



## **Money Mules**

**Please click and open the hyperlink to watch the short clip -**

<https://www.youtube.com/watch?v=hOLiXY09OzI>

### **What is a mule in crime?**

A money mule, is a person who transfers money acquired illegally (e.g., stolen) in person, through a courier service, or electronically, on behalf of others. Typically, the mule is paid for services with a small part of the money transferred.

For example, you may be asked if you want to earn easy money. You will be paid a small amount of money to provide your bank details and then large sums can be passed through your account. This can be money earned from crime so you are being used as a money mule and committing a crime too!

### **How does mule account work?**

Money mules are a mechanism used to move funds around and create distance from the fund origin. A mule account is either set up with false paperwork using a stolen or manipulated identity, or belongs to a legitimate customer who has allowed criminals to use their account.

### **How do money mules get caught?**

Your bank is able to put a hold on your account if they notice anything unusual taking place.

### **Why do criminals use money mules?**

After money or merchandise has been stolen, the criminal employs a mule to transfer the money or goods, hiding the criminal's true identity and location from the victim of the crime and the authorities.

### **What do you do if you are a money mule?**

What should you do if someone is trying to use you as a money mule? If you get contacted through social media, then immediately report the account for illegal activity, and that will help us to stop someone else falling victim in the future. You can report online on the Metropolitan website or call on 101. You can also report suspected criminal activity online to ActionFraud.