

# Documentation Required

**Quick reference for Billing & CSR.** The full, canonical SOP lives in the Onboarding Operations book — see [Onboarding Requirements — Documents & Verification Guide](#). Always defer to that page if anything below conflicts with it.

## What every client must send before dispute work begins

1. **Government-issued photo ID** — Driver's License (FRONT only), State ID, or US Passport. Must be unexpired and show full legal name clearly.
2. **Social Security verification** — Social Security Card (preferred), W-2, or 1099 showing the full SSN.
3. **Proof of Address (POA)** — utility bill, bank statement, government letter, or lease agreement. Must be dated within the last **60 days** and show the client's full legal name + current address.

## Quality standards (reject if any of these fail)

- Clear and fully readable — no blur, no crop, no cut-off corners.
- All four corners visible — no folded or hidden edges.
- JPG, PNG, or PDF only — no screenshots of screenshots.
- Driver's License: FRONT side only.
- POA dated within 60 days of submission.

## Common client questions billing/CSR will hear

- **"Do I need to send the back of my license?"** No — front only.
- **"My utility bill is 3 months old, can I use it?"** No — must be within 60 days. Ask for a current bank statement instead.
- **"I just moved and have no bills here yet — what do I do?"** Send a signed copy of the lease agreement at the new address.
- **"Can I use a Passport instead of a Driver's License?"** Yes — US Passport or Passport Card is fully accepted.
- **"I lost my Social Security Card."** A W-2 or 1099 showing full SSN is accepted as a substitute.
- **"I don't have any bills in my name — only a PO Box."** Escalate to Team Lead for approval before accepting a PO Box.

# If client refuses to send POA

Client must still provide current address verbally or in writing. Notify the Dispute Team — they will generate the POA internally. Log it in GHIL notes: "*Client declined POA submission — address confirmed verbally. Dispute Team notified.*"

# If client has no supporting documents at all

Escalate to Team Lead before proceeding. Do not start dispute work without verified docs.

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*For full details, edge cases, and the legal reasoning, read the master guide: [Onboarding Requirements — Documents & Verification Guide](#).*

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