Terrorism Finance Dashboard

July 2025 | **(FATF Report - Comprehensive Update on TF Risks)** | **CFT**

"TF is the financing of terrorist acts, and of individual terrorists and terrorists organisations"

"Countering the financing of terrorism (CFT) continues to be a priority for the FATF, given the serious ongoing and evolving threats posed by terrorists around the world. These threats from small cells or loan individuals and/or to large network terrorist organisations operating cross borders and possessing territorial control capabilities." - FATF 2025 Report

197 Country Results Related to FATF Immediate Outcome 9

"TF offences & activities are investigated & persons who finance terrorism are prosecuted & subject to effective, proportionate and dissuasive sanctions"

LE - 70	ME - 67	SE - 55	HE - 5

197 Country Results Related to FATF Immediate Outcome 10

"Terrorists, terrorist organisations and terrorist finances are prevented from raising, moving and using funds, and from abusing the NPO sector"

LE - 80	ME - 88	SE - 26	HE - 3

Main Factors Influencing the Nature of TF Risks - Material Factors identified by FATF

"Depending on contextual factors, terrorist organisations and individual terrorists will have different financial needs and as a result, will adapt their own financial management strategies to these factors". Additional varying factors related to socio economic environments (economic stability, governance, crime levels." These and the below material factors will *"impact the way terrorist groups and individuals attempt to raise move store and spend funds and other assets".*

Territorial Control/Porous Borders	**Proximity to Armed Conflicts**	**Access to or Control over Natural Resources**	**Weak Governance & Corruption**
Crime & Convergence into Legal Businesses	**Underground Economy**	**State Sponsorship**	**Free Trade Zones**

Main Terrorist Actor Types identified by FATF

Large Networked Affiliated TO	Country/Region not Affiliated TO	Ethnic/Racially Motivated TO	Single Or Small Cell TO including FTFs
- Operating in many countries. - They benefit from donations raised through offline & online campaigns. - Decentralised operations use opportunistic techniques, taxation, criminality etc - These TOs may have large networks & investments, businesses & assets spanning multiple countries & may even use professional enablers (lawyers accountants) to facilitate their financial networks. - They pursue active worldwide propaganda strategies, which represents a significant part of their expenses. - Expenses can also include recruitment & remuneration of members, assistance to family members eg of fighters, payments to secure release of detainees, training operations & purchases of weapons & ammunition.	- Operating in one or a few countries in a region. - They benefit mainly from donations and or through diaspora funds. - These TOs may require significant funds to support the scope of their operations: recruitment & the support of fighters, propaganda campaigns and financing. - They rarely control territory and operate with covert financing methods. - Some links have been established between these TOs and organised crime, including fundraising through drug trafficking, particularly in Latin America. - Other criminal activity types used include Kidnap for Ransom and extortion from local populations. - Cash remains one of the most important methods for storing and using funds. .	- Radicalisation has become transnational, including through international travel, networking, communication and mutual inspiration through cyberspace.. - Violence is often perpetrated through low cost, low tech, copycat attacks by unaffiliated or small groups, targeting soft & symbolic targets, such as places of worship. - If not designated, funds can be raised through donations, subscriptions, membership fees & online sales. - The use of virtual assets for financing, gamification for recruitment and an ecosystem of social media platforms & websites resilient to takedowns, & narratives that use ambivalent & coded language to avoid being classified as unlawful speech, presents particularly challenges.	- These terrorists face small financial needs, and if and when a terrorist attack is carried out it is most often a low cost action. - Expenditure is limits to basic procurement costs for low scale attacked, eg weapons, ammunition, vehicles, dual use chemicals, 3 D printers, propaganda materials, & donations to larger organisations. - Reliance on legitimate sources of income such as salary, savings, benefits, loans from relatives, etc &/or from petty crimes. - Foreign Terrorist Fighters (FTF) are often affiliated to a TO and may be paid or compensated by that TO. - Nevertheless some of the financing techniques used by FTFs are similar to lone actors (pre attack) when they are about to depart to fight

Main Methods/Vulnerabilities Used/Exploited to Raise, Store, Move & Spend TF - New & Trad Finance			
Use of Cash/MVTS/ Mobile Money/VASPs	Online Payment Services eg PayPal	Banking Sector	Prepaid Cards
Main Methods/Vulnerabilities used/exploited to Raise, Store, Move & Spend TF - Digital Means			
Social Media & Messaging Services	Trade Enabled Fraud via Social Media	Formal & Informal Crowdfunding	E Comm & Online Marketplaces/Gaming
Main Methods/Vulnerabilities based on the Exploitation of Natural Resources			
Oil & Gas, Trade & Trafficking	Agri/Livestock/Fishing Trade & Trafficking	Prec Metals/Stones Trade & Trafficking	Wildlife/Timber Trade & Trafficking
Main Methods Linked to Criminal Activities			
Extortion/Coercion/ Taxation Like Actions	Kidnap for Ransom	Human Trafficking & Migrant Smuggling	Goods Smuggling
Drug Trafficking	Arms Trafficking	Cultural Property Smuggling	Theft Robbery & Petty Crime
Main Methods Based on Legally Generated Activities			
Self Financing - Income Savings Benefits etc	Traditional Investments	Business Activities	Merchandising & Events
Main Methods Based on the Use of Legal & Other Methods			
Use of Front & Shell Companies	Abuse of Non Profit Organisations	Trade Based Terrorist Financing	Other Methods eg Real Estate
TF Risks & Evolution & Anticipated Trends			
Geographical Trends	Decentralised TO's	More Propaganda & Fundraising	Demographic Trends
Use of Cash Trad Finance & Digital	Rise of Politically Motivated Violence	Convergence with Criminal Activities	Humanitarian/Aid Challenges
150 TF Risks Indicators on Evolving Methods & Techniques			
Customer Behaviour - 25	Customer Transactions - 25	Customer Spending - 14	Geographic - 13
Travel Related - 4	Product & Services - 10	Trade & Commercial Entities - 15	NPO Abuse - 21
Related to Organised Crime - 4	Social Media - 4	Crowdfunding - 5	Virtual Assets - 10
Key Recommendations & Actions from FATF Report 2025			
1. Addressing the transnational dimension through co ordinated multilateral responses	2. Strengthening the implementation of FATF standards, eg in areas such as MVTS, VASPs & legal persons	3. Expanding outreach to uncovered sectors, such as social media and messaging platforms.	4. Incorporating CFT considerations into technical assistance co operation, eg capacity building.
5. Enhancing FATF support for private sector CFT efforts	6. Addressing the Impact of Humanitarian Activity	7. Further strengthen risk analysis, recognising new FT schemes may emerge.	8. N/A

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