OPERATIONAL CONTROL

Seniat and Sudeban Connect Their Data: Reconcile Your Bank Every Day

On 7 October 2026 Seniat and Sudeban announced a technology interconnection agreement, signed by Seniat's superintendent, Román Maniglia, and Sudeban's superintendent, Anmy Pérez, so the tax authority can exchange information with Venezuela's banks. According to Finanzas Digital, the mechanism will give Seniat more capacity to compare what taxpayers declare with their actual financial flows.

The agreement was reported in Finanzas Digital's article of 7 October 2026.
https://finanzasdigital.com/interconexion-seniat-y-sudeban-cruzaran-datos-banca-nacional/

How it will work has not been published. Bloomberg Línea noted the next day that the announcement does not grant unrestricted access to every account, that the authorities have not said which data fields will be shared, how often or what will trigger a cross-check, and that this does not mean every transfer automatically creates a tax or an inspection. It also recalled that the Organic Tax Code already obliges banks to cooperate with the tax authority.

The analysis appears in Bloomberg Línea's article of 8 October 2026.
https://www.bloomberglinea.com/latinoamerica/venezuela/seniat-y-sudeban-conectan-sus-sistemas-que-cambia-para-quienes-mueven-dinero-en-la-banca-venezolana/

Later statements point the same way. On 24 October El Pitazo reported that, according to the authorities, the easing of requirements comes with stricter digital inspection, based on automated cross-checks of bank accounts and notarial and commercial registries. On 5 November Finanzas Digital reported that Maniglia had announced the suspension of in-person inspections from October to December, provided businesses keep "clear books". He denied that Seniat intervenes in bank accounts and said it only runs cross-checks through a new digital platform.

The suspension of inspections was reported in Finanzas Digital's article of 5 November 2026.
https://finanzasdigital.com/seniat-suspende-fiscalizaciones-de-fin-de-ano/

Where the Gap Between Sales and the Bank Comes From

Picture a shop paid through pago móvil, transfers into three banks, a card terminal, Zelle, cash and USDT, which reconciles once a month in a spreadsheet. At month end, what reached its accounts rarely matches what it invoiced, and nothing irregular is needed for that to happen. Some movements are not sales: fees, charges for rejected pago móvil payments, customer refunds, transfers between its own accounts, partner loans and cash deposits from earlier days. Some sales

never pass through a Venezuelan bank, such as those paid by Zelle or in USDT. Each item is easy to explain on the day it happens. A month later, rebuilding it can take an afternoon.

Some items are small but frequent. According to Finanzas Digital, the BCV bank tariff schedule of 31 July 2026, which set the maximum banks may charge, raised the minimum interbank pago móvil commission and the charge for rejected operations from 2 to 14 bolívares. Repeated many times a month, those lines are enough to stop the bank and the sales from matching.

The new tariff schedule was reported in Finanzas Digital's article of 13 August 2026.
https://finanzasdigital.com/bcv-publica-nuevas-tarifas-bancarias-y-modifica-comisiones-de-pago-movil/

Reconcile Daily and Write the Explanation Down

- Reconcile every bank account each day against the previous day's sales, by reference, amount and date, even if it only takes ten minutes.
- Classify every movement that is not a sale when it happens: fee, rejection, refund, transfer between your own accounts, partner contribution or loan, currency purchase.
- Attach the explanation and the supporting document to each classification: the invoice, the credit note for the refund, the transfer receipt or the agreement with the partner.
- Record payments received by Zelle, in USDT and in foreign cash with the date, amount, exchange rate used and invoice, even though they never pass through a Venezuelan bank.
- Close each month with a pack for your accountant: statements, a reconciliation per account, non-sale movements with their support, and open items with a named owner.

How Remote Business Control Does It

We bring sales, invoices and the movements of every bank and payment method into one ledger. Each deposit is matched to a sale or invoice by reference, amount and date, and anything unmatched sits in a pending queue with its age on show. Non-sale movements get a category and an attached document, and the movement log records who classified what and when. The owner sees, by period and by bank, what was invoiced against what came in, with the difference explained line by line. We set alerts for when unexplained inflows pass a threshold the owner chooses, and role permissions so the till, the back office and the accountant each work in their own area. If the invoicing module is used, each invoice is tied to the payment that settled it, and the monthly pack comes out of the same ledger.

> *The data the interconnection will share, and how often, has not been published, so this article does not describe what Seniat will see. Nor is it tax advice: how each item is declared, including foreign-currency and crypto-asset payments, is for your accountant to decide. Reconciliation depends*

on banks and providers delivering complete movements on time, and it explains differences rather than making them disappear.

A Check You Can Run

Pick one bank account and the last full week. Download the statement through the bank's official channel and mark each line as a sale or as something else. For every line that is not a sale, write down what it is and which document supports it. Look up each fee in your bank's tariff schedule on the BCV's page and check that you can name the service behind each charge. Any line still unexplained at the end shows where daily reconciliation should start. You are only reading: move no money and raise no claim with the bank while you check.

Supporting guidance: The BCV's published bank tariff schedules.
https://www.bcv.org.ve/sistemas-de-pago/tarifario-bancario

Continue with: A Screenshot Is Not a Payment: What to Confirm Before Goods Leave.
https://systems.kavaliero.com/en/blog/a-screenshot-is-not-a-payment-what-to-confirm-before-goods-leave

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