

Money Mule - What it is, red flags, and how to avoid the trap

Gridinsoft Help Center

What it is

A money mule is a person who lets criminals move stolen money through their bank account. Scammers pitch it as easy "remote work" or a quick favor. In reality, you're laundering funds and can face frozen accounts, debt, or criminal charges.

How the scam works - quick tour

- You get a job offer or DM promising high pay for "payment processing."
- They send money to your account and tell you to forward it or buy crypto/gift cards.
- You keep a commission, but the money is stolen. Banks later reverse it and you're left liable.

Red flags

- "No experience, instant approval, work from anywhere."
- Asked to use your personal bank or open new accounts.
- Told to move money fast, keep it "confidential," or use crypto.
- Recruiters avoid video calls and pressure you to act today.

What to do

- Stop all transfers and keep records of messages and receipts.
- Tell your bank immediately and ask for an account review.
- Report to local police and your national cybercrime portal.
- If you sent ID or passwords, change them and enable MFA.

Prevent it

- Treat unsolicited job offers and "customer service agent" roles with caution.
- Never use your personal accounts to handle money for strangers.
- Verify companies via official websites and independent contact details.
- Educate family and teens - mules are often recruited on social media.