

Function of the commercial position:

- 1- Make visits to effective and potential clients, after studying the market, delving into the financial weaknesses they have, to evaluate the possibility of placing a product from BANDEC.
- 2.- Hold Seminars, workshops and conferences for clients with the purpose of promoting the different services that BANDEC offers.
- 3.-Receive applications for loans for working capital, investments, purchase of construction materials, factoring, discounts on bills, guarantees, bank guarantees; letter of credit requests. Verify that they contain all the documentation required for acceptance, in case of difficulties, advise them. Check that the service request files have a well-defined destination, type, amount, form of disposition and amortization, taking into account the production, execution or sales cycle. That the guarantees offered are detailed, contain a brief analysis of clients and suppliers, detailed by age, with emphasis on past due debts. From all this analysis, evaluate the level of risk that it implies for BANDEC and, according to its consideration, submit it to the Credit Committee for approval or not.
- 4.- After the loan is approved, make the contract with the client, establishing with this action the legalization of the commitments made.
- 5.- Enable the loan file (dynamic and general folder), keep the different documentation that it carries updated.
- 6.- Make visits to the companies and organizations that received a loan or some service from BANDEC to verify the destination that has been given, if it corresponds to what was conceived in the approval, in case of deviation from the approved concept, adopt the measures that They are established in banking regulations.
- 7.- Provide a distinguished and professional treatment to potential and effective clients, always looking for the most convenient solutions for both organizations.
- 8.- Verify in the legal documentation that the clients that request credit have formalized their current or investment account according to the type of credit requested, have their appointment and their signatures are registered in the Micro and that these coincide with those of the applications.
- 9.- Make the provisions in the customer's account according to approved cash flow.
- 10.- Follow up on the credit, checking its solvency, liquidity, and cash flow behavior, making the evaluations in the Credit Committee and keeping a copy in the Credit file.
- 11.- Prepare information on credit assets by company and by requested credit.
- 12.- Keep up-to-date on the changes that originate in the banking system, on the financial and accounting management techniques of companies, which allows them to perform better.

13.- Make the proposal for the level of portfolio placement and interest income for the level of actual and potential clients.

14.- Carry out the Tests and reviews of the Special type (Semiannual and Quarterly) assigned to it.

15.- Guide and advise companies on the different services that the bank provides on bills of exchange.

16.- Perform collection management service, acceptance of bills of exchange, letter discount, factoring, protests, grant guarantees, local letters of credit, etc.

17.- Perform any other function assigned by the immediate superior boss.

Debit card: One issued by authorized financial institutions, which allows the holder to use the funds that he has in an account to facilitate the acquisition of goods, services or cash advance, through a mechanism that debits directly your account.

Point of Sale Terminal (POS or POS): Equipment capable of processing transactions for the sale of goods or services and cash delivery with the help of plastic cards and the intervention of an operator.