



www.LearnAML.org

Terrorist Financing – Raise–Move–Use Overview (Foundational)

This page summarises the three basic elements of terrorist financing – raising, moving, and using funds. It can be used as a simple diagram in training slides or handouts.

Three-Stage Overview

Stage	Purpose	Typical sources / channels	Key controls
Raise	Obtain money or other assets that may later support terrorist activity.	Personal income, small businesses, donations, community fundraising, online crowdfunding, criminal activity.	Know-your-customer checks, understanding customer profile and purpose of accounts, review of NPO governance and activities.
Move	Transfer or re-route funds to reach facilitators, operatives, or suppliers.	Bank transfers, remittance services, informal value transfer, virtual assets, payment cards, cash couriers.	Sanctions and list screening, transaction monitoring, geographic risk assessment, reviewing unusual routing or structuring of payments.
Use	Spend or apply funds to support operations, logistics, or support networks.	Payments for travel, accommodation, equipment, safe locations, communications, or other operational needs.	Monitoring merchant and counterparty risk, reviewing patterns of spending, following up on suspicious indicators, reporting and freezing where required.

You can reproduce this structure as a horizontal diagram in slides: three boxes labelled "Raise", "Move", and "Use" with arrows between them, and bullet points underneath each box drawn from the table above.