goodlord

PRO
### REFERENCING

Outsmart AI fraud

with the perfect mix of tech and expert support, for fast, reliable, risk-free referencing.

PRO Referencing delivers a 24-hour turnaround time on average, plus the accuracy and protection you need to minimise risk, stay compliant, and move tenants in faster.
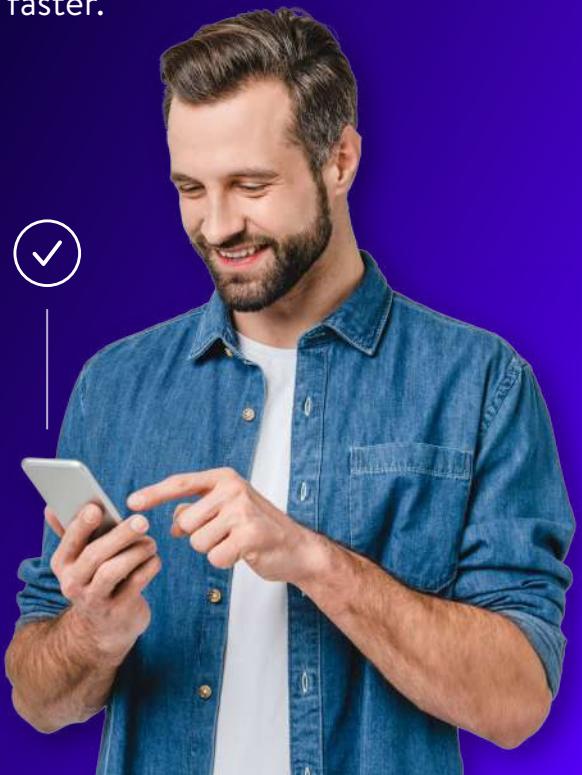
The shifting demands of tenant referencing

The private rental sector is changing fast. With the Renters' Rights Bill set to abolish Section 21, Section 8 notices will become the primary legal route to evict tenants. That means **longer court waits, higher legal costs, and more pressure on agents to get tenant selection right from the start.**

[As Jerome Mayhew MP noted]:

"When we move to a Section 8 ground, that will require more resources and scrutiny, quite rightly, but without investment in the court system, we will not deliver what either renters or landlords need."

With heavier reliance on the courts, and no guarantee they'll be able to keep up, agents can't afford to take risks at the start of a tenancy. The wrong tenant can lead to months of rent arrears, higher legal bills, and frustrated landlords.

> **So, how can you protect your landlords, avoid costly evictions, and make the right tenant choice from the start?**

Strong referencing matters now more than ever

Fraud is rising fast, and becoming harder to spot. According to UK Finance, [confirmed fraud cases rose by 12% in 2024 to 3.31 million incidents across the UK] - the highest figure ever recorded. That's all types of fraud, but the lettings sector is feeling the same sharp rise.

Our analysis of over 600,000 tenancy applications across 2022 and 2023 found that fraudulent applications rose by 140% in 2023.

Fraudulent tenancy applications rose by

140%

We also found that income fraud accounted for 95% of all cases detected and caught by Goodlord, with 58% involving forged payslips - many convincing enough to pass traditional referencing checks. Just one fraudulent tenant can typically cost an agent up to £15,000 in lifetime landlord value.

And now the game has changed again: AI-generated payslips and IDs are making it impossible for the human eye to tell what's real and what's fake. The "robots" are getting smarter - and faster - and without the right tech, it's no longer a fair fight.

In our latest review, the trend is clear, and still accelerating. Between August 2024 and August 2025, cases flagged for review almost doubled (+96%)* as our improved technology identified more suspicious applications. Confirmed fraud cases also rose by 30% year-on-year**, showing that fraud is not only more common but also more sophisticated.

Confirmed fraud cases rose by

30%
year-on-year

*Based on the total number of references escalated for review in August 2024 vs August 2025.
** Based on the total number of references failed due to fraud in August 2024 vs August 2025.

If your referencing provider is still relying on employer or landlord references alone, it's worth asking why. They're the easiest to fake and the hardest to verify. You deserve a process built on direct, trusted data sources - like payroll providers, HMRC, and the National Fraud Database - so you can bypass forged paperwork entirely and verify tenants with real accuracy.

Compliance risks are also escalating. Credas reported a [405% increase in fines for letting agencies failing to follow](#) right to rent best practices in 2024. We also noted that 29% of landlords now cite compliance as their top reason for using an agent, up from 17% in 2023.

29%

of landlords now cite compliance as their top reason for using an agent
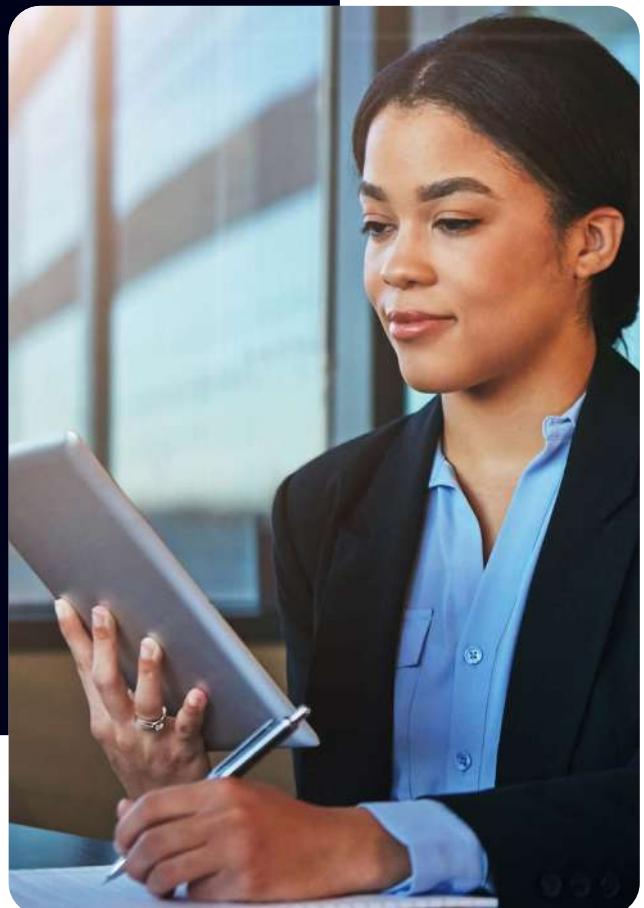
Document-reliant checks are slower, more vulnerable to forgery, and create bottlenecks during busy periods. By ignoring the pace of change in fraud detection, agencies risk falling behind, especially once the Renters' Rights Bill becomes effective.

Additionally, one of the biggest frustrations agents share is how hard it is to reach support when they need it. Too many providers leave agents chasing updates or waiting on unclear answers, stalling progress at a critical stage. Without proper escalation or transparency, complex cases drag on and agents waste valuable time chasing visibility they should already have.

Alongside the most advanced technology on the market, Goodlord's PRO Referencing is supported by a team of over 100 experts, including a dedicated customer service team, ready to help whenever you need it.

Agents lose an average of

£970

per property due to slow referencing

The impact is significant. Delayed references mean tenants risk losing out on properties, while landlords face longer voids and added costs. Tenantviews estimates agents lose an average of £970 per property due to slow referencing.

That's why you need a provider that combines advanced technology with expert support to deliver fast, reliable references that keep tenants moving, protect landlords, and give your agency the edge over the competition.

Built for today's rental landscape

PRO Referencing is built to set a new standard in tenant verification - using anti-fraud technology and data integrations that make forged paperwork irrelevant.

Instead of relying on documents supplied by tenants that can be forged, PRO verifies applicants directly and digitally through trusted sources. As the first referencing solution to integrate with payroll providers, HMRC and Open Banking, PRO checks income and employment data at the source, eliminating delays from manual processes.

This enables an average turnaround time of 24 hours, with one in three references completed instantly. And because PRO bypasses slow corporate processes in sectors like retail, banking or the public sector, it delivers the same **fast, accurate results for every applicant.**

Average turnaround time of

24 hours

with 1 in 3 completed instantly*

Unlike other providers, PRO offers unique payroll integrations. Instead of waiting days for HR teams or relying on tenant-supplied documents, income and employment are verified instantly at the source - cutting out delays and giving you the safest, most reliable checks possible.

On average, calls are answered in just

27 seconds

even during the busiest season

Additionally, with PRO, you get a dedicated UK-based expert support team focused on resolving complex cases quickly, before they turn into costly delays. You're never left waiting when you need help most.

*Average turnaround time calculated based on references completed between February and July 2025.
** Average response time is calculated based on calls answered between June 2025 to August 2025

FEATURE	BENEFIT
Direct-to-source income verification (HMRC, payroll providers, Open Banking)	Verifies income and employment directly, bypassing forged documents and reducing turnaround times by 2 days or more
Identity Document Validation Technology (IDVT) for UK right to rent checks	Detects forged/AI-generated IDs and removes the need for in-person right to rent checks
PEPs & Sanctions Checks with 12-month monitoring	Checks always documented and verified, with further screening when needed, without any extra admin
National Fraud Database integration includes identity verification & fraud alerts	Identity verification & fraud alerts to prevent known fraudsters from being approved
45+ data points checked	Delivers accurate, comprehensive tenant profiles to minimise risk
Fully insurable references (until vacant possession)	Gives landlords added peace of mind and security, and protects your brand from rejected claims
Comprehensive referencing in a single request	A single-threaded process that removes the need for multiple suppliers and saves time, cost, and admin
Fast turnaround - 24 hours on average, 1 in 3 instantly	Speeds up move-ins, reduces losses from voids, and provides a competitive edge over other agents
Dedicated expert support team	Complex cases resolved quickly by experts
Innovative, future-proof technology - partnerships with best-in-market providers	Protection against AI fraud & compliance changes, and provides agents and landlords with confidence in references
PRO Referencing only or with Complete Tenancy Management package	Flexible to fit your business needs and tech stack

PRO Referencing - your way

There are two ways to access PRO Referencing through Goodlord - so you can choose the approach that best fits your workflow, budget, and business goals.

PRO Referencing only
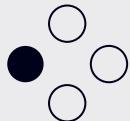
All the speed, fraud protection, and compliance benefits, ready to plug into your existing processes.

With Complete Tenancy Management (CTM)

The most cost-effective way to get PRO Referencing, with added financial protection and access to Goodlord's key products and services

Either way, you get the same market-leading technology, accuracy, and fraud protection.

Real results from agents like you

LANG TOWN & COUNTRY   TAYLOR MICHAEL   SHROPSHIRE LETTINGS   PHILIP JAMES PARTNERSHIP   REED PROPERTY GROUP

CJ HOLE est. 1867

Ellie Bardwell
MARLA, Director of Existing Business, CJ Hole

"Our ability to convert a marketed property to a signed agreement was the quickest and most successful we've had. PRO's turnaround times are genuine... and we get far fewer false fails than previously."

[Case study link](#)

whitegates

Clare Simpson
Whitegates Doncaster

We've more than doubled the amount of fees which have come into Whitegates Doncaster thanks to the quick turnarounds from PRO Referencing."

Your next step

The same outcomes are within your reach. PRO Referencing gives you the speed, accuracy, and protection your landlords expect - and your competition can't match. Whether your goal is to strengthen compliance, reduce fraud risk, or speed up move-ins, PRO referencing delivers.

Nishma Parekh,
Director of Referencing
Goodlord

"By focusing on verifying a tenant's income and credibility through technology, rather than document verification, we believe that we have created the perfect blend of digital innovation and human expertise. This means a secure, speedy and seamless experience for agents and the ability to protect them from fraud."

Referencing
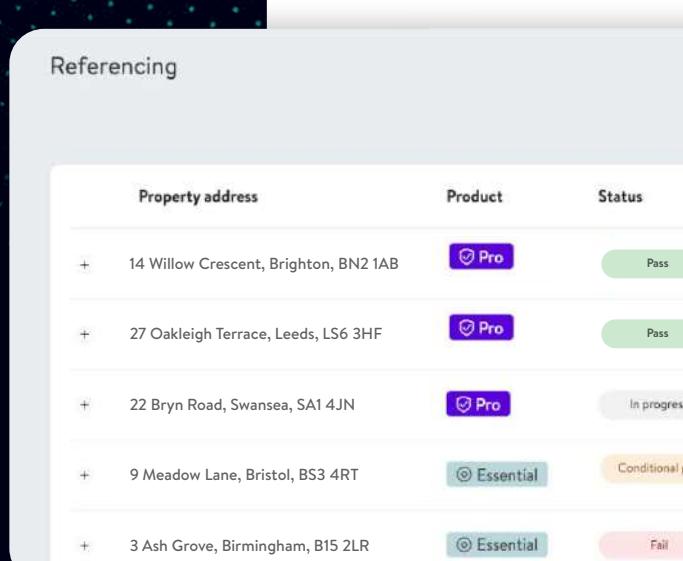
	Property address	Product	Status
+	14 Willow Crescent, Brighton, BN2 1AB	Pro	Pass
+	27 Oakleigh Terrace, Leeds, LS6 3HF	Pro	Pass
+	22 Bryn Road, Swansea, SA1 4JN	Pro	In progress
+	9 Meadow Lane, Bristol, BS3 4RT	Essential	Conditional pass
+	3 Ash Grove, Birmingham, B15 2LR	Essential	Fail

Don't get left behind.

Choose PRO Referencing.
on its own or as a part of Complete Tenancy Management - and stay ahead of the competition.

Book a PRO referencing demo

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