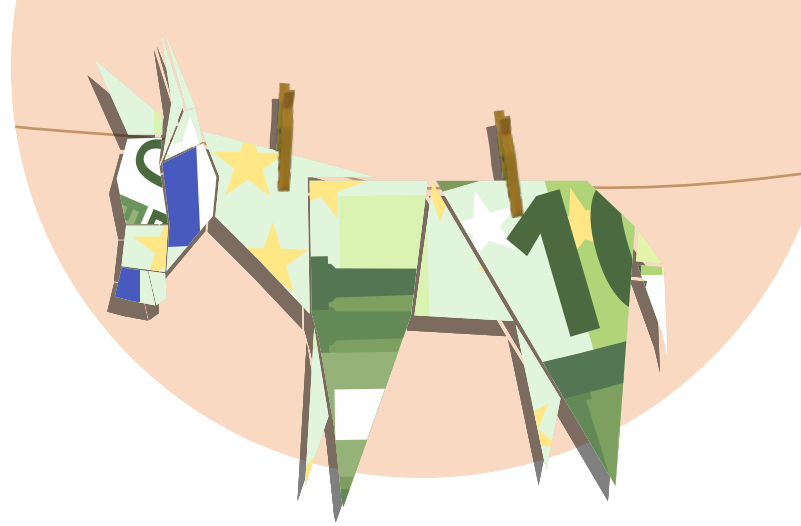









MONEY MULING



A way to launder money

A money mule is a person who transfers money (digitally or in cash) received from a third party to another one, obtaining a commission for it.

WARNING SIGNS




-  Unsolicited contact promising easy money.
-  Job adverts from overseas companies seeking 'local/national agents' to act on their behalf.
-  Poor sentence structure with grammar mistakes.
-  The sender's email address is likely to use a free web-based service (Gmail, Yahoo!, Hotmail, etc.) not matching the company's name.
-  No education or experience requirements listed.
-  All interactions and transactions regarding the job will be done online.
-  The specifics of the job always include using your bank account to move money.

Methods used by criminals to recruit mules:

- ▶ direct contact in person or through email
- ▶ instant messaging (e.g. WhatsApp, Viber, Telegram)
- ▶ social media (e.g. Facebook, Instagram)
- ▶ online pop-up ads

! In order to make the scam authentic, they can copy a genuine company's website with a similar URL.

Most targeted people:

-  People under 35, including minors
-  Newcomers to a country
-  Unemployed, students and people in economic distress

PREVENTION TIPS

- ▶ Research any company or person that offers you a job.
- ▶ Never provide your bank account to anyone unless you know and trust them.
- ▶ Decline any easy money offers. If it sounds too good to be true, it probably is.

What can you do?

If you think you are involved in a money mule scheme, stop transferring money immediately. Notify your bank or payment provider and report it to your national police.

#dontbeaMule