ACAMS TODAY™

ACAMS Today Style Guide

2021

By following these guidelines, ACAMS can ensure consistency that will result in a timely and informational publication for our readers.

Contributors' Guidelines

Table of Contents

A

ACADEMIC DEGREES
ACAMS
ACAMS ADVANCED AML AUDIT CERTIFICATION (CAMS-AUDIT)
ACAMS ADVANCED FINANCIAL CRIMES INVESTIGATIONS CERTIFICATION (CAMS-FCI)
ACKNOWLEDGMENT
ACRONYM
ACT
AKA
ANTI-MONEY LAUNDERING ACT OF 2020 (AMLA)
APOSTROPHE
ASIAN
AWARDS

B

BANK SECRECY ACT (BSA)
BANK SECRECY ACT/ANTI-MONEY LAUNDERING (BSA/AML)
BIBLE
BITCOIN
BOX-TICKING
BRACKETS
BULLET POINTS
BUREAU
BYLAW
BYLINE

C

CANCELED
CANCELING
CANNOT
CASH-INTENSIVE BUSINESSES
CASH-OUT
CASH-OUT LIMITS
CATCH-22
CDD FINAL RULE
CENSUS
CENTURY
CLEARING HOUSE(S)
CLIFFS NOTES
COLD WAR
COLON
COMBATING
COMMA
COMMITTEE

COMPOSITION TITLES
CONGRESS
CONTRACTIONS
COUNTER-TERRORIST FINANCING (CTF)
CROWDFUNDING
CROWDSOURCING
CRYPTO ASSETS
CRYPTO FINANCE
CRYPTOCURRENCY
CURRENCY
CURRENCY TRANSACTION REPORT (CTR)
CYBERATTACK(S)
CYBER-ATTACKED
CYBER-ATTACKER
CYBERATTACKING
CYBERCOPS
CYBERCRIME
CYBERCRIMINALS
CYBER-ENABLED
CYBER-EVENTS
CYBER FRAUD
CYBERSECURITY
CYBERSPACE
CYBERTERRORISM
CYBERTERRORIST
CYBERTHEFT
CYBERTHIEVES
CYBERTHREAT(S)

D

DATA
DATES
DAY-TO-DAY
DECISION-MAKER
DECISION-MAKING

E

E-BOOK
E-GOLD
EMAIL
EM-DASH
EMPHASIS ADDED
ENTERPRISE-WIDE
EUROPEAN UNION
EXECUTIVE BRANCH

F

FAÇADE

FACE TO FACE
FARC
FATF RECOMMENDATIONS
FEDERAL
FIFTH AML DIRECTIVE
FINANCIAL INSTITUTIONS
FINANCIAL INTELLIGENCE UNIT (FIU)
FINTECH
FOOTNOTES
FOREIGN TERRORIST FIGHTERS (FTFS)
FOREIGN WORDS
FORMAL TITLES
FOUNDING FATHERS
FOURTH AML DIRECTIVE
FRONT LINE

G

GENERAL DATA PROTECTION REGULATION (GDPR)
GOVERNMENT
GROUNDBREAKING
THE GUARDIAN

H

HEADLINES
HEAT MAP(S)
HEZBOLLAH
HIGH INTENSITY DRUG TRAFFICKING AREA (HIDTA)
HIGH-RISK
HIGHER RISK
HUMAN TRAFFICKING

I

INTERNET
INQUIRE
ISLAMIC STATE GROUP

K

KNOW YOUR CUSTOMER

L

LABOR-INTENSIVE
LEAGUE OF NATIONS
LOOK-BACKS

M

MONEY
MONEY LAUNDERING REPORTING OFFICER (MLRO)
MONEY SERVICES BUSINESS (MSB)
MULTI-
MUST-HAVE(S)

N

NATIONAL SLAVERY AND HUMAN TRAFFICKING AWARENESS MONTH
NATIONWIDE
NERVE-WRACKING
NONCOMPLIANCE
NONGOVERNMENTAL
NONPROFIT
NONRESIDENT
NUMBERS

O

OFAC'S 50 PERCENT RULE
OFFICE OF FOREIGN ASSETS CONTROL (OFAC)
OLD-FASHIONED
OSAMA BIN LADEN
OVERREPRESENTING

P

PASSPORT
PASTOR
PEOPLE/PERSONS
PERCENTAGES
PODCASTS
POLICYMAKERS
PREFIXES
PROGRAMMING

R

RECORD KEEPING
ROAD MAP(S)
ROLLOUT

S

SIDE BY SIDE/SIDE-BY-SIDE
SKILLSETS
SMASH AND GRAB
SPECIALLY DESIGNATED NATIONALS (SDN) LIST
STAND-ALONE
STATE
STATEWIDE
STEP BY STEP/ STEP-BY-STEP
STORED VALUE CARD
SUSPICIOUS ACTIVITY MONITORING (SAM)
SUSPICIOUS ACTIVITY REPORT (SAR)

T

THEREFOR, THEREFORE
THIRDHAND
TIME
TITLES
TOWARD

U

UNDER SECRETARY
UNITED NATIONS
UNITED STATES
U.S. CABINET DEPARTMENTS
UNSUSPECTING
UP-TO-DATE
USA PATRIOT ACT

W

WATCHLIST(S)
WEB
WEBSITE
WELL
WESTERN
WHITEBOARD
WHITE HOUSE
WHITE PAPER
WITHDRAW
WITHDRAWAL
WORKING GROUPS(S)
WORLDWIDE

Y

YEARS

A

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 Just ACAMS, do not spell out acronym

ACAMS Advanced AML Audit Certification (CAMS-Audit)

ACAMS Advanced Financial Crimes Investigations Certification (CAMS-FCI)

acknowledgment

acronym 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.

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

aka

Anti-Money Laundering Act of 2020 (AMLA)

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' labors, Moses' law.

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

Bank Secrecy Act (BSA)

Bank Secrecy Act/anti-money laundering (BSA/AML)

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

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

box-ticking

brackets Square brackets should be used for interpolations in direct quotations: "Let them [the poor] eat cake." They may also be used to break up a point within a parenthesis.

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 fragment, leave the bullet point as-is and do not end it with a period.

Bureau Capitalize when part of a formal name for an organization or agency (ex., the Bureau of Labor Statistics). Lowercase when used alone.

bylaw

byline Bylines are placed at the end of the article. They should be written as follows: first name and last name, CAMS (if you have this designation), title, company, state or province, country, email address.

C

canceled

canceling

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 *U.S. Census Bureau*. Lowercase in other uses: *The census data was released Tuesday*.

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.*

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. (Ex., "He promised this: The company will make good all the losses," or "There were three considerations: expense, time and feasibility").

combating

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*.

composition titles Italicize all magazines, newspapers, reference books, books, films, TV shows, art, speeches, conferences, etc. However, thesis titles should be in quotes.

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

currency Use the $ sign to report U.S. dollar amounts. For all other currencies, spell out the name of the currency in parentheses by the equivalent in U.S dollars. For instance: "Japan approved a 1.8 trillion yen ($18 billion) extra…" When it comes to euros, write out "euros" instead of the euro symbol. When dealing with a dollar currency of a country other than the U.S., use the following abbreviations before the amount: AU$ (Australian dollars), CA$ (Canadian dollars), SG$ (Singapore dollars), NZ$ (New Zealand dollars), HK$ (Hong Kong dollars), NT$ (New Taiwan dollars), ZW$ (Zimbabwe dollars).

currency transaction report (CTR)

cyberattack(s)

cyber-attacked

cyber-attacker

cyberattacking

cybercops

cybercrime

cybercriminals

cyber-enabled

cyber-events

cyber fraud

cybersecurity

cyberspace

cyberterrorism

cyberterrorist

cybertheft

cyberthieves

cyberthreat(s)

D

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

dates If it is referencing a paper written by an international government agency use: day, month, year. Other than this, use the preferred style: month, day, year. In addition, always use Arabic figures without: st, nd, rd, th.

day-to-day

decision-maker

decision-making

E

e-book

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 italicizing a particular word or sentence within a quote (in order to emphasize 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.

F

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*.

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.

financial intelligence unit (FIU)

fintech

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 and/or access date if available, URL.

foreign terrorist fighters (FTFs)

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."

formal titles Only capitalize formal titles if they precede an individual's name. For example: *Major John Sue* or *John Sue, mayor of*…

Founding Fathers Capitalize when referring to the creators of the U.S. Constitution.

Fourth AML Directive (4AMLD)

front line (n.) **front-line** (adj.)

G

General Data Protection Regulation (GDPR)

government Always lowercase, never abbreviate: *the federal government, the state government, the U.S. government.*

groundbreaking

The Guardian

H

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

High Intensity Drug Trafficking Area (HIDTA)

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

Internet

inquire

Islamic State group The group is abbreviated as *IS*. The UN refers to it as ISIL or as it is known by its Arabic name Da'esh.

K

know your customer (KYC)

L

labor-intensive

League of Nations

look-backs

M

money When referring to money, use numerals. For cents or amounts of $1 million or more, spell the words cents, million, billion, trillion etc. Examples: *$26.52, $100,200, $8 million, 6 cents.*

money laundering reporting officer (MLRO)

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

multi- In general, do not use a hyphen with "multi." For instance, multicolored, multilateral, multimillion, multimillionaire.

must-have(s)

N

National Slavery and Human Trafficking Prevention Month

Nationwide

nerve-wracking

noncompliance

nongovernmental

nonprofit

nonresident

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

O

OFAC's 50 Percent Rule OFAC's 50 Percent Rule: When using the proper name, we will capitalize Percent and Rule and spell out percent. When using only 50 percent, we will still spell out percent but lowercase the p.

Office of Foreign Assets Control (OFAC)

old-fashioned

Osama bin Laden

overrepresenting

P

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%.

podcasts Place quotation marks around podcast titles. For instance, listen to Kieran Beer's podcast, "Financial Crime Matters."

Policymakers

prefixes Use a hyphen if the prefix ends in a vowel and the word that follows begins with the same vowel. Exceptions: cooperate, coordinate, and double-e combinations such as preestablish, preeminent, preeclampsia, preempt. Use a hyphen if the word that follows is capitalized. Use a hyphen to join doubled prefixes: sub-subparagraph.

programming

R

record keeping

road map(s)

rollout (n.) **roll-out** (adj.)

rule-based Not rules-based

S

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

skillsets

smash and grab

Specially Designated Nationals (SDN) list

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

step by step/step-by-step Use *step by step* if it is an adverb and *step-by-step* if it is an adjective.

stored value card

suspicious activity monitoring (SAM)

suspicious activity report (SAR)

T

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 figures except for *noon* and *midnight*. Use a colon to separate hours from minutes: *11 a.m., 1 p.m., 3:30 p.m., 9-11 a.m., 9 a.m. to 5 p.m.*

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.*

toward Not *towards*.

U

under secretary see titles.

U.N. Use this abbreviation for United Nations.

U.S. Use this abbreviation for United States.

U.S. Cabinet departments It is preferable to list the subject first in stories, such as the Agriculture Department and Commerce Department. Exceptions are Department

of Health and Human Services, Department of Homeland Security, Department of Housing and Urban Development, and Department of Veterans Affairs.

unsuspecting

up-to-date

USA Patriot Act Refer to as PATRIOT Act on second reference

W

watchlist(s)

web

website

well Hyphenate well- combinations before a noun, but not after: *a well-known judge*, but *the judge is well known*.

Western

whiteboard

White House Also capitalize *White House officials*.

white paper

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

Y

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.