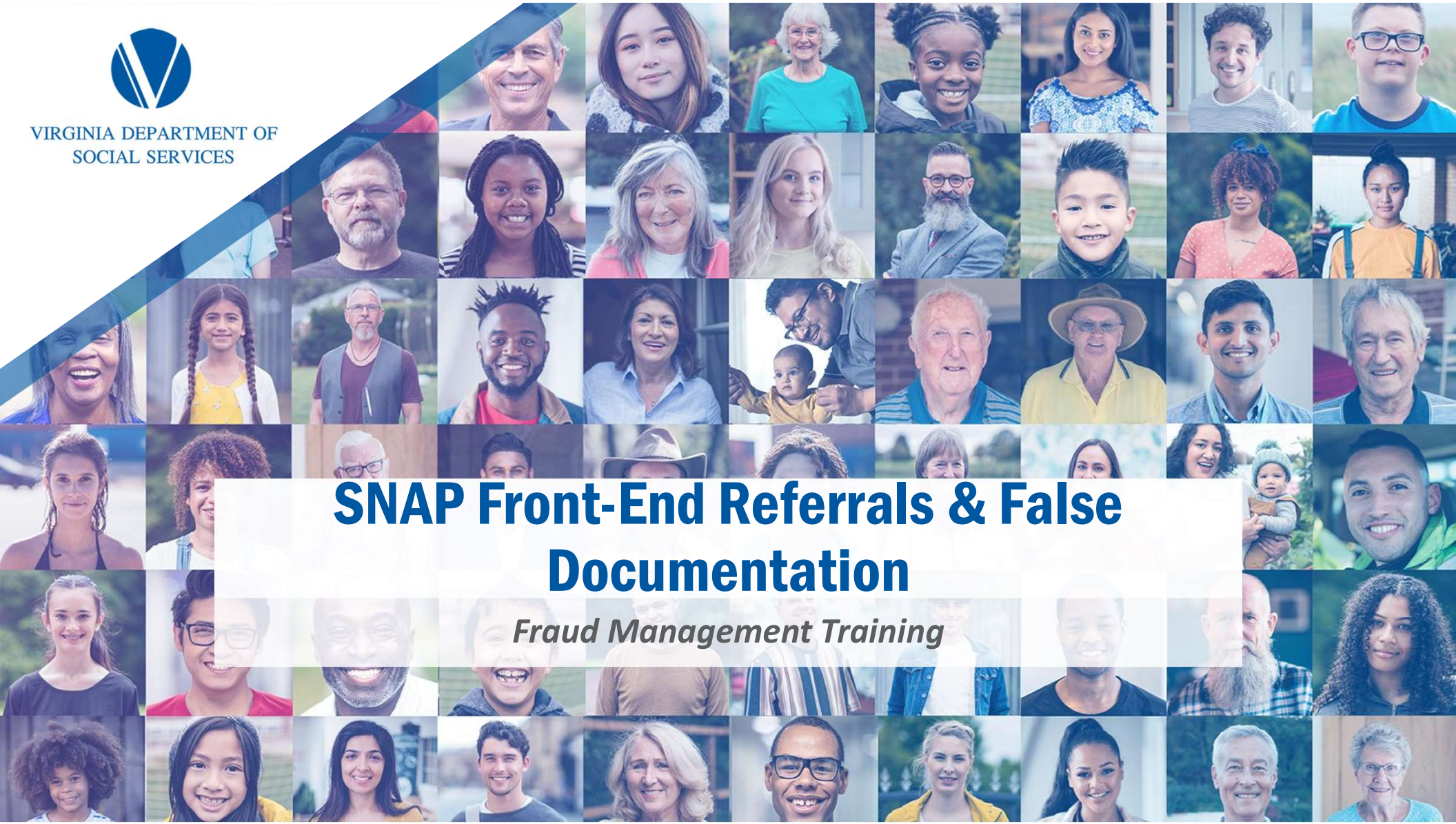


VIRGINIA DEPARTMENT OF SOCIAL SERVICES

SNAP Front-End Referrals & False Documentation

Fraud Management Training

Introduction

Today's focus is prevention –stopping improper SNAP issuance before it occurs.

Front-End referrals are not about accusing clients. They are about identifying objective discrepancies.

This training is about sharpening observation skills and strengthening documentation.

Objectives

- By the end of this session, you should feel more confident identifying red flags.
- You'll also understand how your specific role supports the referral process"

Your role is essential. You protect the program, the agency, and the taxpayers. When in doubt document and refer.

What is a Front-End Referral?

A front-end referral happens at application or recertification.

It is triggered by discrepancies – not assumptions.

We document what we see, not what we suspect.

The goal is prevention – before overissuance or claim establishment.

Current Trends in False Documentation

Technology has changed fraud trends.

Online templates and editing software make document alteration easier.

We are seeing altered paystubs, fabricated employer letters, Social Security Cards, Drivers License and manufactured self-employment ledgers.

Residency manipulation is increasing.

*Not every unusual document is fraudulent. Our responsibility is verification and documentation.

Woman accused of submitting forged SNAP documents in 2 different counties

- Saratoga County, NY (WRGB) — A Salem woman is facing multiple felony charges in both Saratoga and Warren counties following separate investigations into reported fraud and forged documents, authorities said.
- 27-year-old Ebony Charleston was arrested in connection with incidents in both counties involving reported misuse of public assistance benefits and falsified documents.
- According to the Saratoga County Sheriff's Office, Charleston is charged with:
- Two counts of criminal possession of a forged instrument in the second degree, Class D felonies
- Two counts of offering a false instrument for filing in the first degree, Class E felonies
- Investigators say Charleston submitted forged lease agreements and false information to the Saratoga County Department of Social Services as part of applications for Supplemental Nutrition Assistance Program (SNAP) benefits.

Officials say the incidents occurred in July and November of 2025, as well as during recertification applications submitted in June and November of that year.

She is also accused of submitting two online recertification applications for SNAP to the department on June 9, 2025, and again on Nov. 14, 2025, that contained false information regarding her true residence, the Sheriff's Office said.

Charleston was arraigned in Milton Town Court and released on her own recognizance. The charges are not bail-eligible under New York State law.

- In a separate case, the Warren County Sheriff's Office also charged Charleston with:
- Grand larceny
- Possession of a forged instrument
- Offering a false instrument for filing
- Welfare fraud
- Authorities say the investigation stems from incidents in June 2025 while Charleston was living in Warren County and receiving temporary assistance benefits.
- Investigators say Charleston submitted misleading employment documentation and a forged document to excuse a missed mandatory Department of Social Services meeting. Officials say she received an overpayment of more than $8,500 in benefits she was not eligible for.
- Charleston was arraigned in Queensbury Town Court and released pending a future court date.
- Officials say both cases were investigated in coordination with local Departments of Social Services and sheriff's office units.

Minnesota Woman Used Fake Pregnancies To Scam Over $300K In Snap Food Stamps

Investigators revealed that the trio created fake Minnesota temporary driver's licenses using entirely fabricated names and personal information. Those bogus licenses were then submitted to county officials to obtain EBT cards from the state. In multiple applications, the defendants falsely claimed to have "high risk pregnancy" status, asserting that their benefits should be increased because they were confined to bedrest — a claim prosecutors said was backed by forged doctor's notes created specifically to pad their fraud.

In many of the fraudulent applications, the addresses used for mailing the EBT cards directed them to an apartment in Roseville, where Cynthia Thomas was living under an assumed identity. Law enforcement officers discovered that mailbox after executing a search warrant, finding numerous pieces of mail addressed to the pseudonyms used in the scheme.

Once in possession of the cards, the three women reportedly withdrew government funds from ATMs and used the money to make personal purchases. But the scheme went further: prosecutors said the Thomas family also marketed and sold the use of the EBT cards to others. Under this arrangement, customers would pick up an EBT card, use a portion of its monthly allotment, return the card, and then pay the conspirators a fee — typically 50 to 60 percent of the benefit amount.

NC woman who made $320K from fake documents on Facebook sentenced to prison

A North Carolina woman will spend two years and three months in prison for selling $320,000 in fake driver's licenses and Social Security and COVID vaccine cards on Facebook, a judge ruled.

Prices of her bogus documents ranged from $15 for editing a pay stub to $150 for a hard copy of a driver's license, prosecutors said. Her customers used the fake documents to obtain COVID-related, government-backed Paycheck Protection Program loans, car loans and apartment rentals, according to court documents.

[redacted] [redacted] Follow
February 27 at 3:55 AM ·

READ READ READ READ

Pay Stubs Pricing & Process
* GUARANTEED APPROVALS *

- Pay stubs are $35 per page
- $15 DEPOSIT IS REQUIRED ‼️ for me to start your stub
- Please stay active during the process in case additional information is needed
- Turnaround time is 20 minutes or less, so please be payment-ready

———

WHAT I NEED FROM YOU ‼️

⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️⬇️

- Number of stubs requested
- Your full name
- Your complete home address (including city & ZIP code)
- Employer's name
- Employer's address (city & ZIP code)
- Pay schedule (weekly or bi-weekly)
- Please specify the exact day you want your pay date to fall on
- Desired pay rate
- Last four digits of your Social Security Number
- Email address to send stubs to (PDF format)

———

IMPORTANT PLEASE READ ⚠️

- Send ALL information in ONE TEXT
- Information must be sent in the exact order listed above
- Do NOT rush me

Once stubs are completed, you will be notified to send funds over, once funds are sent, watermarked copies will be sent over to you so you can review and request changes before original copies are issued.

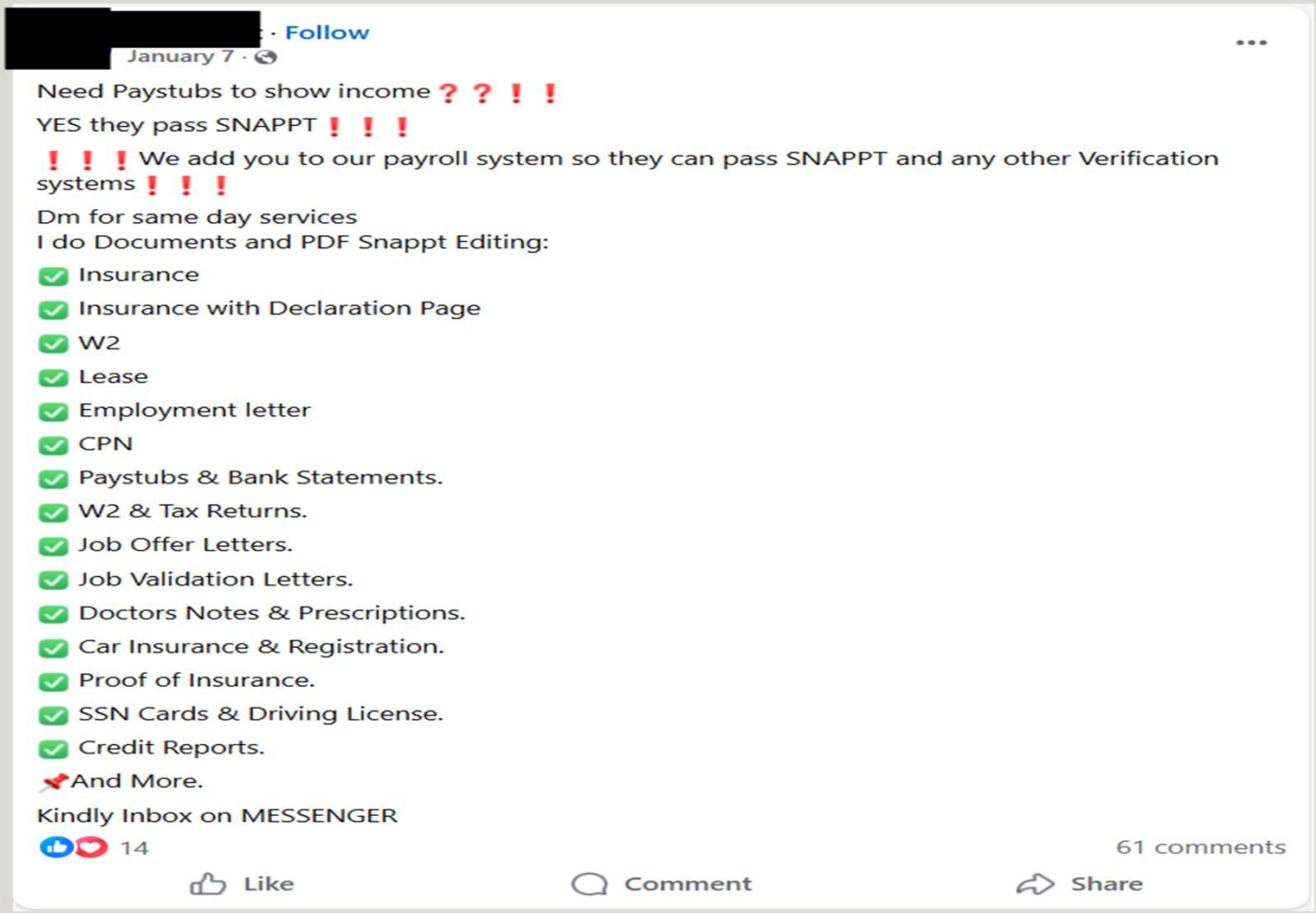
After original copies are sent, any updates will take 24–48 hours, so please review watermarked stubs carefully.

———

Accepted Payment Methods

- Apple Pay
- PayPal
- Zelle
- Cash App

———


[redacted] · Follow
January 7 ·
Need Paystubs to show income ? ? ! !
YES they pass SNAPPT ! ! !
! ! ! We add you to our payroll system so they can pass SNAPPT and any other Verification systems ! ! !
Dm for same day services
I do Documents and PDF Snappt Editing:
Insurance
Insurance with Declaration Page
W2
Lease
Employment letter
CPN
Paystubs & Bank Statements.
W2 & Tax Returns.
Job Offer Letters.
Job Validation Letters.
Doctors Notes & Prescriptions.
Car Insurance & Registration.
Proof of Insurance.
SSN Cards & Driving License.
Credit Reports.
And More.
Kindly Inbox on MESSENGER
14
61 comments
Like
Comment
Share

[redacted]

Actual site to help create face docs

https://cromedocuments.com/1virginia-fake-id/

Cromedocuments
QUALITY FAKE IDS

HOME | ABOUT US | CONTACT US | FAKE IDS & LICENCE | PSD TEMPLATES | US FAKE ID & LICENCE | US FAKE ID & LICENCE | EU FAKE ID | US STATES ID CARDS

Virginia Fake Driver License

Virginia Fake Driver License

Rated **4.00** out of 5 based on customer ratings
~~$110.00~~ $80.00
20% discount for 3 or more IDs!

All id come with free duplicate.

Validity period of the real **Virginia ID card**: 8 years

Material used for real **Virginia ID card**: Poly-carbonate
Format of the license number on real Virginia ID card: a letter followed by 8 digits, no spaces
Scanning areas of the real Virginia ID card: a 2-D bar code, a 1-D bar code

Special features of the real Virginia ID card:

- Micro printing on front and back.
- Laser-engraved date of birth, gender and license number on main photo.
- Laser-engraved date of birth and signature on the back of the card.
- State seal, logo of DMV and data are in UV ink.

We know exactly how should a real **Virginia fake ID card** look and work. We create fake ID cards that are indistinguishable from the real ones.

Contact Us

Why False Documents Are on the Rise

- Online Fake Documents Generators.
- Remote and online application process reduce in-person validation, making it easier to submit forged documents.
- Economic Pressure: Rising cost of living pushes applicants to meet eligibility thresholds, Increase SNAP Allotments, maintain TANF eligibility.
- AI Forgery Tooks: Generate realistic ID's, alter PDF's, fabricating documents.
- Limited Verification Resources: Caseworkers lack the time and tools for thorough document review.

Common Fraudulent Document Types

- Fake Paystubs: Made up or altered pay statements inflating income or creating fictitious employment histories.
- Fraudulent Leases / Rental Agreements: Fake or altered leases to misrepresent housing costs, household composition or shelter deductions.
- Employment Verification Letters: Letters from nonexistent employers or forged letterhead confirming false employment.
- Altered Bank Statements
- False Identity: ID's, DL, Social Security Cards, etc.

Income Red-Flags

- Math errors are common in fabricated paystubs.
- The ink on the paystub didn’t match.
- Always calculate hourly wage x hours worked.
- Compare gross, deductions, and net pay.
- Look at Year- to-Date totals , they must align across pay periods.
- Independently verify employers when appropriate.
- Compare system searches.
- Misaligned logos.

Residency & Household Red Flags

- Residency fraud often overlaps with household composition issues.
- Multiple cases listing the same address can be a red flag.
- Utility bills should align with case information.
- Returned mail is never something to ignore.
- The landlord form had three different styles.
- Landlords who look like relatives.

- Follow policy – verify appropriately, don't investigate beyond your role.

Fraud is Visual

- Patterns
- Inconsistencies
- Visual Awareness
- Does the document look altered?
- Does the information match the person?
- Does the story stay consistent?
- Does anything feel too perfect or too convenient?
- Does the client avoid providing verification?

If YES to any of these ➡ Verify and refer.

Role Based Responsibilities

» New Workers:

Identify discrepancies, Document clearly , Ask clarifying questions

» Experienced Workers:

Mentor new staff, Catch documentation gaps, promote consistency

» Supervisors:

Evaluate referral, Maintain confidentiality

» Fraud Investigators:

Evaluate referral, Conduct independent investigation, Maintain confidentiality

“Program Integrity is a shared responsibility”

Writing a Strong Referral

» **Weak Referral:**

“Client committed fraud. Paystubs look fake.”

» **Strong Referral:**

“ Client submitted three paystubs date 3/1,3/15, and 3/29. Year to Date totals do not increase consistently. Net pay does not equal gross minus listed deductions. Employer phone number on pay stub is not in service”

» **Be factual, Be specific, Attach documentation and avoid conclusions.**

Collaboration & Confidentiality

- Eligibility determines eligibility. Fraud investigates fraud.
- Do not alert the client that a fraud referral has been submitted.
- Maintain professionalism across departments.
- Clear case notes prevent delays.

Front-End Investigation Timeline

Referral received are validated with a program violation. Investigator decision on an EXPEDITIED case (3-5 days)

1. If fraud not confirmed, return case for expedited issuance.

2. If investigation is not complete, SNAP expedited must be issued within 7 calendar days regardless of fraud referral. The investigation continues.

Investigator decision on a REGULAR Case (7-30 days)

1. If fraud not confirmed, return case for issuance.

2. If investigation is not complete, Inform the worker for issuance purpose and continue investigation.

How Investigators Detect False Documentation

Data Matching and databases

» VEC: Wages / Unemployment vs Reported Income.

» New hire registries to catch unreported jobs.

Employer Verification

» Direct calls or written verification to employers to confirm

1. Hire date
2. Hours and pay rate
3. Pay frequency and gross pay

Document Forensics

Look for:

- Mismatched fonts, spacing, or incorrect logos.
- Net / gross amounts that don't line up with hourly wage.
- Paystubs dated on weekends or holidays
- Compare multiple paystubs for patterns (same check number, repeated dates, etc)
- Bank review (compare deposits to reported income)
- Pattern analysis of past applications.

Red Flags: Fake Paystubs

- Mismatched or inconsistent fonts
- Rounded dollar amounts with no cent's variations ($2,000.00)
- Missing or incorrect employer address
- Poor alignment, uneven spacing, low-resolution logos
- Generic template: No branding (Paychex, ADP, etc)
- YTD totals don’t match pay periods

False Documents Discovered: Income-related

- Fake paystubs
- Fake W-2s
- Fake employer letters
- Gig-work income not reported, paired with falsified “ zero income” statements.

Clients assume DSS staff “ won’t check” leading to more attempts to submit fabricated documents.

Red Flags: Leases, Letters & Other Documents

- Landlord phone numbers trace back to applicant or family member.
- Lease term inconsistent
- Missing pages
- Employment verification letter, employer cannot be verified through VEC, VA SCC, etc.
- Verification on plain paper or letter quality.
- Contact information on verification routes to another employee and not HR.

False Documents Discovered: Residency & Household

- Fake leases
- Altered receipts
- “Roommate agreements” created online
- Children listed at addresses where they do not reside.

Virginia Code References

» 63.2-522

False Statements, Representations, Impersonations & Fraudulent Devices

Makes obtaining public assistance by willful false statement, representation, impersonation, or other fraudulent device a crime of larceny

SNAP Disqualification Periods

- 1st Offense : 12 Months
- 2nd Offense: 24 Months
- 3rd Offense: Permanent
- Trafficking: Permanent (if convicted in Court)

Fraud Management

James Farmer
Luis Maldonado