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# Tenant Screening — choosing the right tenant

Cut the risk of unpaid rent while letting fast: high volumes, strict legal limits on documents

**Where Mindee fits**
Sort messy files instantly, make selection reliable, secure compliance. The decision stays in the rental management software.
**Targets:** high-volume agencies, platforms, rent insurers, software vendors.

## PHASE 1 · CRITERIA & APPLICATIONS

**1 Criteria & listing**
Income ≥ 3 × rent, guarantor, Visale or rent insurance; no discrimination

**Documents (French decree, 2015)**
Allowed: ID, proof of address, employment, income
Prohibited: bank statements, health card, photo, criminal record

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**2 Receiving applications**
Email, platform, agency, DossierFacile; hundreds per listing in hot markets

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**File complete and compliant?**

Yes

No

File completed

**Missing or prohibited document**
Requested, or set aside

**Mindee · steps 1 & 2**

**Criteria** — No direct role, but clear numeric criteria can later be applied automatically to extracted data.

**Applications** — Split, classification and crop of messy PDFs and phone photos: completeness checked in seconds, missing documents flagged at once. Prohibited documents (bank statements…) are spotted so they are neither kept nor used: the agency stays protected.

## PHASE 2 · CHECKS

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**3 Identity check**
Applicants are who they claim to be; names match across the file

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**4 Employment & income**
Contract, seniority, net pay vs rent, consistency with the tax notice

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**5 Document fraud detection**
Evicting after unpaid rent takes months: fraud is costly

**Common fraud**
Edited or invented payslips, fake tax notices, fake employer letters, files sold online

**Mindee · steps 3–5**

**Identity** — Name, date of birth, number and expiry extracted (expired residence permits caught), matched to payslips, tax notice and rent receipts.

**Income** — Custom model: net pay, start date, employer, tax income, household shares, contract, probation end. Income-to-rent ratio computed, files pre-ranked.

**Fraud** — Cross-checks: payslips vs tax notice, year-to-date totals, net vs gross, active company ID, tax notice verifiable with the tax authority.

## PHASE 3 · GUARANTEES & DECISION

**Meets criteria alone?**
income ≥ 3 × rent

Yes

No

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**7 Rent default insurance**
Pays out only if the file met the insurer's criteria

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**8 Decision & lease**
Lease, check-in report, guarantee deed; other applicants notified

**What's at stake**
Every week of vacancy is a month's rent slipping away

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**6 Guarantor review**
A second full file, or the Visale guarantee, or a bank guarantee

Guarantor approved

**Mindee · steps 6–8**

**Guarantor** — Same processing on the second file, stricter ratio; Visale certificate extracted (amount covered, property).

**Rent insurance** — Every accepted file meets the insurer's criteria, with a structured trail of checks. Insurer side: fast audit when a claim comes in.

**Lease** — Identity, address and guarantor pre-fill the lease and guarantee deed; less vacancy.

## PHASE 4 · DATA & PERFORMANCE

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**9 Data protection**
GDPR, CNIL: minimize, secure, delete rejected files quickly

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**10 Performance tracking**
From time to let to selection quality

**Key metrics**
Listing → signature · time per file
Complete on first submission
Vacancy · arrears · fraud

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**Outside France**
US, UK: bank statements, credit scores, landlord references.
Bank statement extraction becomes central.

**Mindee · steps 9 & 10**
EU hosting, data residency, zero-retention option; only useful fields are kept.
Metrics moved: time per file, time to let, selection quality.