



# ACAMS Today Europe Style Guide

# 2021

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

**ACAMS Today Europe  
British English**

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# 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**

## **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 Afghani currency of Afghanistan

**AFMLS**

Asset Forfeiture and Money Laundering Section

**aka**

also known as

**al-Qaeda**

**amid**

not amidst

**AML**

anti-money laundering

**AMLSCU**

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

**among**

not amongst

**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**

Capitalize Bitcoin when it is used as a system and lowercase when it is used as a form of payment.

### **BMPE**

Black Market Peso Exchange

## **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.

**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).

### **Criminal Law Directive**

Directive on combating money laundering by criminal law EU 1673/2018, frequently referred to in the industry as the 6AMLD

### **crowdfunding**

### **crowdsourcing**

### **crypto assets**

### **crypto finance**

### **cryptocurrency**

### **CTR**

currency transaction report

### **currency**

Spell out the word when used in text, use symbols in charts and graphs.

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)**

# D

## **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

## **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]'.  
[Emphasis added]

## **enterprise-wide**

## **EU AML Authority**

For European Anti Money Laundering Authority. Use EU AML Authority on all instances.

## **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*.

## **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.*

**grey list** not greylist

When the FATF places a jurisdiction under increased monitoring, it means the country has committed to resolve swiftly the identified strategic deficiencies

within agreed timeframes and is subject to increased monitoring. This list is often externally referred to as the grey list.

## **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**

## **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

## **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**.

# K

**KYC**

know your customer

**KYCC**

know your customer's customer

**KYE**

know your employee

# L

**League of Nations**

**look-backs**

# M

**member states**

**MLRO**

money laundering reporting officer

**MONEYVAL** not Moneyval

**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)**

# N

**National Slavery and Human Trafficking Prevention Month**

**Nationwide**

**nerve-wracking**

**noncompliance**

**non-governmental**

**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.



**OCDEF**

Organized Crime Drug Enforcement Task Forces

## **OFAC**

Office of Foreign Assets Control

## **old-fashioned**

## **Osama bin Laden**

# **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%).

## **Policymakers**

## **Programmes**

## **Programming**

# **Q**

### **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.'

# R

## **record keeping**

### **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.)

# S

## **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

## **Sixth AML Directive (6AMLD)**

Directive on combating money laundering by criminal law EU 1673/2018, term commonly used for the Criminal Law Directive.

**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

**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.*

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.

# U

## **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**

# W

## **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**

**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).