GUIDE · PAYMENTS

Getting paid for your photos with Mercado Pago or bank transfer

How to connect Mercado Pago so photos are delivered instantly, how to collect by bank transfer with your own instructions, and how invoicing with ARCA works.

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To get paid for your photos on Mirelia, you have two options: connect your Mercado Pago account, so buyers pay and receive their photos instantly, or write payment instructions (for example, for a bank transfer) and confirm each payment manually. In this guide you'll see how to set up each option in Pro and in Express, what the buyer sees, how to confirm a manual payment, and how e-invoicing with ARCA, Argentina's tax agency, works on Pro Large.

It's for photographers who already have an event set up, or are about to, and want to decide how to get paid. Mirelia charges no commission per sale: the money from each Mercado Pago purchase goes into your own account, and what you pay are the fees Mercado Pago charges on its payments.

If you haven't created your first event yet, start with your first event with Mirelia Express, step by step (https://mirelia.net/en/blog/guides/first-event-with-mirelia-express-step-by-step.html) and come back here when you reach the payment part.

What you need before you start

- A Mirelia Pro account or an event on Mirelia Express (https://express.mirelia.net/).
- For automatic payments: a Mercado Pago account in Argentina, with access from your phone or computer to authorize the connection.
- For manual payments: the details of where you want to receive the money (CBU, CVU, or alias, the Argentine bank and wallet account identifiers, plus the account holder's name) and a channel for receiving payment receipts.
- For e-invoicing: the Pro Large plan, a CUIT (Argentine tax ID), and an ARCA clave fiscal (tax login password).

Step by step

1. Choose how you'll get paid

Before you touch anything, decide whether you'll use Mercado Pago or manual instructions. The main difference is speed: with Mercado Pago, the system confirms the payment and releases the photos right away, without you doing anything. With manual instructions, the buyer makes a transfer, sends you the receipt, and only gets the photos once you mark the order as paid.

In our video on this topic we put it this way: today Mercado Pago is the wallet integrated into Mirelia that releases the photo the instant a sale is made. That's why we recommend having it. If you'd rather not use it, manual payment also works; the customer just waits for your confirmation.

2. Connect Mercado Pago in Mirelia Pro

In the Pro dashboard, go to "Configuración" (Settings) and open the "Cobro" (Payments) tab. Under "Configuración de MercadoPago" (Mercado Pago settings), turn on the switch and tap "Conectar mi cuenta de mercadopago" (Connect my Mercado Pago account). Mirelia takes you to Mercado Pago so you can authorize the connection and then brings you back to the dashboard.

When it's ready, the screen shows "Mercadopago se encuentra configurado" (Mercado Pago is set up). If you switched accounts or something stopped working, use "Volver a conectar" (Reconnect). From then on, your paid events use Mercado Pago's automatic checkout and the money goes into your account.

3. Connect Mercado Pago in Mirelia Express

In Express, you choose how to get paid at the end of the wizard, on the "Último detalle..." (One last detail...) screen. You have two options: "Cobrar por MercadoPago" (Charge through Mercado Pago), where the system charges the buyer and sends the photos instantly, or "Escribir instrucciones" (Write instructions), where you confirm the payment manually.

If you choose Mercado Pago, tap "Conectar mi cuenta de MercadoPago" and authorize the connection just like in Pro. Then continue to "Último paso y activa tu link" (Last step: activate your link), where you choose how long the event runs and activate it.

4. Review your payout timing in Mercado Pago

In the "Cobro" tab, Mirelia shows a notice, "Advertencias de comisiones de Mercado Pago" (Mercado Pago fee warnings), which recommends setting payouts to "Al instante" (Instant) in your Mercado Pago account, under "Costos y cuotas" (Fees and installments) → "Checkout". You don't change this setting in Mirelia: you change it inside Mercado Pago.

Keep in mind that Mercado Pago's fee depends on how soon you choose to receive the money. Further down, in the fees section, you'll find the reference rates that Mercado Pago publishes.

5. Write the instructions for bank transfer payments

If you're not going to use Mercado Pago, leave the Mercado Pago switch off and fill in the "Instructivo para usuarios (se muestra cuando MercadoPago está desactivado)" (Instructions for users, shown when Mercado Pago is turned off) field. Tap "Guardar" (Save). Outside Argentina, the field appears as "Cobro manual" (Manual payment) / "Medios de pago locales" (Local payment methods), and you save it with "Guardar instructivo" (Save instructions). In Express, you write this text when you choose "Escribir instrucciones".

Good instructions answer three questions: where to pay, how much, and what to do next. For example:

"Transfer the total of your purchase to the alias foto.juan.perez (account holder: Juan Pérez). Send the receipt by WhatsApp to 11 1234-5678 with the name and the email or phone number you used for the purchase. Once I confirm the payment, you'll get your photos in high quality."

The details in the example are made up: replace them with your own. Avoid generic text like "ask about payment methods," because it forces buyers to message you before they can pay.

6. Test what the buyer sees

Open your event link on your phone and go through it as if you were a customer. The buyer picks their photos, taps "Terminar la compra" (Complete purchase), and under "¿Dónde recibir mis fotos?" (Where should I receive my photos?) chooses "Por WhatsApp" (By WhatsApp) or "Por Email" (By email). Then they see a "Pagar $X" (Pay $X) button for WhatsApp or "Continuar y pagar $X" (Continue and pay $X) for email.

With Mercado Pago, they pay right there and receive the photos instantly. According to Mercado Pago's Checkout Pro documentation (https://www.mercadopago.com.ar/developers/es/docs/checkout-pro/overview), buyers can pay without a Mercado Pago account, as a guest: a handy answer for the customer who says "I don't have Mercado Pago." Without Mercado Pago, the buyer sees the "Instrucciones de pago" (Payment instructions) notice with your text. If they open the download link before you confirm, they see "La orden aún no fue pagada." (The order has not been paid yet.)

7. Confirm manual payments with "Marcar como pagado" (Mark as paid)

When a receipt comes in, go to "Historial de Compras" (Purchase history) in the Pro dashboard. Find the order with the "No pago" (Unpaid) status, tap "Marcar como pagado", and confirm with "Confirmar y marcar como pagado" (Confirm and mark as paid). The app warns that "Esta acción es irreversible" (This action is irreversible), so check the amount before you confirm. You can also mark it from the "WhatsApp" inbox in the dashboard. In Express, the "Marcar como pagado" button is in the event's sales.

Once the payment is confirmed, delivery is still automatic: the buyer gets a download link with the photos in high quality and without a watermark.

8. Set up e-invoicing (Pro Large, Argentina)

If you're on Pro Large and in Argentina, a "Facturación" (Invoicing) tab appears in "Configuración". There you fill in "CUIT", "Razón social" (Legal name), "Domicilio fiscal" (Tax address), and "Fecha de inicio de actividades" (Business start date). Under "Paso 1 — Clave y CSR" (Step 1: Key and CSR), tap "Generar clave y CSR" (Generate key and CSR) and "Descargar .csr" (Download .csr). Choose the "Tipo de comprobante" (Invoice type), which can be "Factura A", "Factura B", or "Factura C (Monotributo)" (monotributo is Argentina's simplified small-taxpayer regime), and, if applicable, the "Alícuota IVA" (VAT rate), which doesn't apply to Factura C. Under "Paso 2 — Certificado ARCA (.crt / .pem)" (Step 2: ARCA certificate), upload the certificate you get from ARCA with that CSR, and finish with "Guardar configuración" (Save settings).

Invoicing requires an active subscription. Further down you'll find background on ARCA and the official links.

Mercado Pago or bank transfer: which is better

There's no single answer: it depends on how much you want to automate and how your customers pay. This table sums up the differences:

	Mercado Pago (automatic checkout)	Bank transfer with instructions
Photo delivery	Instant, as soon as the payment is approved	When you mark the order as paid
Manual work	None per sale	Checking receipts and confirming each order
Mirelia commission	0%	0%
Payment method fees	Whatever Mercado Pago charges based on your payout timing	Depends on your bank or wallet
Available in	Argentina	Any country

If you sell at events with lots of small purchases (a race, a tournament), automatic payments save you from answering messages and confirming orders one by one. If you sell a few galleries to clients you know, bank transfer may be all you need.

Tip. If you use bank transfer, check "Historial de Compras" several times a day: the buyer gets nothing until you confirm.

Mercado Pago fees and payout timing

Mercado Pago charges its own fees, which depend on when you want the money to be available. For reference, Mercado Pago's Link de pago (payment link) page (https://www.mercadopago.com.ar/herramientas-para-vender/link-de-pago), checked on November 16, 2026, lists these rates depending on the payout timing you choose: instant 6.29%, 10 days 4.39%, 18 days 3.39%, and 35 days 1.49%. Installment costs are added on top, and the total may vary due to provincial taxes.

Those rates are for Link de pago and may not match the checkout rates; they also change over time. Take them as a sign that instant payouts cost more, and check the rates that apply to you in your Mercado Pago account before you set your prices.

If you sell outside Argentina

As of November 2026, automatic checkout with Mercado Pago is available in Argentina. In any other country, you get paid with instructions you write yourself (bank transfer, local wallet, cash) and confirm each payment manually from the dashboard, with automatic delivery after confirmation.

Other payment methods are in development: Bre-B in Colombia, and PayPal and Stripe internationally. In the meantime, the "Cobro" tab has a "Recomendar un medio de pago" (Suggest a payment method) button so you can request the one your customers use.

> **Tip.** Write the instructions in your buyers' language and use the bank details format that's standard in your country.

E-invoicing with ARCA: what you should know

If you used to deal with AFIP, the agency is now ARCA: Decree 953/2024 (https://www.argentina.gob.ar/normativa/nacional/decreto-953-2024-405666), published in the Boletín Oficial (Official Gazette) on October 25, 2024, dissolved AFIP and created ARCA. That's why you'll see "Certificado ARCA" in Mirelia.

If you're a monotributista (registered under monotributo), according to ARCA's page on monotributo invoices (https://www.arca.gob.ar/facturacion/monotributo/comprobantes.asp), monotributistas issue type "C" invoices and must issue an electronic invoice for all their transactions with end consumers. The app notes that, under monotributo, you only need a level 3 clave fiscal, which is the level the official guide requires to issue electronic invoices as a monotributista (https://www.argentina.gob.ar/emitir-factura-electronica-para-monotributistas).

Automatic invoicing is included in Pro Large (USD 145 or ARS 168,000 per month, as of November 2026; check current prices at Mirelia plans and pricing (https://mirelia.net/planes)). This guide covers the setup in Mirelia, not which invoice type applies to you: that depends on your tax situation, so check with your accountant or with ARCA.

> **Tip.** Before you upload the certificate, confirm with your accountant which invoice type and VAT rate apply to you.

Frequently asked questions

Does Mirelia charge a commission on each sale?

No. Mirelia charges 0% commission per sale. If you use Mercado Pago, Mercado Pago charges its own fees based on the payout timing you set.

Does the buyer need a Mercado Pago account?

No. According to Mercado Pago's Checkout Pro documentation, buyers can pay without an account, as a guest.

Can I offer Mercado Pago and bank transfer in the same event?

The manual payment instructions are shown when Mercado Pago is turned off. If you want to get paid by bank transfer, turn off Mercado Pago in "Cobro" and add your instructions.

What happens if the buyer makes a transfer and I don't mark the order as paid?

The order stays as "No pago" and the buyer can't download the photos: if they open the link, they see "La orden aún no fue pagada." As soon as you tap "Marcar como pagado", delivery happens on its own.

Can I undo "Marcar como pagado"?

No. The app warns that "Esta acción es irreversible", so it's best to check the receipt and the amount before you confirm.

Where can I see the status of each purchase?

In "Historial de Compras". The possible statuses are "Pago recibido" (Payment received), "Marcado como pago" (Marked as paid), "No pago", and "Fallido" (Failed).

Can I get paid if I'm not in Argentina?

Yes, with payment instructions you write yourself and manual confirmation. Bre-B (Colombia), PayPal, and Stripe are in development, and you can request another method with "Recomendar un medio de pago".

Related video

In the video we answer whether you need Mercado Pago to sell photos and how the bank transfer alternative works: Do you need Mercado Pago to sell your photos? (https://mirelia.net/en/blog/selling-photos-with-mercado-pago-or-bank-transfer.html). If you work with other photographers and want to split sales, continue with working as a team and splitting photo sales (https://mirelia.net/en/blog/guides/team-photography-split-photo-sales.html).

Sources

- Link de pago - Mercado Pago (https://www.mercadopago.com.ar/herramientas-para-vender/link-de-pago) (in Spanish), accessed November 16, 2026
- Checkout Pro - Mercado Pago Developers (https://www.mercadopago.com.ar/developers/es/docs/checkout-pro/overview) (in Spanish)
- Decree 953/2024 - Argentina.gob.ar (https://www.argentina.gob.ar/normativa/nacional/decreto-953-2024-405666) (in Spanish)
- Monotributo invoices - ARCA (https://www.arca.gob.ar/facturacion/monotributo/comprobantes.asp) (in Spanish)
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- Mirelia plans and pricing (https://mirelia.net/planes) (in Spanish), accessed November 16, 2026