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PERSONAL FINANCE NEWS

Do You Know You Can Check Suspicious Accounts Online?



Samuel Chua 6th November 2025 - 4 min read



Many Malaysians are still unaware that the Royal Malaysia Police (PDRM) provides a free online tool that helps identify accounts linked to fraudulent activity. The [Semak Mule portal](#) allows users to check whether a bank account number, phone number, or company name has been reported for involvement in financial deception.

Launched by PDRM's Commercial Crime Investigation Department (CCID), the portal aims to prevent financial losses before they happen. Anyone planning to make an online payment or transfer can verify the recipient's details in seconds. If the information appears in the database, it means the account has previously been linked to a police report for suspicious activity.



As of late 2025, the Semak Mule database had recorded over 299,000 bank accounts, 233,000 phone numbers, and 7,800 company names [reported for suspected fraud](#). The portal itself has since attracted more than [37 million visitors](#) and processed nearly 29 million searches, based on figures displayed on the official Semak Mule website as of November 2025.

How To Use The Semak Mule Portal

Using Semak Mule is simple and takes less than a minute. Users can visit the website on their computer or mobile device and enter a bank account number, phone number, or company name they wish to verify. Once the information is submitted, the system will display whether it has been reported for fraudulent activity. If a record appears, it indicates that the details have been flagged in a previous report. If no record is found, users are still advised to remain cautious, as the absence of a report does not guarantee that the transaction is safe.

The portal does not show any personal or case-specific information, ensuring confidentiality for both victims and ongoing investigations. Anyone who believes they have been targeted by fraudsters is advised to file a police report or contact the National Scam Response Centre (NSRC) through its 24-hour hotline at 997.

Safeguarding The Financial System Through Collaboration

The [rise in financial deception](#) has prompted stronger collaboration between law enforcement, regulators, and financial institutions. Bank Negara Malaysia (BNM) recently emphasised [the need for collaboration, creativity, and conduct](#) in combating financial crime.

Governor Datuk Seri Abdul Rasheed Ghaffour said that as Malaysia's digital and financial landscape evolves, the swift sharing of information and expertise is essential to safeguard the financial ecosystem. He highlighted the role of the National Scam Response Centre (NSRC), which now operates 24 hours a day to receive reports, trace, freeze, and recover stolen funds.

As of the third quarter of 2025, the NSRC had received 263,683 calls, successfully seizing RM12.91 million and returning RM1.99 million to victims. Abdul Rasheed also stressed that while artificial intelligence (AI) is transforming compliance and anti-money laundering (AML) efforts, personal integrity and ethics remain central to sustaining public trust.

Rising Fraud Losses Highlight Urgent Need For Action

Recent figures show the magnitude of the threat. The Asian Institute of Chartered Bankers (AICB) reported that Malaysia recorded RM1.12 billion in [online fraud losses](#) in the first half of 2025 alone, rising to RM1.92 billion by September. Globally, illicit financial flows are estimated at US\$3.1 trillion, with fraud and bank scams accounting for nearly US\$486 billion.

At the 15th International Conference on Financial Crime and Terrorism Financing (IFCTF) in Kuala Lumpur, AICB Chairman Tan Sri Azman Hashim said the fight against financial crime depends on aligning innovation with integrity. "Even the most advanced systems cannot replace sound judgement or strong values," he said, noting that every individual plays a role in safeguarding the system.



Faradina Ghouse, AmBank Group Chief Compliance Officer and Chair of the Compliance Officers' Networking Group (CONG), added that financial institutions sit at the frontline of this fight. She said that the industry's ability to detect, prevent, and respond to fraudulent activity depends on how effectively it shares intelligence and strengthens cooperation across borders.

Using Tools Like Semak Mule To Stay Protected

Public awareness tools such as Semak Mule form part of Malaysia's wider approach to reducing financial crime. By checking before making a transfer, individuals can play an active role in preventing fraud and safeguarding their funds.

The government is also stepping up support for anti-fraud initiatives. Budget 2026 allocates RM32 million to strengthen legal frameworks and enhance fraud prevention efforts, including the introduction of a new Cyber Crime Bill and expanded capabilities for the NSRC.

Malaysia's strategy underscores a simple message: combating financial crime is a shared responsibility. Regulators, banks, and consumers all play a role in protecting the integrity of the financial system, and vigilance begins with small steps such as verifying details before sending money.

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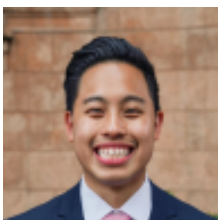
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