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Payment confirmation SMS: what to send the moment a payment or receipt is recorded

WhatsApp & APIs

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Payment confirmation SMS: what to send the moment a payment or receipt is recorded

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



The short answer: a payment confirmation SMS goes out **once your system treats the payment as confirmed**, never earlier. It says **how much** came in, **what it was for** (the invoice, the order, the instalment) and **what happens next**. You send it through the API, one request per payment, or by hand from the SMS Center in Meu MozOut. Customers stop calling to ask whether their money arrived.

When to send it

The right moment is when the payment is **recorded** in your system. A few cases:

How the customer paid	When the SMS goes out
At the counter or till	When the cashier records the payment.
Mobile payment or payment reference	When the payment service confirmation reaches your system.
Bank transfer	When someone on your team checks the transfer and marks it as paid.
Part of the amount	When the part payment is recorded, with the amount still due.

Do not confirm just because the customer came back from the payment page.
Coming back is not proof of payment: the real confirmation arrives later, from the payment service. The reason is in **synchronous or asynchronous**.

What to write

A good SMS receipt fits in one part and answers three questions: **paid for what, how much, and what now?** Examples:

Case	Message
Invoice paid	`We have received your payment of 1,500 MT for invoice FT 2026/118. Thank you.`
Order paid	`Payment received. Order no. 3381 is now being prepared.`
Instalment	`We received 2,000 MT for your November instalment. 6,000 MT left to pay.`

In Portuguese, leave out letters such as «ã» or «ç» where you can: one of them moves the whole message to the 70-character limit per part. See **writing transactional SMS**.

Through the API, without sending twice

1. **The payment is confirmed** in your system.
2. **Your system calls** `POST /v1/sms/messages` with the number and the text, plus an `Idempotency-Key` header built from the payment number, such as `payment-3381`.
3. **It stores the returned** `id` with the payment, so it can check the SMS status later.
4. **If the answer is a 422 error**, it fixes whatever `details.reason` points to. The payment stays valid: the SMS is a consequence, never a condition.

Did the payment service notify you twice?
With the same `Idempotency-Key` and the same text, the API returns the first answer and the SMS does not go out again. More on the technique in **retries and idempotency**.

RECOMMENDED

Want every payment to confirm itself to the customer? See how Transactional SMS works.

See Transactional SMS →

SEE ALSO

Transactional SMS: order notices, confirmations and alerts your customers expect →

- Payment reminder SMS: when to send it, what to write and ready-to-use examples
- Writing transactional SMS: the key fact first, references and amounts, and one part only
- What never to put in a transactional SMS: passwords, full card numbers and private details
- Synchronous or asynchronous: why a payment or SMS confirmation arrives later
- Sending SMS through the API: key, permissions, Sandbox and your first request

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