

TYOLOGY – SUSPECTED CREDIT FUNDED JIHADI

EXTRACT FROM THE FIUTT STRATEGIC ANALYSIS CASE COMPILATION 2015 - 2020

Typology

13. Suspected Credit Funded Jihadi

Subject A, a male national of Trinidad and Tobago in his mid-thirties, was identified as being linked to a group of persons suspected of leaving Trinidad and Tobago to participate in suspected terrorist activities in support of the Islamic State of the Levant / Syria (ISIL/ISIS).

In 2014, it is believed that Subject A along with close members of his family journeyed to Syria and aligned themselves with the Islamic State terrorist group. Subject A, a skilled worker, was affiliated with a masjid suspected of embracing a radicalised ideology.

Print and news media published articles about individuals suspected of travelling to the conflict zone, which resulted in financial institutions conducting proactive monitoring. Subsequently, Suspicious Transaction/Activity Reports (STRs/SARs) were submitted to the Financial Intelligence Unit of Trinidad and Tobago (FIUTT).

Suspected Offence	Terrorism; FT
Customer Type	Individual; Group
Industry	FI's
Channel	Physical; Electronic
Jurisdiction	Local; Foreign

Suspicious Indicators

- Application of small loans and withdrawing the funds in CASH shortly before departure;
- Currency exchanges/cash conversion days prior to the alleged departure to the conflict zone;
- Use of credit cards debit cards to make travel related purchases (airline and accommodation) along a suspected transit route utilized by suspected foreign terrorist fighters and their family members;
- Evidence of 'broken travel';
- Cash withdrawals at ATMs in recognized 'hotspots' in border areas close to conflict zones;
- Sudden depletion/closure of accounts via cash withdrawals;
- Use of nominees, trusts, family members or third parties;
- Use of the internet i.e. encryption, payment systems, online banking; and adverse media reports.

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FINANCIAL ACTIVITY:

Acquisition of Credit Facilities: - Analysis conducted by the FIUTT revealed that several months prior to Subject A's alleged departure to Syria, he obtained two (2) loans from a financial institution for USD 30,000.00 and a credit card with a limit of USD 15,000.00. Subject A withdrew USD 15,000.00 in cash a week before his alleged departure.

Financial Footprint: Subject A utilised credit to purchase several airline tickets to European, South American and Central American destinations. Credit card usage was also observed for living expenses (hotel accommodation and food) along this route as well as an attempted cash withdrawal in Turkey.

Online Presence: Various online articles and videos portrayed images of Subject A receiving training in the use of high powered rifles and appearing in images in the ISIL/ISIS magazine 'DABIQ'.

Inference: Transactions conducted by Subject A indicated that he may have travelled to known terrorist jurisdictions and may have been financed by associates. The transactions highlighted also revealed that jurisdictions in Central America, South America, Caribbean countries and Europe are suspected transit routes for persons attempting or intending to travel to Syria to engage in terrorist or terrorist related activities.

Case Result: - A report was forwarded to the relevant Law Enforcement Authorities for investigation as well as a recommendation being sent to the Office of the Attorney General to have Subject A designated as a terrorist and his assets frozen.

Information pertaining to the activities and travel patterns of Subject A was spontaneously disclosed/requested to/from FIU's in the Caribbean, Central America and Middle Eastern jurisdictions in which financial activities, online purchases and travel were observed.

Analysis conducted by the FIUTT also produced two Strategic Analysis Reports in:

- (1) 2015 - "Suspected Foreign Terrorist Fighters - Travel Routes and Indicators" and,
- (2) 2017 - "Suspected Foreign Terrorist Fighters and their Facilitation Networks."

These reports were shared with Foreign FIUs and Law Enforcement Authorities. Redacted versions were also shared with Financial Institutions and other Supervised Entities, the Regulatory Authority and members of the public.

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DIAGRAM 10

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