

Better rental decisions. Earlier support.

3 challenges for property management today

1 Beyond a credit score

Can the applicant afford the rent?
Income and stability matter.

2 Payment patterns

Do rent and bills get paid?
Check actual payment patterns.

3 Costly arrears & eviction

Income drops can go unnoticed.
Early support protects tenancies.

How Smartie solves it in 3 steps

1 VALIDATE

Confirm income, payroll/employer details, frequency and stability. Review up to 12 months of identified rent and bill payments, including tenant insurance premiums where visible.

2 MONITOR

With ongoing consent, monitor income drops and changing affordability. Spot warning signs early and speak with tenants before missed rent becomes a bigger problem.

3 SUPPORT

After job or income loss, help tenants explore rent and energy assistance or affordable repayment options. Support earlier resolution to reduce arrears and avoidable eviction costs.

Understand affordability before renting. Support stability after move-in.



Portfolio insight for better planning.

For larger property managers, scoped reporting can show aggregated spending trends across regions and portfolios, helping inform rental strategy and future investment opportunities.

SMARTIE-REPORTED PERFORMANCE*

5x

Higher digital engagement

90%

Lower operating costs

Just sign up. No minimum commitment required.

JOIN SMARTIE

*Smartie-reported UK results: 5x engagement and 90% lower operating costs versus manual processing. Results vary; these are not sector-specific Canadian results.

Consent and available history apply. Transactions indicate payments, not complete payment records or proof of insurance cover. Assistance eligibility varies; portfolio reporting requires permissions and scoping.

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