

Identifying possible document fraud (PDF's)

About PDF's

Portable Document Format (PDF) is a common electronic document file format used to create, store and transmit electronic documents. With free and readily available software, anyone can create, edit and publish PDF documents.

It is the most common electronic document format relied upon for loan assessment verification. It is becoming more common for fraudsters to use software to create illegitimate documents (like payslips and statements) in an attempt to defraud financial institutions for the purposes of submitting fraudulent loan applications and usually as part of an identity take over.

How can I tell if a PDF may have been altered (face value reviews)?

Fraudulent PDF's can look legitimate on face value as existing legitimate PDF or word templates can be used to create fraudulent documents. There are a number of indicators that a PDF may have been altered.

1) Check for obvious mistakes

This one may seem simple, but check for obvious mistakes – some fraudsters aren't too sophisticated and can make simple mistakes! These could be anything from a simple spelling mistake to inconsistencies in typefaces. Common mistakes include;

- Payslips
 - Financial figures that don't add up
 - ABN's / Company names that are close to a legitimate employer but not the actual
 - ABN's that don't match the company name
 - YTD figures are not updated
 - Employee Name on the payslip differs to the applicant or differs across the payslip
- Statements
 - Account running balances across pages that do not correspond
 - Check the available balance is the actual difference between the approved credit limit and the outstanding balance
 - Look for inconsistencies and errors – spelling mistakes in transaction descriptions, spacing between dates, bold and unbold text
 - Check the BSB is valid
 - Round numbers – bank statements will rarely end in round numbers.

Example 1 – Primary Industries Pty Ltd registered with ASIC on 02/02/2023-applicant working there for 6 years.

Name: PRIMARY INDUSTRIES PTY LTD
ACN: 665 438 728
ABN: 86 665 438 728
Registration date: 2/02/2023
Next review date: 2/02/2024
Status: Registered
Type: Australian Proprietary Company, Limited By Shares
Locality of registered office: DRAKE NSW 2469
Regulator: Australian Securities & Investments Commission

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Example 2 – 1. Financial figures don't add up. 2. Payslip 1 date (20/03/2023) and 3. YTD figures.

Taxable Earnings			Pay Date: 20-03-2023			Position: Mine Rigger			
Ordinary Time			Hours	Rate	This Pay(\$)	Tax Deductions	Hours	Rate	This Pay(\$)
Travel Hours	40.00	46.2500	1,850.00			Tax Deduction			1,612.00
Crib Normal	3.50	46.2500	161.91						
Overtime 1.5	1.00	46.2500	23.13						
Overtime 2.0	12.00	46.2500	832.50						
Site OT	18.00	46.2500	1,665.00						
Site Ord	30.00	4.0000	120.00						
RDO Accrual	40.00	4.0000	160.00						
	-4.00	46.2500	-185.00						
Employer Contributions			Fund Name			Member Number			YTD (\$)
Super Guarantee			MLC SuperFund			011769906			173.35
SUMMARY			This Pay (\$)	YTD (\$)	SUMMARY			This Pay (\$)	YTD (\$)
Gross Earnings			4,627.54	122,309.33	Tax Deductions			1,612.00	39,671.00
Non Taxable Earnings			0.00	0.00	Post Tax Deductions			0.00	0.00
Pre Tax Deductions			0.00	0.00	Direct Payments			0.00	0.00
Taxable Gross			4,627.54	122,309.33	Net Payments			3,015.54	82,638.33

Example 3 – 1. Payslip 2 date (28/03/2023) and 2.YTD figures have not updated from payslip 1.

Taxable Earnings			Pay Date: 28-03-2023			Position: Mine Rigger			
Ordinary Time			Hours	Rate	This Pay(\$)	Tax Deductions	Hours	Rate	This Pay(\$)
Travel Hours	40.00	46.2500	1,850.00			Tax Deduction			1,612.00
Crib Normal	3.50	46.2500	161.91						
Overtime 1.5	1.00	46.2500	23.13						
Overtime 2.0	12.00	46.2500	832.50						
Site OT	18.00	46.2500	1,665.00						
Site Ord	30.00	4.0000	120.00						
RDO Accrual	40.00	4.0000	160.00						
	-4.00	46.2500	-185.00						
Employer Contributions			Fund Name			Member Number			YTD (\$)
Super Guarantee			MLC SuperFund			011769906			173.35
SUMMARY			This Pay (\$)	YTD (\$)	SUMMARY			This Pay (\$)	YTD (\$)
Gross Earnings			4,627.54	122,309.33	Tax Deductions			1,612.00	39,671.00
Non Taxable Earnings			0.00	0.00	Post Tax Deductions			0.00	0.00
Pre Tax Deductions			0.00	0.00	Direct Payments			0.00	0.00
Taxable Gross			4,627.54	122,309.33	Net Payments			3,015.54	82,638.33

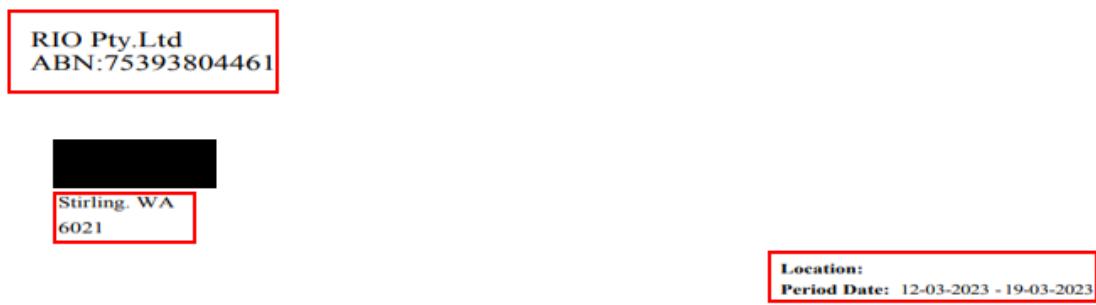
Be careful to scrutinise the documents sent to you properly. Do the figures at the end of page 8 of a run of statements match the figures at the start of page 9? Are the balances correct and continuous throughout? Are the transaction frequencies for credits consistent?

2) Look for unusual formatting

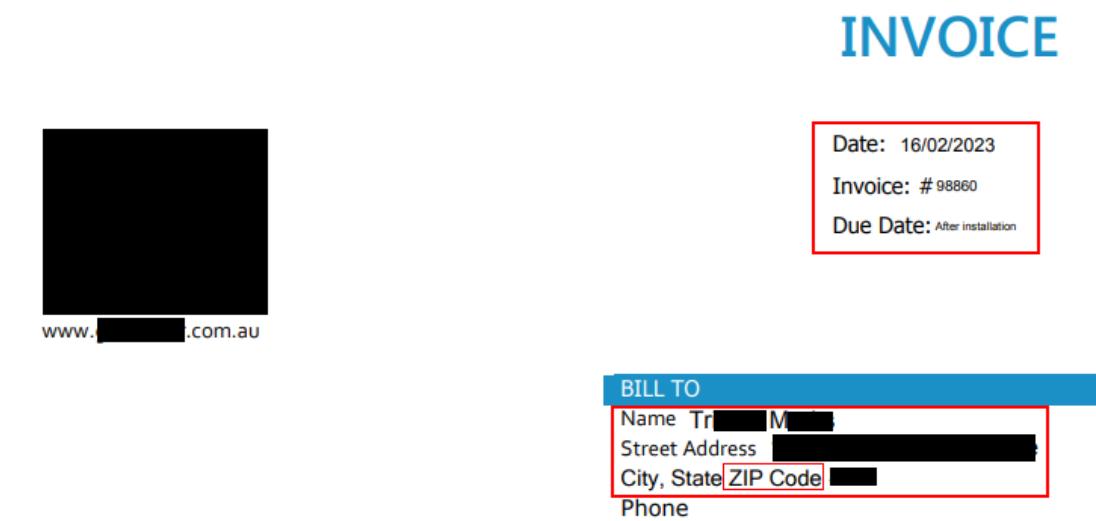
Another easy error to spot could be some strange formatting or text that's seen to be more blurry than the rest of the document. If a document has been scanned into a computer and then edited, the edited text will more often than not appear different to the original text.

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Example 1. Different typefaces used across the payslip. Genuine documents will be consistent.



Example 2. Different typefaces used across the invoice. Reference to ZIP code.



Example 3. Employee Name on payslip differs from Sav to Alex.



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Example 4. Different typefaces used for bank account information on the invoice.

3) Compare against known legitimate documents

We receive volumes of documentation from a range of sources, banks and payroll. Compare the format and outlay of the document in question against documents known to be genuine as a reference point. For example, if you question the authenticity of a recently obtained Commonwealth Bank Statement, compare that against a previously received CBA statement that you know is correct. Be mindful however that although an indicator, a face value comparison may not be a strong indicator as banks will change their logos/formats from time to time. Additionally, different products or sources of statements may generate different formats, so try to keep the comparison like-for-like.

How can I tell if a PDF may have been altered (PDF Document properties)?

All PDF's have embedded properties and 'meta-data' that are generated when a PDF is created or edited. A PDF's document properties can be used as a strong indicator of fraud, particularly when the documents properties are compared against the document properties of a known valid document.

Document Properties

Description Security Fonts Custom Advanced

Description

File: Statement20210627

Title: PRO Document

Author: Pro API

Subject:

Keywords:

Created: 18/09/2021 1:58:02 AM

Modified: 18/09/2021 1:58:02 AM

Application: PRO HLC API

Advanced

PDF Producer: CrawfordTech PDF Driver Version 4.5 64 Bit Build ID 5620 on June 01, 2017 at 20:01:15

PDF Version: 1.4 (Acrobat 5.x)

Location: C:\Users\wwrig\OneDrive\Desktop\

File Size: 511.46 KB (523,740 Bytes)

Page Size: 8.27 x 11.69 in Number of Pages: 9

Tagged PDF: No Fast Web View: No

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The properties of a PDF document may include the following data

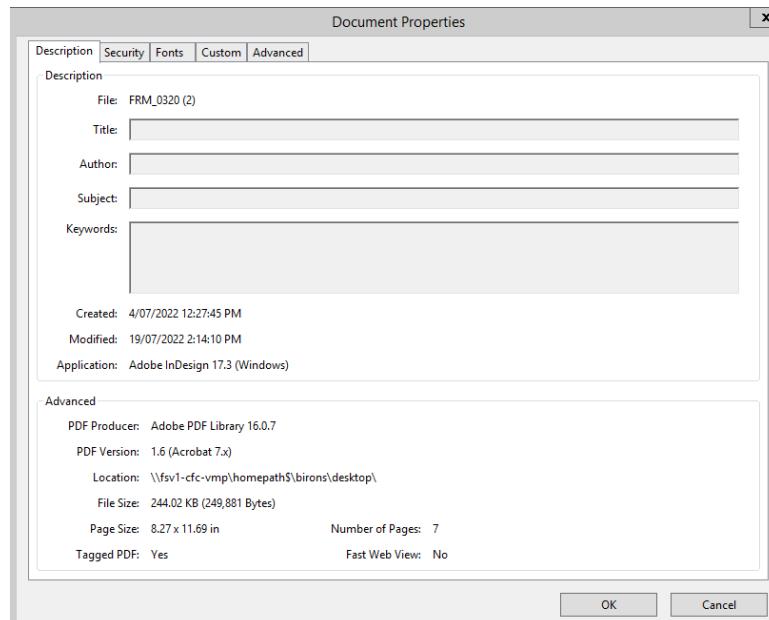
- **Description**
 - The title, author, subject, and keywords may have been set by the person who created the document in the source application, such as Word or InDesign, or by the person who created the PDF.
 - If a PDF does not have a title, the filename appears in the results list instead. A file's title is not necessarily the same as its filename.
- **Security**
 - Describes what changes and functionality are allowed within the PDF. If a password, certificate, or security policy has been applied to the PDF, the method is listed here.
 - Typically if a PDF is "Secured" (shown in the header of the document as (SECURED)) it is a good indicator that the document is legitimate
- **Fonts**
 - Lists the fonts and the font types used in the original document, and the fonts, font types, and encoding used to display the original fonts.
- **Advanced**
 - The Advanced area shows the PDF version, the page size, number of pages, whether the document is tagged, and if it's enabled for Fast Web View. This information is generated automatically and cannot be modified.

A key factor in identifying document properties that might indicate fraud is to compare the document properties of a suspicious document against the document properties of a known legitimate document

How to view PDF document properties?

Open the document in Adobe Reader;

1. "Right Click" in the document and select "Document Properties" from the menu
2. Review the "Description," "Security," "Custom," and "Advanced" Tabs for any red flag indicators.



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What are some possible examples of fraud indicating document properties?

- A document created / modified date does not align with the document.
 - Consider payslip payment dates and document created / modified date, does it align? Was the document created materially after the pay date?
- "PDF Producer" or "Application" is a free online PDF creation tool like; PDFFiller, Online2PDF, iLovePDF etc.
- Any other metadata (author, subject, keywords) indicate it is not legitimate looking.

What if I am suspicious?

Unfortunately there are a large number of possible ways to create a PDF document, many legitimate and it can be difficult to identify a fraudulent document. It isn't always black and white with fraud indicators, nor will suspicion be raised correctly (including false positives) all the time.

Where suspicion is raised, unless blatantly obviously should be raised as a *red flag*, not as a certainty. Where evident further enquiries should be undertaken to determine if indeed fraud is being attempted. Some enquiries could include;

Suspicious Payslips	Suspicious Bank Statement PDF's	Other suspicious documents
<ul style="list-style-type: none"> • Conduct an employment check • Seek bankstatements.com.au to confirm salary credits • Seek taxation records <p>(NB: If payslips are suspected to be fraudulent, seeking a PDF statement may also result in a fraudulent document, bankstatements.com.au reduces this risk).</p>	<ul style="list-style-type: none"> • Request a bankstatements.com.au output 	<ul style="list-style-type: none"> • Seek independent validations

Suspicious should always be satisfied not to be fraud prior to submitting to credit services! If not sure refer to your manager and if found to be suspicious either before or after further enquiries, the application must be declined and reported as fraud to the Fraud Manager.

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Other Examples of fraudulent documents

Logo referencing “Department of Primary Industries” does not relate to “Primary Industries Pty Ltd”



**Department of
Primary Industries**

PAID BY
PRIMARY INDUSTRIES PTY LTD
6 AVE OF THE AMERICAS,
NEWINGTON NSW
2127

ABN 86 665 438 728

Document created in Online2PDF.com which is a free online PDF document creator and would not be used by a Government employer.

Created: 22/02/2023 8:08:01 PM

Modified:

Application: [Online2PDF.com](https://www.online2pdf.com/)

Document created on the 22/02/2023, yet the paycycle ended on the 12th Feb (10 days prior). Payslips are generally created on or close to the day of the paycycle.

Client	Position	Week Ending	Item	Qty	Rate	Total
PRIMARY INDUSTRIES PTY LTD	ENVIRONMENT AND HERITAGE OFFICER	06/02/2023 To 12/02/2023		\$40.00	\$58.75	\$2,350.00

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Payslip looks legitimate, however it has been created in "Online2PDF" (and 2 days after the payment date)

Payment Advice

COFFS HARBOUR SUPPORT SERVICES LTD
ABN 29 128 340 033

Payroll Number 72586
Employment Full Time
Start Date 27/02/2023
End Date 05/03/2023

SALARY INFORMATION

Base Salary	119,288.00
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PAY PERIOD: 27/02/2023-05/03/2023

PAYMENT DATE: 08/03/2023

Base Salary (Weekly)	2,294.00		
EARNINGS	DATE / DESCRIPTION	UNITS	AMOUNT
Salary		40.00	2,294.00

DEDUCTIONS

Full Income Tax	609.00
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SUMMARY OF EARNINGS / DEDUCTIONS

Total Earnings	2,294.00
Total Deductions	609.00
Net Earnings	1,685.00

SUPERANNUATION EMPLOYER CONTRIBUTIONS

SGC	240.87
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PAYMENT METHOD:

BSB Number	Account	Account Name	Amount
			1,685.00

LEAVE ENTITLEMENTS

Annual Leave	100.80	Hours
Sick Leave	40.25	Hours

YEAR TO DATE EARNINGS

Total Taxable Gross	80,290.00
Full Income Tax	21,315.00
Net Payment	58,975.00

RECOVERIES / OTHER EARNINGS

AMOUNT REMAININGS

TOTAL DEBIT

Created: 10/03/2023 3:39:01 PM

Modified:

Application: Online2PDF.com