

## MY WEIRD PROMPTS

Podcast Transcript

EPISODE #384

# The Whistleblower's Shield: AI and the End of Scams

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## EPISODE SYNOPSIS

In this episode, Herman and Corn dive into the perilous world of whistleblowing within illicit industries like the "Wolves of Tel Aviv" scam centers. They compare global legal frameworks—from the massive financial incentives of the US SEC to South Korea's physical protection models—and examine why the EU is struggling to keep pace. Finally, they explore a futuristic solution: using AI personas and blockchain to allow whistleblowers to report crimes anonymously, stripping away linguistic markers and physical identities to protect those brave enough to speak out.

## DANIEL'S PROMPT

## Daniel

I've been enjoying your episode about the "Wolves of Tel Aviv" and the illicit industries in Israel. You mentioned the FBI prosecution as a turning point and discussed how jurisdictions like Israel can be attractive to scammers because they offer the necessary infrastructure without the same accountability mechanisms as the EU. One mechanism you mentioned in response was supporting whistleblowing. Many people are hesitant to come forward due to a lack of protection, cult-like office environments, and fears about their income or visa status. There's also the risk of not knowing if a journalistic organization is legitimate. I'd like to talk about mechanisms to support whistleblowing, especially regarding white-collar crime. Are there countries that have handled this particularly well? What mechanisms can we implement to provide sufficient protection for those coming forward, and how could technologies like AI personas or digital twins help them tell their stories safely and anonymously?

# TRANSCRIPT

## Corn

Hey everyone, welcome back to My Weird Prompts. I am Corn, and I am sitting here in our living room in Jerusalem with my brother.

## Herman

Herman Poppleberry, reporting for duty. It is a beautiful day outside, but we are about to dive into some pretty dark and complex territory inside.

## Corn

We really are. Our housemate Daniel sent us a follow up to a discussion we had recently about the Wolves of Tel Aviv. For anyone who missed that, we were talking about the massive illicit industries that have cropped up in certain jurisdictions, specifically looking at binary options and forex scams that operated out of Israel for years.

## Herman

Right, and Daniel was really struck by the idea that these industries thrive because they have the infrastructure of a developed nation, the talent, the technology, the banking, but they often lack the same accountability or extradition pressures you might see in the European Union.

## Corn

Exactly. And in that discussion, we touched on how whistleblowing is often the only way these house of cards actually come down. But Daniel raised a really vital point in his audio prompt. Coming forward is terrifying. You are dealing with cult like office environments, fears about your visa status if you are an immigrant, and the very real risk of professional or even physical retaliation.

### Herman

It is the classic whistleblowers dilemma. You see something wrong, you want to stop it, but the cost of doing the right thing often seems to be your entire life as you know it. Daniel wanted us to look at the mechanisms that actually work. Who is doing this well? And how can technology, like artificial intelligence personas or digital twins, change the game for people who want to tell their stories without being destroyed in the process?

### Corn

I love that angle. Because right now, the system feels heavily weighted toward the scammers. If you are a twenty-four-year-old who moved to a new country and realized your high paying sales job is actually a fraudulent boiler room, you are in an incredibly vulnerable position.

### Herman

You are essentially being asked to commit professional suicide. So, let us start with the landscape of who is actually getting this right, or at least better than most. When you look at the global gold standard for white collar crime whistleblowing, you almost always have to look at the United States, specifically the Securities and Exchange Commission whistleblower program.

### Corn

I was reading about that. They have a very different approach than the European model, do they not? It is much more, well, transactional.

### Herman

Exactly. And that is where it gets controversial, but also effective. Since its inception under the Dodd Frank Act in two thousand ten, the Securities and Exchange Commission has paid out over two billion dollars in awards to whistleblowers. In fact, just a few years ago in May of twenty twenty-three, they issued a single record breaking award of two hundred seventy-nine million dollars to one person.

### Corn

Two hundred seventy-nine million dollars for one person? That is not just a pension, Herman, that is a generational fortune. But I saw some news recently that the payouts actually took a huge dive in twenty twenty-five. What happened there?

### Herman

You are right, Corn. Payouts slumped to about sixty million dollars in fiscal year twenty twenty-five, the lowest in six years. Critics are worried the agency is getting too stingy or applying stricter standards, which could scare off the high level insiders we need. The key mechanism remains the same, though: if your information leads to a successful enforcement action resulting in more than one million dollars in sanctions, you are entitled to between ten and thirty percent of the money collected.

### Corn

Ten to thirty percent. But Herman, does that not create a perverse incentive? I can hear the critics now saying it just encourages people to wait until the crime is massive before reporting it so they get a bigger cut.

### Herman

That is a common critique, but the data does not really support it. Most whistleblowers report internally first. They try to fix it from the inside. They only go to the feds when they realize the rot goes all the way to the top. What that money does, Corn, is it offsets the risk. If you are blackballed from your industry forever, that reward is your security. It is what allows you to sleep at night knowing you did not just ruin your family's future to stop a scam.

### Corn

It turns the whistleblower from a victim into a partner of the state. But Daniel mentioned something else that I think is even more relevant to the Tel Aviv situation, the fear of the cult like environment. In these boiler rooms, there is a massive amount of psychological pressure. They have parties, they give out prizes, they build this us against the world mentality. How do you break that?

### Herman

That is where the legal protections have to be combined with anonymity. In the United States, you can actually file your claim anonymously through an attorney. The Securities and Exchange Commission does not even know who you are in the initial stages. That is a massive shield. But if we look outside the United States, South Korea is another fascinating example. They have the Protection of Public Interest Whistleblowers Act.

## Corn

What makes the South Korean model different?

## Herman

They have a very broad definition of public interest. It is not just financial fraud. It covers public health, safety, the environment, and consumer interests. They also have a specialized body, the Anti Corruption and Civil Rights Commission. They can actually provide physical protection, like police guards, if a whistleblower feels threatened. And here is the kicker: as of August twenty twenty-four, they removed the three billion won ceiling on compensation. Now, it is a straight thirty percent of what the government recovers, no matter how high that number goes.

## Corn

That feels more holistic. It is not just about the bounty, it is about the state saying, we have your back, literally. But let us talk about the European Union, because Daniel mentioned them as a point of comparison. They passed the Whistleblower Protection Directive back in twenty nineteen. How is that playing out?

## Herman

It is a step forward, but it has been a rocky road. As of late twenty twenty-five, all twenty-seven member states have finally passed national laws, but the European Commission is still breathing down their necks because none of them are fully compliant yet. Germany, for example, was hit with a thirty-four million euro fine just last year for being so slow to get their act together. The problem is that the European Union generally shies away from those big financial rewards. They see it more as a civic duty that should be protected, rather than a service that should be purchased.

## Corn

I can see the philosophical divide there. One is about compensation for risk, the other is about the moral obligation of the citizen. But if you are that immigrant worker in a scam center, the moral obligation feels secondary to the fear of being deported or sued into oblivion.

### Herman

Right. And that brings us to the second part of Daniel's prompt, the role of technology. This is where I think we can see a real shift in the power dynamic. Think about the traditional way a whistleblower goes to the press. They meet a journalist in a dark parking garage, or they send an encrypted email and hope the journalist is who they say they are.

### Corn

It is very analog, even when it is digital. There is still a lot of trust required in a single human being.

### Herman

Exactly. Now, imagine a platform where you can use an artificial intelligence persona. We actually just saw this at the Consumer Electronics Show in early twenty twenty-six. A company called IgniteTech unveiled a platform called mypersonas that creates high fidelity digital twins of real employees. Instead of you speaking on camera with your voice distorted and a shadow over your face, you use a completely synthetic avatar that carries your testimony.

### Corn

Wait, so the artificial intelligence would ingest my data, my story, and then present it in a way that is totally disconnected from my physical identity?

### Herman

Exactly. We are talking about zero knowledge proofs in a journalistic context. You could verify that you are an employee of company X using cryptographic keys, proving your identity to a secure, decentralized system without ever revealing your name to a human. Then, an artificial intelligence persona delivers the facts. It could even be programmed to scrub any identifying details from the narrative, like specific dates or colleagues' names that might point back to you.

### Corn

That is fascinating, but it also sounds a bit like a double edged sword. If everything is synthetic, how does the public or the regulators know it is true? We are already living in an era of deepfakes and misinformation. If I am a CEO of a scam company, I could just say, oh, that is a fake artificial intelligence video created by my competitors to ruin me.

### Herman

That is the hurdle. The technology has to be paired with verification. This is where blockchain or decentralized ledgers come in. The whistleblower provides the evidence, the documents, the internal emails, to a secure vault. The artificial intelligence persona is just the front end, the storyteller. The underlying data is what provides the credibility. But by using a digital twin, you remove the human element that can be intimidated or discredited based on their personal life.

### Corn

It also solves the problem Daniel mentioned about not knowing if a journalistic organization is legitimate. If you are using a decentralized, open source platform for whistleblowing, you are not relying on the integrity of one editor at a newspaper who might be friends with your boss.

### Herman

Precisely. There is a project called GlobaLeaks that has been doing this for years, and they are now fully compliant with international standards like ISO thirty-seven thousand two. But adding the artificial intelligence layer makes it more accessible. A lot of people are afraid to write out their stories because they think their writing style might give them away. Linguistic forensics is a real thing.

### Corn

I never thought of that. The way I use commas or specific slang could identify me just as much as my fingerprint.

### Herman

Totally. An artificial intelligence can act as a linguistic filter. It takes your raw testimony and rephrases it into a neutral, standard style while preserving the facts. It is like a universal translator for truth. It strips away the individual markers that make you vulnerable.

### Corn

So we are talking about a future where whistleblowing is essentially automated and anonymized through a series of technological buffers. You have the reward system from the United States model to provide the financial incentive, the physical protection of the South Korean model, and the technological anonymity of artificial intelligence and blockchain.

### Herman

That would be the dream. But here is the thing most people realize too late: the law always lags behind the technology. Right now, if you use an artificial intelligence to report a crime, is that considered a valid legal deposition in most countries? Probably not. We need the legal frameworks to catch up to the idea of anonymous, verified digital testimony.

### Corn

And what about the cult like environments Daniel mentioned? Technology can help you get the word out, but it does not help you while you are sitting in that office chair, feeling the pressure of your peers.

### Herman

That is where the second order effects of this technology become interesting. If the bosses in these scam centers know that any one of their employees could, at any moment, be recording a voice memo that will be instantly transformed into a verified, anonymous artificial intelligence report, the risk calculation changes for them.

### Corn

It creates a digital panopticon, but for the criminals. Usually, the panopticon is used by the state to watch the citizens. This flips it. The employees are the ones with the power because the barrier to reporting has dropped to near zero.

### Herman

Exactly. It breaks the cult because the cult relies on the idea that you are trapped. If you are not trapped, the psychological hold weakens. Now, Corn, I want to pivot back to something you mentioned earlier. What about the visa issue? Daniel pointed out that many of these workers are immigrants. In Israel, for example, your work visa is often tied to your employer. If you blow the whistle, you lose your job, and you might get deported before the trial even starts.

### Corn

That is a massive hole in the system. You are basically asking someone to choose between their conscience and their right to stay in the country.

### Herman

Some countries are starting to address this. The United States has the U Visa for victims of certain crimes who have suffered mental or physical abuse and are helpful to law enforcement. There have been calls to expand this kind of protection specifically for white collar whistleblowers who are in the country on work visas.

### Corn

It feels like we need a global whistleblower visa. If you provide information that leads to the dismantling of an international scam network, you should be granted residency in a safe jurisdiction. It is a small price for a country to pay in exchange for stopping billions of dollars in fraud.

### Herman

I love that idea. A global passport for truth tellers. Because these crimes are international. The Wolves of Tel Aviv were scamming people in France, Italy, Australia, and the United States. The victims are everywhere, the perpetrators are in one spot, and the whistleblowers are often from a third location. The response has to be just as globalized as the crime.

### Corn

So, if we were to build the perfect mechanism today, based on what Daniel was asking, what does it look like?

### Herman

Okay, let us build the Poppleberry Protocol for Whistleblowing. Step one, you have a decentralized, encrypted app on your phone. It is not connected to your name or your SIM card. Step two, you use an artificial intelligence interface to record what you are seeing. The artificial intelligence scrubs your voice, your linguistic patterns, and any metadata from photos or documents you upload.

### Corn

Step three, the data is verified through a zero knowledge proof system. It confirms you work there without revealing who you are. Step four, the report is automatically sent to multiple jurisdictions at once: the local authorities, the international regulators like Interpol, and a consortium of verified investigative journalists.

### Herman

And step five, the financial reward. The system automatically places a lien on the seized assets of the company. A portion of that is held in an escrow account for the whistleblower, paid out in a way that is untraceable, perhaps through a privacy focused cryptocurrency or a trust.

### Corn

And finally, the legal shield. The moment the report is filed, the whistleblower is granted temporary legal immunity and a protected status that prevents deportation or termination while the investigation is ongoing.

### Herman

It sounds like science fiction, but every single piece of that technology exists right now. The only thing missing is the political will to connect them. And that is why the illicit industries continue to thrive. They are better at using technology to hide than we are at using it to find them.

### Corn

It is a cat and mouse game, but the cat has been sleeping for a long time. I think what Daniel is highlighting is that we are at a turning point. The FBI prosecution of the binary options kingpins was a huge wake up call. It showed that even if the local jurisdiction is slow to act, the long arm of international law can eventually reach out.

### Herman

But we cannot wait for the FBI to fly across the ocean every time. We need the people on the ground to feel empowered. And you know, there is a psychological aspect to this too. Whistleblowers often feel like they are the ones doing something wrong. They feel like they are betraying their friends.

### Corn

That is the cult at work. They frame loyalty to the company as a higher virtue than loyalty to the truth.

### Herman

Exactly. We need to reframe it. Whistleblowing is not an act of betrayal. It is an act of hygiene. It is cleaning the rot out of the system so that the entire economy can function. If we can use artificial intelligence to take the heat off the individual, we might see a massive wave of people coming forward.

### Corn

I wonder, though, does the anonymity make the testimony less powerful in a courtroom? A jury wants to see a person. They want to look into their eyes and decide if they are telling the truth. Can an artificial intelligence persona ever replace the raw power of a human being saying, I saw this with my own eyes?

### Herman

That is a great point, Corn. In the final stages of a trial, you might still need the human. But the technology gets you through the first ninety percent of the process safely. It gets the investigation started. It secures the evidence. By the time a whistleblower has to stand in court, the case should be so airtight because of the documents and data they provided that their physical testimony is just the cherry on top.

### Corn

And hopefully, by that point, they have their reward and their new identity, or at least their safety is guaranteed.

### Herman

Right. It is about reducing the window of vulnerability. Right now, that window is years long. We need to shrink it to days or weeks.

### Corn

You know, it occurs to me that we are talking about this in the context of scams, but this applies to everything. Environmental dumping, pharmaceutical fraud, government corruption. The mechanism is the same.

### Herman

It really is. The Wolves of Tel Aviv were just a very visible example because of the scale and the brazenness of it. But this is happening in every industry. And as artificial intelligence makes it easier to commit fraud, we absolutely have to use artificial intelligence to make it easier to report it. It is an arms race.

### Corn

I think we have covered a lot of ground here. We looked at the financial incentives in the United States, the physical and broad protections in South Korea, the emerging legal frameworks in the European Union, and the potential for artificial intelligence to provide a technological shield.

### Herman

It is a complex puzzle, but the pieces are starting to fit together. Daniel, thank you for pushing us to go deeper on this. It is one thing to talk about the criminals, but it is another thing entirely to talk about the people who have the courage to stop them.

### Corn

Absolutely. And to our listeners, if you are working in an environment that feels wrong, know that there are resources out there. It is a scary path, but the world needs people who are willing to speak up.

### Herman

And hey, if you have been enjoying these deep dives into the weirder corners of technology and society, we would really appreciate it if you could leave us a review on your podcast app. Whether it is Spotify or Apple Podcasts, those ratings really help other people find the show.

### Corn

It really does make a difference for us. You can find all of our past episodes and a contact form if you want to send us your own weird prompt at our website, [myweirdprompts.com](https://myweirdprompts.com). We love hearing from you guys.

**Herman**

We really do. Even the prompts that make us spend three days in the library researching international law. Looking at you, Daniel.

**Corn**

Alright, I think that is a wrap for today. This has been My Weird Prompts. I am Corn.

**Herman**

And I am Herman Popleberry. Thanks for listening, everyone. We will talk to you next time.

**Corn**

Take care of yourselves, and each other.

**Herman**

And keep those prompts coming. We are just getting started.

**Corn**

So, Herman, do you think we will ever actually see a digital twin testifying in the Senate?

**Herman**

Give it five years, Corn. Maybe three. The first one will probably be a vtuber who accidentally discovered a massive money laundering scheme.

**Corn**

Now that would be a weird prompt.

**Herman**

Do not give them any ideas.

**Corn**

Too late. Alright, bye everyone.

**Herman**

Bye!

**Corn**

You know, I was thinking about that linguistic forensics thing. Does that mean the artificial intelligence could also detect if a whistleblower is lying by the way they structure their sentences?

**Herman**

Oh, absolutely. There is already research into artificial intelligence voice stress analysis and linguistic patterns that correlate with deception. It is not perfect, but it is getting scarily accurate.

**Corn**

So the artificial intelligence is not just a shield, it is also a filter for the truth.

**Herman**

It has to be. Otherwise, the system just gets flooded with noise. But that is a whole other episode.

**Corn**

Fair enough. Let us go get some coffee.

**Herman**

Only if Daniel is paying. He is the one who made us work this hard today.

**Corn**

Deal.

**Herman**

See you guys.

**Corn**

Bye.

**Herman**

Wait, did I mention the False Claims Act? I should have talked more about the Lincoln Law.

**Corn**

Herman, we are over twenty five minutes in. Save it for the next one.

**Herman**

Fine, fine. But the history of the qui tam provision is fascinating!

**Corn**

I am sure it is. Tell me about it on the way to the coffee shop.

**Herman**

Okay, so it all started in eighteen sixty three during the American Civil War...

**Corn**

Here we go. Thanks for listening to My Weird Prompts, everyone. We are out.

**Herman**

...and Lincoln was frustrated with the contractors selling the Union Army sick mules and gunpowder filled with sawdust...

**Corn**

Seriously, bye everyone!

**Herman**

...so he signed the law that let citizens sue on behalf of the government...

**Corn**

Herman, stop!

**Herman**

Sorry. Bye!

**Corn**

Myweirdprompts.com. See you there.

**Herman**

And don't forget the review!

**Corn**

We're going now.

**Herman**

Okay, okay. I'm coming.

**Corn**

Seriously, the saw dust thing?

**Herman**

It's true! They were literally selling them crates of sawdust instead of gunpowder. Imagine being on the front lines and opening that crate.

**Corn**

That is terrifying.

**Herman**

Exactly! That is why whistleblowing matters. It is literally a matter of life and death sometimes.

**Corn**

Alright, you win. That was a good point.

**Herman**

I know. Now, about those mules...

**Corn**

No more mules!

**Herman**

Fine. Coffee time.

**Corn**

Coffee time.

**Herman**

This has been My Weird Prompts. Thanks for sticking with us.

**Corn**

Goodbye!