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## **Proof of income Web sites**

*by Gil Van Over*

I testified last year in a trial where a dealer was accused of deceptive practices. One of the expert opinions in my testimony was that the consumer had manufactured her proof of income and had not honestly represented her income. The plaintiff's attorney asked how this was possible and I relayed the story about an available website that consumers could go to and product fake paystubs. Some of the jurors seemed very interested in the website. So should you.

### **Issue**

As consumers become more desperate to obtain financing, they can be tempted to provide you with manufactured proof of income to support the lie on the credit application. As employees become more desperate to sell vehicles, they can be tempted to produce manufactured proof of income. The issue is to protect yourself and help keep honest people honest.

### **Types**

Manufactured proof of income can range from Social Security award letters to phony paystubs to falsified W-2's to tax returns.

### **Fraud Support**

There are websites and software programs available where an individual can create phony proof of income. For example, for the low price of \$49.95, you can purchase a software program that will "Produce professional quality proof of employment/income for anyone anytime!" If you want to verify what it is that I am saying, go to [www.fakepaycheckstubs.com](http://www.fakepaycheckstubs.com).

### **Protection**

You should consider compiling a list of the websites that offer the ability to produce proof of income and then have your IT Manager block these websites on your network. While you can't stop employees from accessing these website or downloading software on their home computers, don't make it too easy for them to commit bank fraud with your hardware.

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