

EUROPEAN MONEY MULE ACTION (EMMA)



#DontbeaMule
Awareness Toolkit

The European Money Mule Action (EMMA) is a multidisciplinary public-private effort aimed at fighting against money mule networks benefiting from various types of criminality, mainly cyber enabled fraud against financial institutions and its customers.

EMMA's main goal is to target money muling through a coordinated law enforcement **operational action** in multiple jurisdictions within the EU and beyond (duration of 3 months), followed by a prevention and **awareness raising campaign** (duration of 1 week) under the common hashtag **#DontbeaMule**.

This toolkit contains a range of information resources to help EMMA supporting partners to raise awareness through their channels. It includes:

- 1.- Information about the campaign
- 2.- Key messages for #DontbeaMule
- 3.- Landing page content
- 4.- Assets
- 5.- Social media
- 6.- Other alternatives to support the campaign

If you have any questions about #DontbeaMule or these resources, please contact maria.sanchez@europol.europa.eu

It is up to the EU Member States, Europol Third Parties and financial institutions to support EMMA, either the operational part, the awareness part, or both.

While every supporting partner will have its own unique approach to help tackle money muling with different activities and actions during the operational months, common communication guidelines are shared to raise awareness among the public in a unified way.

The results from EMMA6 will be announced on **02/12/2020 at 10.00 CET** through a joint press release. On the same date, the #DontbeaMule awareness campaign will be launched.

The draft will be circulated to all participating countries at least 3 working days before the agreed publication date. An updated version including the final figures will be sent out the day before the agreed publication date. You are welcome to translate the content and/or to adjust it with a focus on your national results.

The draft press release is to remain embargoed and the awareness campaign shall not commence before the agreed publication date.

We encourage you to support the # DontbeaMule awareness campaign in the following ways:

- Sharing the EMMA6 joint press release;
- Creating a landing page in your own corporate website with the content provided in section 3;
- Amplifying the suggested messages on social media and/or creating your own ones;
- Sharing the assets on your social media channels.

- #DontbeaMule !
- Acting as a money mule is illegal and punishable, even if done without knowledge.
- Anyone can be approached to be a money mule, including students and people in economic distress.
- There are simple warning signs that can help you identify the scam.
- Being a money mule means that you are cooperating with criminals to launder the profits of their serious, illegal activities.
- Easy money is dangerous money.
- Report it. If you receive a suspicious email or unexpected contact, inform the police.
- **If applicable according to the country legislation - It is not worth it: the consequences can be severe for you.**

The following Europol landing page: <https://www.europol.europa.eu/EMMA>

Includes information on:

- **WHAT IS MONEY MULING?**
- **HOW ARE MONEY MULES RECRUITED?**
- **WHO ARE THE MOST TARGETED INDIVIDUALS?**
- **WHAT ARE THE WARNING SIGNS?**
- **HOW TO FIGHT MONEY LAUNDERING?**
- **WHAT TO DO?**

If technically/legally possible, each supporting partner is invited to reproduce this content within the police/agency corporate website, in the national language.

Where applicable, partners are welcome to make adjustments in the content to better reflect their own national situation (i.e. specific target audience or specific target methods).

Assets – material created before 2019

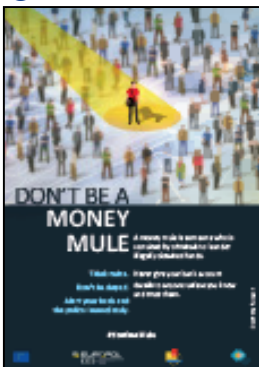
1



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10



11

Don't be a Mule!

If someone asks you to move money through your bank account in exchange for cash, they are asking you to be a money mule.

This is money laundering. It's illegal, and the consequences can be severe for you.

Easy money without effort? Too good to be true!

- A stranger approaches you in person and asks you to move money through your bank account in return for a profit.
- The opportunity to make easy money is presented as risk-free.
- You are told what to do and how much others have already earned for doing the same.
- For different reasons, money launderers will always ask for your bank account number or ask you to open a new one.
- You will be helping criminals to anonymously move illegal funds around the world.

It's not worth it

- You could be physically attacked or threatened with violence if you don't continue to help the criminals.
- You may not be able to receive social benefits in the future.
- You could face a prison sentence, a fine or community service.
- Your bank account can be closed and you won't be able to open a new one.

Don't help criminals

- Never open a bank account at the request of somebody you just met.
- Never provide your bank account details to anyone unless you know and trust them.
- Be cautious of unsolicited offers of easy money. If it sounds too good to be true, it probably is.

Do you think you may be involved in a money muling scheme?

Stop transferring money immediately. Notify your bank or payment provider and your national police. Get help from your local council.

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#DontbeAMule

If someone asks you to move money through your bank account in exchange for cash, then they are asking you to be a money mule.

Consequences can be severe.

Do you think you may be involved in a money muling scheme?

Stop transferring money immediately. Notify your bank or payment provider and your national police. In addition, if the transaction happened through social media, report the account to the platform provider.

Do you think someone you know might be involved in a money muling scheme?

Warn them about the consequences. Urge them to stop and report it to the police as soon as possible.

Methods used by criminals to recruit mules:

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

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.

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#EasyMoney

But at what cost?

Money muling is money laundering. It is a crime. It's not worth it.

#DontbeAMule

14

Don't fall for promises of easy money.

EUROPOL

15 (updated version of n. 5)

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:

- social media (e.g. Facebook, Instagram)
- online pop-up ads

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

The following assets can be downloaded from <https://www.europol.europa.eu/EMMA>

- 1.- Five e-Posters
- 2.- One 60 secs video
- 3.- Five short clips
- 4.- Three information flyers

National versions (including relevant logos) are expected to be available in the following languages and countries (only old material in some cases):

Bulgarian (Bulgaria)

Croatian (Croatia)

Czech (Czech Republic)

Danish (Denmark)

Dutch (Belgium and Netherlands)

English (Australia, Ireland, UK and US Secret Service)

Estonian (Estonia)

Finnish (Finland)

French (Belgium, France, Luxemburg and Switzerland)

German (Austria, Germany, Luxemburg and Switzerland)

Greek (Cyprus and Greece)

Hungarian (Hungary)

Italian (Italy and Switzerland)

Latvian (Latvia)

Lithuanian (Lithuania)

Maltese (Malta)

Norwegian (Norway)

Polish (Poland)

Portuguese (Portugal)

Romanian (Romania and Moldova)

Serbian (Serbia)

Slovak (Slovak Republic)

Slovenian (Slovenia)

Spanish (Spain)

Swedish (Sweden)

Ukrainian (Ukraine)

- No restrictions apply when it comes to printing the material or using it in any given way, as long as the official formats are not edited or altered without Europol permission.
- Once the awareness week finishes, EMMA supporters are warmly invited to continue using the educational products on regular basis, at their own discretion.

#DontbeaMule: Suggested EMMA6 supporting partner Social Media activity. Launches: **02/12/2020**

- The campaign can last as many days as you want. Our suggestion is between 1 and 3 days.
- As possible, always include the official hashtag: #DontbeaMule.
- National translation of the hashtag is allowed, although it is advised to be used together with the English version.
- If needed, link to the Europol landing page: <https://www.europol.europa.eu/EMMA> or to your own page, if there is one available.
- We have prepared a wide range of messages that can be used in any of the social media platforms: Twitter, Facebook, Instagram, LinkedIn, etc.
- The messages cover different aspects of this awareness campaign. The examples can be used as they are, or amended as needed in order to suit your style and/or communications guidelines.
- Alternatively, please feel free to write your own messages.
- The content is provided in English, but you are welcome to translate/adjust it to your national language.
- There is no timetable for the suggested tweets and posts. Please use them at your own convenience.
- Please include the relevant assets (flyer, visuals, gifs, etc.) as suitable.

1. A #moneymule transfers illegally obtained money among different payment accounts on behalf of others. Have you been asked to perform such a task? You are laundering money for criminals! #DontbeaMule *(Suggested image: 5 - 15, 11 or 12)*

2. If you are caught acting as a #moneymule, even if done so unwittingly, you can face:

▼ a prison sentence

▼ a fine

▼ community service

The longer you help the criminals, the more serious the consequences will be for you. Think twice, #DontbeaMule!

(Suggested image: 1, 7 or 13)

3. #DontbeaMule! Be aware of the warning signs:

▼ Unsolicited, too good to be true job opportunities to make #easymoney

▼ #socialmedia profiles and instant messaging apps offering risk free #quickcash

Be wary of such offers & #report any illegal activity to the #police! *(Suggested image: 8, 13 or 14)*

4.

✓ drug dealing

✓ human trafficking

✓ online fraud

are just some of the criminal activities you will help foster if you became a #moneymule. Think twice, #DontbeaMule. *(Suggested image: 2, 6 or 13)*

5. Easy money can be dangerous money. #DontbeaMule!

(Suggested image: 2 or 13)

6.

✓ Have you received a job offer that includes awkward writing and poor sentence structure?

✓ Does the employer claim to be an overseas company seeking local representatives?

Think twice, it may be a scam! #DontbeaMule

(Suggested image: 5 - 15)

7. Do you think that you may have become entangled in a #moneymule scam? #reportit as soon as possible!

▼ To your bank or payment provider

▼ To the police

▼ If the interaction happened through #socialmedia, to the platform

#DontbeaMule

(Suggested image: 3, 11 or 12)

8. Get to know the crime: #moneymuling explained in 60 seconds: *(embed the link to the video in your own language)* #DontbeaMule!

9. #Cybercriminals use various means of communication to recruit #moneymules:

- ▼ seemingly legitimate job adverts
- ▼ direct approach in person or through #email
- ▼ social media
- ▼ instant messaging

Don't be duped, #DontbeaMule: <https://www.europol.europa.eu/EMMA>

(Suggested image: 8)

10.

Criminals will usually target:

- ✓ newcomers to a country
- ✓ students
- ✓ vulnerable people: unemployed or in economic distress

#DontbeaMule, get to know the signs: <https://www.europol.europa.eu/EMMA>

(Suggested image: 5 - 15, 11 or 12)

11. #Winterholidays are around the corner, wouldn't it be great to get some extra money? Watch out for those risk free opportunities to make #quickcash. #Easymoney could mean #moneylaundering. #DontbeaMule *(Suggested image: 12, 13 or 14)*

12. 'Win over 10,000 EUR in 2 steps only! Click below for more details. 100% legit!'

Don't become a link in the #moneylaundering chain. #DontbeaMule *(Suggested image: 12, 13 or 14)*

Although social media is a powerful means of communication, this channel alone cannot be considered enough to reach out to the target audience. Supporting partners are invited to consider other possibilities to communicate the awareness material through more traditional outlets.

Some options could include (the list is not exhaustive):

- Physical distribution of the flyer and posters/clips display at local bank branches and police stations;
- Physical display of posters/flyer at schools, universities and other environments frequented by young people;
- Physical display of posters/flyer at bus/metro and railways stations and even airports;
- Physical distribution of flyers at social centres and councils dealing with people in economic distress;
- Announcements in magazines, newspapers, radio and TV stations.

The goal is to have the material visible in those places where potential unwitting mules are usually targeted.

Please contact Europol should you require further support with your additional ideas.



FOR MORE INFORMATION FOLLOW US ON:

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