

Money mules are people who, often without knowing it, have been recruited as money laundering intermediaries for criminals and criminal organisations.

The money mules transfer stolen funds between accounts, often in different countries, on behalf of others.

After receiving stolen money into their account, they are asked to withdraw it and wire the money to a different account, which is often one overseas. Mules sometimes keep some of the money for themselves as commission.

Even if money mules are unaware that the money they're transferring was stolen, they have played a crucial role in fraud and money laundering. As such, they can be prosecuted and could face prison, a fine or community service.

Criminals will often use fake job adverts, or create social media posts about opportunities to make money quickly, in order to recruit potential money mules.

## COORDINATED ACTION

A 2016 investigation supported by Europol, Eurojust and others found that more than 90 % of money-mule transactions are linked to cybercrime. The illegally obtained money often comes from phishing, malware attacks, online shopping/e-commerce fraud, payment card fraud, and sophisticated online fraud.

As a result of that investigation, law enforcement agencies and judicial authorities from Belgium, Denmark, Greece, the Netherlands, Romania, Spain, Portugal and the United Kingdom joined forces in the first coordinated European action against money muling.

Over the course of a week, Europol's European Cybercrime Centre (EC3) and the Joint Cybercrime Action Taskforce (J-CAT), together with Eurojust and the European Banking Federation (EBF), provided operational and analytical support to the authorities involved.

The operation led to the identification of nearly 700 money mules across Europe. Police interviewed 198 suspects and made 81 arrests.

With the support of over 70 banks, the authorities were able to identify over 900 victims of these money mules or the criminals they work with.

The operation was part of the European Money Mule Action (EMMA), a pilot project conducted as part of the EMPACT Cybercrime Payment Fraud Operational Action Plan that targets combat online and payment card fraud.

EMMA, modelled on a project that has been successfully deployed in recent years in the Netherlands, builds on effective partnerships among the police, prosecutors and the banking sector at the national and international levels.

Europol has published a poster and a flyer, available in six languages, with tips on how to avoid becoming a money mule.

NUMBER OF ITEMS FOUND: 18

SEARCH



TYPE

Article/Story, Event, How-To Guide, Landing Page, Multimedia, News/Press Release, Operation, Page, Publication/Document



TARGET GROUP



SEARCH

CLEAR ALL



ANNUAL REVIEW

27  
Sep  
2016



## THE RELENTLESS GROWTH OF CYBERCRIME

NEWS/PRESS RELEASE



## EUROPEAN CYBERCRIME CENTRE - EC3

01  
Mar  
2016

Direct contact  
in person or  
through email

The mule is a person who transfers  
illegally obtained money between  
different payment accounts, very

## MONEY MULE FLYERS

PUBLICATION/DOCUMENT

# MONEY MULING

## MONEY MULING

HOW-TO GUIDE

01  
Mar  
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## MONEY MULE POSTERS

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