

Federal Bureau of Investigation Public Service Announcement

Complicity

Money mules can be categorized into three main groups: unwitting/unknowing, witting, and complicit.

Unwitting or **unknowing** mules are not aware that they are involved in a bigger criminal scheme. These individuals are typically recruited via romance scams¹ and are asked to receive funds into a personal bank account. The money mule is told to keep a portion of the funds that they receive as a gift or payment for their trouble. Generally, these individuals genuinely believe that they are helping someone who is acting as their romantic partner or employer².

Witting mules ignore warning signs of criminal activity or are willfully blind to the financial activity they are participating in. They may have received warnings from bank personnel but continue to open multiple accounts. These individuals generally begin as an unwitting mule.

Complicit mules are aware of their role as a money mule and complicit in the larger criminal scheme. They might regularly open bank accounts at various institutions with the intention of receiving illicit funds. They may also openly advertise their services as a money mule and actively recruit others.

Whether aware or not, money mules facilitate the laundering of criminally derived money.

Consequences for Acting as a Money Mule

Individuals acting as money mules are putting themselves at risk for identity theft, personal liability, negative impacts on credit scores, and the inability to open bank accounts in the future. Furthermore, they and their families could be threatened by criminals with violence or be physically attacked if they do not continue to work as a money mule.

In addition, these individuals face prison sentence, a fine or community service.

¹ Reference Federal Bureau of Investigation Money Mule Awareness Booklet July 2019

² Reference PSA I-0805-19-PSA Cyber Actors use Online Dating Sites to Conduct Confidence/Romance Fraud and Recruit Money Mules

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Tips for Protection

If you believe you are being used as a money mule:

1. **STOP** communicating with the suspected criminal
2. **STOP** transferring funds or items of value
3. Maintain receipts, contact information, and communications (emails, text messages, voicemails) so the information may be passed to law enforcement
4. Notify Law Enforcement
5. Notify your bank or payment provider

To prevent yourself from being recruited as a money mule:

- Do not accept job offers that ask you to receive company funds into your personal account or ask you to open a business bank account
- Be suspicious if a romantic partner asks you to receive or transfer funds from your account
- Do not provide your financial details to someone you do not know
- Conduct online searches to corroborate any information provided to you

For additional information on Money Mules, please view:

FBI Money Mule Awareness Booklet:

<https://www.fbi.gov/file-repository/money-mule-awareness-booklet.pdf/view>

Europol public awareness and prevention guide on Money Muling:

<https://www.europol.europa.eu/activities-services/public-awareness-and-prevention-guides/money-muling>

For additional information on internet-enabled crime, please visit:

<https://www.fbi.gov>

<https://www.ic3.gov/media>

<https://www.europol.europa.eu>

