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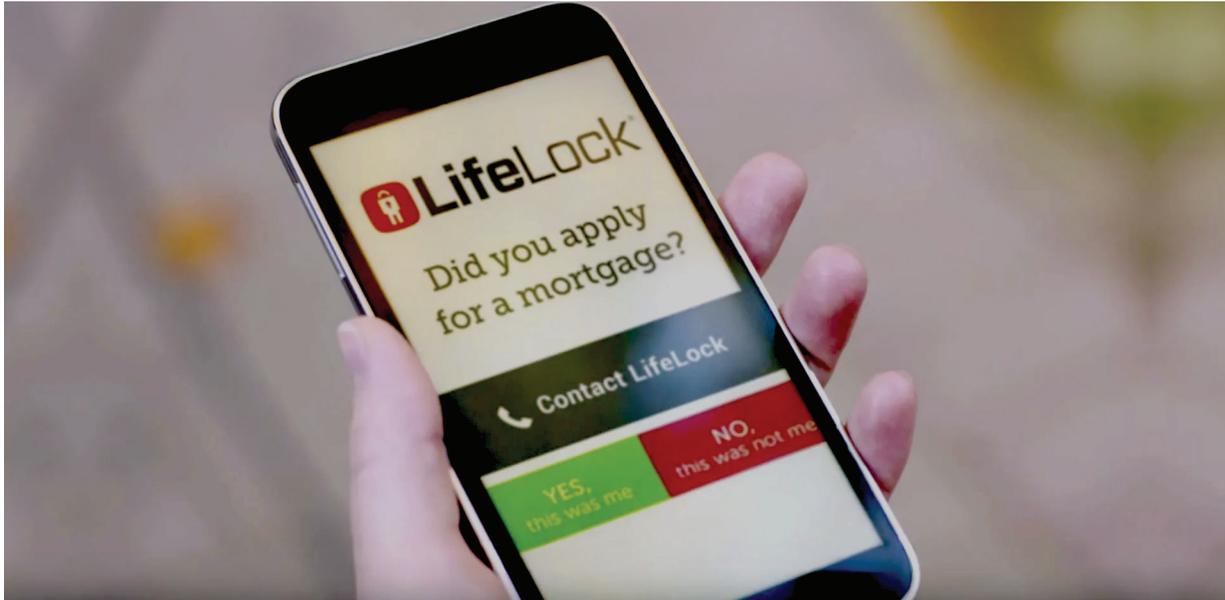
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Five Popular Scams Using AI

by David Ellis

AI Technology is a double-edged sword. On one side it gives us better healthcare, smarter devices, and more convenience than ever before. On the other it creates new risks that touch our daily lives in ways we might not immediately recognize. Nowhere is this more evident than in the rise of artificial intelligence. AI has revolutionized medicine, transportation, and education, but it has also armed scammers with tools powerful enough to fool even the most cautious among us.

The AI-driven scams of today are not the poorly worded emails of twenty years ago. They are sophisticated, personalized, and frighteningly realistic. Criminals are using voice cloning, deepfake videos, and AI-generated text to impersonate people we know, mimic celebrities we trust, and even replicate the writing styles of our banks and employers. The result is a wave of fraud that has stripped individuals of their life savings, fooled corporations into transferring millions of dollars, and left communities questioning what is real and what is synthetic.

This article explores five of the most common AI scams cur-



rently in circulation. For each we will examine real-life cases, the methods scammers use, and the steps individuals and organizations can take to protect themselves.

Romance Scams with AI Avatars

Romance scams are as old as the internet, but artificial intelligence has elevated them into a dangerous new category. With AI tools scammers can create convincing fake personas, complete with generated photos, cloned voices, and even deepfake videos.

One of the most heartbreaking cases emerged in Southern California where Abigail Ruvalcaba believed she had met actor Steve Burton, famous for his role on “General Hospital.” The impostor

used Facebook and WhatsApp to establish contact and sent her videos that appeared to show Burton himself. These were AI-generated deepfakes that mimicked his mannerisms and voice with uncanny realism. Over time she was persuaded to send more than eighty thousand dollars in cash, bitcoin, and gift cards. The manipulation deepened to the point that she sold her family’s condominium for 350,000 dollars and sent the proceeds to the scammer. The fallout destroyed her finances and destabilized her family. As of early 2025, her relatives are still in legal battles to undo the property transfer (EW, People).

Romance scams are powerful because they prey on loneliness

and emotional vulnerability. AI only intensifies this, making the illusion nearly indistinguishable from reality.

Deepfake Investment Pitches

The combination of finance and technology has always been attractive to criminals. In 2024 a man in Roorkee, India was targeted after he watched what looked like a video of the country's finance minister promoting a promising new investment scheme. The video was a deepfake, generated by AI to look and sound like the real minister. The man downloaded a malicious app from Facebook, convinced of its legitimacy, and transferred sixty six lakh rupees—about thirty three thousand U.S. dollars—over the span of three weeks. He never saw the money again. Police later arrested two suspects but the damage to the victim was irreversible (Times of India).

Deepfakes exploit the authority of public figures. Seeing a trusted politician, celebrity, or financial expert appear to endorse a scheme overrides our skepticism. AI allows scammers to mass-produce these manipulations, spreading them rapidly on platforms like Facebook, Instagram, and TikTok.

Cryptocurrency and AI-Enabled Fraud

Cryptocurrency was already a fertile ground for scams before AI, but artificial intelligence has made the deception faster, more personalized, and more effective.

Between May 2024 and April 2025, crypto scams fueled by AI increased by 456 percent.

In one notable case a fraud ring based in Vietnam created over one hundred fake websites targeting Russian-speaking residents of Brooklyn, New York. They stole more than three hundred thousand dollars before Meta shut down seven hundred accounts linked to the operation. Even high-profile executives were not immune. Leaders at MoonPay, a crypto payment platform, were conned out of a quarter million dollars by a scammer posing as a real estate magnate through AI-enabled impersonation. Global crypto scam losses in 2024 exceeded 10.7 billion dollars. In the U.S. alone, nearly 150,000 complaints were filed with reported losses of 3.9 billion (New York Post).

The volatility of cryptocurrency markets combined with the ease of creating fake endorsements makes this arena especially dangerous for casual investors.

Voice Cloning and the “Grandparent Scam”

Few scams are as emotionally devastating as the AI-powered grandparent scam. With as little as ten seconds of audio gathered from social media or voicemail, criminals can create a convincing clone of a loved one's voice. They then place urgent phone calls claiming to be in jail, stranded in another country, or in desperate need of money for an emergency.

CBS News reported on cases

where families were duped into sending thousands of dollars because the cloned voices of children or grandchildren sounded so authentic (CBS News). Experts now recommend that families establish a private “safe word” that can be used to confirm identity during an emergency call.

A 2025 academic study suggested that younger generations play a vital role in helping protect older relatives. Teaching seniors how to recognize AI scams and encouraging them to pause before reacting emotionally can provide a protective barrier (arXiv).

Phishing Emails Using AI

Phishing is perhaps the oldest online scam, but AI has transformed it. In the past, victims were tipped off by broken grammar, odd phrasing, or formatting errors. Now AI tools can craft emails that mirror the exact tone, vocabulary, and structure of real companies.

American Electric Power has warned customers that phishing emails generated by AI are becoming so refined they can trick even careful readers into sharing personal information (AEP). AARP has flagged AI-powered phishing as one of the most dangerous scams facing seniors in 2025 (AARP New Jersey).

These messages often include

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logos, signatures, and links that appear legitimate. Clicking on them can deliver malware, request bank logins, or redirect victims to cloned websites designed to harvest credentials.

The Human Cost of AI Deception

The examples above highlight not only the financial loss but the deep emotional toll AI scams create. Victims often feel ashamed, reluctant to share their experiences, or devastated by the loss of trust in their own judgment. In some cases entire families are destabilized as savings vanish and property is lost.

A Scottish woman recently reported that her mother was manipulated into believing she was in an online relationship with actor Owen Wilson. AI-generated video calls and conversations convinced her of his authenticity. The revelation that it was a scam left her heartbroken and humiliated

(Scottish Sun).

Experts warn that the illusion of authenticity is the most dangerous element. When we see a face or hear a voice we instinctively trust that it is real. AI has shattered that assumption.

Fighting Back Against AI Scams

The battle against AI scams requires vigilance from individuals, corporations, and governments alike. Individuals can take steps such as establishing family safe words, verifying financial requests through secondary channels, and treating all unsolicited communication with caution.

Corporations must implement robust training programs, require multi-party approvals for financial transfers, and invest in detection technologies that can identify deep-fakes and voice clones.

Governments and regulators are beginning to act. The Federal Trade Commission in the U.S. and other international bodies are

studying ways to hold platforms and perpetrators accountable. Yet given the speed at which AI evolves, prevention at the individual and organizational level remains the most immediate line of defense.

Conclusion: Trust Under Siege

Artificial intelligence has blurred the line between what is real and what is synthetic. Scams that once seemed amateurish are now professional, convincing, and deeply destructive. From romance scams to corporate fraud, from cryptocurrency schemes to cloned voices, the reach of AI criminals is expanding every day.

The ultimate target is not just money or data. It is trust itself. By questioning what we see, hear, and read, by slowing down before we act, and by building new habits of verification, we can resist the tide of deception. AI may be powerful, but human awareness, caution, and community remain the strongest defenses we have. ■

Fraud Survival Guide



Verify Before You Act

If a call, text, or email demands urgent action, pause. Contact the person or company directly through a trusted phone number or official website. Never rely on the information given in the suspicious message.



Use a Family Safe Word

Choose a simple code word known only to your family. This can be used to verify the identity of a family member in the event of an emergency call. Ask for the code word. Scammers using voice clones will not know it.



Double-Check Your Emails

Even official-looking messages can be fake. Scammers use AI tools to create realistic emails. Always check the sender's email address and look for misspelled words or missing characters and your name.



Report Scams and Seek Help

If you suspect fraud, report it immediately. In the U.S., contact the Federal Trade Commission at reportfraud.ftc.gov. Seniors can also call the AARP Fraud Watch Network Helpline at 877-908-3360 for free advice.



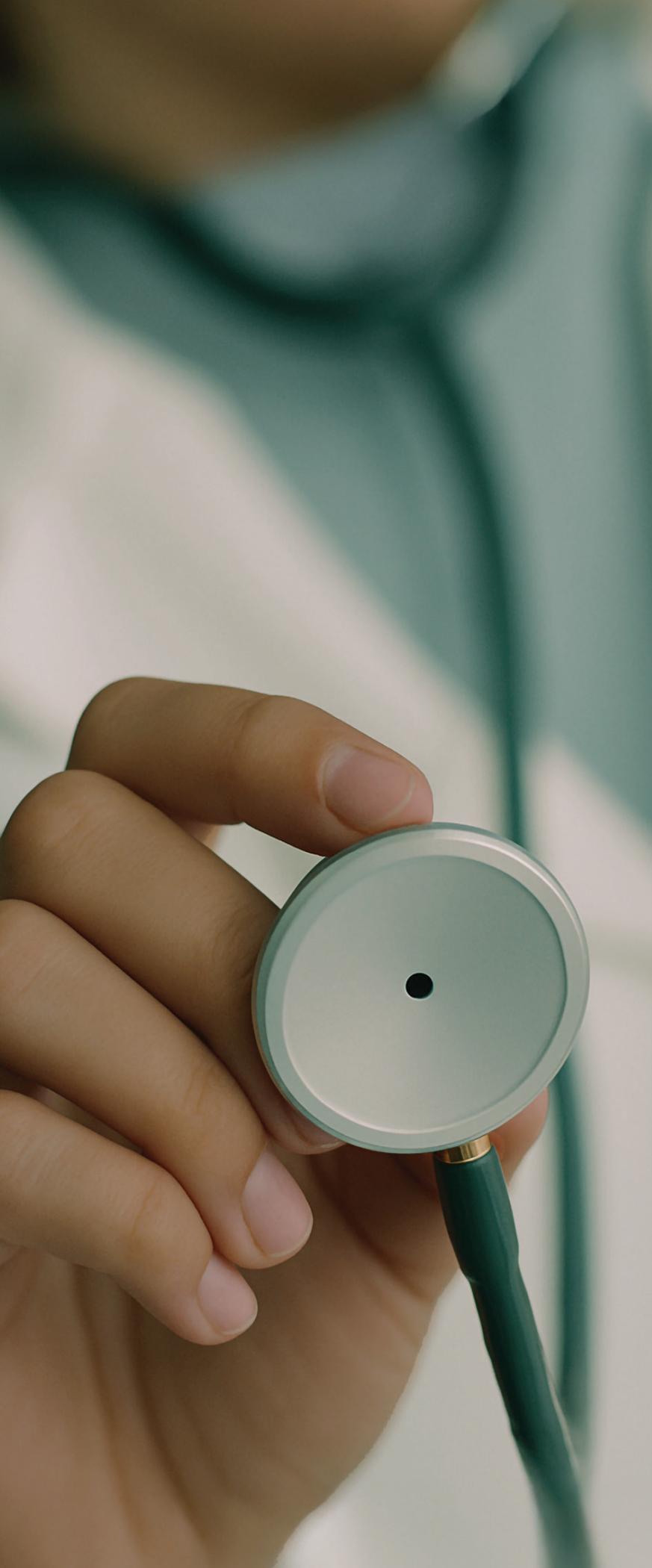
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