

Is 321bank.com.br legit? TrustSniffer's high-trust assessment: 75/100

321bank.com.br

Verdict

75

OUT OF 100

HIGH TRUST

321bank.com.br appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-10 by automated analysis. Classification confidence 70%.

What this site appears to be

Commercial website for 321bank offering payroll-deductible loans, FGTS anticipation and INSS-targeted credit. Includes product descriptions, FAQs, security warnings, contact phone numbers, legal entity (CNPJ) and address information. No obvious malicious or credential-harvesting elements in provided content.

Evidence status and limitations

Evidence completeness:

UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	3 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	3.2 years old Registered history	CLEAR
Web archive	Archived since 2024 41 snapshots	CLEAR
Certificate	Encrypted connection Issued by GlobalSign GCC R6 AlphaSSL CA 2025	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2024.
- VirusTotal and Google Safe Browsing had no flags for this domain; its hosting IP carries AbuseIPDB reports below the confidence level TrustSniffer treats as a flag.

Full analysis

Overview

321bank.com.br is a Brazilian consumer-lending website presenting payroll-deductible CLT loans, FGTS withdrawal-advance credit, and INSS lending for retirees and pensioners. Its apparent purpose is to allow visitors to learn about, simulate, and contract credit products, with financing coordinated through partner financial institutions.

Scam/Impersonation Risk

No contradictions were observed. The site presents a coherent financial-services identity, includes business and contact information, and shows no apparent phishing, credential-harvesting, malicious-script, or brand-impersonation indicators in the supplied content. External reputation checks found no malicious or suspicious detections, and the site's historical record shows continuity rather than suspicious repurposing.

EVIDENCE

- The homepage is identified as a corporate financial-services site and contains no login form, hidden form, password-submission form, or untrusted form destination.
- Observed site behavior recorded no cloaking, suspicious inline scripts, wallet activity, clipboard manipulation, hidden forms, or external password forms.
- The domain registration record shows registration on 2023-05-18, with an age of 3.23 years and expiration on 2031-05-18.
- Archive coverage contains 41 snapshots from 2024-09-09 through 2026-04-11, spanning 3 tracked years, with no detected semantic repurposing.

Regulatory Verification Notes

The homepage and related informational pages identify 321bank as a lending business, provide CNPJ and address information, include contact details, and publish an LGPD page. The disclosed business model—CLT payroll-deductible lending, FGTS anticipation, and INSS credit—has material consumer-finance implications because revenue is generated through interest and fees and contracting is coordinated with partner institutions. No specific license or registration number is claimed in the supplied site content, so the regulatory position of the operating entity and its partners remains a verification matter rather than an indication of deception. The available broker-reputation context contains no matching record.

EVIDENCE

- The homepage and legal-information content identify a legal entity through a CNPJ, provide an address, and link to LGPD and contact information.
- The site title and product pages describe “Empréstimo CLT,” “Antecipação FGTS,” and “Empréstimo INSS – Aposentado / Pensionista,” with simulation and contracting functionality.
- The site is served from AS205157, identified as CIDNOC - Daniel Cid, US.
- The transport layer uses a DV TLS certificate issued by GlobalSign GCC R6 AlphaSSL CA 2025, valid to 2026-09-23.

What to Verify Next

Before a regulated institution establishes a commercial relationship, it should confirm the disclosed CNPJ and operating entity through the applicable Brazilian corporate and financial-services registries, and separately confirm the authorization and responsibilities of any partner institutions named in contracting materials. Contract documentation should be reviewed for the applicable interest rate, fees, repayment mechanics, data-processing terms, and cancellation rights. Official contact channels should also be confirmed through an independent route before sensitive account or loan matters are handled.

EVIDENCE

- The site provides CNPJ, address, phone numbers, and legal-information pages that can be compared against registry records.
- The product pages and FAQs describe credit simulation and contracting but do not supply a specific license or registration number in the supplied content.
- The site exposes Facebook, Instagram, and TikTok links as additional channels for corroborating the business identity.

Summary Verdict

The website has a **high-trust, legitimate, established** posture supported by converging identity, content, behavioral, historical, reputation, and transport-security signals. No scam, phishing, impersonation, or identity-conflict indicators were identified. Normal interaction, including account login and standard use, is appropriate.

Infrastructure Integrity

Cloudflare CDN and WAF protection provide a meaningful layer of resilience against routine web abuse and help reduce direct exposure of the application infrastructure. The observed address was a CDN edge address, and no origin candidate was identified during the analysis; this is a protective infrastructure characteristic, not independent proof of legitimacy.

Closing Assessment

Prospective users and counterparties may proceed with normal account and service interaction while applying ordinary financial-product diligence to the contractual terms and transaction details.

Written analysis generated 2026-08-10 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	LIKELY
Identity score	76/100
Identity verification confidence	76%

- Trusted social count=2

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of 321bank.com.br.

- The request stayed on 321bank.com.br. It was not redirected to another domain. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2031-05-18. CLEAR
- The earliest public archive of this site is from 2024-09-09. CLEAR
- It is hosted on CIDNOC, from a server in US. NOTED

Domain intelligence

Registrar	Not available
Hosting	CIDNOC - Daniel Cid, US
Country	US
Server IP	185.70.162.11
Name servers	langston.ns.cloudflare.com, meadow.ns.cloudflare.com
SSL issuer	GlobalSign GCC R6 AlphaSSL CA 2025
SSL expiry	2026-09-23
Domain age	3.2 years
Domain expiry	2031-05-18
Archive first seen	2024-09-09
Archive snapshots	41
Reputation	VirusTotal: 0 flagged AbuseIPDB: 3 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about 321bank.com.br at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/321bank.com.br> · assessed 2026-08-10