

Credit Checks for Personas Físicas (Validation Process)

WIKI OVERVIEW

- **Wiki Purpose:** To efficiently review and approve/reject credit checks for individual clients by accessing the authorization sheet, cross-referencing lead data, matching it with the authorization form, rejecting or modifying as necessary, retrieving the credit report from the designated Google Drive folder, uploading the report to the corresponding lead in the OPS platform, and finalizing the process through submission.
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Approval Requirements for the Credit Checks of Personas Físicas

Follow the [Underwriting Criteria \(Mainstream Valid Rules\)](#)

Process to review and approve/reject the Credit Checks of Personas Físicas

1. Open the following [link](#) to identify the pending Credit Checks (CC) to review.
2. Select the option “Crédito de suscriptor” or “Crédito de co-suscriptor” in operator “Select Doc Type” in the retool.
3. Deselect “Only show top priority” to show all the pending CC.
4. Open the ops direction by clicking on the “Go to Doc” button.
5. Verify that it is not an automatic CC:
 - a. You can do this by scrolling down and if the first question, “Consulta automática” is marked with “Sí”. Do not do anything, it does not matter if it is out of SLA, it is not actionable for approvals.
 - b. If there is a “No”, there must be a “Documento de autorización” uploaded, open it and continue with step 6.
 6. If the authorization document does not have [this format](#), reject the credit check asking for the correct document.
 - c. If there is a screenshot to replicate the CC of another lead with the same signer/cosigner, identify the CNUM to replicate, copy it.
 - i. Verify that the information of the other CNUM actually matches the one they are asking you to review.
 - ii. Open this [dash](#).

iii. Paste the CNUM of the other lead and click on the “Play button”.

iv. Identify the report that matches the person you are reviewing.

v. Click on “File link”. This will open the report. Download it and change the name of the file report with “CNUM_FirstName_LastName”.

vi. Continue with step 9.

6. Go to the ID section of the lead checklist to be credit checked and verify that there is an uploaded ID. If there is one, open it and continue. If there is not, reject the credit check asking for a valid ID in the ID item.

7. Check that in the “Documento de autorización” the following information is provided and matches with the ID information:

a. “Persona Física” or “Persona Física con Actividad Empresarial” are marked, if “Persona Moral” is marked, follow this [wiki](#) starting in step 6.

b. The subscriber/co-subscriber name is the same as in the ID and it is spelled correctly.

c. Prove that the first 10 CURP digits are the same as in the RFC. In the [RFC SAT link](#) verify that the RFC is valid upon the SAT.

d. Verify that the “Fecha en que se firma la autorización” is within the 3 years validity time period within the date that it is being checked.

e. Verify that the signature is at least 70% as in the ID or it is signed with their complete name.

f. Verify that there is an audit trail. In this audit trail verify that the mail is valid in the customer contact in ops}

If any of this information is incorrect, reject with the reason/s. If all of them are met, continue.

8. This step depends on who is having the manual credit check process at the time. By December 2024, it is a task of the approvals team but it can change to the sales ops department depending on the evaluation of managers.

a. In case it is a sales ops task, go to the [CC drive link](#). Search for the report by looking for the CNUM. If the report is not there, reject the credit check item and ask them to request it to the sales ops agent.

b. In case it is an approvals task, follow steps 3- 12 of [this wiki](#) to obtain the report.

9. Compare the report with the information of the ID and the one placed in the credit check item:

a. The subscriber/co-subscriber name must be the same as in the ID and it must be spelled correctly.

b. The CURP must be the same as in the one on the ID.

c. The RFC must be the same as the one in the ops credit check item.

These are the conditionals in which you can continue or reject:

- If "a", "b" and "c" are true; continue with the next step.
- If "a" and "b" are true; continue with the next step.
- If "a" and "c" are true; continue with the next step.

Else, reject saying what information does not match with the one on ops or in the ID.

10. Open the [notifier](#). Look for the CNUM and person you are reviewing. Verify that the information matches with the information in ops. Upload the report in the "Credit Report" section. Click on "Submit"

11. Return to the CC item you were reviewing and refresh until there is an automatic rejection or if it is approved.

- If approved, it means it has a score above 680. Put the following note: Low risk: +680.
- If rejected with the note 650-679, change something in the item, send it for approval and approve it with: Mid risk: 650-679.
- If rejected with the note 620-649, look for the CNUM in this [dash](#), verify the score:
 - If it is between 630-649; change something in the item, send it for approval and approve it with: High risk: 630-649.
 - If the score is between 620-629; change something in the item, send it for approval and approve it with: Experimento (high risk): 600-629.
- If rejected with the note 600-619, change something in the item, send it for approval and approve it with: Experimento (high risk): 600-629.

These scores can vary depending on the underwriting changes. You must check this [UW table](#) regularly.

The credit score ONLY be shared in the OPS platform, never by other communication channels

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