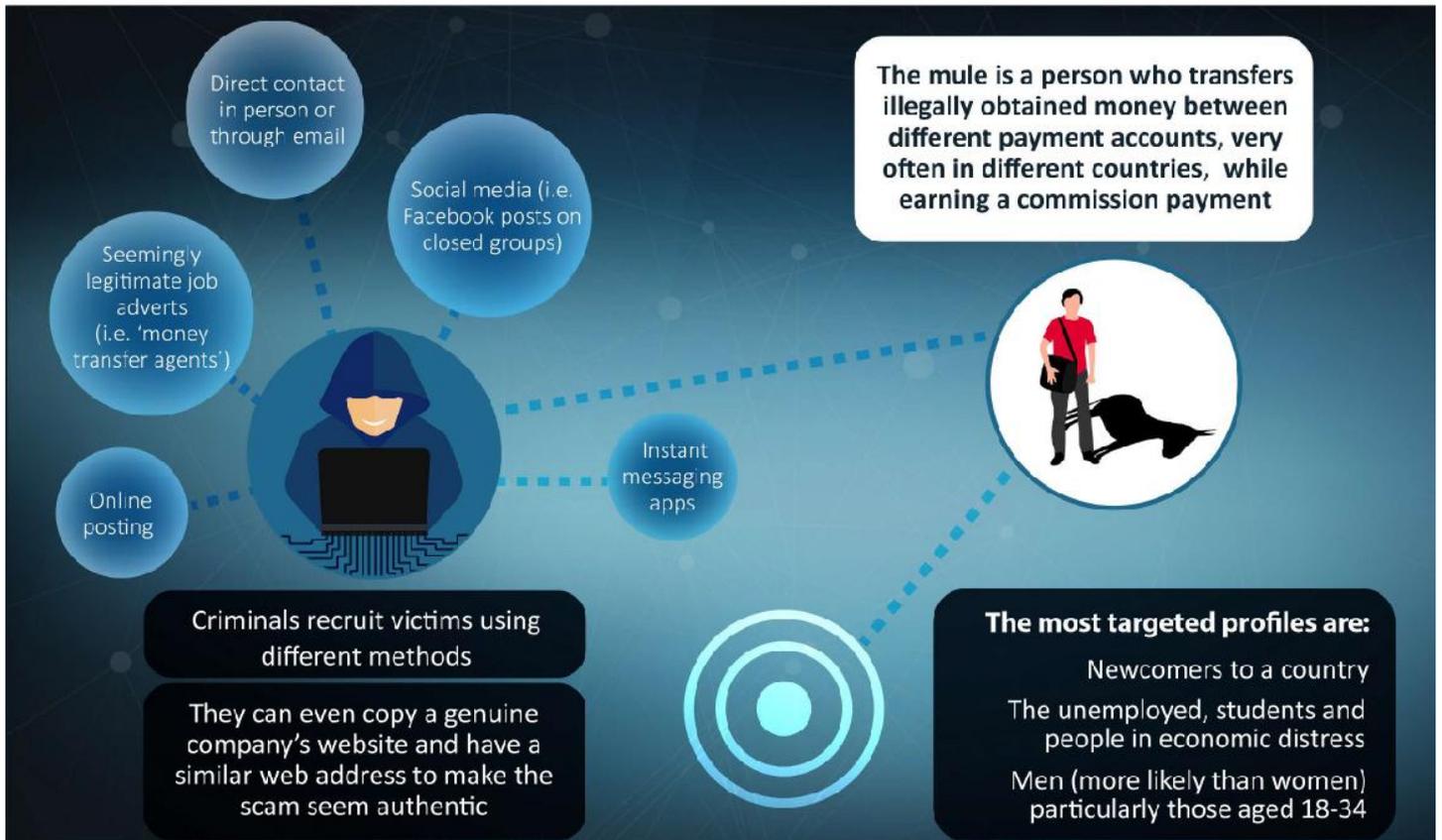


## MONEY MULING

Public awareness and prevention

More than 90% of money mule transactions identified through the European Money Mule Actions are linked to cybercrime. The illegal money often comes from criminal activities like phishing, malware attacks, online auction fraud, e-commerce fraud, business e-mail compromise (BEC) and CEO fraud, romance scams, holiday fraud (booking fraud) and many others.

# MONEY MULING



### WHAT IS MONEY MULING?

- Money muling is a type of money laundering. A money mule is a person who receives money from a third party in their bank account and transfers it to another one or takes it out in cash and gives it to someone else, obtaining a commission for it.
- Even if money mules are not directly involved in the crimes that generate the money (cybercrime, payment and on-line fraud, drugs, human trafficking, etc.), they are accomplices, as they launder the proceeds of such crimes. Simply put, money mules help criminal syndicates to remain anonymous while moving funds around the world.



## FLYERS

- › [Job offers](#)
- › [Students](#)
- › [People in economic hardship](#)

## POSTERS

- › [#DontbeaMule](#)
- › [#Easymoney](#)
- › [Consequences can be severe](#)
- › [Ignorance is no excuse](#)
- › [Money laundering is a crime](#)

## PUBLIC SERVICE ANNOUNCEMENT

- › [US FBI](#)

### HOW ARE MONEY MULES RECRUITED?

- › Seemingly legitimate job offers (e.g. 'money transfer agents') announced via online job forums, emails, social media (e.g. Facebook posts in closed groups, Instagram, Snapchat) or pop-up ads.
- › Direct messages sent through instant messaging apps (e.g. WhatsApp, Viber, Telegram) or by email.
- › Directly in person, on the street.

### WHO ARE THE MOST TARGETED INDIVIDUALS?

- › Newcomers to the country (often targeted soon after arrival) and unemployed people, students and those in economic hardship.
- › The most likely targets are people under 35 years old. Recently, criminal groups have begun recruiting younger generations (from 12 to 21 years old).

### WHAT ARE THE WARNING SIGNS?

The following characteristics do not necessarily indicate money mule solicitation, but they are commonly used.

#### FAKE JOB OFFERS

- › Money mule adverts can copy a genuine company's website and have a similar web address in order to make the scam seem authentic.
- › Emails with fake job offers are often awkward and badly written. The sender's email address is likely to be from a free web-based service (Gmail, Yahoo!, Windows Live Hotmail, etc.) which does not match the company name.
- › Money mule adverts normally state that they are an overseas company seeking 'local/national representatives' or 'agents' to act on their behalf for a period of time, sometimes to avoid high transaction fees or local taxes.
- › The position involves transferring money or goods.
- › The specific job duties are not described.
- › The position does not list educational or experience requirements.
- › All interactions and transactions will be done online. The offer promises significant earning potential for little effort.
- › The nature of the work of the fake company can vary, but the specifics of the job being advertised always include using your bank account to move money.

#### INSTANT CASH

- › Someone you do not know asks you to move their money through your bank account and offers you a cut.
- › The contact is established in person, through social media networks or instant messaging apps.
- › The opportunity to make easy money is presented as having no risks, using expressions such as 'legit money', '100% guaranteed' and 'same day cash'.
- › You are told what to do and how much others have already earned for doing the same.
- › The reason why this is needed can vary, but you will always be requested to give your bank account number.

**! Remember:** illegal money will come and go through your bank account, but in the end the responsibility will stay with you.

### HOW TO FIGHT MONEY LAUNDERING?

- › Never give your bank account or any other personal details to anyone unless you know and trust them.
- › Secure your bank cards. Do not disclose your online banking login details, PIN, CVV number, etc.
- › Be very cautious of unsolicited emails or offers made over social media or in person, promising easy money.
- › Ignore any job offer involving money transfers through your bank account, regardless of how authentic they may seem. If an opportunity sounds too good to be true, it probably is.

## WHAT TO DO?

- › If you have received emails of this type do not respond to them and do not click on any links they contain. Inform the police instead.
- › Stay alert for job ads and social media posts that promise easy money. Always report the account to the platform provider in order to be taken down and prevent other people from falling for the scam.
- › If you happen to receive an offer in person, decline it and report it to the police.
- › If you suspect that you are caught up in a money mule or money laundering scheme, stop transferring money immediately, notify your bank or payment provider, and report it to your national police. You could help prevent other people from becoming money mules and even help catch the criminals.

### Download the Money Mule posters and flyers in your language (PDF)

#### Posters

EU: Austria - [DE](#) | Australia - [EN](#) | Belgium - [FR](#) [NL](#) | Bulgaria - [BG](#) | Croatia - [HR](#) | Czech Republic - [CS](#) | Denmark - [DA](#) | Estonia - [ET](#) | Finland - [FI](#) | France - [FR](#) | Germany - [DE](#) | Greece - [EL](#) | Hungary - [HU](#) | Ireland - [EN](#) | Italy - [IT](#) | Luxembourg - [DE](#) [EN](#) [FR](#) | Latvia - [LV](#) | Malta - [MT](#) | Moldova - [RO](#) | Netherlands - [NL](#) | Norway - [NO](#) | Poland - [PL](#) | Portugal - [PT](#) | Romania - [RO](#) | Serbia - [RS](#) | Slovakia - [SK](#) | Slovenia - [SL](#) | Spain - [ES](#) | Sweden - [SE](#) | Switzerland - [DE](#) [FR](#) | United Kingdom - [EN](#) | Ukraine - [UKR](#) | USA - [EN](#) | Flyers

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CRIME AREAS

[Forgery of money and means of payment](#) · [Money Muling](#) · [Economic Crime](#)

TARGET GROUPS

[General Public](#) · [Press/Journalists](#)

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