



Customer identification

Manual

How does the PastPay customer verification work? - step by step

The company conducts a verification process to prevent fraud during the first purchase with the PastPay BNPL payment method.

Only an authorized representative with a verified company signature can verify the customer. If someone else is the authorized representative, you can easily share the platform by forwarding a link to the authorized person.

This manual will help you in 3 simple steps on how the PastPay customer verification platform works.

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0. First steps

The verification process can only be carried out **by the official representative of the company**. If you are the official representative, click on **'Start verification process'**.

1. Start verification process

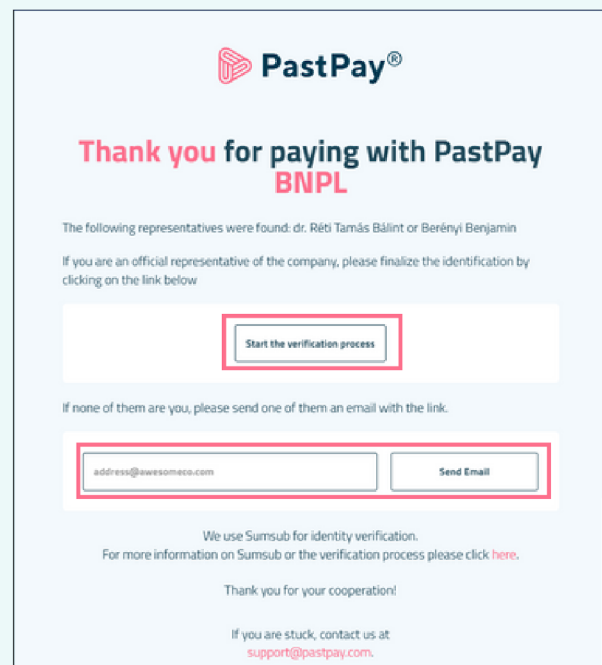
or

Send the verification process to the official representative.

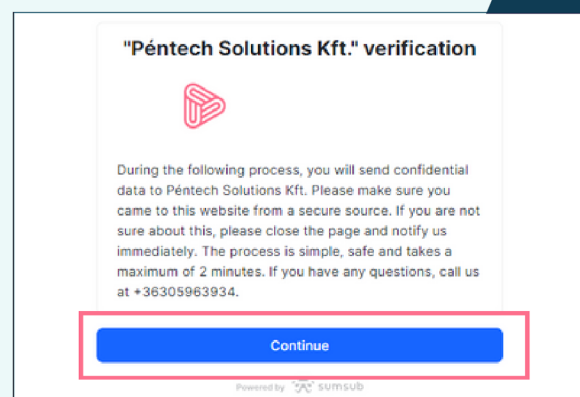
In case you are not the official representative, you can provide the official representative's email address, to which we will send the steps for the verification process.

2. Click on **'Continue'**

After reading the description of the process, continue the verification.



The screenshot shows the PastPay verification interface. At the top, it says "Thank you for paying with PastPay BNPL". Below that, it lists representatives found: "dr. Réti Tamás Bálint or Berényi Benjamin". A button labeled "Start the verification process" is highlighted with a red box. Below this, there is a text input field for an email address (example: "address@awesomeco.com") and a "Send Email" button, both also highlighted with red boxes. The page includes a disclaimer about using Sumsb for identity verification and a contact email "support@pastpay.com".

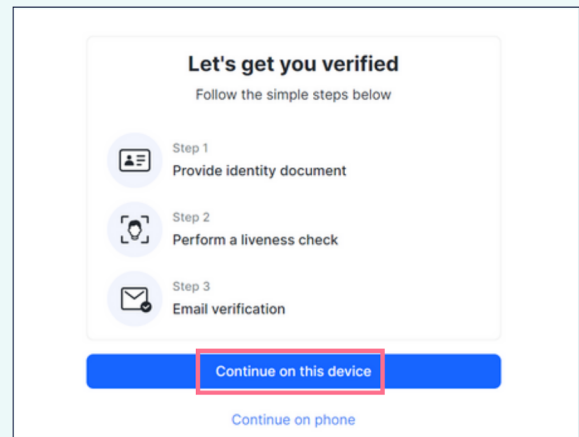


The screenshot shows the verification page for "Péntech Solutions Kft.". It features the PastPay logo and a warning about sending confidential data to Péntech Solutions Kft. A blue "Continue" button is highlighted with a red box. At the bottom, it says "Powered by Sumsb".

3. Get to know the steps

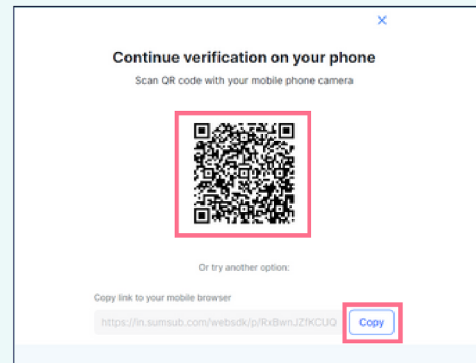
4. Continue on this device

You can proceed with the verification on your PC with a camera. If you don't have a camera on your PC, continue the verification process on your smartphone by scanning the QR code or copy the link.



Continue on your phone

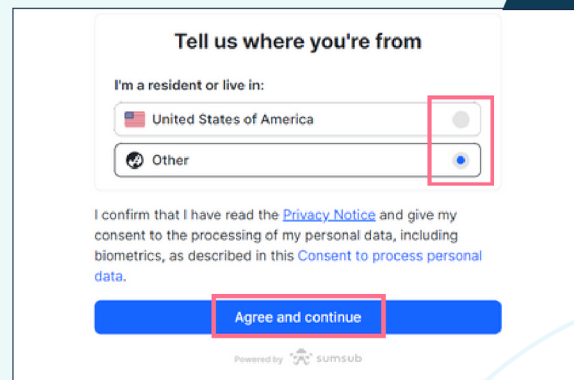
You can continue the verification process on your smartphone if you click on the **'Continue on phone'** button and scan the QR code or copy the link to your browser on your phone.



5. Select your country

6. Click on **'Agree and continue'**

After reading the privacy policy, accept it by clicking the button.



1. Upload your ID document

Prepare your identification document as you 'll need to upload it in this step.

1. Choose the type of your document

Select the document type you wish to upload: ID card, Passport, Residence permit, or Driver's license. Then take a picture of the selected document.

2. Click on 'Next'

3. Upload the front side of your document

Please note:

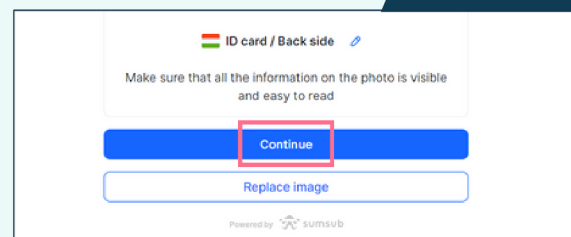
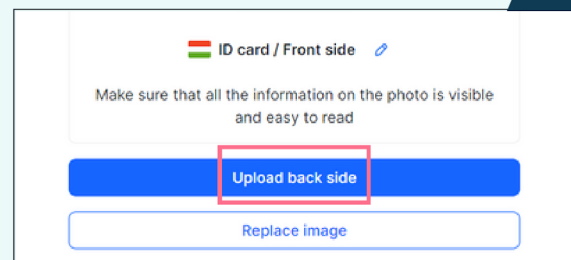
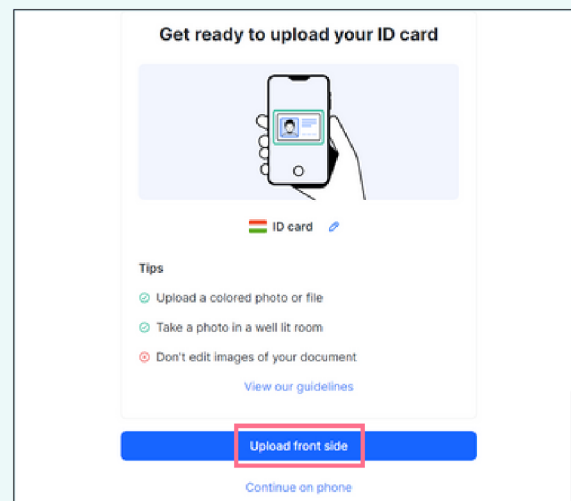
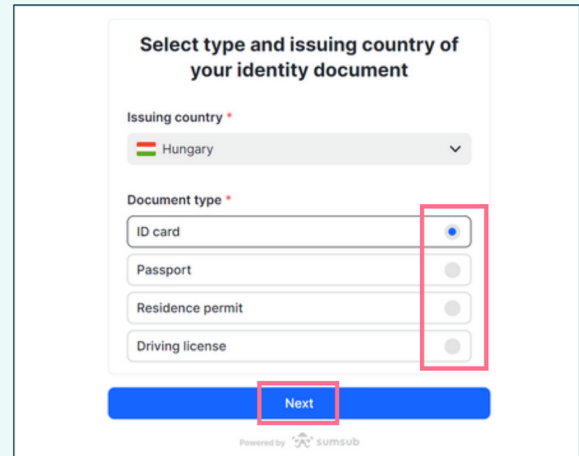
- Make a colored photo
- Take a photo in a well-lit room
- Don't edit the image

You still can continue the verification process on your phone.

4. Upload the back side of your document

If the photo isn't clear enough or if you accidentally uploaded it in black and white, you can click the '**Replace image**' button to replace the already uploaded picture.

5. Click on 'Continue'



2. Take a selfie (liveness check)

In this step, we request that you to take a selfie to verify your identity. If you have a camera on your PC, you can continue the process. If you don't have a camera on your PC, please continue the process on your smartphone.

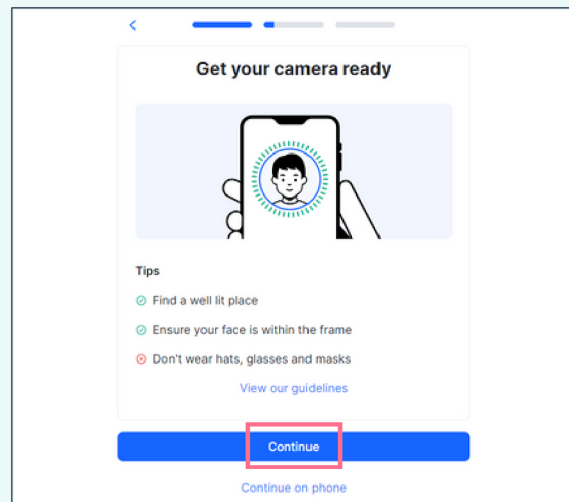
This step is necessary to avoid data misuse and to prevent fraud.

1. Click on the **'Continue'** button

Please note:

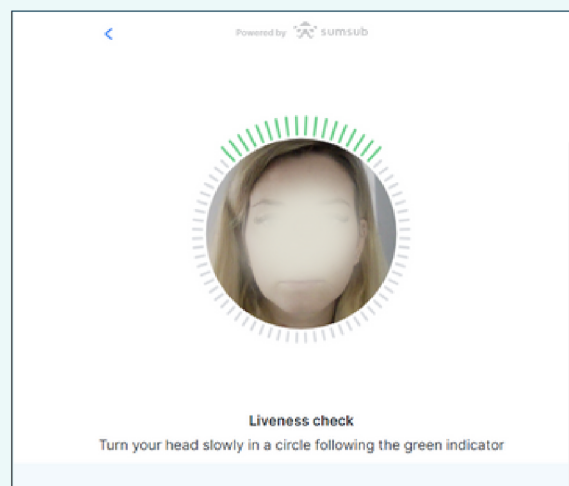
- Find a well-lit place
- Put your face within the frame
- Don't wear hats or glasses

If you want to continue the process on your phone, please click on **'or continue on phone'** button.



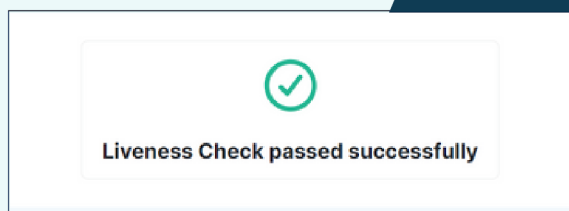
2. Take a selfie

Look into the camera and tilt your head in different directions. The green lines at the edges of the frame will indicate if the identification is proceeding correctly.



Successful liveness check.

The page will load automatically



3. Verify your email address

1. Enter your email address

2. Click on **'Send verification code'** button

You will receive an email with a 6-digit verification code.

3. Copy the 6-digit code

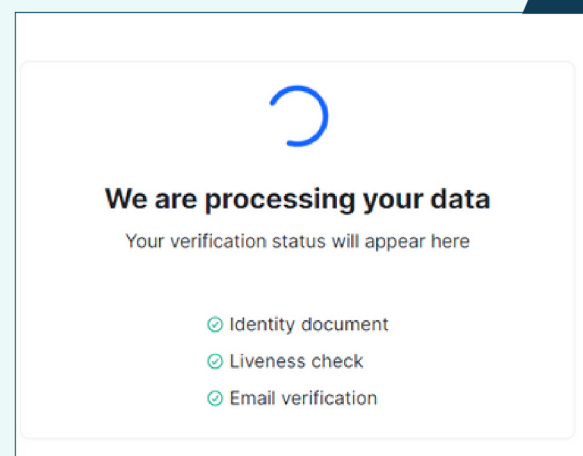
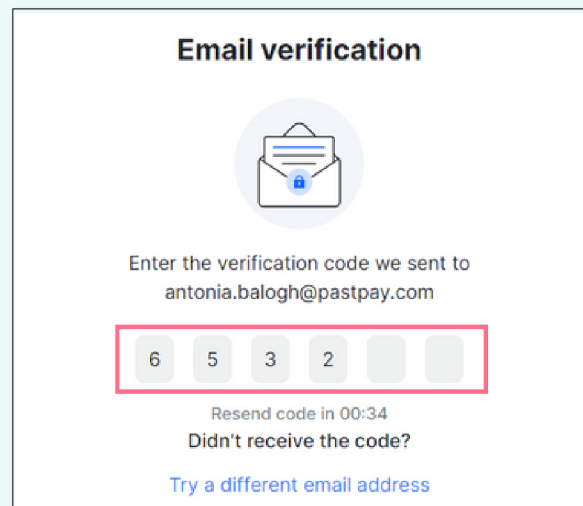
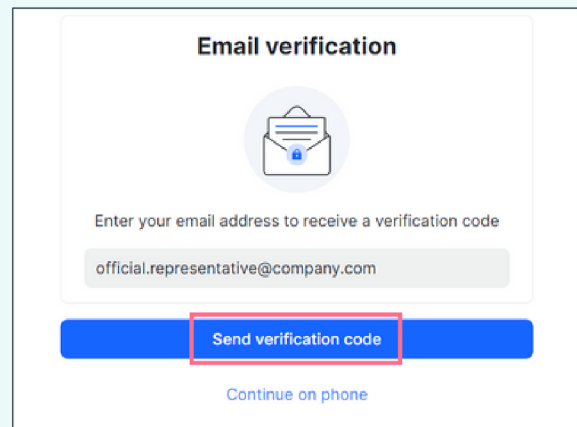
If you don't receive the code, you can try entering another email address by clicking on the **'try a different email'** button.

Please note that the code is valid for 1 minute.

If the code has expired, click on **'Resend code'**.

4. Data verification

The system automatically verifies the data and documents that you submitted. Once the authentication process is complete, you can close the window.



Guidelines for the ID document

Please follow these guidelines when you take a picture of your ID document to ensure that the verification process runs correctly.

Good lighting

An environment with good lighting helps with recognizing the characters in the image. When the image is either too dark or too bright, the document cannot be validated.

Avoid reflections

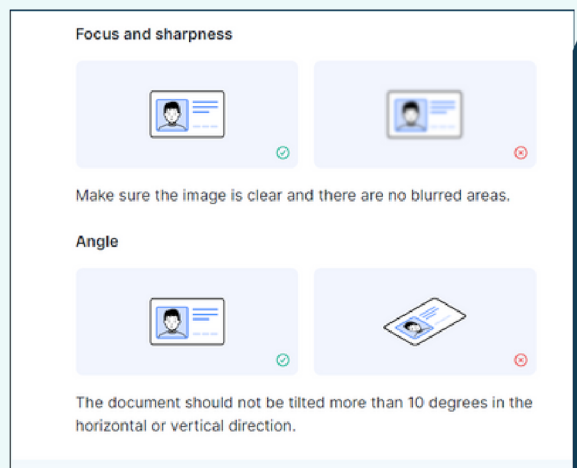
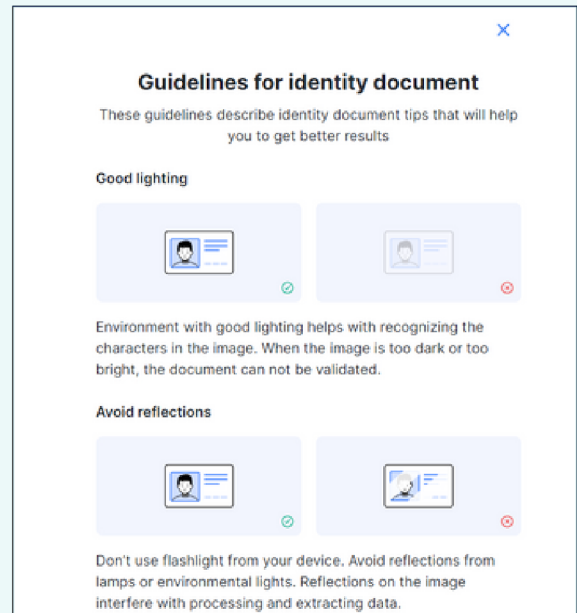
Don't use a flashlight from your device. Avoid reflections from lamps or environmental lights. Reflections on the image interfere with processing and extracting data.

Focus and sharpness

Make sure the image is clear and there are no blurred areas.

Angle

The document should not be tilted by more than 10 degrees horizontally or vertically.



Guidelines for the liveness check (selfie)

Please follow these guidelines when you go through the liveness check to ensure that the verification process runs correctly.

Good lighting

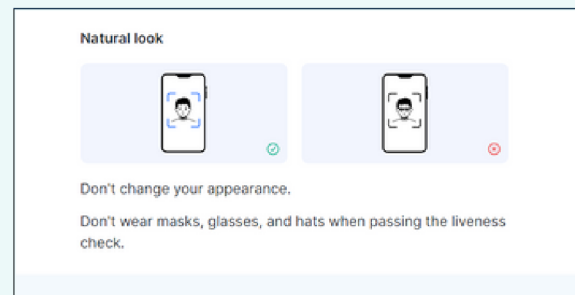
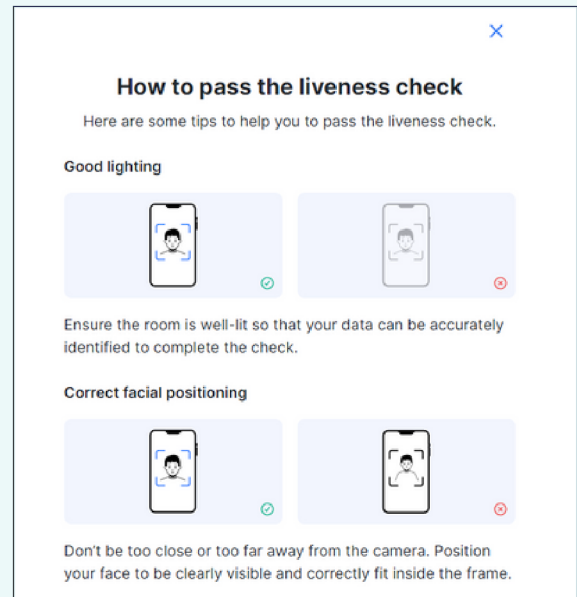
Ensure the room is well-lit so that your data can be accurately identified to complete the check.

Correct facial positioning

Don't be too close or too far away from the camera. Position your face to be clearly visible and correctly fit inside the frame.

Natural look

Don't change your appearance. Don't wear masks, glasses, and hats when passing the liveness check.



The customer identification interface is provided to us by Sumsb, which is a verification platform to secure the whole user journey.