

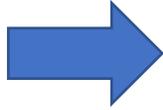


TERRORISM FINANCING

**Lido di Ostia
May 2025**

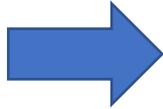
MONEY LAUNDERING VS FINANCING OF TERRORISM

**MONEY
LAUNDERING**



Tends to clean "dirty" money

**FINANCING OF
TERRORISM**



It tends to "dirty" the money. The origin of the flows can also be legal but the destination is always illicit.

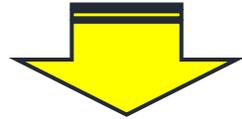




Every terrorist organisation needs financial means to concretely transform ideologies and operational plans into actions and, therefore, also into terrorist acts

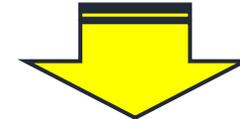


MACROFINANCING



*Central
structures and
organizational
networks*

MICROFINANCING



*Terrorist cells
and so-called
«lone wolves»*

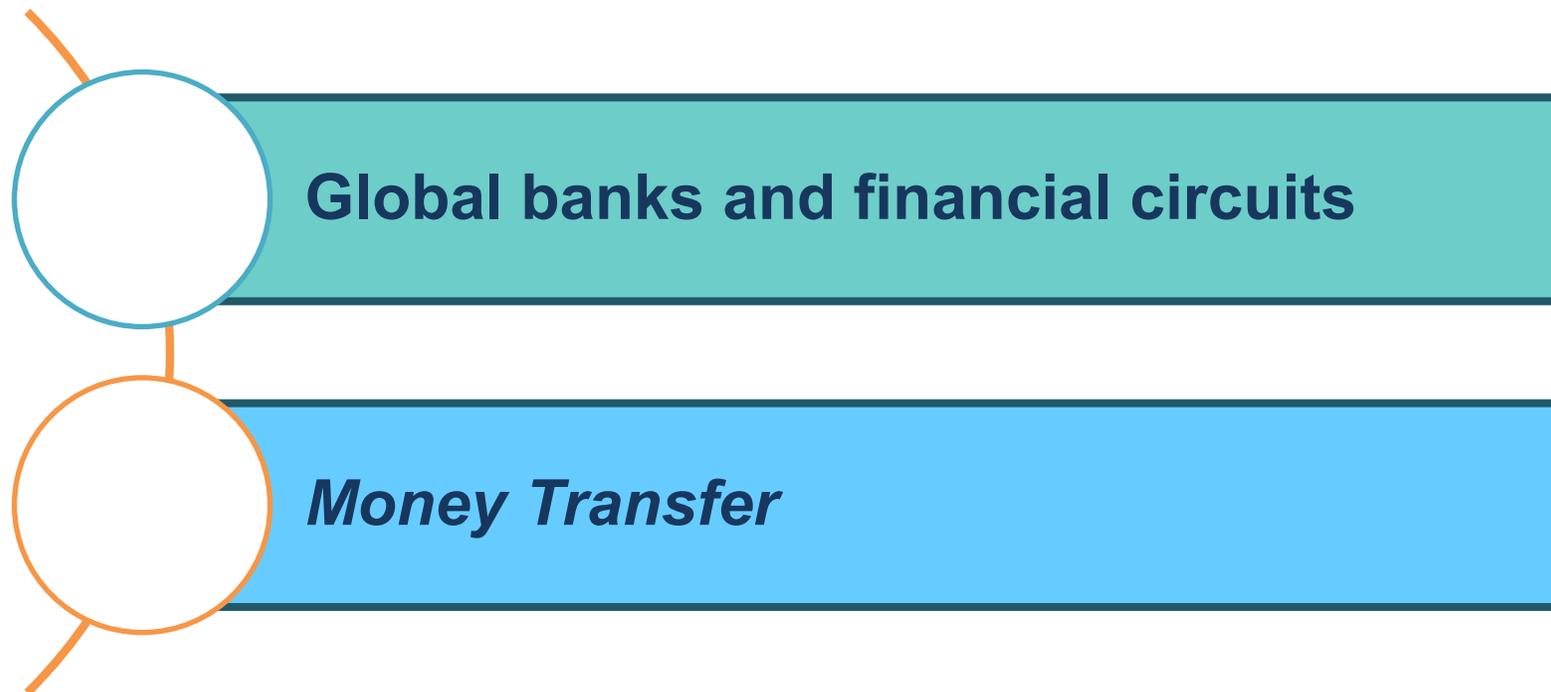
- Diversification of sources and financing channels
- Research methods to guarantee «anonymity» and «non-traceability»

Legal activities

- Profits obtained from the operation of regularly constituted small and medium-sized enterprises
- donations made by members of the Islamic community to charitable or welfare organisations
- Remittances from emigrants
- Raising funds via social media ("Crowdfunding")

Illegal activities

- Drug trafficking
- Arms trafficking
- Human trafficking
- Trafficking in archaeological goods
- Aiding illegal immigration
- Trademark counterfeiting
- Kidnappings, robberies, extortions
- Exploitation of irregular work
- Illegal collection of bets



Reliable

Fast



Money Transfers

whose management is particularly difficult for

**the characteristics of the operations
carried out:**

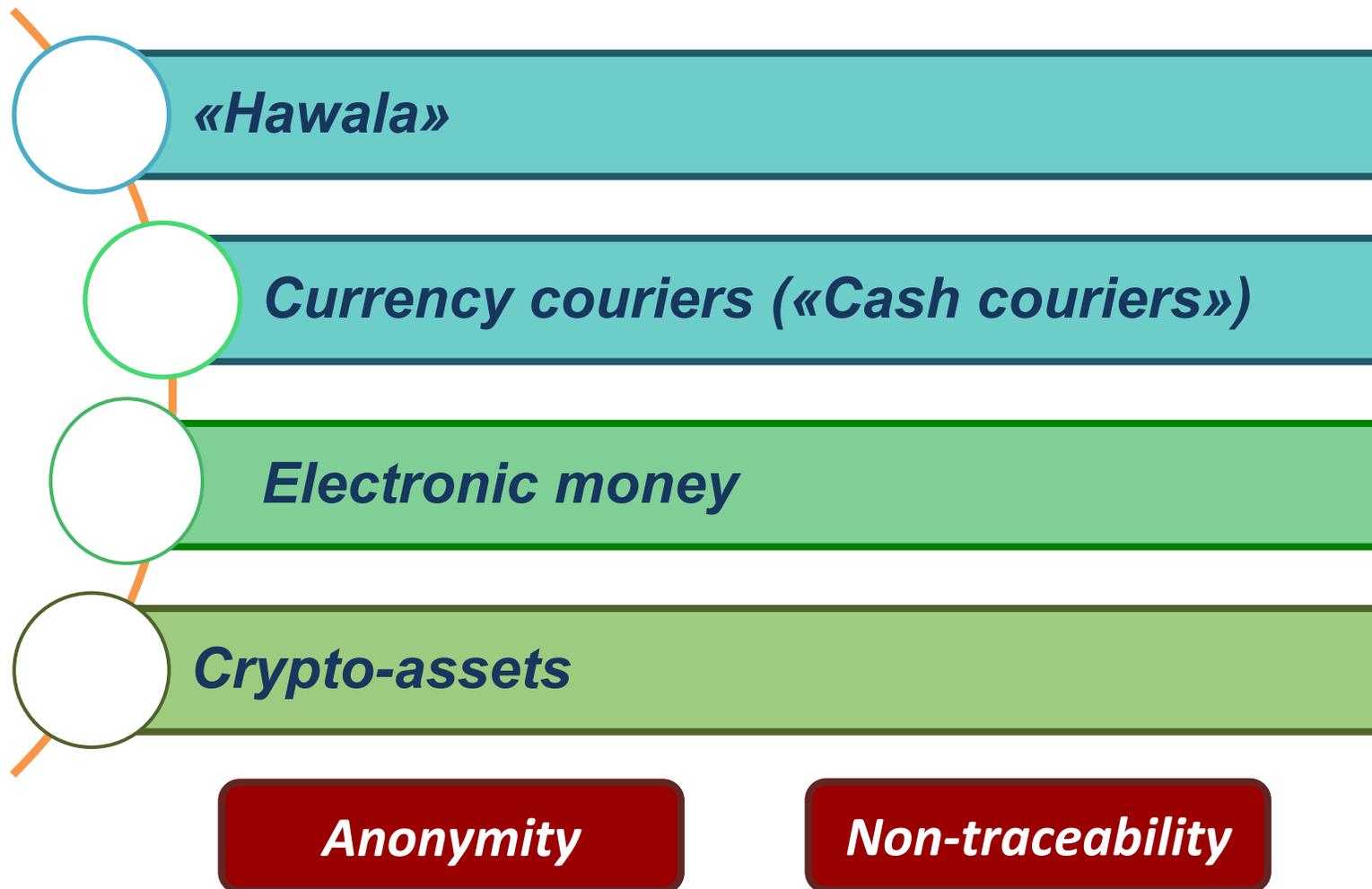
occasional nature of transactions

amounts of modest value

transfer of funds to countries
without robust anti-money
laundering safeguards

**the heterogeneous composition of the
distribution network, made up of:**

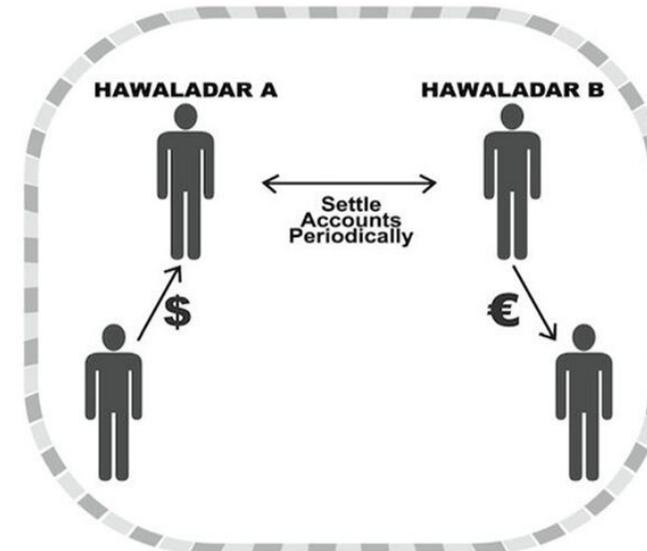
operators who carry out their main
activity in the non-financial sector
(travel agencies, bars, tobacconists,
service centers and *internet points*
etc.)



«HAWALA» method

The "client" approaches a mediator in Italy (hawaladar A) and gives him a sum of money to be transferred to a "recipient" who is in another country. The "Italian hawaladar" contacts his foreign counterpart (hawaladar B) and provides him with the necessary information on the recipient of the funds and the amount to be delivered (usually net of a commission), promising to pay the debt later

HAWALA TRANSACTION



Characteristics

Speed

Economy

Anonymity

Cultural convenience

Versatility

Reliability

TF OPERATIONAL CASE



THE INVESTIGATIONS STARTED FROM **TWO SUSPICIOUS TRANSACTION REPORTS** ABOUT MONEY TRANSFERS.

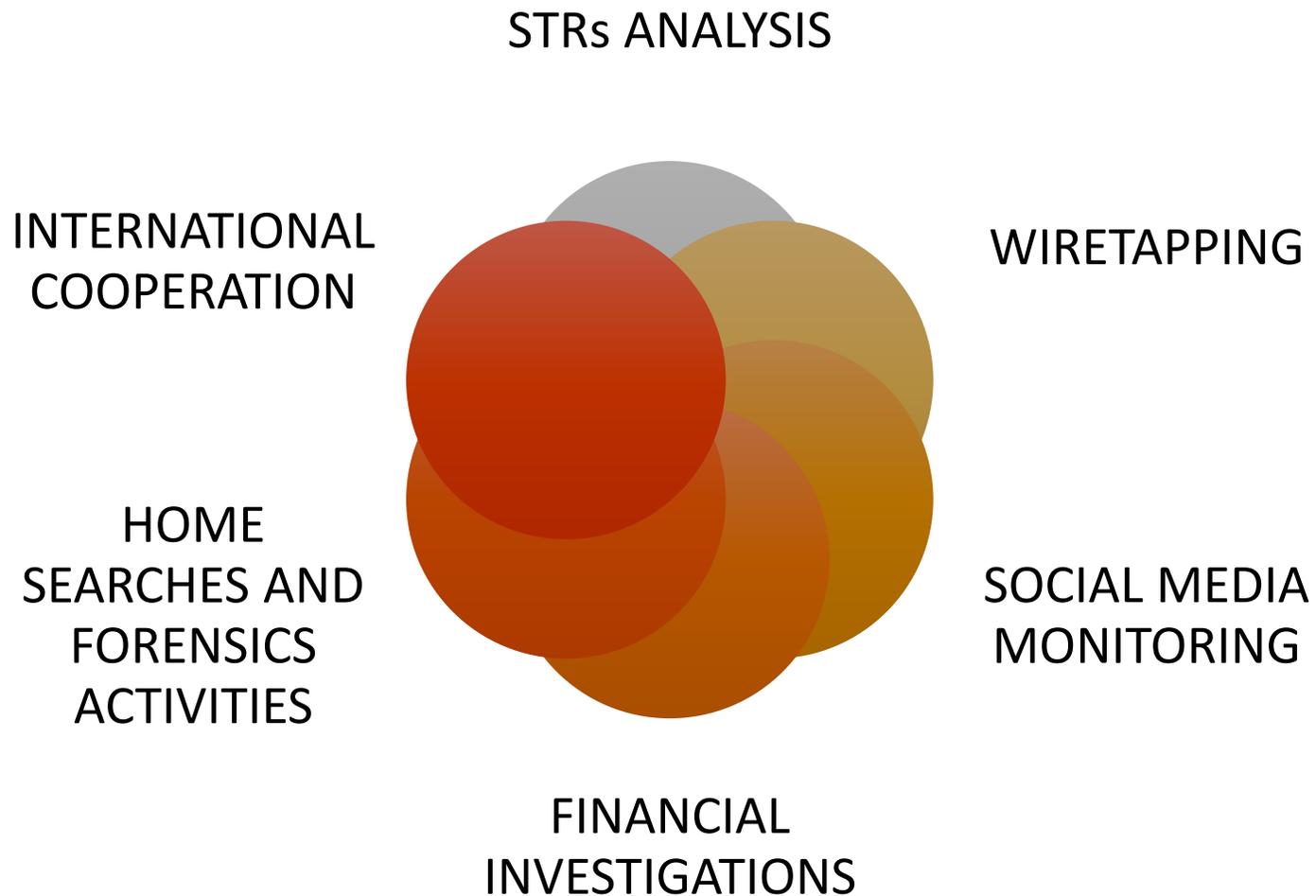
**SAME DAY OF
THE
TRANSACTIONS**

SAME AGENCY

**FOR THE SAME
AMOUNT**

**TO THE SAME
RECEIVER.**

INTERNATIONAL COOPERATION WITH FRENCH AUTHORITIES ABOUT THE **RECEIVER**, A **LEBANESE CITIZEN**, A FINANCIAL COLLECTOR IN ORDER TO FINANCE THE ACTIVITIES OF **4 FRENCH FOREIGN TERRORIST FIGHTERS**.



THE INVESTIGATIONS REVEALED THE EXISTENCE OF A **OPEN NETWORK OF 42 FINANCIAL COLLECTOR**, OPERATING IN **49 COUNTRIES**, IN CHARGE OF COLLECTING MONEY ALLEGEDLY DESTINATED TO INTERNATIONAL TERRORISTIC ORGANIZATIONS.

IN 5 YEARS, THE COLLECTORS RECEIVED MORE THAN **1.000 TRANSACTIONS** FOR A TOTAL AMOUNT OF **1 MILION OF EURO**.

4 ITALIANS WERE ARRESTED