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Changing a customer's phone number safely: confirm the new number before saving it

Security

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Changing a customer's phone number safely: confirm the new number before saving it

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The short answer: when a customer changes the mobile number on their account, send a code to the **new number** and only save it after `valid: true`. Before that, make sure it really is the account owner asking: whoever can swap someone else's number starts receiving their codes, and with them their logins and payments.

Why this moment is sensitive

If the phone is the second login step, or the channel for payment codes, the number is a key. A session left open on a shared computer, or a stolen password, is all someone needs to try putting their own number there. So the change needs two confirmations: from the person asking, and from the new number.

The change, step by step

1. **Confirm who is asking.** Ask for the password again, or send a code to the **old number** with `POST /v1/sms/otp`. If the customer no longer has the old number, pass the case to your team, with an identity check.

2. **Ask for the new number** and send it a code, with a text that says what it is for: `[COMPANY]: code {code} to confirm this number on your account.`.

3. **Store the new number as "unconfirmed"**, together with the code's `id`. The old number stays in use until the end.

4. **Check it with `/verify`.** With `valid: true`, switch the number and save the time (`verified_at`).

5. **Tell the old number** with a normal SMS through the SMS API: "The number on your account was changed. If this was not you, contact us on [PHONE]."

6 **If the customer gives up halfway**, cancel the pending code with `POST /v1/sms/otp/{id}/cancel` and delete the "unconfirmed" number.

What not to do

Mistake	What happens
Saving the new number at once, before the code	One wrong digit leaves the customer without codes, and an attacker gets them instead.
Changing the number with only an open session	Whoever finds the open session takes over the account.
Not telling the old number	The real owner only finds out when they can no longer sign in.
Using a code sent to the old number to confirm the new one	It proves the customer has the old phone, not that the new one is theirs.

A new code for the same number cancels the previous one.
If your system sends two codes in a row to the new number (after a double click, say), only the last one works. Use the `Idempotency-Key` header when sending, so a double click returns the same response and no second SMS.

The same care applies to the account e-mail
and any other detail used to recover access. The rule is the same: confirm who is asking, confirm the new detail, tell the old one. For two-step login, see **login with an SMS code**.

RECOMMENDED

Want to confirm new numbers before saving them? See Verification SMS.

See Verification SMS →

SEE ALSO

- **Two-step login with an SMS code on your own site or app** →
- **Confirming a phone number at sign-up with an SMS code, step by step** →

Code-sharing scams: protecting your customers from people who ask for their SMS code

SMS verification API: we generate, send and check the code, and your system keeps only the id

Resending, cancelling and replacing a verification code: what happens to the old one

Sending one-time codes (OTP) by SMS safely: expiry, attempt limits and logs

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