SOWETO BUSINESS DIRECTORY · BOOK 7

Digital Payments & Records

Give every payment a place.



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Fictional stories. Practical steps. Fewer money mysteries.

Chapter 1: The Screenshot Bought Nothing

Check the payment. Match the job. Then mark the book.

Zanele's phone had been paid. Her business had not. At her small sewing shop, two cushion covers were ready for collection. The agreed price was R360. A customer sent a payment screenshot with a neat bank logo, the right amount and the reference "Covers 24". Bra Mandla admired it. "Even the logo looks rich." He reached for the parcel. Zanele reached for her own phone. "We are selling cushion covers, Mandla. Not judging graphic design."



The screenshot was dressed for success. The money had not arrived.

She checked her side, not the customer's picture. Zanele opened her banking app in the usual way, not through a link in the message. There was no matching incoming R360. She checked the transaction history as well as the balance. Nothing she could match to order 24. "Your payment is not showing on my side yet," she told the customer. "I will confirm collection after I have checked it." She did not call the customer a thief. A payment can be delayed. A picture can also be false.

The notebook needed an honest answer. Beside order 24 she wrote: "R360 due. Payment not yet confirmed." Not "paid", and not "lost". Later, a matching R360 transfer appeared as available in her own account. She checked the amount, reference and transaction details, then updated the entry with the date and where the bank record could be found. The customer collected the covers. Mandla wanted to stamp the screenshot. Zanele handed him the parcel label instead.



Paid belongs beside the right job, after the right check.

A message is not the money

Check through your own bank or payment service. A screenshot, forwarded SMS or emailed proof of payment can be altered. For a bank transfer, confirm the matching funds and their status in your own account before handing over on a pay-before-collection sale. If the status is unclear, ask your bank through its official app or trusted contact details. Do not use a number or link supplied in the payment message to do that check. A pending entry is not a reason to guess.

> **A payment picture tells a story. Your own payment record needs a check.**

Give the payment a place to land

Agree the amount, method and payment point before collection. Tell the customer how to pay and which order reference to use. Check that the payment details you give them are yours and correct. Say whether an agreed deposit or the full balance is due before the next step. Do not invent a new condition after the customer arrives. Different payment methods work differently; a card sale, a bank transfer and a payout from a payment service do not all follow one timetable.

Record the job and the payment, without counting twice. Start with the date, order or receipt reference, sale amount, payment method, amount confirmed, balance still due and the next action. For Zanele's order: R360 sale, R360 confirmed, R0 still due. Keep a way to find the supporting transaction. One screenshot and one bank entry for that same payment are not two sales. The sale price is not automatically the money left after fees, and money received is not automatically profit.

A notebook does not need anybody's PIN. Keep passwords, card security codes and one-time codes out of the sales record. Never give them to a caller claiming to help you receive or reverse money. Protect the phone and keep business records where customers cannot browse them. If someone claims to have overpaid and wants an urgent refund, pause and check with your bank first. Do not send money back on the strength of a picture.

Sho't left, do this today

1. Choose one recent digital payment and find its order or receipt.
2. Open your bank or payment service yourself. Match the amount, reference and status.
3. Write the sale amount, confirmed payment and balance still due. Do not mark an unconfirmed payment as paid.
4. Keep a way to find the supporting transaction. Count each payment once.
5. Check your collection/payment arrangement and protect your login details. Ask the provider when a payment status is unclear.

Zanele, Bra Mandla and order 24 are made up. R360 is a story example, not a price recommendation. Payment checks: Standard Bank's business scam guidance and FNB's security guidance. Check your own provider's current process.

Chapter 2: The Machine With a Salary

Choose for the customer, the cost and the money you can actually use.

Mandla had found a payment machine with more confidence than customers. It beeped, printed and looked important on Zanele's sewing counter. "Now the shop is official," he announced, studying an advert. Zanele turned the page. Machine price. Monthly charge. Transaction fee. "This one wants a salary before you do." She was not against taking cards. She wanted to know what the service would cost her actual shop, not the busy supermarket in the photograph.



The machine had not sold a cushion. It already had expenses.

She started with the people buying, not the advert selling. Some customers wanted to tap a card at collection. Others could make a bank transfer before collecting. A payment link might help somebody paying from far away, if her chosen service offered it. She asked what customers could actually use, how she would confirm each payment and what happened when the connection failed. One reliable main option and a workable backup would do more than six stickers on the window.

The sale price and the payout were not twins. For practice, Zanele used a made-up card sale on order 25: R400. Suppose the total processing charge, including any tax on that charge, was R10, with no other deductions. The customer had paid R400. The payment service would send R390. "Where is the other ten?" asked Mandla. "A fee, not a missing customer," she said. Her record showed the R400 sale, the R10 fee and the R390 expected payout. The customer did not still owe R10.



The customer paid in full. The fee still needed its own line.

Compare the whole bill

A small percentage is not the whole price. Check the machine purchase or rental, monthly plan, transaction fees, data or connectivity, payout charges and any minimum or cancellation conditions. Ask whether quoted fees include VAT, and whether card type, online sales or sales volume changes the rate. Use your likely number and size of sales to compare the total monthly cost. Ask about refunds and disputes too. Do not sign because the biggest number on the poster says "free".

> **Choose a way to get paid, not another bill you do not understand.**

Approved now is not always in the bank now

A successful card sale and its bank payout are different steps. Confirm the sale in your own payment service, following its instructions. Then track when that service is due to pay you. Check payout timing, weekends, public holidays, minimum amounts and possible holds before planning a fabric purchase with that money. Do not make a card customer pay twice merely because a confirmed sale has not reached your bank yet. If the sale status is unclear, check with the provider before retrying or asking for another method.

Keep the full sale visible. In the practice example, R400 less the R10 total fee leaves R390. That is not R390 profit: fabric, thread, work and other costs still matter. When the R390 payout arrives, match it to the recorded sale and fee. Do not record it as another R390 sale. If several sales arrive in one payout, keep the provider's breakdown so you can trace them. We will build that daily matching routine next.

Test the route before promising it to everybody. Check the provider's sign-up requirements and your payout-account details through its official channels. Use a legitimate small purchase to test payment, receipt and the record you receive. Know how to get support. If the normal option fails, explain the backup and check its result properly; a screenshot is still not a bank transfer. Review the choice when your sales change, not every time Mandla sees a shinier machine.

Sho't left, do this today

1. Ask which payment methods your customers can use. Choose a practical main option and backup.
2. Get the current full fee schedule, including tax, equipment, monthly and payout costs.
3. Compare costs using your likely sales, not the provider's busiest-shop example.
4. Check how to confirm a sale, when payouts arrive and what to do if the status is unclear.
5. Practise recording one full sale, its fee and its expected payout without counting the payout as a second sale.

Zanele, Mandla and order 25 are made up. R400, R10 and R390 are arithmetic examples, not a provider quote or recommended price. Current examples of what to check: Yoco's fee categories and payout guidance. Compare your own provider's current terms; this is not a recommendation of one service.

Chapter 3: The Money Arrived in a Group

Match the sales, explain the fees and follow the payout home.

Mandla had counted the money twice. It was his best trading day. Zanele was practising the records for three completed sewing orders. Order 25: R400 by card. Order 26: R200 by card. Order 27: R300 by bank transfer. Total sales: R900. When a R585 card payout later reached the bank, Mandla added it to the sales. "R1,485!" Zanele closed his calculator. "The same cushions cannot earn twice because the money changed taxis."



The money changed taxis. Mandla called it a new customer.

The R585 belonged to two sales already in the book. This practice continued Chapter 2's R400 order 25 with its R10 total fee. Order 26 had a R5 total fee on R200. Both fees included any tax on the charge. With no other deductions, the two card sales totalled R600, the fees totalled R15 and the expected payout was R585. The provider's breakdown linked both transactions to that payout. Zanele checked the bank entry against it. Nothing was missing. Nothing new had been sold.

Then she matched the transfer on its own. Order 27's R300 was confirmed in her bank account with no receiving fee in this example. It was not part of the card payout. Once everything had arrived, R300 plus R585 made R885 received in the bank. Add the recorded R15 card fees and the R900 sales were explained. Mandla looked disappointed. "We lost R585." "No," said Zanele. "We lost your second version of it."



One sale record. One trail for the money. No imaginary bonus.

Three records, one explanation

Reconciliation means checking that the records agree. Start with your order or sales list, your payment provider's transaction and payout records, and your bank's transaction history. Match references, amounts, dates and status. A card sale can be confirmed today while its payout is still due. Mark that payout as outstanding, with the expected date from your provider. Do not call a timing gap a loss, and do not call an expected payout money already in the bank.

> **The payout completes the money trail. It does not create another sale.**

Find the difference. Do not hide it.

Work one payment route at a time. Match direct transfers separately from card payouts. Use the provider's breakdown when one payout covers several sales or trading days. Check fees, refunds, reversals and other adjustments rather than forcing every payout to equal today's sales. Those adjustments need their own record and supporting detail. Keep cash payments in their own column and check the physical cash separately; do not squeeze the till into a card payout.

Write a question beside an unexplained amount. A R585 payout does not become correct simply because you expected R585: match which transactions it covers. If something differs, check the date range, duplicated entries, fees and payout status. Keep the original records and note what needs checking, who will do it and when. Ask the provider through its official support route when you cannot explain the difference. Do not change a sale amount or invent an expense to make the page balance.

Check transactions, not only the bank balance. Money already in the account, supplier payments, owner transfers and bank charges can all affect that balance. An owner's top-up is not a customer sale. In this practice, R885 is the bank money from these three orders after the stated fees, not the whole account balance and not profit. Fabric, thread, work and other business costs still have to be covered. Check new sales daily and keep following outstanding payouts until they are matched or properly investigated.

Sho't left, do this today

1. Choose one trading day. List its sales once, grouped by payment method.
2. Match confirmed payments to the right orders. Keep uncertain entries open.
3. Use the provider's breakdown to match card sales, fees and the expected payout.
4. Check actual bank transactions. Mark payouts received or still outstanding; do not add them as new sales.
5. Write down any difference and the next check. Keep the evidence instead of making the numbers fit.

Zanele, Mandla and these orders are made up. All amounts and fees are practice examples, not a provider quote. Check your own service's statements and timing. Example of a payout breakdown showing sales, fees and included transactions: Yoco's payout guidance.

Chapter 4: The Refund That Nearly Had Twins

Check the problem before sending more money into it.

Mandla wanted to fix the problem before he knew which problem it was. A customer said her R250 card payment for sewing order 28 had gone through twice. Mandla reached for the cash tin. "We give her R250. Peace returns." Zanele put the lid back. "First we check. We are solving a problem, not buying silence." She listened, noted the order and checked the provider's sales history.



Mandla's refund department opened before its investigation department.

A message on a phone did not settle the question. A customer can see a pending or reserved amount even when a card sale has not completed. Zanele checked the actual transaction status, amount, time and reference. If the result remained uncertain, she would ask the provider through official support before trying another charge or refund. She would not accuse the customer or treat a pending message as proof of two completed payments.

This time there really were two successful R250 payments. Both belonged to the same R250 order. That meant R500 collected for one R250 sale, not R500 in sales. Zanele kept both transaction references and identified the duplicate. She explained the correction to the customer and used the provider's refund process against that payment. She checked the amount and status before confirming it, then saved the refund reference and receipt. The extra R250 had a route home.

Then Mandla nearly refunded it again. "She says it is not back yet. Now we use cash?" Zanele shook her head. "We check the first refund. We do not give it a twin." A refund request and money received by the customer are not always the same moment. They checked its status and the provider's current guidance, explained the expected timing and agreed when to follow up. They did not promise an instant result.



One mistake. One correction. No twins.

> **Check the first payment and the first refund before creating a second one.**

Keep the correction attached to the sale

The record must explain the money, not erase the mistake. Order 28 stayed a R250 sale: R500 collected minus one confirmed R250 refund left R250, before fees. The duplicate was not income. Keep both payments and the refund amount, reason, date, reference and status. Write pending when it is pending. Check fees and payout adjustments separately; do not assume fees come back too.

A stuck refund needs a check, not a secret second route. Use the provider's official refund process linked to the original card transaction where supported. If it fails or is unsupported, ask official support. Before an agreed alternative, confirm whether the first refund can still go through and how to stop or reconcile it. Do not rush a transfer to newly supplied details. Ask your bank about a disputed bank transfer.

Calm words. Clear evidence.

Tell the customer what you know and what happens next. "I found two completed payments for one order. I have requested one R250 refund. Here is the reference. I will check its status again at the agreed time." Share only that customer's details. Never ask for a PIN or banking password. Check the complaint, your lawful obligations and the right remedy; a blanket no-refunds rule does not remove customer rights.

A bank dispute is a separate process. A chargeback is a customer asking their card issuer to reverse a charge. Keep the order, payment records, delivery or work-completion evidence and messages. Verify a dispute notice through official support and respond by its stated deadline. Include evidence of any refund. Do not assume the dispute has closed or pay again without checking.

Sho't left, do this today

1. Find the original order and payment reference. Check status before another charge or refund.
2. Confirm the problem, the amount and the right correction. Explain it calmly.
3. Check for an existing refund or dispute. Use the official process and keep its reference.
4. Record pending, failed or completed honestly. Check timing, fees and payout adjustments.
5. Give the customer a clear next update. Follow through until the correction is explained.

Zanele, Mandla, the customer and order 28 are made up. R250 is a practice amount, not a provider quote. Rules and timing vary. Provider examples: refunds, pending card amounts and chargebacks. Check your own service's current guidance.

Chapter 5: The Phone Is Not the Filing Cabinet

A small routine today. Fewer money mysteries tomorrow.

Mandla had a filing system. It was called "scroll up". A customer asked about an old sewing order. Mandla searched past a football video, a funeral notice and a picture of somebody's lunch. "It is here somewhere." Zanele opened her order list, found the reference and followed it to the payment record. "Your phone remembers everything except where you put it." He put the phone down. "So now we need an office?" "No. We need a habit."



Scroll up is not a filing system, Bra Mandla.

Give each order one home and one reference. A notebook and labelled envelopes can work. So can a simple spreadsheet with organised files. Choose something you can maintain with what you have. Use the same order reference on the sales list, payment note and supporting record. Keep dates and amounts clear. A filename such as 2026-11-order-28-refund makes more sense than Screenshot-final-final. Keep original statements and receipts; a summary or photo does not automatically replace a required original.

Close the day before it becomes next week's puzzle. Record each sale once. Match confirmed payments, card fees and payouts using the checks from this book. Count cash separately. Keep money still due, payouts still expected and refunds still pending on an open list. Write a next action and a check date beside each one. If the figures do not agree, keep the question visible. Do not turn an unexplained difference into an invented expense.

Then make sure the records can survive the phone. Zanele kept a protected backup separate from her everyday working copy and checked that she could open it. Paper records stayed in a safe, dry place. Mandla offered to photograph everything and delete the originals. "Not so fast," she said. "A backup helps us recover. It does not decide what the law says we must keep."



The phone can have a bad day. The records still need a tomorrow.

> **A useful record can be found, explained and recovered. It is not merely saved.**

Keep the record. Protect the person.

A customer's details are not shop entertainment. Collect only what the order and lawful business purpose need. Keep payment records away from casual visitors and public links. Lock the phone, use strong account passwords and turn on extra sign-in protection where available. Give helpers only the access their work needs. Do not put PINs, banking passwords or card security codes in the order book. Share only the relevant customer's information when sorting out a query.

Do not keep everything forever, or delete it because the month ended. Tax, legal and dispute requirements can mean keeping records longer than your daily work needs them. Check the rules for your business before destroying originals or choosing electronic storage. SARS has requirements for electronic records, including records stored outside South Africa. Keep personal information only while there is a lawful reason; when that ends, dispose of it securely. A backup needs the same care as the working copy.

Let the records help you run the shop

Once a week, look for the story behind the totals. Which payments are still unmatched? Which refunds need follow-up? What did each payment method cost? Are repeated mistakes pointing to a weak step at the counter? Keep owner top-ups separate from customer sales. Check business costs before calling money profit. This list helps you ask better questions; it does not replace proper accounts or advice when you need them.

Zanele's reward was not a prettier spreadsheet. It was answering a customer without a panic, spotting a missing payout before forgetting it and closing the shop with fewer questions in her head. Mandla looked at his new folder. "So the money must have an address?" "And a story that makes sense." You do not need to become a bank. Start with today's orders. Give every payment a place, every difference a question and every question a next step.

Sho't left, do this today

1. Choose one order-reference system and one organised home for the records.
2. Match today's sales and money. List anything still open, with the next check.
3. Protect the working records and make a separate backup you can open.
4. Check who has access, what must be kept and when secure disposal is allowed.
5. Set a weekly review. Use the numbers to fix one small problem at a time.

Zanele and Mandla are made up. This is a practical routine, not a complete legal or tax checklist. Check SARS record-keeping guidance and the Information Regulator's POPIA text, especially retention and security safeguards.