

# Credit Checks for Personas Morales (Validation Process)

## WIKI OVERVIEW

- **Wiki Purpose:** Establish an efficient procedure for reviewing and validating Credit Checks, incorporating the utilization of the CIAL platform for report requests and updates, adherence to Underwriting Criteria, and inclusion of the Buró de Crédito Report for a comprehensive assessment, facilitating timely approval or rejection decisions.
  - **Wiki Owner:** Eduardo Alcántara
  - **Validity:** n/a
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## Approval Requirements for the Credit Check of Personas Morales

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

## Process to review and approve/reject the Credit Check

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 a replication of the CC of another lead:
  - a. You can do this by scrolling down and if the first question, “Consulta automática” is marked with “No”; there must be a “Documento de autorización” uploaded, open it and continue with step 6. If the authorization document does not have [this format](#), reject the credit check asking for the correct document.
  - b. If there is a screenshot to replicate the CC of another lead with the same signer/cosigner, identify the CNUM to replicate, copy it.
  - c. Verify that the information of the other CNUM actually matches the one they are asking you to review.
  - d. Open this [dash](#).
  - e. Paste the CNUM of the other lead and click on the “Play button”.
  - f. Identify the report that matches the person you are reviewing.
  - g. Click on “File link”. This will open the report. Download it and change the name of the file report with “CNUM\_Company’sName”.

h. Continue with step 6.

6. Go to the ID section of the lead checklist to be credit checked and verify that there is an uploaded ID and a Constitutive act. If both of them are there, open the files and continue. If they are not there or one of them is missing, reject the credit check asking for the valid document.

7. Read the Constitutive Act and identify the person that has the “General power for lawsuits and collections” and “General power for acts of administration”. If the ID of this person is attached to the corresponding ID, continue. If it is not, reject asking for them to upload the ID of the person that has these powers.

8. Verify that in the notes section of the credit check that you are reviewing the EE left the information of the company's shareholders: “Name”, “RFC” and “Address”. If this information is not in the notes section, reject asking for it, else, continue.

9. Look for the “Constancia de Situación Fiscal” item. Open the item if it is already uploaded.

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

a. “Persona Moral” is marked, if “Persona Física” or “Persona Física con Actividad Empresarial” are the ones marked, follow [this wiki](#) starting in step 7.

b. The subscriber/co-subscriber company name is the same as in the Constitutive Act or the “Constancia de Situación Fiscal” (CSF) and it is spelled correctly.

c. Verify that the RFC is the same as in the CSF. 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. Also, verify that this sign corresponds to the one of the person that has the powers previously mentioned.

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.

11. 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 6-15 of [this wiki](#) to obtain the report.

12. Compare the report with the information of the CSF and the one placed in the credit check item:

a. The company's name **must** be the same as in the CSF and it **must** be spelled correctly.

b. The address must be the same as the one in the CSF.

- c. The RFC must be the same as the one in the CSF

The three of them must be true.

13. Scroll down in the report to the section named “Información de Score”. Identify the section named “Valor del Score”. Follow [these underwriting rules](#) to identify the ranges in which the credit check can be approved. Approve or reject manually the credit check according to the risk that their credit score fulfills.

- a. If Pyme score  $\geq 380$  approve with this note: *Low risk +380*
- b. If Pyme score  $\geq 370$  approve with this note: *Medium risk  $\geq 370$*
- c. If Pyme score  $\geq 360$  approve with this note: *High risk  $\geq 360$*
- d. If Pyme score is lower than 360 reject with this note: *Pyme score menor a 360*

14. Go to the “Atributos” section in ops. Search for the attribute “ops/d\_and\_b”. Upload the report in that section. Click on “Save”

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