

Someone sending you money? You could be a money mule!



Money mules are people who, at someone else's direction, receive and move money obtained from victims of fraud. Some money mules intentionally help fraudsters. Other money mules do not realize they are involved in illegal activity and believe they are following an employer's directions or participating in a legitimate business. These individuals unwittingly enable fraudsters to harm others.

If something sounds too good to be true, it most likely is. To avoid becoming a money mule, ask yourself these questions before exchanging money with someone:

CAUTION

1 Was the offer of earning money too easy?

You received an unsolicited email or contact over social media, which promises easy money for little or no effort.

You may be referred to as an "employee."

2 Was getting the job too easy?

You were hired without a formal interview process. You were onboarded through social media.

3 What do I do?

You have no written job description that defines your responsibilities and compensation. You don't have a regular pay schedule or rate.

4 Why do I need to deposit money in my account or open a new account?

You are asked to deposit money in:

1. Your existing bank account,
2. A new account in your name or
3. A new account in the name of a company you form. Your "employer" may also request your ID and passcode so they can access the money directly.

5 Who am I sending the money to?

Your online "employer," whom you have never met in person, asks you to forward the funds you received to them or someone you do not know.

6 How am I sending this money?

You are instructed to move the money through a service.

Legitimate payment methods are used by criminals to conduct illegal activities.

Examples include:¹

- Money service businesses (e.g., Western Union, MoneyGram).
- Bank services (e.g., wire transfer, ACH).
- Digital currency/crypto.
- Gift cards.
- Peer-to-peer applications (e.g., PayPal, Venmo, Zelle).
- ATM cash outs.

7 How much can I keep?

You are told to keep a portion of the money you transfer.

You can be prosecuted and incarcerated as part of a criminal laundering conspiracy, even if you are unaware you are committing a crime.

STOP
Being a money mule is illegal.

If you suspect you're a victim, contact HawaiiUSA FCU for guidance on how to report it. (808) 534.4300 or toll-free (800) 379.1300.



About the Alliance Consumer Financial Exploitation Project Team

This project team under the [Payments Innovation Alliance](#), creates educational materials, resources and tools to enable the payments industry to fight financial fraud. The group also works with the financial crimes ecosystem, including law enforcement and consumer advocacy groups, to amplify networking and collaboration.

For more information, please visit nacha.org/consumer-financial-project-team



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