

## Money Mule Monitoring

Protect your customers and reduce financial crime risk with real time Money Mule Monitoring.

Money Mule Monitoring (MMM) is a real time add on to the Secana Fraud Engine, designed for banks that want to stop mule related transactions before damage occurs. It identifies suspicious behaviour, prevents criminal misuse, and enables rapid case investigation protecting both customers and the financial value chain.

### The Customer Challenge

- Recorded mule activity cases increased 11% from 2023 to 2024. Numbers remained at a steady high level in 2025.
- The number of cases involving involuntary money mules has increased significantly, doubling from 2024 to 2025.
- Young adults continue to constitute the primary risk group, with individuals aged 20–29 representing more than half of identified cases and those aged 20–25 comprising the largest segment.
- Banks face reputational, compliance, and financial impact if they fail to act proactively.

### Our Solution

Money Mule Monitoring will **monitor transactions in real time** to detect suspicious patterns linked to the recruitment and use of money mules. Leveraging **advanced data analysis**, the system uses multiple metrics to identify individuals in risk groups.

The MMM solution is designed to be flexible: it can either block transactions directly or simply **flag them**, depending on the bank's policy and preferences. For each flagged case, a **notification is sent to the bank**, ensuring they are promptly informed and able to act as they see fit. With Money Mule Monitoring, banks will receive **a powerful tool for preventing funds from being channelled through criminal networks**.

### Value Benefits

- **Stop crime in real time:** Prevent mule transactions instantly, ahead of losses or further escalation.
- **Protect vulnerable customers:** Many mules do not realise they are acting illegally; proactive intervention safeguards loyalty.
- **Reduce operational workload:** Fewer non valid cases due to targeted rule sets and continuous optimisation.
- **Strengthen AML and fraud posture:** Mule activity often overlaps with fraud and manipulation, enabling two-in-one risk mitigation.
- **Support regulatory readiness:** Knowledge of increasing regulatory focus, including UK reimbursement rules, helps future proof compliance strategy.
- **Stop more than just the first transaction:** blocking an initial mule payment prevents multiple follow-up transactions on the same card, amplifying total value protected.



**378,000 NOK** per month

in stopped mule transactions  
(pilot results, cards only)



**16.6%**

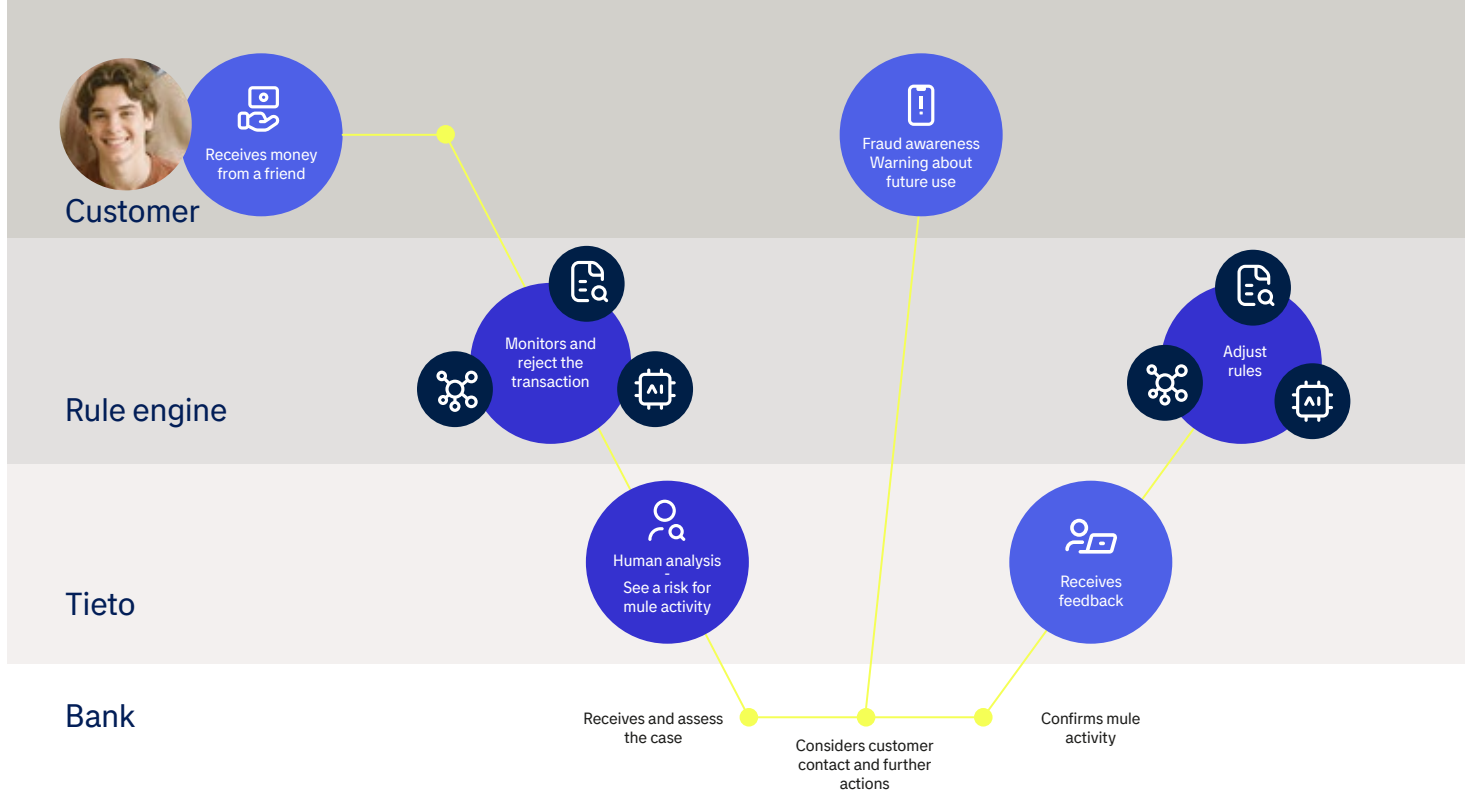
positive flagged mule rate in pilot



**Piloted with 4 Norwegian banks**

across different size

(May 2024 – Sept 2025)



## Capabilities, Integration & Trust

### Key Use Cases

- Real-time mule detection and blocking in Card Transaction Monitoring (CTM)
- Early intervention for vulnerable youth and first-time offenders
- Fraud and AML convergence detection

### Core Capabilities

- **Administration & Control.** Bankspecific rules codeveloped with your fraud specialists.
- **Lifecycle Management.** Realtime monitoring, case creation, and escalation workflows.
- **Integration & APIs.** Delivered as an add-on to the existing Card Transaction Monitoring for seamless integration.
- **Automation & Reporting.** Continuous feedback loop improves rules. Dashboard supports value tracking.

### Integration & Delivery Model

- Modular add on to CTM; BoRM Mule included by default.
- Rules evolve continuously with real-time operational insight.

### Business Outcomes

- Reduced costs from fewer invalid investigations.
- Lower fraud and AML exposure through proactive flagging or blocking.
- Improved customer trust and long-term loyalty.
- Lower risk of regulatory fines from insufficient AML controls.
- Stronger brand and societal contribution by stopping youth exploitation.

### Why Choose Us

- Proven Nordic expertise in fraud prevention.
- Trusted by leading Nordic banks. Validated through multibank pilot.
- Real-time intervention capability. Unlike many post-event competitors.
- Hybrid model combining technology and human fraud expertise.
- Modular, scalable, and continuously improving.

Ready to protect your customers and reduce financial crime risk?

Contact your customer manager or [servicedesk.fcp@tieto.com](mailto:servicedesk.fcp@tieto.com)