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Transaction alert SMS for banks, microfinance and payment services: what to include

WhatsApp & APIs

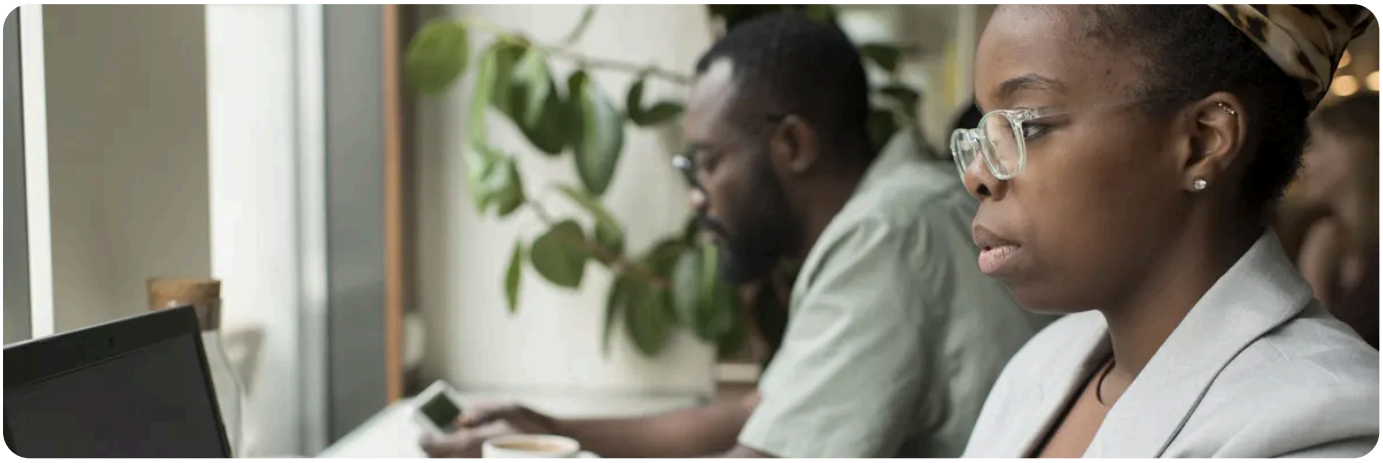
CODE	VERSION	COUNTRY · LANGUAGE
RLX-MZ-KB-2591	v2026.11.13	Mozambique · English

MozOut Mozambique
RLX Holdings, S.A. · Group RLX Holdings
Tax ID (NUIT) 401 191 607 · Legal entity no. (NUEL) 105 045 974 · Economic activity code (CAE) 62022

https://www.meu.mozout.co.mz/knowledgebase/2591

Transaction alert SMS for banks, microfinance and payment services: what to include

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



The short answer: a transaction alert goes out **the instant the operation happens** and gives **the type of operation, the amount, the masked account, the date and the time**, plus **what to do if it was not the customer**. For banks, microfinance institutions, savings co-operatives and payment services it is also a defence: customers spot an odd operation straight away, not at the end of the month.

What to include, and why

Element	Example	Why
Type of operation	Transfer, withdrawal, deposit, payment	The customer understands at once what happened.
Amount	5,000 MT	It is what they will check.
Masked account	account ***4521	Identifies the account without exposing it.
Date and time	13/11 at 10:42	Lets them recognise the operation.
What to do if it was not them	Not you? Call [PHONE].	A fixed number, published on your website.

A full example, in one part: `Transfer of 5,000 MT to account ***4521 completed on 13/11 at 10:42. Not you? Call [PHONE].`

What never to include

The SMS shows on the lock screen, and the phone may be in someone else's hands. **Never** include the full account or card number, the PIN, passwords or codes nobody asked for. The balance needs care too: send it only if the customer asked for it. The full list is in **what never to put in a transactional SMS**.

Never ask for anything in an alert.
An alert informs; it does not ask people to «confirm their details» or carry a link to sign in. That is how customers tell your messages from fake ones: see **fake SMS in your company's name**.

Through the API, in a busy system

1. **Send with your Sender ID.** In a financial alert, the institution's name as the sender does a lot for trust. Put it in the `sender` field.

2. **One `Idempotency-Key` per operation**, using the operation identifier. A retry after a dropped connection does not produce two alerts, which would worry the customer.

3. **Stay within the request limits.** The API accepts a set number of requests per minute, per key and per account; above that it answers `429` with a `Retry-After` header. Wait that long and retry with the same key.

4. **Store each alert's `id` and status** with the operation: it is your record that the customer was told.

Test it all in the Sandbox first.
With a `sandbox_` key the API checks your requests but sends nothing and uses no credits. See **test cases in the Sandbox**.

RECOMMENDED

Want to alert every customer the instant each operation happens? See Transactional SMS.

See Transactional SMS →

SEE ALSO

- **What never to put in a transactional SMS: passwords, full card numbers and private details** →
- **Fake SMS in your company's name: helping customers recognise your real transactional messages** →
- **Test cases for transactional SMS in the Sandbox: wrong numbers, long texts, no credits, repeats** →
- **What a Sender ID is: SMS that arrive with your company name instead of a number** →

Timeouts, retries and idempotency: how not to charge a customer twice

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

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