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Information for Teachers

We are delivering a session to raise awareness of young people being used by criminals to become 'Money Mules'.

We aim to deter students from becoming money mules by educating them about what the term means, how criminals operate and why they target them. We will also make sure they are aware of the serious consequences of becoming involved in these schemes.

People of any age can become involved in this without knowing what they are doing however criminals are increasingly targeting younger people to recruit.

As part of this we wanted to provide teachers with some information to help them understand what money muling is, what to look out for and how to protect students from becoming involved in this.

What is a Money Mule?

A money mule is someone who is asked by a third party to receive money into their bank account and transfer it onto another account, to withdraw it or to make purchases. It is a method used by those committing crime to receive the proceeds in way that keeps their identity from Law enforcement agencies. Often an offer is made to the account holder to retain some of the cash for themselves. The money being received transferred is the proceeds of crime.

How are young people recruited to become a mule?

Often young people do not know that what they are doing is a criminal act, however if they allow their bank account to be used in this way, it could be interpreted as involvement in Fraud or Money laundering and this is a crime.

Often the lure is easy cash and young people are targeted through friendship groups and social media platforms.

Sometimes they are asked if they want to make some money quickly and easily, and all they need to do is receive and send some money. Other times they can be asked by someone to

just borrow their account and might not even know what the person using their account is doing.

Who is asking them to do this?

The people who ask someone to do this are called 'mule herders' and they are often part of a much larger network of organised criminals. The money that is being transferred is criminally derived, it is transferred through a third parties account to hide the identity of those committing the crime.

It can also be used to launder monies for use in other serious offences such as drug and people trafficking. This is why this is a serious issue.



What to look out for and how to protect young people.

- 'Get rich quick' ads on social media. If it is too good to be true it probably is. Young people need to know that adverts they might see on social media platforms although look real, are not legitimate ways to earn money.
- Listen out for the term 'Deets and Squares' or 'Fullz' (slang for money laundering and fraud) and make sure students know not to give their bank details to anyone or let anyone use their account even for a few minutes.
- Signs of students having spending money that is unusual. Have they bought something new that they couldn't afford?
- Behaviour changes in the student. Sometimes once becoming involved with money laundering they can be coerced or threatened to do it again. Are they becoming more secretive than normal? Are they worried about going out?

What are the consequences for young people of becoming involved in money laundering?

It will be on their credit record resulting in:

- The bank account used will be closed and it will be difficult to open another account with any financial institution after that.
- Difficulty getting a phone contract
- Problems getting a student loan/applying for credit/getting a mortgage later in life
- Unable to get VISAs for countries like USA and Australia due to a criminal record
- Prison for up to 14 years

More information is available at

www.moneymules.co.uk