

Is sbpay.cl legit? TrustSniffer's high-trust assessment: 75/100

sbpay.cl

Verdict

75

OUT OF 100

HIGH TRUST

sbpay.cl appears legitimate.

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

Not Scam

Low Risk

Assessed 2026-07-31 by automated analysis. Classification confidence 65%.

What this site appears to be

Spanish-language sbpay VISA financial-services page for applying for and managing a credit card, making payments, requesting advances or refinancing, viewing benefits, and accessing support and legal information. It contains sensitive RUT, password, email, telephone, and payment workflows, alongside customer-service contacts, fraud warnings, fee disclosures, and a reference to Chile's CMF.

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	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	7.0 years old Registered history	CLEAR
Web archive	Archived since 2020 385 snapshots	CLEAR
Certificate	Encrypted connection Issued by WE1	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 2020.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is a Spanish-language financial-services portal for the sbpay VISA credit card, providing card applications, account access, bill payments, cash advances, debt refinancing, benefits, statements, password management, and customer support; its business model centres on card-administration fees, credit services, and related financial or insurance products, creating a conventional but sensitive consumer-finance transaction environment.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing indicators, malicious reputation findings, or suspicious browser behaviour were observed. The established domain history, sustained archival continuity, clean external reputation, and absence of untrusted form destinations collectively support the conclusion that this is a legitimate sbpay service rather than a deceptive copy. The presence of login and payment forms is consistent with the stated customer-portal function and does not, in this evidence, indicate credential theft.

- The domain registration record identifies Matic Kard S.A as the owner and NIC Chile as the registrar; registered 2019 (~6.97 years old), with expiration recorded as 2030-08-12.
- The domain's historical record contains 385 archive snapshots spanning 2020-06-20 to 2025-11-13 (6 years tracked), with no detected repurposing or semantic drift.
- The homepage displayed five functional forms for account payment, login, password recovery, password change, and refinancing validation; no hidden forms or untrusted destinations were detected.
- External reputation checks recorded zero malicious and zero suspicious detections, no phishing or impersonation finding, and no reported abuse against the observed delivery infrastructure.

Regulatory Verification Notes

The site provides legal and regulatory information, fee disclosures, customer-service details, security guidance, and a reference to Chile's Comisión para el Mercado Financiero. These are substantive indicators of an established consumer-finance operation. However, the supplied pages do not show a specific licence or registration number, so the precise regulated entity and authorization applicable to the offered credit services cannot be established from the on-page material alone. No matching third-party broker profile was identified, but that is neutral contextual information rather than a licensing conclusion.

- The homepage explains when the monthly administration commission applies and describes the "Comisión Cero" conditions, including at least 10 purchases totalling CLP 30,000 or more during the billing period.

- The legal-information area references Chile's Comisión para el Mercado Financiero but, in the supplied content, does not state a licence or registration number.
- The site's transport encryption uses a WE1-issued domain-validated TLS certificate, valid to 2026-09-02.
- The customer-facing content includes fraud-prevention guidance, financial education, fee information, and legal resources alongside the transactional services.

What to Verify Next

For enhanced due diligence, the legal entity shown in the contractual terms should be matched against the relevant Chilean corporate and financial-sector registers, and the applicable authorization should be confirmed directly with the competent registry. Before exceptional or high-value transactions, official payment instructions and customer-service channels should be cross-checked through an independently obtained statement, card document, or telephone number.

- The account workflows request sensitive identifiers and authentication information, including RUT and passwords, making independent confirmation appropriate for first-time access.
- The payment interface supports account settlement using a RUT and includes notification-email and payment-method fields.
- The site provides customer-service and legal-information resources that can be compared with independently held account documentation.

Summary Verdict

The website presents as a legitimate, established, and trustworthy financial-services portal. Its coherent corporate identity, durable operating history, clean security reputation, transparent customer information, and technically normal application behaviour converge strongly in support of authenticity. Normal interaction, including account login and standard use, is appropriate.

Infrastructure Integrity

The website is protected by Cloudflare's CDN/WAF, which reduces direct exposure of the underlying server and provides a mainstream defensive delivery layer; this is a mitigating security control, not independent proof of legitimacy.

- The hosting infrastructure is served from AS13335 (Cloudflare, Inc.); the observed edge addresses were 104.18.24.29 and 104.18.25.29.
- All observed addresses were Cloudflare edge servers, with the origin server shielded behind the CDN/WAF during the assessment.

Closing Assessment

Prospective customers may use the site normally, while applying standard financial-account safeguards and completing registry-level due diligence where institutional onboarding or unusually significant transactions require it.

Written analysis generated 2026-07-31 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 sbpay.cl.

- The request stayed on sbpay.cl. It was not redirected to another domain. CLEAR
- Registration is published under NIC Chile. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2030-08-12. CLEAR
- The earliest public archive of this site is from 2020-06-20. CLEAR
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	NIC Chile
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	2606:4700::6812:191d
Name servers	kiki.ns.cloudflare.com, matt.ns.cloudflare.com
SSL issuer	WE1
SSL expiry	2026-09-02
Domain age	7.0 years
Domain expiry	2030-08-12
Archive first seen	2020-06-20
Archive snapshots	385
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about sbpay.cl 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/sbpay.cl> · assessed 2026-07-31