What Is This?

Two-factor authentication makes staff enter a code from the customer's phone before they deduct credits. The customer opens **Pay Now** in your portal and shows a 6-digit code. Staff type that code before the deduction goes through.

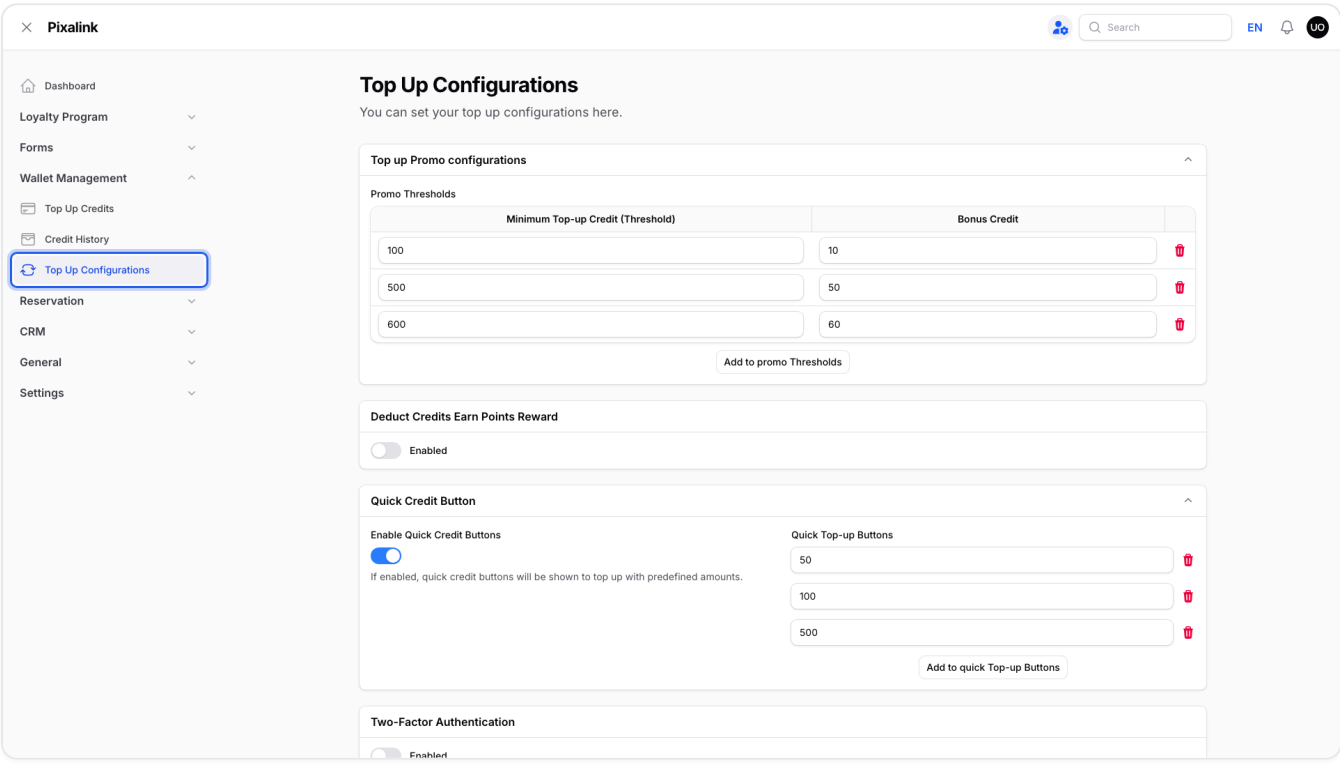
This guide was split out of How to Give Bonus Credits When Customers Top Up (https://kb.pixalink.io/articles/how-to-set-up-credit-top-up-settings).

Real-Life Example

Priya runs a spa in Johor Bahru, and customers keep large credit balances. One customer said credits went missing from her wallet. Priya turns on two-factor authentication. Now staff ask each customer to open **Pay Now** and read out the code before any deduction. Staff can't deduct on the main **Deduct Credits** window without the code from the customer's phone. Customers trust the wallet more, and Priya stops getting complaints.

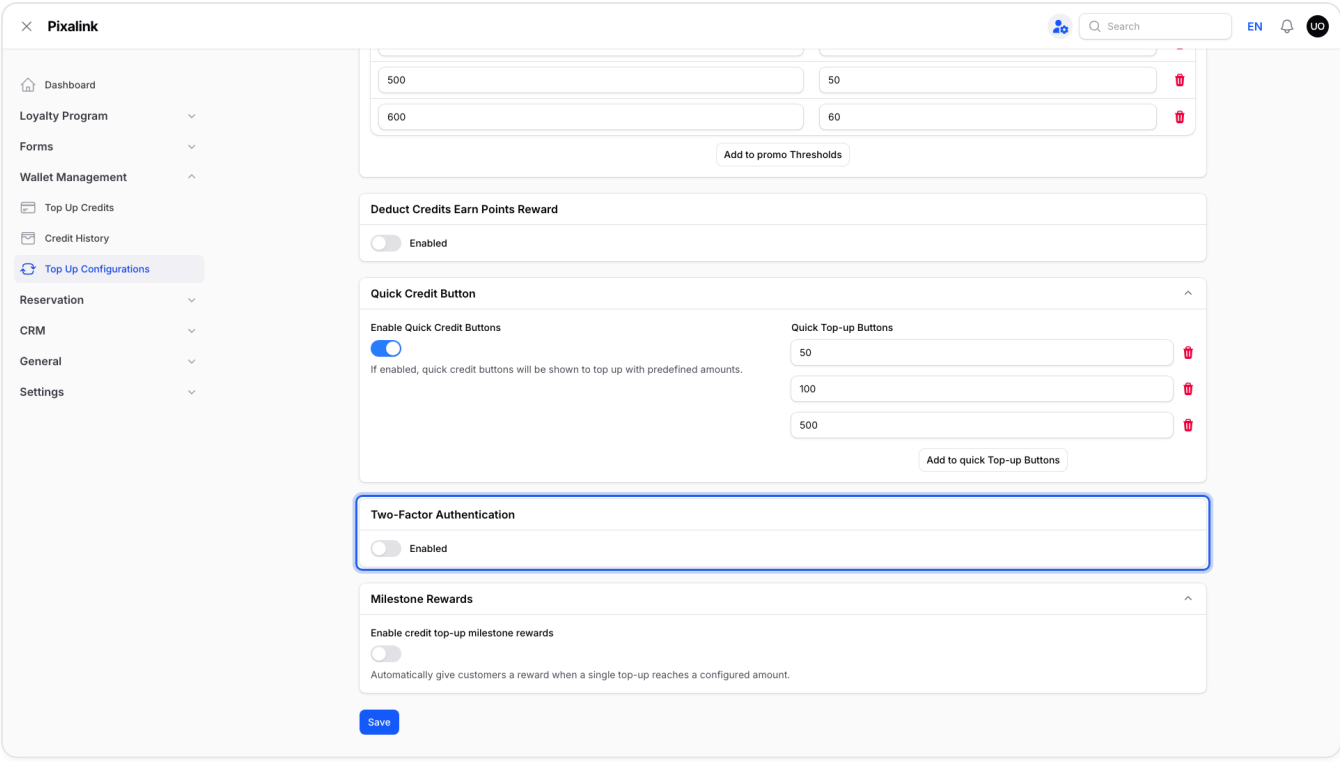
How to Set It Up

1. Go to **Admin Panel → Wallet Management → Top Up Configurations**.



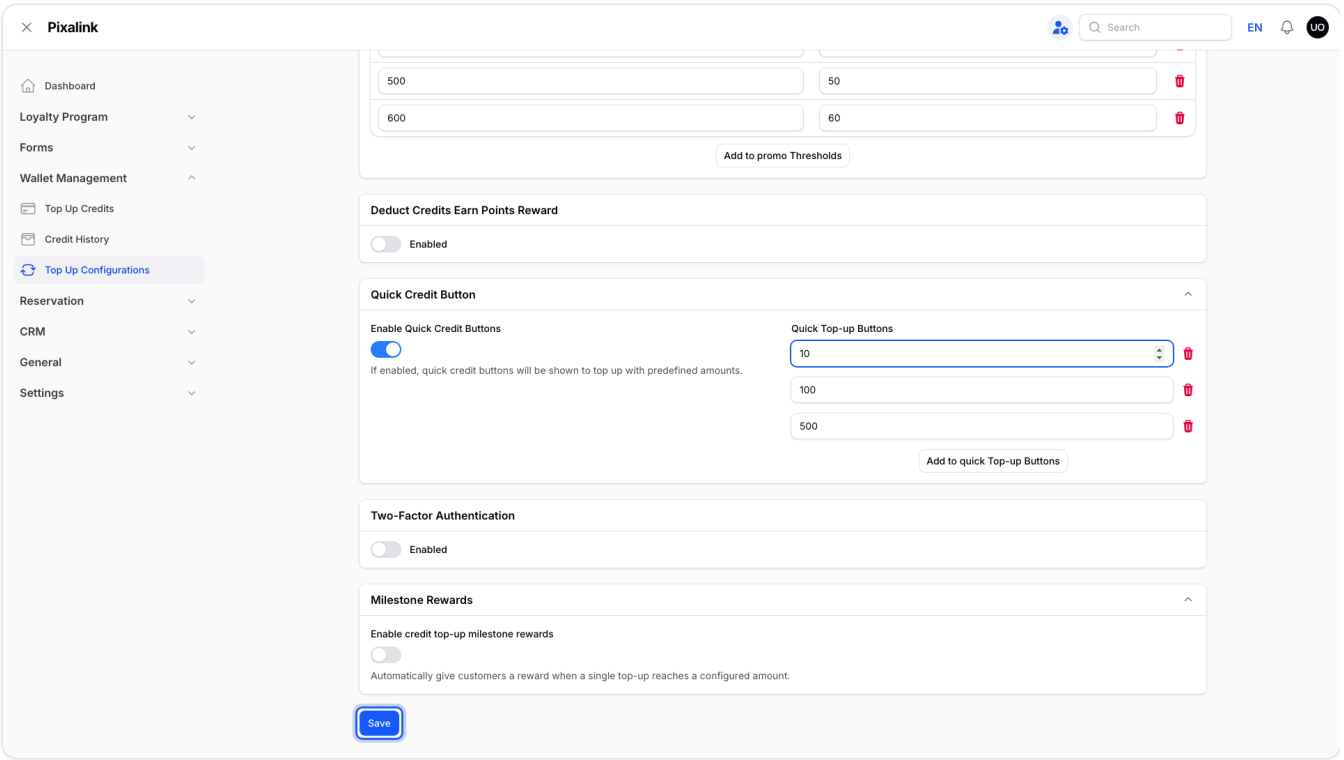
Top Up Configurations is in the Wallet Management group.

2. Turn on **Enabled** in the **Two-Factor Authentication** section.



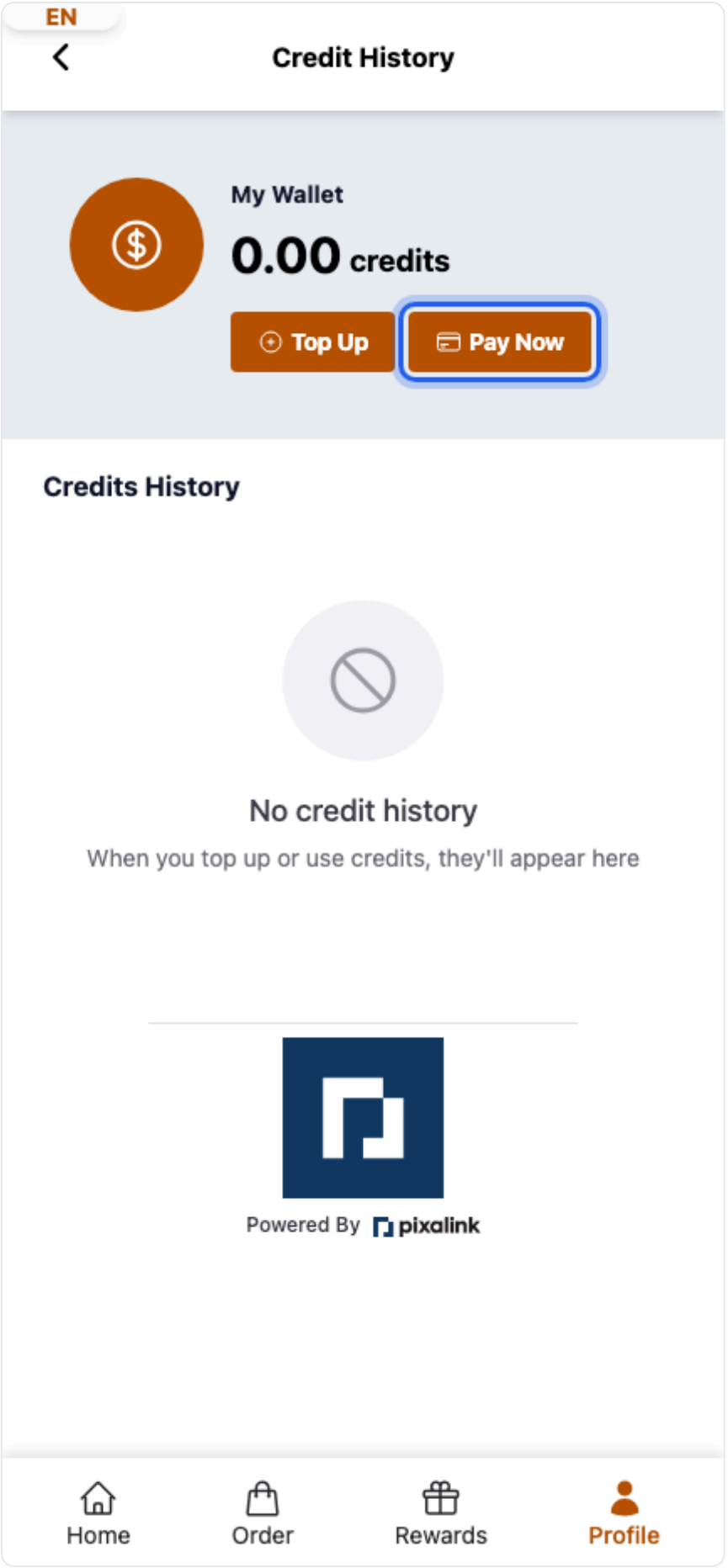
This switch covers deductions only. Top-ups don't ask for a code.

3. Click **Save** at the bottom of the page.



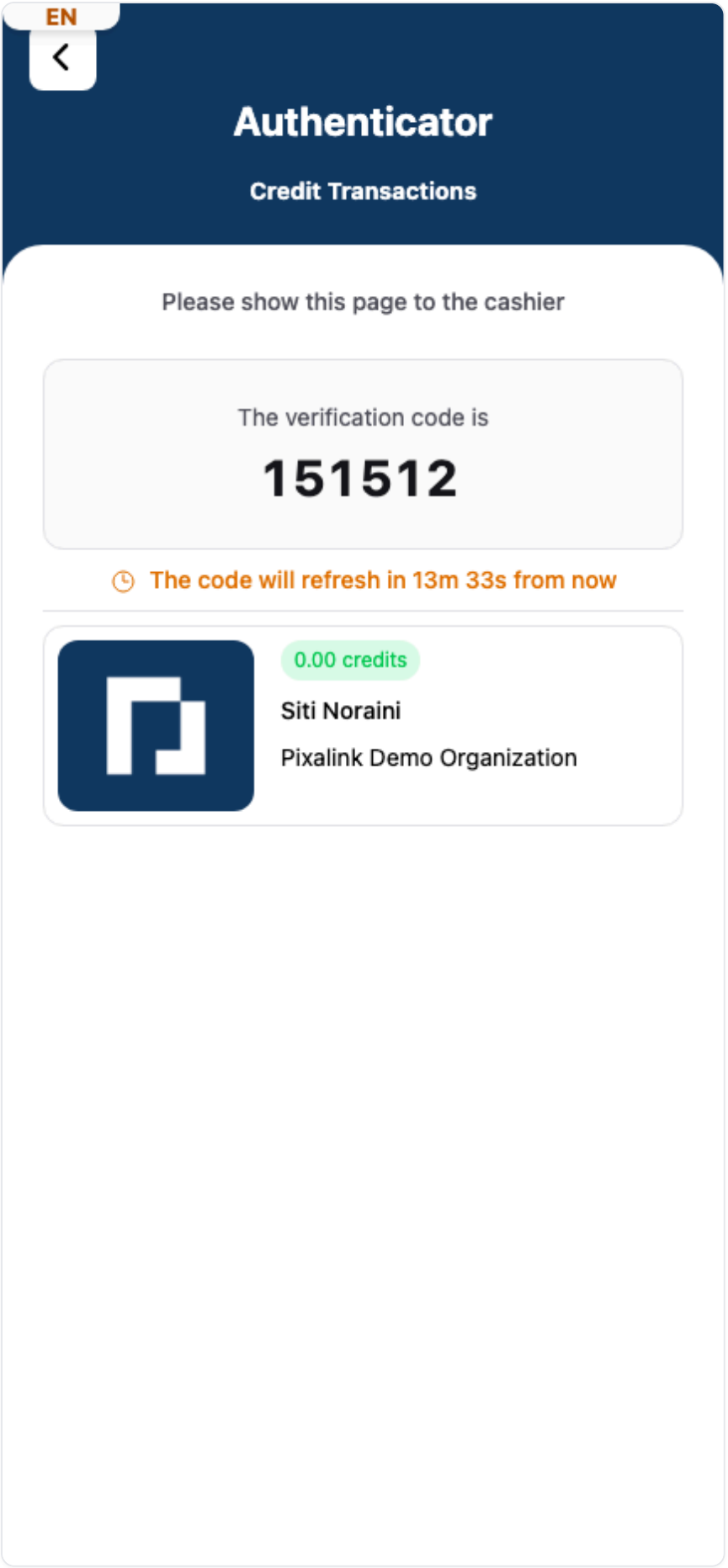
The code is asked for from the next deduction.

4. Ask the customer to tap **Pay Now** on their wallet page in the portal.



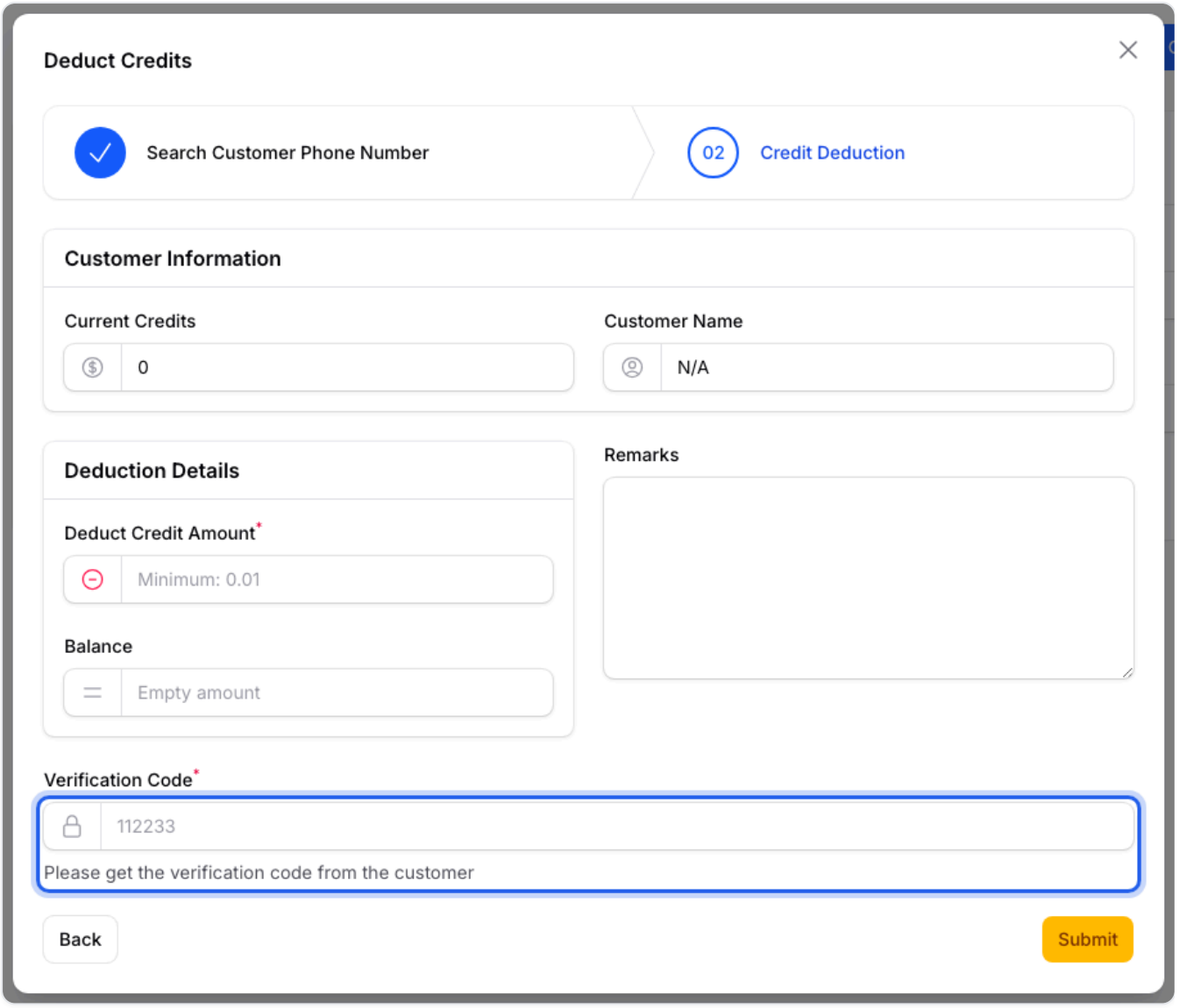
Pay Now appears only while two-factor authentication is on.

5. Read the code on the customer's phone.



A new code appears every 15 minutes, and each code works once.

6. Type the code into **Verification Code** on the **Deduct Credits** window, then click **Submit**.



A wrong or old code shows Invalid Verification Code.

What Your Customers Will See

A **Pay Now** button next to their wallet balance. It opens a page that says "Please show this page to the cashier" with their code.

Good to Know

- The code is asked for on **Deduct Credits**, which opens from **Top Up Credits** and **Credit History**.
- Deducting from the **Credits** tab on a customer's profile does not ask for a code. Tell staff to use **Deduct Credits** instead.
- The code must match the phone number staff entered.

Need Help?

If a customer doesn't see **Pay Now**, two-factor authentication isn't saved as on. Check that **Enabled** is on, click **Save**, and ask the customer to reopen their wallet page.

What's Next?

- How to Top Up Customer Credits (https://kb.pixalink.io/articles/how-to-top-up-customer-credits)
- How Credits Are Spent: Which Ones Are Used First (https://kb.pixalink.io/articles/how-credits-are-spent-which-ones-are-used-first)