



LENDER USER GUIDE

Version 1.3 – 2024

Contents

How to create an inspection.....3

How do I activate multiple inspection type?.....3

Meaning of different status of the inspection5

How to View inspection details and progress5

How do I edit the created inspection 6

How to delete an inspection..... 7

How to view rejected documents, notify seller or request bypass..... 8

How to Download a report 9

How to invite new users to join your company 9

How to set your visibility among all Brokers OR limit it to your Users only.....10

How to integrate B2B API 12

How do I update my payment details? 13

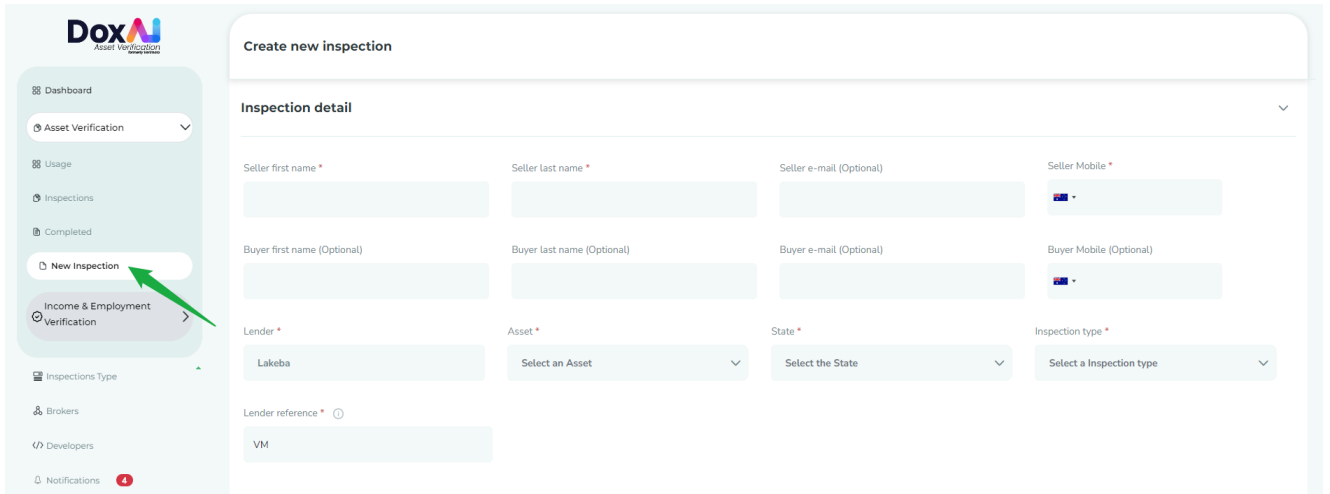
What are Admin Users Responsibility? 13

How do Lender Admin monitor portal activities? 13

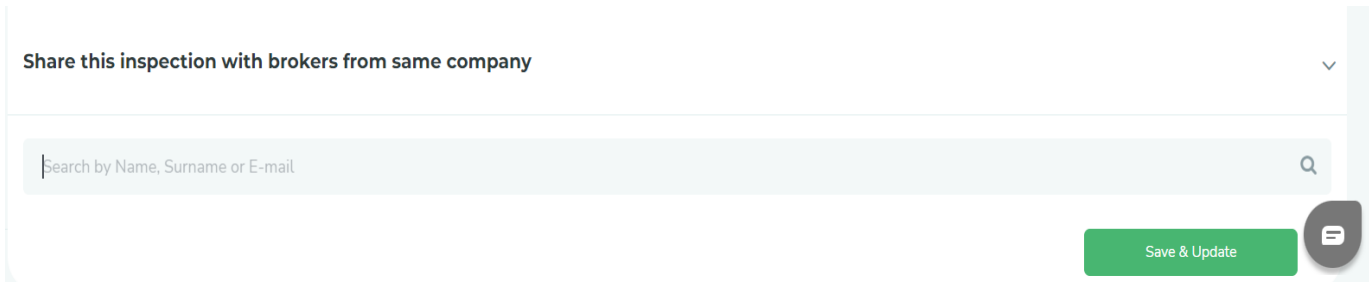
How do I add my company as a lender under DoxAI Asset Verification?14

How to create an inspection

1. Click on “New inspection” and provide Seller details, Buyer details and select the asset, state, and inspection type. Provide the **deal/loan/lender reference number**.



2. You can also share the inspection with other users from your company by searching them by Name, Surname or Email. By sharing the inspection, you allow those users to edit/delete the inspection.



How do I activate multiple inspection type?

The Lender Admin will have access to activate multiple inspection types from the “Inspections Type” tab.

By default, “New Lending” Inspection type will be activated for all the assets with all the available documents. You can customise the document list of each inspection type for each assets & state and activate multiple inspection types-

The screenshot shows the 'Inspection type' configuration page for 'Motor Vehicle' in 'NSW'. The table below summarizes the document requirements for each category:

Inspection type	Make Mandatory	New Lending	Refinance	Personal Loan	Collections
Photo Identification		Deactivate	Activate	Activate	Activate
ID Front		✓	✓	✓	✓
ID Back		✓	✓	✓	✓
Passport		☐	☐	☐	☐
Selfie		✓	✓	✓	✓
Vehicle Details		✓	✓	✓	✓
Build Plate		✓	✓	✓	✓
Number Plate		✓	✓	✓	✓

- Go to “Inspection type” tab
- Select the “Asset” and “State” you want to customise the document list
- You can also select “Apply same condition for all state”, if you want to keep the same document list for each state

The screenshot shows the 'Inspection type' configuration page for 'Motor Vehicle' in 'NSW'. Red annotations highlight the 'Deactivate' and 'Activate' buttons for the 'New Lending' and 'Refinance' columns, and a red bracket groups the 'Photo Identification' section. A 'Save & Update' button is visible at the bottom right.

1. You can Select/ Unselect the entire document section
2. You can Select/ Unselect individual documents under document section

1. Once the document list is finalised, click the “Activate” button to activate that “Inspection type”
2. Click on “Save and update” to save the changes. NOTE: These changes will be reflected in the new Inspections created for your company by brokers OR from your Lender company.

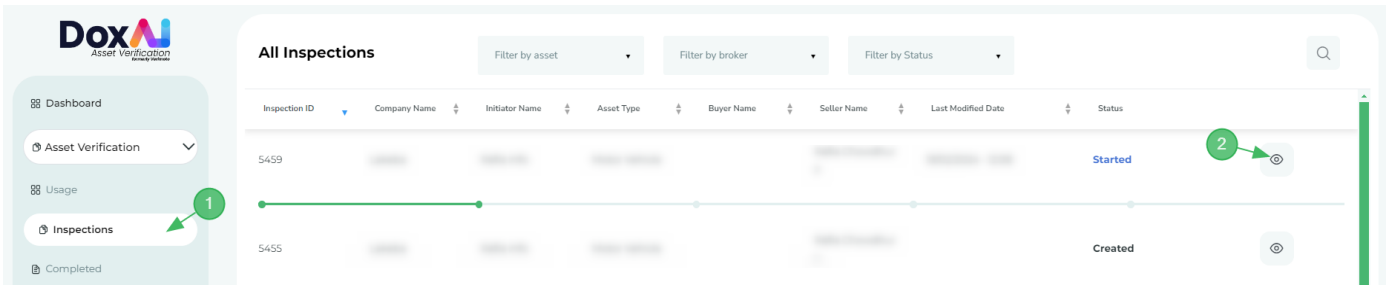
You can also deactivate any Inspection type by clicking the “Deactivate” button-

Meaning of different status of the inspection

- **Created:** After the inspection has been created by the broker.
- **Started:** After the seller has provided the 6-digit OTP in the web app and progressed to upload the documents.
- **Submitted:** After the seller has uploaded and submitted all the documents via web app.
- **Completed:** After the support team completes the document review and generates the report.
- **Rejected:** If the support team rejects any document submitted by the seller.
- **By-passed:** If the support team has rejected any document but the lender has requested to bypass OR approved a bypass request from broker to accept the same document.
- **Cancelled:** After the initiator cancels an Inspection from the “Edit inspection” tab.
- **Suspended:** After the support team suspends any inspection based on the request from the initiator.

How to View inspection details and progress

Go to “Inspections” and select “View details” of the inspection.

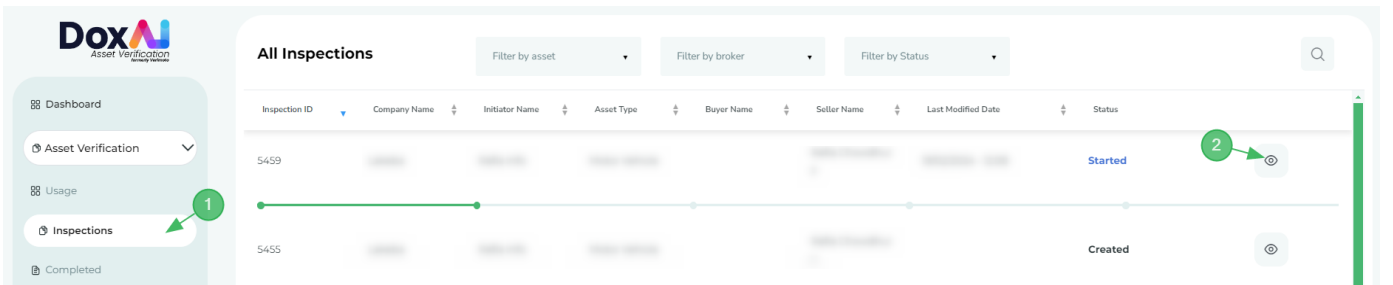


NOTE: If you are an admin user, you can also view the Activity log, Edit Inspection and Send reminder tab for the inspections created by other users from your company.

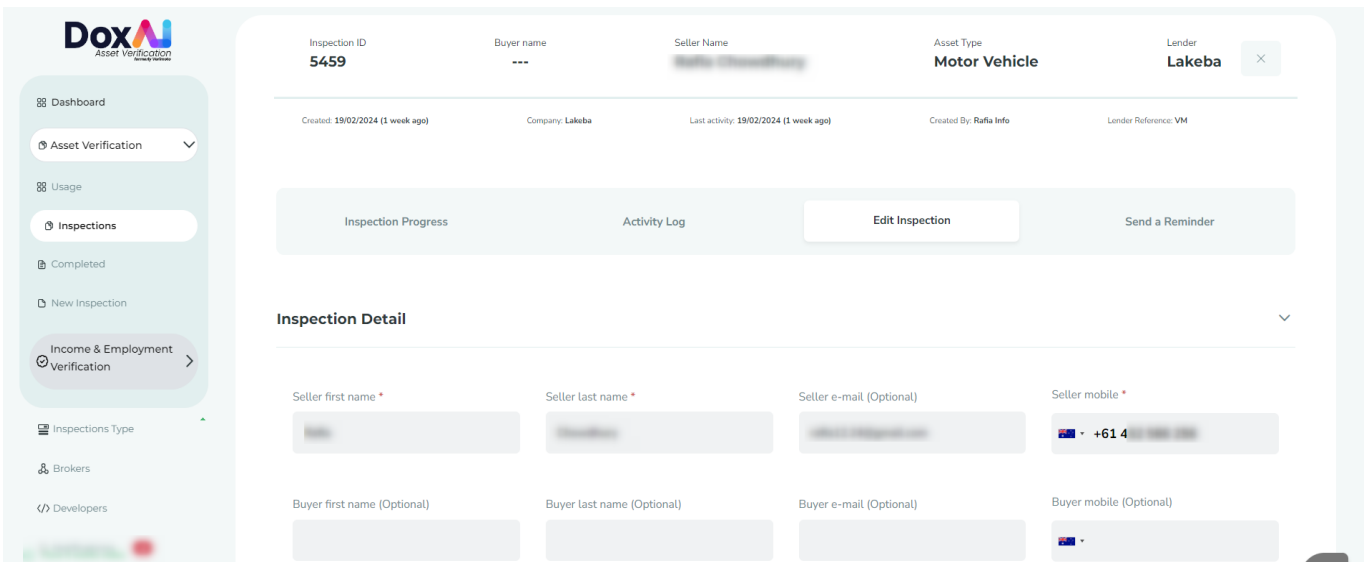
If the inspection was created by a third party (external) broker for your lender company, in “View details” you can track the Inspection progress.

How do I edit the created inspection

Go to “Inspections” and select “View details” of the inspection.



In “View details”, click on “Edit Inspection”.



You can edit seller details if the inspection is in “Created” status. If seller started working on the inspection, you can’t edit seller details. You can also edit the lender reference number before the inspection is completed/granted/cancelled.

If you have multiple inspection types activated, then the inspection with created status can be edited to change the inspection type using **Upgrade this inspection** option under Document required section.

4

Bank Statements

- Bank Statement
- Payout Letter 1
- Payout Letter 2

5

PPSR Certificate

- PPSR

Do you need to add documents for this inspection?

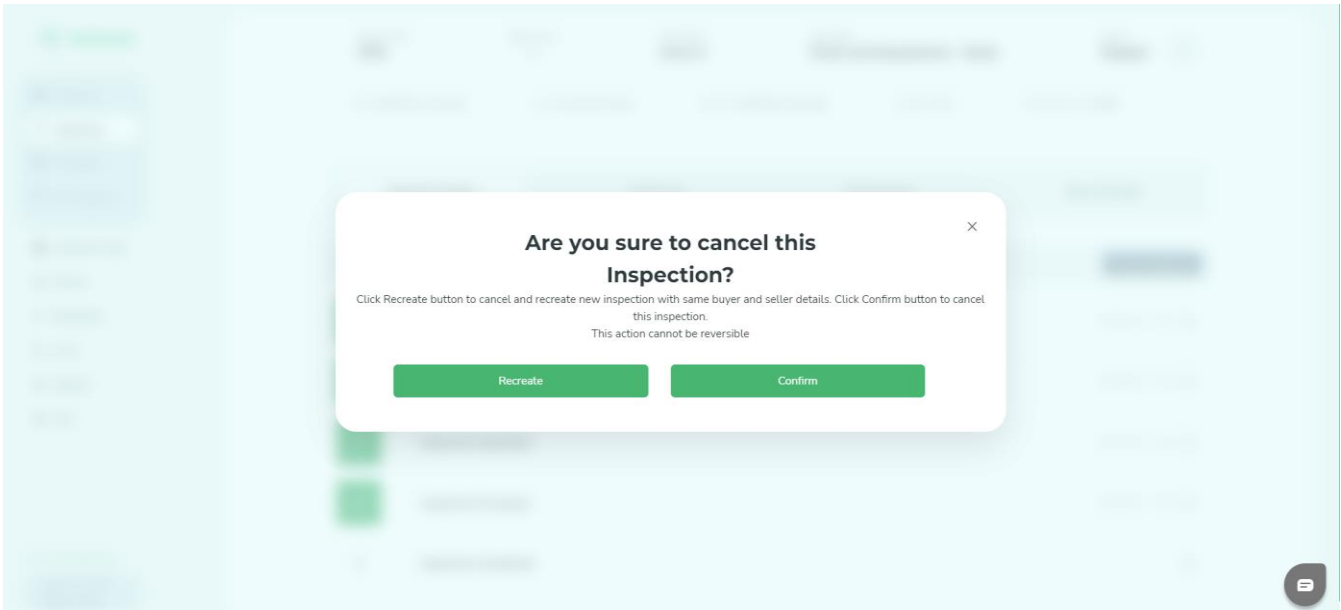
[Upgrade this inspection](#)

How to delete an inspection

Go to “Inspections” and select “View details” of the inspection. In “Inspection Progress”, click on “Cancel Inspection” to delete the inspection. You can cancel an inspection if it is “Created” status.

The screenshot displays the Dox AI Asset Verification dashboard. On the left is a navigation sidebar with options: Dashboard, Asset Verification, Usage, Inspections, Completed, New Inspection, Income & Employment Verification, Inspections Type, and Brokers. The main content area shows the details for inspection ID 5455. At the top, it lists: Inspection ID 5455, Buyer name ---, Seller Name [redacted], Asset Type Motor Vehicle, and Lender Lakeba. Below this, it shows: Created: 16/02/2024 (2 weeks ago), Company: Lakeba, Last activity: 16/02/2024 (2 weeks ago), Created By: Rafa Info, and Lender Reference: VM. A row of buttons includes Inspection Progress (selected), Activity Log, Edit Inspection, and Send a Reminder. A message states: "If this inspection is not correct - please cancel." with a Cancel Inspection button. Another message says: "To upload documents, please Start Inspection" with a Start Inspection button. At the bottom, a green checkmark icon is next to the text "Inspection Created" with a timestamp of 16/02/2024 - 17:48.

On click “Cancel Inspection”, you will have option to recreate a new inspection with the same details in editable format or confirm the cancellation of the inspection.

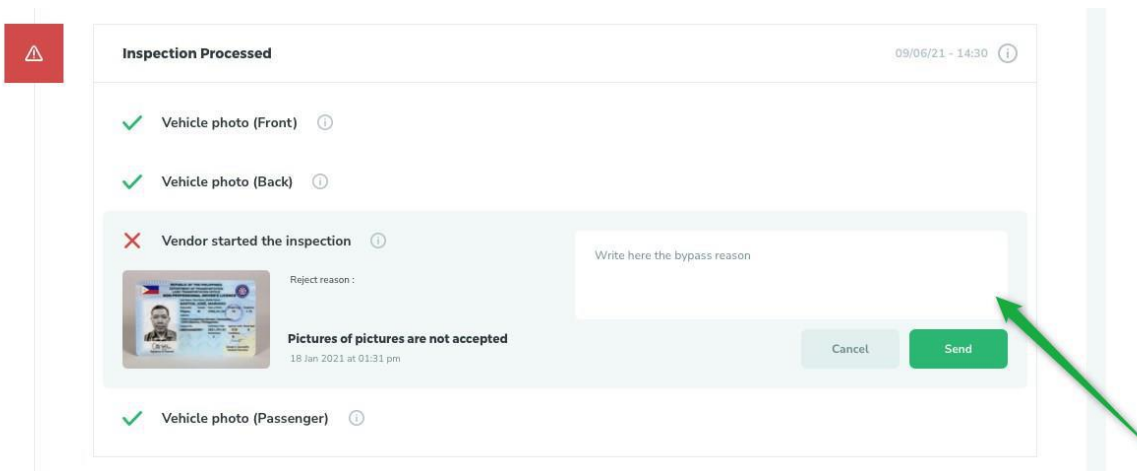


How to view rejected documents, notify seller or request bypass

If any of the seller’s uploaded documents get rejected, the seller of the inspection will get notified and the respective inspection will have “**Rejected**” status.

Inspection ID	Company Name	Initiator Name	Asset Type	Buyer Name	Seller Name	Submitted Date	Status	
1427			Motor Vehicle		Chilly Brown		Rejected	View details

Click on “View details” of the rejected inspection, to view the rejected documents. You can also use the “Notify seller” button to send a customized message to the seller’s email.



To request admin to bypass a rejected document, click on “Bypass” and mention reasons for bypass before sending the request to admin.

Inspection Processed 09/06/21 - 14:30 ⓘ

- ✓ Vehicle photo (Front) ⓘ
- ✓ Vehicle photo (Back) ⓘ
- ✗ Vehicle photo (Driver) ⓘ
 - Reject reason : **Pictures of pictures are not accepted**
18 Jan 2021 at 01:31 pm
 - Bypass** (highlighted)
 - Notify seller
- ✓ Vehicle photo (Passenger) ⓘ

Note: This bypass reason will also be reflected in the final report.

How to Download a report

- Go to “Completed” tab from left menu.
- Click on “Report” to download the report.

Completed Inspections Filter by asset Filter by broker 🔍

Seller Name	Asset Type	Broker Name	Lender Ref.	Inspection ID	Bypassed?	Actions
Sayem Shakir	Boat No Trailer	Sayem Shakir	VM	5454	Yes	📄 ⬇️ ⋮ (2)
Lara Millington	Motor Vehicle	Rafia Info	VM	4197	No	📄 ⬇️ ⋮
Rachna Test Upload	Motor Vehicle	Rachna Test	VM12345	3931	No	📄 ⬇️ ⋮

How to invite new users to join your company

User profile Company details Payment details **User roles** (2) Notification Settings Integration

Add Users and set their roles

Email	Name	Last name	Admin	Billing	Primary Contact	Enable OTP
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s.shakir@lakeba.com	Sayem	Shakir	✓	●	●	🔴
g.fernandes@lakeba.com	Gus	Fernandes	✓	●	●	🔴
avallino@doxai.co	Adrian	Vallino	✓	●	●	🔴
lmicheletti@doxai.co	Loris	Micheletti	✓	●	●	🔴
lhales@doxai.co	Ian	Hales	✓	●	●	🔴
info@verimoto.com	Rafia	Info	✓	○	○	🔴

📄 ⬇️ ⋮ (3)

Save & Update (4)

- Go to Settings.
- Click on “User roles”.
- Provide the user details, Email address, First name, and Last name. Also assign the roles to the user (Admin, Billing, Primary contact).
- Click “+” button to add this new user. You can add multiple users to the list using this button.
- Finally, click “Save & update” button.
- Added user will receive an invitation email to join your company. Once the user completes the onboarding process using that invited link, they will get added as the broker of your company and can create new inspections.
- User Roles:

Admin: Will have overall access to the portal.

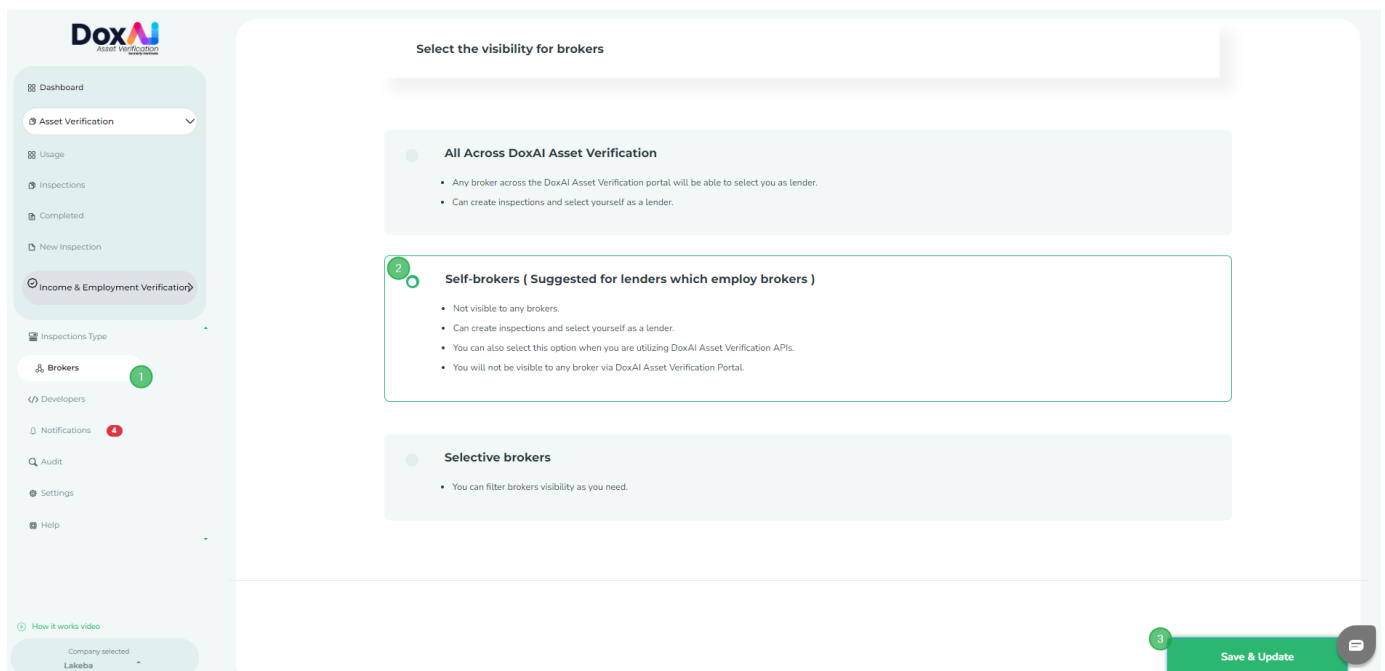
Billing: Will have access to manage the payment methods and invoicing options.

Primary Contact: Primary escalation contact for support and queries.

How to set your visibility among all Brokers OR limit it to your Users only

Visibility with just the company’s users: If you want to set your visibility with just the users under your company-

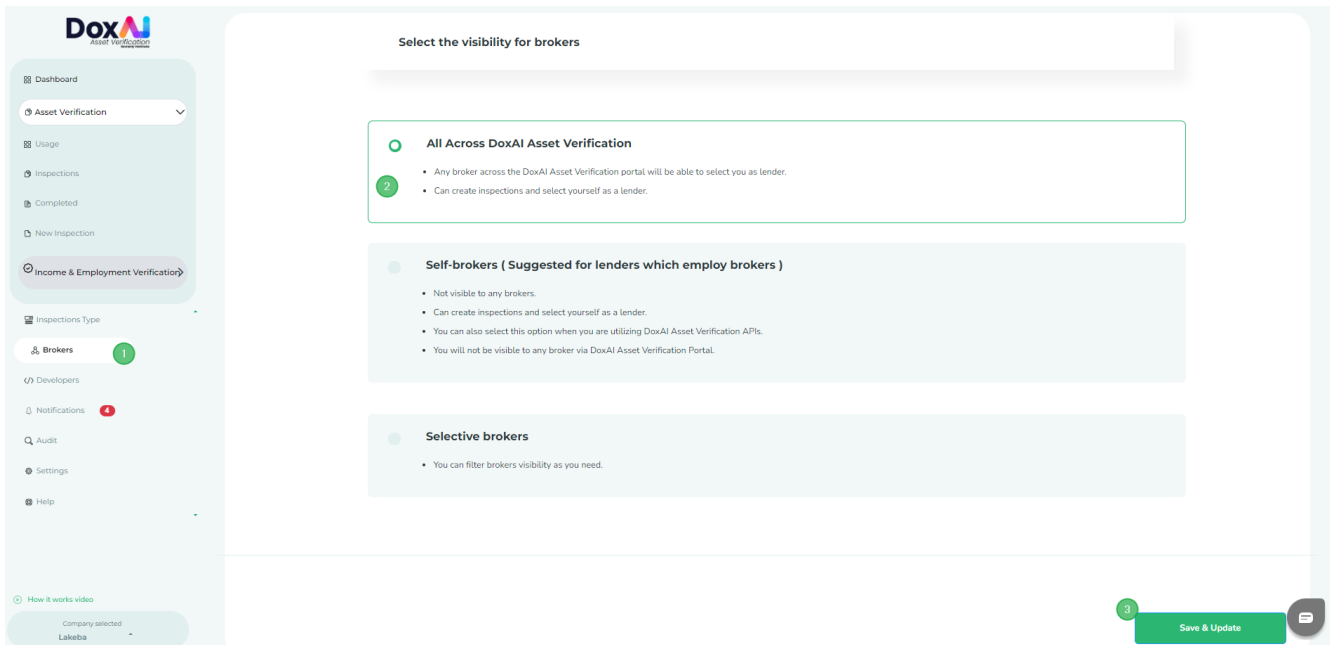
- Go to “Brokers” tab
- Select “Self-brokers”
- Click “Save & Update”



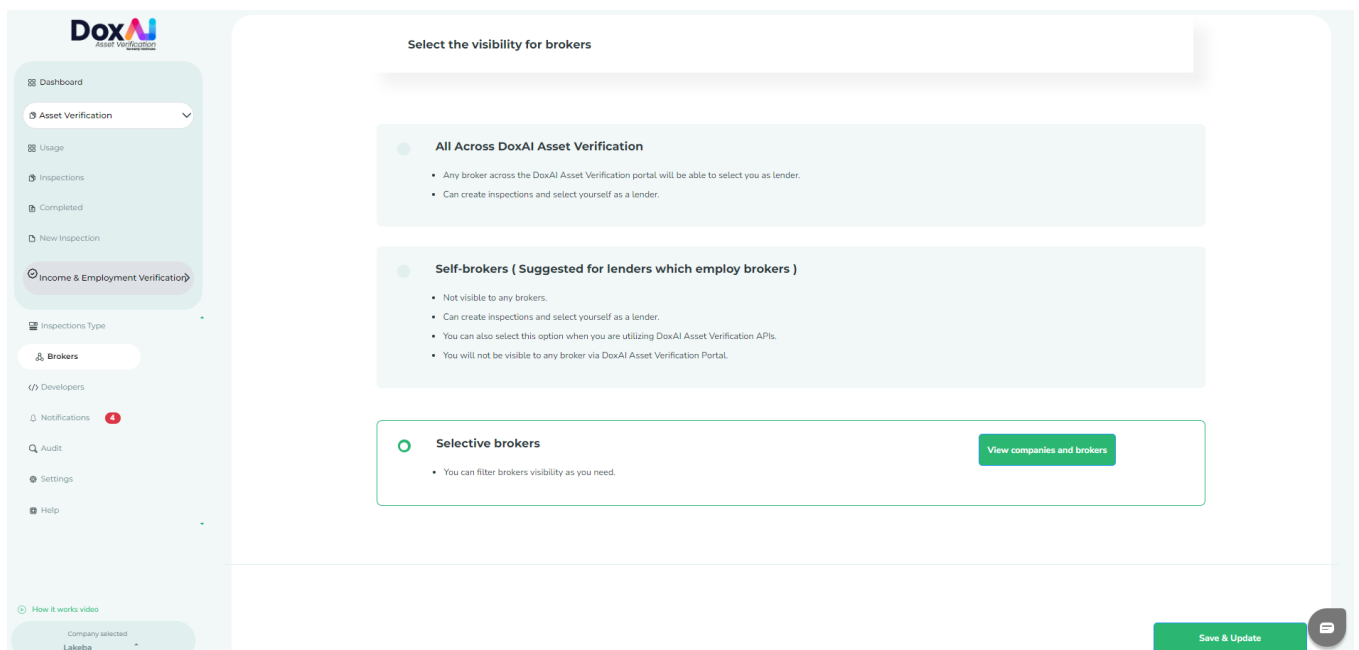
Visibility with other Brokers in DoxAI Asset verification:

If you want to set your visibility with **All** the brokers-

- Go to “Brokers” tab
- Select “All Across DoxAI Asset Verification”
- Click “Save & Update”



If you want to select specific Broker companies, select “Selective Brokers” and click on “View companies and brokers”



1. Search the name of the Broker Company.
2. Enable the toggle button for companies you want to be visible.

Companies and brokers allowed to choose you as a Lender.

Select All

Status	Broker Company Name	ABN	State	No. Brokers	No. Active	
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	8	8	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	1	1	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	2	2	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	15	15	View Brokers

If you want to Block a specific Broker within a Broker company, click on “View Brokers” button against that company.

Companies and brokers allowed to choose you as a Lender.

Select All

Status	Broker Company Name	ABN	State	No. Brokers	No. Active	
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	8	8	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	1	1	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	2	2	View Brokers
<input checked="" type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	15	15	View Brokers

- Uncheck the broker(s) you want to block.

Brokers allowed to choose you as a Lender.

First Name	Last Name	Mobile	Email	Total Inspections	Choose allowed brokers
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input checked="" type="checkbox"/> Broker Allowed
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input checked="" type="checkbox"/> Broker Allowed
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input checked="" type="checkbox"/> Broker Allowed
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input checked="" type="checkbox"/> Broker Allowed
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input type="checkbox"/> Broker Allowed
[Redacted]	[Redacted]	[Redacted]	[Redacted]	0	<input type="checkbox"/> Broker Allowed

How to integrate B2B API

If you want to access our B2B APIs through the Developers tab, please contact us via Support@doxai.co.

How do I update my payment details?

There are two payment methods available- Pay as you go via credit card & Pay monthly by invoice.

Pay as you go via Credit card- Inspections created from Lender portal by you will be charged by credit card. If a broker creates an inspection under you, broker will be charged from their credit card.

1. Go to "Settings"
2. Click on "Payment details".
3. Add a valid card detail and click "Save & Update"

Pay monthly by invoice- To pay monthly by invoice please contact Support@doxai.co. You will need to have a signed contract with DoxAI Asset Verification to receive monthly invoice.

What are Admin Users Responsibility?

If You are a lender with administrator rights, you have the full responsibility for:

1. Properly maintaining the list of users added under your company, including a regular review to ensure it remains appropriate and that all users who no longer require access to Asset Verification are removed.
2. Assigning and maintaining appropriate user access/roles/permissions, appropriately limiting those with administrator-level of access to ensure appropriate security practices are used to prevent unauthorized access to Asset Verification by anyone other than authorized personnel;
4. Ensuring the security settings of DoxAI comply with your specific security policy requirements.
5. Monitoring overall portal activities via Audit tab
5. Ensuring the supervision, management, and control of the use of DoxAI by your personnel and other authorised users;
6. Notifying us of changes made to your technical or administrative contact details;
7. Maintaining the security of data associated with integrations and API's connected to Asset Verification.
8. Reporting any security-related concerns or incidents to our security team in a timely manner by emailing support@doxai.co with a full and accurate description of the concerns or incidents.

If you are a lender with Billing responsibility-

1. Add/ remove payment multiple payment methods (credit cards)
2. Select primary payment methods
3. Monitoring transactions

How do Lender Admin monitor portal activities?

Lender Admin can monitor portal activities via "Audit" tab.

Audit

Filter by Activity 1 Filter by Initiator 2

From 3 To

Apply

Creation Date	Ip Address	Initiated by (Actor)	Activity	Data
15/09/2022 - 09:38	139.130.124.38	[Redacted]	Login	See Data
19/09/2022 - 09:27	139.130.124.38	[Redacted]	Login	See Data

1. To check the Activity log of all users, select the Activity type from the “Filter by Activity” dropdown list and click “Apply”.
2. To check the Activity log of any specific user, select the user from the “Filter by Initiator” dropdown list and click “Apply”.
3. To check the Activity log of a certain date range, select the date range and click “Apply”.

How do I add my company as a lender under DoxAI Asset Verification?

Go to our sign-up page- <https://doxai.co/> and sign up with your First name, Last name, Email address and password-

DoxAI

Use AI assistant before signing any document with DoxAI eSignature

Sign up
Enter your details to create your account.
Are you already registered? [Login](#)

First name * Last name *

Email *

Password * Confirm password *

By signing up you are accepting our Marketplace [Terms of Use](#), [Privacy Policy](#) and [Privacy Collection Notice](#)

Sign up

You will receive below email to verify your email address. Verify your email address and activate your account.

Hi Rafia Chowdhury,

Thanks for choosing DoxAI.

We need to verify your email so you can start using our services.

[Click here to verify your email](#)

If you require any further assistance, please contact us at support@doxai.co

Please do not respond to this email.

Thanks,
DoxAI Team

After email verification, login into your account and launch "Asset Verification" from "Dashboard"-

The screenshot shows the DoxAI dashboard interface. On the left is a dark sidebar with navigation options: Personal Account (Owner), Personal Account (dropdown), Dashboard, Security, Billing & Purchase, and Look & Feel. At the bottom of the sidebar, it says 'Logged in as Rafia Chowdhury'. The main content area is titled 'Document Collaboration Apps' and contains several service cards:

- AI Redaction**: Automatically redact sensitive information from any data or documents with our AI. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link.
- Appreci**: Appreci makes it easy to express your appreciation to anyone – friends, family, colleagues, partners, clients or customers. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link.
- Asset Verification (formerly Verimoto)**: Validate vendors and any asset within 30 minutes. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link. A green arrow points to this 'Launch' button.
- Data Exchange**: Globally secure, scalable, data and document exchange platform, automate your business processes and focus on getting more clients. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link.
- DoxAI Developers**: Plug and Play Modular API Services, letting you use only what you need. Our modular approach enables you to deploy new technologies integrations, and services when you need them. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link.
- Identity Verification**: Verify any individual or business with our KYC, KYB, AML/CTF and monitoring services within seconds. Includes a 'Launch' button, 'Service online' link, and 'Learn more' link.
- eSignature and eWitnessing**: Helping organisations to sign, request, edit documents with an uncomplicated setup and friendly interface.

A green arrow also points from the 'Click here to verify your email' button in the email to the 'Launch' button for 'Asset Verification' in the dashboard.

Before we start, we would like to know more about you...

Who are you?

- I'm a Broker
- I'm a Lender**
- I'm a Consumer

DoxAI Asset Verification provides an asset verification service to brokers, lenders and vendors in just 30 minutes. The fastest way to verify ownership for financial services in Australia.

[How it works video](#)

I'm a broker (Document collector)

I would like to use DoxAI Asset Verification to collect documents that Lenders required for their financial service

Select

I'm a Lender (Financial institution)

I am a financial institution which need ownership report to borrow money to somebody

Select

I'm buying or selling a private asset

No lender or broker involved but I still want the ownership report to proceed with my deal

Coming soon

Provide company and personal details-

Join us on DoxAI Asset Verification platform as a Lender and help brokers to collect documents for you.

1

Company information

Company name * Registered company name * ACN/ABN *

Company address * Zip code * State * City *

Website Email

Write your message in the text box and "Register and get started". Once the form is submitted, our team will get in touch with you within 3 business days.