MONEY MULING

The mule is a person who transfers illegally obtained money between different payment accounts, very often in different countries, while earning a commission payment.

Criminals recruit victims using different methods:
- Direct contact in person or through email
- Social media (i.e. Facebook posts on closed groups)
- Instant messaging apps
- Online posting
- Seemingly legitimate job adverts (i.e. ‘money transfer agents’)

They can even copy a genuine company’s website and have a similar web address to make the scam seem authentic.

The most targeted profiles are:
- Newcomers to a country
- The unemployed, students and people in economic distress
- Men (more likely than women) particularly those aged 18-34

WARNING SIGNS TO LOOK FOR:
- Unsolicited emails or contact over social media promising easy money
- Job opportunities offering significant money for little to no effort without listing education or experience requirements
- Job duties are not described, except using your bank account to move money around
- All interactions and transactions regarding this job will be done online
- Adverts claiming to be an overseas company seeking ‘local/national agents’ to act on their behalf
- An e-mail address associated with the offer using web-based services (Gmail, Yahoo!, Hotmail, etc.) instead of an organisation-based domain
- Poor sentence structure with grammatical and spelling mistakes

WHAT CAN YOU DO?
- If you have received suspicious e-mails, do not answer them or click on any links
- Check the details of any company that makes you a job offer (particularly if located overseas)
- Never provide your bank account details to anyone unless you know and trust them
- If you think you are involved in a money muling scam, stop transferring money immediately. Notify your bank, the service you used to conduct the transaction, and your national police

#dontbeaMule

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