

Staying Safe Doesn't Get Any Easier

Artificial Intelligence and how to live with it.

OK, this article isn't *exactly* about scams. Some might think of AI as another tool for scammers to further their aims which, of course are the exact opposite of ours. Some might think of it as a great tool that will make our life better. The fact is that both are correct. A conundrum that we and the rest of the world will have to deal with.

Full Disclosure. Since Artificial Intelligence (AI) emerged and became available for public use a little over a year ago, the author has had considerable interaction with an entity named Bard, recently renamed Gemini. He?, She?, It? (Pronouns are difficult here) has been helpful with some repetitive chores, e.g. coding for web pages and document formatting. When requesting precise information on other subjects, the results have often been less than satisfactory and sometimes the answers have been bizarre. Experience has shown that Bard (and other AI entities?) has in the absence of reliable facts, substituted creativity instead. When challenged, Bard (aka Gemini) apologizes.



Now to the potential danger that AI in the hands of unscrupulous actors presents us, especially the seniors on this planet.

The threat that AI presents is indeed scary. But remember, it is not evil, no more than a screwdriver is evil. It's a tool. Used incorrectly, either can do harm. AI can do great things, like

help scientists find cures for diseases. It can also perform tasks that most humans would choose not to take on. Like all tools, it can also be misused.

Bad people now use AI for:

- **Social Engineering:** AI can be used to analyze vast amounts of data about people to understand their vulnerabilities and tailor the criminal's social engineering tactics. This can make attacks more targeted and much more effective.
- **Deepfakes and Voice Cloning:** AI can create realistic forgeries of videos and voices. Scammers can use deepfakes to make it seem like a trusted person, say a close friend or a family member, is asking for money or information. Voice cloning is already being used for similar impersonations over the phone. (Remember the Grandparent scam?) *Deepfakes are already online, spearheading misinformation campaigns and conspiracy theories.* Check out <https://www.pandasecurity.com/en/mediacenter/deepfake-fraud/> for more detail.
- **Automating Scams:** AI can automate tasks like sending out spam or phishing emails, making it easier for scammers to reach a much larger audience. ***All online and phone scams we've previously detailed in this space can now be completely automated and thus become much more dangerous.***

Our strongest defense is to try to stay informed and to remain suspicious.

And, remember.

Don't talk to strangers!

*Any Comments, clarifications or questions should be directed to the author at jgf6217@gmail.com.
Written by Joe Fitzpatrick*