

Monday Jul 24 2006 . All times are London time.

**SPECIAL REPORT****Attack on Terrorism - Inside Al-Qaeda****How the hijackers went unnoticed**

By Victoria Griffith in Boston, Peter Speigel in Washington and Hugh Williamson in Berlin  
Published: November 29 2001 17:19GMT | Last Updated: November 30 2001 09:52GMT

In the days leading up to the September 11 terrorist attacks, three of the 19 hijackers were tidying up loose ends. Mohammed Atta, Marwan al-Shehhi and Waleed Alsheri wired \$15,000 to the United Arab Emirates in the Gulf where it was picked up in Sharjah at a branch of the Al Ansari Exchange.

Investigators believe the terrorists were returning unspent cash out of the \$500,000 it cost al-Qaeda to stage the attacks. Throughout the 15 months of planning for hijacking the four aircraft, the group had carefully avoided wasting money, staying in budget motels and ringing round for the cheapest car hire rates.

But when it came to transactions directly connected to the hijackings, money appeared to be no object. The group spent thousands on flying lessons and business class plane tickets, paying \$4,500 alone for a seat on United Airlines flight 175, the second plane crashed into the World Trade Center.

Atta, who flew American Airlines flight 11 into the north tower, was a well-travelled man. From his base in Hamburg, the 33-year-old Egyptian travelled during the 1990s to the Middle East, the US and Europe. Intelligence services monitored his movements in Prague, Frankfurt and Cairo over the last two years.

He was particularly skilled at living a double life. From a middle class Cairo-based family - his father is a prominent lawyer - he had arrived in Germany in 1992 and drawn little attention.

He spoke excellent German - good enough to correct other students' texts - as well as fluent English and Arabic. He enjoyed taking part in academic seminars and excursions in Germany and elsewhere. His thesis extolled the virtues of city planning in the Syrian town of Aleppo; he dressed in western clothes, had several mobile telephones during his Hamburg years, and found it easy to blend in with student life.

"He was an ordinary student, a quiet, friendly guy who was totally focused on his studies," says Martin Ebert, a student who knew him in Hamburg.

Off campus, Atta lived in Marienstrasse 54 in south Hamburg, along with al-Shehhi. Other al-Qaeda members are also believed to have used the flat, but apart from playing loud Arab music, the students rarely caused a stir.

"We knew the men by sight," according to a local couple. "They stored their bikes in the back yard and always greeted us in a friendly way."

Between 1995 and 1997, though, Atta began to change, spending long periods away from university and returning with stronger religious beliefs and a beard. He set up a Muslim student society at the technical university, and became even less friendly - and sometimes hostile - to fellow women students. Investigators say he used this period to establish relations with al-Qaeda contacts, subsequently travelling to Afghanistan in 1999 for training.

Preparations in the US for the September 11 attacks began with his arrival on a tourist visa at Newark airport, New Jersey, in June 2000 and a series of mundane, everyday transactions such as signing mobile telephone contracts and applying for

## ATTACK ON TERRORISM

Attack on Terrorism  
Homepage

Comment & analysis

Campaign on terror

In Asia

In Mid-East & Africa

In Europe

World reaction to  
terror campaign

US homefront

Terrorism funding

credit cards. He opened an account at SunTrust Bank in southern Florida, which received \$109,440 in four wire transfers from the United Arab Emirates.

Al-Shehhi, who lived with Atta in Florida and jointly held at least one of his SunTrust accounts, also received wire transfers totalling \$100,000 over several months. As with Atta's money, they were sent from a money-changer in Sharjah - an emirate on the UAE's northern Gulf coast.

Much of that initial cash went right to work. Within a month, Atta and fellow plotter al-Shehhi - a chubby, bespectacled 23-year-old from the UAE who played the affable glad-hander to Atta's stern and intense organisation man - wrote cheques totalling \$38,000 to Huffman Aviation for pilot lessons. The lessons enabled al-Shehhi to pilot the second airplane that crashed into the World Trade Center, hitting the south tower.

They were soon joined by another hijacker, Ziad Jarrah, a 26-year-old Lebanese who studied aircraft design in the same Hamburg college as Atta and al-Shehhi and piloted United Airlines flight 93 which crashed in western Pennsylvania. The three men had all reported their passports stolen in late 1999 - thought by German investigators to have been a way of getting rid of Afghan visas in their travel documents.

The fourth pilot in the team was Hani Hanjour, the Saudi at the controls of American Airlines flight 77 when it crashed into the Pentagon in Washington. Hanjour had been living in California since 1996, having entered the US on a student visa to study English at a branch of ELS Language Centers in California, needing only to prove he had the \$2,285 needed for the lessons and accommodation.

Of the 15 other hijackers, most were Saudis and only two were on the FBI's terrorist-alert list - Khalid Almihdhar and Nawaf Alhazmi who were part of Hanjour's team and had been living in California since 1999. The rest began arriving in the US in the spring and lived in either New Jersey or Florida where they joined local gyms.

The four hijacking teams each had their own bank account, and bank cash cards with identical personal identification numbers. The transfers into the accounts were also apparently timed precisely. According to the New York Times security cameras at ATMs in Florida occasionally photographed impatient hijackers glaring at the machines when cash infusions did not arrive as expected.

Most of the group's spending habits bordered on the miserly. Rental car vendors and bartenders tell of vehement disputes over small bills and stingy tips. On two trips to Las Vegas - where several of the hijackers are believed to have gathered to plot strategy between May and August of this year - Atta spurned the glitzy hotels of the fabled Strip to stay further south, at an EconoLodge, where rooms can be had for \$35 a night.

When they reconnoitred flights for their hijacking, however, they travelled business or first class, to get close to the cockpit. The hijackers were also reported to have videotaped some of their flights and asked for cockpit tours. They visited their target airports several times to familiarise themselves with the layouts.

In August, actor James Woods told the FBI he had observed suspicious activity on American Flight 11. He said he was alone in first class with four men of apparent Middle Eastern descent. The men neither ate nor drank during the six-hour flight, and spoke to each other only in whispers.

Later that month, Atta used a Visa card to buy two first class one-way tickets from Portland, Maine to Los Angeles on the American Airlines website. Khalid al-Midhar and Majed Moqed, part of the Washington hijacking group, tried to buy their tickets on-line too. When their card failed to go through, because of a mismatched mailing address on the Visa credit card, they drove to Baltimore-Washington International airport and paid cash for their one-way tickets - without, apparently, raising suspicions among the airline sales staff.

Investigators believe the hijackers obtained master keys for Boeing cockpits - all four hijacked planes were Boeings. They also bought box-cutter knives whose blades were less than the four inches in length set by the Federal Aviation Authority as the maximum that could be carried before September 11.

Before going to Boston - and then to Portland, Maine, where he caught a commuter flight back to Boston's Logan airport to board the ill-fated American Airlines plane - Atta sent two transfers of about \$2,000 back to UAE from a branch of Mail Boxes Etc, a business services organisation, and a Giant supermarket in Laurel, a suburb of Washington, DC. Two more transfers, both totalling about \$5,000, were sent from Boston via Western Union.

At a KeyBank ATM in Portland the night before the hijackings, a stone-faced Atta was caught on surveillance camera with his smiling sidekick Abdulaziz Alomari. Punching in the PIN number, he made his last cash withdrawal, almost emptying his account, before going on to a pizza parlour for what was almost certainly his last meal.

At 5.30am on September 11, Atta and Alomari checked out of the Comfort Inn in Portland Maine, putting the \$135 charge on Atta's Visa card. They left too early to take advantage of the free continental breakfast.

After driving less than a mile to the airport, they parked the car and retrieved their luggage, slamming the door of the silver Nissan Altima rented in Boston the day before. They would never have to pay the bill, either for the rental car or the plane tickets.

### **more from FT.com**

[FT investigation: Inside Al-Qaeda](#)

[Special Report: Afghanistan's Future](#)

[Special Report: Attack on Terrorism](#)

[Home](#)

[World](#) | [Companies](#) | [Markets](#) | [Market data](#) | [Industries](#) | [Lex](#) | [Your money](#) | [Comment & analysis](#) | [Reports](#)  
[Arts & Weekend](#) | [Sport](#) | [In today's FT](#) | [Media inquiries](#)

© Copyright [The Financial Times](#) Ltd. "FT" and "Financial Times" are trademarks of the Financial Times. [Privacy policy](#) | [Terms](#) | [Advertising](#) | [Cor](#)