



SHORT GUIDE • RISK • FAKE DOCUMENTS

It looks genuine. But is it? Now you decide with a check result, not a gut feeling.

Payslips, certificates, bank statements and confirmations arrive as PDFs, scans or photos. This short guide shows where forgeries fail and how PaperOffice checks submitted documents before you decide. For financing, HR, rentals and purchasing.

WHAT YOU TAKE AWAY

A forgery has to pass three checks: the file, the content and the details in context. PaperOffice checks all three and attaches the result with its location to the document.

01 · THE PROBLEM

A lot gets submitted. What gets checked is the look.

Anyone applying for a loan, an apartment or a job submits proof: payslip, bank statement, certificate, confirmation. It arrives as a PDF by email, as a scan or as a phone photo. On screen, an edited document looks like the original, and the decision is based on it.

WHY IT HAPPENS

Templates are easy to get

Templates for payslips, certificates and confirmations can be found online. With a PDF program, they quickly turn into documents with another name and other amounts.

Little time per case

In sales, HR or rentals, decisions are expected to be quick. A check beyond looking at the document rarely fits into the process.

The original is unknown

Anyone looking at a payslip from an unfamiliar employer usually has little idea what the original looks like. Traces in the file only show with the right tool anyway.

HOW YOU NOTICE IT

- A payslip shows a gross amount but no net amount, or the other way around.
- Copying from the PDF produces a different amount or name than the one on the page.
- Details contradict each other, such as pay period, issue date and start date.
- The PDF comes from an online or layout tool instead of payroll or banking software.
- Logo, font or layout differ from other documents by the same issuer.

02 · THE WAY WITH PAPEROFFICE

File, content, context: three checks, one result.

PaperOffice reads the submitted document, checks the file for traces of editing and holds the details against each other. Every finding is attached to the document with page and text excerpt. A person makes the decision.

1

Read it, even scans and photos

AI-OCR reads PDFs, scans and photos with a position for each line. An IDP Agent extracts the details as fields, such as issuer, period and amounts, each with its location.

[MODULE: IDP AGENT](#)

2

Check the file

Trust Agent finds covered and hidden text, embedded files and traces of online or layout tools in PDFs. From Premium, it compares the text layer with the visible page.

[MODULE: TRUST AGENT](#)

3

A profile per document type

From Premium, profiles such as Payslip, Bank statement, Certificate or Application check typical features, for example whether gross and net or the employer appear.

[MODULE: TRUST AGENT](#)

4

Content in context

With AI-DMS Ultra, the AI audit checks every document, including scans and photos: template and logo, contradictions, timelines and mandatory details.

[MODULE: AUDIT CENTER](#)

5

Hold and decide

From your threshold, the document goes into quarantine. Any finding becomes a task for your team in one click, and who reviewed it is recorded on the document.

[MODULE: AUDIT CENTER](#)

03 · IN THE APP

Check one by one or every submission.

Check a single PDF with a Trust Agent. When documents land in a Workspace with AI-DMS Ultra, every new document is read and checked. An IDP Agent reads the details for your file.

1

Trust Agent with a profile

Under **Document AI** › **Trust Agent** › **Create Trust Agent**, choose a profile such as Payslip or Certificate and the scope Premium or Ultra.

2

Check a submitted PDF

Select the PDF in the document list, then **Actions** › **Agents & workflows** › **Trust** and **Check with Trust Agent**. **View certificate** shows risk score, assessment and findings with page.

3

Workspace for submissions

Under **Document AI** › **Workspaces**, choose the Ultra tier in the **AI-DMS** tab. Every new document is then read and checked, including scans and photos.

4

Review findings

The document's **Audit** tab shows finding, quote, page and recommendation. Then **Mark as reviewed** or **Create task** for your team.

5

Fields for your file

Via **Actions** › **Agents & workflows** › **IDP**, create an IDP Agent that reads employer, period, gross and net as fields with their location.

TIP FROM PRACTICE

Ask for the original file rather than a photo A PDF straight from payroll or banking software carries a text layer and file structure, and that is exactly what Trust Agent checks. So ask for the file wherever possible. The AI audit in AI-DMS Ultra checks photos by their content.

04 · AN EXAMPLE

A car dealership checks a payslip.



A car dealership with 35 employees arranges financing. For each application, the customer submits payslips and bank statements, mostly as PDFs by email. The financing advisor looks through them and passes the application on. One day, a payslip looks too perfect.

BEFORE

- Payslips are looked at on screen and printed.
- Whether a PDF was edited can hardly be seen that way.
- Employer and net amount are copied into the application by hand.
- Who checked what is noted, at best, in a memo.

WITH PAPEROFFICE

- Submitted documents land in a Workspace with AI-DMS Ultra.
- Trust Agent with the Payslip profile shows findings with page and text excerpt.
- An IDP Agent reads employer, period and amounts as fields with their location.
- When there is a finding, the advisor creates a task for the team lead, who decides.

A made-up example for illustration. Check for yourself which documents you request, which tier they go through and who decides on a finding.

05 · CHECKLIST

Ten points for submitted documents.

Go through the points with everyone who accepts proof documents and decides on them. Each point can be answered with yes or no.

- | | |
|---|--|
| ☐ We know which proof documents we request in which processes. | ☐ Where possible, we ask for the original file instead of a photo. |
| ☐ Submitted documents land in a dedicated Workspace. | ☐ This Workspace processes new documents with a suitable AI-DMS tier. |
| ☐ A Trust Agent with a matching profile is set up for common document types. | ☐ Quarantine is switched on, and the threshold is a deliberate choice. |
| ☐ Findings are read before an application moves on. | ☐ It is clear who decides on a suspicion and how follow-up questions are asked. |
| ☐ Details such as issuer and period are compared with what you already know. | ☐ Retention and deletion of submitted documents are governed internally. |

06 · FREQUENTLY ASKED QUESTIONS

Frequently asked questions about authenticity checks.

Does the check replace an ID check?

PaperOffice checks the submitted file and its content. You confirm a person's identity in your usual way, for example with the original. Clarify with your advisors which checks your process requires.

Does it work with phone photos?

Yes. AI-OCR reads photos and scans, and with AI-DMS Ultra the AI audit checks their content. Trust Agent's structure check applies to PDF files, which is why the original file is worth asking for.

What happens when there is a suspicion?

From your threshold, the document goes into quarantine. Your team reads the finding, marks it as reviewed or creates a task. Release happens in the **Audit** tab.

How does the check spot a forgery?

By traces of editing and by contradictions: text under an opaque area, a text layer that differs from the page, missing typical features of the document type, or details that rule each other out.

Do we need templates for each issuer?

The check works without templates per issuer. Profiles bring the features of each document type, and you describe the fields of an IDP Agent in your own words.

Is a finding the same as a forgery?

A finding is a pointer for your review. Repeated saving, for example, is often harmless. The risk score from 0 to 100 sums up the findings, and a person makes the decision.

07 · HOW TO START

Check the next submission yourself

Create an account at app.paperoffice.ai, save a Trust Agent with a matching profile under [Document AI › Trust Agent › Create Trust Agent](#) and check a submitted PDF. Billing is based on usage and depends on the tier.

Check one document

Start with a submitted payslip or certificate and look at the risk score and findings.

Set up a Workspace

Create a Workspace for submissions, choose AI-DMS Ultra and switch on quarantine.

Define the fields

Create an IDP Agent for the details your file needs and check it in a test run.

DATASHEETS ON THIS TOPIC

Trust Agent

paperoffice.ai/downloads/paperoffice-ai-datasheet-document-integrity-check.pdf

IDP Agent

paperoffice.ai/downloads/paperoffice-ai-datasheet-idp-intelligent-document-processing.pdf

AI-OCR

paperoffice.ai/downloads/paperoffice-ai-datasheet-ocr.pdf

Audit Center

paperoffice.ai/downloads/paperoffice-ai-datasheet-audit-center.pdf

Workspaces

paperoffice.ai/downloads/paperoffice-ai-datasheet-workspaces.pdf

MORE ON THIS TOPIC

Fake documents

paperoffice.ai/en/solutions/risk/ai-fake-document-detection-forgery-prevention



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