



# FOREIGN TERRORIST FIGHTERS

## Emerging Terrorist Financing Threats and Vulnerabilities

“Terrorism and Cybercrimes are two of the emerging threats that the Caribbean Region has to guard against in its quest to achieve Sustainable Development.” Prime Minister of Jamaica, Mr. Andrew Holness, in his address at the launch of the Global Tourism Resilience and Crisis Management Centre, on January 30th 2019, emphasized the need to implement and enforce measures to, not only protect citizens and visitors from physical threats but protect against rapidly increasing cyber threats such as internet fraud and identity theft.

The Caribbean region, fortunately has not been targeted for terrorist activities but with recent attacks in places all across the world such as Florida, Paris, Barcelona and Las Vegas, it has been demonstrated that Caribbean nations can no longer take the threat of terrorism for granted as efforts are becoming increasingly globalized.

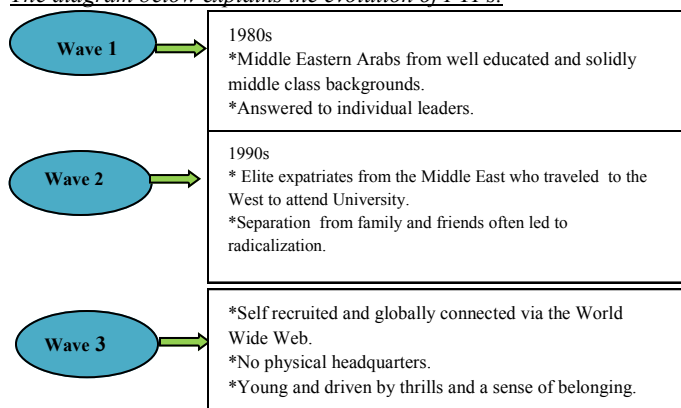
Operating in a rapidly digitalizing world, threats to security have not only become more powerful but more sinister. Efforts must focus on ensuring that our financial systems are robust and laden with adequate response systems to effectively mitigate these threats.

### Who is a Foreign Terrorist Fighter (FTF)?

In the United Nations Security Council Resolution 2178, a Foreign Terrorist Fighter (FTF) is defined as an individual who travels to a state or country other than his/her state or country of residence or nationality, for the purpose of the perpetration, planning, preparation of, or participation in terrorist acts. They may also travel to receive or provide training in connection with terrorist activities or armed conflict.

FTFs are regarded as a major terrorist threat. The fear and unease which emanate from their existence stem from the possibility that once they get involved in terrorist acts outside of their home country, they will return and utilize their knowledge and expertise in the coordination of terrorist acts, recruitment and training of new members; the continuation of a vicious cycle.

*The diagram below explains the evolution of FTFs.*



### Topics Discussed:

- ⇒ Who is a Foreign Terrorist Fighter?
- ⇒ The Typology of FTFs
- ⇒ Recruitment of FTFs
- ⇒ Funding Needs of FTFs
- ⇒ Movement of Funds associated with FTFs
- ⇒ Challenges in Combating FTFs
- ⇒ How Can You Help?



### The Typology of FTFs

Some individuals may have been a part of an existing criminal group and have decided that joining a terrorist group is an upgrade to another form of defiant behaviour for or against their cause. Others are individuals who have no criminal background and fall under the radars of law enforcement and regulatory authorities. These tend to be young persons who suffer from feelings of exclusion.

With regards to potential recruits, there are four (4) primary types of FTFs.

1. **Revenge Seeker:** These individuals are frustrated and angry and want to seek an outlet to discharge their anger on the person, group or entity who they deem to be at fault.
2. **Status Seeker:** These individuals seek recognition and esteem from others.
3. **Identity Seeker:** These individuals are driven by a need to belong and to define their identification through affiliations with these groups.
4. **Thrill Seeker:** These individuals attach themselves to the group because of the prospects for excitement, adventure and glory.

## Recruitment of FTFs

Terrorist organizations generally do not target recruits personally. They categorize their recruits based on their capability, skill set and willingness (passion). Recruitment networks and individuals are most often used to facilitate travel to target areas and to undertake terrorist activities.

Recruitment networks are sometimes affiliated with other criminal organizations and exploit avenues such as social media to gain support from sympathizers and supporters.

Financial and logistical support are provided by friends, families and the network once the FTFs depart to their intended destination. It is often difficult to detect suspicious activities/ transactions particularly originating from the donations of family and friends as majority of these funds are often overlooked and deemed to be for legitimate causes.

## Funding Needs of FTFs

The financial needs of FTFs are often times, inexpensive and include travel and transportation, accommodation while en route, outdoor clothing, mobile phone/plans, food and other general living expenses. Prior to the journey overseas, some FTFs use funds for the purchase of supplies and weapons.

Self Funding is also very common as individuals use income from employment, social assistance, family support, and loans to finance their activities.

In some cases, businesses are established for the sole purpose of generating continuous income to support FTFs and their activities.

## Movement of Funds associated with FTFs

All financial institutions used to move funds are potentially vulnerable to terrorist financing by facilitating illicit funds transfers. These include:

- \* Banks: The Banking Sector is regarded as the most reliable mechanism for the transfer of funds especially through the use of the accounts of Non Profit Organizations (NPOs).
- \* Money Value Transfer Systems: The remittance sector has also been used to move illicit funds as they are the primary institutions utilized in areas where access to banking services are limited.
- \* Physical Transfer of Cash: The physical smuggling of cash across borders is also used to finance terrorist activities. Weak border patrol and controls contribute to this occurrence.



## Challenges in Combating FTFs

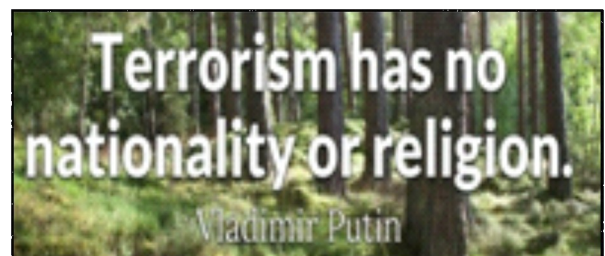
Challenges have been identified which hinder the Countering of Terrorist Financing efforts. Firstly, information which is known and collected concerning FTFs is highly confidential and therefore information sharing is difficult. It is therefore a challenge for Law enforcement authorities and private sector entities to accurately determine whether an isolated suspicious transaction is legitimate or illicit.

Secondly, the information about the operations of FTFs are still somewhat ambiguous and create gaps relating to issues such as: the sources or uses of funds once the FTFs reach their destinations; the sources of funding for FTFs returning from their destination and the role of intermediaries at the borders of their intended destinations.



The implementation of stringent AML/CFT Regulations has greatly assisted in the protection of the International Financial Sector however terrorist organizations, their activities and the risks they pose are constantly evolving. Therefore, it is incumbent upon all stakeholders (Regulatory Bodies, Government Agencies, Law Enforcement, Private Entities and the General Public) to ensure that their AML/CFT frameworks effectively capture and mitigate these ever changing risks and threats.

1. Implement robust Know Your Customer (KYC) systems to effectively monitor the activities of prospective and existing clients during and after the onboarding process.
2. Implement effective Know Your Employee (KYE) systems to guard against corporal losses and reputational damage due to employee fraud and embezzlement.
3. Use adequate Due Diligence Systems and Software to properly assess the risks posed by Directors, Senior Management and Beneficial Owners of entities.
4. Implement policies and procedures including training to recognize and report suspicious activities and transactions.



## **REFERENCES**

- \* FATF Report, Emerging Terrorist Financing Risks, October 2015
- \* United Nations Office on Drugs & Crime Foreign Terrorist Fighters Manual for Judicial Training Institute
- \* Jamaica Information Service, PM Says Region Must Guard Against Terrorism and Cyber Crime, January 31st 2019, Garwin Davis