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Confirming payments, withdrawals and transfers with an SMS code: one code per operation

WhatsApp & APIs

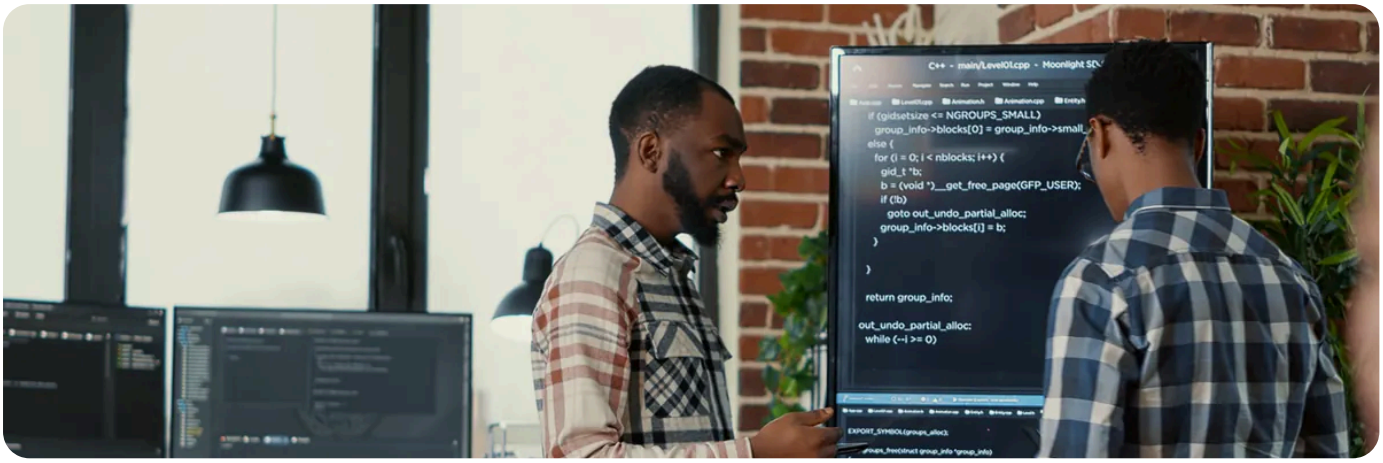
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Confirming payments, withdrawals and transfers with an SMS code: one code per operation

WhatsApp & APIs Created on **November 13, 2026** 3 min read



The short answer: before approving a payment, a withdrawal or a transfer, send a code to the customer's phone and only carry out the transaction once the code matches. The golden rule is **one code per transaction**, with a short validity and a text that says what the code is for. That way, a code requested for one thing cannot approve another.

Tying the code to the transaction

1. **Prepare the transaction in your system** (amount, destination, account) and save it as "awaiting confirmation". No money moves yet.

2. **Send the code** with `POST /v1/sms/otp`, a short `expires_in` and a text that names the transaction. Use something unique to that transaction as the `Idempotency-Key`, so a double click does not send two codes.

3. **Save the code's `id` with the transaction.** When checking, make sure the `id` belongs to this transaction and not to another one from the same customer.

4. **Check it with `/verify`** and carry out the transaction only with `valid: true`. Save `verified_at` as a record of when it was confirmed.

5. **If the customer gives up**, cancel the code with `POST /v1/sms/otp/{id}/cancel` and the transaction in your system. The SMS already sent is not refunded.

Example texts

All of them fit in one SMS. Replace [COMPANY] and [AMOUNT] with your own details; `{code}` and `{minutes}` are filled in by us.

Transaction	Text
Payment	`[COMPANY]: code {code} to confirm your payment of [AMOUNT]. Do not share it.`
Withdrawal	`[COMPANY]: code {code} to confirm your withdrawal. Valid for {minutes} min.`
Transfer	`[COMPANY]: code {code} to confirm your transfer. Our staff will never ask for it.`
New payee	`[COMPANY]: code {code} to add a payee. If this was not you, ignore it.`

If you write the texts in Portuguese, watch the accents: one letter such as ã or ç switches the message to Unicode, where a part holds 70 characters. Short texts like these still fit in one part; the full count is in **how many credits an SMS uses**.

Rules we suggest for money

Field	Suggestion
`expires_in`	5 minutes, the default. The page suggests 5 to 10 minutes.
`max_attempts`	3. After that, the customer asks for a new code.
`length`	6 digits, or more for high-value transactions (up to 8).

The text must say what the code is for.
It is the best defence against someone who talks the customer into reading out a code “to collect a prize” when it is really approving a transfer. See **code-sharing scams**.

With a Sender ID, the code arrives under your company name.
For payments this matters: customers recognise the sender and grow wary of messages that look unusual.

RECOMMENDED

Want to confirm payments and transfers with an SMS code? See Verification SMS.

See Verification SMS →

SEE ALSO

- SMS verification API: we generate, send and check the code, and your system keeps only the id
- Code-sharing scams: protecting your customers from people who ask for their SMS code
- Writing the verification SMS: the code placeholder, your Sender ID and staying in one part
- Code length, validity and attempts: choosing length, expires_in and max_attempts
- Resending, cancelling and replacing a verification code: what happens to the old one
- What a Sender ID is: SMS that arrive with your company name instead of a number

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