



**Barclay Damon Live Presents: The Cyber Sip Podcast™**  
**Episode 25: “Don’t Fall for the Wire Fraud Scam”**  
Speakers: Kevin Szczepanski, Barclay Damon

**[Kevin Szczepanski]:** Hey, everyone, this is a *Barclay Damon Live* broadcast of the *Cyber Sip*. Practical talk about cybersecurity. I’m your host, Kevin Szczepanski. Let’s talk.

**[Kevin]:** Hey, everyone, welcome back. In today’s episode, I want to talk to you about a wire fraud scam targeting lawyers—and even if you’re not a lawyer, stay with us. Because some of the red flags and prevention techniques that we talk about are going to be useful to you as well. Now, there are many different variations of this scam, but here’s a typical one: You’re a lawyer and you get an email from a potential client; client maybe out of state or even out of the country. Client wants to retain you to represent it in a contract, debt collection, or even a personal injury case. And you read the email and it’s not quite right. There are some spelling errors, and the language is a little bit vague. It doesn’t quite strike you as an email that you would expect to receive from a potential client. But you run a conflict check and you clear conflicts. You look at the client’s website, you do a little due diligence, and everything checks out. So you send the client an engagement letter. The client signs it, returns it to you, and you’ve got a new client. A couple of weeks later, the client gets back to you with good news. The client has settled its own case, and the other side’s lawyer is going to be sending you a settlement check. All you need to do is deposit that check into your trust account, deduct your fees, and wire the balance to your client. And by the way, it’s the end of the quarter or the fiscal year, or the client needs to make a payment right away. So the sooner you can make that wire transfer, the better. And you do. And as of then, you think the case is closed. But the truth is, it’s only beginning, because within a few days, your bank contacts you to let you know that the check your client sent you didn’t clear. In fact, it was phony. Not only that, but you quickly learn that the client you thought you had was phony as well.

**[Kevin]:** And by the time you learn all of this, the money you wired is gone. You’re the victim of a crime. And no less important, your trust account is depleted by the amount of money that you wired to that phony client. Now, unfortunately, this is not a rare scam. It is all too common in this day and age. Lawyers fall prey to it all the time, and I think that’s because these scam artists take advantage of a lawyer’s trust and sense of duty and fidelity to the lawyer’s client.

**[Kevin]:** So what can we do to prevent this scam from affecting you? Well, here are five red flags that I think you should be on the lookout for. Red flag number one: If you are getting a business email from a potential client but the sender is using a personal email account that’s a red flag. Businesses have their own business email domains. Here at Barclay Damon, ours is “@Barclay Damon.com.” You have a business email address, too. So if a legitimate business is sending you emails from a personal email account, that’s something you need to watch out for. Red flag number two: Generic greetings. Very often the threat actor will use a greeting like “hi” or “hello” or even “Dear Counselor.” And the reason for that is that the con artist needs to send this email out to thousands of different lawyers so he can’t be specific. If you get an email with an informal greeting like Hi, hello, or Dear Sir/Madam, it’s a red flag that you need to pay attention to. Red flag number three: Grammatical errors. We all make mistakes, but con artists tend to make more than most because many of them are working quickly and some of them are not native English speakers. So if you get an email of a few paragraphs that’s got more than one or two grammatical mistakes, that’s a red flag you need to pay attention



to. Red flag number four is vague language. So let's say you're getting an email and the email talks about "your jurisdiction" or "your state"—without mentioning your state by name. That's a red flag, because if a client's reaching out to you, the client knows where its case is pending, and the client knows where your office is. But a con artist can't use the specific state name because again, the con artist is sending this email to thousands of different lawyers in dozens of different states, provinces, and countries. So if your email has vague language referring to "your jurisdiction" or "your state," that's something you need to take note of. Finally, red flag number five: The client has settled its own case. Now, typically, when a client hires you to defend and settle a case, you're the one that does it. But to make the wire fraud scam work, the client has to settle its own case. Why? Because the client has to create the fiction of a settlement in order to justify sending you the fake settlement check that you're going to deposit into your trust account. So if you find out within a couple of weeks or months after you become the client's lawyer, that the client has settled its own case and will be sending you a settlement check, that's a huge red flag.

**[Kevin]:** All right. So we talked about these five risk factors. And if you find more than two of them waving in your face, you should be thinking this could be a wire fraud scam. But you say, what if there are no red flags? What is the con is too good to detect? What do I do then? So let's say that happens and everything looks kosher. And when I get the check from my client, I do deposit it into my trust account and I do deduct my fees and I'm all set to wire the balance back to the person I think is my client. Well, there is one thing that you can do to make sure that whatever else happens, you do not fall prey to this wire fraud scam. And that is don't wire any funds until the bank tells you that the check from your client has cleared. If the check clears, you're good to go. But if it doesn't, you will have protected yourself, your clients, and your trust account from this wire fraud scam. I hope you find this episode helpful. If you have any thoughts or questions, hit me up in the comments below. I'd love to hear about your experiences because I think we're all in this together, and if we can share this information with each other, we can better protect ourselves and our legal industry from wire fraud scams and any other kind of scams that befall us in this day and age of cyber-crime. So thanks so much for joining us and I will be back soon with another episode.

**[Kevin]:** The Cyber Sip podcast is available on [barclaydamon.com](http://barclaydamon.com), YouTube, LinkedIn, Apple Podcasts, Spotify, and Google Podcasts. Like, follow, share, and continue to listen.

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