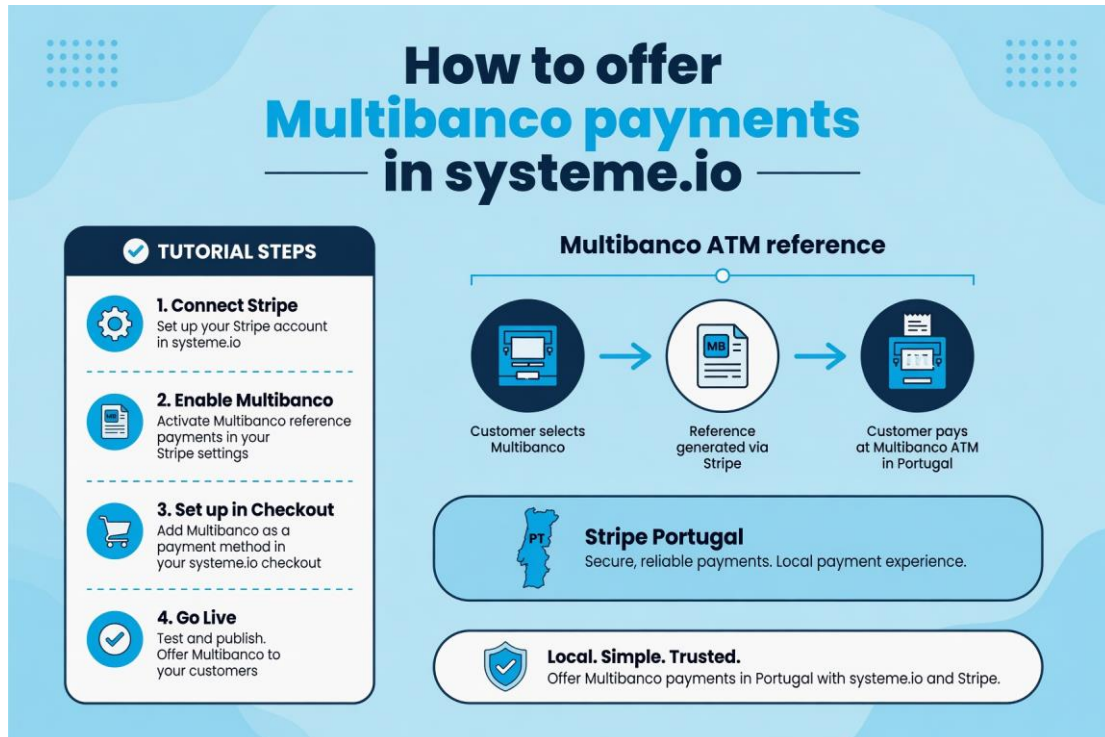


How to Offer Multibanco Payments in systeme.io



Introduction

Multibanco is Portugal's dominant payment network: customers pay using an ATM reference, home banking, or MB WAY—compatible flows depending on how Stripe presents the method. On systeme.io, Multibanco is available **through Stripe**—same pattern as [iDEAL and Bancontact](#) and [Klarna](#).

This guide expands [How to offer Multibanco payments in systeme.io](#).

What You Need

- A systeme.io account ([plan](#) with Stripe)
- **Stripe** connected to systeme.io
- **Multibanco enabled** in Stripe **Payment methods**
- Offers priced in **EUR** for Portuguese buyers
- A funnel with order form and **Stripe** enabled

Step 1: Enable Multibanco in Stripe

1. Log in to the **Stripe Dashboard**
2. **Settings** → **Payments** → **Payment methods**
3. Find **Multibanco**
4. Switch from **Disabled** to **Enable**
5. Complete any Stripe eligibility or verification steps for Portugal/EUR

Use **Live** mode settings for real funnel sales; test mode for sandbox references only.

Step 2: Connect Stripe to systeme.io

1. Profile → **Settings** → **Payment gateways**
2. **Connect Stripe** ([connect guide](#))
3. Confirm the same Stripe account where Multibanco is enabled

Step 3: Enable Multibanco on the Funnel

1. Open your **sales funnel**
2. Click **Settings** (funnel settings)
3. Ensure **Stripe** is checked
4. Check **Multibanco (Stripe)**
5. Click **Save**

Update your [order form](#) and run a test purchase from Portugal (or Stripe test instructions) to confirm the reference appears.

Buyer Experience

- Customer selects Multibanco at Stripe checkout on your funnel
- They receive payment instructions (entity, reference, amount) to pay via ATM or online banking
- After Stripe marks the payment paid, the order completes in [systeme.io](#) **Sales** → **Transactions**

Multibanco is **asynchronous**—access emails may delay until payment confirms; consider [grant access after first payment](#) for mixed gateways.

Troubleshooting

Multibanco not on checkout

Not enabled in Stripe; **Multibanco (Stripe)** unchecked; offer not EUR; buyer outside supported flow; Stripe not on funnel.

Payment pending forever

Buyer did not complete ATM payment before reference expiry—check Stripe payment status and resend instructions if your flow allows a new attempt.

[Contact systeme.io support](#) with funnel URL and Stripe payment ID.

Frequently Asked Questions

Can I use Multibanco with PayPal on the same funnel?

Yes if both are enabled in funnel settings; Multibanco still routes through Stripe only.

Does Multibanco work for subscriptions?

Recurring billing usually needs cards or SEPA-style methods—Multibanco is best for one-time EUR purchases; verify your price plan type.

Related Resources

- [How to offer Multibanco payments in systeme.io](#)
- [How to offer iDEAL and Bancontact payments in systeme.io](#)
- [How to offer Klarna payments in systeme.io](#)
- [How to connect your Stripe account to systeme.io](#)

[systeme.io](#) — sell in Portugal with familiar Multibanco checkout via Stripe.

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