

原文

摘錄自12月1日香港《文匯報》：人工智能(AI)科技應用愈趨普及，但亦成為騙徒詐騙新手法，騙徒以AI模擬假扮對象的聲音甚至合成影像行騙，冒充對象以往多為知名人士，現在漸連普通市民也成受害者。

有市民日前便遭騙徒假扮其頂頭上司意圖行騙，其聲線與口音均與上司相似，普通電話只相約傾談工作，未提及金錢，令他最初不以為意，惟對方其後着他代為轉數支付費用，他即時感到懷疑，向直屬上級查問上司手機號碼並致電查證後證實對方為騙徒，最終未有上當。

有網絡專家提醒，騙徒可透過不斷「白撞」致電偷錄聲音，或入侵其通訊軟件盜取語音檔案，經AI解讀分析後，就可以從聲音樣本模擬發聲，模仿聲調詐騙。

市民劉先生表示，他上周五(11月29日)近傍晚6時接獲一通以手機程式WhatsApp致電的電話。對方以其上司身份約翌日早上到其辦公室傾談，「他叫得出我的名字，聲線同口音都似新任上司，而且他只約我傾談，未有提及金錢問題，我以為他是只想向前線人員了解工作情況，當時未有懷疑。」

劉先生翌日上午返回公司途中再次接到對方來電。騙徒初時稱正在辦公室內與他人處理事務，著其暫不用到其辦公室，事後會致

電聯絡他。騙徒未幾再致電，聲稱要付款給兩名為其辦事的人員，但對方不收現金，要求劉先生代其先過數給對方。

劉先生即時感到懷疑，表示沒有使用轉數快和PayMe等支付工具，只有提款卡。對方着他到銀行櫃員機取款，屆時給他銀行賬戶號碼以過數，「有人不收現金已覺得有問題，更離譜是騙徒問我櫃員機可以撤到多少錢，連支付他人金額也說不出，更加深我的懷疑，我隨口說可墊支數千元，對方表示沒有問題。」

由於他未有儲存新上司手機號碼，但想起上司應加入WhatsApp內的工作群組，登入核對發現群組內沒有騙徒的手機號碼，只有一個標示英文名的電話。他致電直屬上級詢問該英文名是否新任上司，確認後致電上司查問，對方斷言之前致電劉先生的「絕對是假冒」。

騙徒不久再致電查問劉先生是否已在櫃員機取款，劉先生訛稱未取錢，詢查其銀行賬戶號碼，但對方只着他先取錢，其後再致電查問，「我想知道他的賬戶號碼，話一時撇錯密碼被『食卡』，叫他先給我賬戶號碼，待我聯絡其他同事過數，但他仍未肯提供有關資料。」

對方其後多次致電詢問，劉先生表示可到其辦公室面談，對方即時表示辦公室內有其



●警方提醒市民提防涉及人工智能「深度偽造」科技罪案。資料圖片

他人商談事務，暫不方便，「我怕我到上司辦公室就會穿崩，不知謊言其實已被戳穿。」騙徒其後仍再次致電，「我話未搵到人過數，他即稱兩名為其處理事務的人仍在辦公室，遲遲未收到款項已不耐煩。」

劉先生憶述，騙徒聲線口音與上司十分相似。為核實對方身份，劉先生相隔大半天突擊致電騙徒，懷疑對方措手不及，未有開啟「變聲」系統，聲線與之前扮「上司」完全不同，更沒有鄉音。劉先生即問對方是否早

上致電給他的上司，「對方先愕一愕，然後才說『是』。我問他為何聲音與之前不同，他未有回應，然後掛線，未知聲音不同是否來不及用AI扮聲。」

「騙徒或者入侵同事手機，在群組內找到我電話號碼等資料，對方聲線與上司相似，亦有可能利用AI扮聲，之前有立法會議員遭AI合成照勒索，亦有議員被騙徒以AI技術扮聲借錢，相信這類騙案會愈來愈多。」劉先生說。

# 騙徒AI偷聲 假扮上司呃錢

譯文

Artificial intelligence (AI) technology is becoming more and more popular, but it has also become a new technique for fraudsters, who use AI to simulate the voice or even synthesize images of their targets, and while most of their targets used to be celebrities, even ordinary citizens are now becoming victims.

A member of the public was recently deceived by a fraudster who pretended to be his top boss. His voice and accent were similar to that of his boss, and the first caller only talked about his work without mentioning money, which initially didn't bother him. However, the caller asked him to transfer money to pay the fee, immediately making him suspicious. He asked his immediate superior for his boss's cell phone number and called him to verify that the fraudster was the one he had met and that he didn't fall victim to the fraud in the end.

Some network experts have warned that fraudsters can steal voice recordings through constant calls or hack into their communication software to steal voice files, which, after being interpreted and analyzed by AI, can be used to simulate voice from voice samples and mimic the pitch of voice in fraudulent ways.

Mr. Lau, a member of the public said that he received a phone call at November 29 from a cell phone program called WhatsApp. As his supervisor, the caller asked him to come to his office the following morning to

talk. "He called me by name, and his voice and accent sounded like that of a new supervisor, and he only asked me to talk to him without mentioning any money issues, so I thought he only wanted to know about his work from frontline staff, and I didn't have any suspicions at that time," Mr. Lau told Hong Kong, Wen Wei Po.

Mr. Lau was on his way back to the office the following morning when he received another call from the other party. The fraudster initially said that he was in his office dealing with different people and asked him not to come to his office for the time being, but would call him later. The fraudster called again in a few minutes, claiming that he wanted to pay two people who were working for him, but the other party did not accept cash and asked Mr. Lau to pay the money to the other party on his behalf.

Mr. Lau was immediately suspicious and said he did not use any payment tools such as MoneyGram or PayMe, but only his ATM card. He was told to go to a bank ATM to withdraw money and to give him his bank account number so he could transfer money. "I already had a problem with someone not accepting cash, but I was even more suspicious when the scammer asked me how much money I could get at the ATM, and he couldn't even tell me how much he could pay to someone else, which made my suspicions even worse.

He had not saved his new supervisor's cell

phone number but remembered that his supervisor should have joined a WhatsApp group. He logged in and found that the group did not contain the fraudster's cell phone number but only a phone number with an English name. He called his immediate supervisor to ask if the English name was his new supervisor. After confirming this, he called his supervisor to check and was told that the previous caller to Mr. Lau was "definitely a Scammer".

The fraudster called Mr. Lau again soon after to ask if he had withdrawn money from the ATM. Mr. Lau falsely claimed that he had not withdrawn any money and asked for his bank account number, but the other party only told him to withdraw the money first and then called him again to ask for his account number, "I wanted to know his account number, but when he pressed the wrong ATM number and got his card rejected, I asked him to give me the account number first, so that I could contact my other colleagues to check the number, but he was still unwilling to provide me with the relevant information.

Mr. Lau said that he could come to his office to talk to him, but he immediately said that it was not convenient for him to do so because he was afraid that if I went to his supervisor's office, I would be exposed and he did not know that his lie had already been blown. The fraudster then called again, "I said that I had not found recipient for the transfer, and he claimed that the two people who handled the business for him were still in the office

and that he had become impatient with the delay in receiving the payment.

Mr. Lau recalled that the fraudster's voice and accent were very similar to that of his supervisor. To verify the fraudster's identity, Mr. Lau called the fraudster half a day later. He suspected that the fraudster was caught by surprise and had not turned on the "voice change" system, that his voice was completely different from his previous "boss", and that he did not have a native accent. Mr. Lau asked the caller if he had called his supervisor in the morning, "He was shocked for a moment and then said 'yes'. I asked him why his voice differed, but he didn't respond and hung up. I wonder if his voice was different because he didn't have time to use the AI to disguise himself."

"The fraudster may have hacked into a colleague's cell phone and found my phone number and other information in a group, and the other party's voice is similar to that of my supervisor, and it is possible that they used AI to disguise their voice. Previously, there was a Legislative Council member who was blackmailed by a photoshopped photo of an AI, and there was a legislator who was borrowed by a fraudster who used AI to disguise his voice to borrow money; I believe that this type of fraud case will become more and more common," Mr. Lau said.

● 琬琬

從前一年將盡，大家會忙着購買明年用的年曆、行事曆等各種記事工具。如今記事工具漸漸電子化，生活在滑鼠和鍵盤之間，即可輕易翻到新一頁；猜想要買新年曆、行事曆的人，將會愈來愈少。

我們的記事方法雖然不同了，但「記事」對我們來說，仍然重要。有些事情我們必須寫下來，記下來，免得忘記。一旦錯過，不論事情大小，都無法回頭重來，這也是我們總是對穿梭時空、穿越古今的故事愛不釋手的原因。

在中外文學世界裏，記事不但是重要的生活細節，而且是充滿魅力的表達手法；其中有一種，叫「日記體」。我們會把以模擬日記來說故事的表達手法稱為日記體，2023年有齣叫《年少日記》的香港電影，正是以日記體為主要敘述手法的故事。電影模擬一名少年的日記內容，講述了教育與家庭的衝突和悲哀。

中國現代文學作家，亦寫下了不少精彩的日記體小說，包括魯迅的《狂人日記》、丁玲的《沙菲女士的日記》等。

所謂日記體小說，必須為虛構模擬，而非作者於真實世界所撰；相反，由葉靈鳳撰寫的《葉靈鳳日記》，由安妮·法蘭克(Anne Frank)所撰寫的《安妮日記》(Het Achterhuis)，均不是日記體小說，而是作者在真實世界中寫下的日記，沒有虛構的意圖。當然，日記不一定記下事實，但日記主人主觀相信之心思意念，亦不應視為虛構。

日記體故事的魅力在哪呢？我們應以敘事學來討論它。所謂「日記」，大多屬第一人稱順序書寫；每篇長短參差，並屬限知敘述。敘述者所思所見不一定可靠，有時甚至會語意不明、前後矛盾或自我反駁。日記具有這些敘述特質，因它的讀者本來只有一人，就是作者自己——它不是為了向別人說話而寫的文字。

## 魯迅借狂人口揭社會問題

日記體劇本、小說等故事，則取用日記之結構，語調特質來創作，把故事主人公的心事公諸於世，形成了一種「偷窺」的語境(偷看別人在日記中寫下的秘密)。

以民國為例，日記體故事作者構築主體意識的內在思考過程，於當時面對文化震動的中國現代文學作家而言，是非常理想的表現手法。魯迅不是要在《狂人日記》描述一個狂人、瘋子；而是希望借狂人之口，展現魯迅所關注的社會問題。

這種日記體故事容易書寫，卻不容易理解。日記體故事雖要公諸於世，但它們的敘述者並不具此自覺。這些敘述者會依據日記的特質來說話，隨便、漫不經心，甚至橫蠻無理。要讀懂日記體故事中的「心事」，讀者不妨加倍集中，耐心閱讀，並多作閱讀筆記，重整故事的時間線，就能跟上日記主人的思路了。

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## 國家譯名如何選 表達尊重是關鍵

### 貼地英文

多虧了譯者前輩將世界各國名稱譯為中文，讓我們可用中文談論任何國家，但是地球每天在轉，有時候國家的中譯名也會改變。

巴黎的英文寫法是Paris，法文的寫法也是Paris，但P的子音聽起來當然不應是「巴」，答案很簡單，它是法語而非英語的中譯，並且非常貼切。今天我們把意大利名城Florence叫佛羅倫薩，這其實是英文翻譯，當你聽到意大利語讀出Firenze，你會覺得它的老譯名翡冷翠似乎更「冷」(Cool)。

English的顯然只有兩個母音，為何會譯作英格蘭，另一譯名英倫似乎更貼切？其實，中英初接觸應是清朝初年，甚至更早，當時的老英語中英國是Englaland，意思是盎格魯之地Land of the Angles，盎格魯一撒克遜人是西日耳曼人的一支部族。英格蘭顯然譯自Englaland的讀音，而且非常準確。

美國早期重要的殖民地Virginia曾譯為維珍尼亞，如今流行譯名是弗吉尼亞或維吉尼亞。一個地名有兩個叫法，有時候有點煩，但有時候是件好事。美國五州之中有一個叫Georgia，較多人叫它喬治亞州；中亞五國其中一個也叫Georgia，它也叫喬治亞，不過稱為格魯吉亞看起來更正式，同一個英文名對應兩個譯名，分別屬於美國的喬治亞州和中亞的格魯吉亞國，那便不會混亂。

德國的英文名是Germany，德語是Deutschland；日本的英文名是Japan，但是你也可以叫它Nippon；中國的英文是China，你也可以說Zhongguo。

### 自稱源於各國語言

英語世界給每一個國家英文名，在這些國家的角度來說，這類名字是他人給我們的叫法，就如Germany、Japan和China，這類詞叫他稱exonym。非英語國家明白，用英語來溝通能提高效率，不過他們



●佛羅倫薩Florence曾被譯為翡冷翠，接近意大利語Firenze的發音。圖為佛羅倫薩景色。資料圖片

也會選擇用26個字母來表達自己的語言，反向輸出自己的文化，便出現了Deutschland、Nippon和Zhongguo，它叫自稱endonym，即How they call themselves。

當我去到外國，他們可能不知我來自何國，對他們來說亞洲人總是太相似，我會表明我是中國人；若他們已知我是中國人，我可以說I come from Hong Kong(儘管我可能並不住在港島)，可是荷蘭的情況又有所不同。

荷蘭人曾是海上霸王，所以在世界已有幾百年的大名。荷蘭(Holland)早年只是尼德蘭(The Netherlands)的一個縣，而尼德蘭現在一共有十二個縣，住在其餘十個縣的尼德蘭人對名稱有不同的看法，有些支持正名的一群，堅持外國人應把他們的國家稱為The Netherlands，有些則明白很難要求外國朋友改變多年的習慣，叫自己荷蘭人，更易於溝通。

我們無需死記這些國家名字，若你有必要自然會放在心，明白它們的由來的時候，也要明白溝通時尊重才是首要的。

● 康源 專業英語導師

恒大清思

## 日記體創作 把「心事」公諸於世