

# CHRYSLER CAPITAL

## Fraud Awareness *When in doubt, check it out*

### Paystub Red Flags

We have recently seen an increase in the production of false paystubs. Please advise your sales and F&I team to review income documentation prior to placing it in the deal jacket.

Some red flags to look for may include:

- Inconsistent fonts, font sizes and/or format
- Misspellings
- Strikeovers
- Sections that appear to be text boxes
- Incorrect salary and tax calculations
- Inconsistencies in the company logo as it appears on the paystub

*When in doubt, check it out!* Thank you for your cooperation in preventing fraud. The Fraud Risk Department is available to assist. Please call **855-541-7716** if you have questions regarding an applicant's proof of income.

There is no company logo present

EMPLOYEE NO.		EMPLOYEE NAME		SOCIAL SECURITY NO.	PERIOD BEG.	PERIOD END	CHECK DATE
09643					04/10/15	04/24/15	04/24/15
EARNINGS	HOURS	CURRENT AMOUNT	WITHHOLDINGS/DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE		
REGULAR PAY		1311.97	FED TAX AMT	111.70	693.60		
			SSA	81.34	660.72		
			MEDICARE	19.02	152.16		
			NY STATE TAX	62.26	418.08		
					8.60		
					8.78		
CURRENT AMOUNT	CURRENT DEDUCTIONS	NET PAY	YTD EARNINGS	YTD DEDUCTIONS	YTD NET PAY		
1311.97	299.24	1012.73	10495.76	2393.92	8101.84		

"regular pay" is off centered

Last day of pay period and check date are the same

More Info on Back

### Synthetic Identities

Unlike identity theft, a synthetic identity combines an array of credentials, both fabricated and authentic, to create an artificial identity with no real person attached to it. While some, or all, of the information could be real, the combination of SSN, birth date, address and phone number do not match a real person.<sup>1</sup>

Red flags to be aware of as you take a credit application and review the credit bureau may include:

- Applicant does not remember their SSN
- In-file date of SSN on the credit bureau report is discrepant for age of the applicant
- Applicant's personal information on the credit bureau does not match credit application
- Credit bureau contains solely recently opened trade lines
- Trade lines show applicant as an authorized user
- Multiple instances where the same SSN has been used in Dealertrack/Route One, but the associated name is different
- Proof of income reflects a different SSN
- Be aware of applicants using a Credit Privacy Number (CPN - sometimes referred to as a Credit Profile Number) in lieu of their SSN

When in doubt, check it out! Thank you for your cooperation in preventing fraud. The Fraud Risk Department is available to assist. Please call **855-541-7716** if you have questions regarding a suspicious identity situation.

---

<sup>1</sup>"The Long Con: An Analysis of Synthetic Identities." id: analytics. Published October 2014 Accessed 10/16/2015 <http://consumerbankers.com/sites/default/files/2014-12-10%20White%20Paper%20-%20ID%20Analytics.pdf>.