

# Account & Entity Screen

## Getting Started Guide

Lawyer Checker, architect of products to the legal world would like to welcome you to the revolution against fraud.

We want to get you started as quickly as possible and make sure you are shielding yourself against becoming a potential victim of fraud.

The simple pathway addressed in [the infographic on page 2](#) gives a general overview how Lawyer Checker can be implemented with great ease.

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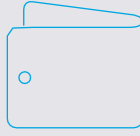
# Getting Started Guide



## Why worry about conveyancing fraud?

- Acorn Solicitors
- Nationwide v Davisons
- MA Manning and Sons Solicitors

Code of Conduct require you to consider Principle 10: Protect client money and assets.



## Recharge or cost

One of three models can be adopted:

- Charged as a recharge and embedded into quotes
- Add into a charge with AML that can be charged as profit cost
- Carry the cost



## Unique Selling Points

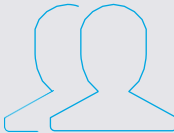
- Within your client's interests
- Featured with The Sun, The Sunday Times and Moneybox
- Small price to protect clients
- Criminals cannot clone bank details
- Helps your risk management register



## When to use Lawyer Checker

You may wish to use Lawyer Checker on all or a selection of your cases. This will be determined by your assessment of risk.

We recommend that you carry out the search as early as possible.



## Setting up Users

The key contact (individual who completes registration process) automatically becomes the Admin User and will be able to add additional users.



## Performing Searches

Log onto [www.lawyerchecker.co.uk](http://www.lawyerchecker.co.uk)

Select Account & Entity Screen and enter all relevant details.



## What to expect with results

One of three results will be returned to you:

- Frequent
- Infrequent
- Unknown

## What to do with results

Approximately 85% of results will come back as Frequent. Therefore, if a result is Infrequent or Unknown, it may present a potential risk.

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# Why should you worry about fraud?

As a competent conveyancer you may ask why you should worry about the risks of fraud. Sophisticated criminals are perpetrating frauds on conveyancing firms and their clients. Examples are numerous and include Acorn Solicitors, Nationwide v Davisons and the most recent case of MA Manning and Sons Solicitors. At Lawyer Checker, we have seen numerous attempted frauds and have successfully protected against them since 2012.

Before you send money to the other side, how do you know that the account number you are sending purchase funds to is legit?

If you are a solicitor, your Code of Conduct requires you to consider the following principles:

**Principle 4** Act in the best interests of each client;

**Principle 8** Run your business or carry out your role in the business effectively and in accordance with proper governance and sound financial and risk management principles;

**Principle 10** Protect client money and assets.

You should also be aware of a warning issued by the SRA:

**SRA Bogus Firm and Identity Theft Warning Notice 26th March 2012**

*"12... an entry on Find a solicitor should not be taken as verification that the firm is genuine."*

Speaking to Radio 4's Moneybox programme in 2013, Steve Wilmott, Director of Intelligence and Investigation at the SRA confirmed that their list may "not necessarily" be relied upon.

*"We publish that list... but we do find that various criminals can clone the details of a solicitor or solicitor's firm and use them to further their own criminal activity."*

**Following this, how do you check that the firm you are sending funds to is legitimate?**

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# How can Lawyer Checker protect you and your clients?

Lawyer Checker has built a database of historical conveyancing transactions that allows you to check the account and entity to which you are sending funds to by ascertaining whether the account has a track record of successful use within conveyancing.

If a potential risk is identified, our team will conduct checks on over ten different databases to provide further information on the entity associated with the account.

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# Recharge or cost?

Firms take a variety of view as to whether this product should be treated as a recharge:

One of three models is usually adopted

- a) The product is applied as a recharge and embedded into quotes.
- b) The charge is included within the AML and allows the product to be charged at a profit cost. Often this is called a 'fraud detection' fee and can potentially be charged at £30 plus VAT, for example.
- c) The cost is carried by the firm themselves.

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## Considering the elements of the SRA & CLC statements:

- 1. We strongly believe Lawyer Checker in in your client's interests where the purchase conveyancer does not have a strong recent record of trading with the exact account number. Cases in the public domain have demonstrated the lack of protection for clients in these situations.**
- 2. Radio 4 featured Lawyer Checker in a Moneybox article on bogus solicitor scams and since then we have had numerous enquiries from members of the public asking if they can buy the product themselves. If you would like to listen to this article or play it to your clients, [click here](#).**
- 3. We have had confirmation from the Information Commissioner's Office that Lawyer Checker does not breach data protection law. Others that have been contacted include the SRA, City of London Police and many others. There has been no indication that anything we are doing is 'contrary to the law'.**
- 4. If money is sent inadvertently to a criminal, the borrower could lose their funds and your firm could be held liable. The search cost is just £12 plus VAT, which is a minute amount to pay to protect your clients and your firm from this threat.**
- 5. Nobody else holds a database such as the Lawyer Checker database and any search that does not relate to the account details of the firm you are dealing with only offers minimal protection when criminals are increasingly able to clone legitimate firm branding.**
- 6. We consider that though criminals may be able to accurately clone a firm's brand, they cannot clone bank details. Therefore, checking the account number and sort code you are sending fund to is absolutely vital. Contacting the SRA or the firm's head office will not confirm that there is a track record of successful use in conveyancing transactions and so does not represent an easier method.**
- 7. Clients understand the search and our experience is that they would prefer to pay for it.**

Further information on disbursements can be seen in [The Law Society's Practice Note regarding VAT on Disbursements](#).

To help you, please find example wording for your quote letters attached ([see Appendix 1](#)). We are also happy for you to use the Lawyer Checker logo on your quotes to emphasise the care you are taking with your client's money; it is attached to our email for you use.

So that you can fully inform your client on the growing risk in this area, we have also attached further background information on cases in this area ([see Appendix 2](#)).

Whichever you choose, make sure that your colleagues know you procedures. Please see our advice under '[Training of Staff](#)' below.

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# When to use Lawyer Checker

## Different policy options

The self-determined assessment of risk, will allow you to understand how best to use Lawyer Checker, whether it be on all of your cases or a selection. Policies will need to be updated to reflect which cases you intend to carry out searches on, when you will require the search to be done by and what you require your staff to with the results.

Firms tend to adopt a number of approaches:

- a) Many firms are conducting searches in every case so that there is no question that they have chosen the wrong risk policy.
- b) Some firms are operating a safe list of firms that they deal with regularly. If you do this, we recommend that you store and check their account numbers in case one of their staff turns out to behave inappropriately and change the TA13.
- c) Some firms are adopting an ad hoc policy where they only do the search in cases where they are concerned. This seems to be a risky approach.

For your consideration, a policy paragraph has been drafted and attached (see Appendix 3) for you to put in your Risk Register, which the Code of Conduct and Outcome Focused Regulation requires you to have, in order to demonstrate that you are considering the outcome before you send the money.

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## When in the transaction

We recommend that you carry out the search as early as possible and before exchange of contracts. This may require you to ask for account details from the firm you are dealing with earlier than usual.

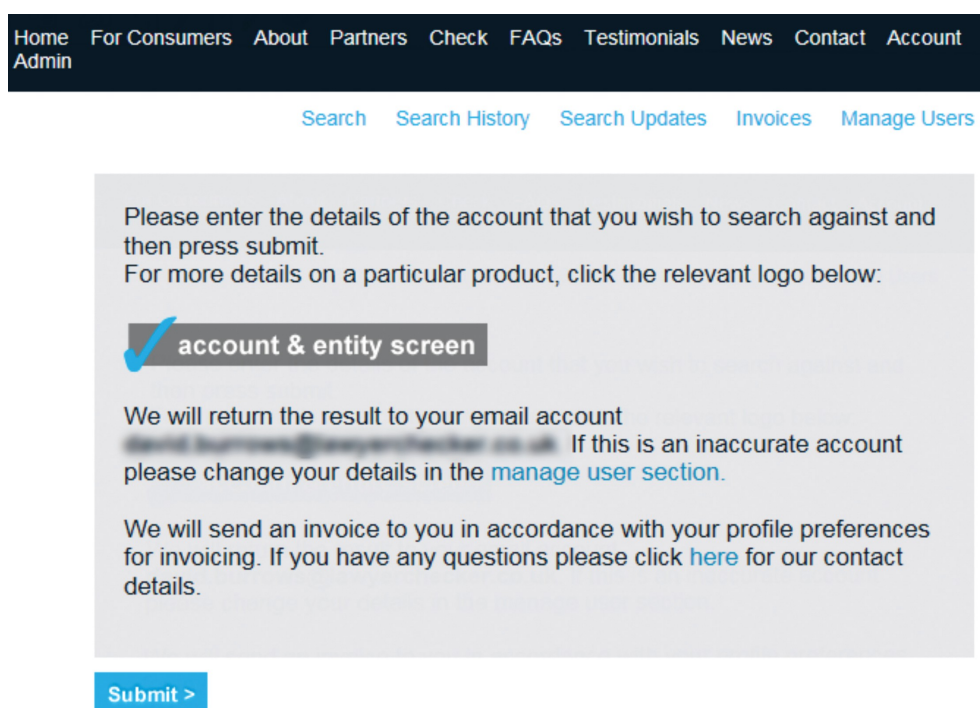
The reason is to capture any fraudulent activity early on and save valuable resources in the process. Using Lawyer Checker Refresh, you are also permitted to Refresh the search at any point throughout the transaction, this will update the search details.

# Setting up Users

The Key Contact, namely the person who completes the registration process on behalf of your firm, automatically becomes the Admin User for your account and they will be able to add additional users.

In order to add your colleagues as users, simply log into the system and go to the Account section by clicking on 'Account' and then 'Manage Users' as can be seen below. This will bring up a list of current users. Simply add your colleague's email address and name into this section. Your colleague will then receive their own unique password and pin number to enable them to perform searches. Results will be sent to the email address they used to log in.

This section also allows certain users to be designated as admins, this can be done by simply ticking the box under the admin column. Admin Users can view all the searches requested on your firm's account by clicking on 'Search History' as seen below.



The screenshot shows a navigation menu at the top with links: Home, For Consumers, About, Partners, Check, FAQs, Testimonials, News, Contact, Account, and Admin. Below the menu are links for Search, Search History, Search Updates, Invoices, and Manage Users. The main content area is titled 'account & entity screen' and contains the following text:

Please enter the details of the account that you wish to search against and then press submit.  
For more details on a particular product, click the relevant logo below:

We will return the result to your email account  
[David.Sullivan@lawyerchecker.co.uk](#). If this is an inaccurate account please change your details in the [manage user section](#).

We will send an invoice to you in accordance with your profile preferences for invoicing. If you have any questions please click [here](#) for our contact details.

Submit >

# Training of Staff

It is important that your staff understand the need for this service and what the service provides for them to use it effectively. They will also need to be aware of the internal policies that you have set up with regard to this.

If you think that your staff would benefit from in-house training on how to use Lawyer Checker, we would be happy to arrange this and are able to provide excellent training.

Please contact your [Key Relationship Manager](#) or call 0800 133 7127.

# Performing searches

## Account & Entity Screen (AES) search - £12 plus VAT

- ✓ Our database will determine whether the account you searched against has a track record of **Frequent**, **Infrequent** or **Unknown** usage within conveyancing.
- ✓ An immediate response will be sent to you containing:
  - The database result (**Frequent**, **Infrequent** or **Unknown**)
  - When the Lawyer Checker database last saw the details being used and any recognised risks
  - Further checks for you to carry out, if there is a potential risk (**Infrequent** or **Unknown** result).
- ✓ If there is a potential risk (**Infrequent** or **Unknown** result), our team will conduct real-time checks on over ten databases and send back a full report on the entity associated with the account within four working hours (9am to 5pm, Monday to Friday).

Once an individual has logged onto [www.lawyerchecker.co.uk](http://www.lawyerchecker.co.uk) with their personal credentials they will be able to order a search. To do so simply enter the following information:

### Search

#### Product\*

Account & Entity Screen

#### Details of firm being searched

Bank Account Number: (12345678) \*

Bank Sort Code: (123456) \*

← The client number/sort code you are sending funds to.

Firm Name: \*

← Name of the firm you are sending funds to.

SRA/CLC Number:

← SRA/CLC section is not mandatory.

Postcode: \*

← Postcode of the firm you are dealing with.

#### Additional Information

Case Reference: \*

Proposed Completion Date: \*

← Your reference and proposed completion date.

\* denotes mandatory field

Results are returned via email to the address used to log in and perform the search.

## Search Updates

There is also an option to update your result just before completion to ensure that nothing has changed since your initial search. This can be done by going to the Account section, selecting 'Search Updates' and click on 'Perform Update' for the particular search you would like to update. This product is included within the initial cost of your search.



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# What results to expect

The Account & Entity Screen Search will return one of three results to you:

A **Frequent** result means that Lawyer Checker recognises the account details you have searched against, and that they have a good track record within the Lawyer checker database. This means numerous conveyancers have searched for the same details and it has been known for a long period of time.

An **Infrequent** result means that Lawyer Checker recognises the account details that you have searched against but that the account has been used infrequently by other conveyancers, is relatively new or only a small number of searches have been carried out against it.

An **Unknown** result means that Lawyer Checker has no record of the account details in its database.

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## Notices

So that we can keep our clients informed with the best information, not only do we keep a database of historical transactions, we also track information such as conditions on practising certificates. If there is an extra piece of information that we think your client should be aware of, we'll add a 'Notice' to your result and give you all the information we are aware of within the body of the result.

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## What to do with search results

Approximately 85% of results have a **Frequent** outcome. Therefore, if a result is **Infrequent** or **Unknown**, it may present a potential risk and we suggest that you need to satisfy yourself that you are comfortable with sending money to the account in question.

- ✓ Consider the information we have provided to you in conjunction with other information you have on file. There may be a legitimate reason why the account has presented a potential risk such as incorrect details or it may require further investigation.
- ✓ If you feel that the information you have still presents a risk, we suggest that you contact the COLP/COFA at that firm and ask them to confirm their bank details.
- ✓ If you are still not comfortable sending money to the other side, you may wish to consider discussing the risk with your clients and discharging the mortgage directly or aborting the transaction.

Any result provided by Lawyer Checker should only form part of your decision making process and should not be considered as definitive. Lawyer Checker does not seek to make assumptions on the validity of firms.

Please also note that our service only covers entities operating in England and Wales.

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# Appendix 1 – Quote letter sample wording

You may use the following letter sample to explain our service to your clients and why it is necessary.

Suggested Headings:

'Lawyer Checked'

'Lawyer Verification Check'

'Seller's Solicitor Check'

*"In order to protect both you and your lender, our policy is to check that the identity of your seller's conveyancer using Lawyer Checker at a cost of £12 plus VAT. Unfortunately, criminals aren't only stealing the identities of individuals; there are a number of cases where criminals are stealing the identities of legitimate legal firms in order to steal house purchase funds and we want to protect you from this threat.*

*Lawyer Checker allows us to check the account details of the seller's conveyancer's firm against a database of previous conveyancing transactions. The results provided by the service will help us to better assess the risk associated with sending your money.*

*Unless you specifically authorise us not to do this check, we will carry it out and include it on your completion bill."*

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# Appendix 2 – Background Information

To assist you in informing your client, the following links provide background information on cases of identity theft, which demonstrate the growing risk in this area, as well as other relevant articles.

## Acorn Solicitors

*[Daily Mail – How bogus solicitors robbed us of £735,000: Family lose a fortune in dream home scam](#)*  
*[Today's Conveyancer – SRA warns conveyancers to be on their guard about identity theft](#)*

## Orient Solicitors

*[Slee Blackwell Solicitors – Fraudsters Target Solicitors](#)*  
*[Daily Mail – Market Watch: At last, warnings over bogus solicitors](#)*  
*[SRA – Orient Solicitors of Leicester](#)*

## Lloyds TSB Bank v Markandan & Uddin

*[Court of Appeal Decision](#)*

## Nationwide Building Society v Davisons

*[Court of Appeal Decision](#)*

## SRA

*[Scam alerts](#)*  
*[Warning notice: Bogus law firms and identity theft](#)*

## Radio 4

*[Money Box – Bogus solicitor scam](#)*

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## Appendix 3 – Internal policy sample wording

This is an example of a policy paragraph for you to put in your Risk Register, which the Code of Conduct and Outcome Focused Regulation requires you to have.

*“There is a risk associated with sending conveyancing funds to other conveyancers. The risks include the possibility that the other side has been cloned and is not the firm we think we are dealing with or that they have been infiltrated or taken over by criminals. To mitigate the risk, we consider it critical to check the account number of the firm to which we are sending completion funds.*

*It is the responsibility of the Fee Earner to ensure that a Lawyer Checker Account & Entity Screen is conducted at the outset of every transaction [unless specifically authorised to do so by the client].”*

Or

*“We operate a safe list of local firms or firms we frequently deal with where we store their account numbers. If, on receipt of a TA13, the firm does not appear in our safe list, it is the responsibility of the Fee Earner to conduct a Lawyer Checker Account & Entity Screen before [exchange/completion].*

*Where the Fee Earner considers that there is a risk identified by this report, he must refer it to the risk partner (or, in his absence, a partner) in accordance with the firm’s procedures on accepting instructions with a higher-risk profile.”*