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

WhatsApp & APIs

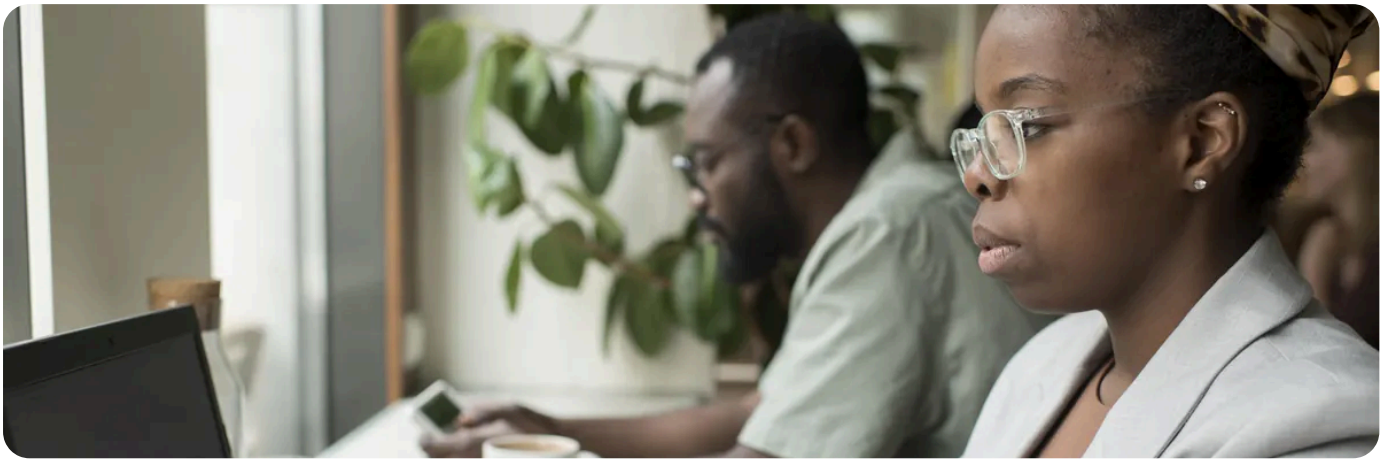
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# Transaction alert SMS for banks, microfinance and payment services: what to include

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**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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