PAYMENTS

A Screenshot Is Not a Payment: What to Confirm Before Goods Leave

On 17 October 2026, Prensa Mercosur, republishing an item from Noticias Ahora, reported a detention in Zulia. According to that report, the suspect ordered deliveries from a fast-food business again and again and attached forged screenshots as proof of a pago móvil payment, from the last days of September. The business filed a complaint after noticing irregularities in its sales balance.

The detention was reported in Prensa Mercosur's article of 17 October 2026.
https://prensamercosur.org/2026/10/17/detenido-en-zulia-por-estafar-a-comercios-con-pagos-moviles-falsos/

On 15 September, a Venezuelan businessman warned on X about another variant, later picked up by crypto media: buyers who asked the shop to receive payment in a self-custody wallet and then sent a token named USDT with no market value. The shop's app showed the funds as received, although with a token like that the total dollar balance does not change. The case rests on one person's account. In both stories the goods left because of what a screen showed, not because of what had reached the account.

The case of tokens named USDT was described by CriptoNoticias on 16 September 2026.
https://www.criptonoticias.com/sucesos/estafan-comercios-venezuela-pagos-tokens-usdt-falsos/

The Customer's Receipt Is Not the Business's Record

Volume makes checking by eye hard. According to the president of the e-commerce chamber Cavecom-e, quoted by CriptoNoticias on 16 October, pago móvil carries 63% of commercial transactions and passed 8,500 a minute in June 2026. These are the chamber's own figures. And according to El Diario, the BCV fee schedule published in Gaceta Oficial 43.427 of 31 July 2026 sets maximum fees per method: up to 1.5% for person-to-merchant payments and up to 2% for merchant-to-person payments between different banks. The amount on the receipt and the amount you see credited may differ; ask your bank how it charges each fee.

Colombia faces a similar risk with Bre-B, its instant payment system, which passed 1.7 billion transactions in its first year according to Banco de la República, as reported by Noticias RCN. A Kaspersky analysis reported by El País of Cali warns that a screenshot, a notification shown on another phone or an email does not prove a transfer arrived, and advises shops to check the QR codes at their tills regularly and to confirm each payment through the bank's official channels.

Kaspersky's analysis of Bre-B is covered in El País of Cali's article of 6 October 2026.

https://www.elpais.com.co/economia/bre-b-cumple-un-ano-estos-son-los-fraudes-que-ponen-en-alerta-a-empresas-y-usuarios-0653.html

Let Only a Confirmed Entry Mark an Order as Paid

The most useful measure is a definition. Write down what paid means in your business: a confirmed entry in the bank statement, the bank notification or the wallet, linked to a specific order. A screenshot, a forwarded PDF or a phone held up at the counter helps you look for the payment, not count it as received. If anyone can mark an order as paid with one click, the rule depends on whoever is on shift.

- Release goods only when the entry appears in online banking, the bank’s app or the statement, checked by someone from the business.
- Match each payment to its order by reference, amount, the payer’s ID number or phone and a time window; if one detail fails, the order stays under review.
- For USDT, compare the network and contract address with those Tether publishes and confirm that the dollar balance went up; the token’s name proves nothing.
- Separate duties: whoever takes the order does not confirm the money, and whoever confirms it records that before the goods are released.
- Review every day the references with no matching entry and the customers with several unconfirmed payments.
- If someone releases an order without confirmation, record their name, the time and the reason.

Some situations justify holding a dispatch and calling the person in charge: pressure to send the order before the payment appears, a reference the bank does not show, or a request to receive crypto in an unusual wallet. None of these proves fraud, but each shows that the payment is not confirmed, and that is enough reason to wait.

How Remote Business Control Handles It

With Remote Business Control we connect the business’s payment sources, as far as each bank or platform allows: notifications or statements for pago móvil and transfers, the receiving account for Zelle, the wallet or exchange for USDT, and the till closing for cash and card terminals. Every order starts as pending verification and moves to paid only when an entry matches on reference, amount, sender and time window. For USDT we register the accepted network and contract, so a token with a different contract does not count as payment. A fee table per method, with effective dates, compares the expected amount with the amount credited.

We set role permissions so that staff who take orders cannot mark them as paid and staff who dispatch cannot skip verification. Alerts tell the owner about references with no matching entry, USDT receipts without a matching dollar value and customers with repeated pending payments. If a supervisor releases an order by hand, the movement log keeps their user, the time and the reason, and the owner sees it that same day.

> *This control reduces the risk of handing over goods unpaid, but it depends on the data each bank, wallet or exchange lets you query and on the team following the procedure. It does not eliminate fraud or replace accounting. It is not legal or financial advice, nor a recommendation on whether to accept crypto.*

A Check You Can Run

Take the last twenty orders marked as paid this week and, from the bank’s official app or statement, find the entry for each one by reference, amount and time. Note any order you cannot match and who marked it as paid. If the business received USDT, open the wallet or exchange record for those receipts and compare the token’s contract address and network with the list Tether publishes. You only read records you already hold: change nothing and contact no customer while you check.

Supporting guidance: Tether’s list of supported networks and contract addresses.
https://tether.to/en/supported-protocols

Continue with: Sold, Paid and Delivered Are Different Records.
https://systems.kavaliero.com/en/blog/sold-paid-and-delivered-are-different-records

For help with this work, see the scope of Remote Business Control.
https://systems.kavaliero.com/en/services/remote-control