dLoop Business Portal – Business Verification Requirements

Scope: This document applies **only to businesses onboarding through the dLoop Business Portal**.
It does **not** cover CycleIQ OS operators, recycling verification, or material-handling compliance.

---

1. Purpose of Business Verification

The goal of verification in the dLoop Business Portal is to:

- Establish **business identity and trust**
- Prevent fraud and impersonation
- Enable **wallet funding, payouts, and promotions**
- Allow participation in campaigns, bonuses, and rewards
- Support payment and tax-readiness (future-proofing)

   dLoop verifies **who the business is and how it participates**.
   It does **not** verify physical recycling, materials, or compliance — that remains exclusive to CycleIQ OS.

---

2. Required Verification Documents (All Businesses)

These documents are required for **all businesses** onboarding into the dLoop Business Portal, regardless of industry.

2.1 Business License / Registration (Required)

Accepted documents:

- Business License
- Articles of Incorporation
- LLC Registration
- DBA / Fictitious Business Name filing

Purpose:

- Confirms legal existence of the business
- Enables verified business status
- Displays trust badge within dLoop

Status types:

- Approved
- Under Review
- Needs Attention

2.2 Government ID of Owner or Authorized Signatory (Required)

Accepted documents:

- Driver's License
- Passport
- State-issued ID

Who can submit:

- Business owner **or**
- Authorized representative / signatory

Purpose:

- Fraud prevention
- Identity accountability
- Payment compliance requirements

  Note: The label should read **"Owner or Authorized Signatory"**, not only "Owner", to support corporate entities.

2.3 Proof of Business Address (Required)

Accepted documents:

- Utility bill
- Bank statement
- Lease agreement
- City- or state-issued correspondence

Rules:

- Must be dated within the last **90 days**
- Business name or authorized signatory name accepted

Purpose:

- Jurisdiction validation
- Anti-fraud checks

• Eligibility for local programs and campaigns

2.4 EIN / Tax Identification Document (Conditionally Required)

Accepted documents:

• IRS EIN Confirmation Letter (CP 575)
• SS-4 confirmation
• Official Tax ID documentation

Required if the business will:

• Fund campaigns
• Issue payouts or bonuses
• Move money through the dLoop Wallet

If not uploaded:

• Business may browse and view analytics
• Wallet payouts, funding, and paid promotions remain locked

---

3. Verification Levels & Access Control

Verification directly controls feature access inside the dLoop Business Portal.

3.1 Verification Status Levels

• **Unverified** – Documents missing or rejected
• **Verified – Limited Access** – Identity verified, tax docs missing
• **Verified Business** – Full access unlocked

3.2 Feature Access by Verification Level

Feature	Unverified	Verified – Limited	Fully Verified
Business Profile Visible	❌	✅	✅
Create Promotions	❌	✅	✅
Join Campaigns	❌	✅	✅
Fund Campaigns	❌	❌	✅
Wallet Payouts	❌	❌	✅

Feature	Unverified	Verified – Limited	Fully Verified
Issue Bonuses / Rewards	❌	❌	✅

---

4. Recycling Centers – Special Verification Requirement

Exception Rule: Recycling Centers onboarding through the dLoop Business Portal **must provide a valid CalRecycle Recycling Permit**.

This requirement applies **only** to Recycling Centers and does **not** apply to other business types (retail, gyms, brands, restaurants, etc.).

4.1 CalRecycle Recycling Permit (Required for Recycling Centers Only)

Accepted documents: - CalRecycle Recycling Center Permit - Official CalRecycle-issued documentation showing permit number and status

Purpose: - Confirms the entity is a legally authorized Recycling Center - Prevents impersonation or fraudulent recycling claims - Determines eligibility for recycling-specific features and visibility

System behavior: - Permit is validated against CalRecycle records (manual or automated) - Expiration dates are tracked - Expired or missing permits automatically restrict recycling-related features

⚠️ Important: This requirement applies even when the Recycling Center is using dLoop **without** CycleIQ OS.

---

5. Documents Explicitly NOT Required in dLoop

The following are **intentionally excluded** from dLoop Business Portal verification:

- Scale certifications
- CalRecycle IDs
- Processor contracts
- Material-handling licenses

These documents belong exclusively in **CycleIQ OS**, not dLoop.

---

5. UX & UI Recommendations (Implementation Guidance)

To reduce confusion and support tickets:

- Display a **Verification Status Badge** at the top of the portal

- Clearly label locked features with the reason (e.g., "EIN required")
- Allow document re-upload without restarting verification
- Timestamp uploads and approvals for audit clarity

Example lock message:

> 📊Wallet payouts locked — EIN required

---

6. Guiding Principle (Locked Rule)

> **dLoop verifies business identity, eligibility, and financial readiness.**
> **CycleIQ verifies real-world recycling activity and compliance.**

This separation keeps the platform scalable, compliant, and easy to understand.

Document Owner: Nevyo / dLoop Product Team
Applies To: dLoop Business Portal (All Business Types)