PRICING

Quoting in Bolívars on WhatsApp: The Rate, Its Date and How Long a Price Holds

The Central Bank of Venezuela's (BCV) official rate stood at 301.37 bolívars per dollar at the start of January 2026 and reached 549.37 on 29 May, a rise of 82.2% according to El Diario. For Monday 16 November, the BCV set it at 914.0218 bolívars, according to Finanzas Digital, a cumulative change for the year of 206.57%.

The rate for 16 November and its change over the year are in Finanzas Digital's article of 13 November 2026.
https://finanzasdigital.com/tasa-de-cambio-bcv-16-noviembre-2026/

For anyone selling on WhatsApp, a bolívar price sent on Monday can be out of date before Friday. If the team quotes by hand, from the dollar price list and a rate someone remembers, two customers asking on the same day can receive amounts worked out at different rates.

The Rate Notice Hangs at the Till, but Customers Compare in the Chat

In December 2025 Sundde, the national superintendency for socioeconomic rights, published a new official format for displaying the BCV rate. According to El Diario, shops must put it somewhere visible, preferably at the till, and the format carries a QR code the public can use to file complaints. On 4 January 2026, the Caracas mayor's office and the municipal revenue authority Sumar asked merchants to work at the official exchange rate, according to Finanzas Digital. A customer who receives a WhatsApp quote worked out at an old rate can compare it with that day's rate and complain.

Sundde's format and its QR code were explained in El Diario's article of 8 December 2025.
https://eldiario.com/2025/12/08/nuevo-formato-tasa-bcv-sundde-comerciantes-como-descargarlo/

What an AI Agent Says Also Commits the Business

Handing quotes to an AI agent does not take responsibility away from the business, at least according to two rulings outside Venezuela. In May 2026 the Higher Regional Court of Hamm, in Germany, held a company responsible for false claims its website chatbot made about the specialist qualifications of the two doctors who manage it, and rejected the argument that the chatbot was a third party, according to DLA Piper. The decision is not final (the court allowed an appeal to the Federal Court of Justice) and rests on German unfair competition law. In 2024, as the law firm

Pinsent Masons reported, the Civil Resolution Tribunal of British Columbia, in Canada, had already held Air Canada responsible for what its chatbot said about bereavement fares.

The Hamm decision and its parallel with a 2024 Canadian case are analysed in DLA Piper's analysis of 15 June 2026.
https://www.dlapiper.com/en/insights/publications/2026/06/german-court-addresses-liability

In the European Union, from 2 August 2026 Article 50 of the AI Act requires providers to design AI systems that talk directly with people so those people know they are dealing with an AI, unless that is obvious. According to White & Case, the July amending regulation (Regulation 2026/1744) did not postpone most of those transparency duties. A Venezuelan business may be covered if its systems or their outputs are used in the EU, for example with customers who live there; if that is your case, ask a lawyer. For everyone else, it is a practice on its way to becoming standard.

Rules That Let Every Quote Be Explained Later

- Keep prices in a base currency and work out the bolívar amount at the moment of quoting, at that day's rate.
- Load the official rate every day from the BCV's publication and store it with its value date; if it was not updated, nobody quotes with the previous one without saying so.
- Write in every quote the rate used, its date and how long the amount holds, for example until close of business that day.
- Set down in writing how amounts are rounded, to how many decimals and at which step of the calculation, so two people reach the same figure.
- If payment arrives after the quote expires, send a new quote at the current rate instead of arguing about the old one.
- Leave exceptions to a person (discounts, special prices, complaints) and keep a record of every quote sent.

How the WhatsApp AI Agent Does It

In the WhatsApp AI Agent, each product's reference price lives in the knowledge base or in a table the business maintains, with the date of its last update. The agent takes the BCV's official rate once per banking day, stores it with its value date and source, and quotes in bolívars using a template the owner approved, which states the rate, its date and how long the amount holds. It does not mix in other rates. When the quote expires, it recalculates at that day's rate.

If the day's rate has not been loaded, or the jump from the previous one exceeds a threshold the

owner agrees, the agent stops quoting and hands the conversation to someone on the team, as it does with discounts, refunds and any exception. The first message says it is an automated assistant and how to reach a person. Every answer is logged with the rate and the data it used. Before it goes live, we test it on authorised real conversations, including a rate that changes mid-conversation and a customer who asks for the price at yesterday's rate.

> *The agent applies the pricing rules the business sets and depends on the official rate being published and available in time. It can get things wrong when a question was not anticipated, which is why exceptions go to a person. This article is not legal, tax or financial advice: on pricing obligations, invoicing or the EU AI Act, ask your accountant or lawyer.*

A Check You Can Run

Take the last ten bolívar quotes your business sent on WhatsApp this week. For each one, note the amount, the product's dollar price and the date of the message, work out the rate the quote implies, and compare it with the BCV reference rate in force on the day of the message, which the BCV publishes in quarterly tables. If two customers on the same day got different implied rates, or a message does not say which rate it used, you have found what the quote template is missing. You only read messages already sent: change no prices and write to no customer while you check.

Supporting guidance: The BCV's reference exchange rate tables.
https://www.bcv.org.ve/estadisticas/tipo-cambio-de-referencia-smc

Continue with: A Green Dashboard Can Be Showing Yesterday's Data.
https://systems.kavaliero.com/en/blog/a-green-dashboard-can-be-showing-yesterdays-data

For help with this work, see the scope of WhatsApp AI Agent.
https://systems.kavaliero.com/en/services/whatsapp-ai