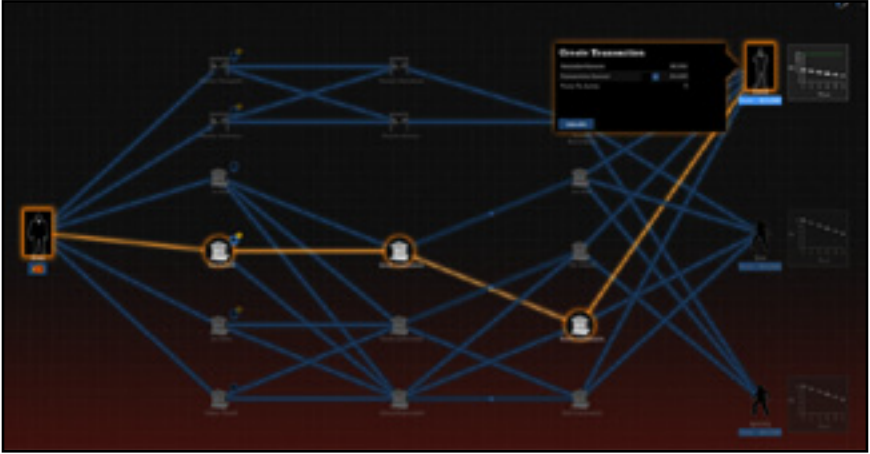


Follow the Money



Follow the Money is a game of terrorist financing and counter-terrorist financing. It reinforces some key methods used by terrorists to move money (banks, hawalas, couriers) and a key strategic choice the state must make of freezing or following financial transactions. The terrorists start with full information, while the state has incomplete information.

The terrorist player must move funds from the financier to the operational cell of three terrorists. One of these three is designated as the cell leader and must receive \$25,000 for the terrorist to win. The terrorist can make up to five transactions every turn; each transaction consists of (1) designating a route to move the funds and (2) designating an amount to be moved. The terrorist player can choose between the banking network and the hawala network. The terrorist can also hire a cash courier to move funds from one institution to another institution for a fee. For the terrorist player, this game focuses on the different advantages and disadvantages of different financial institutions, in terms of speed, cost, and risk of detection. It allows the terrorist player to strategize different ways of moving money, from many small transactions to fewer transactions but with large amounts. The terrorist must also play strategically to avoid detection by the state player, all while moving sufficient funds to the operational cell.



Follow the Money (cont.)



At the start of the game, the state only sees a small number of the total financial institutions within the game, and does not see any of the terrorist cell members. The player must take actions to reveal more of the network. The state player has ten agents that it can distribute within the visible financial network. Each agent can do one of the following every turn: observe transactions coming through the financial institution, follow the money to the next institution, or freeze (really seize) the money and remove it from the game. From the state player's perspective, this game highlights the strategic choices that must be made on whether to use financial transactions to gain more intelligence on the terrorist network (by following and observing) or to use these transactions to disrupt an operation (by freezing).