From voice cloning to deepfake videos: AI scams are now biggest fraud threat

CHARLIE WESTON

Scams powered by AI are now the biggest fraud threat facing Irish consumers.

Social media ads and pop-ups, phishing emails and scam texts are the main channels fraudsters are using to reach victims, according to new research from the Compliance Institute, the professional body for compliance professionals in Ireland.

Half of Irish financial organisations say they have felt the direct impact of scams, from rising fraud-prevention costs to compromised customer data, the research reveals.

Seven in 10 compliance professionals in Irish financial organisations rank AI-enabled impersonation scams, including voice cloning, deepfake video, and fake identity use, as the single biggest scam threat facing consumers at the moment.

Research from the Compliance Institute has revealed concern among compliance professionals that fraudsters are increasingly using the technology to impersonate banks, family members and even well-known public figures.

The findings come from a survey of 125 compliance professionals working across Irish financial services organisations. They were asked to identify the biggest threats to Irish consumers this year. Compliance officers ensure a company follows outside laws, government regulations and internal rules.

The top three scams they identified were AI-enabled impersonation swindles. These include voice cloning, deepfake video and fake identity use, where the fraudsters pretend to be a bank, regulator or family member.

Also prominent are phishing and smishing (text message scams), where criminals impersonate trusted brands, delivery companies, or government bodies. The third most prevalent scams are AI-generated social media and advertising ones. These include fake celebrity endorsements and fraudulent influencer content.

Compliance Institute chief executive Michael Kavanagh said: "Scams have come a long way from the badly spelled emails or overseas princes that many of us learnt to spot years ago.

"Fraudsters are now using artificial intelligence to clone voices, generate convincing video and build entire fake identities in order to trick people into handing over their money or personal information."

He said the latest wave of fraud was highly dangerous as it is very convincing.

"A phone call that sounds exactly like your bank, or a video that appears to show a celebrity endorsing an investment, can be very difficult to distinguish from the real thing."

Mr Kavanagh said criminals don't need to be technically sophisticated themselves any more because AI tools can do the heavy lifting for them.

Well-known individuals such as broadcaster Miriam O'Callaghan, economist and columnist David McWilliams, and comedian and broadcaster Tommy Tiernan, are among those whose images have been used by fraudsters to prompt fake investments. Mr McWilliams revealed last year that a pensioner who invested €15,000 after an online financial advisory site fraudulently claimed to be endorsed by him was just one of many who have been duped.

He added that a series of adverts had appeared on social media platforms purporting to show him in support of financial investments, without his prior knowledge or approval.

False reports have also appeared repeatedly using this journalist's byline on mocked-up *Irish Independent* reports, purporting to be revealing some secret investment opportunity.

Recent Central Bank research found that more than one in three adults in Ireland have experienced fraud, with almost two-thirds losing money as a result.

Comhairle Cathrach Bhaile Átha Cliath
Dublin City Council

Part 8

AN TACHT UM PLEANÁIL AGUS FORBAIRT, 2000 (ARNA LEASÚ)
NA RIALACHÁIN UM PLEANÁIL AGUS FORBAIRT 2001 (ARNA LEASÚ) – CUID 8

Iarratasóir: Comhairle Cathrach Bhaile Átha Cliath, An Roinn Tithíochta.

Ionad: Láithreán thart ar 0.3 heicteár ag Céide Ghort na Sméar agus Gairdíní Radharc an Ghleanna, Fionnghlas, Baile Átha Cliath 11.

Togra: De bhun na riachtanais den mhéid thuas, tugtar fógra leis seo maidir le tógáil 10 n-aonad cónaithe ag láithreán thart ar 0.3 heicteár ag Céide Ghort na Sméar agus Gairdíní Radharc an Ghleanna, Fionnghlas, Baile Átha Cliath 11, a bheidh déanta suas den mhéid seo a leanas:

- Bloc cónaithe nua amháin dhá stór a fhoirmíonn cruth 'U' chun tosaigh ar Chéide Ghort na Sméar ar an taobh thoir agus thiar, agus Gairdíní Radharc an Ghleanna ó dheas, ina bhfuil:
  - 6 uimh. tithe dhá stór, 2-sheomra leapa, do cheathrar,
  - 4 uimh. Árasáin 1-seomra leapa do bheirt le doras an duine ag leibhéal na talún agus ar an gcéad urlár. Rochtain ar an dá árasán ar urlár na talún le bheith ó Ghairdíní Radharc an Ghleanna.
- Céide Ghort na Sméar deighilte ina dhá cul de sac, le rochtain nua d'fheithiclí ó Bhóthar Dhroichead Chairdif ag freastal ar Chéide Ghort na Sméar (thiar).
- Stad bus ó dheas á athlonnú ar Bhóthar Dhroichead Chairdif 15 méadar ó thuaidh.
- Dhá spás páirceála ainmnithe, lena n-áirítear spás páirceála amháin do dhaoine faoi mhíchumas, ar Céide Ghort na Sméar (thoir).
- 352 méadar cearnach spás oscailte poiblí ina bhfuil spás oscailte Gairdíní Radharc an Ghleanna coinnithe.
- Cóireálacha teorann, soilsiú poiblí, oibreacha draenála láithreáin (lena n-áirítear umar maolaithe le poll maothaithe faoi spás oscailte Gairdíní Radharc an Ghleanna), dromchla bóthair agus cosáin (lena n-áirítear táblaí ardaithe tráchta agus colbhaí íslithe), áit stórála boscaí bruscair agus rothair, tírdhreachú, agus:
- Atreorú na seirbhísí faoi thalamh atá ann cheana, agus soláthar seirbhísí láithreáin choimhdeacha agus oibreacha forbartha os cionn na talún agus faoi thalamh.

Rinneadh scagadh le haghaidh Measúnacht Chuí ar an moladh i gcomhréir le hAirteagal 6(3) den Treoir maidir le Gnáthóga (92/43/CEE) agus rinneadh scagadh le haghaidh Measúnacht Tionchair Timpeallachta (MTT) air faoi Threoir 2011/92/AE, arna leasú le Treoir 2014/52/AE.

De réir Airteagal 81 de na Rialacháin Pleanála & Forbartha, 2001, arna leasú, tá cinneadh déanta ag an Údarás Pleanála agus tá sé tar éis teacht ar an gconclúid seo a leanas:

(a) Ní dócha go mbeidh tionchar suntasach ag an bhforbairt atá beartaithe, ina haonar nó i gcomhar le pleananna agus tionscadail eile, ar aon suíomh/suíomhanna Eorpacha agus dá bhrí sin níl gá le Measúnacht Chuí Chéim 2.

(b) Níl aon dóchúlacht réadúil go mbeidh tionchair shuntasacha ag an bhforbairt atá beartaithe ar an gcomhshaol ná nach mbaineann an fhorbairt atá beartaithe le haicme a leagtar amach i Sceideal 5 de na Rialacháin um Pleanáil agus Forbairt, 2001, arna leasú agus, dá bhrí sin, níl gá le Tuarascáil ar Mheasúnacht Tionchair Timpeallachta (TMTT) ina leith.

Is féidir le duine ar bith, laistigh de 4 seachtaine ó dháta foilsithe an fhógra seo, iarratas a dhéanamh chuig an gCoimisiún Pleanála ar chinneadh scagtha maidir le cé acu ba dhócha go mbeadh tionchar suntasach ag an bhforbairt ar an gcomhshaol nó nár dhócha.

Is féidir Pleananna agus Sonraí na forbartha atá beartaithe a scrúdú nó a cheannach ar tháille nach mó ná costas réasúnta a bhaineann le cóip a dhéanamh ar feadh tréimhse **4 seachtaine ón 30/07/2026,** le linn uaireanta oscailte poiblí in oifigí **Chomhairle Cathrach Bhaile Átha Cliath, an Cuntar Poiblí, An Roinn Pleanála, Maoine & Forbartha Eacnamaíochta, Bloc 4, Bunurlár, Oifigí Cathartha, An Ché Adhmaid, Baile Átha Cliath 8, Luan - Aoine 9.00am go 4.30pm.** Tá na pleananna agus sonraí ar fáil freisin lena n-iniúchadh ar líne: https://engage.dublincity.ie/en-IE/ ar shuíomh gréasáin na Comhairle Cathrach www.dublincity.ie.

Féadfar aighneacht nó tuairim maidir leis an bhforbairt bheartaithe, ina bpléitear le pleanáil chuí agus forbairt inbhuanaithe an limistéir ina mbeadh an fhorbairt suite, a chur in iúl, i scríbhinn, chuig **An Bainisteoir Feidhmiúcháin, An Roinn Pleanála, Maoine & Forbartha Eacnamaíochta, Comhairle Cathrach Bhaile Átha Cliath, Oifigí Cathartha, An Ché Adhmaid, Baile Átha Cliath 8, roimh 4.30pm ar an 11/09/2026.**

Is féidir aighneachtaí nó tuairimí a dhéanamh ar líne freisin https://engage.dublincity.ie/en-IE/ ar shuíomh gréasáin na Comhairle Cathrach www.dublincity.ie **roimh 23.59 uair an chloig ar an 11/09/2026.**

PLANNING AND DEVELOPMENT ACT 2000 (AS AMENDED)
PLANNING AND DEVELOPMENT REGULATIONS 2001 (AS AMENDED) – PART 8

Applicant: Dublin City Council, Housing Department.

Location: Site c. 0.3 ha at Berryfield Drive & Valeview Gardens, Finglas, Dublin 11.

Proposal: Pursuant to the requirements of the above, notice is hereby given of the construction of 10 residential units at a site c. 0.3 ha at Berryfield Drive & Valeview Gardens, Finglas, Dublin 11, which will consist of the following:

- One new two-storey residential block forming a 'U' shape to front Berryfield Drive to the east and west, and Valeview Gardens to the south, comprising:
  - 6 no. 2-bedroom, 4-person 2-storey houses,
  - 4 no. 1-bedroom, 2-person own-door apartments at ground and first floor levels. Access to the two ground floor apartments to be from Valeview Gardens.
- Separation of Berryfield Drive into two cul de sacs, with new vehicular access from Cardiffsbridge Road to serve Berryfield Drive (west).
- Relocation of southbound bus stop on Cardiffsbridge Road, by 15 metres to the north.
- 2 no. designated parking spaces, including 1 disabled parking space, on Berryfield Drive (east).
- 352 sqm of public open space comprising the retained Valeview Gardens open space.
- Boundary treatments, public lighting, site drainage works (including soak pit attenuation tank under Valeview Gardens open space), road surfacing and footpaths (including raised tables and dished kerbs), bin and bicycle storage, landscaping, and:
- The diversion of existing underground services, and the provision of ancillary site services and development works above and below ground.

The proposal has undergone Appropriate Assessment Screening in accordance with Article 6(3) of the Habitats Directive (92/43/EEC) and screening for Environmental Impact Assessment under the EIA Directive 2011/92/EU, as amended by Directive 2014/52/EU.

In accordance with Article 81 of the Planning & Development Regulations 2001, as amended, the Planning Authority has made a determination and concluded that:

(a) The proposed development, either individually or in combination with other plans and projects, is not likely to have a significant effect on any European site(s) and therefore a Stage 2 Appropriate Assessment is not required.

(b) There is no real likelihood of significant effects on the environment arising from the proposed development and that the proposed development is not of a class set out under Schedule 5 of the Planning and Development Regulations 2001, as amended, and therefore does not require an Environmental Impact Assessment Report (EIAR).

Any person may, within 4 weeks from the date of publication of this notice, apply to An Coimisiún Pleanála for a screening determination as to whether the development would be likely to have significant effects on the environment.

Plans and Particulars of the proposed development may be inspected or purchased at a fee not exceeding the reasonable cost of making a copy for a period of **4 weeks from 30/07/2026**, during public opening hours at the offices of **Dublin City Council, Public Counter, Planning, Property and Economic Development Department, Block 4, Ground Floor, Civic Offices, Wood Quay, Dublin 8, Monday - Friday 9.00am to 4.30pm.** The plans and particulars are also available for inspection online: https://engage.dublincity.ie/en-IE/ on the City Council's website www.dublincity.ie.

A submission or observation in relation to the proposed development, dealing with the proper planning and sustainable development of the area in which the development would be situated, may be made, in writing, to the **Executive Manager, Planning, Property and Economic Development Department, Dublin City Council, Civic Offices, Wood Quay, Dublin 8, before 4.30pm on 11/09/2026.**

Submissions or observations may also be made online https://engage.dublincity.ie/en-IE/ on the City Council's website www.dublincity.ie **before 23.59hrs on 11/09/2026.**

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