2026 EDITION

THE FINAL CHECK BEFORE “SEND”

Stablecoin payment: how can an address or network error be prevented from becoming a permanent loss?

Secure each transaction before approval: beneficiary, address, stablecoin, network, internal controls and final decision.

A payment should not become executable simply because the funds are available.

It must first pass through a pre-transaction control gate.

GO | GO WITH CONDITIONS | STOP & ESCALADE

Decision summary

The eight checks separating a payment instruction from an authorized transfer

Before clicking “send”, the company must prove that each critical data point has been checked.

DECISION
recorded

The payment becomes executable only after passing through this pre-transaction control gate.

1 Benef.
2 Address
3 Token
4 Network
5 Contract
6 Evidence
7 Compliance
8 Approval

Guide pathway

Instruction received → successive checks

Documented decision: GO · CONDITIONS · STOP

A blockchain transaction is not a traditional bank instruction

What changes: after broadcast, do not presume recall, cancellation or automatic recovery.

BANKING LOGIC

Instruction → PSP/bank checks → possible exceptions

Some schemes provide return, recall or investigation messages.
This depends on the payment system and the actors involved.

BLOCKCHAIN TRANSFER

Signature → on-chain broadcast → network finality

After broadcast, the company must not presume recall, cancellation or automatic recovery of funds.

1 Address — 2 Network — 3 Token — 4 Signature — 5 Broadcast — **FINALITY** correction not presumed

Internal control decision

If the address, network, token or beneficiary is not confirmed: STOP & ESCALATE before any transfer.

Framework sources: Ethereum.org — FAQ “I sent crypto to the wrong address” & Security, accessed 26 Aug. 2026 — https://ethereum.org/community/support/faq/ ; https://ethereum.org/security/ | Ethereum.org — Proof-of-stake finality, accessed 26 Aug. 2026 — https://ethereum.org/developers/docs/consensus-mechanisms/pos/ | European Payments Council — SEPA Credit Transfer rulebook and implementation guidelines, accessed 26 Aug. 2026 — https://www.europeanpaymentscouncil.eu/what-we-do/epc-payment-schemes/sepa-credit-transfer/sepa-credit-transfer-rulebook-and | FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs, 28 Oct. 2021 — https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Guidance-rba-virtual-assets-2021.html

Verify the beneficiary and address before checking the amount

Legal obligation: depends on jurisdiction/counterparty

Best practice: independent confirmation

Key risk: an address copied from an email is not enough to authorize a transfer.

Internal control decision

New beneficiary: no direct payment.

Recorded collection · independent confirmation · internal approval.

1. **Collect** — Controlled source + supporting evidence
2. **Confirm** — Separate channel if risk or change
3. **Qualify** — Identified beneficiary + destination wallet
4. **Freeze** — Whitelist or validated file

Address source

Who provided it?
In which document?
On what date?

Confirmation channel

Email alone: insufficient
Separate channel: phone, portal, contract, provider

Change rule

New address, new network or urgency:
STOP & reinforced confirmation

STOP & ESCALADE

New, modified, inconsistent or unconfirmed address: the payment is suspended before any amount check.

Framework sources: FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs, 28 Oct. 2021 — https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Guidance-rba-virtual-assets-2021.html | OFAC — Sanctions Compliance Guidance for the Virtual Currency Industry, 15 Oct. 2021 — https://ofac.treasury.gov/recent-actions/20211015 | MetaMask Help Center — “I sent crypto to the wrong place”, accessed 26 Aug. 2026 — https://support.metamask.io/manage-crypto/move-crypto/send/funds-sent-on-wrong-network/

Stablecoin, network, contract: the 3 fields never to confuse

Decision question: does the beneficiary accept exactly this token, on this network, with this contract or identifier?

OPERATING RULE

Same name ≠ same network ≠ same contract.
Missing or inconsistent field = STOP & clarification.

DO NOT FORGET

- Fees: provide for the native token required by the network — e.g., ETH on Ethereum, SOL on Solana.
- Memo, tag or deposit reference: only if required by the provider or destination account.
- Compatibility: the beneficiary wallet must receive this token on this precise network.

THE 3 FIELDS TO ALIGN BEFORE EXECUTION

Internal control — not a universal obligation: depends on the provider, wallet, stablecoin and jurisdiction.

1 ASSET

Stablecoin

E.g., USDC / EURC / USDT: the economic asset stated in the invoice or contract.

2 INFRASTRUCTURE

Network

E.g., Ethereum, Solana, Base, Polygon: the chain on which the transfer circulates.

3 IDENTIFIER

Contract / ID

On some networks, the token is identified by a contract address or official identifier.

Authorize only if the 3 data points match the beneficiary's validated instructions.

Sources: Circle Developers — "USDC contract addresses", accessed 26 Aug. 2026 — https://developers.circle.com/stablecoins/usdc-contract-addresses ; Ethereum.org — "Gas and fees", last updated 24 June 2026 — https://ethereum.org/developers/docs/gas/ ; Solana Docs — "Fees", accessed 26 Aug. 2026 — https://solana.com/docs/core/fees

Check the transaction before execution

Decision question: is the order complete, consistent and authoriza

OPERATING RULE

**The check does not start in the wallet.
It starts before the transaction is entered.**

QUALIFY BEFORE REQUIRING

- **Verified legal obligation**
- **Provider requirement**
- **Internal best practice**

Do not automatically turn an internal control into a universal obligation: the level depends on the country, provider, corridor and company role.

PRE-EXECUTION CONTROL GATE

The payment becomes executable only if the critical checks are green.

1 Beneficiary & evidence
Contract, invoice, economic purpose, recipient identity.

2 Address & destination
Address source, recent change, final wallet.

3 Stablecoin & network
Exact token, selected chain, contract/ID, memo/tag.

4 Amount & fees
Expected amount, reference currency, required native token.

5 Targeted compliance
Sanctions, AML/CFT or KYT if required or relevant.

6 Approval & evidence
Maker/checker, thresholds, hash and retained file.

Inconsistency, missing field or unresolved risk = STOP & CLARIFY

Sources: FATF — “Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs”, 28 Oct. 2021 — https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Guidance-rba-virtual-assets-2021.html ;
OFAC — “Sanctions Compliance Guidance for the Virtual Currency Industry”, 15 Oct. 2021 — https://ofac.treasury.gov/media/913571/download?inline= ;
EUR-Lex — Regulation (EU) 2023/1113, 31 May 2023 — https://eur-lex.europa.eu/eli/reg/2023/1113/oj ; EUR-Lex — Regulation (EU) 2023/1114 MiCA, 31 May 2023 — https://eur-lex.europa.eu/eli/reg/2023/1114/oj

Whitelisting, dual approval, thresholds and test transaction

Decision question: what control level is proportionate to the payment risk?

OPERATING RULE
Do not reinforce every payment. Reinforce those where error, change or amount would make the loss hard to accept.

QUALIFY BEFORE APPLYING
Verified obligation · Provider requirement · Internal best practice
These devices are often internal controls, except where a legal, contractual or provider-specific rule applies.

PROPORTIONATE CONTROL ARCHITECTURE

The control level increases with the new, sensitive or unusual nature of the payment.

	Situation	Description	Control
1	**Recurring payment**	Beneficiary already approved, whitelisted address, usual network.	Normal approval
2	**New payment detail**	New address, network change or instruction received outside the usual channel.	Independent confirmation
3	**High risk**	Large amount, sensitive corridor, urgent payment or new counterparty.	Dual approval + thresholds
4	**Persistent uncertainty**	Inconsistent address, failed test, unconfirmed beneficiary or unresolved KYT signal.	STOP & ESCALADE

Test transaction: useful but not sufficient — it reduces a technical risk, not identity, fraud or compliance risks.

Sources: NIST — Cybersecurity Framework 2.0, 26 Feb. 2024 — https://www.nist.gov/cyberframework ; NIST — SP 800-53 Rev. 5, controls AC-5, AC-6, AC-3(2), 2020 — https://csrc.nist.gov/publications/detail/sp/800-53/rev-5/final ; FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs, 28 Oct. 2021 — https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Guidance-rba-virtual-assets-2021.html

Payment runbook: from invoice to on-chain validation

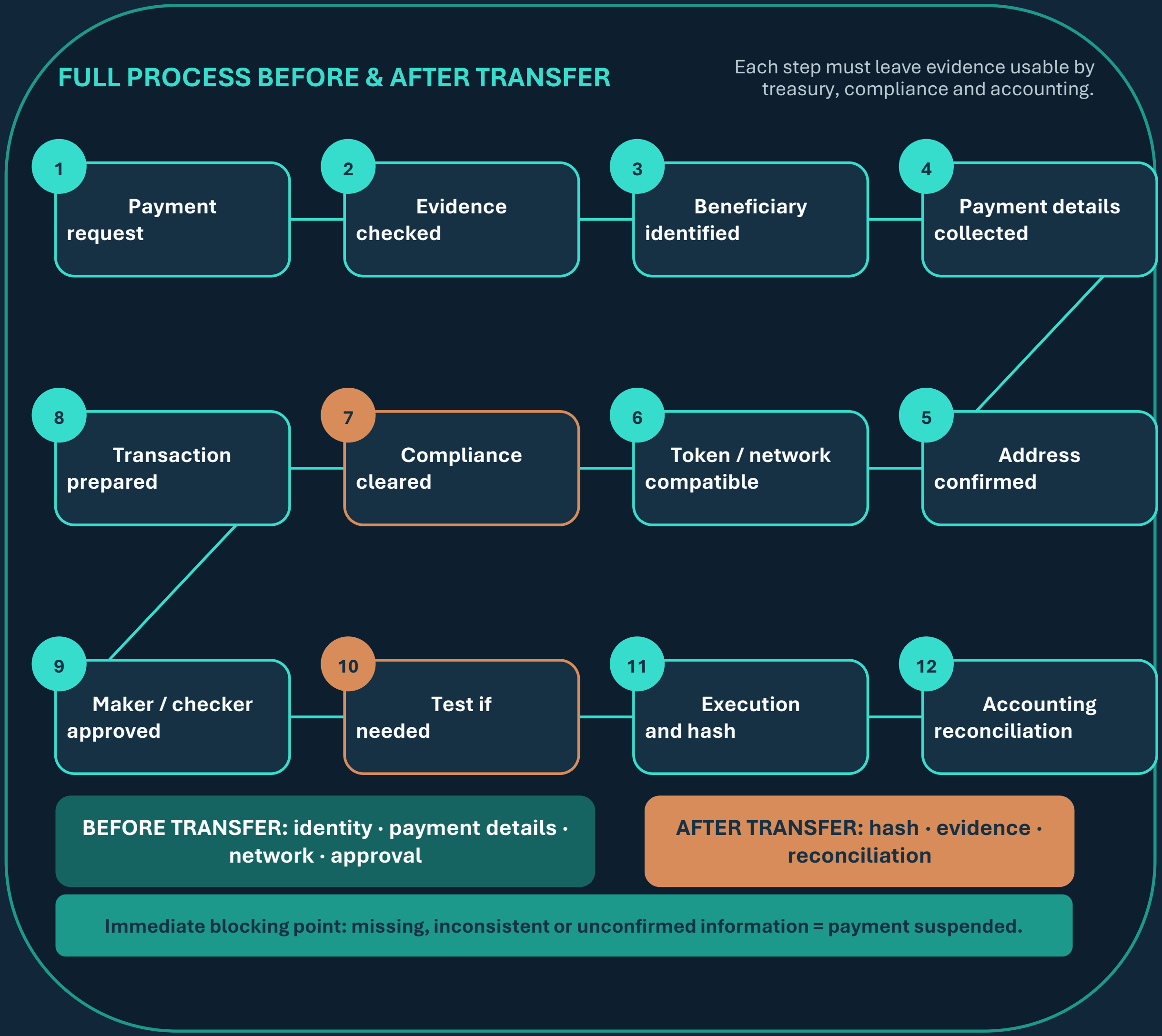
Decision question: has the payment passed every gate before being authorized?

OPERATING RULE

A transaction does not leave the wallet because it is technically ready. It leaves because an evidence trail links invoice, beneficiary, address, network, approval and hash.

WHO DOES WHAT?

Preparer: gathers evidence.
Checker: verifies payment details and network.
Approver: decides GO / CONDITIONS / STOP.
Accounting: reconciles hash, invoice and third party.



Sources: Ethereum Foundation — Transactions & Block explorers, ethereum.org/developers/docs/transactions/ and /data-and-analytics/block-explorers/, accessed 26 Aug. 2026 ;
Circle — USDC contract addresses, developers.circle.com/stablecoins/usdc-contract-addresses, accessed 26 Aug. 2026 ; FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs, 28 Oct. 2021 — fatf-gafi.org.

When should the payment be blocked?

Decision question: can the anomaly be resolved before transfer — or must the payment be suspended?

SIMPLE RULE

Doubt is not resolved after payment. As long as the address, network, beneficiary or compliance is not confirmed, the transaction remains non-executable.

WHO DECIDES?

Preparer: stops if evidence is missing.
Checker: requires independent confirmation.
Compliance / treasury: arbitrates specific risks.
Approver: decides GO, CONDITIONS or STOP.

PRE-TRANSFER ESCALATION MATRIX

The objective is not to slow every payment: it is to block those that must not leave.

GO	GO WITH CONDITIONS	STOP & ESCALADE
EXECUTE	REINFORCE	SUSPEND
Whitelisted payment details	New beneficiary confirmed	Address changed at the last minute
Token, network and memo confirmed	Unusual amount approved	Beneficiary ≠ destination wallet
Evidence and approval complete	Network or tag reconfirmed	Unresolved risky address
Evidence ready for reconciliation	Relevant and consistent test	Failed test or missing evidence

Final documented decision: proceed · confirm · suspend · refuse

Sources: FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs, 28 Oct. 2021, fatf-gafi.org ; FATF — Seventh Targeted Update on Implementation of the FATF Standards on Virtual Assets/VASPs, 16 July 2026, fatf-gafi.org ; U.S. Treasury OFAC — Sanctions Compliance Guidance for the Virtual Currency Industry, 15 Oct. 2021, ofac.treasury.gov ; FinCEN — Advisory FIN-2019-A003 on Illicit Activity Involving Convertible Virtual Currency, 9 May 2019, fincen.gov.

Final checklist:

authorize or do not authorize

Expected decision: each payment must exit the gate with a documented decision — GO, GO with conditions or STOP & ESCALATE.

RULE OF USE

If critical data is missing or changes before transfer, the transaction cannot be GO.

2-MINUTE CHECKLIST BEFORE TRANSFER

- [ ] Beneficiary confirmed and consistent with the contract
- [ ] Address obtained from a recorded source
- [ ] Stablecoin, network and contract aligned
- [ ] Memo / tag or deposit info verified if needed
- [ ] Economic evidence available
- [ ] Required fees and native token planned
- [ ] Compliance checks performed if required
- [ ] Threshold and dual approval applied

EVIDENCE TO RETAIN · instruction · address source · confirmation · approval · hash · invoice · reconciliation

FINAL DECISION MATRIX

The decision is not technical: it is financial, operational and documented.

GO AUTHORIZE	GO WITH CONDITIONS REINFORCE	STOP & ESCALATE SUSPEND
All critical fields are confirmed	Independent confirmation received	Address, network or memo not confirmed
No late modification	Relevant and consistent test transaction	Anomaly or risk not resolved
Evidence and approval complete	Reinforced approval before transfer	Blocking compliance or beneficiary issue

Before final click: reread wallet screen · payment file · invoice · signed decision.

Sources: FATF — Updated Guidance for a Risk-Based Approach to Virtual Assets and VASPs (28 Oct. 2021), https://www.fatf-gafi.org/en/publications/Fatfrecommendations/Guidance-rba-virtual-assets-2021.html ; EUR-Lex — Regulation (EU) 2023/1113 (31 May 2023), https://eur-lex.europa.eu/eli/reg/2023/1113/oj ; OFAC — Sanctions Compliance Guidance for the Virtual Currency Industry (15 Oct. 2021), https://ofac.treasury.gov/recent-actions/20211015