

178 ARRESTS IN SUCCESSFUL HIT AGAINST MONEY MULING

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[Press Release](#)



Supported by Europol's [European Cybercrime Centre \(EC3\)](#) and the [Joint Cybercrime Action Taskforce \(J-CAT\)](#), as well as [Eurojust](#) and the [European Banking Federation \(EBF\)](#) the second coordinated European Money Mule Action (EMMA) culminated in the arrest of **178** individuals. Law enforcement agencies and judicial authorities from Bulgaria, Croatia, France, Germany, Greece, Hungary, Italy, Latvia, Moldova, the Netherlands, Poland, Portugal, Romania, Spain, United Kingdom, Ukraine, the United States Federal Bureau of Investigation (FBI) and United States Secret Service participated in the international operation.

Across Europe, **580** money mules were identified and the national law enforcement agencies interviewed **380** suspects in the course of the action week (14-18 November 2016), with overall reported losses amounting to **EUR 23 million**. During the week of the joint action, Europol and Eurojust set up a command post and a judicial coordination centre to assist the national authorities, cross-check all incoming data against the databases and collect intelligence for further analysis. Europol also deployed mobile offices to Italy and Romania. The successful hit on this wide-spread crime was supported by **106** banks and private partners.

The second EMMA action week is the continuation of a project conducted under the umbrella of the [EMPACT](#) Cybercrime Payment Fraud Operational Action Plan¹. This priority area targets perpetrators of online and payment card fraud. From all reported money mule transactions in the

scope of this operation, 95% were linked to cyber-enabled criminal activity.

[Money mules](#) are people who have been recruited as money laundering intermediaries for criminals and criminal organisations².

After receiving the illegally obtained funds into their accounts, the individuals acting as money mules are asked to wire the money to a different account. These schemes are often disguised as legitimate job opportunities and the mules may keep some of the money for themselves as a commission.

Money mules play a crucial role in money laundering as criminal networks gain access to the stolen goods or funds without revealing their identity. As such, they could face a prison sentence, a fine, community service or the refund of the received proceeds to the victims. Think you are part of such a scheme? Find out what the signs are [on our webpage](#).

Building on the success of the [first EMMA operation](#), the second coordinated action banded together new partners among the police, judicial bodies as well as the banking sector. Starting today, the fight against money muling is underscored by a four-day prevention campaign in the participating countries. The multilingual communication campaign aims to raise awareness about the consequences of this crime³ both to the international, as well as the national audiences.

Steven Wilson, Head of Europol's European Cybercrime Centre, said: "The European Money Mule Action is a successful example of public-private cooperation at the closest level. The results of this second edition demonstrate a very strong connection between cybercrime and the illegal transactions identified. Law enforcement, judges and prosecutors working together with the banking partners can crack down on extensive criminal networks either knowingly acting as money mules or misusing people who are duped into facilitating financial and other forms of crime. Furthermore, education also remains a powerful tool for law enforcement: EMMA has now grown in participation, bringing the awareness campaign to a larger public."

Michèle Coninx, President of Eurojust, said: "To effectively tackle money mules, we need seamless cross-border cooperation among judicial and law enforcement authorities with the private actors. It is important to understand that money laundering may on the surface seem to be a small crime, but is orchestrated by organised crime groups, that is what we need to inform the public about. Therefore, the European Money Mule Action II is paramount to stop people being lured and recruited into aiding serious crime, to break this crime link, by being aware of who is behind this type of crime."

Koen Hermans, Assistant to the National Member for the Netherlands, commented: "As money mules are an essential chain in every financial cybercrime criminal organisation, it is of the utmost importance to target these individuals as well. The critical success factor in this highly effective money mule action is the close cooperation between private, law enforcement and judicial actors, in order to deter offenders in Europe, and thereby reduce crime."

Keith Gross, Chair of the European Banking Federation Cyber Security Working Group, said: "EMMA is now seen as a benchmark and a prime example of how law enforcement agencies, the financial sector and other key stakeholders join forces in tackling the illegal activity of money muling across Europe. This initiative can only go from strength to strength as more and more countries participate strategically and operationally."

Follow the EMMA prevention campaign here:

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[1] EMPACT (European Multidisciplinary Platform against Criminal Threats) is the EU's multi-annual policy cycle.

[2] The funds often come from phishing, malware attacks, on-line shopping/e-Commerce fraud, payment card fraud, business e-mail compromise (BEC), online fraud, and others.

[3] By agreeing to these illegal schemes the money mules risk the loss of their own personal information to the criminals, as well as long-term impacts on their bank accounts and credit scores, financial accountability for the crime committed and criminal charges.

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