How to verify your company's bank and address information with DIRO

Purpose:

The purpose of this help guide is to provide instructions on how to complete the verification of your company's bank and address information for invoice payments as well as provide further information around the verification process through DIRO and providing reassurance around the data security around this process.

Scope:

- What does DIRO do for CBRE?
- How does the DIRO verification process work?
- Accessing DIRO
- Generating the DIRO verification code
- Submitting the Onboarding Form
- Re-submitting the application if bank/utility details could not be validated
- Who can see my data?
- What data is being stored by DIRO and CBRE?
- How does my password remain private?
- About DIRO's information security and certifications
- Help available
- Useful links for further information

What does DIRO do for CBRE?

Prerequisite for any supplier who wants to work with CBRE is to go through a process of having their bank details and address verified.

For this CBRE has partnered with DIRO, a leading provider of bank and address verification services, to implement the Supplier Shield: DIRO Verification Process. The purpose of this process is to prevent fraud and money laundering activities by identifying fraudulent parties before entering a business relationship with them. DIRO's address and banking verification process is trusted by Fortune 500 and Tier 1 global banking institutions.

The process of verifying supplier's address and bank information is not new, but the method of how CBRE is doing it is. The old process of sharing PDF or bank letters is open to tampering and fraud through simple Photoshop, where DIRO's process helps to capture data directly from the original online source.

The scope of the DIRO process includes verifying the supplier's address details through a utility statement and the bank account number directly with the bank online source. CBRE uses the verified information from DIRO to compare against the information the supplier has provided in their Supplier Shield onboarding documents.

How does the DIRO verification process work

Within the Onboarding form, use the link provided to be taken directly to the DIRO page. **Save your onboarding form before clicking the DIRO link.** On the DIRO page (https://cbre.diro.io/), follow the instructions and verify your company's address and bank information by clicking on the verification buttons.

In each verification session, there are on screen instructions on what to do and what information will be captured and shared with CBRE. Make sure that you verify only the data that was provided on the onboarding form for matching purposes.

Accessing DIRO

No account creation is required within DIRO – only a valid email address. After pressing **"Go"** the next page will request **Utility Bill Verification** and **Bank Account Verification**. Complete each, and if additional time is needed to gather the info, you can re-enter the DIRO verification with your email address on this page https://cbre.diro.io/.

Please note that the **same email address** must be used to re-enter the DIRO portal to avoid duplications.

Generating the DIRO Verification Code

Once you are logged in you will see the below screen. On the left you can find some useful information, a link to training material, and some Frequently Asked Questions (FAQs).

To start the verification process, **click on the green buttons** to verify your address and bank account details.

a) Address verification

When you click on **"Address verification"** you will be asked to select your utility provider. Make sure the correct country is selected. Type in the name of your utility provider in the search field for quick access.
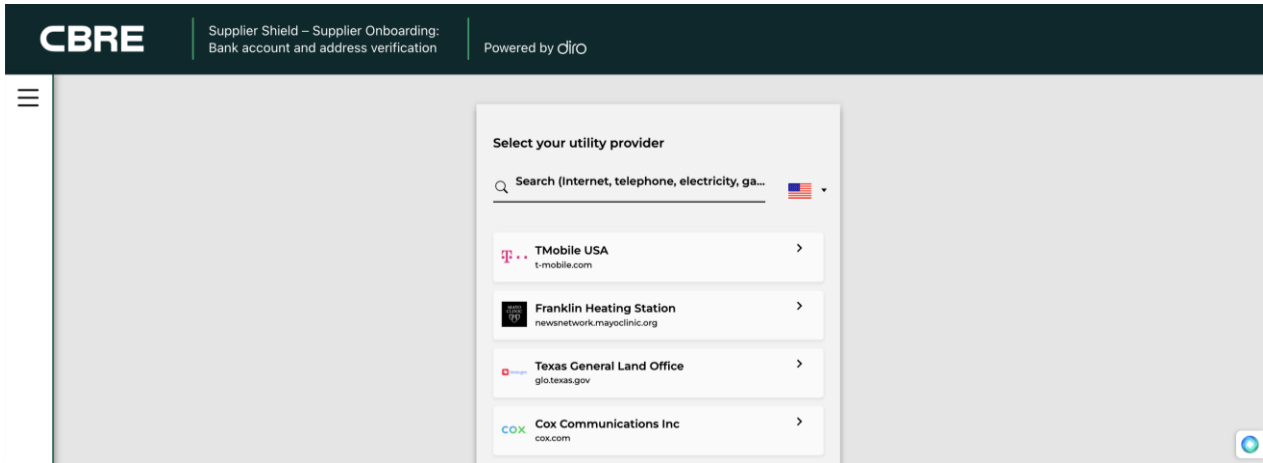

Once you have found your provider and clicked on the logo/icon, you will see the following screen which shows an overview of the next steps and confirms that only **name**, **account number** and **address** will be shared with CBRE. **All other data will be purged**. It is important to note that your **password remains private** and will never be share with CBRE or DIRO.

In the rare case that your provider does not appear in this list, please scroll down all the way to the bottom of the list and select "Google" where you can then search for your provider.
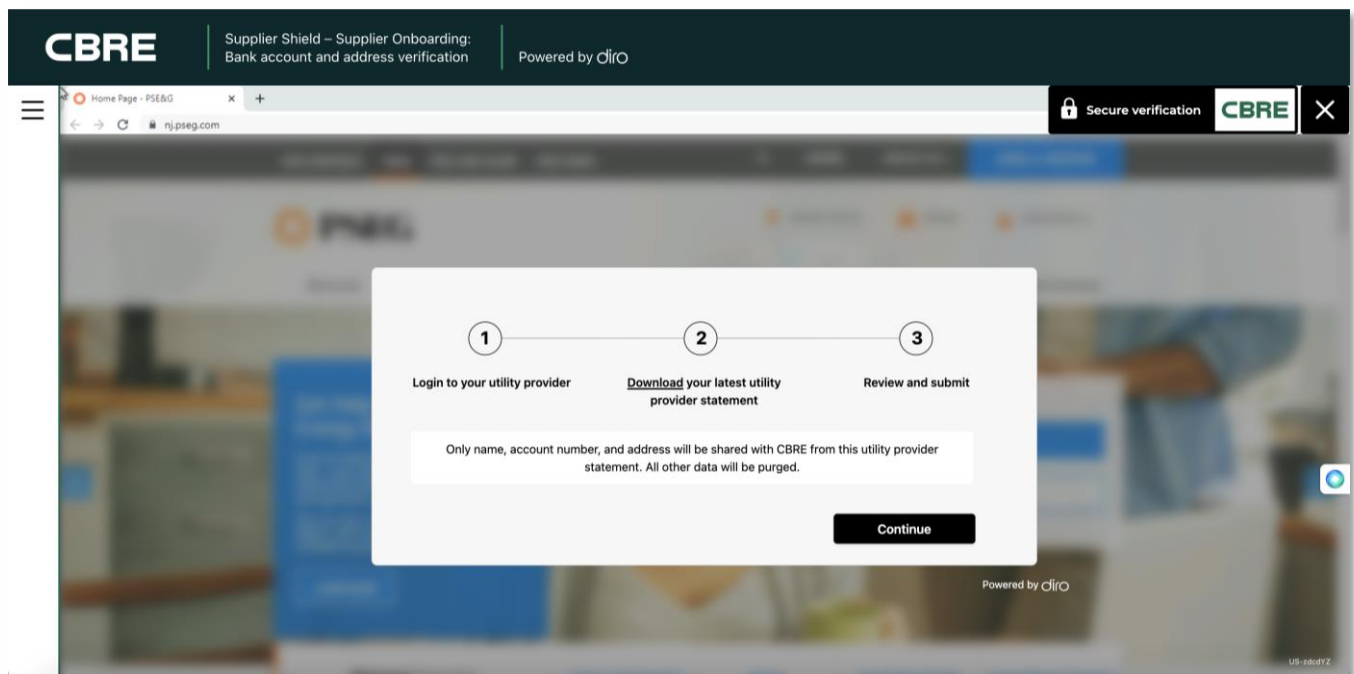

Please click **"Continue".** You will then be taken to the login page of your utility provider. If you need to see these instructions again, you can click on the top right corner and this pop-up message will appear again.

Please log into your utility provider account and then **download** your **latest utility statement** per your provider's instructions. Make sure that the address you entered on the onboarding form matches your service address on your utility bill. No private utility bills will be accepted, **only utility bills with your company name and office address**.
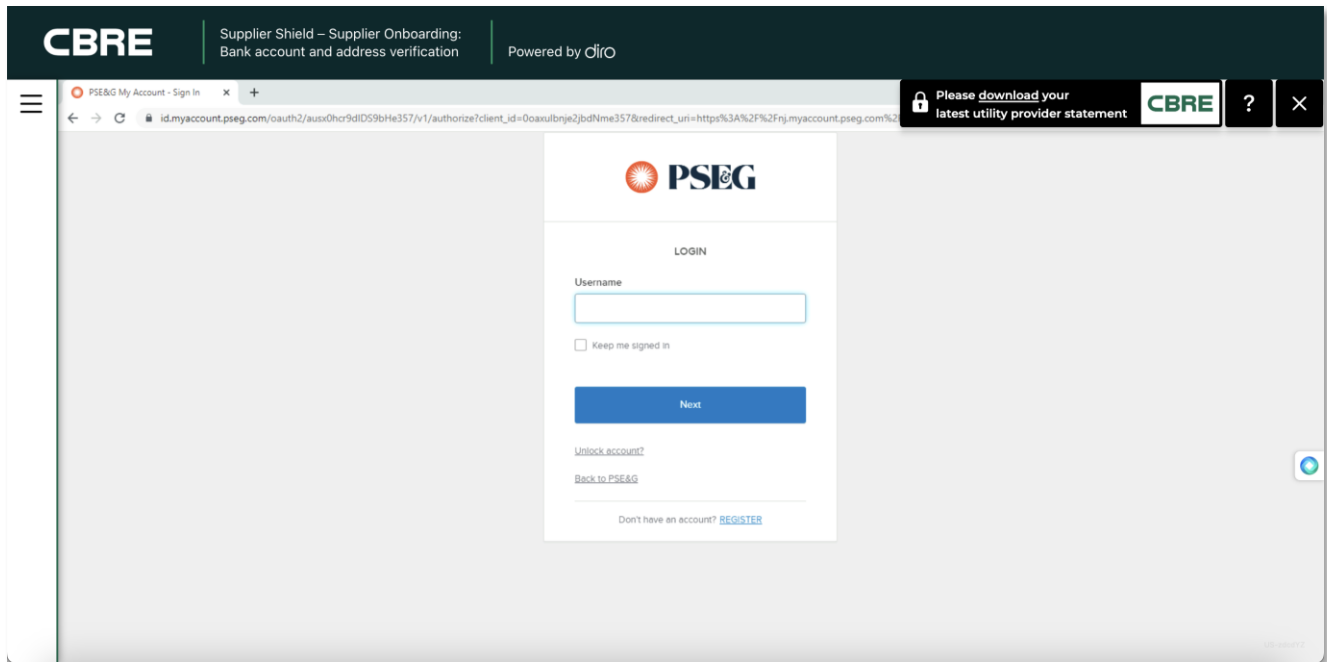
The system will then automatically pull the relevant information, from your utility statement, over into Coupa without you having to re-upload anything. Please note that only **name**, **account number** and **address** will be shared with CBRE. **All other data will be purged**. Then click **"Submit"**. This will complete the address verification.

It is important to note that your **password remains private** and will **never** be share with CBRE or DIRO.
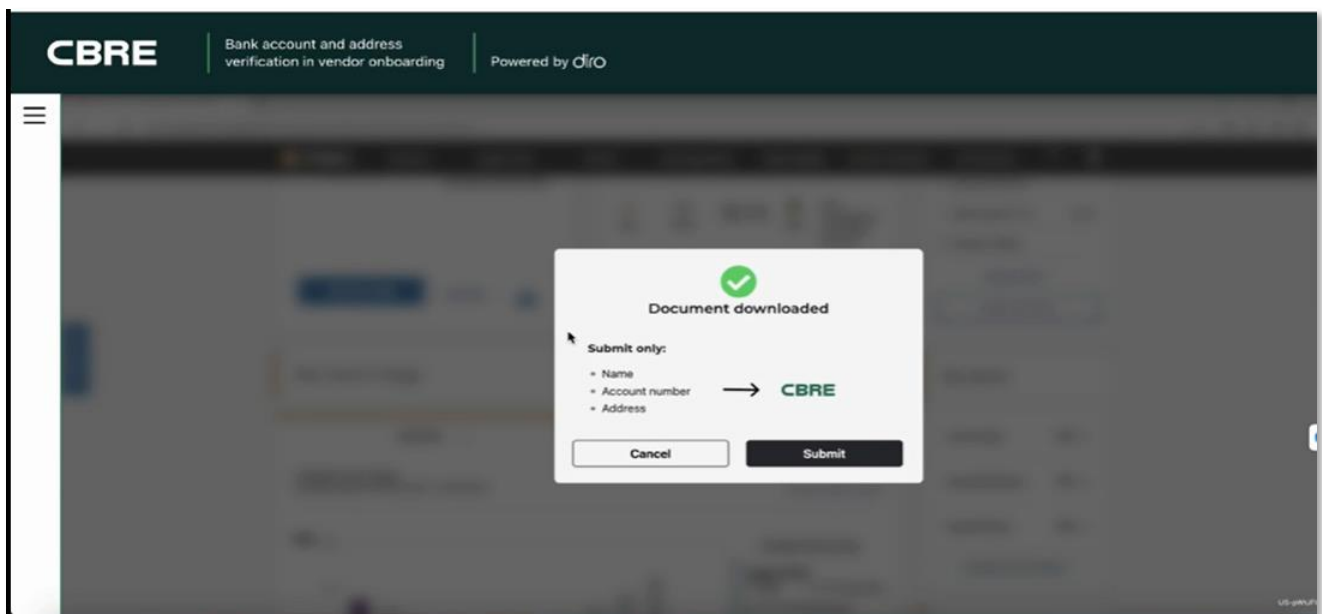
b) Bank verification

To verify your bank details, click on the second green button **"Bank account verification"**.

As with the address verification process you will then be asked to select your bank and confirm.

Only **name**, **account number**, **address** and **routing number** will be shared with CBRE from this bank statement. **All other data will be purged**. It is important to note that your **password remains private** and will **never** be share with CBRE or DIRO.
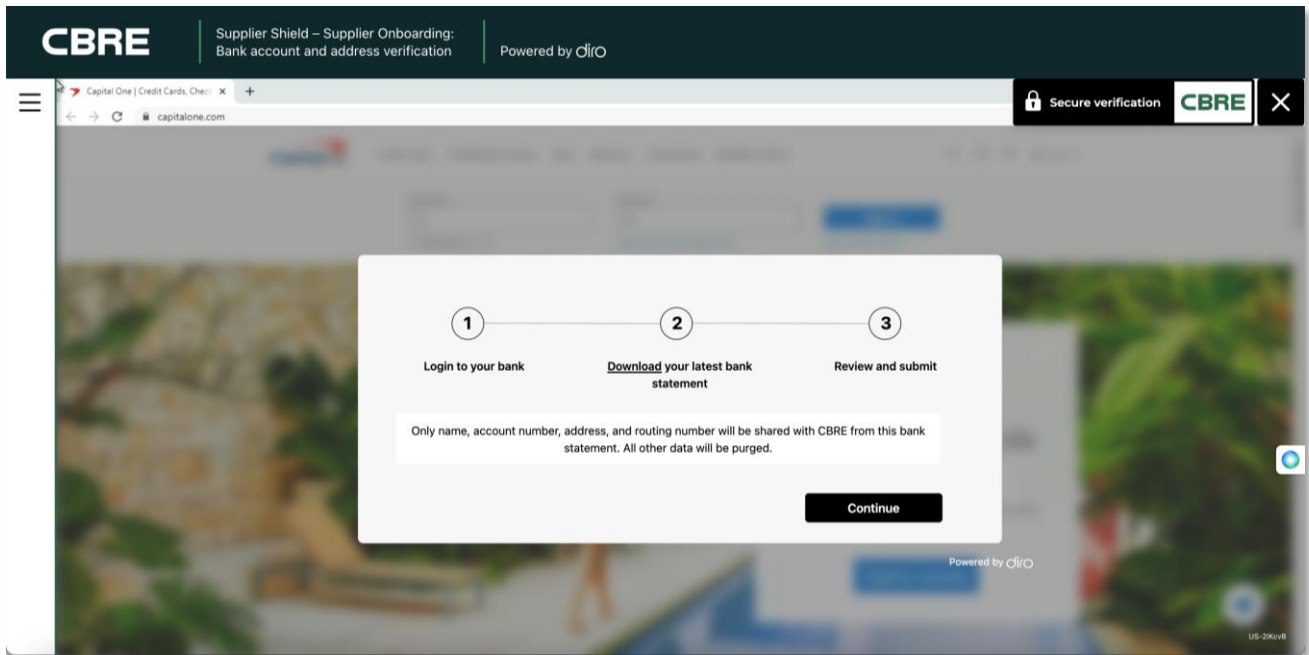
Click **"Continue"**. You will then be taken to the login page of your bank. Please log into your account and then **download** your latest bank statement. **Please make sure that you verify the bank account number that was provided on the onboarding form for matching purposes**.
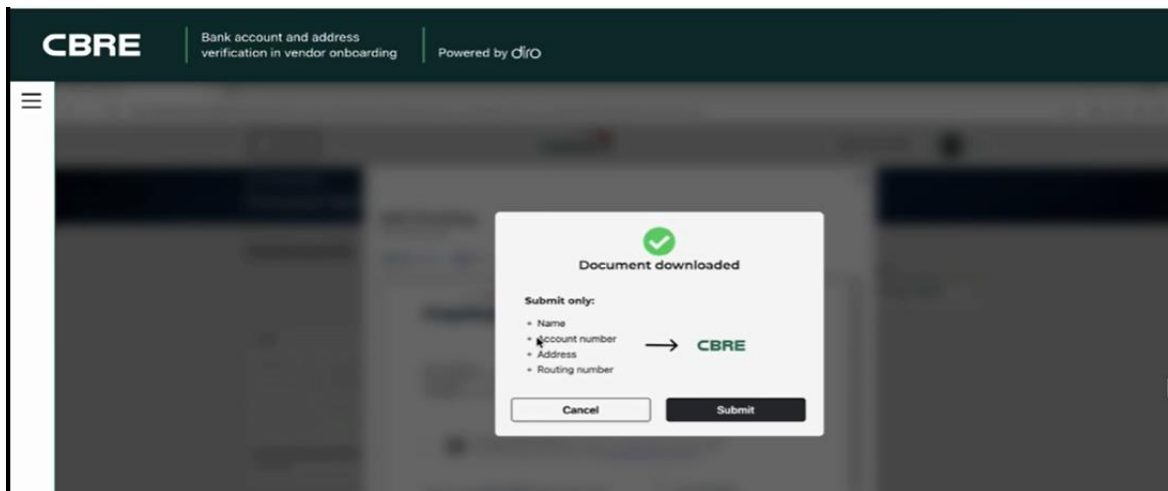
The system will then automatically pull the relevant information over into Coupa without you having to re-upload anything. Only **name**, **account number**, **address** and **routing number** will be shared with CBRE. Then click **"Submit"**. This will complete the bank account verification.

c) Generating the DIRO Verification Code

After completing both verifications, a **Verification Code** will automatically be generated. The code will be emailed to you at the email address provided. You can then click on the **"copy"** icon, next to the verification code, to copy the code and then enter the **code into the "DIRO Verification Code" field found on the Supplier Onboarding Form.**
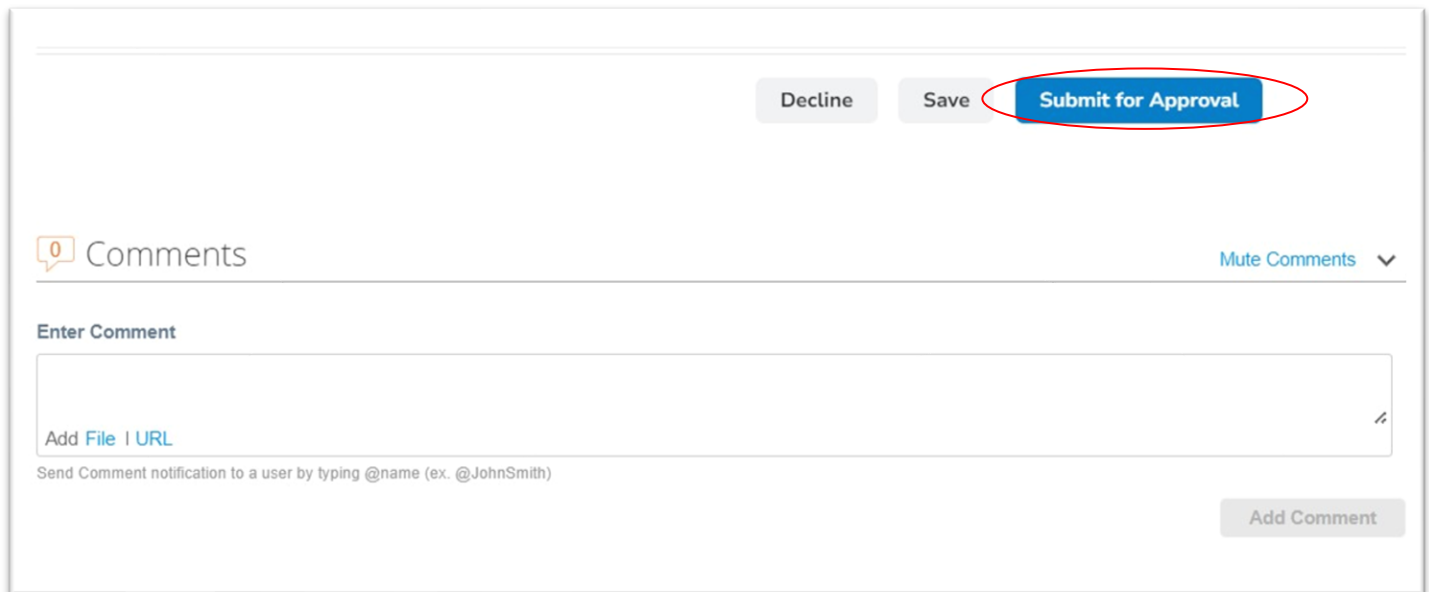
If you need support or are facing any challenges with the DIRO platform you can click on the **"Get support"** button and outline your request and someone will get back to you, normally within a few hours.

Submitting the Onboarding Form

Once everything has been completed and the Onboarding Form has no errors, the '**Submit for Approval'** button will appear. After hitting the submission button, the form will be in "**Pending Approval**" status.

Re-submitting the application if bank/utility details could not be validated

In case CBRE could not validate your bank/utility details please check the information submitted and update your DIRO Verification Code (if needed) before re-submitting for approval.

What if the DIRO Verification Code could not be validated

In case CBRE is unable to match your information with the DIRO verification code provided, please review, and correct the DIRO verification code on your CBRE Profile Information on the Coupa Supplier Portal and resubmit for approval.

Who can see my data?

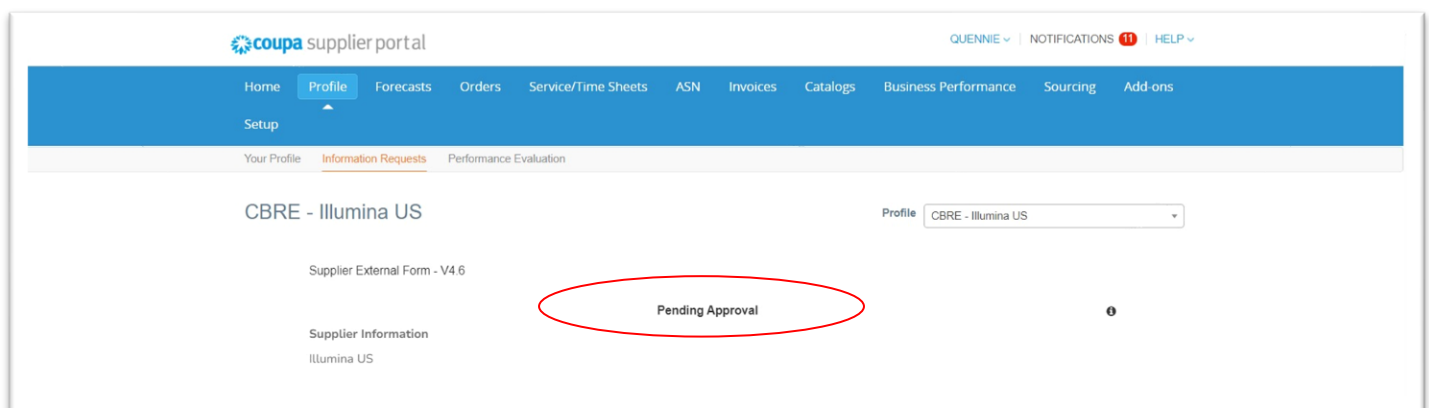DIRO operates on a strict **consent-based model**, ensuring **only selected data is shared with your explicit approval**. DIRO is a data processor, not a controller, and will **purge all data** after each verification.

In each verification session, it will be clear what data is captured and how it is used. Each session will provide prompts detailing what data is captured and shared with CBRE after processing.

Importantly, DIRO **never** links to bank accounts or engages in any form of ongoing access or monitoring. Only one time verification in each unique session is possible with DIRO's technology.

DIRO is aligned with GDPR, CCPA, and other privacy regulations.

What data is being stored by DIRO and CBRE?

For address verification only **name**, **account number**, and **address** will be stored by CBRE.

For bank account verification only **name**, **account number**, **address**, and **routing number** will be stored by CBRE.

DIRO is a data processor, not a controller, and will **purge all data** after processing and it has been shared with CBRE.

Sensitive information on the bank statement and utility bill like balance and transactional data is **never** captured or shared with CBRE. Bank statements and utility bills are **purged** after processing.

How does my password remain private?

DIRO ensures your verification process is secure and private with end-to-end encryption. This means your sensitive information, like passwords and login credentials, stays strictly between you and your bank — they are **never** shared with DIRO or CBRE.

It is important to recognize that when it comes to security, your bank typically employs robust measures such as one-time passwords (OTP) and multi-factor authentication (2FA/MFA). These safeguards are in place to protect your account and information, reinforcing that **you are always in control of your passwords and credentials**.

During DIRO's verification session, which focuses solely on confirming bank account ownership and proof of address, you will **never** be required to provide your transaction password.

About DIRO's information security and certifications

The DIRO platform is built with advanced security for privacy and safety. It adheres to high security standards and undergoes regular audits by respected security professionals to maintain the strongest levels of information security.

DIRO also engages in thorough penetration testing and security assessments conducted by independent third parties. The findings of these evaluations are shared openly with CBRE, and the reports can be made available to CBRE suppliers if requested.

To learn more, or request reports, visit DIRO's information security and compliance platform at https://trust.diro.io/.

DIRO Security Credentials:

- ISO 27001 Certification
- SOC 2 Type 2 Certification

DIRO Compliance:

- GDPR Compliance: Ensuring the protection of data for individuals within the European Union. View GDPR and Privacy Overview at DIRO.
- CCPA Compliance: Alongside adherence to 12 additional comprehensive data privacy laws across various US states, ensuring we meet the diverse regulatory requirements within the United States.

For reference, DIRO's Terms of Use and Privacy Policy.

Help available

You can contact DIRO for inquiries and support at support@diro.io.
You also have the option to contact the DIRO support inside the verification portal at https://cbre.diro.io/ by clicking on the "Get support" button.

Furthermore, these video walk-throughs are available for you to watch within the DIRO application:

- o Address verification (2 min demo)

- o Bank account verification (2 min demo)

- o Verification code (1 min demo)

You will also find a link to the CBRE training guides which contains a training guide dedicated fully to the DIRO process and a link to the DIRO Trust Center.

Further information and DIRO links

- Utility bill verification `

- Bank account verification

- Supplier onboarding use case

- How DIRO technology works

- DIRO FAQ

- Global coverage in 195 countries

- DIRO and privacy

- DIRO Trust Center

Additional Materials and Support

For more helpful hints and tips and help guides on how to use Supplier Shield please visit the training section on the Supplier Shield Internet page here.