

# Verification Policy

Version 1.0 · Effective 8 July 2026 · Last updated 8 July 2026  
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Trust is the product. Businesses hand workers part of their operation for a day; workers walk into unfamiliar workplaces.

This Verification Policy explains exactly how Cloxy verifies the people and businesses on the platform - what we check, who checks it, and what verification does and does not mean.

It applies to workers using the Cloxy Talent app and businesses using the Cloxy Business app, and forms part of the [Terms of Service](#). How verification data is collected, stored, and deleted is governed by the [Privacy Policy](#) and the [Data Retention Policy](#).

## The short version

Every account - worker and business - is manually reviewed by Cloxy staff before it can participate. Identity documents are checked by human reviewers, and every decision is recorded in an audit history. Payout KYC is handled by Razorpay. We do not use automated face matching, selfie checks, or third-party identity vendors. Verification lowers risk; it is not a guarantee of anyone's conduct.

## 1. The three layers of verification

Cloxy verification has three layers, each doing a different job:

LAYER	WHAT IT COVERS	WHO PERFORMS IT
<b>1. Account approval</b>	Every new worker and business account is reviewed before it can apply to or post shifts.	Cloxy staff, manually
<b>2. Document verification</b>	Government-issued identity documents, reviewed one by one.	Cloxy's human reviewers
<b>3. Payout KYC</b>	The identity checks required to receive payouts (PAN plus a bank account or UPI ID).	Razorpay, our RBI-regulated payment provider

The sections below explain each layer in detail.

## 2. Layer 1 - account approval

Creating an account does not immediately unlock the marketplace. Every worker account and every business account is manually reviewed by Cloxy staff before it is approved:

- **Workers** cannot apply to shifts until their account is approved.
- **Businesses** cannot post shifts until their account is approved.
- Approval decisions are made by people, not algorithms. Accounts that misrepresent who they are can be rejected, or terminated later under the [Terms of Service](#).

## 3. Layer 2 - document verification

Document verification applies to workers and, where required, to businesses. The document types we verify are configured by our verification team and are government-issued identity documents. For each document type, we collect:

- The **front image** of the document.
- The **back image**, where the document has one.
- The **document number**, validated against the expected format for that document type.
- The **expiry date**, where the document has one.

Every submitted document is reviewed by a **human reviewer**, who approves it or rejects it with a reason. There is no automated approval.

Every decision - submission, approval, rejection, re-submission - is recorded in an **audit history**, so there is always a complete record of how a document was handled and by whom.

## 4. Layer 3 - payout KYC through Razorpay

When payouts are set up for a worker, the know-your-customer checks for receiving money are handled by **Razorpay**, our payment provider and an RBI-regulated payment aggregator. You provide your PAN and either your bank account details or a UPI ID, and Razorpay uses them to create your linked payout account.

See the [Payment Policy](#) for how payouts work, including the current progressive rollout of platform payments, and the [Privacy Policy](#) for how these details are stored and protected.

## 5. What we do not do

### No automated identity technology

Cloxy does **not** use automated face matching, selfie checks, liveness detection, or third-party identity-verification vendors today. The camera in the Talent app is used for profile photos and QR-code scanning only - never for biometric matching.

If we ever introduce automated identity technology or a verification vendor, we will update this policy and the [Privacy Policy](#) **before** it goes live, and tell you what changed.

## 6. Rejections and re-submission

- If a document is **rejected**, the reason tells you what to fix - a blurry image, a mismatched number - and you can upload it again.
- If a document has **expired**, you can upload the current version.
- Each time you re-upload, the **previous version is archived**, not erased, so the audit history stays complete.
- Once a document is **approved, it is locked**. You cannot replace an approved document yourself; if a genuine change is needed - a reissued ID, a corrected name - contact support via the [Contact & Grievance Officer](#) page.

## 7. Document expiry and re-verification

Documents with expiry dates are monitored automatically. When a document passes its expiry date, the system flags it and re-verification is triggered: you upload the current version, and it goes through the same human review as the original.

Expiry flagging is one of the few automated processes on Cloxy; the [Privacy Policy](#) lists all of them.

## 8. Verification is not an endorsement

### What verification means - and what it does not

Verification means Cloxy staff reviewed an account and its documents at a point in time. It reduces the risk of fake identities on the platform. It is **not** a background check, not a guarantee of anyone's honesty, skill, or conduct, and not an endorsement by Cloxy.

Use the other trust signals too - ratings, completed shift counts, and reviews. Businesses remain responsible for their own hiring and workplace decisions, and workers remain responsible for their own judgment about where they work, as set out in the [Business Terms](#) and the [Worker Terms](#).

## 9. Your responsibilities

- Submit only **your own, genuine documents**. Submitting forged, altered, or someone else's documents is grounds for immediate termination and may be reported to law enforcement.
- Keep your documents **current** - replace expired ones promptly when the app flags them.
- Keep your account details consistent with your identity documents.
- One person, one account. Duplicate accounts and identity misuse violate the [Terms of Service](#).

## 10. How verification data is protected and deleted

- Document images are stored in **private cloud storage in India** and are never publicly accessible; files are served only through signed, expiring links.
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Staff access is role-based and limited to the reviewers who need it, and sensitive admin actions are recorded in an audit log.

- **Document files are permanently deleted from storage when your account is deleted.** The [Data Retention Policy](#) has the full schedule for every data category.
- The [Privacy Policy](#) describes everything we collect and every processor involved.

## 11. Appeals, questions, and changes

If you believe a verification decision is wrong, contact support in the app or write to the Grievance Officer at [cloxysupport@gmail.com](mailto:cloxysupport@gmail.com) - we acknowledge grievances within **24 hours** and resolve them within **15 days**. Full details are on the [Contact & Grievance Officer](#) page.

When this policy changes - for example, if we introduce new verification technology - we update the version and date on this page and notify you in the apps before material changes take effect.