Validation Guide (Credit Checks of Personas Fisicas)

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.
- **Wiki Owner:** Joseph Canaan
- **Validity:** n/a

Approval Requirements for the Credit Checks of Personas Fisicas

Follow the Underwriting Criteria (Mainstream Valid Rules)

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

1. Open the notifier at: https://ops.thinkbright.mx/approveBdcLookups
2. Click on the “FILE” link highlighted in blue to open the authorization sheet document
3. Open the lead by clicking on the lead name highlighted in blue.
4. Go to the ID section of the lead checklist to be credit checked and open the ID with the requirements listed above (both sides of the ID).
5. Check that in the Lead OPS platform, in the "Co/Subscriber Credit Verification" section, the data matches the authorization form.
    - For RFC validation consider the following validation site.
    - If they do not match, manually reject the request and add a note of what needs to be modified.
6. Consult the following Google Drive folder created by the Sales Ops team, who are currently in charge of the credit report generation with Buro de Credito.
7. Search the corresponding credit report with the following format: "Cnum_name_surname_CreditReport.pdf".
8. If the credit report can't be generated by the Sales Ops agent, the Analyst should:
    - Generate the credit report by consulting his/her Buro de Credito profile.
    - Once the approval analyst log in in the page (request for credentials to Approvals Manager) he/she should fill all the mandatory fields indicated with a (*). Considering the following standard information:
        - Tipo de contrato: Pago de servicios
        - Tipo de moneda: MX/MEXICO
        - Tipo de responsabilidad: Individual
        - Importe: 0
        - Incluir: BC Score
9. Open de Record Manual BdC Lookups and search for the corresponding lead name and Cnum.
10. Find the “Upload Results” section and upload the document you just saved.
11. Submit to attributes in OPS "ops/d_and_b" section the report obtained.
12. Approve or reject the item of credit check with the score range for the customer

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

Revision #16
Created 23 September 2023 18:29:01 by Hector Vargas
Updated 1 August 2024 00:34:17 by Juneth Montes de Oca