



User Guide

PERSONAL ACCOUNT-HOLDERS

Understanding & Activating Paxum Optional Security Features

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Security is a top priority at Paxum. That is why we provide multiple optional security features. Paxum clients can enjoy the strongest and securest account protection possible.

Here is a list of the Optional Security Features currently available within your verified Paxum account. Each item will be explored in this section of the Paxum User Guide.

You can access each listed item inside the SECURITY section of your Paxum account.

- Transaction Approval Codes
- Login Protection
- Access By IP
- Last Login Ips
- Risk Level Settings
- Reputation Level Settings
- Payout Whitelist

Transaction Approval Codes

Transaction Approval Codes are enabled by default. They are an optional security feature that helps protect your Paxum account against **unauthorized use**. When Transaction Approval Codes are enabled, every time a transaction is attempted, a Transaction Approval Code will be required in order to complete the transaction.

After you register and verify your Paxum account, a PDF file containing your unique Transaction Approval Codes will be automatically emailed to you. *Illustration 6* (below) shows a sample Transaction Approval Code grid:

	A	B	C	D	E
01	0AACC	21F55	F9869	482CE	7CBCB
02	84EF3	202BF	2AF57	5DC71	2B409
03	1EB72	3C304	60718	20F7D	967EF
04	7BA6C	2E74E	30A51	0CF38	09129
05	009B9	483F5	C33D5	2D46C	8FFDC
06	4223F	2B80A	106AD	D3DAB	07AB9
07	D8871	7413B	1A878	A392E	1E490
08	A8E70	53F50	64DF6	3F5CC	2FCEE
09	70AAC	2BDAF	F96FC	6D4F4	E9AA0
10	81009	D7D7B	60954	7D27D	136CE

Illustration 6: Transaction Approval Code Grid

When a Transaction Approval Code is requested, you will be asked to provide the code from a specific location on the grid.

For example, from the grid shown in Illustration 6, if you were asked to provide the code B-04, you would need to find the corresponding Row – 04, and corresponding Column – B on the grid, then input the code seen in that location (2E74E) in order to proceed with the transaction.

****Important Note – All Transaction Approval Codes are CASE-SENSITIVE****

With Transaction Approval Codes enabled, if your Paxum account is ever compromised, hacked, or accessed without authorization, the unauthorized user will be unable to complete any transactions, such as transferring funds to other Paxum account-holders.

Transaction Approval Codes can be reset at any time inside the **SECURITY >> Transaction Approval Codes** section of your Paxum account. A new PDF file will be automatically sent upon request.

Transaction Approval Codes can also be disabled if preferred, though we strongly recommend they be enabled for all account-holders. For more information about Transaction Approval Codes, please visit the Paxum Blog post; [Guide To Paxum's Transaction Approval Codes](#).

Login Protection

Login Protection is a secret photo that is displayed on a particular computer only. Any time you attempt to sign in to your Paxum account from that specific computer, your Login Protection picture will display.

This guarantees that you will always know that you are on the official Paxum website.

Login Protection can be set up on the Login page of your Paxum account before you login. Simply click “Create your login protection”.

Access By IP

****Important Note – NEVER add Dynamic IP Addresses to the Access by IP List!****

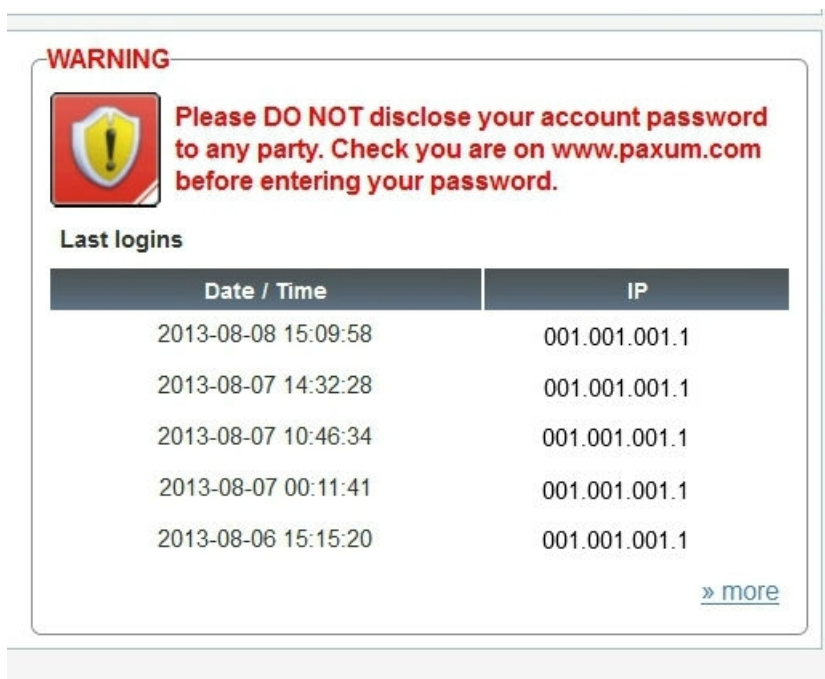
Access By IP limits account access based on IP. When activated, only the IPs you designate will be able to log-in to your Paxum account. When you access the Internet through a Static IP, this is an excellent security enhancement to activate for your Paxum account. You can add one or more IP addresses, or an IP range within the Security >> Access By IP section of your Paxum account.

Paxum Tips & Tricks – Beware! Make sure that the FIRST IP you add is the same IP you are actively logged in with at the time. Otherwise you may experience account access issues!


Last Login IPs

Every time you log-in to your Paxum account you will see a short list of IPs displayed in a box to the right of your Overview page.

It looks something like this (*Illustration 7*)



WARNING

 Please **DO NOT** disclose your account password to any party. Check you are on www.paxum.com before entering your password.

Last logins

Date / Time	IP
2013-08-08 15:09:58	001.001.001.1
2013-08-07 14:32:28	001.001.001.1
2013-08-07 10:46:34	001.001.001.1
2013-08-07 00:11:41	001.001.001.1
2013-08-06 15:15:20	001.001.001.1

[» more](#)

Illustration 7: Last Login IP Box

If you see suspicious IPs listed in your Last Login IP Box, we strongly recommend that you immediately

change your password and check your account settings; particularly your security settings.

Last Login IPs cannot be disabled and are provided for enhanced security and account protection. *Please contact us through the Message Center of your Paxum account if you have any concerns or questions about Paxum Security features.*

Risk Level Settings

Sending and receiving money worldwide with just an email address is a key feature of Paxum's global ewallet service. Since every payment is instantly delivered and available, how can you lower the risk when you complete a transaction with someone you don't know?

At Paxum we recognize the need to protect your payments. This is why we have an enhanced security feature in place that allows you to decide the risk level you are willing to accept with your Paxum transactions.

The Risk Level is calculated from various pieces of information that are account-related. Every verified Paxum client is assigned a Risk Level from 1 through 5, with 1 representing a low risk, and 5 representing a high risk.

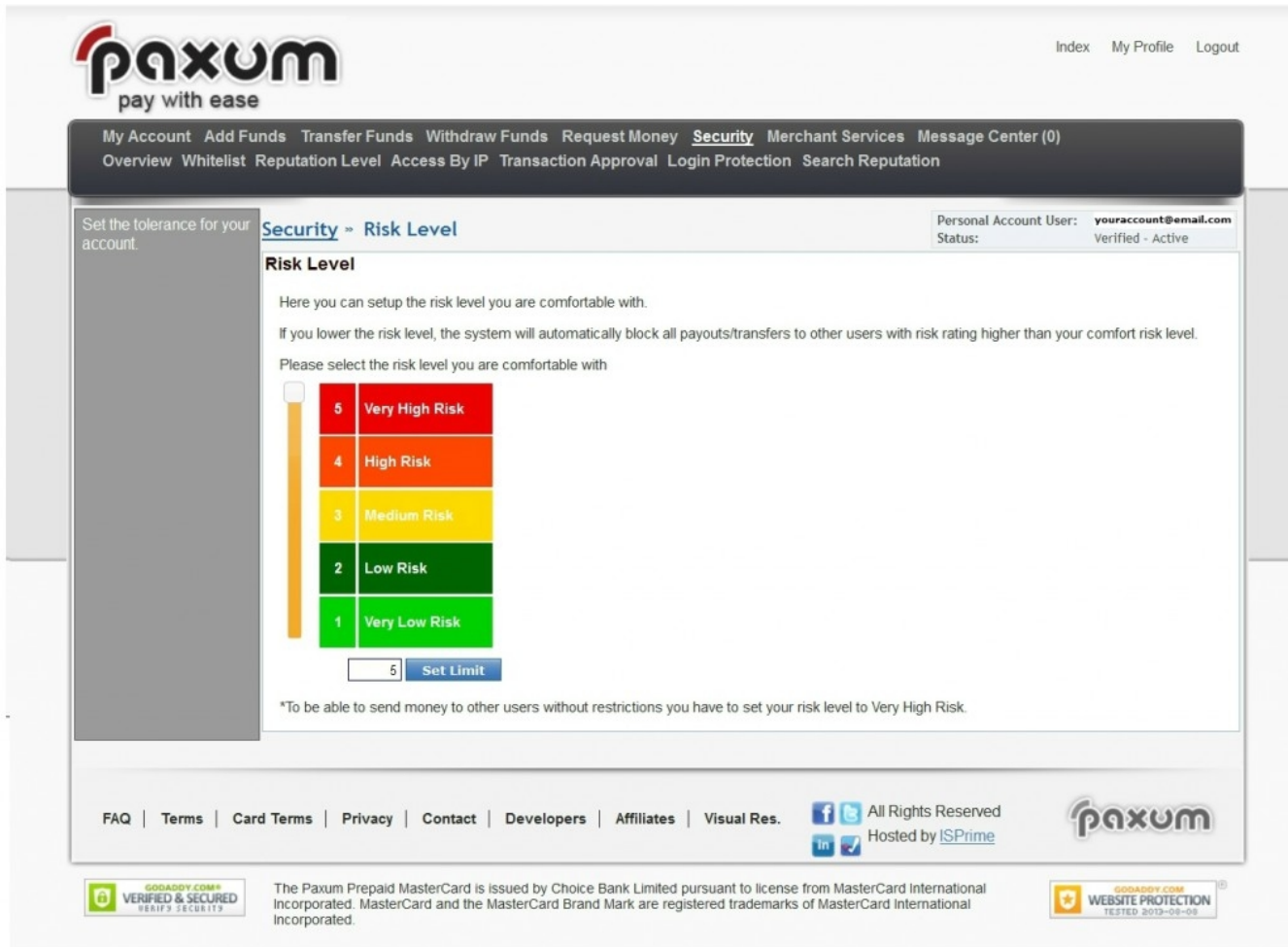


Illustration 8: Risk Level Settings

To respect and protect client privacy, the Risk Level is never publicly specified for any individual client. However, if you attempt to pay, or receive a payment, from someone outside your acceptable Risk Level, the payment will be denied.

If you choose to set a Risk Level below 5, then you may wish to consider adding a Payout Whitelist to your Paxum account so that you can always send and receive payments to people you specify as acceptable, even if their Risk Level is higher than you allow.

Reputation Level Settings

Reputation Levels are compiled from feedback provided by other Paxum account-holders.

Every time a Paxum account-holder completes a transaction with another Paxum account-holder, both parties have the option to RATE the transaction. These ratings are then compiled to deliver the Reputation Level for each client.

Reputation Level can be particularly relevant when paying for goods or services through Paxum.

You can easily set your Reputation levels inside your Paxum account. Unlike Risk Levels, scoring 1 as a Reputation Level equals a very bad reputation, whereas scoring 5 shows a very good reputation.

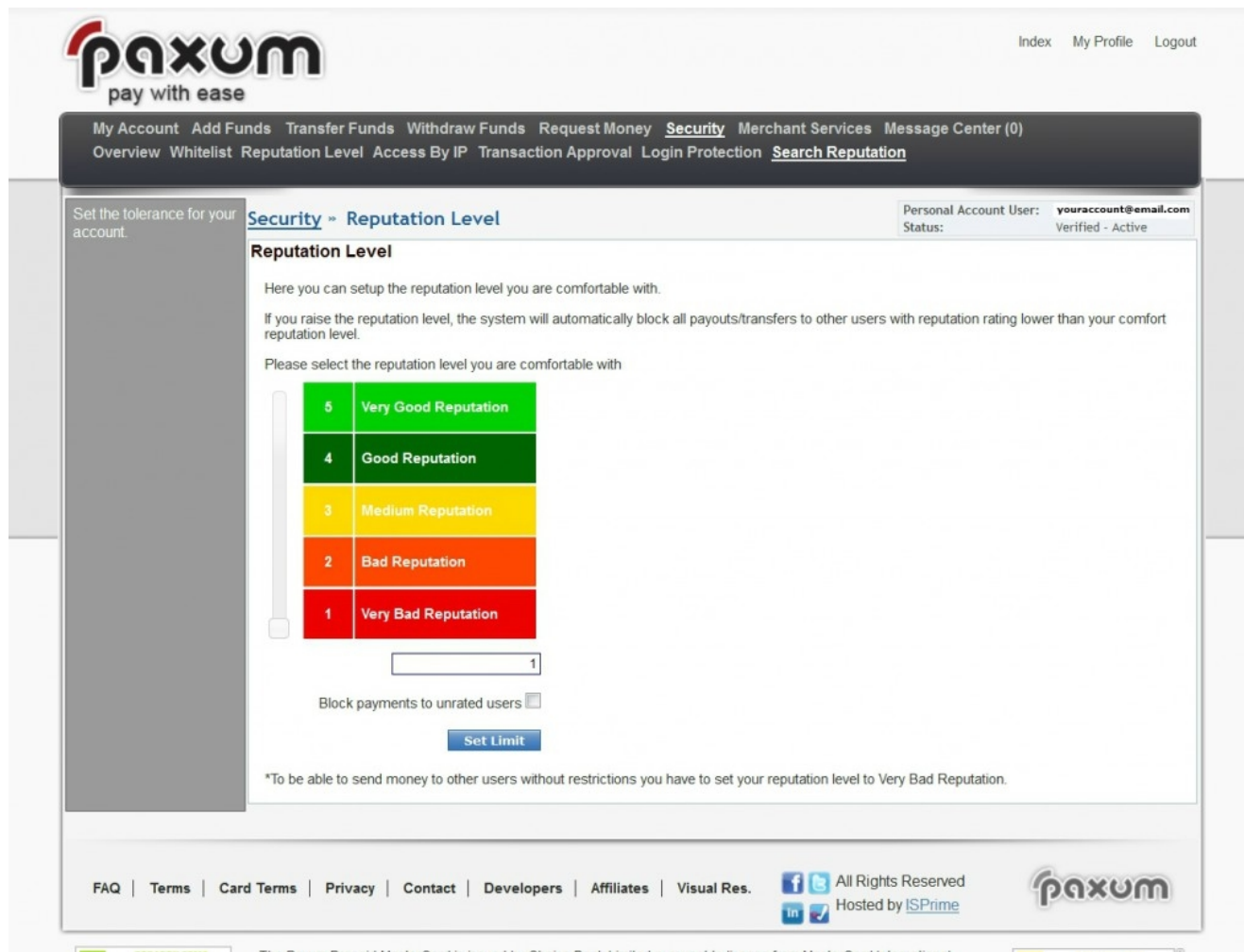


Illustration 9: Reputation Level Settings

You may wish to create a Payout Whitelist if you set your Reputation Level higher than 1, to ensure your payments will always go through to the people you wish to do business with.

Payout Whitelist

A Payout Whitelist allows you to receive payments from specified Paxum account-holders, no matter their Risk or Reputation Level.

The Payout Whitelist is located inside the Security section of your Paxum account. You can add or delete addresses as you see fit.

****Important Note – Paxum account-holders are allowed multiple email addresses. When you add an email address to your Payout Whitelist, all associated email addresses to that same Paxum account will be automatically authorized and marked as Trusted.****