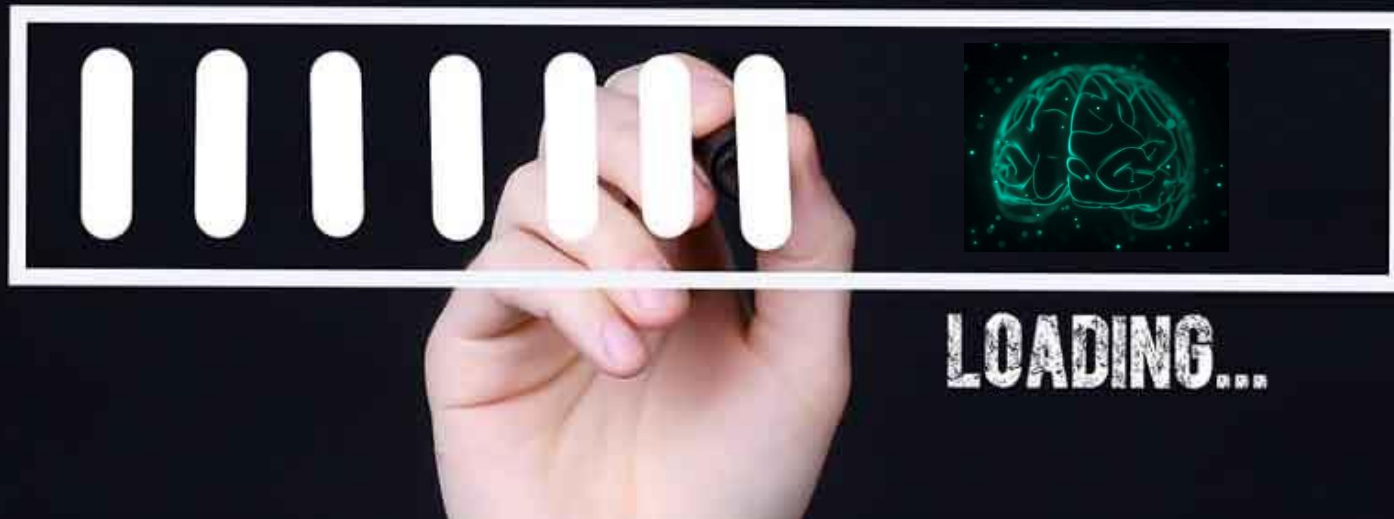


大腦騙局：淺談情緒、理性與決策

SCAM



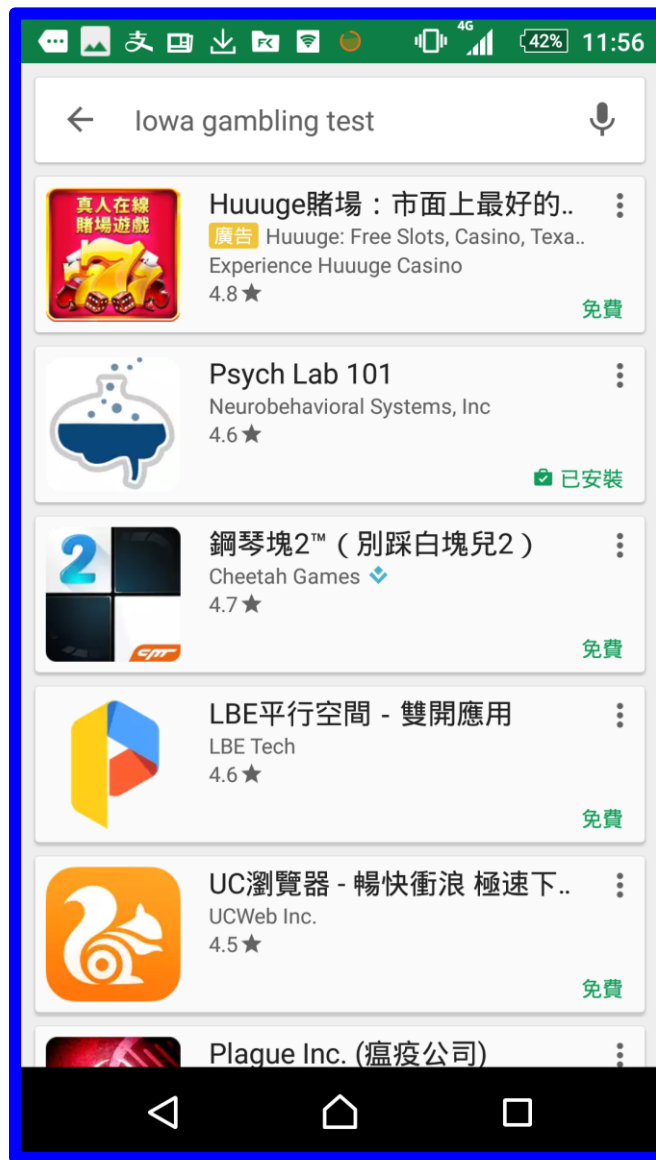
大綱

1. 來一場賭局吧！
2. 「騙」佈全球！
3. 「騙」的典型—以龐氏騙局為例
4. 「騙子」的大腦
5. 如何防止被騙

來一場賭局吧！



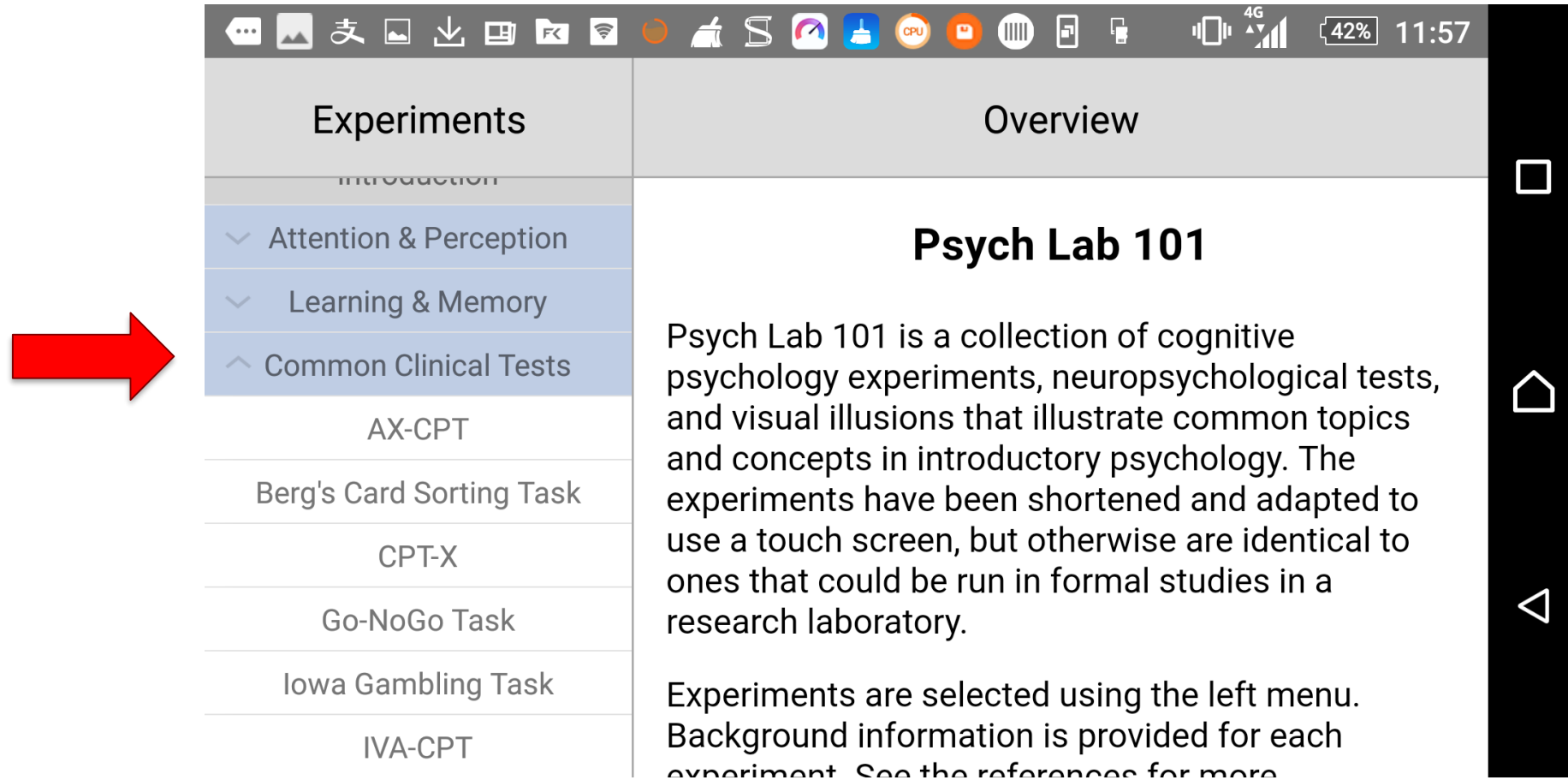
Step 1: 下載 “Psych Lab 101”



Step 2: 開啟 “Psych Lab 101”



Step 3: 選擇 “Common Clinical Tests”



Step 4: 聽我這邊的指導語

Experiments

Overview [Run](#)

Learning & Memory

Common Clinical Tests

AX-CPT

Berg's Card Sorting Task

CPT-X

Go-NoGo Task

Iowa Gambling Task

IVA-CPT

Language

Visual Illusions

1 2 3 4

Choose a deck!

1 2 3 4

Choice: 1
Gain: 50
Lose: 0
Total: 50

(1) (2)

Configurations

Step 5: 指導語如下

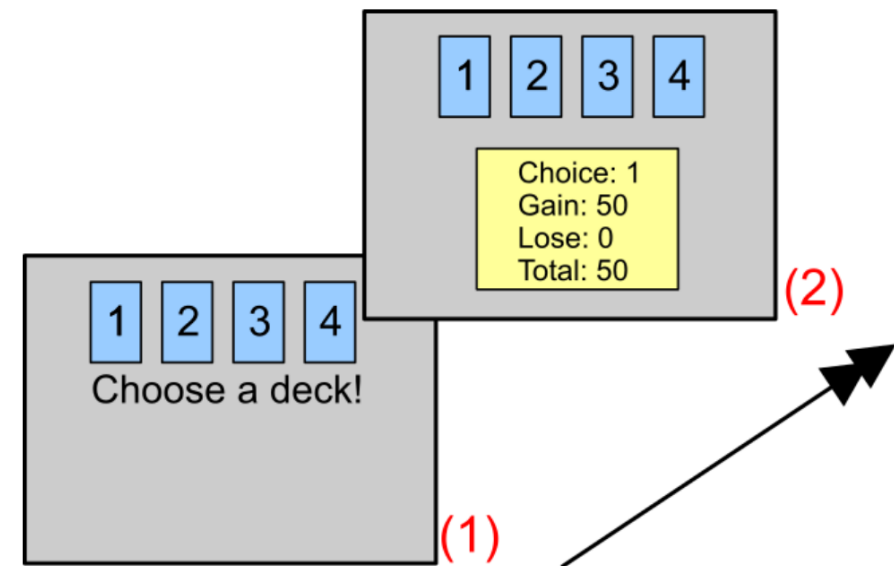
在此遊戲中，請您儘量最大化您贏錢的金額。

在每次嘗試次，請從螢幕上顯示的4疊牌中選擇一張牌。您選擇每張牌後，會同時獲得獎賞和懲罰。換句話說，對於您選擇的每張牌，您可能會獲得一些金錢作為獎賞，也可能會損失一些金錢作為懲罰。

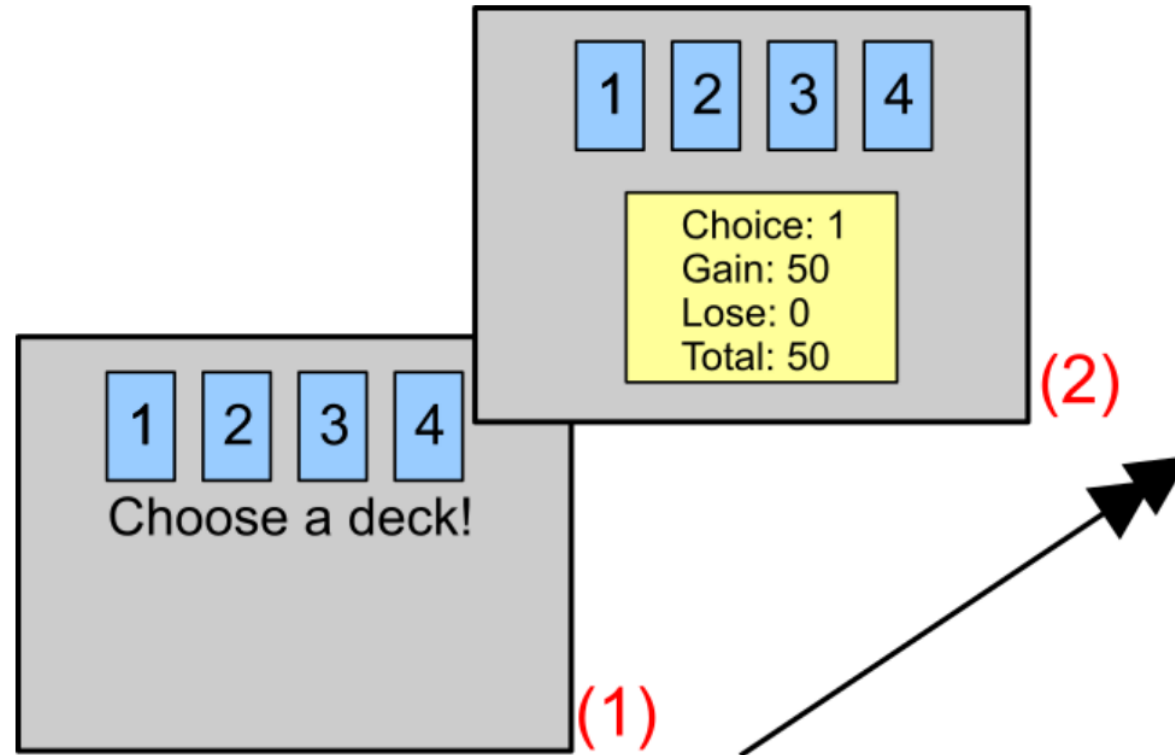
觸摸螢幕繼續。

如果要選擇一張牌，請觸碰螢幕上4疊牌中的一張，電腦便會從該牌組中選擇最上面的牌。當您這樣做時，會出現一個框框，告訴您該張牌的獎賞(贏錢)和懲罰(輸錢)，以及您當前累積的金額總數。請記住，您的目標是嘗試盡可能的贏錢，盡可能的避免輸錢。

準備好後觸摸螢幕開始此遊戲!



Step 6: Playing IGT



Enjoy the game!

Step 7:

Experiments

Common Clinical Tests

AX-CPT

Balloon Analog Risk Task

Berg's Card Sorting Task

CPT-X

Go-NoGo Task

Iowa Gambling Task

IVA-CPT

< Overview

Run

Your Class: None

Your Subject ID: None

Join Class

Results

2022, Feb 25, 09:04 - Standard (Phone)

↓

↓

↓

↓

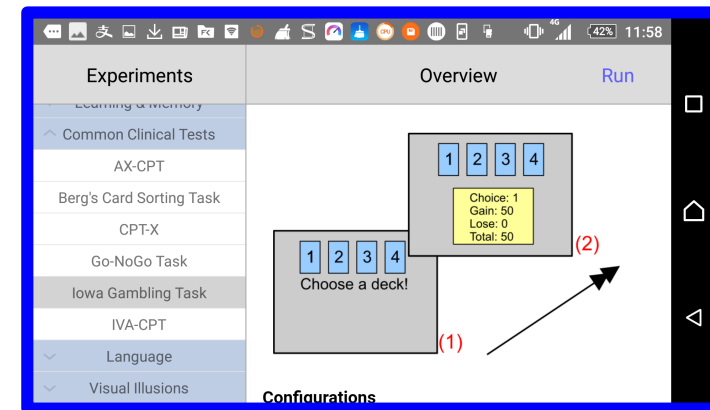
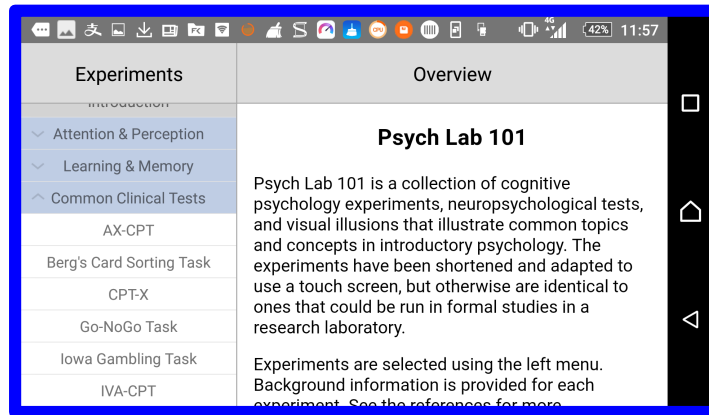
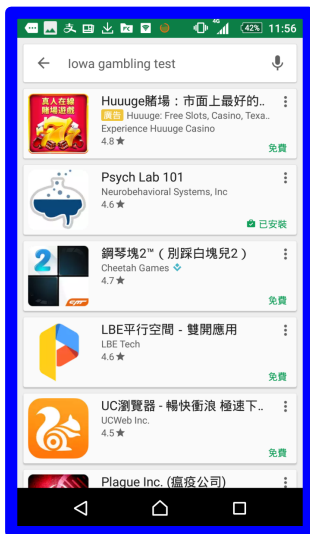
Deck 1 Choices	Deck 2 Choices	Deck 3 Choices	Deck 4 Choices	Avg RT	Net Gain	Number of Trials
2	31	8	9	513.48	2250	50

Clear Selected

Clear All

Export Data

Upload



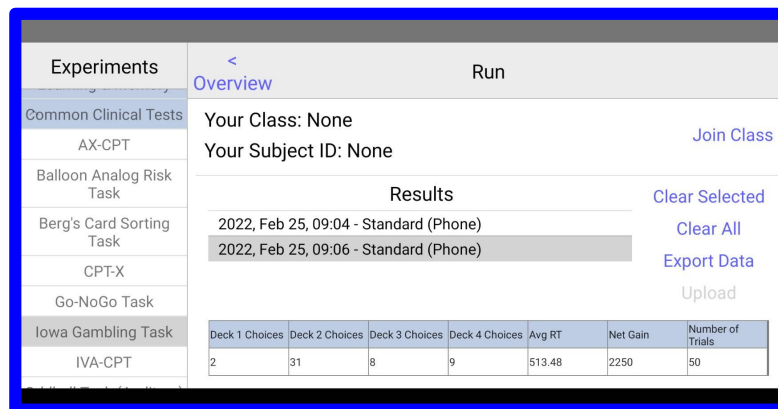
在此遊戲中，請您儘量最大化您贏錢的金額。

在每次嘗試次，請從螢幕上顯示的4疊牌中選擇一張牌。您選擇每張牌後，會同時獲得獎賞和懲罰。換句話說，對於您選擇的每張牌，您可能會獲得一些金錢作為獎賞，也可能會損失一些金錢作為懲罰。

觸摸螢幕繼續。

如果要選擇一張牌，請觸碰螢幕上4疊牌中的一張，電腦便會從該牌組中選擇最上面的牌。當您這樣做時，會出現一個框框，告訴您該張牌的獎賞(贏錢)和懲罰(輸錢)，以及您當前累積的金額總數。請記住，您的目標是嘗試盡可能的贏錢，盡可能的避免輸錢。

準備好後觸摸螢幕開始此遊戲!



「騙」佈全球!

 Prime Trading Partners

HOMEABOUT USGET STARTEDINVESTMENT PLANFAQRATE USCONTACT US

prime trading partners **Investment Plans**

SILVER

10%

After 24 hours

Deposit Included

Minimum Deposit: \$50

Maximum Deposit: \$500

GOLD

10%

After 24 hours

Deposit Included

Minimum Deposit:

Maximum Deposit:

DIAMOND

20%

After 24 hours

Deposit Included

Minimum Deposit: \$5,000

Maximum Deposit: \$20,000

PLATINUM

70%

After 1 Week

Deposit Included

Minimum Deposit: \$20,000

Maximum Deposit: \$50,000

Up to 15%
Referral Commission

15% > 7% > 3% > 1%

WARNING
SCAM
ALERT

「騙」佈全球!



they stole
my money



BIGGEST SCAMS IN GERMANY



「騙」佈全球！

理周
看世界

假富二代感情詐騙術 《Tinder大騙徒》成熱門紀錄片！



「騙」佈全球！

真實「抓交替」！柬埔寨詐騙集團囚禁台人 警曝受害者恐怖遭遇 @中時新聞網



跟柬埔寨施壓

您是否有受騙的經驗？

史上最 大騙局

Doubt Everything, Even Your Parents!
「爸媽先幫你把紅包存起來」



史上最 大騙局

Doubt Everything, Even Your Parents!
「爸媽先幫你把紅包存起來」



slido



您是否有受騙的經驗？

① Start presenting to display the poll results on this slide.

您受騙的情境是...?

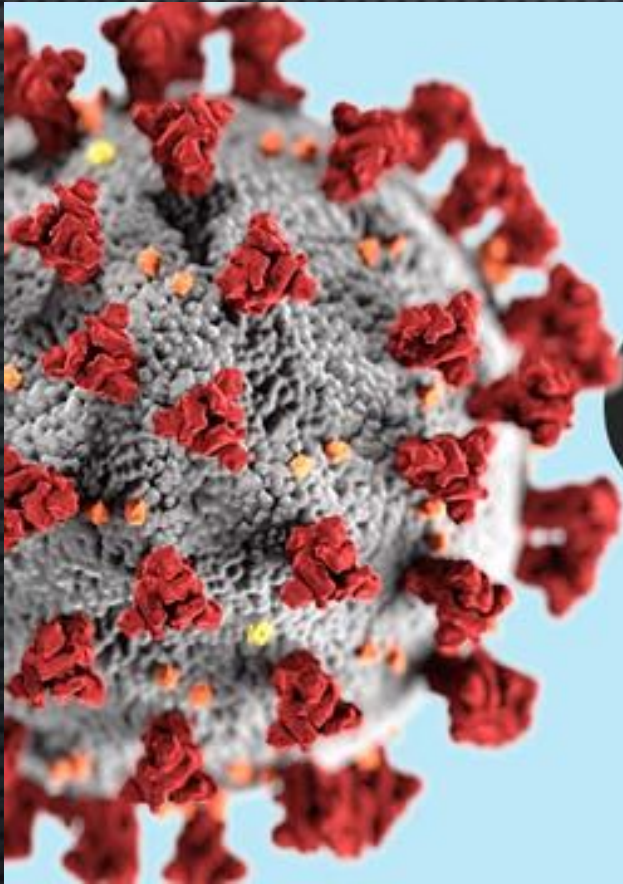


slido



您受騙的情境是.....?

① Start presenting to display the poll results on this slide.



COVID-19

CORONAVIRUS PANDEMIC

Scam in Taiwan





FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

Enforcement Policy Advice and Guidance News and Events About the FTC

[Home](#) / [News and Events](#) / [Data and Visualizations](#) / [Data Spotlight](#)

Consumer
Protection

Data Spotlight

FTC reporting back to you

Data Spotlight

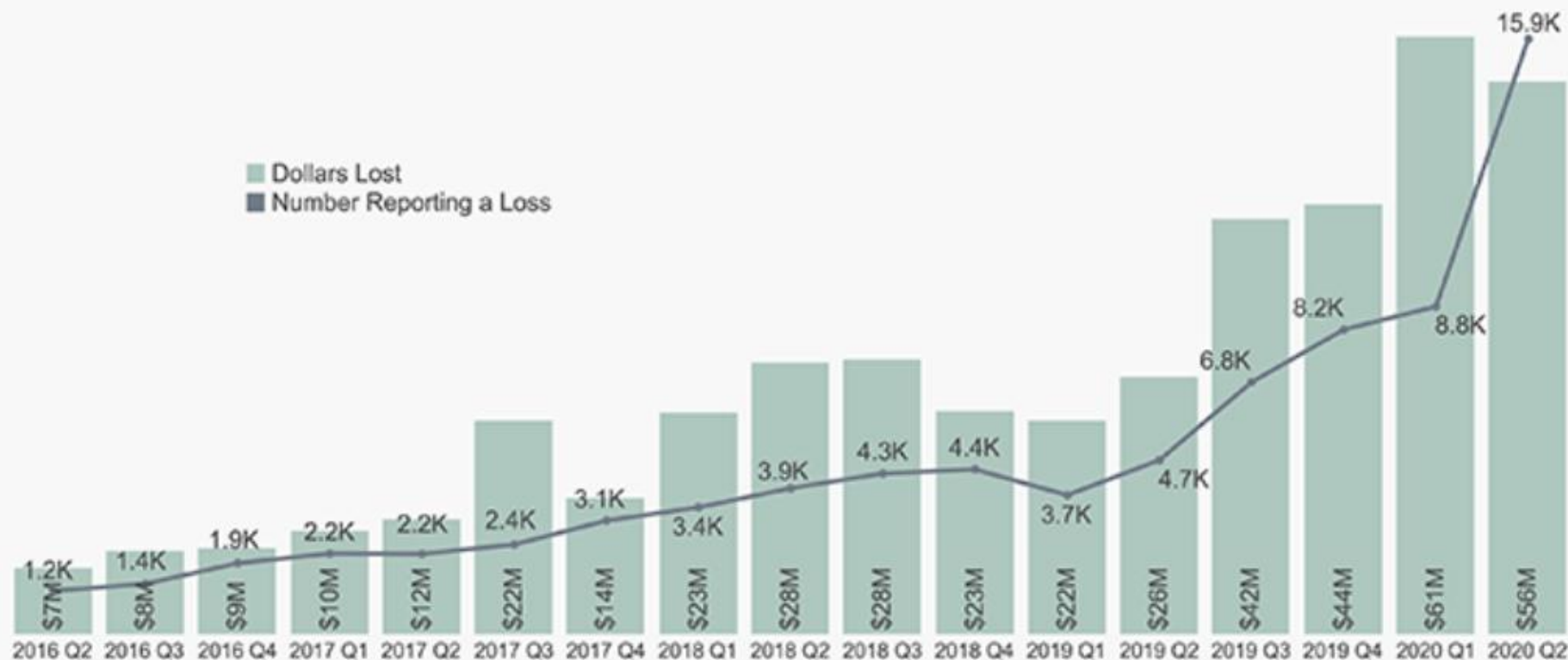
Scams starting on social media proliferate in early 2020

<https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2020/10/scams-starting-social-media-proliferate-early-2020>

that start with a social media message or friend request.⁶

Reports of Scams that Started on Social Media

Quarterly reports increased thirteenfold and reported losses increased eightfold from Q2 2016 to Q2 2020.



Figures based on fraud reports directly to the FTC indicating a monetary loss where the method of contact was specifically identified as social network, and reports where the method of contact was not specified, specified as internet, or consumer initiated contact, if the comments field also included mention of Facebook, Instagram, LinkedIn, Pinterest, Reddit, Snapchat, TikTok, Tumblr, Twitter, or YouTube. The analysis excludes reports categorized as complaints about social networking services, internet information services, mobile text messages, and unsolicited email.

直接向 FTC 通報的詐騙事件

- FACEBOOK、INSTAGRAM、LINKEDIN、PINTEREST、REDDIT、SNAPCHAT、TIKTOK、TUMBLR、TWITTER 或 YOUTUBE。

2020 年第一季 和 第二季

1. 欺詐報告被歸類為已訂購但未收到商品的在線購物欺詐(28%)
2. 其次是愛情詐騙 (13%)、
3. 商業冒名頂替詐騙 (6%)、
4. 家人和朋友的冒名頂替者 (6%)
5. 政府冒名頂替者詐騙 (4%)

直接向 FTC 通報的欺詐事件

- FTC 報告的 21,941 份愛情詐騙中有 10,491 份（48%）是從社交媒體開始的騙局。
- 5,147 案例是從 FACEBOOK 或 INSTAGRAM 開始

直接向 FTC 通報的欺詐事件

- 2020 年分類為多層次傳銷\金字塔\連鎖信詐欺
- 第一季的 387 份
- 第二季度的 824 份報告

(被騙的用戶是從社交媒體上開始的:

第一季增加了 94 人，

第二季度增加 491 人。)

「騙」的典型-以龐氏騙局為例



龐氏騙局

Trading
Cost, Schedule,
and
Technical
Performance is a
Ponzi Scheme

When we're on
baseline, the algebraic
relationship between
C,S,P, means when
there is a change
everyone loses



Charles Ponzi,
Born March 3, 1882, Italy.
Died Jan 18, 1949, Brazil.
Served 5 years federal prison,
9 year state prison,
deported to Italy.

成立空殼公司

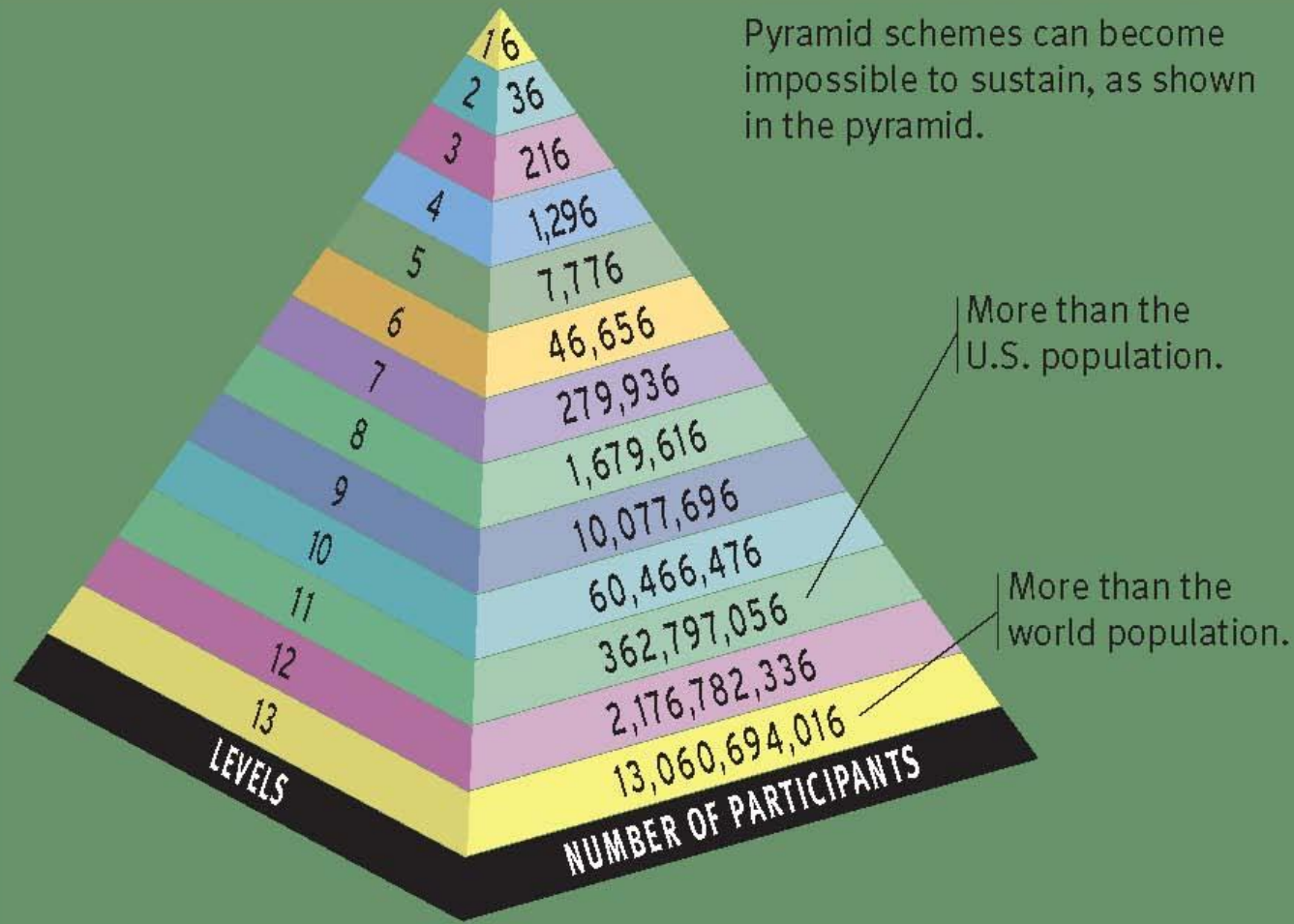
宣稱快速/高
獲利(50%)

吸引
更多投資者

以新投資者資金
支付舊投資者紅利

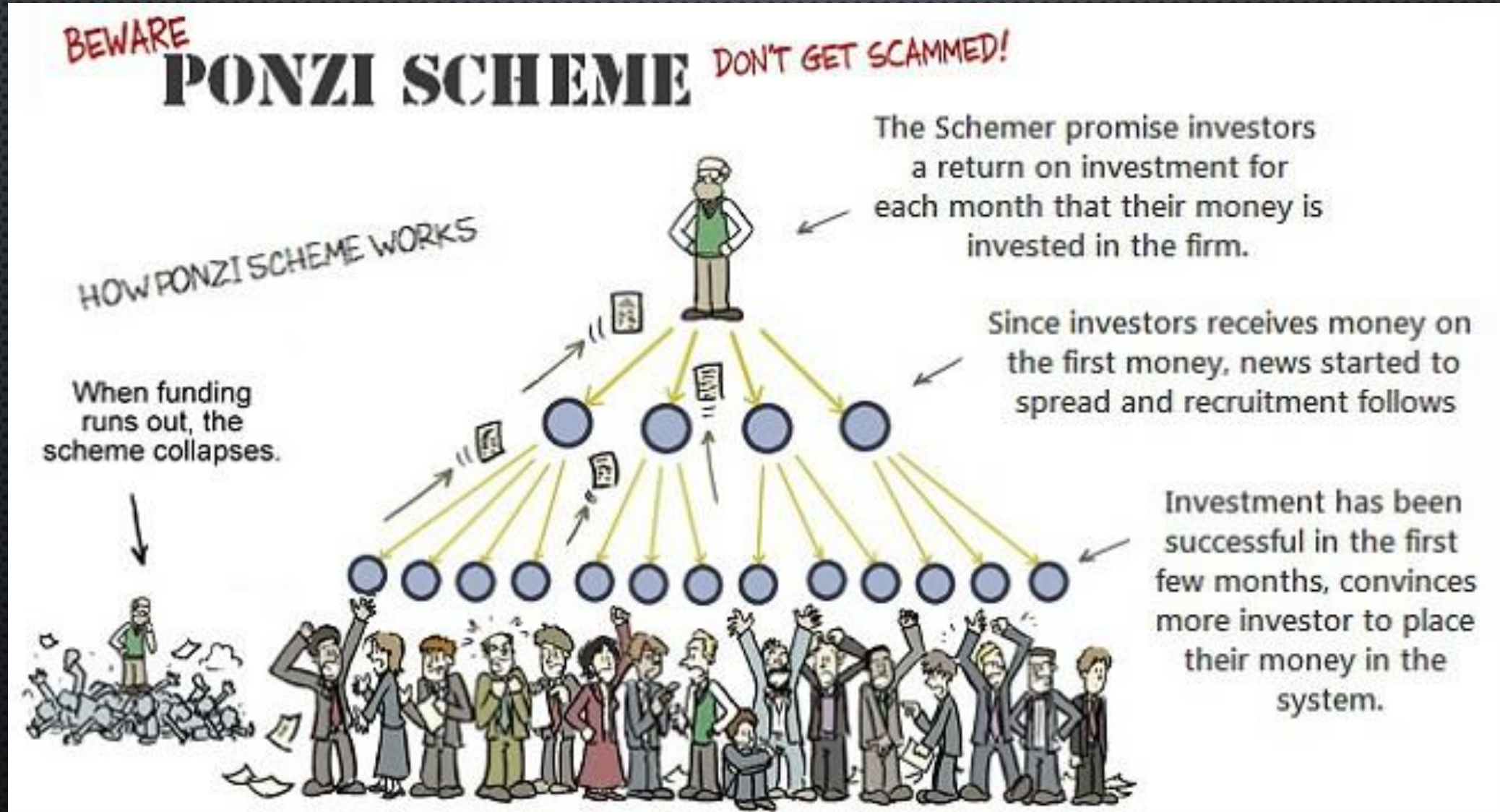
龐氏騙局-層壓式騙局

Ponzi Scheme Pyramid

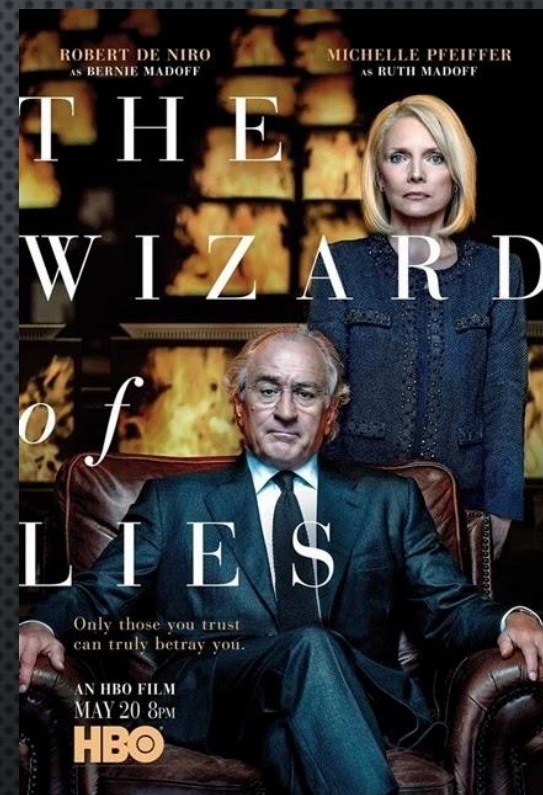


Source: U.S. Securities and Exchange Commission (www.sec.gov/answers/pyramid.htm).

龐氏騙局-層壓式騙局



馬多夫金融詐騙案



約650億美元/20年

slido

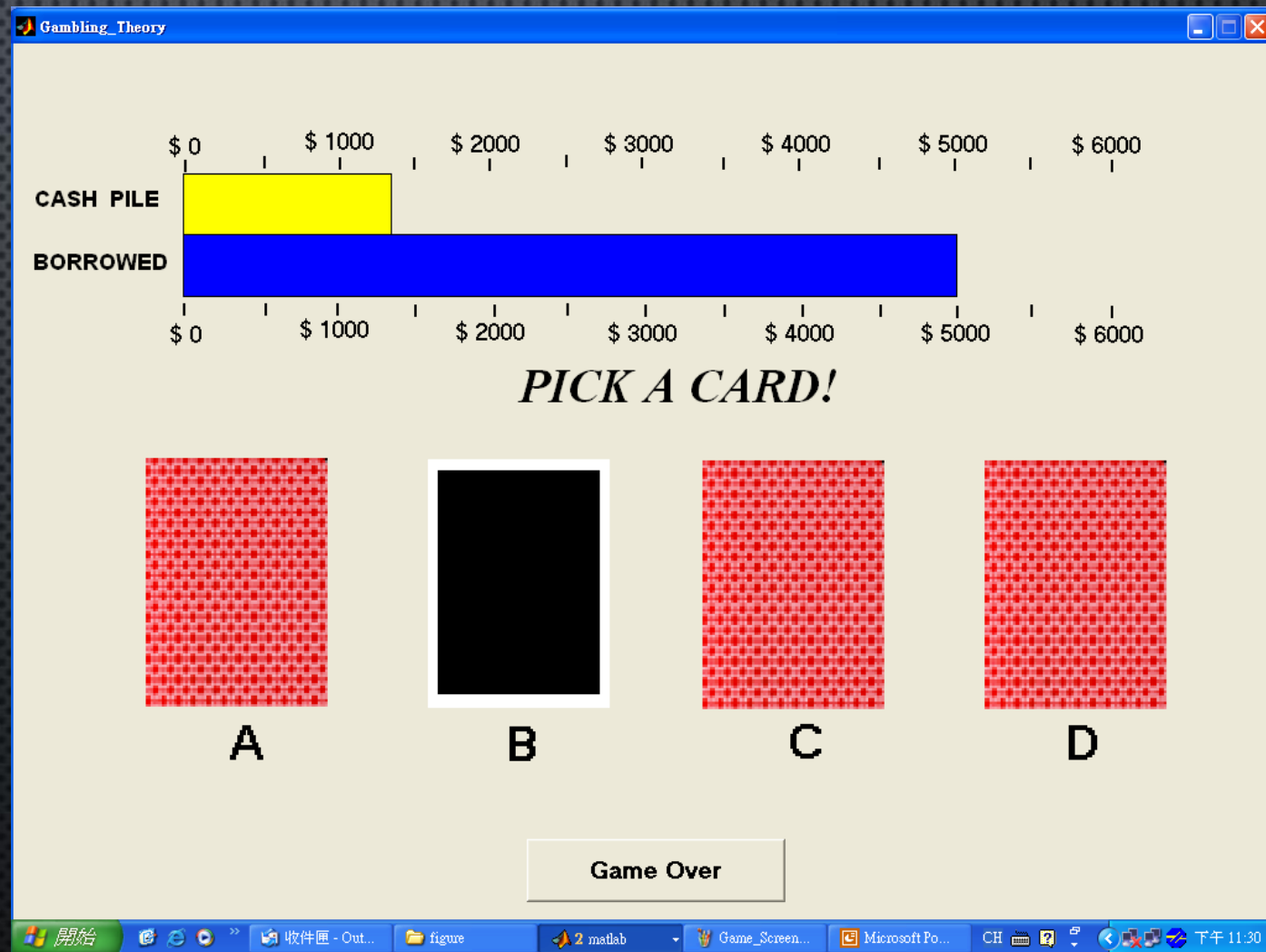


您選最多的是哪一張牌？

① Start presenting to display the poll results on this slide.

愛荷華賭局作業(Iowa Gambling Task)

1. 不知道內部的規則
2. 儘可能贏、避免輸
3. 翻開時牌的顏色與輸贏無關
4. 遊戲有可能隨時會結束



賭局的內部架構

	1	2	3	4
1	100	50	100	50
2	100	50	100	50
3	-150,100	-50,50	100	50
4	100	50	100	50
5	-300,100	-50,50	100	50
6	100	50	100	50
7	-200,100	-50,50	100	50
8	100	50	100	50
9	-250,100	-50,50	-1250, 100	50
10	-350,100	-50,50	100	-250, 50
Net Value	-250	+250	-250	+250
	Bad	Good	Bad	Good

賭局的內部架構

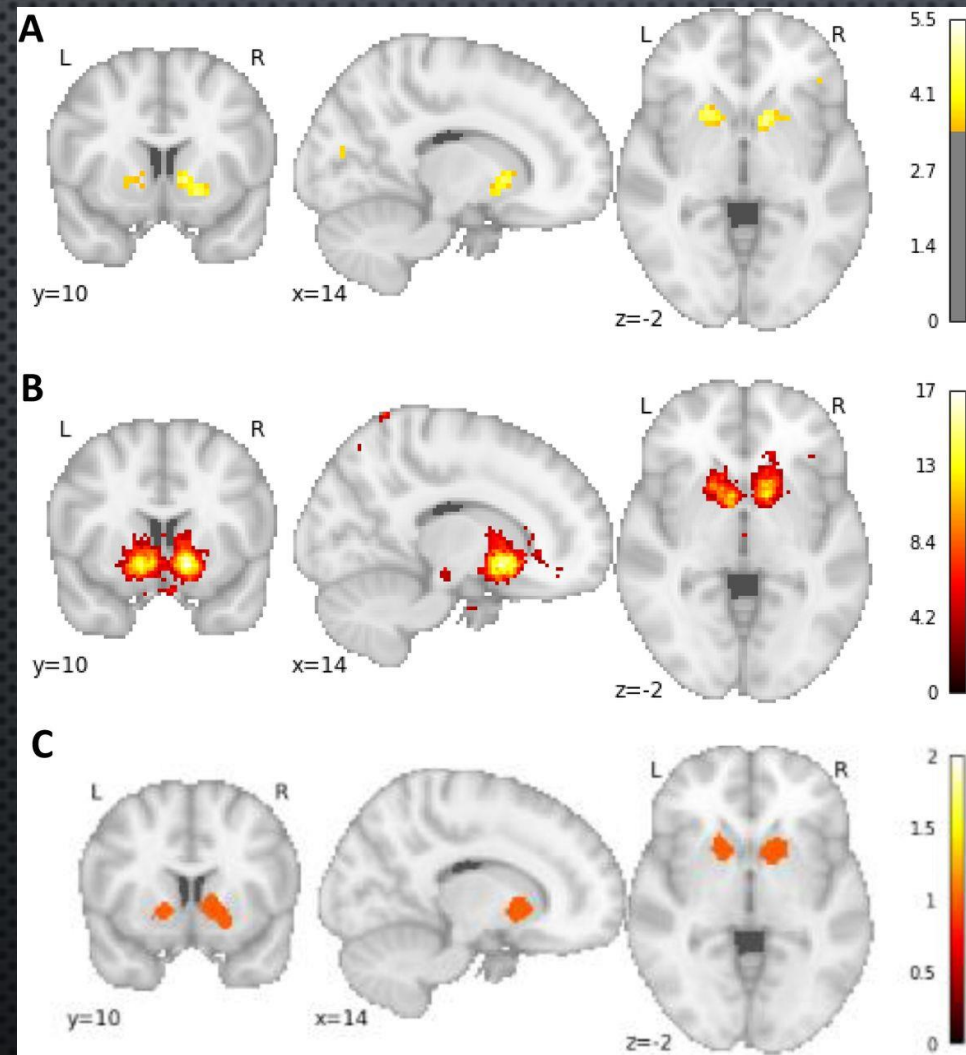
	1	2	3	4
1	100	50	100	50
2	100	50	100	50
3	-150,100	-50,50	100	50
4	100	50	100	50
5	-300,100	-50,50	100	50
6	100	50	100	50
7	-200,100	-50,50	100	50
8	100	50	100	50
9	-250,100	-50,50	-1250, 100	50
10	-350,100	-50,50	100	-250, 50
Net Value	-250	+250	-250	+250
	Bad	Good	Bad	Good



連續 小小小小的獲利!



「騙子」的大腦



When honest people cheat, and cheaters are honest: Cognitive control processes override our moral default Sebastian P.H. Speer, Ale Smidts, Maarten A.S. Boksem 2020, BioRxiv

大綱

1. 來一場賭局吧！
2. 「騙」佈全球！
3. 「騙」的典型—以龐氏騙局為例
4. 「騙子」的大腦
5. 如何防止被騙

如何防止被騙





四個跡象顯示這是個騙局

1. 騙子假裝來自您認識的組織。
2. 騙子說有問題或有獎。
3. 騙子迫使您立即採取行動。
4. 騙子以特定方式告訴您付款。



你可以做些什麼來避免詐騙

1. 阻止不必要的電話和短信
2. 請勿在回應您意料之外的請求時提供您的個人或財務信息。
3. 頂住壓力勿立即採取行動
4. 了解詐騙者如何告訴您付款。
5. 停下來和你信任的人交談。

RUSSELL'S TURKEY

22

3 The Scientific Approach to Neuropsychiatry

RUSSELL'S INDUCTIVIST TURKEY

The turkey found that, on his first morning at the turkey farm, he was fed at 9am. Being a good inductivist turkey, he did not jump to conclusions. He waited until he collected a large number of observations that he was fed at 9am. and made these observations under a wide range of circumstances, on Wednesdays, on Thursdays, on cold days, on warm days. Each day he added another observation statement to his list. Finally he was satisfied that he had collected a number of observation statements to inductively infer that 'I am always fed at 9am'. However on the morning of Christmas eve he was not fed but instead had his throat cut, in order to be cooked and served at the dining table.

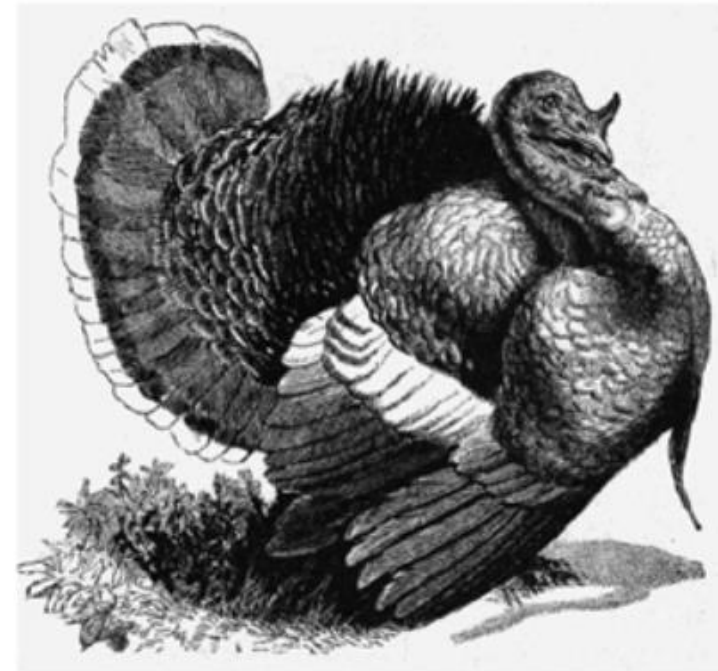
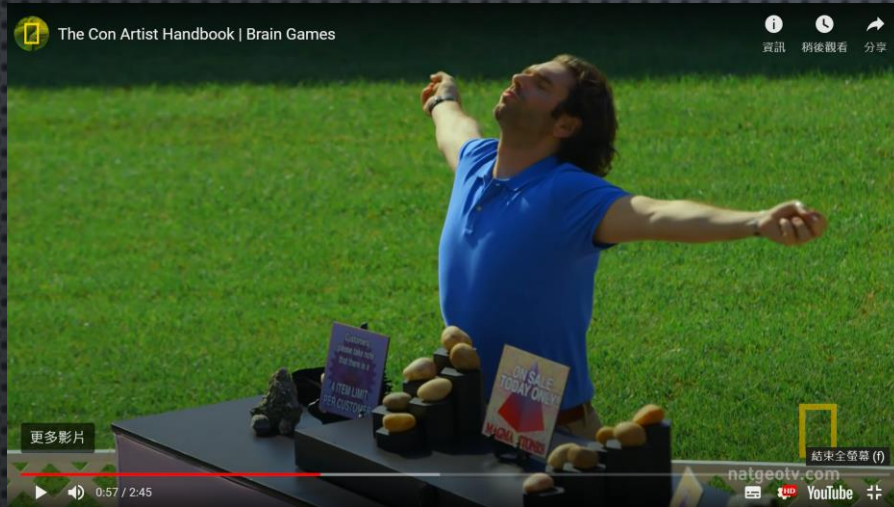


Fig. 3.5 Bertrand Russell's tale of the inductivist turkey. © https://commons.wikimedia.org/wiki/File:Male_Turkey_Drawing.jpg

Brain Games (Why We Fall for Scams)



NETFLIX

不限時數的節目與電影

立即加入

登入

N 影集

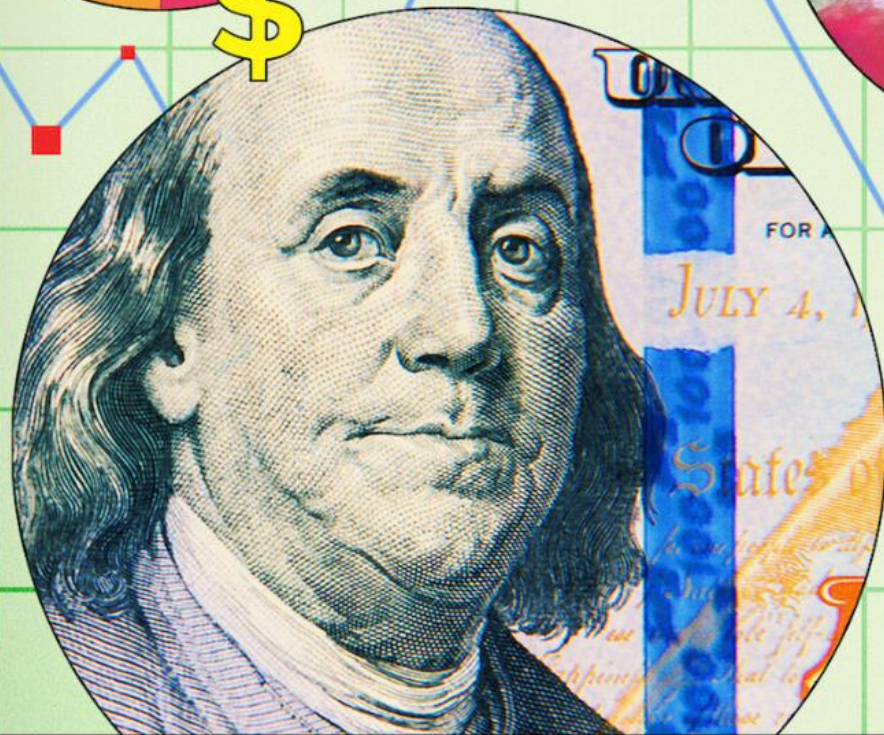
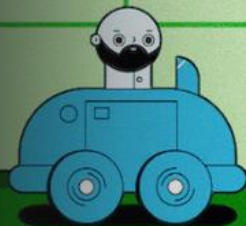
金錢解碼

MONEY, EXPLAINED

金錢解碼

2021 | 13+ | 1 季 | 美國節目

花錢、借錢、存錢，凡事離不開錢。且來聊聊金錢及其背後陷阱，從信用卡到賭場、騙子、學生貸款等無所不談。



Q & A

