

Is concredito.com.mx legit? TrustSniffer's high-trust assessment: 80/100

concredito.com.mx

Verdict

80

OUT OF 100

HIGH TRUST

concredito.com.mx appears legitimate.

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

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-04 by automated analysis. Classification confidence 70%.

What this site appears to be

Spanish-language ConCrédito page recruiting women to operate loan and catalog-sales businesses through a mobile app and personalized credit line. It discloses high annual interest and CAT figures, identifies Fincrementar S.A. de C.V. and Gentera, describes CNBV supervision, warns against advance-payment fraud, and links to consumer, contractual, privacy, collections, and governance resources.

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	10 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	18 years old Registered history	CLEAR
Web archive	Archived since 2013 166 snapshots	CLEAR

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 2013.
- 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

ConCrédito is a Spanish-language commercial lending and catalog-sales platform that recruits women to operate app-supported businesses using personalized credit lines, earning bonuses from representative-issued loans and product sales while the operator derives revenue from credit interest and related commercial activity.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing indicators, or confirmed malicious reputation signals were observed. The site's long-established domain, sustained historical record, and clean assessment across major threat-intelligence sources support the conclusion that it is the authentic website of an established business. Interactive testing also found no credential-harvesting forms, hidden forms, cloaking, suspicious inline scripts, clipboard manipulation, or cryptocurrency-wallet behavior.

- The domain-registration record identifies FIN UTIL, SA DE CV SOFOM ENR as the owner and AKKY ONLINE SOLUTIONS, S.A. DE C.V. as registrar; the domain was registered on 9 April 2008 (~18.33 years old) and expires on 8 April 2027.
- The web archive contains 166 snapshots spanning 12 February 2013 to 20 April 2026 (14 years tracked), with no detected suspicious repurposing or semantic drift.
- The homepage displayed no login or sensitive-data form, hidden form, untrusted form destination, or brand-impersonation pattern.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no unsafe-browsing finding, and no external threat-list hit for the domain.

Regulatory Verification Notes

The homepage identifies Fincrementar S.A. de C.V. under the ConCrédito name and describes it as a commercial rather than financial entity. It also presents Gentera and CNBV supervision as regulatory context and links visitors to consumer, contractual, privacy, collections, and governance materials. The disclosed lending model includes personalized credit lines, representative-issued loans, online catalog stores, bonuses, and high annual-interest and total-cost figures; these are material contractual terms for participants. No license number or independently confirmed regulatory authorization is established by the supplied evidence, so the regulatory

presentation should be understood as an on-page disclosure rather than an external licensing determination. The absence of a match in the supplied broker-intelligence dataset is neutral and does not constitute an adverse finding.

- The homepage states that Fincrementar S.A. de C.V. “ConCrédito” is a commercial entity and provides regulatory and governance context involving Gentera and CNBV supervision.
- The homepage publishes annual-interest and total-cost disclosures and links to consumer, contractual, privacy, collections, and corporate-governance resources.
- The site’s hosting infrastructure is served from AS58182 (Wix.com Ltd., IL).
- The site’s transport encryption uses a valid DV TLS certificate issued by R13, valid until 24 August 2026.

What to Verify Next

Before entering a representative arrangement or accepting credit, the contracting party should be matched against the legal name in the agreement, and any claimed supervisory status should be checked directly in the relevant official registry. The full credit agreement should be reviewed for interest, total cost, repayment allocation, collections procedures, representative liability, commissions, and termination rights. Official payment and support channels should also be confirmed independently before funds are transferred.

- The homepage states that loan processing is free and that ConCrédito does not request advance payments to process or accelerate a loan.
- The homepage instructs borrowers to make repayments through their ConCrédito representative rather than directly to ConCrédito.
- The homepage directs visitors to dedicated security guidance and advises reporting payment requests made in the company’s name.
- The site provides links to contractual, privacy, consumer, collections, and governance materials that can be reconciled with the final agreement.

Summary Verdict

The website is legitimate, established, and trustworthy, with convergent identity, historical, reputational, content, and technical evidence supporting its authenticity. No contradictory fraud or impersonation signals were identified. Normal interaction, including account login and standard use, is appropriate.

Infrastructure Integrity

The site resolves to one Wix-hosted address assessed as a likely direct hosting endpoint; no CDN or WAF layer was detected in the supplied infrastructure mapping. The resolved infrastructure is internally consistent, although hosting architecture alone is only a supporting security consideration and not proof of business legitimacy.

Closing Assessment

Prospective users may engage with the website normally, while applying standard financial due diligence to contractual obligations and independently confirming material claims before committing funds.

Written analysis generated 2026-08-04 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	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

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 concredito.com.mx.

- The request stayed on concredito.com.mx. It was not redirected to another domain. CLEAR
- Registration is published under AKKY ONLINE SOLUTIONS, S.A. DE C.V.. CLEAR
- DNS for this domain is served by googledomains.com, across 4 name servers. NOTED
- The registration is paid up to 2027-04-08. NOTED
- The earliest public archive of this site is from 2013-02-12. CLEAR
- It is hosted on wix_com, from a server in IL. NOTED

Domain intelligence

Registrar	AKKY ONLINE SOLUTIONS, S.A. DE C.V.
Hosting	wix_com - Wix.com Ltd., IL
Country	IL
Server IP	185.230.63.171
Name servers	ns-cloud-c1.googledomains.com, ns-cloud-c2.googledomains.com, ns-cloud-c3.googledomains.com, ns-cloud-c4.googledomains.com
SSL issuer	R13
SSL expiry	2026-08-24
Domain age	18.3 years
Domain expiry	2027-04-08
Archive first seen	2013-02-12
Archive snapshots	166
Reputation	VirusTotal: 0 flagged AbuseIPDB: 10 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about concredito.com.mx 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/concredito.com.mx> · assessed 2026-08-04