



ACAMS Today Europe Style Guide

2022

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. Example: a master's degree in criminal justice. If it does not follow the area of focus, capitalise the degree. Example: 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. Example: 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

Capitalise *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

Afghanis when referring to people

AFMLS

Asset Forfeiture and Money Laundering Section

aka

Also known as

al-Qaida**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 NOTENDING 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

Capitalise and italicize award names. For instance: *ACAMS Today Article of the Year Award*.

B

behaviour

Bible

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

bitcoin

Lowercase all references to bitcoin and other cryptocurrencies, consistent with the style for conventional currency.

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 capitalise the first letter of the first word. If it is a list, capitalise the first letter of the first word, end the bullets with a semicolon and end the last bullet with a period.

Bureau

Capitalise 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

Capitalise Rule when referring to the CDD Final Rule.

census

Capitalise 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 organisation'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

Use between two sentences, or parts of sentences, where the first introduces a proposition that is resolved by the second. Example: Fowler put it like this: to deliver the goods invoiced in the preceding words.

A colon, rather than a comma, should be used to introduce a quotation: "He was an expert on punctuation," or to precede a list – "He was an expert on the following: the colon, the comma and the full stop."

combatting

comma

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

committee

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

Composition titles

Apply these guidelines to the titles of books, movies, plays, poems, albums, songs, operas, radio and television programs, lectures, speeches, and works of art:

- Capitalise all words in a title except articles (a, an, the); prepositions of three or fewer letters (for, of, on, up, etc.); and conjunctions of three or fewer letters (and, but, for, nor, or, so, yet, etc.) unless any of those start or end the title.
- Put quotation marks around the names of all such works except the Bible, the Quran and other holy books, and books that are primarily catalogues of reference material. In addition to catalogues, this category includes almanacs, directories, dictionaries, encyclopaedias, gazetteers, handbooks and similar publications.
- Do not use quotation marks around such software titles as WordPerfect or Windows; apps; or around names of video, online or analog versions of games: FarmVille, Pokemon Go, The Legend of Zelda, Monopoly.

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.

combatting the financing of terrorism (CFT)

combatting the financing of terrorism (CFT).

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

The word typically takes singular verbs and pronouns when writing for general audiences and in data journalism contexts: *The data is sound*

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

Egmont Group

enquiries

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

EU AML Authority

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

European Union

Use EU on all instances, 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*. Capitalise 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 in italics*, publication date, 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

Capitalise 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

Jurisdictions under increased monitoring are actively working with the FATF to address strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing. This list is often referred to as the “grey list.”

groundbreaking

The Guardian



headlines

For print publication capitalise only the first word and any proper nouns. For Web publication use up-style: Capitalise 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 capitalised; for example, in *There Will Be Blood*, (*Be* is capitalised 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**.



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

NATO

Acceptable in all references for the North Atlantic Treaty Organization.

nerve-wracking**noncompliance****non-fungible tokens (NFTs)****non-governmental****non-resident****nonprofit****numbers**

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

**OCDETF**

Organized Crime Drug Enforcement Task Forces

OFAC

Office of Foreign Assets Control

old-fashioned**Osama bin Laden****Panellist****Passport**

pastor

Lowercase “pastor.” Do not use pastor before an individual's name. However, if it appears before a name in a quotation, capitalise it.

people/persons

Plural: people Formal: 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 double quotes at the start and end of a quoted section, with single quotes for quoted words within that section.

When beginning a quote with a sentence fragment that is followed by a full sentence, punctuate according to the final part of the quote. Example: The minister called the allegations “blatant lies. But in a position such as mine, it is only to be expected.”

Use double quotation marks for words that are not actually quotations. Example: These are the people who put the “style” in style guide.

Headlines and standfirsts, captions and display quotes all take single quote marks.

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)

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. For 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).

time frame

Two words

titles

Capitalise 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.*

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****Whilst**

Not while

whiteboard**White House**

Also capitalise *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).