



seed foundation
Social Educational Economic Development

PROTECTION FROM FRAUD AND ONLINE EXTORTION

UNDER THE YEZIDI SURVIVORS' LAW



The Government of Iraq passed the Yezidi Survivors' Law (YSL) in March 2021 with the aim of addressing damages and negative consequences resulting from crimes committed by ISIS and providing reparations to survivors from several minority groups. This law ensures survivors' access to fair compensation and supports equitable, dignified reintegration within communities.

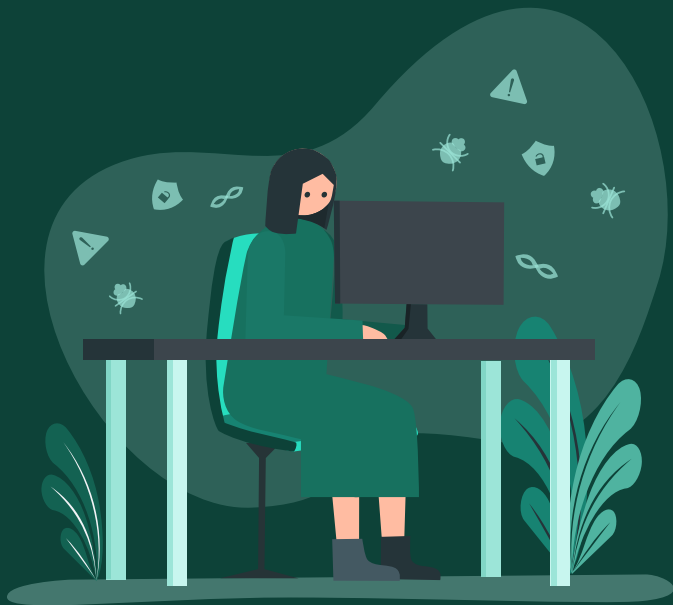
Eligible survivors under the YSL may face various forms of fraud, deception, or extortion in the process of trying to access or use their benefits. This document is designed to familiarize survivors with these risks and present practical measures and tips to ensure their protection.

ACCESSING PROMISED SALARIES UNDER THE YSL



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- To access their benefits under the YSL, survivors are required to submit a formal application to the General Directorate for Survivors' Affairs (GDSA). The application is free and does not require the applicant to pay any fees.
 - Survivors should apply through the GDSA's online portal or by visiting the GDSA offices in Mosul and Sinjar. Services and assistance provided by the GDSA are free.
 - If an application is denied, survivors can appeal this decision directly through the GDSA offices. There are no required fees associated with the appeal process.
 - Once a survivor's application has been processed and approved, the GDSA is responsible for facilitating access to all benefits promised under the YSL, including salaries.
 - Salaries will be delivered via QiCard. A QiCard is an electronic payment card that uses the banking network to process transactions. The QiCard service is the first of its kind to pay monthly salaries and grants in Iraq.
 - As per government instructions, the GDSA oversees the process of issuing QiCards for each survivor. To receive their salaries, survivors will be required to open an account with QiCard through the GDSA. The survivor must present his or her Iraqi documents to the GDSA and provide fingerprints in order to receive a card. QiCards are similar to identification cards, with confidential serial numbers and passcodes.
 - QiCards given to survivors may be used to withdraw salaries and check balances at bank offices or designated ATM machines in Iraq.
 - There may be a small fee associated with each withdrawal on survivors' QiCards.
 - Consult the QiCard company with any questions by calling 422 from inside Iraq or +964 771 640 4444 from outside Iraq.

UNDERSTANDING THE RISKS OF FRAUD, DECEPTION, AND ONLINE EXTORTION



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- Fraud is any act of intentionally misleading another in order to obtain a benefit.
 - Deception is a form of fraud that occurs when a person intentionally deceives someone else for their own benefit.
 - Online violence is the use of technology or digital media to cause harm to another person. It can take many forms, including extortion, exploitation, blackmail, and coercion, among others.
 - Fraud and deception are considered serious crimes under the Iraqi Penal Code, which also mandates severe punishments for these crimes. Perpetrators of fraud and deception will be punished whether a crime is actually committed or only attempted.
 - Additionally, the Iraqi Penal Code and the Law on Preventing the Misuse of Telecommunication Devices in the Kurdistan Region of Iraq provide protection against online violence.
 - The criminal actions described above may occur in person or online. Common forms of attempted fraud, deception, or online extortion may include promises to complete the YSL application in exchange for money (Rashwa); offers to take a percent of survivor salaries in exchange for filling out the application; identity theft; submission of fraudulent documents; stealing money from survivors' QiCards; promises to invest survivors' salaries on their behalf; and various forms of online violence, including hacking and phishing.

GENERAL TIPS FOR YOUR PROTECTION



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- Do not agree to pay any fees or a percentage of your salary to any individual or organization offering to assist you with completing or submitting your application. If money or any other form of favors, including those of a sexual nature, are requested from you, consult a trusted NGO or the GDSA. If such an action is initiated by a government employee or a government official, call the police or visit the competent investigation court.
 - Avoid handing over your application and supporting documents to any actor other than the GDSA. If an individual or NGO is assisting you with the application process, ensure that they are well recognized and have strong data safety and confidentiality measures in place.
 - Do not share your QiCard, its serial number, or its passcode with anyone.
 - Your QiCard should always remain in your possession and should not be used by others. If your QiCard is lost, contact the QiCard company directly to suspend the card and get a new one. You can call the QiCard company by dialing 422 from inside Iraq or +964 771 640 4444 from outside Iraq.
 - Electronic payment protections are not sufficient in Iraq. Minimize the use of your QiCard for unnecessary transactions.
 - Consult the QiCard company to link your mobile number to your QiCard, so that you receive an alert whenever a transaction is made. If you don't recognize a transaction, contact the QiCard company directly.
 - Everyone has a right to use the internet, but it is important to enjoy it with caution to avoid online violence and exploitation.
 - Be private online. Never reveal personal information or anything related to your YSL benefits to the public, like your full name; the full names of your family and friends; your home or school address; the home address of your family or friends; phone numbers; passwords; or salaries and bank information. Turn off your geolocation and do not share your current location or the locations where you frequently spend time.

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- Be aware online. Not everything you read online is true, and not everyone online is who they claim they are.
 - If you are experiencing online violence or other forms of fraud, it is not your fault and you are not alone. You can get help. There are a few different ways you can get assistance or file a complaint: talk to someone that you trust; report online violations to the platform where the violation occurred; go to an NGO to get free and confidential help; or call the Directorate of Combating Violence Against Women and Families hotline (119) in the Kurdistan Region, the Community Police hotline (497) in Iraq, or the regular police hotline (104), which is available across the country.



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