

# Generative Artificial Intelligence (AI) & Fraud Awareness Guide



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# Generative AI & Fraud

Fraudsters may use generative AI to scam people and businesses. To help protect yourself, it's important that you understand the different types of scams and what to look out for.

## What's AI?

- Artificial Intelligence (AI) is technology that allows computers to perform tasks and make decisions like a human. AI tools make these decisions by learning, they do this by analysing large amounts of data and looking for patterns.
- These decisions improve as the AI tool takes in more data. With enough data, an AI tool can make decisions similar to how a human would. This helps scammers try to impersonate people or businesses.

## What's the difference between traditional and generative AI?

The difference lies in what it can do:

- **Traditional AI** – analyses data to make predictions.
- **Generative AI** – analyses data to create new content like text, images, and audio. An example of a generative AI tool is Chat-GPT.

## How could generative AI help fraudsters?

- **Enhanced email phishing** - While most scam emails are still basic, fraudsters could use generative AI to create more sophisticated emails that are perfectly written, and even copy the tone of voice of trusted people or businesses. This could make phishing emails harder to spot.
- **Voice spoofing** - Voice spoofing (or voice cloning) uses generative AI to copy a person's voice. The copied voice can then say certain phrases or act as a chatbot. Compared to other scams, voice spoofing is rare. However, this technology could help fraudsters to enhance the effectiveness of their scams.
- **Deepfakes** - A deepfake uses generative AI to copy the appearance and voice of a person. Deepfake videos can be convincing, usually showing the copied person saying things they've never said. Like voice spoofing, deepfake scams are rare. You're more likely to see a deepfake of a celebrity than someone you know personally.

# How can you protect yourself against these threats?

- Always check and validate information you receive in emails.
- Always check information you see online, especially in forums or websites where anyone can post.
- Be mindful of emails, phone calls, and videos that want you to act quickly – this is often a sign of a scam.
- Where practical conduct your business in person, especially if instructing large payments.

Here's a few things to look out for to spot a deepfake:

- **Blinking** – a deepfake might not blink normally.
- **Poor lip synching** – deepfake lip synching might be poor.
- **Poor rendering** – a deepfake might have strangely lit teeth and jewellery.
- **Blurred edges** – a deepfake may have flickering edges around their face.

These tips are useful when looking at deepfakes in lab conditions, but spotting a deepfake online may be harder.

# Spotting a deepfake - additional guidance

1. Glasses may appear odd, reflect differently or even disappear.
2. The persons features may be positioned incorrectly or move unnaturally.
3. The persons skin or hair may appear blurry or move.
4. The audio might not sync or match the video. Listen out for changes in tone and volume.
5. The background might not fit the context of the call. It may show strange reflections or anomalies.
6. The lighting may seem off. There may be strange shadows.



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Customer information: Customer Service Centre, BX8 1HB.

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