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THE LEGAL PROFESSION NEEDS TO BE WARY OF AI-GENERATED FRAUD

Yazad Bajina, director at onboarding and compliance specialist Checkboard, looks at how technology helps law firms tell what's real even at a time when AI is making everything easier to spoof.

From synthetic identities generated on the fly to spoof ID documents that can fool even the toughest checks, generative AI is now at the forefront of criminal activity. Despite their best efforts, even commonly used tools such as ChatGPT, Grok, and Gemini can be tricked to bypass their content restrictions with just a few clever prompts.

This is creating new dilemmas for the legal profession as identity verification, onboarding, reporting, and regulatory compliance all become trickier.

Checkboard is helping the legal profession face down these emerging threats. We do this through an enhanced approach to identity verification driven by actionable insights and multi-thread identification.

AI is now being used to spoof identity documents and bank statements that can fool some digital verification platforms, as well as deepfake images, fake ads, and scam emails.

And the threat is no longer just theoretical. A report by Experian found that 35% of UK businesses encountered some form of AI-based fraud in the first quarter of 2025.

Furthermore, CIFAS revealed in August 2025 that 118,000 cases of identity fraud had been recorded in the first half of the year, blaming the increase on "synthetic identities [that use the personal data of real people to create fake profiles] and fabricated profiles that can bypass security checks".

Tackling the threat means taking a more comprehensive approach to identity checks. Relying on uploaded IDs, mortgage statements, and utility bills is no longer good enough, so law firms need to start looking to deeper insights to confirm their clients are who they say they are.

And that's where Checkboard comes in. As an FCA-regulated institution, we're approved to hold additional information about clients, provided we meet strict standards of information security. We also leverage our relationships with reliable data providers including LexisNexis and Equifax. This means we can offer enhanced data insights and multi-thread verification to go beyond old-fashioned document scans.

For instance, we can access a client's credit file. This is a tamper-proof method of identity verification that you can easily cross-reference with their self-provided ID documents, allowing you to instantly spot red flags and inconsistencies.

We can also acquire a client's mortgage statement directly from their lender. This has the twin effect of reducing time spent chasing clients for documents, and ensuring the mortgage information you're receiving is accurate and unedited. For conveyancers, this also reduces the risk from cash buyers, or clients with a patchy history of mortgage repayments.

Checkboard also enables biometric ID through NFC passport scanning. This requires clients to scan their passport with the Checkboard app, cross-referencing the data saved within the NFC chip against a facial recognition check. It's an ultra-reliable method for identity verification, taking it far beyond simple ID uploads. And rather than becoming an onboarding blocker, Checkboard's biometric ID produces a 100% completion rate.

This approach to multi-thread identification boosts efficiency, improves completion rates, and significantly reduces your exposure to fraud risk. Instead of waiting for potentially unreliable document uploads, you can acquire accurate and verifiable data directly from reliable sources. This almost eliminates the risk of AI-generated documents, foiling fraudsters' plans before they can even begin.

With fewer scammers and bad actors slipping through the net, the risk to your business is significantly reduced. This protects your bottom line, your reputation, and your clients. Plus, the time saved poring over documents compounds, leaving your staff more capacity for actually serving clients and building relationships.

As the line between real and fake is increasingly blurred, relying on sources of truth that can't be spoofed is more important than ever. Checkboard is the solution that gets you there.

Checkboard makes onboarding and AML compliance faster for law firms with advanced all-in-one checks, biometric identity verification, secure payments, and simple integrations.

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