SMARTLIFE PROPERTIES · DOCUMENTATION

Tenant path

From finding a home to receiving the keys

The tenant's step-by-step guide: create your account, find a home and get alerts for new listings, build your tenant file (permitted documents, guarantor), apply while choosing what you share, understand your reliability score, sign the lease, then track your rent and receipts.

Who is it for	Steps	Duration
Tenants and rental applicants	14 articles	About 40 min

What you will learn

Access the platform	1. Sign up and confirm your email address 2. Sign in to the console 3. Turn on two-factor authentication
Find a home	4. Search and compare homes 5. Get alerts for new homes
Build your file	6. Build your tenant file 7. Understand your reliability score 8. Your data and your rights
Apply	9. Apply to a home
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Living in the home	13. The tenant space: rent and receipts 14. What's new on the platform

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STEP 1 OF 14 · ACCESS THE PLATFORM

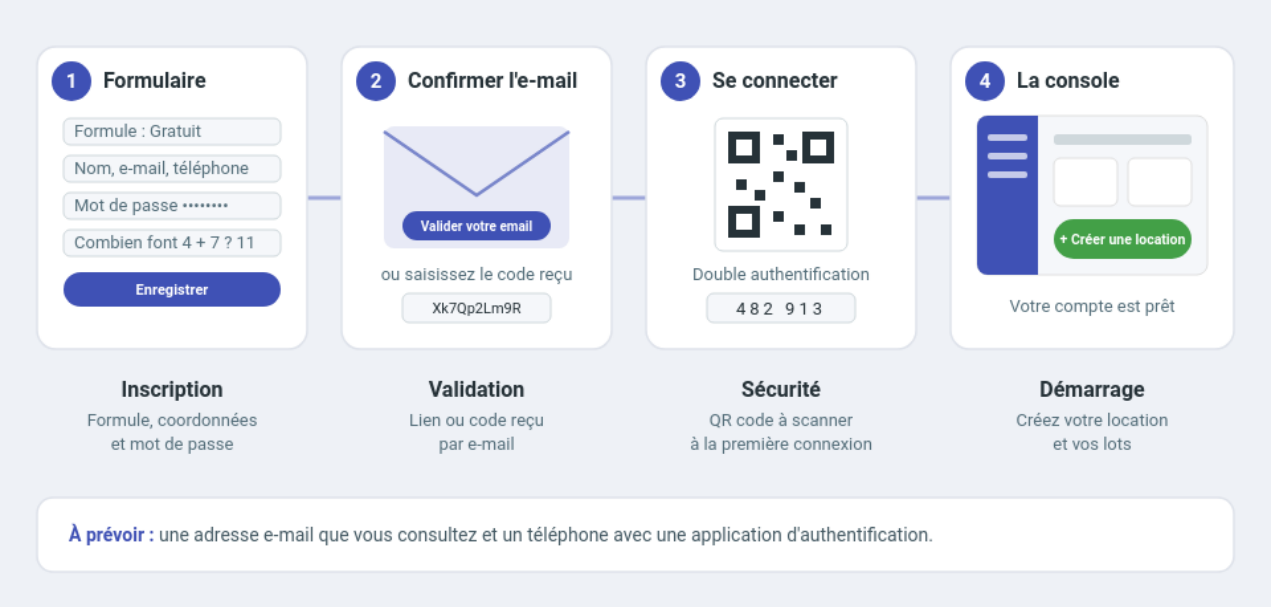
Create your account (sign up)

Sign up in a few minutes: choose your plan, fill in the form, confirm your email address, then turn on two-factor authentication when you first sign in.

Online version: https://construction.my-smartlife.fr/documentation/article-23-creer-son-compte-inscription.html?lang=1

Before you start

Signing up takes four steps: the form, confirming your email address, the first sign-in with two-factor authentication, then access to the console.



Allow about 5 minutes from the form to the console.

Have ready:

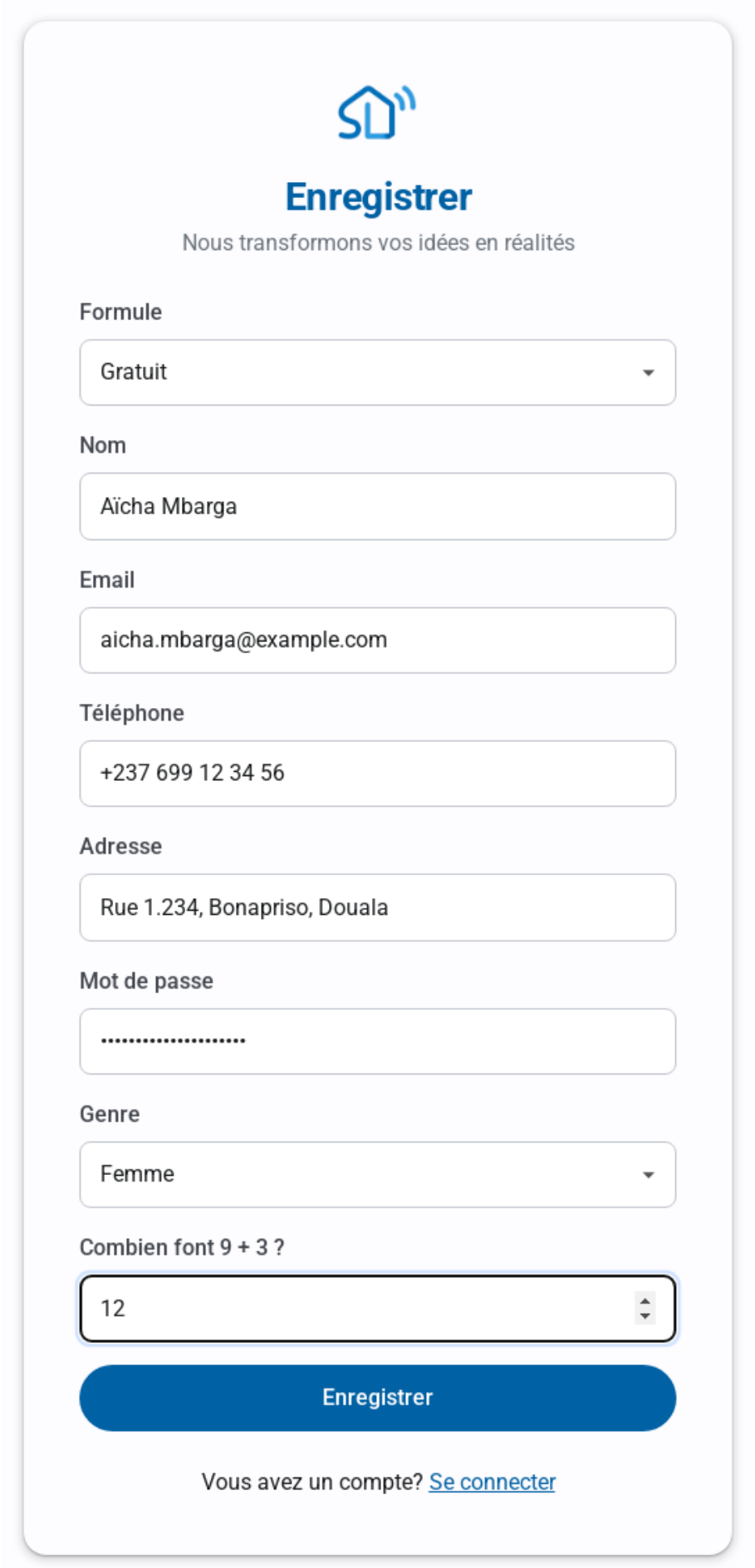
- an **email address** you check: it is your login and receives the confirmation link (disposable email addresses are refused);
- a **phone** with an authenticator app (Google Authenticator, Microsoft Authenticator, FreeOTP…), required from the first sign-in;
- your **plan**: from *Free* (one rental) to *Premium* (many rentals, public space, 360° virtual tour); the *Free* plan is preselected and you can change it at any time. Compare them in Plans. You can change it later from your account menu (“Formule et cotisation”).

Step 1: fill in the sign-up form

Open the Sign up page (“Sign up” link below the sign-in form), then enter:

- **Plan**: the chosen offer;
- **Name**: your name or your company's, shown on agreements and receipts;
- **Email**: your login;
- **Phone** and **Address**: optional, useful on the documents sent to your tenants;
- **Password**: make it long and unique;
- **Gender**: your title;
- the **verification question** (“What is 5 + 1?”): it confirms you are not a robot.

Click **Register**. If something is wrong, the form stays filled in: just correct the field reported.


Enregistrer
Nous transformons vos idées en réalités
Formule
Gratuit
Nom
Aïcha Mbarga
Email
aicha.mbarga@example.com
Téléphone
+237 699 12 34 56
Adresse
Rue 1.234, Bonapriso, Douala
Mot de passe
Genre
Femme
Combien font 9 + 3 ?
12
Enregistrer
Vous avez un compte? Se connecter

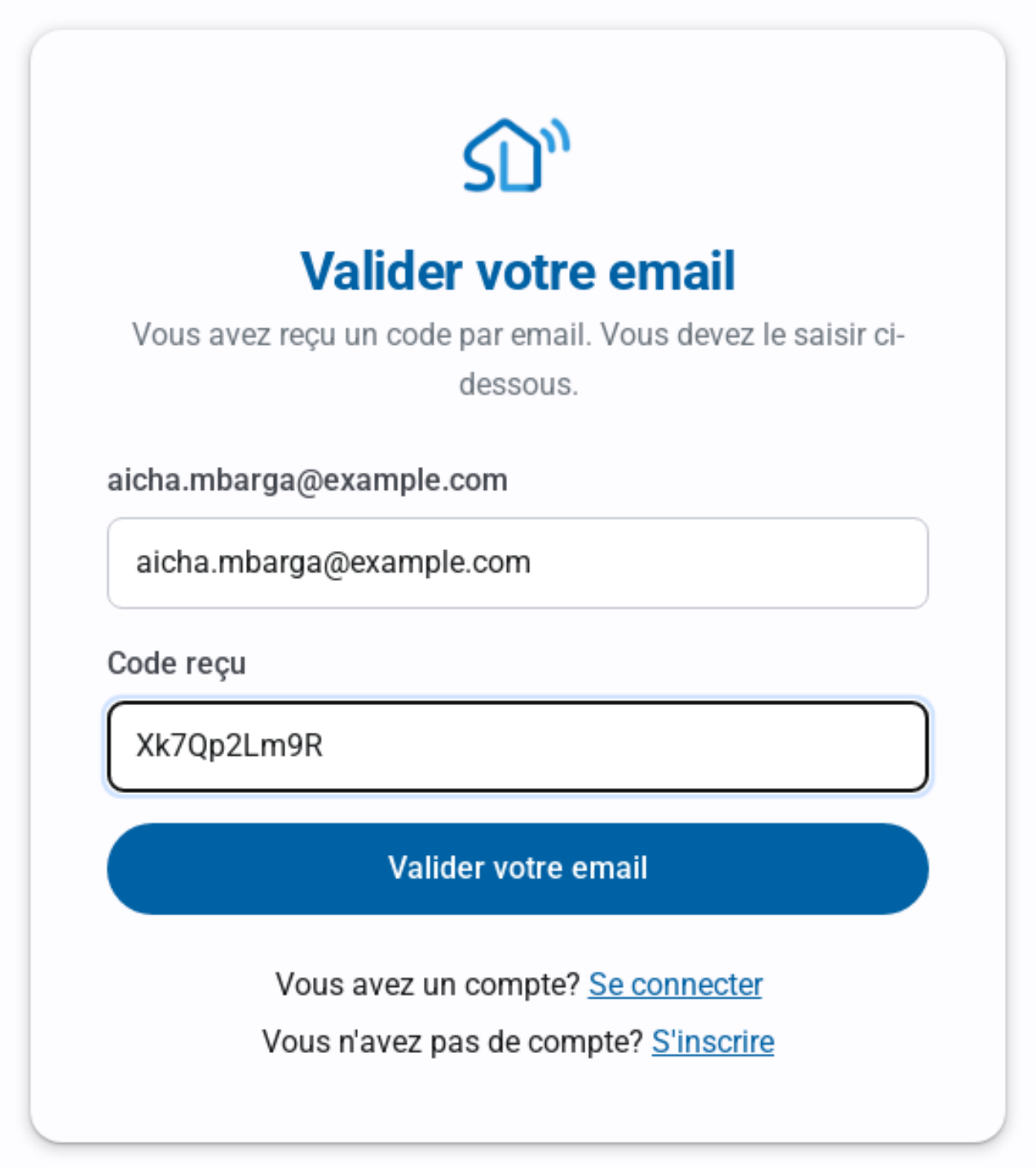
The sign-up form: only the name, email, password and verification question are required.

Step 2: confirm your email address

You immediately receive the email “*Thank you for confirming your email*”. Two options:

- click the **Validate your email** button in the email;
- or copy the **activation code** shown at the bottom of the email into the “Validate your email” page, displayed right after signing up.

Once the address is confirmed, you are taken to the sign-in page.



Enter the code received if the link in the email does not work.

No email?
Check your spam folder, then the spelling of the address entered. Until the address is confirmed, signing in shows “Unconfirmed email”.

Step 3: first sign-in and two-factor authentication

Sign in with your email and password. On your **first sign-in**, a QR code is displayed: scan it with your authenticator app, then enter the 6-digit code it shows. Two-factor authentication is then on; this code will be requested at every sign-in.

The detailed walkthrough, and what to do if the QR code cannot be scanned, are in Two-factor authentication (MFA): setup and use. For later sign-ins, see Sign in to the console.

Step 4: reach the console

Your account is ready. As long as you have no project or rental, you land on the **Projects** page. Next steps of the path:

- Quickly access your projects and rentals: the menus of the top bar;
- Create a rental: your first residence, then its units.

Troubleshooting

- **“The account already exists”**: this address is already registered. Sign in, or use “Forgot password” on the sign-in page.
- **“Email domain not allowed”**: temporary email addresses are not accepted; use your usual address.
- **“Veuillez valider le captcha correctement”**: the answer to the verification question is wrong; a new question is shown.
- **“Incorrect validation code”**: copy the code exactly (upper and lower case matter) or use the button in the email.

STEP 2 OF 14 · ACCESS THE PLATFORM

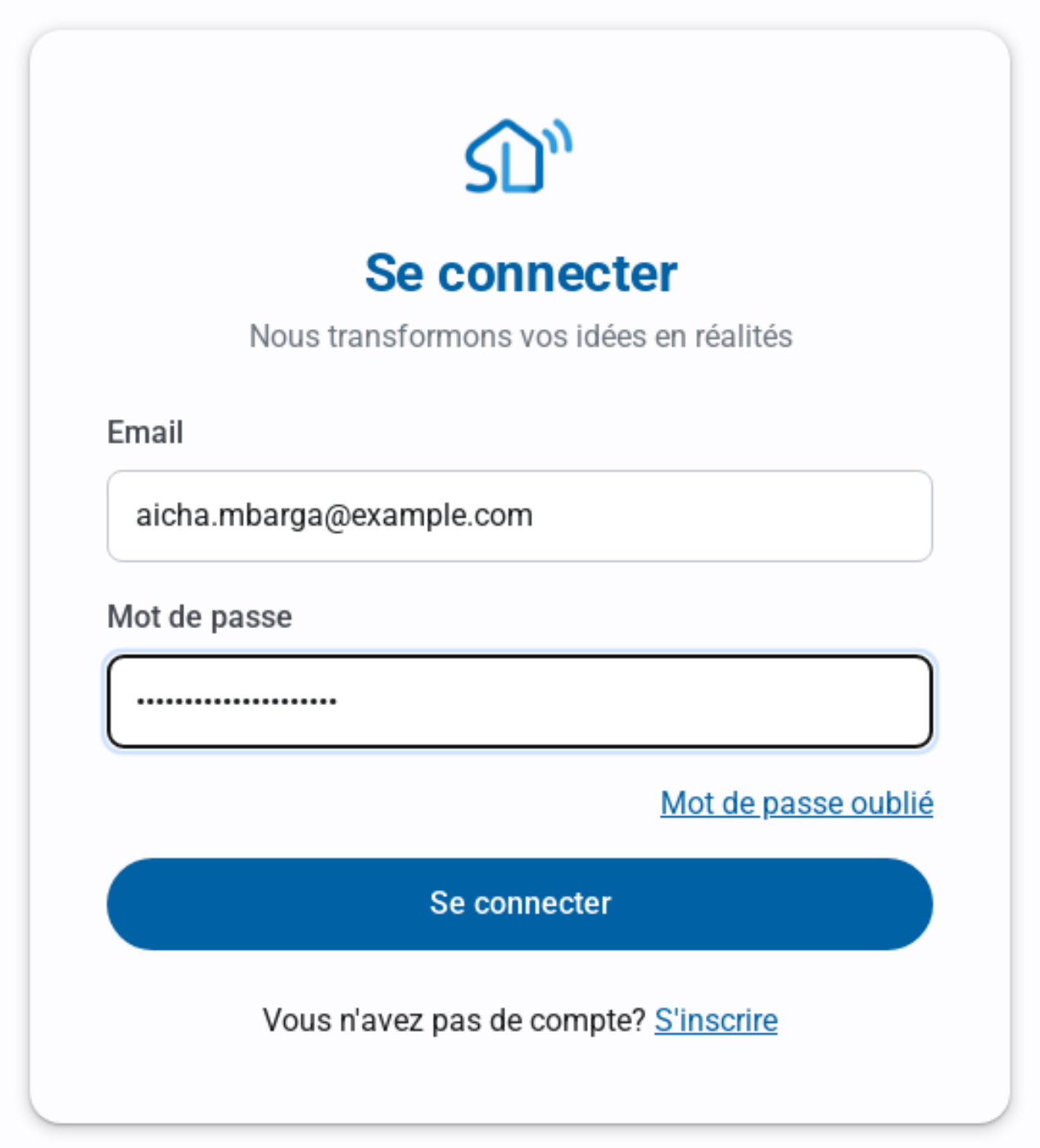
Sign in to the console

Sign in every day in two steps: your email and password, then the 6-digit code from your authenticator app. Forgotten password, refused code, signing out: answers to the common cases.

Online version: https://construction.my-smartlife.fr/documentation/article-24-se-connecter-a-la-console.html?lang=1

Step 1: email and password

Open the Sign in page, enter the **email** used when signing up and your **password**, then click **Sign in**.

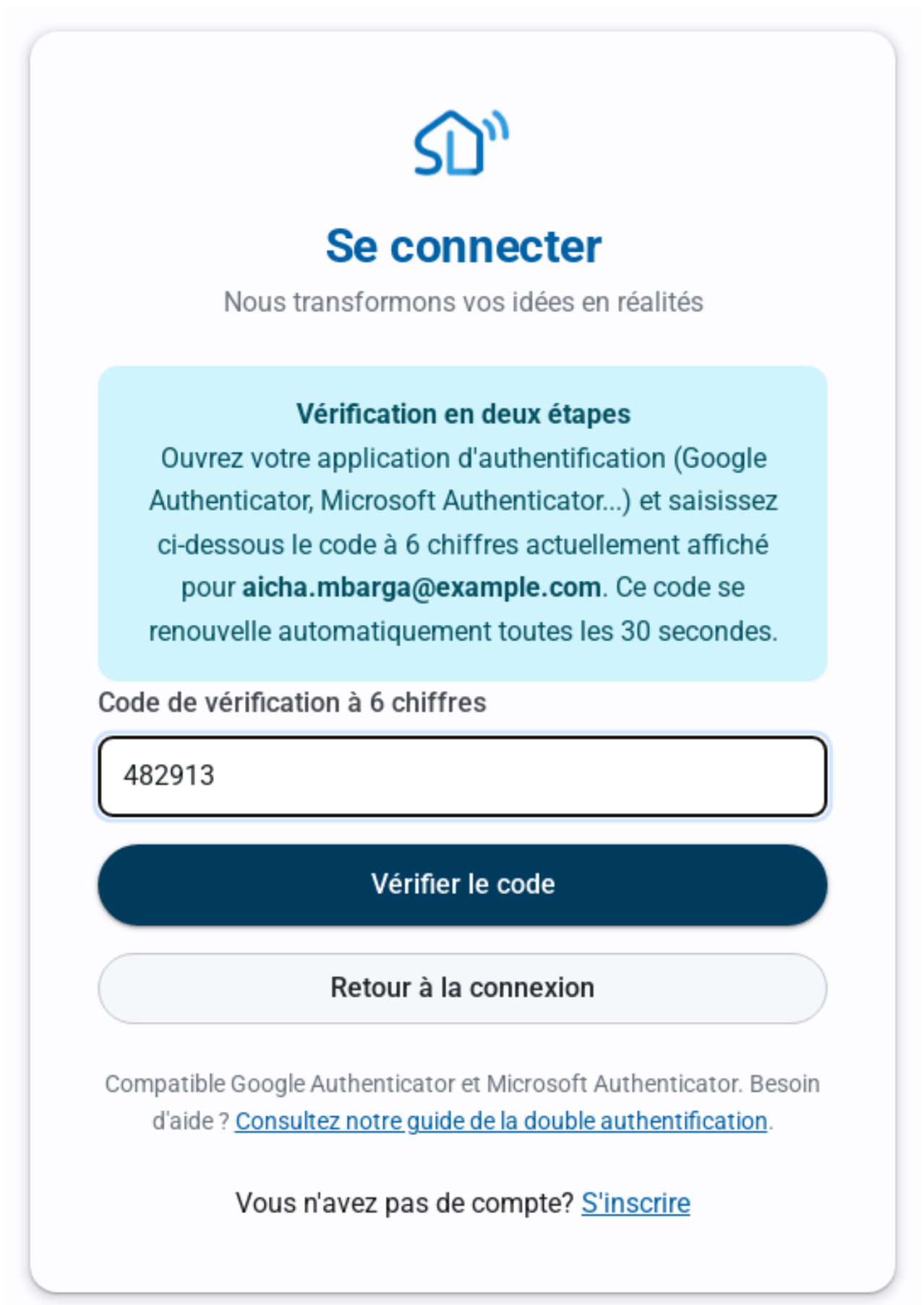


The sign-in page; the “Forgot password” link is just above the button.

Your account must be activated: if the page shows “Unconfirmed email”, first complete the confirmation of your email address.

Step 2: the verification code

Open your authenticator app and enter the **6-digit code** shown for your account, then click **Vérifier le code** (check the code). The code changes every 30 seconds: use the one displayed when you type it.



The code is requested at every sign-in. “Retour à la connexion” (back to sign-in) lets you switch accounts.

On your very first sign-in, a QR code is shown instead: follow Two-factor authentication (MFA): setup and use.

After signing in

You go straight to the list of your rentals (or your construction projects). If you have no project or rental yet, the **Projects** page is shown: start by creating a rental. The top bar menus are described in Quickly access your projects and rentals.

Forgotten password

Click **Forgot password** below the password, enter your email and confirm. A **new temporary password** is sent to you by email: the old one no longer works.

Sign in with this temporary password (the verification code is still requested), then replace it with a password of your choice in your **profile** (account menu, top right), **Password** card: at least 8 characters, different from the current one.

Signing out

Use the **Sign out** button (power icon) at the bottom of the left menu, or the entry in your account menu at the top right. Always do so on a shared computer.

Troubleshooting

- **“Incorrect password”**: check upper case and the keyboard language, or use “Forgot password”.
- **“Account does not exist”**: the email entered matches no account; check the spelling or create your account.
- **“Code de vérification incorrect ou expiré”** (incorrect or expired code): your phone's time must be set automatically; enter the code currently displayed.
- **“Trop de tentatives”** (too many attempts): after several wrong codes, the sign-in is cancelled; start again with your password.
- **Lost phone or deleted app**: contact an administrator to reset two-factor authentication (see the dedicated article).

STEP 3 OF 14 · ACCESS THE PLATFORM · OPTIONAL

Two-factor authentication (MFA): setup and use

Complete guide to understand, turn on and use two-factor authentication (2FA/MFA) on the platform: first setup, everyday sign-in, troubleshooting and lost access.

Online version: https://construction.my-smartlife.fr/documentation/article-5-la-double-authentification-mfa-activation-et-utilisation.html?lang=1

What is two-factor authentication?

Two-factor authentication (also called **2FA** or **MFA**, for “Multi-Factor Authentication”) adds a second verification step when you sign in, on top of your password.

In practice, after entering your password, the platform asks for a **6-digit code** generated by an app installed on your phone (Google Authenticator, Microsoft Authenticator, or any **TOTP**-compatible app). This code changes automatically every 30 seconds.



Two things are needed: your password and the code shown on your phone.

Why turn it on?
Even if your password were discovered, nobody could sign in to your account without also having access to your phone. It is the most effective protection against account hijacking.

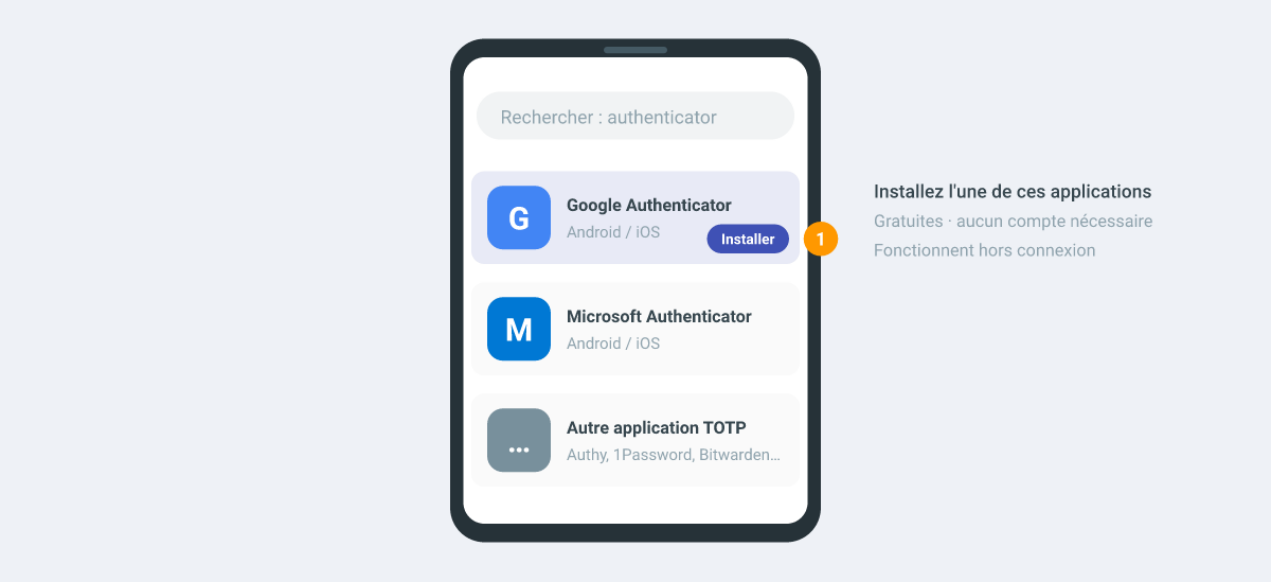
No external service (SMS, email) is used: the verification is computed locally, both by your authenticator app and by our server, from a secret key shared only once during activation.

Step 1: install an authenticator app

Before you start, install one of the following (free) apps on your phone:

- **Google Authenticator** (Android / iOS)
- **Microsoft Authenticator** (Android / iOS)
- Any other **TOTP**-compatible app (Authy, 1Password, Bitwarden...)

You don't need an account to use these apps: they work offline, directly on your phone.



Install Google Authenticator, Microsoft Authenticator or another TOTP-compatible app.

Step 2: first activation when signing in

Two-factor authentication is **mandatory for every account** and turns on automatically at your **first sign-in**: there is nothing to configure beforehand in your settings and it cannot be turned off. Only the read-only demo account is exempt.

1. Sign in as usual

Enter your email and password as usual on the sign-in page.

2. Scan the QR Code shown

The platform then shows a QR Code with instructions:

1. Open Google Authenticator or Microsoft Authenticator on your phone.
2. Tap **Add an account** (“+” icon), then choose **Scan a QR Code**.
3. Point your phone's camera at the QR Code shown on the screen.

The app then adds an entry for the platform and immediately shows a 6-digit code that renews every 30 seconds.

3. Enter the code shown

Type this 6-digit code into the **“Verification code”** field of the sign-in page, then confirm. Two-factor authentication is then permanently turned on for your account. *The screens of the platform are shown in French in the illustrations.*



Scan the QR Code (1-2), then enter the code generated by the app (3-4).

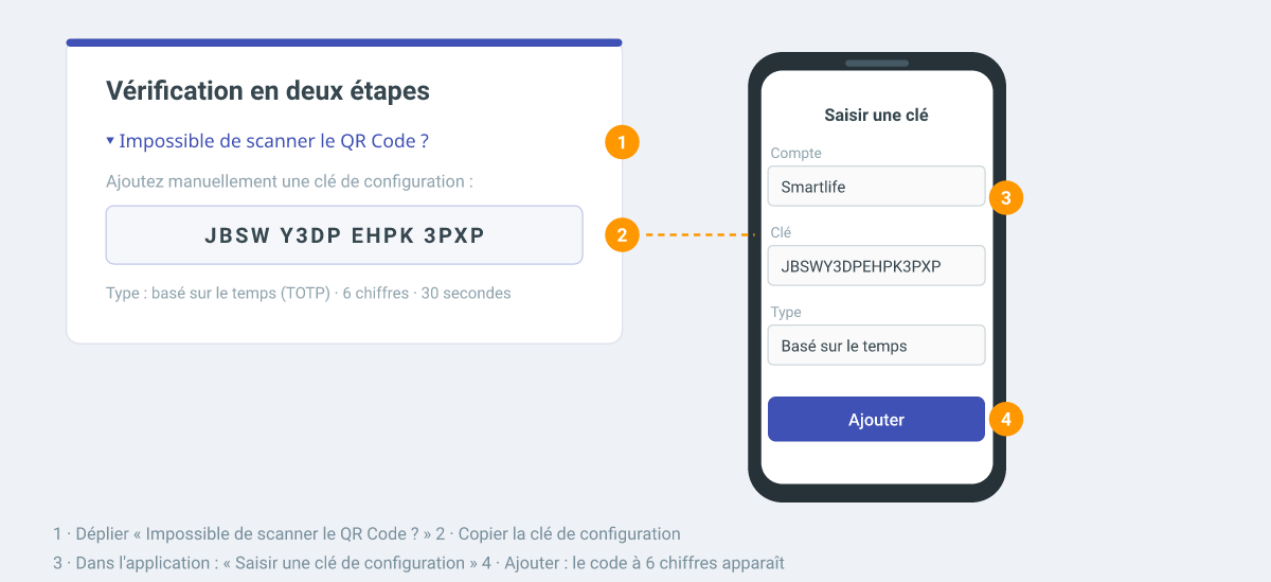
Can't scan the QR Code?

If your phone cannot scan the QR Code (no camera available, unreadable QR Code...), the sign-in page always offers a fallback: a **setup key** shown below the QR Code, as a string of letters and numbers.

In your authenticator app:

1. Tap **Add an account**, then choose **Enter a setup key** (or “Enter manually”).
2. Give the account a name (for example the platform's name) and paste the key shown.
3. If asked, specify that it is a **time-based (TOTP)** key, with **6 digits** and a **30-second** period — these are the default settings of most apps.

The app then shows the same kind of 6-digit code as if you had scanned the QR Code.



No camera: copy the setup key into the app.

Signing in every day

Once two-factor authentication is on, each sign-in happens in two steps:

1. You enter your **email and password** as usual.
2. The platform asks for the **6-digit code** currently shown in your authenticator app (no QR Code is shown again: your account is already enrolled).

Simply open the app on your phone, find the entry for the platform, and copy the code shown before it expires.



Every day: password (1), then the code shown by the app (2-3).

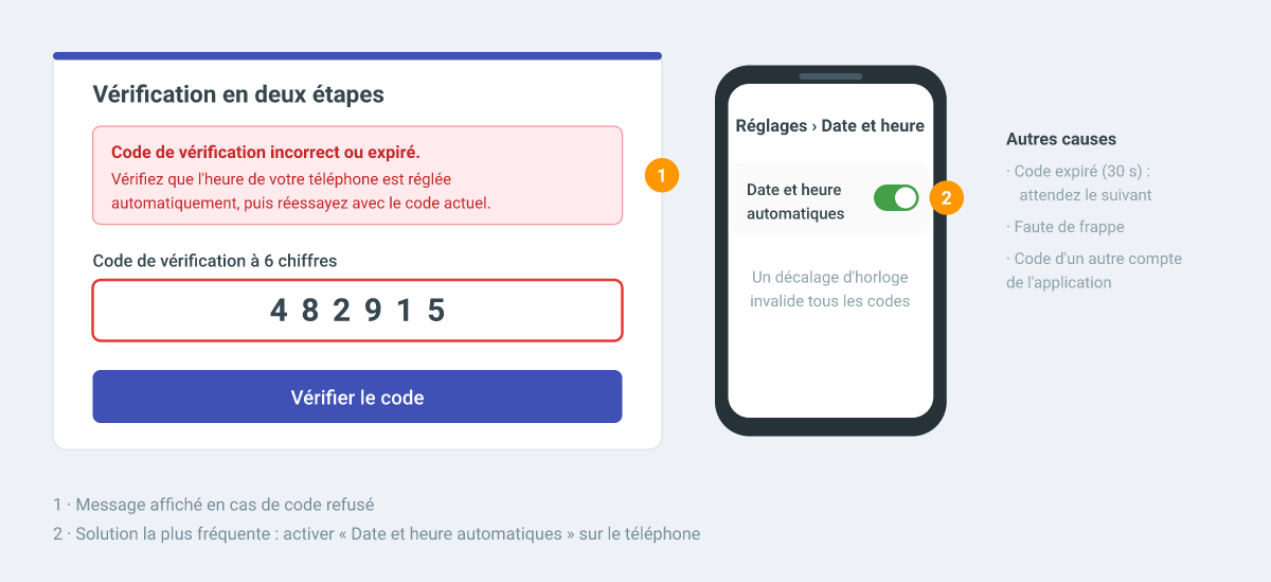
Good to know
On mobile, the input field accepts automatic pasting of the code (“one-time code” autocomplete) on most recent browsers.

The code is rejected or has expired

If the message **“Incorrect or expired verification code”** appears, here are the most common causes:

Likely cause	Solution
The code expired before being confirmed (it only lasts 30 seconds)	Wait for the next code shown by the app and enter it quickly.
The phone's clock is not synchronised	Turn on **“Automatic date and time”** in your phone's settings: a clock offset systematically invalidates the codes.
A typing mistake (missing or swapped digit)	Carefully re-enter the code shown, without spaces.
You used the code of another account of the app	Check that you are reading the entry of this platform.

After **6** failed attempts, the verification is reset for security: sign in again with your password to start over.



Code rejected: turn on “Automatic date and time” on your phone.

Lost phone or app

If you have lost your phone, changed device without transferring your accounts, or uninstalled your authenticator app, you can no longer generate a valid code: the platform does not offer a standalone backup code.



Lost phone: an administrator resets your two-factor authentication.

Solution
Contact an **administrator** of your organisation on the platform. They can reset your account's two-factor authentication from the administration area (user management). Once reset, you will be asked to enrol a new authenticator (new QR Code) at your next sign-in, exactly as during your very first activation.

When changing phones, remember to use your authenticator app's account transfer feature (available in Google Authenticator and Microsoft Authenticator) to avoid this situation.

Security best practice

- **Never** share your 6-digit code or the setup key with anyone, including someone claiming to be an administrator or technical support: this information is never asked for by phone or email.
- If your authenticator app offers locking with a PIN or biometrics, turn it on to protect access to your codes.
- If in doubt about a sign-in attempt you did not start, change your password and inform an administrator without delay.

STEP 4 OF 14 · FIND A HOME

Searching and comparing units in the directory (visitors)

Using the public directory: search by place, filters, map, long-term and seasonal, shared housing, currencies, country flags, detailed page, fullscreen photos, availability and sharing.

Online version: https://construction.my-smartlife.fr/documentation/article-38-chercher-et-comparer-des-logements-dans-l-annuaire-visiteurs.html?lang=1

The directory

The public site presents the units published by the platform's owners. On the home page, pick a country (with its flag and the number of **long-term** and **seasonal** units) or search by place. Countries with no published unit yet are marked “coming soon”.

Search, compare, view and act in the directory.

Long-term and seasonal

- **Long-term**: a list with a **Shared housing** tab for rooms in a flatshare, monthly price and availability.
- **Seasonal**: search by **dates**, number of **travellers** and category; only units free for the whole period are offered, with the price per night.

Filters, map and currency

Filters (country, city, housing type, price, equipment…) combine and are kept in the page address, which you can share. The **map** shows exactly the units of the filtered list. A **currency selector** converts prices at the day's rate; the default currency is the searched country's.

Country and city pages, flatshares

From the directory home, click a country or a city to open its page (*Rentals in Yaoundé*, *Rentals in France*…): long-term and seasonal homes, FAQ and neighbouring cities. In long-term results, the **Flatshares** tab keeps only rooms in a flatshare. The **Receive new listings by email** button creates an alert for the city and budget of your choice.

Cards and the detailed page

Each card shows the photo, the unit's **flag and address**, the price (hidden if the unit is already let) and **share** buttons. The detailed page shows a **fullscreen** photo slideshow, the description, rooms and equipment, diagnostics (energy ratings), the 360° virtual tour when available, a map, the **availability calendar** and the building's services.

Contact, visit, book

Depending on the unit: **book a visit slot**, contact the landlord (phone, WhatsApp, email) or, for a seasonal unit, **select dates and send a booking request**: see Online booking requests and PayPal payments.

Apply with your file

On a **long-term** listing, the **Apply with my file** button lets you send your tenant file to the landlord, choosing the documents you share. Follow the application path from discovery to move-in.

Trustworthy listings

The platform regularly analyses listings to spot copied photos or doubtful offers; listings removed by moderation no longer appear: see Listing moderation.

STEP 5 OF 14 · FIND A HOME

Email alerts: get new listings every morning

Create an alert (city, rental type, property type, maximum price) and receive matching listings by email. No email on days without results, one-click unsubscribe, management from your account.

Online version: https://construction.my-smartlife.fr/documentation/article-45-alertes-e-mail-recevez-les-nouveaux-logements-chaque-matin.html?lang=1

What alerts are for

Instead of checking the catalogue every day, describe the home you are looking for: **every morning (around 9 am)** you get an email with the published listings that match. **No email is sent** on days when nothing matches. You do not need an account to create an alert.

From creating the alert to the morning email.

Create an alert

On the **Rentals** page (catalogue home or results page), click **Receive new listings by email**. In the window, enter:

- **Your email** (pre-filled when you are signed in);
- **The city** (suggestions list cities that have listings);
- **The rental type**: *long-term* (the maximum price is per month) or *seasonal* (per night);
- **The property type**: house, apartment, rooftop, parking… or all;
- **The maximum price and its currency** (optional): listings shown in another currency are converted;
- **New listings only** (checked by default): a listing already sent is not sent again. Unchecked, you get the full list every day.

To search both long-term and seasonal, or several cities, create several alerts (up to 10 per address).

Confirm your address

If you are not signed in, a confirmation email is sent: click **Confirm my subscription** (link valid for 7 days) to activate the alert. Without the click nothing is sent and the alert disappears. Check your spam folder. If you are signed in and use your account address, the alert is active immediately.

The email you receive

One summary email per address, even with several alerts. It shows up to 12 listings per alert (photo, title, city, price, featured listings first) and a link to all results.

Unsubscribe

Every email ends with the **Unsubscribe** button (all alerts of the address); the **Delete this alert** link under each group of listings removes only that one. No sign-in is needed: a page asks you to confirm. Mail apps such as Gmail or Outlook also offer their own unsubscribe button.

Manage your alerts from your account

When signed in, open the **I am a tenant › My email alerts** menu (top bar or general menu). You can:

- **See** your alerts, their status (active, paused, waiting for confirmation), the last send and the number of emails received;
- **Add** an alert: it is always sent to your account address, which cannot be changed here;

- **Edit** the criteria (the history of listings already sent is then reset);
- **Pause** and resume;
- **Delete**.

Alerts created before you signed up with the same address appear automatically.

FAQ

I receive nothing. Check that the alert is *Active*, that the city is spelled as in the catalogue (accents and capitals are ignored) and that the maximum price is not too low. **Disposable addresses** are [illegible] **The tenant file** is read-only: it cannot create alerts.

STEP 6 OF 14 · BUILD YOUR FILE

My rental files: one file per country

Build one rental file per country (tabs), with its profile, guarantor and supporting documents adapted to the country's rules, then apply in one click choosing what you share.

Online version: https://construction.my-smartlife.fr/documentation/article-46-mes-dossiers-de-locations-un-dossier-par-pays.html?lang=1

What the file is for

Your **rental files** gather, once and for all, the information and documents a landlord asks for before renting you a home. You prepare it at your own pace, then apply in one click to listings, choosing each time what you share. Open the **I am a tenant** menu (top bar or the console's general menu, which gathers your leases, your email alerts and your file), then **My rental files** (sign-in required, see Create your account).

One file per rental country

The page is organised in **tabs**: one tab per file, and an **Add a file** tab on the right. A pop-up asks for the **country of the rental** (and, if you wish, a name). You have **one file per country** (for example one in France and one in Cameroon), up to **5 files**: a country that already has its file is greyed out in the list. On your first visit the window opens by itself to create your first file.

- **What depends on the country**: the guarantor types offered, the document list and its labels, the default currency of your income and budget, and the legal framework reminder.
- **France**: Visale guarantee, professional guarantors (GarantMe, Unkle, Cautioneo, SmartGarant, CLÉ), the legal document list (decree no. 2015-1437) and the reminder of prohibited documents.
- **Other countries**: individual guarantor or company/organisation, a short document list (ID, address, activity, income) with neutral labels. Visale and professional guarantors are not offered there.
- **A new file** takes your situation, occupation, employer and household size from your first file; amounts, guarantor and documents are specific to each file. Your identity, ID document and tax notices always come from your profile.
- **Edit the file** lets you rename it or change its country: the guarantor and documents specific to the old country (for example Visale) are then removed, and the change is impossible towards a country that already has its file, or while an application is in progress with that file.
- **Applications**: each application uses one file, which must match the listing's country. On the *Apply* page, choose the file; the one for the listing's country is preselected.
- **Deletion**: *My data and rights* lets you delete the displayed file (with its documents and applications) or, if there are several, all your files.

The rental reliability score is shared by all your files.

One file per country, in three parts.

1. Your profile

Fill in: first and last name, phone, current address, **employment situation** (employee, self-employed, student, retired, job seeker, other), occupation or studies, employer, **net monthly income** and its currency, number of people in the household, desired move-in date, maximum budget and, if you wish, a short introduction.

What we do not ask
Neither your nationality, nor your family situation, nor your health, nor your opinions: this information is not needed to assess an application.

2. Your guarantor

This section is **separate from the profile**. Choose the type of guarantor (**Visale and professional guarantors are only offered for a file in France**):

- **Individual** (a relative, a friend…): name, relationship, net monthly income, phone and email. Their ID, proof of address and proof of income are expected;
- **Legal entity – Visale** (Action Logement's free guarantee): visa number, name of the holder, issue date (optional) and validity date. The certified visa is expected among your documents;
- **Legal entity – professional guarantor** (**GarantMe, Unkle, Cautioneo, SmartGarant**, **CLÉ** scheme for students): pick the provider, then enter the contract or certificate number, the holder and the dates, as for Visale. The guarantee deed or certificate is expected among your documents;
- **Legal entity – other company or organisation** (bank guarantee, unpaid-rent insurance, employer, surety company…): company name, type of organisation, contract or file reference, contact phone and email. The guarantee deed or certificate is expected among your documents;
- **No guarantor**.

The requested documents adapt automatically to your choice. The guarantor is saved with its own button: saving the profile does not change it.

Visale visa and professional guarantor checks

When you enter a Visale visa or a professional guarantor (GarantMe, Unkle…), Smartlife runs **automatic consistency checks**, shown under the form:

- **visa number**: 6 to 20 letters or digits (spaces and hyphens ignored);
- **holder's name**: it must match the identity in your profile (accents, case and word order ignored);
- **dates**: issue date not in the future and before the end of validity;
- **validity**: the visa is not expired. An “Expires soon” reminder appears in the 15 days before the end date.

The result is *Consistent*, *Expires soon*, *Expired*, *Inconsistent* or *Incomplete*.

What this check does not do
Smartlife cannot query Visale: a “consistent” visa is not an *authenticated* visa. The landlord checks the visa on the official **visale.fr** website (or the guarantee with the chosen provider) and then confirms it in the application (see Handling applications). An expired or inconsistent visa cannot be confirmed: fix it in your file before applying.

3. Your supporting documents

For each document, upload a **PDF, JPEG or PNG file of 5 MB at most** (up to 6 files per type, 24 in total). The list depends on your situation:

- **Always**: valid ID, proof of address;
- **Employee**: proof of employment (contract or employer certificate), latest payslips;
- **Self-employed**: company registration extract or equivalent, proof of income;
- **Student**: student card (a guarantor is strongly advised);
- **Retired, other**: proof of income (pension, benefits, grant…);

- **Recommended**: latest tax notice.

No double entry: the ID and tax notices uploaded in **Profile › Civil status** are picked up automatically in this list (labelled “in your profile”) and count as provided. Add, replace or delete them from the profile, not here.
A progress bar shows how complete the file is. A document can be viewed, replaced or deleted at any time; deleting it also removes it from all your applications.

Documents to renew

Some documents must be recent. A banner and badges flag those to renew:

- **proof of address** and **payslips** (yours and your guarantor's): valid for **3 months** from upload;
- **tax notice** from the profile: to renew when its year is earlier than last year;
- “*Expires soon*” appears in the 15 days before the deadline, “*To renew*” afterwards.

The indicator is **informative**: the upload date is used as a benchmark because the document's issue date is unknown. It does not prevent you from applying. The landlord sees the same badge on the documents you share.

Documents we never request

The law (ALUR act and decree no. 2015-1437) strictly limits what a landlord may require. Smartlife therefore **never** offers: bank statements, health insurance card, photo (other than the ID), certificate of good account standing or of no outstanding credit, direct-debit authorisation, medical records, criminal record extract, divorce judgment, certificate of no enforcement proceedings. If a landlord asks for them, you may refuse. The list follows the French framework; in other countries only the documents useful to assess the application remain requested.

Effort rate

When your income is filled in, the application page shows your **effort rate** for the listing: (rent + charges) ÷ net monthly income. It is a simple benchmark, for you and for the landlord; it does not decide the outcome of the application.

A watermark protects your documents

When a landlord views a document you shared, it is displayed **with their company name as a watermark** (repeated diagonal pattern) and the viewing date. They never receive the original: a copy or screenshot therefore carries the name of whoever obtained it. For this reason, a protected PDF, one over 30 pages or in a format that is too recent may be refused at upload: save it again as a standard PDF or send photos (JPEG, PNG). You always see your own documents without a watermark.

What next?

- Apply to a home with your file;
- check your rental reliability score;
- understand who sees what and your rights.

STEP 7 OF 14 · BUILD YOUR FILE

The rental reliability score: criteria, calculation and rights

Understand a tenant's reliability score (rent regularity, meeting the payment deadline, landlord review at the end of the lease), how it is calculated, who sees it and how to contest it.

Online version: https://construction.my-smartlife.fr/documentation/article-48-la-note-de-fiabilite-locative-criteres-calcul-et-droits.html?lang=1

A transparent, informative score

The **rental reliability score** summarises, from 0 to 100, your tenant history *on Smartlife*. It is calculated only from recorded facts: your rent payments, meeting the payment deadline and your former landlords' reviews. It takes no personal characteristic into account (origin, age, sex, family situation, health…). It **decides nothing**: no automatic refusal or acceptance, the landlord alone judges. Find it in **My rental files › My rental reliability score**.

The three criteria

Criterion	Weight	Calculation
Payment regularity	40%	Share of due rents paid in full (a partial payment counts for half).
Meeting the deadline	30%	Share of rents paid by the payment deadline of your lease. Rents without a known payment date are ignored.
Landlord review at end of lease	30%	Average of the reviews left at the end of each long-term lease (rating from 1 to 5 scaled to 100).

If a criterion has no data, it is set aside and its weight is spread over the others. Labels: 85 and above *Excellent*, 70 to 84 *Good*, 50 to 69 *Average*, below 50 *Needs improvement*.

The weight of the three criteria and a sample calculation.

When is the score calculated?

At least **3 due rents** recorded on Smartlife (or an end-of-lease review) are needed. Before that, the score shows “Not yet rated”: a new tenant is **never penalised** and the file is assessed like any other. Seasonal rental stays do not count.

The landlord's end-of-lease review

When a long-term lease is closed, the landlord may leave **one review** from the tenant's page: overall rating from 1 to 5, condition of the home when returned, notice respected or not, and a short factual comment (300 characters). They can fix it for 14 days, as long as you have not replied. You receive the review in your file.

Your right of reply and to contest

You can **reply** to each review and **contest** it: the review is then flagged “contested” and your reply is shown with it to any landlord who sees it. If you think a review is unjustified or defamatory, contact us.

Who sees my score?

Only you, by default. A landlord only sees your score if **you choose to share it** in an application (optional box), with the detail of the criteria and the calculation date. It is then frozen at that date. See also your data and your rights.

What the score is not

It is not a solvency score nor an “acceptance score”: it does not consider your income, occupation or guarantor. It only reflects your tenant behaviour already observed on the platform. For landlords: do not use it as the only criterion and leave the decision to a person (reviewing applications).

STEP 8 OF 14 · BUILD YOUR FILE

Your tenant data and your rights

Who sees what in an application, how long data is kept, how to export or delete your file, and your remedies (GDPR).

Online version: https://construction.my-smartlife.fr/documentation/article-51-vos-donnees-de-locataire-et-vos-droits.html?lang=1

Principles

- **Single purpose**: assessing your applications to homes. Your data is neither sold nor used for advertising.
- **Minimisation**: only useful information and documents are requested, within the legal list.
- **Chosen sharing**: for each application, you tick the documents shared and decide whether to share your reliability score.
- **No automated decision**: neither the score nor the effort rate refuses or accepts a file.

Who sees what?

Information	Who can see it
Your file (profile, documents)	Only you
Profile sent in an application	The owner(s) of the targeted listing
Ticked documents	The listing's owner, while the application is open or accepted; each view is logged
Reliability score	You; a landlord only if you share it in an application

Files are stored in a protected area, never reachable by a direct address, and are not cached. The landlord never sees the original: each document is displayed with their company name as a watermark and the viewing date.

Who sees what, for how long, and your rights.

Retention

- Closed application (refused, withdrawn or accepted): deleted automatically **90 days** after the decision.
- Your tenant file: kept in your space until **you delete it**.
- End-of-lease reviews and payments: kept with the lease, like other rental management data.

Exporting or deleting your data

- **Export**: from your profile, the data export now includes your tenant file, applications and email alerts, with your documents.
- **Delete the file**: in *My rental files › My data and rights*, type SUPPRIMER to erase your file, documents and applications.
- **Withdraw an application** or delete a document: the landlord's access is cut immediately.
- **Deleting your account** also erases the file and alerts.

Your rights

You have a right of access, rectification, erasure, objection and restriction. You may contest a

landlord review (reliability score). For any request, write to the address in the legal notice; you may also contact your country's data protection authority (the CNIL in France).

If a landlord asks too much

The permitted documents are listed in My rental files. A landlord cannot require bank statements, a health card, a criminal record, etc. You may refuse and report the request to us.

STEP 9 OF 14 · APPLY

Apply to a home: the application path

From listing to move-in: apply with your file, choose what you share, follow your application, answer document requests, then become a tenant.

Online version: https://construction.my-smartlife.fr/documentation/article-47-postuler-a-un-logement-le-parcours-de-candidature.html?lang=1

The steps

1. **Discovery**: find a listing (search and compare) and create an email alert if needed;
2. **Application**: send your file to the landlord;
3. **Review**: the landlord compares files and may ask you for documents;
4. **Decision**: acceptance or refusal, always made by a person;
5. **Lease signing**: contract drawn up from the home's data, with e-signature if the landlord uses it;
6. **Move-in**: inspection and key handover;
7. **Living there**: rent, receipts and documents in your tenant space.

The steps of the journey and the statuses of your application.

Sending your application

On a **long-term** listing, click **Apply with my file** (sign-in required). The page summarises rent, charges and your effort rate, then you choose:

- the **documents** to share (ticked one by one);
- whether to share your reliability score (optional);
- a **message** to the landlord.

Tick the consultation consent, then send. The landlord is notified by email, without your file in the message. A saved profile is required to apply; an incomplete file does not prevent applying, but the landlord may ask for the missing documents. You can have at most **10 open applications** and one per home.

Following your application

In **I am a tenant › My rental files**, *My applications* section, each application shows its status: *Sent*, *Under review*, *Documents requested*, *Accepted*, *Not selected* or *Withdrawn*, and its history. You are notified by email of each decision or document request.

Answering a document request

If the landlord asks for a document, a banner says so. First add it to your file (*My supporting documents* section), then click **Share this document** in the application. The landlord can only request documents from the permitted list.

Withdrawing your application

Click **Withdraw my application**: the landlord immediately loses access to your documents. The same applies when your application is not selected. A closed application is deleted after 90 days.

Accepted application

The landlord creates your lease from your file: your identity, contact details and move-in date are pre-filled, without re-typing. You become an active tenant on the platform: find your rent, receipts and documents in your tenant space, and your reliability score starts to build up.

STEP 10 OF 14 · SIGN AND MOVE IN

The rental agreement: content and rules by country

What the generated lease contains and how it adapts to the country of the residence (France, Cameroon, Senegal and other African countries): term, security deposit, rent and due date, notice, flatshare, appendices.

Online version: https://construction.my-smartlife.fr/documentation/article-22-le-contrat-de-location-contenu-et-regles-par-pays.html?lang=1

What the agreement contains

Open markets and documented rules. The platform is currently open in **France** and **Cameroon**. The rules shown for **Senegal** and other African countries are lease templates prepared in advance: they do not mean those markets are open, and they must be checked with local counsel before any use.

The lease (PDF) is built from the rental, unit and tenant information at the time you download it. It includes:

1. a **summary sheet**: property, period, rent and charges, security deposit, notice, services and payment due date;
2. the **parties**: landlord, tenant and, where applicable, guarantor;
3. the **description of the premises**: rooms with their type, area and equipment, then the total area;
4. the **floor plan**, when you have drawn the unit's plan;
5. the **residence services** available to the property;
6. the **term**, **financial terms**, **clauses** and **appendices**, written according to the country of the residence;
7. the **signatures**, preceded by the words “Read and approved”.

Each page shows the agreement reference, its page number and an initials area.

Good to know
The agreement reflects your data when you download it. After a change (rent, rooms, security deposit, due date…), download it again to get an up-to-date version.

A template adapted to the country of the residence

The agreement template depends on the **country of the residence**, set in the rental description. The country is shown at the top of the agreement (“Applicable law”), with the texts that govern it.

FranceLegal

Law no. 89-462 of 6 July 1989 and decree no. 2015-587 of 29 May 2015 (standard agreements). “Furnished housing” section for furnished lettings.

CameroonCustom

Civil Code applicable in Cameroon, provisions on the letting of things (articles 1708 onwards).

SenegalCustom

Code of Civil and Commercial Obligations (lease provisions) and residential rent regulations.

Other African countriesCustom

For the other supported African countries, the agreement follows a **generic template**: it refers to the legislation in force in the country without citing a specific text. 1-year lease tacitly renewed, 2 months' notice, monthly payment, 2-month security deposit by default with no legal cap, amounts in the local currency.

Important
These templates reflect the main rules of each country but do not replace the advice of a local legal professional (lawyer, notary, bailiff). Rules marked “Custom” reflect common practice, with no legal cap applied.

Term, deposit and notice by country of the residence.

Lease term

The term written in the agreement depends on the country and the type of letting.

FranceLegal

- **Unfurnished**: 3 years (individual landlord) or 6 years (company), tacitly renewed.
- **Furnished** and **flatshare**: 1 year, tacitly renewed.
- **Student**: 9 months, not renewed.

CameroonCustom

1 year, tacitly renewed unless terminated with 2 months' notice.

SenegalCustom

1 year, tacitly renewed for the same term unless notice is given 2 months in advance.

Security deposit

The security deposit is expressed as a **number of months of rent** excluding charges. By default, it matches the value set for the type of letting in the country of the residence.

- **When creating the unit** (*Rentals > Units > Add a unit*): the **Security deposit** field is pre-filled according to the selected residence and type of letting. You can change it.
- **On the unit page**: below the rent and charges, change the number of months and click **Save**. The **Reset to the regulatory value** button removes your customisation.

When the country sets a legal cap, a higher value is automatically brought back to that cap, on the

unit page and in the agreement.

FranceLegal

- **Unfurnished**: at most 1 month of rent excluding charges.
- **Furnished, flatshare, student**: at most 2 months.
- Returned within 1 month if the check-out inventory matches, 2 months otherwise.
- No rent in advance may be required.

CameroonCustom

- 2 months of rent by default, no legal cap applied.
- Months of rent in advance may be added.

SenegalCustom

- 2 months of rent by default, no legal cap applied.
- Months of rent in advance may be added.

Rent, charges and payment due date

The agreement states the rent, the charges and the **payment due date**. By default, rent must be paid by the **5th of the month** at the latest; you can choose another day (1 to 28) for each tenant:

- when adding the tenant, at the **Contract** step (*Rent payment due day* field);
- later, from the unit page: open the tenant details and click the rent edit icon.

Unpaid (or partially paid) rent becomes **late** the day after this date: the units list, the tenant profile, the charts and the dashboard take it into account.

FranceLegal

- **Monthly** payment, in advance.
- Annual review based on the INSEE rent reference index (IRL).
- Charges: provisions adjusted yearly (unfurnished) or a flat fee (furnished, flatshare).

CameroonCustom

- **Quarterly** payment, by the due day of the first month of each quarter.
- Monthly contribution to shared costs (borehole, caretaking, lighting).

SenegalCustom

- **Monthly** payment, by the due day.
- Utilities paid directly to suppliers; possible contribution to shared costs.

Notice and end of the lease

Notice periods and the procedure for unpaid rent are written according to the country.

FranceLegal

- **Tenant**: 3 months (unfurnished), reduced to 1 month in some cases (high-demand area, job transfer, job loss...); 1 month (furnished).
- **Landlord**: 6 months (unfurnished) or 3 months (furnished) before the end of the term, to take the property back, sell it or for a legitimate and serious reason.
- Termination clause: 6 weeks after an unanswered formal demand for payment.

CameroonCustom

- 2 months' notice; the notice period is payable.
- Termination 8 days after an unanswered formal notice.

SenegalCustom

- 2 months' notice by registered letter or bailiff's writ.
- Termination requested from the court 1 month after an unanswered formal notice.

Flatshare

For a flatshare, a flatmate's agreement distinguishes:

- the **rooms for their exclusive use** (their bedroom, a private shower room...), i.e. the rooms dedicated to their flatshare unit;
- the **shared rooms**;
- for information, the rooms dedicated to other flatmates, outside the agreement.

On the floor plan, these three categories appear in different colours. If the tenant is not associated with any flatshare unit, a red box says so: associate them from the unit page before the agreement is signed.

FranceLegal

Joint liability clause: when a flatmate leaves, their liability and their guarantor's end when a new flatmate joins, and at the latest 6 months after the notice takes effect.

CameroonCustom

Individual agreement for the exclusive rooms and shared use of common rooms, respecting the other flatmates' peace and quiet.

SenegalCustom

Same individual flatshare clause as in Cameroon.

Appendices and registration

The list of documents to attach to the agreement is shown as checkboxes, so you can check that nothing is missing when signing.

FranceLegal

- Information notice, inventory of fixtures, furniture inventory (furnished).
- Diagnostics: energy performance (DPE), risks report, lead (before 1949), electricity and gas (over 15 years old).
- Co-ownership rules extracts, guarantee deed.
- No mandatory registration.

CameroonCustom

- Inventory of fixtures, furniture inventory (furnished), house rules, guarantee undertaking.
- Lease registration at the tenant's expense.

SenegalCustom

- Inventory of fixtures, furniture inventory (furnished), house rules, guarantee undertaking.
- Registration under the General Tax Code, at the tenant's expense.

STEP 11 OF 14 · SIGN AND MOVE IN · OPTIONAL

Electronic signature: rental agreement and inspection report

Have the rental agreement and the inspection report signed online (Premium plan): digital inspection reports, sending to signers, e-mail verification code, signature certificate, document verification and legal value.

Online version: https://construction.my-smartlife.fr/documentation/article-42-la-signature-electronique-contrat-de-location-et-etat-des-lieux.html?lang=1

What it is for

Electronic signature lets you have the **rental agreement** and the **inspection report** signed remotely in minutes: no printing, scanning or appointments. The landlord, the tenant and, if needed, the guarantor each sign from their phone or computer, without creating an account. The service is part of the **Premium** plan (see Plans).

The signer's journey and the evidence kept.

Legal value: what the signature guarantees

The signatures collected are electronic signatures within the meaning of **article 1367 of the French Civil Code** and the **EU eIDAS regulation (No 910/2014)**. To give them evidential value, the platform provides:

- **signer identification**: a personal single-use link, then a six-digit code sent to the signer's e-mail address;
- **explicit consent**: the exact text accepted is shown and kept (by fingerprint);
- **a link with the document**: SHA-256 fingerprint of the original document, printed at the foot of every page of the signed document;
- **integrity**: the final document is sealed by the platform; any change to the file is detectable;
- **an audit trail**: date, time, IP address and browser of each step, included in the **signature certificate** attached to the document.

This is not a **qualified** electronic signature. For an act that requires one, or in case of doubt (dispute, a country other than France or Cameroon), seek professional legal advice.

Sign the rental agreement

1. Open **Rentals > Contracts** and find the tenant's agreement.
2. Click the **Electronic signature** (pen) icon on the row.
3. Check the proposed **signers** (landlord, tenant, guarantor if recorded): name and e-mail address. These addresses identify the people.
4. Add a message if you wish, then click **Send for signature**.

Each signer receives an e-mail with a personal link valid for **14 days**. Follow the request in **Rentals > Electronic signatures**.

Make and sign a digital inspection report

In the unit page, **Tools > Digital inspection reports**:

1. **Create** a move-in or move-out report (date, tenant concerned).
2. **Fill it in on site**: people present, meter readings, keys handed over, and for each room the

condition of each element (new, good, used, degraded, not checked) and equipment, with your remarks. Save the draft as often as needed.
3. **Validate and freeze**: the document can no longer be edited (create a new one if needed). The PDF is then available.
4. Click **Send for electronic signature**: the landlord and the tenant sign as for the agreement.

Rooms and equipment come from the unit page: describe them first.

What the signer sees

The signer clicks the link received by e-mail, then:

1. **reads the document**;
2. requests the **six-digit code**, received at the e-mail address given (valid 10 minutes, five attempts) and enters it;
3. **draws their signature** (mouse or finger) or types their name, ticks the consent box and confirms.

When everyone has signed, each person receives the **signed document**, certificate included, by e-mail. The landlord can resend a link at any time (the old one is then invalidated) or cancel the request.

Documents, evidence and verification

In a request's detail you find the original document, the **signed document**, its SHA-256 fingerprint and the **log of operations**. Anyone holding the signed file can check that it is authentic on the **verification page** (/console/esign_verify) by presenting the file and its reference (like SL-YYYYMMDD-XXXXXX): the platform compares its fingerprint with the one it sealed. Keep the file as is: changing it, even by one byte, invalidates the seal.

Good practice and limits

- Check the e-mail addresses before sending: a wrong address sends the code to the wrong person.
- Two signers cannot share the same address.
- Only one active request per document; cancel it to create another.
- An agreement or report changed after sending must be sent again: the signed document is the one that was sent.
- The inspection report's **photos** are not embedded in the document: attach them separately if needed.
- A seasonal stay is not signed: there is no lease.

For the platform administrator

Set ESIGN_SECRET (sealing key; otherwise a key derived from CRON_SECRET is used). Optional: ESIGN_CERT_FILE, ESIGN_KEY_FILE and ESIGN_KEY_PASSWORD add a PAdES digital signature to the final PDF with the platform's certificate; ESIGN_TSA_URL requests an RFC 3161 timestamp from a third party. Documents are kept in a private folder (envfiles/esign), never reachable through a public address.

STEP 12 OF 14 · SIGN AND MOVE IN · OPTIONAL

Glossary: renting and rent-control vocabulary

Definitions of the terms used in the application: rent supplement, reference rent, increased and decreased reference rent, rent-controlled city, base rent, charges.

Online version: https://construction.my-smartlife.fr/documentation/article-43-glossaire-le-vocabulaire-de-la-location-et-de-l-encadrement-des-loyers.html?lang=1

How to use this glossary

The definitions below explain terms found throughout the application, with benchmarks for **France**. They are general information, not legal advice: when in doubt, ask your local authority, a housing advice agency (ADIL) or a professional.

Rent supplement (exceptional)

An amount added to the **base rent** of a dwelling in a rent-controlled city when the dwelling has **exceptional features** of location or comfort compared with similar dwellings in the same area (for example an outstanding view, a large terrace, a rare amenity). It is added to the rent without being subject to the cap.

- **Conditions:** the base rent must not exceed the *increased reference rent*; the feature must not already be reflected in the reference rent; it must not give rise to expenses already recoverable from the tenant as charges.
- **In the lease:** the supplement amount and the features justifying it must be stated, in addition to the base rent.
- **Challenge:** the tenant can challenge it, first amicably and then before the departmental conciliation commission, within **3 months** of signing the lease. If the supplement is not justified it can be removed and any excess paid refunded.
- **In the application:** enter it in the unit's rent editor with its justification. The *Rent* field stays the total excluding charges, supplement included; the rent-control check compares only the base rent with the cap.

Base rent

Rent excluding charges **without the rent supplement**. This is what rent control compares with the per-m² cap. With no supplement, the base rent equals the unit's rent.

Reference rent, increased and decreased

In a rent-controlled city, the prefect sets every year a per-m² **reference rent** by district, number of rooms, construction period and type of rental (unfurnished or furnished). The **increased reference rent** (+20%) is the **cap** the base rent must not exceed; the **decreased reference rent** (-30%) is a benchmark for challenging a rent the landlord set too low at renewal. The maximum rent calculator gives a dwelling's cap.

Base rent, supplement, charges and reference rents with an example.

Rent-controlled city (or zone)

An area where the rent of unfurnished or furnished dwellings is capped at re-letting and renewal. It differs from a *tight zone*, which relates among other things to the tenant's shorter notice period and the tax on vacant housing. The list changes over time: check it on the official sites.

Rent excluding charges, and charges

The **rent excluding charges** pays for the dwelling; **recoverable charges** reimburse the landlord for costs linked to using the dwelling (water, routine upkeep, lift…), as advance payments with an annual adjustment for an unfurnished lease or as a flat fee for a furnished one. Rent control applies only to the rent excluding charges.

Tenant file

The set of information and supporting documents (ID, address, activity, income, guarantor) a tenant presents to a landlord to assess their application. The law limits the list (decree no. 2015-1437). See My rental files.

Effort rate

Share of net monthly income spent on rent and charges: (rent + charges) ÷ income. A common benchmark (about one third) but never an automatic reason for refusal.

Guarantor and Visale

Individual (relative, friend) or legal entity (Visale, professional guarantor such as GarantMe or Unkle, surety company or organisation) committing to pay the rent if the tenant cannot. Visale is a free Action Logement guarantee for eligible people.

Rental reliability score

A 0–100 indicator of a tenant's history (payments, deadline, landlord review). Informative and transparent. See the reliability score.

STEP 13 OF 14 · LIVING IN THE HOME

The tenant space: my leases, my rent and my receipts

Find in “I am a tenant” your leases, rent history, balance, due dates, receipts, contract and your landlord's contact details.

Online version: https://construction.my-smartlife.fr/documentation/article-49-l-espace-locataire-mes-baux-mes-loyers-et-mes-quittances.html?lang=1

What is the tenant space?

As soon as your email address is the one of a tenant recorded by a landlord, your rentals appear in **I am a tenant** (top-bar menu and console general menu, which also gathers your email alerts and tenant file), whatever the landlord or project. The link is made through your email address: create your account with the one your landlord entered (see Create your account).

Your leases

Each lease shows the home and its address, the rental type, the period, rent, charges, the **payment deadline**, the flatshare if any and your landlord's contact details. Current leases come first, then ended ones.

Rent, balance and next due date

For each month: amount due, amount paid, deadline and status (*Paid*, *Partial*, *Late*, *Upcoming*). A banner flags the balance to pay and the next due date.

The balance, next due date and status of each month.

Documents

Download your **lease contract** and your **receipts** (see The lease contract).

Your history, your score

Your payments and their punctuality feed your rental reliability score, which helps you apply for your next home with your tenant file.

A question about a payment?

Contact your landlord with the details shown. If an amount or payment date looks wrong, tell them: they record the payments.

STEP 14 OF 14 · LIVING IN THE HOME · OPTIONAL

What's new on the platform

Overview of the latest features: email alerts, tenant file and applications, reliability score, document watermark, conversion indicators, duplex and triplex, city pages and flatshares.

Online version: https://construction.my-smartlife.fr/documentation/article-53-nouveautes-de-la-plateforme.html?lang=1

For tenants and applicants

- **Email alerts**: get new listings matching your search (city, rental type, budget) every morning. No email on days without results. → Email alerts
- **Tenant file**: build your profile, guarantor and documents (legal list) once, then apply in one click choosing what you share. → My rental files and Apply to a home
- **Rental reliability score**: a transparent indicator (payment regularity, meeting the deadline, landlord review), visible to you alone unless you share it, with a right of reply. → The reliability score
- **Tenant space**: your leases, rent, due dates and receipts in one place. → The tenant space
- **Your data**: chosen sharing, limited retention, export and deletion. → Your data and your rights

A guided path brings them together: Tenant path.

Latest features, by audience.

For landlords and managers

- **Applications**: compare files on explicit criteria, ask for missing documents from the legal list, decide, then create the tenant without re-typing. → Receiving and reviewing applications
- **Watermark**: tenants' documents are displayed with your company name and the viewing date; you never receive the original.
- **Tenant review** at the end of the lease, feeding their reliability score.
- **Conversion indicators**: views, contacts, applications, leases and delay to first contact for each of your homes. → Conversion indicators
- **Duplex and triplex**: one plan per level, staircases, elevators and goods lifts placed in one click on every level, stacked 3D plan. → Customize the unit
- **Public page**: the *See the public page* link on the unit page follows the publication switch. → Publish the unit

For all visitors

- **Country and city pages** of the directory, with available homes, an FAQ and neighbouring cities. → Search and compare homes
- **“Real estate” pages** on the Properties site: real estate in Africa, Cameroon (Yaoundé, Douala and other cities), France, property management and flatshares.
- **Locally hosted libraries** and progressive display of result lists, for faster pages.

Unsure about a feature?

Each link above leads to the detailed article. The glossary explains the vocabulary (effort rate, guarantor, Visale, reliability score…). For a question not covered, write to the site's contact address.

SmartLife Properties

We help your property grow.

Thank you for following the “Tenant path”

Find this learning path, its latest version and the whole documentation online.
A question? Our team is here to help.

Scan to open the learning path online

Contact

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