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Bank transfer: the five stages until your payment is confirmed

Billing & Payments

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Bank transfer: the five stages until your payment is confirmed

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Paying by **bank transfer** is not like paying with **mKesh**, **M-Pesa** or **e-Mola**: with those, the system tells us instantly and the invoice settles itself. With a transfer, the money has to **travel between two banks**, and the bank does not tell us who paid - it only tells us that an amount arrived. That is why this method always needs a manual confirmation on our side, and why this article exists: so you know exactly which stage your payment is at and how much is left.

The five stages, from payment to confirmation

1. **The invoice is issued.** Our bank details go out by **e-mail and SMS**, and they also appear on the invoice itself. Always use the ones shown there - we hold accounts at more than one bank, and transferring to the wrong one is the quickest way to delay everything.

2. **You make the transfer.** This is when the clock starts, not when you write to us. Put the **invoice number as the transfer reference** if your bank allows it.

3. **You send us the proof.** Go to **Billing → My Invoices**, open the invoice in question and, with **Bank Transfer** selected, the **Proof of Payment** form appears on the page: attach the file and send it.

   You do not have to write anything or work out which department to use - that form **opens a ticket with the Billing department on its own, already tied to that invoice**, which is what stops anyone having to guess which payment it refers to. We reply to confirm we have it and the ticket moves to **On Hold**: it is with us, waiting on the bank, and it has not been forgotten.

4. **The money lands in our account.** As soon as we see it, we record the payment and the invoice becomes **Paid**. The service reactivates **automatically**, with nobody having to touch it; if it is a new service, it goes into provisioning.

5 **We confirm in writing and close the ticket.** It stays recorded in the conversation, with a date. If anything goes wrong afterwards, reply to that same message and the ticket reopens with the full history.

How long each situation takes

How you paid	When the money arrives
mKesh, M-Pesa or e-Mola	Instantly - the invoice settles itself
Entidade Referência (SIMO)	**15 minutes at most** - the invoice settles itself
METIX (instant transfer)	In seconds, even between different banks, 24 hours a day
Transfer within the same bank	Usually the same working day
Transfer between different banks	Up to **48 working hours**, 72 at most
Any transfer at the weekend	Counts from the next working day

The deadline counts in **working days**. A transfer made late on Friday only starts clearing on Monday - so a weekend payment can look stuck when it is simply waiting for the next working day.

How to be confirmed the same day

If the bank you are transferring from already supports **METIX**, use it. METIX is Mozambique's **national instant transfer system**, running since March 2026: it was created by the Bank of Mozambique and it is operated by **SIMO**, the Mozambican interbank company - the one that connects the banks' systems to each other. In practice the money reaches the destination account **in seconds, even at another bank**, at any hour on any day of the year, and at no cost between individuals. The daily limit is set by each bank, up to a ceiling of 200,000 MT for individuals and 500,000 MT for companies.

Alternatively, **mKesh**, **M-Pesa** and **e-Mola** confirm instantly, and **Entidade Referência** (SIMO) takes **15 minutes at most**. With any of these you do not need to send us proof at all: the invoice settles itself. *Verified in August 2026 - check with your bank.*

One thing to be clear about:
METIX removes the wait at *the bank*, not the confirmation on our side - we still have to see the amount in the account and record it. The difference is that it goes from two or three days down to the few hours our **support** takes to reply.

What to send to be confirmed first time

A good proof saves two or three rounds of messages. A legible photo or the PDF receipt from your banking app is fine, as long as it shows:

What has to be visible	Why
The date and time	It tells us which day to look for the amount on the statement
The exact amount	So it matches the invoice, to the cent
The destination account	It confirms it went to our bank and not another
The invoice number	Without it, the bank only shows us an amount with no owner

Watch the amount:
Transfer the **exact** invoice amount. A bank fee deducted from the transfer reaches us as a short payment, and an underpaid invoice **stays open** - the system does not settle it partially. If you are paying several invoices at once, list **all** the numbers on the proof.

What makes a payment take longer

Situation	What happens
You transferred at the weekend or on a holiday	Clearing only runs on working days - count from the next one
Different banks, ordinary transfer	The slowest case: up to 48 working hours, 72 at most
You transferred with no reference at all	We see the amount but not whose it is - we have to ask you
Proof cropped or unreadable	We have to ask again, and the clock restarts
You paid an invoice that was already cancelled	The amount sits as account credit and goes to the right invoice

Why the ticket sits "On Hold"

It is deliberate, not an oversight. A ticket marked **answered** closes itself after 48 hours without movement - which is precisely how long a transfer between banks can take. Leaving it **On Hold** blocks that automatic closure and keeps your case alive until the money arrives. While it sits there, **the ball is in our court**: you do not need to write again or open a new ticket.

If you want to follow it:
The invoice status and the ticket are both in your **panel** - the invoice turns to *Paid* the moment we record the payment.

If you would rather skip all of this, see **every way to pay an invoice** - most of them confirm themselves and the service is live within minutes. And if the service was already suspended while the payment was travelling, the **reactivation guide** explains what happens next.

NEED A HAND?

Already transferred and want it confirmed?

Send your proof →

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