
EUROPE-WIDE ACTION TARGETS MONEY MULE SCHEMES

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[Press Release](#)

From 22 to 26 February 2016, law enforcement agencies and judicial bodies from Belgium, Denmark, Greece, the Netherlands, the United Kingdom, Romania, Spain and Portugal - with further support from Moldova and other countries - joined forces in the first coordinated European action against money muling. The operation was also supported by Europol, Eurojust and the European Banking Federation (EBF).

During the week, Europol's [European Cybercrime Centre](#) (EC3) and the [Joint Cybercrime Action Taskforce](#) (J-CAT), together with Eurojust and EBF, provided operational and analytical support to the involved partners. As a result of the operation, nearly 700 money mules were identified across Europe and 81 individuals were arrested after 198 suspects were interviewed by law enforcement agencies. With the support of over 70 banks, significant financial losses were discovered and prevented, and over 900 victims of this crime were identified. More than 90% of the reported money mule transactions were linked to cybercrime. [1]

Europol's EC3 and Eurojust organised three operational and coordination meetings in The Hague to discuss the unique approach of each Member State to tackle money muling in their respective countries. During the action days, Europol deployed a mobile office to provide support to the Romanian authorities. The command centre was set up by Europol in cooperation with Eurojust to assist the national authorities, cross-check all incoming data against the Agency's databases and collect intelligence for further analysis.

Money mules are individuals recruited by criminal organisations to receive and transfer illegally obtained money between bank accounts and/or countries. Through the money mules, the criminals gain access to the stolen goods or funds without revealing their identity. These fraudulent schemes are often advertised through online postings and social media as seemingly legitimate job opportunities.

The recruited individuals may be willing participants, however some are unaware that their actions foster the cycle of criminal activity. Money mules may also help perpetuate other crimes beyond money laundering as the stolen money might go towards funding other forms of organised crime, such as drug dealing and human trafficking.

The European Money Mule Action (EMMA) is a pilot operational project under the flag of

EMPACT[2] Cybercrime Payment Fraud Operational Action Plan, designed to combat online and payment card fraud. EMMA is modelled after a Dutch example successfully employed in recent years in the Netherlands. This action builds upon the effective partnership between the police, the prosecution and the banking sector at the national as well as the international level.

This successful multisectoral action against money muling marks the kick-off of a prevention campaign in all the participating countries in order to raise awareness about this criminal phenomenon and its consequences. In a number of countries the consequences for acting as a money mule can be severe. 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.

Read more about [money mulling](#) on our dedicated page

Rob Wainwright, Europol's Director said, "The European Money Mule Action is recognition on all sides that public-private partnerships based on mutual trust and effective reporting mechanisms are the way forward to combat financial crime. This international operation is ambitious: beyond showing the excellent cooperation between law enforcement, judicial and the banking partners, it also emphasises that prevention is an essential part of our work. These individuals recruited as money mules are duped by criminals to launder funds with the promise of easy money. Uncovering the depth of these schemes and informing the public about how these criminals operate are also our responsibility to prevent the criminals from taking advantage of unsuspecting people."

Wim Mijs, Chief Executive of the European Banking Federation said, "This action is the fruit of intense cooperation between crime-fighters and the banking sector. It shows how a public-private partnership can be successful when it is based on trust, feedback and follow-up. Criminals know no borders, and that means that international cooperation between banks and law enforcement bodies is essential. As banking sector we are fully committed to the fight against money laundering."

Michèle Coninx, President of Eurojust and national member for Belgium commented; "To effectively tackle this problem it is imperative to have close cooperation among legal and judicial authorities and private actors. It is notable that money laundering can extend to a wide range of very serious organised crimes and organised crime groups. Therefore, the European Money Mule Action is of the utmost importance. This vicious circle, luring people into facilitating serious crime, has to be broken. We must hit hard when people are being recruited to act as mules."

Koen Hermans, Assistant to the National Member of the Netherlands, underlined; "This very successful money mule action paves the way for future similar ground breaking operations; where we put an end to the criminal activities at an early stage. The critical point in this case is to cooperate not only between judicial and law enforcement authorities, but between private, judicial and law enforcement actors. This way, we can effectively reduce crime in Europe."

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[1] The illegally obtained funds often come from phishing, malware attacks, on-line shopping/e-Commerce fraud, payment card fraud, sophisticated Nigerian on-line fraud, and others.

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

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