PropTx Verify

HELP@PROPTXVERIFY.CA 2025

Getting Started

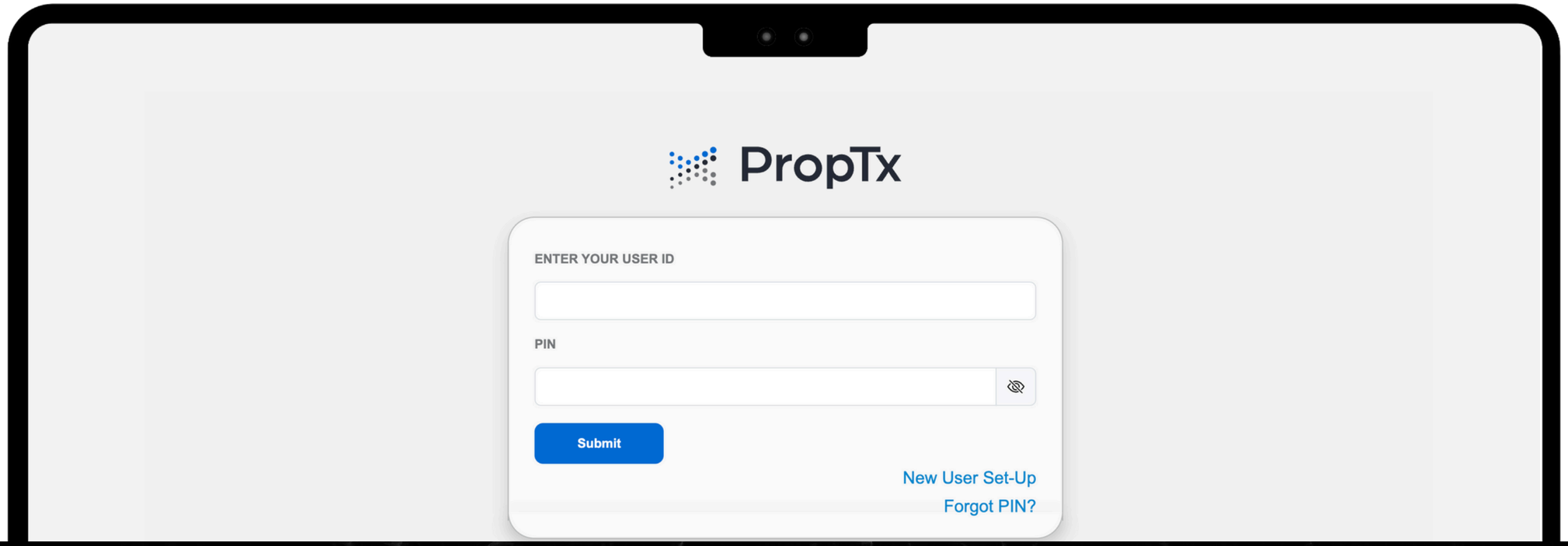
Everything you need to run comprehensive tenant screening — all in one platform.

REALTOR® Screening Toolkit

PropTx Innovation - Toronto, ON

1. Enter Credentials

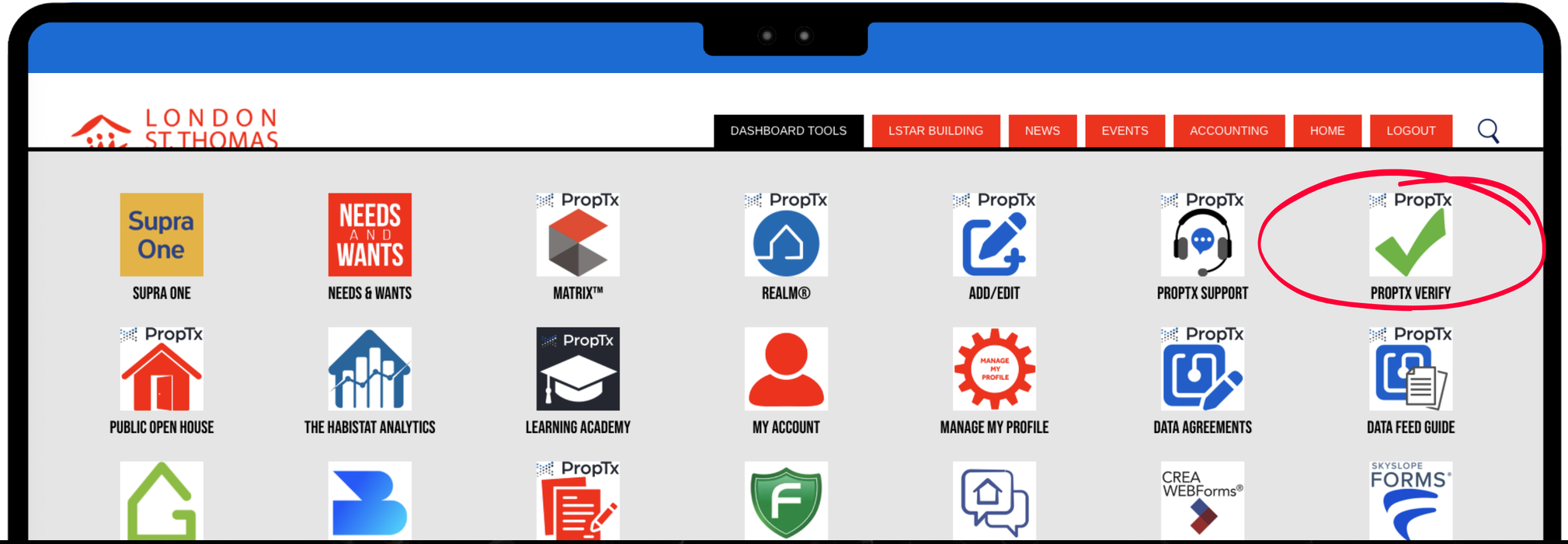
Sign in with your existing **PropTx ID** and **PIN** — the same credentials you already use for other PropTx tools.



2.Launch

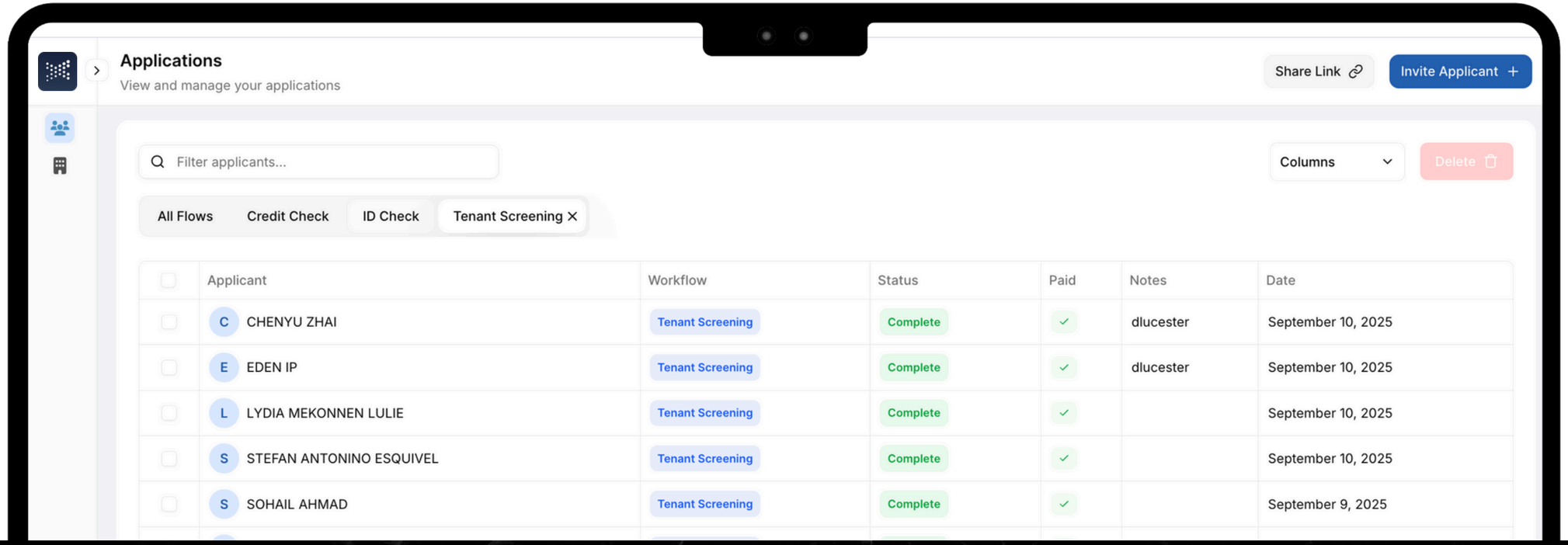
PropTx Verify is accessible directly from **LSTAR's Dashboard Tools** for seamless access — no separate login or account is required.

PropTx Verify will also be accessible through the **Links menu** in **REALM** and the **"External Links"** list in **Matrix**.



3.Ready to Screen

You're in! Start inviting applicants, tracking screenings, and managing reports all from one dashboard.

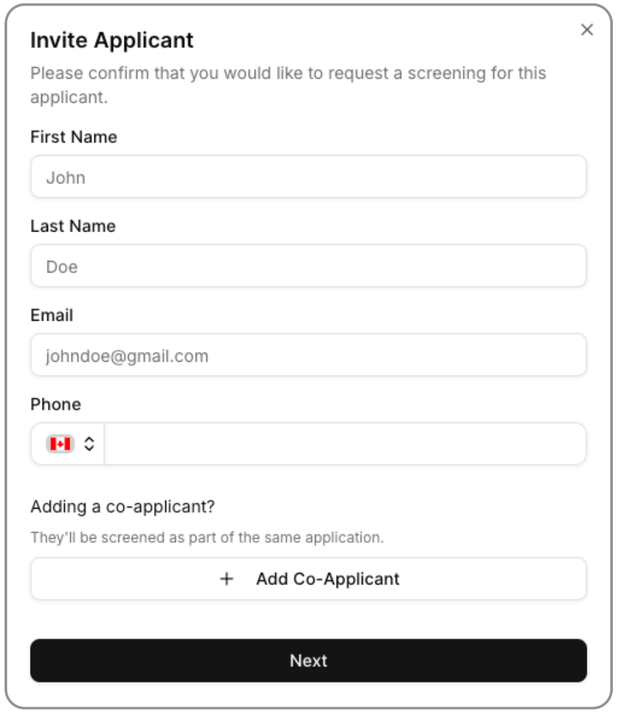


4. Send the **Screening Invite**

Enter the client or prospective Tenant’s basic details — name, email address, and mobile phone number — to send the screening request.

The applicant will receive a secure, mobile-friendly link via SMS and email, guiding them through the verification process. No login or account setup is required on their end.

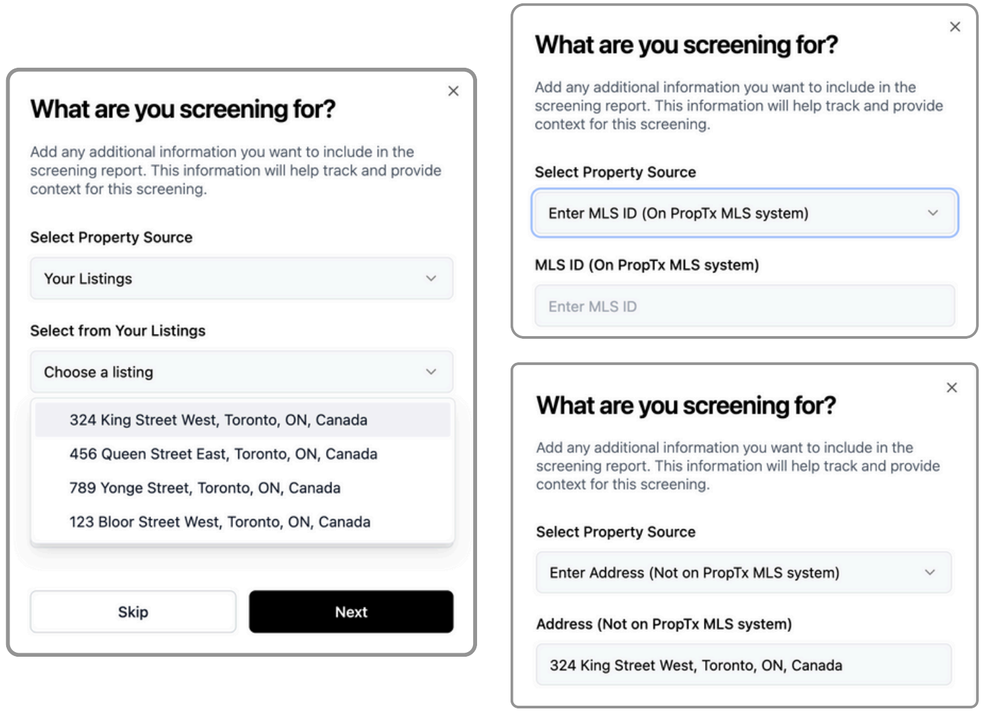
This keeps the experience seamless for both the applicant and REALTOR ®.



5. Add **Property Context**

Choose from your current listings on the PropTx MLS™ system, other active listings on the PropTx MLS™ system, or enter an address manually.

This helps tie the report to a specific property, giving Landlords and Realtors the right context when reviewing applicant data — especially useful for tracking high-volume listings.

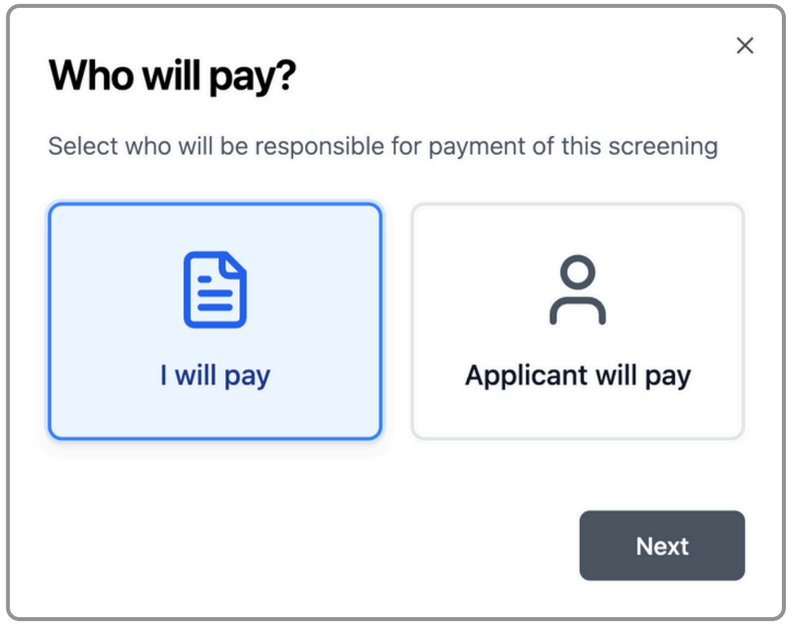


6. Choose Who **Pays**

Decide who covers the screening cost — either the REALTOR® or the applicant.

If the REALTOR® pays and has pre-loaded credits, the fee is deducted from their balance. Otherwise, the cost can be passed on to the applicant.

This flexibility lets you choose the payment method that works best for each situation.



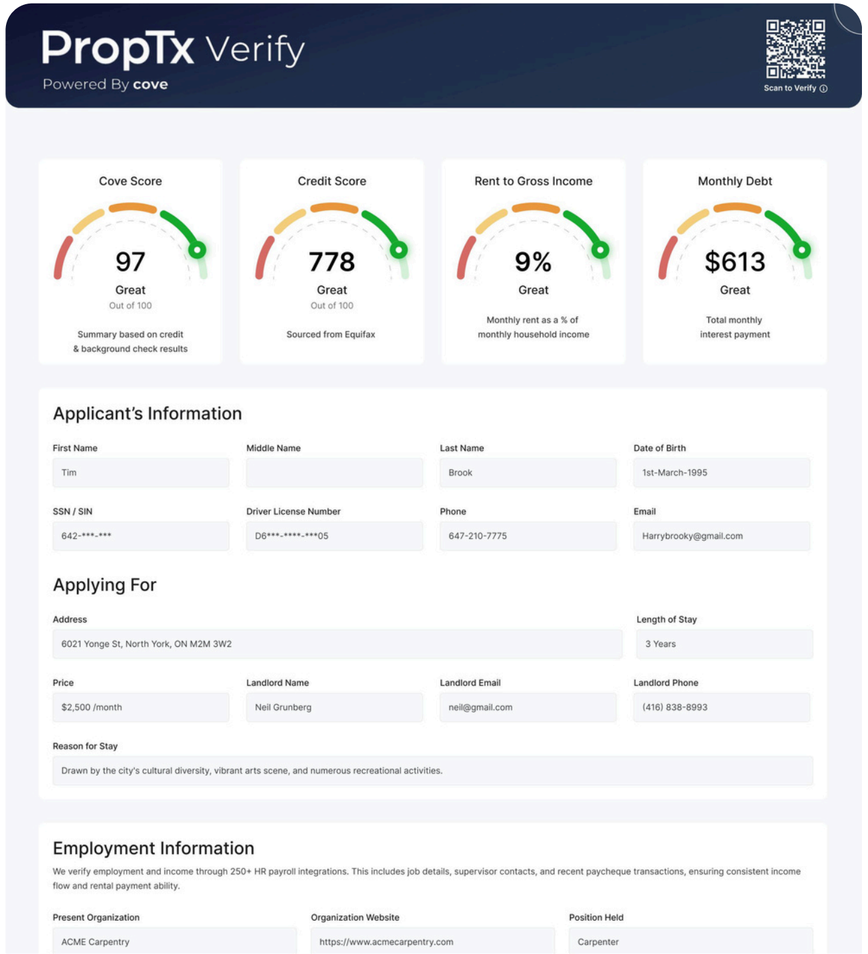
7. View the **Report**

Once the applicant completes their submission, the full report is generated within seconds and made available in the REALTOR dashboard.

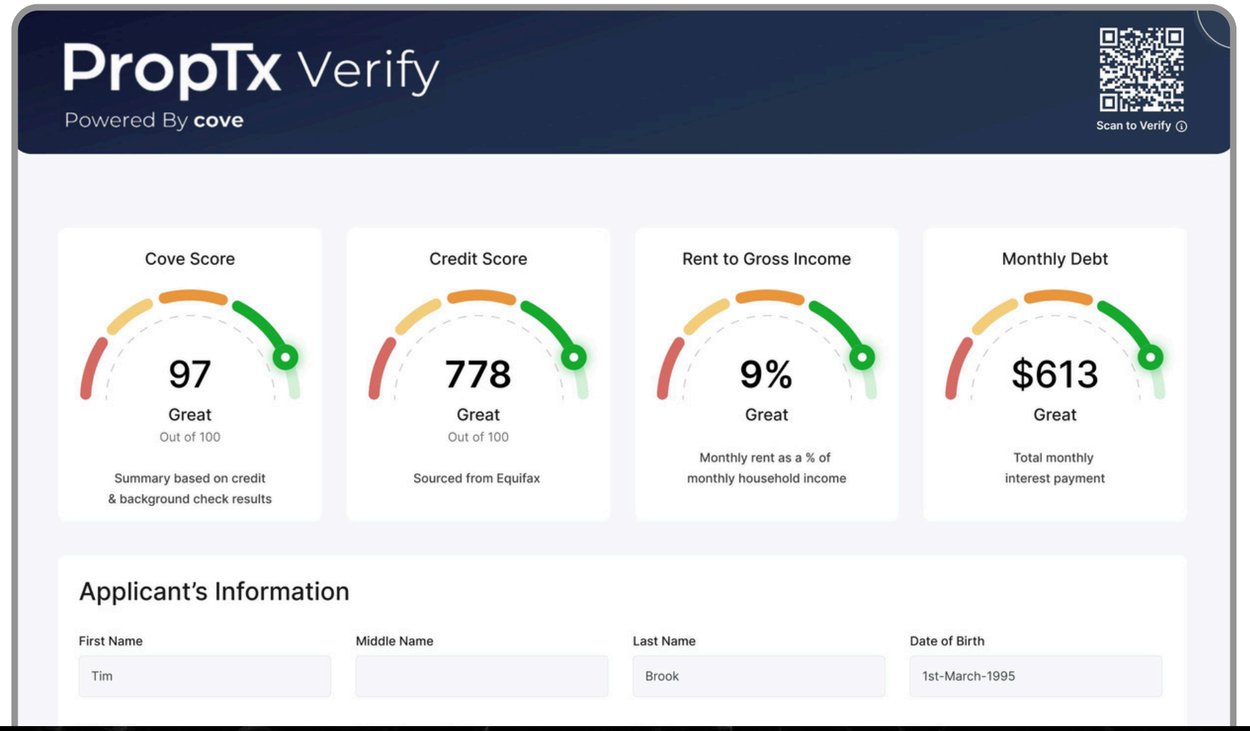
If the applicant pays, they receive a downloadable PDF and can access their dashboard to control sharing. They can share the report with multiple properties or revoke access if unsuccessful.

If the REALTOR pays, they control the report and can share it with listing REALTORS directly from the dashboard.

Reports can be shared with other REALTORS who receive an email and SMS with viewing instructions. The REALTOR representing a tenant can deliver the report to the listing REALTOR directly from the dashboard.



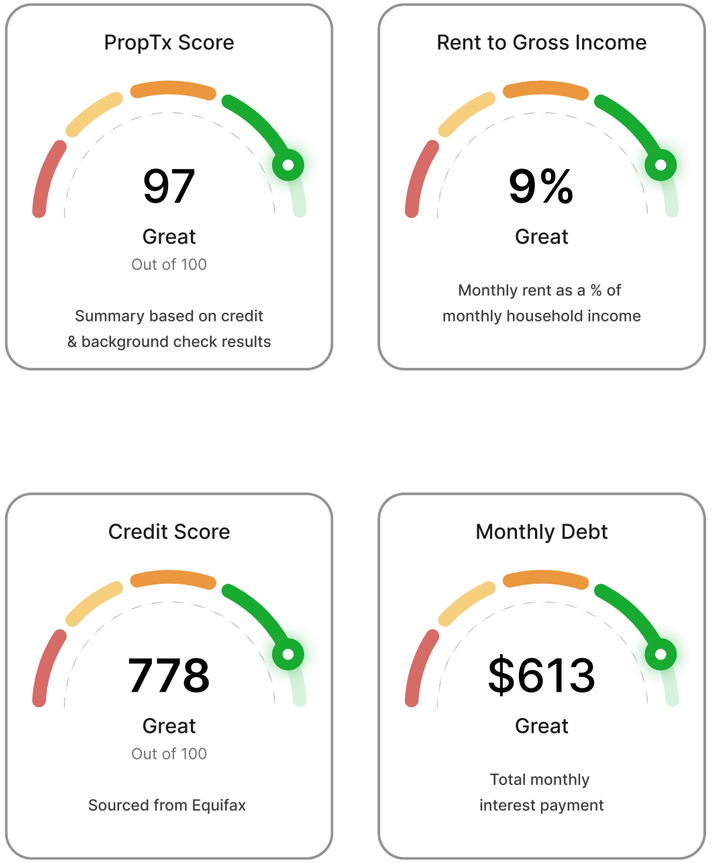
What's in the **Report**?



1.Summary & Score Meters

- **Cove Score (97/100)** — proprietary algorithm that combines credit, background checks, and financial behavior into one simple metric that Realtors can actually understand.
- **Traditional Credit Score (778)** — full Equifax or TransUnion bureau score with complete tradeline history, showing exactly what lenders see when they pull credit.
- **Rent-to-Income Ratio (9%)** — automatically calculated from verified income sources to show true affordability, meaning this tenant only needs 9% of their income for rent.
- **Monthly Debt Obligations ($613)** — total recurring payments pulled from credit reports and bank data, including all loans, credit cards, and subscription services.

Gives Landlords the key decision metrics in seconds without digging through pages of data.



2. Employment **Verification**

- **Direct payroll integration with 250+ providers** — connects instantly to ADP, Workday, Uber, DoorDash, and more for real-time verification straight from the source.
- **Supervisor reference checks** — automated outreach via email and SMS to validate employment details, position, and tenure directly with the supervisor.
- **Income stability tracking** — analyzes 3+ years of payment history to identify patterns like regular raises, gaps, or seasonal fluctuations.
- **Fraud prevention built in** — checks domain age to catch companies created yesterday, validates LinkedIn profiles, and confirms business registration with government databases.

This goes beyond basic paystubs to verify the employer is real, the income is consistent, and the references check out.



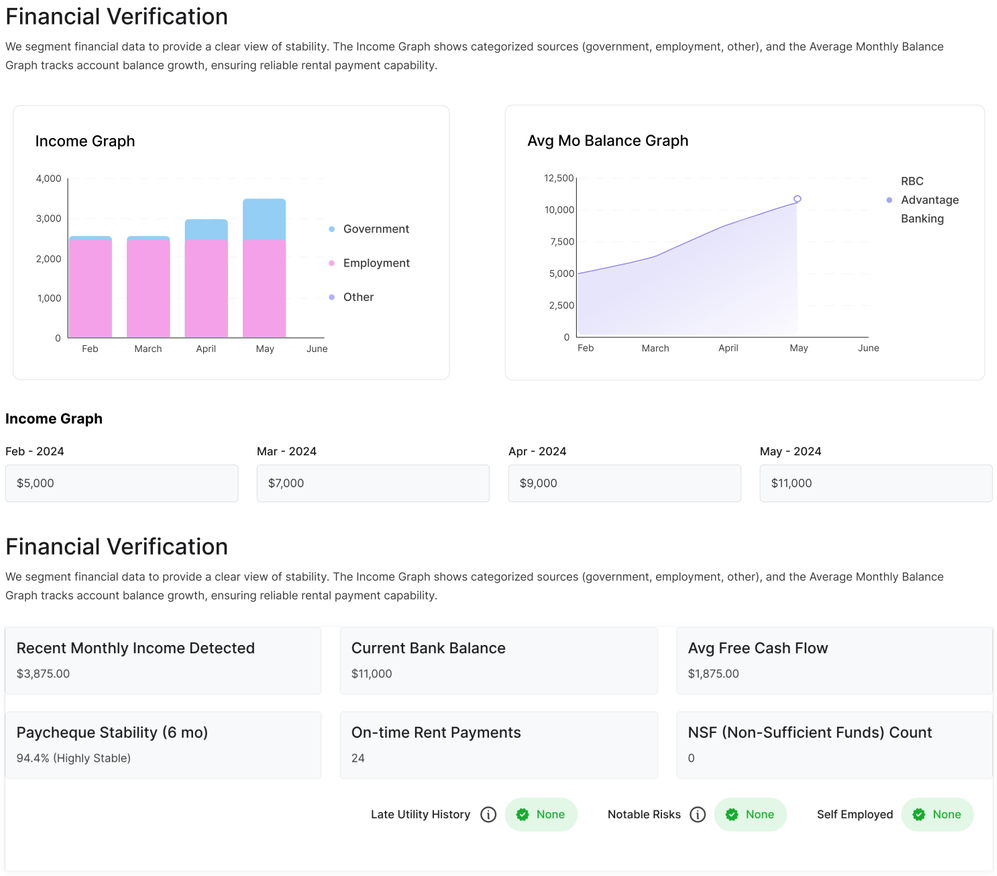




3. Income **Verification**

- **2+ years transaction history —** analyzes spending patterns and income stability directly from bank accounts.
- **Income categorized by source —** separates employment, government benefits, and gig income for the complete picture.
- **Paycheque stability (94.4%) —** tracks consistency of deposits to flag any recent employment changes.
- **NSF and overdraft tracking —** identifies financial stress before it becomes a rental problem.
- **On-time rent payments —** verifies previous rent through bank records, not just landlord claims.

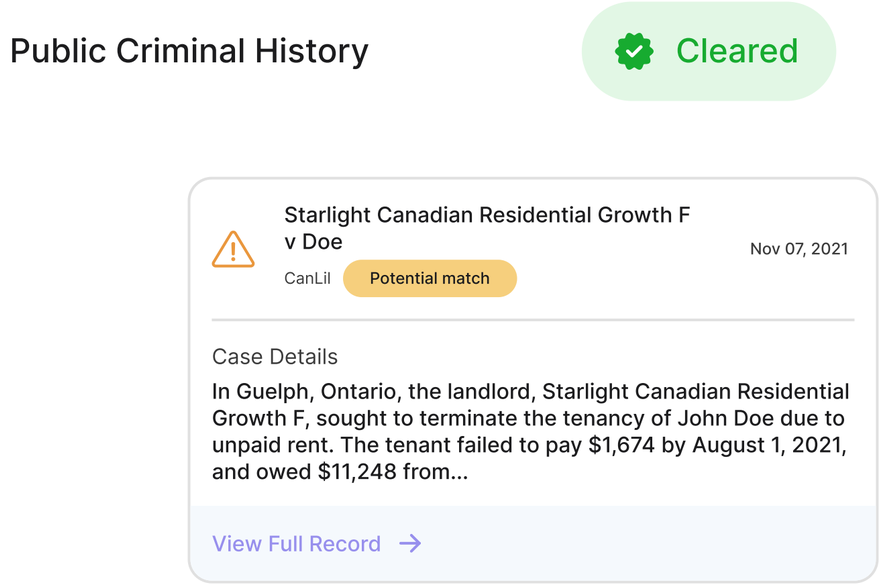
Shows real financial behavior from bank data, not what's written on applications.



4. Background **Checks**

- **100,000+ databases scanned** — searches criminal records, court decisions, and public records across all Canadian provinces.
- **Criminal and court records** — pulls from CanLII, provincial courts, and federal databases to identify any criminal history or ongoing cases.
- **Fraud and sanctions screening** — checks global watchlists, fraud databases, and government sanctions to flag high-risk individuals.
- **Sex offender registry check** — verifies against national registry to ensure tenant safety and compliance.
- **Eviction and rental court history** — finds previous landlord-tenant disputes, evictions, and rental payment cases with full details.

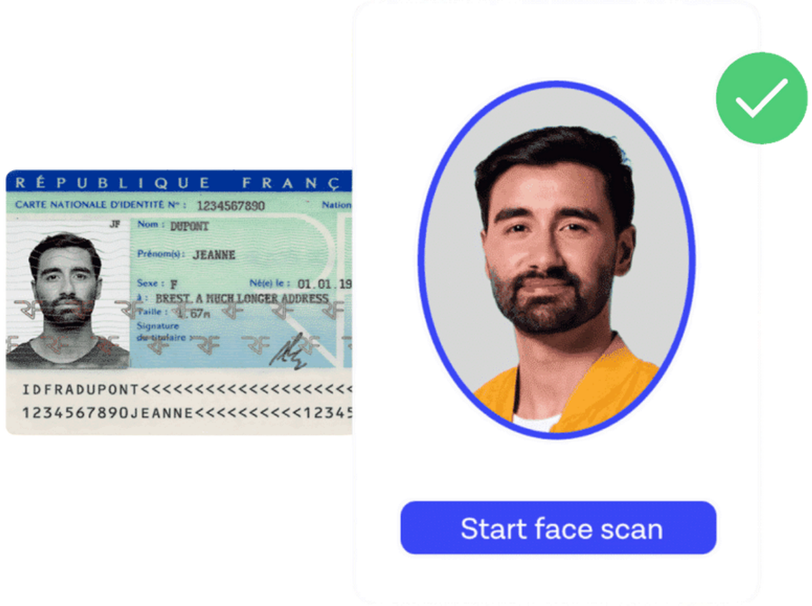
Shows 4 public records found with complete case information, letting landlords see exactly what legal issues exist.



5. Identity **Verification**

- **Government ID verification (180+ countries)** — validates driver's licenses, passports, and provincial IDs using advanced OCR and security feature detection.
- **Biometric face matching** — compares selfie to ID photo to ensure the applicant is who they claim to be.
- **Liveness detection** — requires real-time selfie with movement to prevent using photos or deepfakes.
- **Name/address consistency checks** — cross-references ID details with application data and bank records to catch discrepancies.

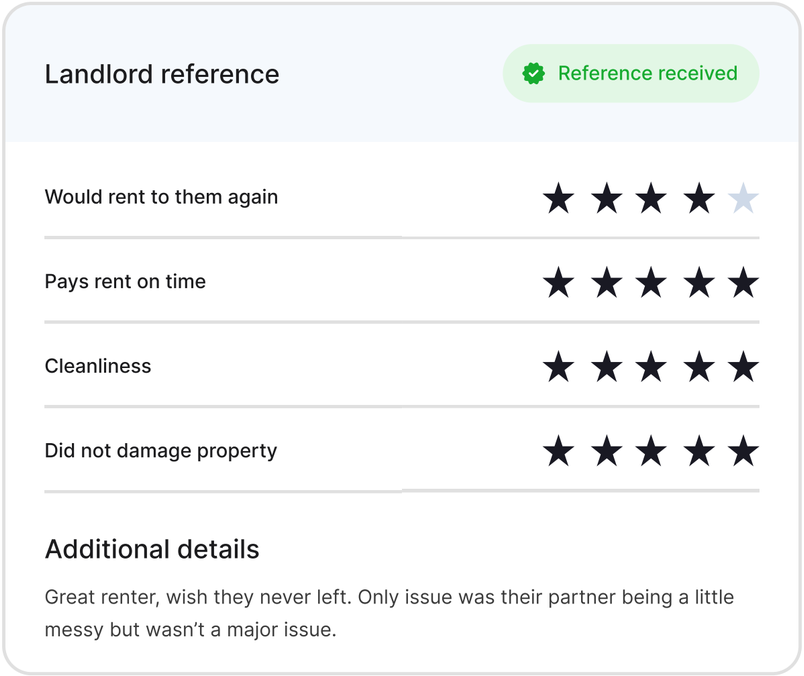
Prevents identity fraud and ensures you're renting to the actual person, not someone using stolen documents.



6. **Rental History** & Verification

- **Automated landlord reference outreac**h — contacts previous landlords via email and SMS to verify tenancy details and payment history.
- **Previous address verification** — confirms all addresses from the past 2 years through multiple data sources.
- **Rent payment validation** — cross-checks stated rent amounts against actual bank transactions to verify payments were really made.
- **Star ratings for tenant behavior** — Landlords rate cleanliness, communication, property care, and on-time payments on a 5-star scale.

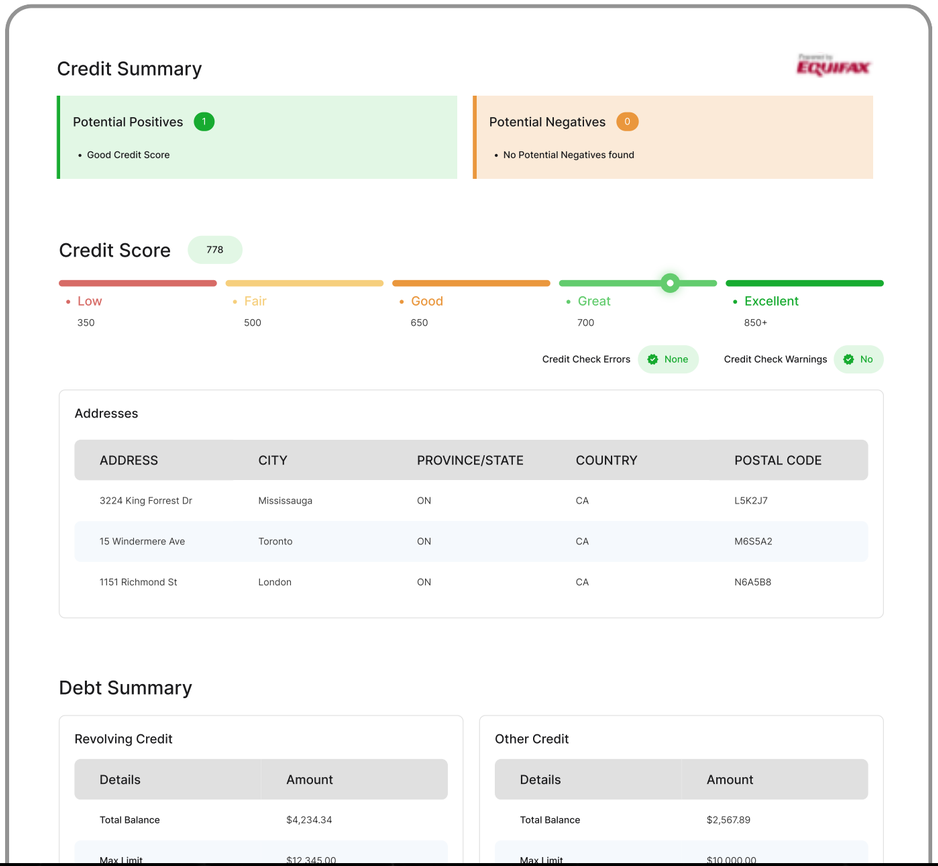
Gets real feedback from previous landlords while verifying they actually received rent payments through bank records.



7. Complete **Credit Report**

- **Full Equifax or TransUnion bureau data** — complete credit file including all accounts, inquiries, and public records going back 7+ years.
- **Debt summary breakdown** — separates revolving credit ($12,345), auto loans ($25,000), and other debts with utilization rates for each category.
- **Credit utilization analysis** — shows percentage of available credit being used, both overall (34.30%) and per account.
- **Payment history and tradelines** — detailed record of every credit account including open dates, payment status, and monthly payment amounts.

Provides the same comprehensive credit report that banks use for mortgage decisions, ensuring no financial surprises.



Happy Screening!



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