By following these guidelines, ACAMS can ensure consistency that will result in a timely and informational publication for our readers.
CANNOT
CASH-INTENSIVE BUSINESSES
CASH-OUT
CASH-OUT LIMITS
CATCH-22
CDD FINAL RULE
CENSUS
CENTRE
CENTURY
CITIES
CLEARING HOUSE(S)
CLIFFS NOTES
COLD WAR
COLON
COMBATTING
COMMA
COMMITTEE
CONGRESS
CONTRACTIONS
COUNTER-TERRORIST FINANCING (CTF)
CROWDFUNDING
CROWDSOURCING
CRYPTO ASSETS
CRYPTO FINANCE
CRYPTOCURRENCY
CTR
CURRENCY
CYBER-ATTACKED
CYBER-ATTACKER
CYBERATTACKING
CYBERATTACK(S)
CYBERCOPS
CYBERCRIME
CYBERCRIMINALS
CYBER-ENABLED
CYBER-EVENTS
CYBER FRAUD
CYBERSECURITY
CYBERSPACE
CYBERTERRORISM
CYBERTERRORIST
CYBERTHEFT
CYBERTHEIVES
CYBERTHREAT(S)

DATA
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DAY-TO-DAY
DECISION-MAKER
DECISION-MAKING
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I.E.
INTERNET
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ISIL
ITALICS

KYC
KYCC
KYE

LEAGUE OF NATIONS
LOOK-BACKS

MEMBER STATES
MLRO
MSB
MULTI-
MUST-HAVE(S)

NATIONAL SLAVERY AND HUMAN TRAFFICKING PREVENTION MONTH
NATIONWIDE
NERVE-WRACKING
NONCOMPLIANCE
NONGOVERNMENTAL
NON-RESIDENT
NOT-FOR-PROFIT
NUMBERS

OFAC
OLD-FASHIONED
OSAMA BIN LADEN
WATCHLIST(S)
WEB
WEBSITE
WESTERN
WHITEBOARD
WHITE HOUSE
WHITE PAPER
WITHDRAW
WITHDRAWAL
WORKING GROUP(S)
WORLDWIDE

YEARS
academic degrees
Lowercase degree if it is followed by the area of focus. For instance: ‘a master's degree in criminal justice’. If it does not follow the area of focus, capitalize the degree. For instance: Master of Science.

ACAMS

accents
Use French, German, Portuguese, Spanish accents, etc. People’s names, in whatever language should also be given appropriate accents where known. Thus: ‘Arsène Wenger was on holiday in Bogotá with Rafael Benítez’

ACH
Automated Clearing House

acknowledgement

ACPO
Association of Chief Police Officers

acronyms
Acronyms should be defined. Format: Term spelled out (acronym in parenthesis). Do not place the acronym in quotations. Your article should continue to use only the acronym, once the term is already first introduced. The first instance of any acronym needs to be spelled out. Exceptions to this rule are if they occur in the headline or within a quote.

act
Capitalize act when it is part of the name for a pending or implemented legislation: the Taft-Hartley Act.

adviser
not advisor

advocate
member of the Scottish bar (not a barrister)
Afghans
people Afghanis currency of Afghanistan

AFMLS
Asset Forfeiture and Money Laundering Section

aka
also known as

al-Qaeda

amidst
not amid

AML
anti-money laundering

AMLSCU
Anti-Money Laundering & Suspicious Cases Unit and is the financial intelligence unit of the United Arab Emirates

amongst
not among

APEC
Asia-Pacific Economic Cooperation

apostrophe (*) PLURAL NOUNS NOT ENDING IN S: The alumni’s contributions, women’s rights PLURAL NOUNS ENDING IN S: Add only an apostrophe: the churches’ needs, the girls’ toys, the horses’ food, etc. NOUNS PLURAL IN FORM, SINGULAR IN MEANING: Only add an apostrophe: General Motors’ profits, the United States’ wealth, etc. SINGULAR NOUNS NOT ENDING IN S: Add ‘s. The church’s needs, the girl’s toys, the horse’s food, the ship’s route, the VIP’s seat. SINGULAR PROPER NAMES ENDING IN S: Only add an apostrophe: Achilles’ heel, Agnes’ book, Hercules’ labours, Moses’ law.

ARA
Assets Recovery Agency

Asian, Asiatic
Use Asian or Asians when referring to people. Some Asians regard Asiatic as offensive when applied to people.
**awards**
Capitalize and italicize award names. For instance: *ACAMS Today Article of the Year Award*.

**B**

**behaviour**

**Bible**
Capitalize, without quotation marks. Lowercase bible as a nonreligious term: *My dictionary is my bible*.

**bitcoin**
Lowercase in all uses except at the start of a sentence.

**box-ticking**

**brackets**
If a whole sentence is within brackets, put the full stop inside. Square brackets should be used for interpolations in direct quotations: ‘Let them [the poor] eat cake’. To use ordinary brackets implies that the words inside them were part of the original text from which you are quoting.

**BSA**
Bank Secrecy Act

**BSA/AML**
Bank Secrecy Act/anti-money laundering

**bullet points**
If the bullet point is a complete sentence, end it in a period and capitalize the first letter of the first word. If it is a list, capitalize the first letter of the first word, end the bullets with a semicolon and end the last bullet with a period.

**Bureau**
Capitalize when part of a formal name for an organization or agency (Example: the Bureau of Labor Statistics). Lowercase when used alone.
byline
Bylines are placed at the end of the article. It should be written as follows: first name and last name, CAMS (if you have this designation), title, company, city, state or province, country, email address.

C

CAMS-Audit
ACAMS Advanced AML Audit Certification

CAMS-FCI
ACAMS Advanced Financial Crimes Investigations Certification

cancelled

cannot

cash-intensive businesses

cash-out

cash-out limits

Catch-22

CDD Final Rule
Capitalize ‘Rule’ when referring to the CDD Final Rule.

census
Capitalize only in specific references to the US Census Bureau. Lowercase in other uses: The census data was released Tuesday.

Centre

century
Lowercase and spell out numbers less than 10: the first century, the 20th century. For proper names, follow the organization’s practice: 20th Century Fox, Twentieth Century Fund.
cities
City with a capital, even though City is not an integral part of their names:
Guatemala City, New York City, Ho Chi Minh City, Panama City, Kuwait City,
Quebec City, Mexico City, City also takes a capital when it is part of the name:
Dodge City, Quezon City, Kansas City, Salt Lake City, Oklahoma City.

clearing house(s)

Cliffs Notes

Cold War

colon
Capitalize the first word after a colon if it is a proper noun or the start of a
complete sentence. (Example: ‘He promised this: The company will make good
all the losses,’ or ‘There were three considerations: expense, time and
feasibility’).

combatting

comma
Do not add a comma before the concluding conjunction. For instance: ‘I have
a dog, cat, bird, rabbit and a duck.’

committee
Capitalize when part of a formal name: the House Appropriation Committee.
Do not capitalize committee in shortened versions of long committee names, for
example: the appropriation committee.

Congress

contractions
Do not use contractions. For instance, spell out the words: can’t, don’t, won’t,
haven’t, etc. Only use contractions if there is a contraction within a quote used.

counter-terrorist financing (CTF)
Use counter-terrorist financing (CTF) or combating the financing of terrorism
(CFT).

crowdfunding

crowdsourcing
crypto assets

crypto finance

cryptocurrency

CTR
currency transaction report

currency
Lowercase when the whole word is used: euro, pound, dollars, sterling, dong
When using symbols: euros: €7m, €25bn, €2tn dollars: $7m, $25bn, $2tn, pound: £7m, £25bn, £2tn). US$ if there is a mixture of dollar currencies.

cyber-attacked

cyber-attacker

cyberattacking

cyberattack(s)

cybercops

cybercrime

cybercriminals

cyber-enabled

cyber-events

cyber fraud

cybersecurity

cyberspace

cyberterrorism

cyberterrorist

cybertheft
cyberthieves

cyberthreat(s)

data
Treat data as a plural noun. Thus, it should be written as ‘data are’ and not ‘data is’.

dates
day month year (no commas). Example: 21 July 2016

day-to-day

decision-maker

decision-making

DOJ
Department of Justice

Dr
No periods. Used at first mention for people practising as a doctor in the field in which they gained that qualification, including medical and academic doctors.

e-book

EDD
Enhanced Due Diligence

e.g.
not followed by a comma
e-gold

email

em dash (—)
An em dash often demarcates a break of thought. Em dashes can be used in place of commas to enhance readability.

emphasis added
If you are italicising a word or sentence within a quote (in order to emphasise it), write emphasis added in brackets. For instance: ‘The dog went to the park and found the missing toy [Emphasis added]’.

enterprise-wide

European Union
Use EU with no periods

executive branch
Always lowercase

façade

face to face
Only hyphenate adjective before a noun.

FARC
First time FARC is introduced it should be listed as the Revolutionary Armed Forces of Colombia (FARC). On subsequent references it should be FARC and not the FARC.

FATF Recommendations
When referring to one of the FATF Recommendations, do not spell out the number. For instance, instead of FATF Recommendation eight, use FATF Recommendation 8.

favour

favourable
**federal**
Lowercase when used as an adjective to distinguish it from state, county, city, town or private entities: federal assistance, federal court, the federal government, a federal judge. Capitalize when used as part of a formal name: the Federal Trade Commission.

**Fifth AML Directive (5AMLD)**

**financial institutions**
JPMorgan Chase & Co. (JPM), Bank of America Corp. (BAC), Citigroup Inc. (C), Wells Fargo & Co. (WFC), Goldman Sachs Group Inc. (GS), MetLife Inc. (MET), Morgan Stanley (MS), etc.

**fintech**

**FIU**
financial intelligence unit

**footnotes**
The footnote superscript should be placed after the punctuation mark. If it is a quoted sentence, place the footnote after the quotation mark. However, if it is only defining a single word in the sentence, the superscript footnote should be placed next to the word.
**Citation rules are as follows:** First name and last name, source title, and page number(s).
Web sources: First name and last name, ‘Title of the article’, Publishing organization or name of website, publication date and/or access date if available, URL.
Online magazines/newspapers: First name and last name, ‘title of article’, Name of magazine or newspaper in italics, publication date (day, month, year) /or access date if available, URL.

**foreign words**
Place foreign words in italics and provide an explanation. For instance: ad astra per aspera, a Latin phrase meaning ‘to the stars through difficulty’.

**Founding Fathers**
Capitalize when referring to the creators of the US Constitution.

**Fourth AML Directive (4AMLD)**

**front line** (n.) front-line (adj.)
FTFs
foreign terrorist fighters

GDPR
General Data Protection Regulation
government
Always lowercase, never abbreviate: the federal government, the state government, the US government.

groundbreaking

The Guardian

headlines
For print publication capitalize only the first word and any proper nouns. For Web publication use up-style: Capitalize the first letter of the first and last words and of all words besides short (fewer than five letters) articles, conjunctions and prepositions. Short verbs, nouns and adjectives are capitalized; for example, in There Will Be Blood, (Be is capitalized because it is a verb).

heat map(s)

Hezbollah

HIDTA
High Intensity Drug Trafficking Area

high-risk

higher risk
human trafficking
Human trafficking should be lowercased, unless it is the first word of a sentence. In addition, the first time it is introduced write the word followed by: (HT).

i.e.
not followed by a comma

internet
net, web, world wide web

IoT
Internet of things

ISIL
Islamic State of Iraq and the Levant. Also acceptable is the acronym IS. The UN refers to it as ISIL or as it is known by its Arabic name Da’esh.

Italics
Use italics to flag part of your text which is different from that surrounding it. Titles of books, journals, plays, films, musical works etc, should be given in italics if they are a complete published work. If you are referring to an individual short story, song, article etc, within a larger publication, use single quotation marks

KYC
know your customer

KYCC
know your customer’s customer

KYE
know your employee
League of Nations

look-backs

member states

MLRO
money laundering reporting officer

MSB
money services business. Also, MSB should be preceded by an and not a.

multi-
In general, do not use a hyphen with ‘multi.’ For example: multicolored, multilateral, multimillion, multimillionaire.

must-have(s)

National Slavery and Human Trafficking Prevention Month

Nationwide

erve-wracking

noncompliance

nongovernmental
non-resident

not-for-profit
as an adjective, as in ‘not-for-profit organisation’

numbers
Everything lower than 10 is spelled out. However, when starting a sentence with a number, the number should always be spelled out.

OFAC
Office of Foreign Assets Control

old-fashioned

Osama bin Laden

Passport

pastor
Lowercase ‘pastor’. Do not use pastor before an individual’s name. However, if it appears before a name in a quotation, capitalize it.

people/persons
Unless it is a direct quote, always use people instead of persons.

percentage
When writing percentages, write the number and use the percent symbol, with no space. (For example: 10%).

Policymakers

Programmes
Programming

Quote marks
Use single quotation marks for direct speech or a quote, and double quotation marks for direct speech or a quote within that.
Example: ‘I have never been to Norway,’ he said, ‘but I have heard it described as “the Wales of the North”’. 
If the quote would have required punctuation in its original form, place the punctuation inside the quotation marks. Place any punctuation which does not belong to the quote outside the quotation marks (except closing punctuation if the end of the quote is also the end of the sentence).
Example: ‘The kitchen’, he said, ‘is the heart of the home.’

Recollection

Regtech
Regulatory technology, also known as a ‘regtech’ is a new field within the financial services industry that uses information technology to enhance regulatory processes. It puts a particular emphasis on regulatory monitoring, reporting and compliance and is thus benefiting the finance industry.

road map(s)

rollout (n.)

roll-out (adj.)
SAR
suspicious activity report

SDN
Specially Designated Nationals

side by side/side-by-side
Use side by side if it is an adverb and side-by-side if it is an adjective

smash and grab

stand-alone (adj.)

state
Lowercase state and keep it lowercased in all state of constructions: the state of Maine, the state of Maine and Vermont, etc.

statewide

stored value card

T

Tableau
plural tableaux

c
therefor and therefore
Therefore means ‘for that reason’, ‘consequently’ or ‘thus’, whereas therefor without the E just means ‘for that’ or ‘for it’. Therefore example: Therefore, the Court found the evidence unconvincing. Therefor example: The applicant must submit the application form and any supporting documentation therefor in two weeks' time.

thirdhand
time
Use the 24-hour clock Example: 00:47, 23:59; noon, midnight (not 12 noon, 12 midnight or 12am, 12pm).

titles
Capitalize titles if they are used directly before an individual’s name. For instance: Executive Vice President Jane Smith. Lowercase the title if the name and the title are set apart by commas: Jane Smith, executive vice president, said she loved the conference.

UK
Use this abbreviation for United Kingdom.

UN
Use this abbreviation for United Nations.

US
Use this abbreviation for United States.

unsuspecting

up-to-date

watchlist(s)

web

website

Western

whiteboard
White House
Also capitalize White House officials.

white paper
lower case

withdraw
(verb) To remove (money) from a bank account; to take (something) back, so that it is no longer available; to take back (someone that is spoken, offered, etc.). For example: She withdrew $200 from her checking account or They have withdrawn the charges.

withdrawal
(noun) The act of withdrawing; the process of giving up a narcotic drug, typically accompanied by distressing physical and mental effects. For example: The general authorized the withdrawal of troops from the fields or She experienced symptoms of nicotine withdrawal after she quit smoking.

working group(s)

worldwide

years
Use an s without an apostrophe to indicate spans of decades or centuries: the 1890s, the 1800s. Always use figures when referring to a span of time, (e.g. 1 to 2 years).