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An online shop with local payment methods: WooCommerce and getting paid

Online Stores

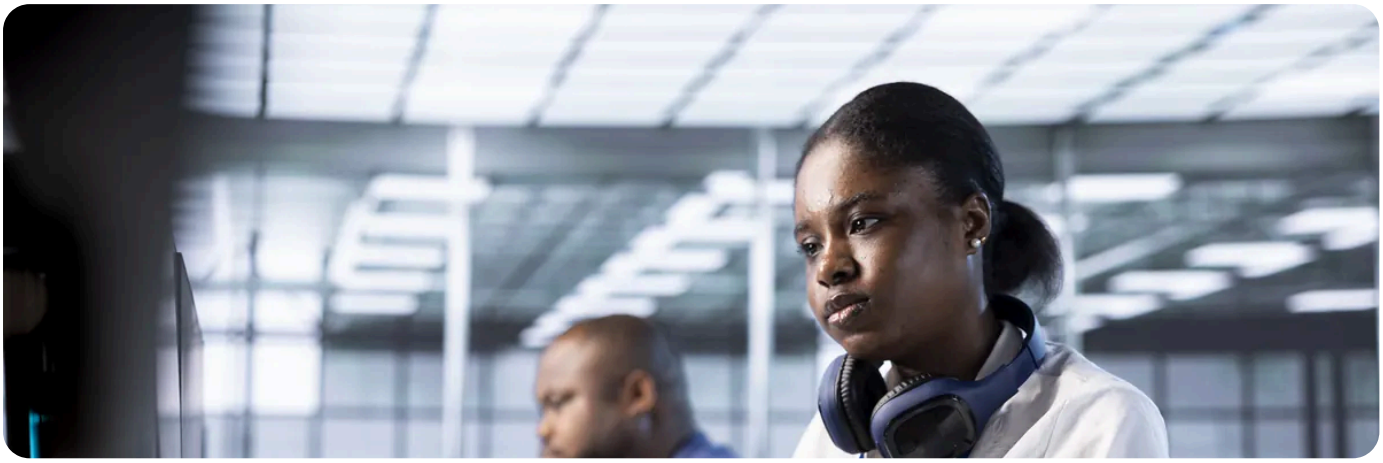
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An online shop with local payment methods: WooCommerce and getting paid

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Selling through your website in Mozambique is no longer a big project. What stops most shops is not building the shop - it is **getting paid**, because the payment methods used here do not come in the box with international platforms. This article puts both in order.

First, the choice that decides everything else

Route	When it fits
WordPress with WooCommerce	The shop runs **on your own hosting**, the catalogue is yours, and you can connect local payment methods. It is the route we recommend here, and the rest of this article is about it.
A foreign platform on a monthly fee	Faster to start and nothing to maintain. In exchange you pay in dollars every month, and local methods arrive there late or not at all.
No shop: catalogue and WhatsApp	**Do not underestimate this.** Plenty of people sell well with a catalogue on the site and the order closed over WhatsApp - see **putting WhatsApp on your site**

Start from the end: how does the money reach your account?
It is the question that saves months. If you have no merchant account or payment aggregator yet, the shop can be finished and sell nothing. Sort the payment out **alongside** the site, not afterwards.

Building the shop

1. **Install WordPress** through the panel's installer - see **how to install WordPress in a few clicks**.
2. **Install WooCommerce** from the plugin repository. It is free, and it is what turns the site into a shop.

3. **Confirm the site already has HTTPS.** Nobody sells without a padlock - and the certificate is automatic here. Force it across the site: **how to force HTTPS**.

4. **Add three real products** before thinking about design. Real products are what reveal what is missing.

Payment methods in Mozambique

Payment method	How it connects to a shop
M-Pesa	Vodacom has a merchant API, and there is a WooCommerce plugin that uses it: the customer types their number, confirms on the phone, and the order proceeds by itself. It needs an approved merchant account.
e-Mola and ponto24	These arrive through local payment aggregators, which bundle several methods into one connection. It is the simplest route to more than one method without integrating each separately.
Bank transfer	No plugin at all: you show the details, the customer transfers, and you confirm by hand. Slow, but it is where nearly everyone starts.
Card and PayPal	Mainly for customers outside Mozambique. They charge in dollars and the buyer's bank converts.

What we do not do, and it is better known now.
We host the shop - and we host it well. **We are not a payment processor** and we do not build the connections to the operators. The merchant account is contracted by you, directly with the operator or with an aggregator, and the plugins are third party. We help with everything that is the server's - see **how far our support goes**.

While you do not have automatic payment

Do not delay the shop for that. WooCommerce ships with two methods that work from day one and need no contract at all:

1. **Direct bank transfer.** The customer orders, sees the details and transfers; you confirm and mark it paid. It is how most shops here begin.

2. **Cash on delivery.** It works well in town, and it removes the distrust of someone who has never bought online.

3. With either, **answer quickly**. The order left waiting a day for confirmation is the order you lose.

What a shop demands from the hosting

A shop weighs more than a company website: more database queries, a session per visitor, and pages that cannot be cached - cart, account and checkout.

Care	Why
Use a current PHP version	The difference shows far more on a shop than on a blog - see **the site is slow: what actually makes a difference**
Exclude cart and checkout from caching	A cached cart page shows somebody else's cart. It is the most embarrassing bug there is.
Raise the upload limits	Product photographs hit the default limit - see **PHP limits**
Watch the consumption	If the shop grows, the plan has to keep up - **monitoring performance in cPanel**

Two security points that are not optional

1. **Never store card numbers** on your site. The card is handled by the processor - your shop never sees it. What that saves you is in **selling online: PCI and card data**.

2. **Lock the dashboard and keep everything updated.** A shop is a more attractive target than an ordinary site - see **protecting the WordPress login**.

And your customers' details - name, address, phone - are personal data, with the obligations that brings: see **personal data protection** and **the cookie notice and consent**.

NEED A HAND?

Building a shop and want to check the plan is enough?

Talk to us →

Payment methods in Angola

If the shop sells in Angola, these are the methods customers there expect, and the ones we accept ourselves:

- **Multicaixa Express:** the customer confirms the payment in the app on the phone. It reaches a shop through a merchant agreement with your bank or with a payment aggregator, which supplies the plugin or the connection.
- **Multicaixa reference:** the shop generates an entity and a reference, the customer pays at an ATM or in the bank app, and the aggregator tells the shop when the money arrives.

- **Bank transfer:** WooCommerce's direct bank transfer, with the IBAN on the order and confirmation by hand, as above.
- **Cryptocurrency (BTC):** through a crypto payment service and its plugin.

As in Mozambique, the merchant account is contracted by you; we host the shop.

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