



USER GUIDE FOR PERSONAL USERS

ACCOUNT SECURITY

**TRANSACTION
APPROVAL CODES**

What are Transaction Approval Codes?

The Transaction Approval Codes option is a security feature available to every Paxum account-holder and can be found inside your Paxum account in the **SECURITY SETTINGS** section.



SECURITY SETTINGS

When Transaction Approval Codes are enabled you will be prompted to enter a code every time you wish to perform a transaction, such as a withdrawal, a p2p transfer, or if you wish to change any account information. While that might sound like a bit of a nuisance, it does actually improve your account security since it provides an extra layer of protection against hackers and fraudulent activity.

How can I set up Transaction Approval Codes for my account?

The great news is that Transaction Approval Codes are **automatically enabled by default** for every account-holder! You can choose exactly how you want to receive them though, so let's go through the available options.

First you'll need to go to the **Security Settings** section of your Paxum account interface, and from there you will be able to select the option that is most suitable for your needs.



Transaction Approval

To prevent unauthorized movement of funds from your Paxum account, you must select one of the available transaction approval methods.

Require transaction approval codes

By disabling transaction approval codes, you increase the possibility of fraudulent use of your account.



TRANSACTION APPROVAL METHODS

 One-time password

OTP is a password that is valid for only one login session or transaction

Reset Code

 Approval Codes

You will get table with approval codes for confirmation transactions

Generate New

 SMS to Mobile

You don't have any confirmed phones.

There are currently three different ways to receive Transaction Approval Codes:

- **OTP – One-Time Password**

- This selection uses your **favorite Authenticator app** on your smartphone. If you choose this option you will be shown a QR code that you will need to scan to activate the OTP on your phone.
- Once activated you will be prompted to access the authenticator and enter the code each time you perform a transaction in your Paxum account.
- You can Reset the Code at any time.

- **Table Grid – Approval Codes**

- This option is for users who prefer to use a **traditional** grid of codes that is emailed in PDF format.
- When using this option you will be asked to enter the code from a particular section of the grid, ie: C3, or A2, etc. Simply enter the full code displayed in the requested field to proceed with the transaction.
- You can generate a new grid of codes **as often as you wish** by visiting the Security Settings section of your account.

- **SMS to Mobile**

- You can only use a phone number that is **confirmed** to your Paxum account.
- With this method you will receive a code via SMS message that you will be prompted to enter in order to proceed with the transaction.

If you change your mind about your preferred method to receive your Transaction Approval Codes, you can always switch to a different option at any time.

Can I disable Transaction Approval Codes?

Absolutely. You can switch them off in the Security Settings section of your Paxum account interface, though it is important to note that switching them off will reduce your account security. You will be prompted to enter a code if you choose to disable Transaction Approval Codes.

If you change your mind you can re-enable Transaction Approval Codes at any time from within your account interface.

Transaction Approval Codes are just one of many optional security features available with your verified Paxum Personal account. We hope you find the information contained in this guide helpful, and we welcome your feedback through any of our communication channels.

Thank you for choosing Paxum!

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