



Jihadi Discussion Forum Posting on Safely Financing Jihad-Related Websites April 7, 2009

“Your First Step to Circumvent Electronic Transactions” Released on: April 7, 2009



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“One of the most worrisome matters that concern those who work in the field of electronic Jihad, in all its forms whether in the media, communications, or others, is sometimes their need for paid products or services.”

“And I do not exaggerate when I say that most of the monitoring of electronic Jihadi works, identifying the administrators, and tracing their locations are done via tracing the methods of payments that they use starting from the last thread and reaching to main source of payment, which is The Brother, and from there the rest of the contacted brothers get traced.”

“At the start of the electronic Jihadi works, and during its first years, the brothers used to pay the foreign companies using their [own] name without fear, and that was because of their previous knowledge that these companies are independent companies that aren't connected with security or governmental authorities in that country in which they live, and this gave them some sort of comfort in dealing with them [companies] and to pay freely and securely!”

“The matter continued for years without any problems to mention regarding the methods of payments and the reason was not what I [just] mentioned above about brothers' prevalent belief regarding the independence of [those] companies, but was for two reasons, and they are:”

- 1- “If you discover the weakness point in your enemy, then be careful that he doesn't know about it so he won't strengthen it”
- 2- “A bird in the hand is better than ten on the tree, and ten monitored mujahideen are better than an undercover mujahid”

“Imagine that you work in the field of tracing the mujahideen electronically, and you discovered that the method of payment they use are useful to you in tracing them, will you arrest any of them using this method? Of course not, as you will not get their attention to notice that their method of tracing is an unsafe method for them, and also, what would you prefer: to have ten mujahideen by your side; you see them and you monitor them, or one mujahid unknown to you?”

“According to this thought, you have to know an important principle!”

“If you [have] not gotten arrested yet, that does not mean you are not being monitored, and if your use of the electronic payments method has not brought you woes, then that does not mean it is safe.”

“And the brothers missed these principles before, so it caused crises to the electronic Jihad, but we thank Allah that a new generation has come of brothers who learnt from the mistakes of

[their] predecessors, and new generations will come that'll learn from the previous generations, and this is our fate and this is our path we chose willingly."

"Here, we will learn from the previous generation, and we'll correct some of the meanings regarding the methods of electronic payments they had followed."

"First:"

"The brothers used to pay via normal bank transfers, but also some used to pay using his bank account as a bank transfer from his account to the beneficiary account (the company)"

"Some used to believe that they're smart, so they sent [money] using their brothers' names or friends or neighbors, so their personal identities were discovered."

"And some believed they're smarter, so they sent [money] using a fake identification, so the security cameras discovered them."

"And some believed they're smarter than everyone (so they used a method I prefer to not mention) so they were discovered by the bank - monitoring the times of normal transfers - and it does not require of the intelligence forces to do more than a memo to all the banks about the urgency of notifying them on the arrival of any person sending a money transfer to a certain account number (the number of the beneficiary company outside)"

"And I assure you that previously 90% of tracing payment methods used to happen in this manner, for example:"

"Al-Faloja website is hosted in country X at company Y, the company's account number and its address get circulated to all banks in the country where the money is being paid, with the urgency to notify the official authorities when someone comes in to transfer or pay money."

"The matter developed and the brother started forming different networks for methods of payments, and [started] setting up via the Internet, and the owners are sympathizers with them, as in this month such and such person pays, and the month after another person from another country pays, and like that, but this method wasn't moral and illegitimate, and thank Allah it was used for a long period, and the brothers were forbidden from using it as it includes a big risk to the security of the sympathizer brother who would pay!"

"Learnt lesson: do not ever use the bank transfers"

"Second:"

"The brothers used the method of instant transfer like MoneyGram Transfers or Western Union, and despite that some countries constrict the sender to show his identification, but in other countries they don't do it with a certain limit of amounts, but everything mentioned in the first method also applies to this method...with the difference that the beneficiary here is a person's name and not the company's account number or bank address, and despite that the matter didn't change much and this method remains completely unsafe."

"Learnt lesson: do not ever use the instant money transfers."

"Third:"

"Paying using the credit card"

“Your credit card means your bank account, and means your name, address, and your complete details, so it would be complete stupidity to pay using your credit card, and it doesn't need more to explain regarding its dangers.”

“And here are cards and other credit cards that are not connected with a bank account or your name, and this type can be issued from banks or banking companies, but the threat is still continuous, and the risk are high because the bank that'll provide you with this service will record the number of the card in its data bases [and] connected with your personal information, and the intelligence agencies don't have much to do but to ask the bank about the owner of the card to get to you. And even if you use a fake identification or you possessed it without [requiring] identification, or you found it in the street, just by attempting to transfer money to it to pay, your matter will get discovered as the card number gets monitored.”

“And there are other cards capable of having money transferred to them using your main credit card, and we previously mentioned that your main credit card means your identity.”

“And, there are electronic websites that'll provide you with a card and will transfer the money to it, and even some foreign websites they do not ask for your identification or passport, but where is the benefit? You ultimately will try to transfer money to it so they in return will transfer it to your card for a specific amount, and this means that you made a normal money transfer!!! It is true this transfer is not for the monitored company that you want to pay but to another intermediary between you and them...it will get harder on the intelligence agencies but in the end they will reach you maybe in two days instead of one day. Learnt lesson: do not ever pay through a credit card connected to you in any way, however distant or hard to trace the connection was.”

“Fourth:”

“Paying using electronic website specialized in payments like PayPal and others: It is unnecessary to talk about its dangers because ultimately you will make a money transfer to them through one of the above methods before you *can* pay through them.”

“But, if you can send them the money using circumvented ways and methods, and it'd be impossible to trace you, then use it as it is the ideal choice.”

“Learnt lesson: payments using gates of payments is a good choice if you can pay to the gate in a way which you can't be traced!!! And this is impossible using the conventional methods.”

“And lastly, I wanted in this subject to warn you about the dangers of the use of payment methods, and brother you don't have to but search for an alternative solution in which you can pay through without committing any mistake of the mistakes we have mentioned of payment methods above, and you will find many ways and all you need is knowing the unsafe methods first, then use other way.”

Peace be upon you and Allah's mercy and blessings
Your brother, Aseer Al-Haqq