

# How We Can Help You

- Scams and Safety
- Victims
- Students
- Parents, Caregivers, Teachers
- Businesses
- Law Enforcement
- More FBI Services and Information
- More

## Money Mules

A money mule is someone who transfers or moves illegally acquired money on behalf of someone else.

Criminals recruit money mules to help launder proceeds derived from online scams and frauds or crimes like human trafficking and drug trafficking. Money mules add layers of distance between crime victims and criminals, which makes it harder for law enforcement to accurately trace money trails.

Money mules can move funds in various ways, including through bank accounts, cashier's checks, virtual currency, prepaid debit cards, or money service businesses.

Some money mules know they are supporting criminal enterprises; others are unaware that they are helping criminals profit.

Money mules often receive a commission for their service, or they might provide assistance because they believe they have a trusting or romantic relationship with the individual who is asking for help.

If you are moving money at the direction of another person, you may be serving as a money mule.

### Types of Money Mules

**Unwitting or unknowing** money mules are unaware they are part of a larger scheme.

- Often solicited via an online romance scheme or job offer
- Asked to use their established personal bank account or open a new account in their true name to receive money from someone they have never met in person
- May be told to keep a portion of the money they transferred
- Motivated by trust in the actual existence of their romance or job position

**Witting** money mules ignore obvious red flags or act willfully blind to their money movement activity.

- May have been warned by bank employees they were involved with fraudulent activity
- Open accounts with multiple banks in their true name
- May have been unwitting at first but continue communication and participation
- Motivated by financial gain or an unwillingness to acknowledge their role

**Complicit** money mules are aware of their role and actively participate.

- Serially open bank accounts to receive money from a variety of individuals/businesses for criminal reasons
- Advertise their services as a money mule, to include what actions they offer and at what prices. This may also include a review and/or rating by other criminal actors on the money mule's speed and reliability.
- Travel, as directed, to different countries to open financial accounts or register companies
- Operate funnel accounts to receive fraud proceeds from multiple lower level money mules
- Recruit other money mules
- Motivated by financial gain or loyalty to a known criminal group

### Protect Yourself

Criminals often target students, those looking for work, or those on dating websites, but anyone can be approached to be a money mule.

- Perform online searches to check the legitimacy of any company that offers you a job.
- Do not accept any job offers that ask you to use your own bank account to transfer money. A legitimate company will not ask you to do this.
- Be wary if an employer asks you to form a company to open up a new bank account.
- Be suspicious if an individual you met on a dating website wants to use your bank account for receiving and forwarding money.
- Never give your financial details to someone you don't know and trust, especially if you met them online.

### Signs of a Money Mule Scam

#### Work-from-Home Job Opportunities

- You received an unsolicited email or social media message that promises easy money for little or no effort.
- The "employer" you communicate with uses web-based email services (such as Gmail, Yahoo, Hotmail, Outlook, etc.).
- You are asked to open a bank account in your own name or in the name of a company you form to receive and transfer money.
- As an employee, you are asked to receive funds in your bank account and then "process" or "transfer" funds via: wire transfer, ACH, mail, or money service business (such as Western Union or MoneyGram).
- You are allowed to keep a portion of the money you transfer.
- Your duties have no specific job description.

#### Dating and Social Media Sites

- An online contact or companion, whom you have never met in person, asks you to receive money and then forward these funds to one or more individuals you do not know.

#### Cryptocurrency Kiosks

- You are directed to deposit cash into one or more cryptocurrency kiosks.

### Consequences of Being a Money Mule

Acting as a money mule is illegal and punishable, even if you aren't aware you're committing a crime.

If you are a money mule, you could be prosecuted and incarcerated as part of a criminal money laundering conspiracy. Some of the federal charges you could face include mail fraud, wire fraud, bank fraud, money laundering, and aggravated identity theft.

Serving as a money mule can also damage your credit and financial standing. Additionally, you risk having your own personally identifiable information stolen and used by the criminals you are working for, and you may be held personally liable for repaying money lost by victims.

### News and Resources

Learn more about money mule awareness and prevention from our partners:

- Department of Justice
- Federal Trade Commission
- Europol

#### Stories



#### News

- 06.17.2024 U.S. Attorney's Office Recognizes World Elder Abuse Awareness Day
- 06.15.2024 Acting United States Attorney Joshua S. Levy Recognizes World Elder Abuse Awareness Day
- 06.14.2024 U.S. Attorney for the Eastern District of Virginia Recognizes World Elder Abuse Awareness Day
- 05.17.2024 U.S. Attorney's Office and Law Enforcement Partners Take Action Against Money Mules in Order to Disrupt Transnational Fraud Schemes and Educate the Public
- 08.17.2023 Money Mule Scheme Targets Teenagers and Young Adults
- 05.22.2023 U.S. Law Enforcement Disrupts Networks Used to Transfer Fraud Proceeds, Taking Over 4,000 Actions in Fifth Campaign
- 02.28.2023 Local Woman Indicted in Romance Scam

- Overview
- Types
- Protect Yourself
- Signs of a Money Mule Scam
- Consequences of Being a Money Mule
- Report Money Mule Scams
- Resources



#### Report Money Mule Scams

Report money mule scams to [ic3.gov](https://ic3.gov), the FBI's Internet Crime Complaint Center (IC3).

#### Most Wanted

- Ten Most Wanted
- Fugitives
- Terrorism
- Kidnappings / Missing Persons
- Seeking Information
- Bank Robbers
- ECAP
- VICAP
- FBI Jobs
- Submit a Tip
- Crime Statistics
- History
- FOIPA
- Scams & Safety
- FBI Kids

#### News

- Stories
- Videos
- Press Releases
- Speeches
- Testimony
- Podcasts and Radio
- Photos
- Espanol
- Apps
- How We Can Help You
- Law Enforcement
- Victims
- Parents and Caregivers
- Students
- Businesses
- Safety Resources
- Need an FBI Service or More Information?

#### What We Investigate

- Terrorism
- Counterintelligence
- Cyber Crime
- Public Corruption
- Civil Rights
- Organized Crime
- White-Collar Crime
- Violent Crime
- WMD
- About
- Mission & Priorities
- Leadership & Structure
- Partnerships
- Community Outreach
- FAQs

#### Contact Us

- Field Offices
- FBI Headquarters
- Visit the FBI Experience
- Overseas Offices
- Additional Resources
- Accessibility
- eRulemaking
- Freedom of Information / Privacy Act
- Legal Notices
- Legal Policies & Disclaimers
- Privacy Policy
- USA.gov
- White House
- No FEAR Act
- Equal Opportunity

