
- ✓ Click 'Approve' after verification

Frequently Asked Questions (FAQ)

Q1: Why am I not receiving SMS verification codes?

To prevent interception risks, we've fully upgraded to 3DS verification. No need to wait for codes - just login to the official website and click 'Confirm'.

Q2: What if I miss the 5-minute validity period?

For security reasons, expired requests automatically expire. Please reinitiate payment from the merchant's shopping page, and the system will generate a new request instantly.

Q3: Where can I view pending transactions?

Desktop: Check the yellow notification bar at the top of the transactions. Mobile: View the notification area above transactions on the homepage.

Q4: Approve button not working?

Please check your internet connection. If still unable to click, try logging back into the official website user center.

Security Alert

PassTo Credit will never ask for your password over the phone.

Verification is conducted only on the encrypted official website. Always verify the official URL to protect your funds.