POLEMARCH
Government · Housing · Compliance

Verify income in under a minute.

Polemarch is an AI verification platform for housing authorities, landlords, lenders, and government programs — turning any paystub, W-2, 1099, or bank statement into a signed, audit-ready decision.

SPEED	ACCURACY	COMPLIANCE
< 60 seconds	**Field-level confidence**	**FCRA · HUD · SOC 2**
upload to decision	Google Document AI + Diana	WCAG 2.1 AA · Section 508

PRODUCT OVERVIEW · FOR EXTERNAL DISTRIBUTION

What Polemarch does

Polemarch replaces the slow, manual, error-prone income-verification process used by public housing authorities, Section 8 landlords, mortgage underwriters, and social-service programs. An applicant takes a photo of their paystub or W-2 from their phone; our AI classifies the document, extracts every field with a per-field confidence score, cross-references identity across all uploaded documents, checks for tampering, annualizes income, and issues an approve / review / deny decision with reason codes — in under a minute.

The case worker only sees flagged files. The applicant gets a signed SMS result on a phone number that has been verified as a real mobile line. The program director gets a full audit trail, exportable on demand.

Who it's built for

HOUSING	**Public Housing Authorities & Section 8** Recertifications, initial eligibility, HUD income-limit checks (30/50/80% AMI).
LENDING	**Mortgage & Consumer Underwriting** Self-employed 2-year averaging, DTI at 43% / 50% FHA, qualifying income.
PROGRAMS	**Social Services & Workforce Boards** SNAP, TANF, childcare subsidies, workforce program eligibility.
PRIVATE	**Landlords & Property Managers** Tenant screening with fraud-detection layer on paystubs and bank stmts.

The customer experience — end to end

Every applicant moves through the same eight-step pipeline. The whole flow runs on a phone in under 60 seconds.

1 **Capture**
iPhone auto-crops the document, Android uses Lens, desktop uses the webcam. Everything is encrypted AES-256 in transit.

2 **Extract**
n8n orchestration hands the document to Google Document AI, which returns structured fields with a confidence score per field.

3 **Classify**
Diana — our verification agent — identifies the document type: paystub, W-2, 1099, ID, bank statement, or proof of address.

4 **Cross-reference**
Applicant name, address, and employer are compared across every document uploaded, producing a consistency score.

5 **Fraud check**
Tamper indicators, impossible values (negative pay, future dates), and OCR-confidence floors flag suspicious submissions.

6 **Income analysis**
Pay is annualized, monthly average and YTD are projected, income stability is scored, and withholdings are validated.

7 **Decide**
A composite risk score from 0–100 produces an approve / review / deny decision with plain-English reason codes.

8 **Notify**
Twilio SMS delivers a signed, expiring result link to the applicant's verified mobile number.

What's inside the platform

Document Classification	Auto-identifies paystub, W-2, 1099, bank statement, ID, proof of address. Each classification is confidence-scored and routed to the correct downstream analysis.
Cross-Reference Verification	Compares applicant name, address, and employer across every document. Flags discrepancies as high or medium severity with a written explanation.
Fraud Detection	Tamper indicators on PDFs, unrealistic values (negative pay, future dates, excessive amounts), OCR confidence floor. Produces a 0–100 risk score.
Income Analysis	Annualized income from pay frequency, monthly average, YTD projection, income-stability score, withholding validation, and year-over-year delta.
Phone-Verified Delivery	Twilio Lookup blocks VoIP and landline numbers. Every decision is delivered to a verified mobile line so results can't be intercepted.
Full Submission Repository	Every scan, decision, and supporting document persists in a secure cloud with row-level security and signed-URL access.
Cyrus — Bookkeeping Agent (add-on)	For sole proprietors and single-member LLCs. Pulls bank data, drafts a Schedule C, benchmarks against NAICS industry norms, and issues an audit-risk score with an ex-IRS revenue agent's voice.
Diana — Verification Agent	Guides applicants through capture, answers questions in plain English, and hands the final packet to the case worker.

Three people. One workflow.

Polemarch is designed so nobody has to change how they already work — the platform meets each user where they are.

The Applicant
Submits a paystub from their phone in under a minute. No account, no forgotten password, no downloaded app. Receives the decision by SMS on a verified line and can share the signed result link with the agency directly.

The Case Worker
Reviews only the files the system flagged. Sees the decision rationale, every document, and a full timeline per applicant. No more re-keying data from PDFs into a spreadsheet.

The Program Director
Tracks daily volume, approval and denial rates, time-of-day usage, and exports an audit-ready record set for federal or state reviewers on demand.

By the numbers

< 60s	0–100	6+	100%
Upload to decision	Risk + confidence scoring	Document types classified	Signed audit trail

Integrations

Polemarch plugs into the payroll and income-verification providers your existing workflow already trusts.

Equifax The Work Number	Employer-direct payroll records for verification of income (VOI) and verification of employment (VOE).
Plaid Income	Bank-linked payroll and direct-deposit history with per-stream confidence.
Argyle	Direct payroll API for gig and W-2 workers; supports paystub-level detail.
Truv	Real-time income, employment, and asset verifications with consent flow.
Pinwheel	Payroll connectivity for income, employment, and direct-deposit switching.
Snappt	Document-fraud detection layered on uploaded paystubs and bank statements.
Google Document AI	Field-level OCR and structured extraction with per-field confidence.
Twilio	SMS delivery + Lookup for mobile-line verification.

Security & compliance

AES-256
Encryption in transit and at rest

FCRA · HUD · SOC 2
Aligned control framework

WCAG 2.1 AA
Accessibility · Section 508

Row-level security
Per-applicant data isolation

Signed URLs
Time-boxed document access

Full audit trail
Every action, every actor, every timestamp

Why agencies pick Polemarch

Time	Verifications drop from days to under a minute. Case workers stop touching clean files entirely.
Fraud	Every document is tamper-checked, cross-referenced, and confidence-scored before a human ever sees it.
Audit	Federal and state reviewers get a complete, signed record set on demand — no scrambling.
Access	Applicants use their phone. No portal, no app, no account. Meets WCAG 2.1 AA.
Cost	One platform replaces a stack of point tools — OCR vendor, payroll vendor, fraud vendor, SMS vendor.

Ready to see it live?

Book a 20-minute walk-through and we'll run one of your real (redacted) applicant files end-to-end while you watch.

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