

# Beginner's guide to

# Generative

# AI



In support of



In partnership with



# 01

## Using Generative AI safely and smartly!



### Did you know?

You already use AI everyday!  
When you are searching for  
information on Google, or when  
you are unlocking your phone  
with facial recognition?

That's all AI!

## What is Artificial Intelligence (AI)?

AI learns from data, using machine and deep learning. As it learns, it becomes smarter, understanding patterns and making decisions.

## Meet Generative AI (Gen AI) – your creative helper

Gen AI is a special kind of AI - while it can find existing information on the web (e.g. Google Search), Gen AI's main use is to create entirely new content such as:

### Composing music

(e.g. Amper  
Music, AIVA)



### Making videos

(e.g. Synthesia,  
Runway)



### Writing & drawing

(e.g. Meta AI,  
ChatGPT)



# 02

## How can you use Gen AI?

Gen AI can be a helpful buddy that assists you in planning, learning new things, and even having fun!

### Here are some simple ways you can use it:

✖ **Planning a simple trip**



Brainstorm destinations, create itineraries and suggest restaurants!

✖ **Creating a new recipe**



Suggest a healthier way to make your favourite dish!

✖ **Writing a message**



Draft birthday messages, letters, or even jokes to share! Gen AI can also help with translation.

### Here are some popular Gen AI tools:

∞ Meta AI

 ChatGPT

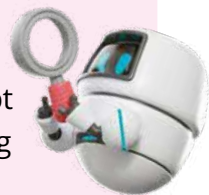
 Gemini

### Quick tips to help craft good prompts!

**A**sk clear, simple questions

**B**e specific

**C**reate your prompt as if you are speaking to another person



# 03

While Gen AI can be very useful, it's important to be aware of the risks.

## Here are some dangers to watch out for:



### Misinformation and “hallucinations”:

Gen AI can sometimes convincingly provide information that is not true.

- ✓ Do verify important facts with trusted news or official sources.
- ✗ Don't spread misinformation with others.

### Deepfakes:

Fake photos or videos made by Gen AI that look very real.



*Example of a deepfake photo*

- ✓ Look for these signs to spot deepfakes:
  - Blurring around the edges of the face
  - Unnatural blinking
  - Lips not matching the speech
- ✗ Don't trust them just because they look real!

## Staying safe with Gen AI



### Scam calls or messages:

Scammers may use Gen AI to sound like someone you know, or even impersonate a bank or government officials to steal your money.



Do pause and check:  
Verify unexpected calls or messages by calling the official hotline or visiting the official website directly.



Do assess the call or message:  
Is it trustworthy, or asking you to do something urgently, unsafe, or unusual?

## Extra safety tips when using Gen AI



- **Never share your personal information** (e.g. NRIC, password or bank details).
- **Avoid clicking on suspicious links, attachments or scanning QR codes from unknown sources.**  
It could contain malware or lead to phishing websites.
- **Be wary of promotions that sound too good to be true.**  
Advertisements can be easily created by Gen AI. Always check the store's official website to verify if the deals are valid.

## Escalate and report

- **Suspicious calls:**



**SCAMSHIELD**

ScamShield helpline at 1799

- **Fraudulent transactions:**  
DBS 24-hour Scam Hotline  
1800 339 6963

# Use DBS/POSB digibank security features for peace of mind!

## Did You Know?

DBS/POSB digibank has an array of security features available at your fingertips! Stay vigilant!



Secure your cards with **Payment Controls**.



**Perform Security Checkup** every 6 months to keep your bank accounts safe.



Lock funds in your accounts with **digiVault**.



**Manage Banking Alerts**. This way, if an unauthorised transaction has been made, you will know.


 使用 DBS/POSB digibank  
安全功能, 安心无忧!

您知道吗?  
DBS/POSB  
digibank  
提供多项安全  
功能! 请保持警惕!

 使用 **Payment Controls** 保障银行卡安全。

 保持每 6 个月执行一次 **Security Checkup**, 确保您的银行账户安全无忧。

 使用 **digiVault** 功能来锁定您账户中的存款。

 设置 **银行提醒**。一旦有任何未经授权或可疑交易发生, 您将立刻收到通知。

## 更多Gen AI 安全小贴士



- **保护个人信息。**  
切勿随意告诉陌生人身份证号、银行账号、密码等重要信息。
- **请勿点击陌生链接或扫描二维码。**  
这些可能是钓鱼网站或带病毒的陷阱。
- **不要轻信天上掉馅饼。**  
Gen AI 可以很容易地生成“超低价优惠”等虚假信息。请务必核实商家官网信息。

## 若遇可疑情况, 请及时 举报。

- **可疑电话:**



SCAMSHIELD

立即拨打1799 (ScamShield)

- **发现欺诈性交易:**  
请拨打星展银行24小时反诈骗热线**1800 339 6963**。

## 安全使用 Gen AI



### 诈骗电话或信息:

诈骗团伙可能会用Gen AI 自称是您认识的人, 或“银行职员”、“政府官员”, 以骗取您的钱财。



#### 冷静应对, 核实真伪

遇到陌生电话或信息时, 请首先保持冷静, 切勿慌忙应答。挂断电话后, 您可通过官方网站或拨打相关机构的官方客服电话核实信息。



#### 判断电话或信息

这通电话或信息可信吗?  
电话内容听起来不合常理?  
突然索要个人信息, 或要求您马上转账、汇款或充值, 让您陷入焦虑?



虽然 Gen AI 很方便,但在使用时要注意潜在的风险。例如:



### 错误信息和幻觉现象:

Gen AI 可能会生成虚假或错误信息。



重要信息请务必通过可信的新闻或官方进行核实。



不要随意把错误信息分享给他人。



### 深伪 (Deepfakes):

指利用人工智能技术合成的高度逼真的假视频、假音频或假图片。

深伪图片的例子



通过仔细观察以下的视觉特征可以帮助分辨真伪:

- 皮肤纹理模糊或不连贯
- 非自然的眨眼
- 嘴唇动作与声音不同步



不要因为它们看起来真实就轻信!

Gen AI 不仅能帮您规划日程、提升学习效率,还能为生活增添乐趣!

**试试这些简单又有趣的用法吧:**



**规划旅行**



想去哪里玩? 它可以帮您挑选景点、安排行程,甚至推荐美食!



**学做新菜**



为您钟爱的菜品推荐更健康的烹饪方式。



**编辑信息**



需要写生日祝福、信件,或者写点有趣的话? 它都能帮您准备好,还能翻译成您想要的语言。

**常用的 Gen AI 工具:**

∞ Meta AI

ChatGPT

Gemini

**撰写优质提示词的小贴士!**

- 用简单的话语表达问题
- 具体描述您的需求
- 如同与人交流一样,尽量使用自然的语言



## 我们的日常生活充满了人工智能(AI)!

比如:使用谷歌搜索信息或使用人脸识别解锁手机?

这些都是 AI 在帮忙!

## 什么是 人工智能 (AI)?

AI借助机器学习和深度学习技术,不断从海量数据中获取经验。随着学习的深入,AI 变得愈发“聪明”,能高速识别规律并自主决策,就像人类思考一样,但效率更高。

## 生成式人工智能 (Gen AI) — 您的创意小帮手

Gen AI 是一种特殊的人工智能 - 虽然它可以找到网络上已有的信息 (如谷歌搜索),但Gen AI的主要用途是创造全新的内容,例如:

音乐作曲  
和编曲  
(例如 Amper  
Music、AIVA)



制作视频  
(例如 Synthesia、  
Runway)

写文章和  
画画  
(例如 Meta AI、  
ChatGPT)

# Generative AI 入门指南



支持

**DIGITAL  
FOR LIFE**  
PLAY IT FORWARD

合作伙伴

**CSA**  
SINGAPORE  
Cyber Security Agency of Singapore