

3DS Security Verification Guide

PassTo Credit Upgraded to 3DS Verification

Time Sensitivity

Verification is valid for only **5 minutes**.
If expired, please initiate payment again on merchant page.

Security Upgrade

Upgraded to "Official Website Authorization" mode. No SMS code needed, preventing verification code interception risks.

Step 01 - 02: Receive & Login

1 Receive Notification

After payment, if verification is triggered, you'll receive an SMS. Please verify the card last digits and amount.

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#PASSTO

Your PassTo Credit card (ending 1234) has a pending transaction: Amount: 5USD, Merchant: ALIPAY. Please verify on official website within 5 minutes. If not you, contact us immediately.

2 Login to User Center

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

Official Verification URL

www.passtocredit.io

Official Verified

Step 03 - 04: Action & Authorize

3 Click Confirmation Prompt

After entering user center, watch for transaction confirmation popup.

Click the popup **Confirm** button.

Transaction Verification

×

You have a pending transaction: Amount: 5 USD, Merchant: ALIPAY Shanghai CHN. (Valid for 5 minutes)

Ignore

Confirm

Alternative verification entry points:

Web: Check notification area above transactions.

Mobile: Check notification area above transactions.

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

Transaction Verification: Click to verify pending transaction

Pending transaction:

Amount: 5USD


Merchant: ALIPAY Shanghai CHN


Valid for: 5 minutes

Confirm


Cancel

4 Verify Details & Submit

 KEY SOLUTION VENTURE LIMITED



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 details:

- ✓ Amount matches your payment
- ✓ Merchant name is correct
- ✓ Click 'Approve' if correct

FAQ

Q1: Why didn't I receive SMS code?

To prevent interception, we've upgraded to 3DS verification. No SMS code needed - just login to our website and click 'Confirm'.

Q2: What if I miss the 5-minute window?


For security, expired requests are automatically invalidated. Please initiate payment again on the merchant page for a new request.

Q3: Where can I see pending transactions?

Desktop: Check the notification area above transaction records. Mobile: Check notification area on homepage above transactions.

Q4: Approve button not working?

Please check your network connection. If still not working, try logging in to user center again.



Security Reminder

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

Verification only occurs in our encrypted website. Verify official URL to protect your funds.