

MONEY MULING

Direct contact
in person or
through email

Social media (i.e.
Facebook posts on
closed groups)

Seemingly
legitimate job
adverts
(i.e. 'money
transfer agents')

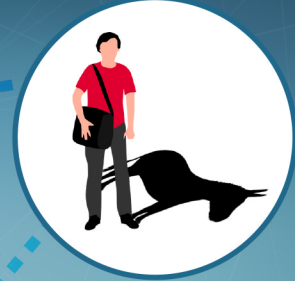
Online
posting

Instant
messaging
apps

Criminals recruit victims using
different methods

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

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



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



Acting as a money mule is illegal
and allows organised crime
groups to launder and move
funds around the world easily

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

