EXECUTIVE SUMMARY

Nguyen, T & L

Payslip and bank statement review · 3 documents · submitted by Sam Ellery, Hunter Galloway · reviewed 4 September 2026

STATUS · ACTION REQUIRED

Action required before relying on these documents

One check needs resolving, and two raise a question. Each is a gap in the evidence, not a conclusion about any person or document, and the step that closes it is listed below. Scope of review: both halves attempted – structural and arithmetic checks each ran.

11	2	1	2
CHECKED	**VERIFY**	**RESOLVE**	**NOT CHECKED**
Ran, no issue found	Raises a question to put to the client	Resolve before relying on the set	The question was not asked

17 of the 92 checks left a record here: the four counts above and 1 recorded for context. The other 75 left none, and a check with no record is not a pass – it was not answered in either direction. Section 5 names each check that said why.

WHAT YOU NEED TO DO

1. Ask for the statement for the account this pay was actually credited to.
   The net pay on the payslip and the salary credit on the bank statement do not line up. – Source 2 · payslip-july.pdf
2. Ask for the original download from the issuer rather than a re-saved copy.
   This document was made with a word processor or image editor rather than payroll or banking software. – Source 2 · payslip-july.pdf
3. Ask how the document was obtained. A payslip downloaded straight from a payroll portal would normally carry one saved version.
   This file has been saved several times since it was first created. – Source 1 · payslip-june.pdf

WHAT WAS REVIEWED

SOURCE 1	SOURCE 2	SOURCE 3
payslip-june.pdf	**payslip-july.pdf**	**statement-july.pdf**
Payslip · 1 page	Payslip · 1 page	Bank statement · 9 pages
1 to verify	1 to resolve	1 not checked · 1 noted
11 checked	1 to verify	
1 not checked	1 not checked	

The documents were destroyed after this report was issued. Keep your own copies alongside it.

SECTION 2

Required actions

Each finding sets out why it matters, the evidence it rests on, and the next step. Take the step and add what comes back to the file with this report. If you proceed without it, record why; the reason is kept with the case.

RESOLVE XDC-001 Source 2 · payslip-july.pdf

The net pay on the payslip and the salary credit on the bank statement do not line up.

WHY THIS MATTERS

Pay split across two accounts looks exactly like this, so does a statement for the wrong account, and so does an employer whose payments reach the bank under a payroll provider's name.

EVIDENCE

Expected within 3 days of 24 July 2026	**$2,472.62, the net pay the payslip states**
Credits of any amount in that window	**1**
Credits for that amount	**none**

NEXT STEP

Ask for the statement for the account this pay was actually credited to.

VERIFY STR-006 Source 2 · payslip-july.pdf

This document was made with a word processor or image editor rather than payroll or banking software.

WHY THIS MATTERS

Employers and banks issue documents from their own systems. A document that came out of an editor was assembled by a person.

Often harmless: Many people scan or re-print documents through whatever tool is on their computer. This records how the file was produced, not whether it is genuine.

EVIDENCE

Producer	**Adobe Acrobat Pro DC**
Creator	**MYOB Payroll**

NEXT STEP

Ask for the original download from the issuer rather than a re-saved copy.

VERIFY STR-003 Source 1 · payslip-june.pdf

This file has been saved several times since it was first created.

WHY THIS MATTERS

Ordinary on its own – but the earlier versions are still inside the file, and an edit would be one of them.

Often harmless: Ordinary whenever a document is opened and re-saved – filling in a field, adding a signature, or a privacy tool stripping metadata.

EVIDENCE

Saved versions	**3**
Rewritten	**nothing on the page itself**
Producer	**MYOB AccountRight 2026.1**

NEXT STEP

Ask how the document was obtained. A payslip downloaded straight from a payroll portal would normally carry one saved version.

If you cannot resolve a finding

A finding here is a prompt to obtain better evidence, and most are resolved by doing that. Where one cannot be – where the explanation does not come, or does not fit – what follows is not this tool's to decide, but the obligations are worth having in front of you.

- **Before the application goes to a lender** raise it with your aggregator and follow their guidance on what to ask for and whether to proceed.
- **After it has gone** your lender accreditation terms and your aggregator's policy set out what has to be disclosed and when. Check both.
- **Either way** record what you asked, who you asked, and what came back, and keep it with this report. Where a finding raises a legal question, obtain independent legal advice.

SECTION 3

Checks completed, no issue found

Each of these ran and was satisfied. None of them says a document is genuine: each says only that one question was put, and what came back. They are recorded so the check itself can be evidenced later.

The employer

- **ID-001 ABN checksum** the ABN printed on the document (51 824 753 556) satisfies the modulus-89 weighted checksum, so it is a number the Australian Business Register could have issued (Source 1)
- **REG-001 Employer ABN is registered and active** ABN 51824753556 is active on the Australian Business Register, effective from 14 May 2019 (register asked 4/9/26, 10:00 am AEST) (Source 1)
- **REG-002 Registered name matches the employer named on the document** "Wattle Grove Trading Pty Ltd" on the document matches "WATTLE GROVE TRADING PTY LTD" on the register (register asked 4/9/26, 10:00 am AEST) (Source 1)
- **REG-003 GST registration status** registered for GST from 14 May 2019 (Source 1)
- **REG-004 Employer ABN predates the pay period** the ABN was active from 14 May 2019, before the pay period ending 31 July 2026 (Source 1)

- **REG-005 Entity type consistent with the claimed employment** the register records this entity as Australian Private Company, which is consistent with PAYG employment (Source 1)

The figures on the page

ARI-P02 · GROSS LESS DEDUCTIONS EQUALS NET · SOURCE 1

Gross	**$25,722.94**
less PAYG and deductions	**$9,248.00**
Net pay, as printed	**$16,474.94** ✓

ARI-P05 · SUPERANNUATION MATCHES THE GUARANTEE RATE · SOURCE 1

Ordinary time earnings, the least it could be	**$22,500.00**
12% guarantee, the minimum required	**$2,700.00**
Superannuation, as printed	**$3,086.75** ✓

- **ARI-P01 Entitlements sum to gross** 2 entitlement lines totalling $25,722.94, which is the stated gross, to the cent; the line printing hours × rate multiplies out to within two cents of its own amount (Source 1)
- **ARI-P06 Pay period dates match the stated frequency** 1 July 2026 to 31 July 2026 is 31 days, which is the monthly cycle the payslip states (Source 1)

The account and the identifiers

- **ID-003 BSB institution prefix** the BSB printed on the document (633 123) belongs to Bendigo Bank; the document does not name an institution, so there was nothing to compare it against (Source 1)

SECTION 4

What this review establishes

Income cannot be relied on until the findings above are resolved. Another document will not settle that – an explanation will.

Income `not settled - see the findings above`

something here does not agree and is set out above. Until it is explained, this is not settled – whatever else was checked.

Employment `confirmed by more than one document`

established by 3 checks across more than one document, including at least one source the applicant does not control. This is enough to rely on.

SECTION 5

Checks that could not run

No inference should be drawn from a check that did not run. It means the question was not asked, not that the answer was satisfactory. Each entry says why, and which file it is about.

- **PAYG recomputation** the PAYG scale for 1 July 2026 to 30 June 2027 is not usable: no coefficients are loaded for that period – an annual model was used instead, which can raise a question but cannot establish a discrepancy (Sources 1 and 2)
- **Issuer profile matching** this document names Commonwealth Bank, and no reference profile for that issuer – or for any other – has been built yet; a profile that does not exist must not read like a match (Source 3)

Recorded for context

Observations that took no part in the outcome. None has to be closed for this case to proceed; where one suggests a step, it is offered rather than required. They are here so that a reader later knows what the review saw.

IMG-001 **The picture in this document was opened and saved again by photo editing software.** NOTE

Cropping, straightening and removing a shadow all leave this trace, and people do all three to make a photograph of a document legible.

Source 3 · Image: page 2, 1240×1754 · Software: Adobe Photoshop 26.1

Suggested next step: Ask for the document as the employer or bank issued it, rather than a photograph of it.

TECHNICAL EVIDENCE

Everything from here is evidence, not advice

Document hashes, retention, the noise-map analysis and how to read this report. Nothing here produced a finding or took any part in the outcome above. A broker acting on this report needs sections 1 to 5; nothing after this page is required to act on it.

A · The documents as received

Every finding above names the source it is about. These are those sources, in the order they were supplied, each with the hash of the file exactly as it was received. The source files are destroyed. No picture of any page is held here; these hashes are the record of what was reviewed.

SOURCE	DOCUMENT	TYPE	PAGES	SHA-256 OF THE FILE AS RECEIVED
1	payslip-june.pdf	Payslip	1	aaaaaaaa aaaaaaaa aaaaaaaa aaaaaaaa aaaaaaaa aaaaaaaa aaaaaaaa aaaaaaaa
2	payslip-july.pdf	Payslip	1	bbbbbbbb bbbbbbbb bbbbbbbb bbbbbbbb bbbbbbbb bbbbbbbb bbbbbbbb bbbbbbbb
3	statement-july.pdf	Bank statement	9	cccccccc cccccccc cccccccc cccccccc cccccccc cccccccc cccccccc cccccccc

Case reference	HG-2481
Submitted by	Sam Ellery, Hunter Galloway
Report issued	4 September 2026 at 10:00 AEST
Model used for reading	none – every figure was read from the document's own text
Documents destroyed	on issue of this report, 4 September 2026

B · What the application declared

Entered by the broker before the check ran, and printed as given. These are not figures read from any document. Some checks compare the documents against them, and a liability declared here is treated as disclosed.

Applicant	Thanh Nguyen
Employment started	4 March 2024
Living situation	renting
Salary account	ending 4471
Liabilities declared	ANZ $450.00/month

C · Where a scan's own grain is missing

A page that came off a scanner carries the sensor's own grain everywhere, including in the blank paper. Anything drawn into that page afterwards has none of it. These maps compare the blank paper on a page against the rest of the blank paper on the same page, and outline any part that is conspicuously smoother.

Nothing in this appendix produced a finding, and nothing in it took any part in the outcome above. A scanner's own noise reduction, a wide margin and a page that is part scan and part digital all look the same as an alteration here.
An outline means look at this, not this was altered.

payslip-june.pdf – page 1

One area of this page, about 106mm by 11mm, carries markedly less of the scanner's grain than the rest of the paper, and is outlined. A scanner's own noise reduction, a wide margin and a page that is part scan and part digital each look like this – the outline means "look here", not "this was altered".

statement-july.pdf – page 1

This page has no measurable grain – it was drawn rather than scanned or photographed, or it has been compressed until nothing is left of it. A noise map says nothing about a page like this, in either direction.

D · How to read this report, and retention

This report records observations produced by automated checks against the documents as they were supplied. It does not determine whether any document is genuine, and it makes no assertion about the conduct of any person. A finding is a prompt to obtain better evidence – an ATO income statement, a payroll-issued replacement, a direct confirmation from the employer – and not a conclusion. Figures read from the page by a language model are marked as such and carry no weight until a person has confirmed them.

This case was set to destroy its documents. They are destroyed immediately after this report is issued, and the purge receipt for case HG-2481 records what was destroyed, when, and from which store.

Retain your own copies of the source documents in your CRM alongside this report.

This report is retained for seven years in Supabase Storage (supabase-storage:reports). It is write-once by configuration rather than by the platform: this system refuses to replace a report once issued and the bucket is set up to match, but the platform provides no retention lock of its own, so a holder of the project's service key could overwrite it. The retention period is real; the protection behind it is that configuration and not the platform.

The content fingerprint in this report's footer is a SHA-256 of its wording: a copy whose fingerprint differs has been altered.