

Onboarding Requirements

This page details every document required to onboard a client legally and correctly — including what's acceptable, what's not, and why we can't skip verification before dispute work begins.

Onboarding Requirements — Documents & Verification Guide

All clients must provide valid identification and proof of address before dispute work can begin. Proper document verification is a legal requirement — we cannot send disputes on behalf of a client without verifying who they are.

Why Documents Are Non-Negotiable

Credit bureaus require that dispute letters come from the actual consumer. Without verified ID and proof of address, our dispute letters lack legal standing and will be rejected. Do not begin dispute processing for any client whose documents are incomplete. This protects the client AND the company.

Required Documents — Standard List

Every client must provide all three of the following. There are no exceptions to this requirement unless specifically authorized by the Team Lead.

#	Document Type	Requirement	Notes
1	Government-Issued Photo ID	Driver's License (front side only), State ID, or Passport	Must be unexpired. Must show full name clearly. FRONT only — back is not accepted.

#	Document Type	Requirement	Notes
2	Social Security Verification	Social Security Card (preferred), W-2, or 1099 showing full SSN	Must show complete SSN. Social Security Card is preferred. W-2 or 1099 accepted as alternative.
3	Proof of Address (POA)	Utility bill, bank statement, government letter, lease agreement	Must be dated within 60 days. Must show client's full legal name and current address.

⚠ Document Quality Standards

All submitted documents must meet these standards before being accepted:

- Clear and fully readable — not blurry, cropped, or cut off
- All four corners visible — no folded or hidden edges
- For Driver's License: FRONT side only is required
- For POA: dated within the last 60 days from the date of submission
- File format: JPG, PNG, or PDF — no screenshots of screenshots

If a document does not meet these standards, reject it and request a new submission. Never upload a low-quality document to DisputeFox — it will cause delays or rejection from the bureaus.

Alternative Documents

Use the following alternatives ONLY when the primary required documents are genuinely unavailable. Always try for the primary first.

Primary Document	Not Available?	Accepted Alternatives
Driver's License	Client doesn't drive or license is expired	<ul style="list-style-type: none"> • State-issued ID (non-driver) • US Passport or Passport Card • Military ID

Primary Document	Not Available?	Accepted Alternatives
Social Security Card	Lost, damaged, or unavailable	<ul style="list-style-type: none"> • W-2 form (most recent year) showing full SSN • 1099 form showing full SSN, last 4 digits can be used but this would make the disputes less effective • If none of these are available, ask for SSN and get 2 POAs from client instead of 1
Proof of Address	Recently moved or no bills in their name	<ul style="list-style-type: none"> • Bank statement (within 60 days) • Credit card statement (within 60 days) • Official government mail (IRS notice, DMV, etc.) • Signed lease agreement (must show current address) • Last resort: PO Box may be used — contact Team Lead for approval first

Special Scenarios

Client Has Recently Moved

- If the client has no bills or documents at their new address yet, request a copy of their signed lease agreement.
- If the address on their photo ID doesn't match their current address, that's fine — use a separate POA document for the current address.
- Always record the client's CURRENT address in DisputeFox, not the address on their ID.

Client Opts Out of POA Submission

- A client may decline to send a POA document.
- In this case, the client must still provide their current address verbally or in writing.
- Notify the Dispute Team — they will generate a POA internally from the address provided.
- Document this exception in the GHL notes: "Client declined POA submission — address confirmed verbally. Dispute Team notified."

Client Has No Supporting Documents at All

- This is rare but happens. Escalate to Team Lead before proceeding.
- As a last resort, a PO Box address may be used — but only with Team Lead approval.
- Do not begin dispute processing until this is resolved.

Client's Name Does Not Match Documents

- If there is a name discrepancy (e.g., nickname on account vs. legal name on ID), always use the legal name from the government ID for DisputeFox and GHIL.

Document Upload Procedure

Follow these exact steps every time a document is received:

1. **Receive document** — via email, GHIL upload, or SMS photo
2. **Review quality** — check clarity, completeness, date (if applicable), and name match
3. **Reject if substandard** — immediately reply requesting a clearer copy. Never upload blurry or cropped documents.
4. **Upload to DisputeFox** — go to the client's profile → Documents → Upload the document to the corresponding field

Document Verification Checklist

Before marking documents as "complete" in GHIL, confirm all of the following:

- Photo ID received — unexpired, front side, full name visible, all four corners shown
- SSN document received — full SSN visible
- POA received — dated within 60 days, client's full name and current address shown
- All documents uploaded to DisputeFox profile
- Credit monitoring working and present in DisputeFox
- Signed service agreement on file (separate from ID documents)

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