U.S. Department of Justice

Federal Bureau of Investigation

Money laundering, Forfeiture and Bank Fraud Unit

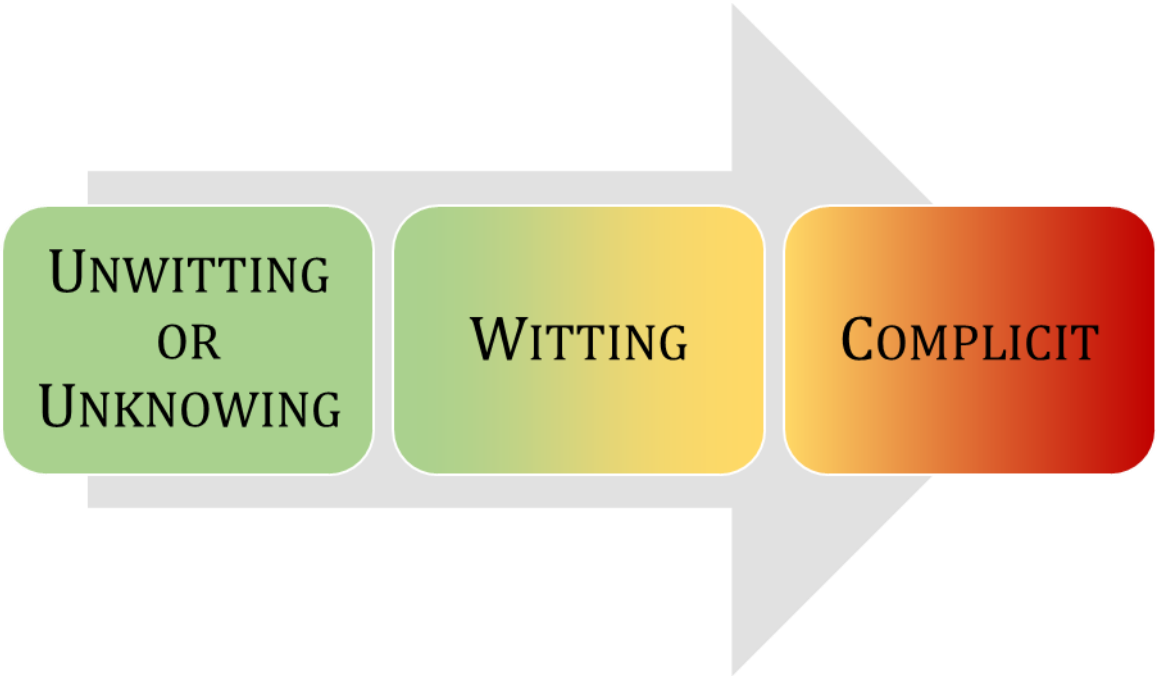
Money Mule Awareness

To report fraudulent activity, contact your nearest FBI field office.

What is a Money Mule?

A money mule is someone who transfers illegally acquired money on behalf of or at the direction of another. Criminals recruit mules to move money electronically through bank accounts, in person, or through a variety of other methods. Once received, the mule will wire the money into a third party bank account; "cash out" the money received, possibly via several cashier's checks; convert the money into a virtual currency; or conduct a combination of these actions. Money mules are inherently dangerous, as they are added layers to the money trail from a victim to a criminal actor.

The Money Mule Complicity Spectrum



Unwitting or Unknowing

Individuals unaware they are part of a larger scheme.

- Often solicited via an online romance scheme or online job scheme.
- 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.
- May be told to keep a portion of the money they transferred.
- Motivation: Trust in the actual existence of their romance or job position.

Witting

Individuals who choose to ignore obvious red flags or act willfully blind to their money movement activity; however, continue acting in this capacity.

- May open bank accounts with multiple banks in their true name.
- May have been warned by bank employees they were involved with fraudulent activity.
- Possibly unwitting at first, but continued communication and participation.
- Will likely retain a portion of the money transferred.
- Motivation: Possibly financial gain or an unwillingness to acknowledge their role.

Complicit

Individuals aware of their role as a money mule and complicit in the larger criminal schemes.

- Serially open bank accounts to receive money from a variety of unknown individuals or businesses for known criminal or suspected criminal reasons.
- Possibly advertise their services as a money mule on the Darknet, 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.
- May travel, as directed, to different countries to open financial accounts or register companies.
- May operate funnel accounts to receive fraud proceeds from multiple lower level money mules.
- May try to recruit other money mules.
- Motivation: Dependent on their financial gain or their loyalty to a known criminal group.

Money Mule Indicators

You may be a money mule if….

- You received an unsolicited email or contact over social media promising easy money for little to no effort.
- The “employer” you communicate with uses web-based services such as (Gmail, Yahoo Mail, Hotmail, or Outlook).
- You are asked to open up 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 funds" or "transfer funds" via a variety of means to include: wire transfer, ACH, mail, or money service business (Western Union or MoneyGram).
- You are allowed to keep a portion of the money you transfer.
- Your duties have no specific job description.
- Your online companion, whom you have never met in person, asks you to receive money and, subsequently, forward these funds to an individual you do not know.

Where are money mules recruited?

- Online job websites
- Online dating websites
- Social networking websites
- Online classifieds

Where does the money come from?

Criminals obtain money through various illegal acts. Some of the common criminal activities are:

- Internet-Enabled Frauds:
  - Business Email Compromise Scams
  - Online Job Scams
  - Work-from-Home Scams
  - Romance Scams
  - Mystery Shopper Scams
  - Advance Fee Scams
  - Reshipping Scams
  - Grandparent Scams
- Drug Trafficking
- Human Trafficking

More details about the above mentioned scams can be found on our website: **www.FBI.gov**

Potential Consequences for Money Mules

Money mules help criminals and criminal organizations launder their proceeds derived from criminal activities, by adding layers of recipients to the money trail. These layers complicate and negatively impact the FBI's ability to accurately trace the money from a specific victim to a criminal actor. The money mule is part of the criminal money laundering conspiracy and potentially faces the following consequences:

- **Prosecution and incarceration** – Money mules may be prosecuted by law enforcement for participating in criminal activities and sentenced to jail time.

- **Compromised personal identifiable information** – Money mules' own personally identifiable information may be stolen by the very criminals they are working for and used for other criminal activities.

- **Personal liability** – Money mules may be held personally liable for repaying the money lost by victims.

- **Negative impact on credit** – Money mule activities may result in negative credit ratings.

- **Inability to open bank accounts** – Money mule activities may result in banks refusing to open bank accounts in the future.

Federal Violations and Penalties

Mail Fraud | 18 USC § 1341

Maximum 20 years' imprisonment and/or $250,000 fine.
If financial institution is affected - maximum $1 million fine or 30 years imprisonment or both

Wire Fraud | 18 USC § 1343

Maximum 20 years' imprisonment
If financial institution is affected - maximum $1 million fine or 30 years' imprisonment or both

Bank Fraud | 18 USC § 1344

Maximum $1 million fine or 30 years' imprisonment or both

Money Laundering | 18 USC § 1956

Maximum $500,000 or maximum 20 years' imprisonment or both

Money Laundering | 18 USC § 1957

Maximum $250,000 or maximum 10 years' imprisonment or both

Prohibition of Unlicensed Money Transmitting Businesses | 18 USC § 1960

Maximum 5 years' imprisonment

How to Protect Yourself

- A legitimate company will not ask you to use your own bank account to transfer their money. Do not accept any job offers that ask you to do this.
- Be wary when an employer asks you to form a company in order to open up a new bank account.
- Never give your financial details to someone you don't know and trust, especially if you met them online.
- Be wary when job advertisements are poorly written with grammatical errors and spelling mistakes.
- Be suspicious when the boyfriend/girlfriend you met on a dating website wants to use your bank account for receiving and forwarding money.
- Perform online searches using information from the solicitation emails and contacts.
- Ask the employer, "Can you send a copy of the license/permit to conduct business in my county & state?"

Resources

Addresses for FBI field offices can be located at

https://www.fbi.gov/contact-us

Please report suspicious activity to the following websites:

Internet Crime Complaint Center (IC3)
https://www.ic3.gov

Federal Bureau of Investigation (FBI)
https://www.fbi.gov

Federal Trade Commission
https://www.consumer.ftc.gov

Notes

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