ACAMS TODAY

ACAMS Today Style Guide

2023

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

Contributors' Guidelines

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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
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. No need to define acronyms if they are only used once in an article.

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

aka

anti-financial crime (AFC)

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

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)

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

Bitcoin
Capitalize when referring to *Bitcoin* as a system, but lowercase when referring to its use as a form of payment. *The government wants to regulate Bitcoin. He bought a vacuum cleaner online using bitcoins.*

Black Market Peso Exchange (BMPE)

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, capitalize the first letter of the first word but 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:

- Print: first name and last name, CAMS (if you have this designation), title, company, state or province (abbreviation), country, email address, Twitter and/or Instagram.
- Online: first name and last name, CAMS (if you have this designation), title, company, state or province (abbreviation), country, email address, Twitter, Instagram and LinkedIn.

C

Certified Anti-Money Laundering Specialist (CAMS)

Certified Cryptoasset Anti-Financial Crime Specialist (CCAS)

Certified AML FinTech Compliance Associate (CAFCA)

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*.

central bank digital currency (CBDC)

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."

commingle

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. Article titles and thesis titles should be in quotes. For names of laws, capitalize all words in a title except articles.

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

currency
Use the $ sign to report U.S. dollar amounts. For all other currencies, spell out the name of the currency in parentheses followed 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)

customer identification procedure (CIP)

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

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

developing nations
Avoid use of the term third world countries and third countries. Developing nations is more appropriate when referring to the economically developing nations of Africa, Asia and Latin America. Do not confuse with nonaligned, which is a political term.

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

environmental, social and governance (ESG)

European Union (EU)
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 (FIs)
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. When using the acronym FI, it is preceded by "an" instead of "a."

financial intelligence unit (FIU)

Financial Crimes Enforcement Network (FinCEN)

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: *Mayor 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.)

General Data Protection Regulation (GDPR)

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

graphics
When using graphics from other sources, add the source below as follows:

Source: 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.

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 four 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).

health care

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

idioms
Italicize idioms in text, e.g., *when you want something done right, do it yourself*

immigrant
Do not use "illegal immigrant." Instead, use *immigrants lacking permanent legal status*. In a headline, use of *migrant(s)* or *immigrant(s)* is acceptable as long as the context is clear in the first few paragraphs of the story.

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.

IT
IT is acceptable on all references.

K

know your customer (KYC)

L

labor-intensive

law enforcement (LE)

League of Nations

login
When referring to the credentials used to access an account, use login. When referring to the action of accessing an account as a verb, use log in.

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.*

MONEYVAL

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

must-have(s)

mutual evaluation report (MER)

myriad
The word myriad is not followed by "of." For example, "*She encountered myriad challenges in her search for employment.*"

N

National Slavery and Human Trafficking Prevention Month

nationwide

NATO
The acronym is acceptable for all references to the North Atlantic Treaty Organization.

nerve-wracking

noncompliance

non-fungible tokens (NFTs)

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.

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

organizations and institutions
Capitalize the full names of organizations and institutions: the American Medical Association; First Presbyterian Church; General Motors Co.; Harvard University, Harvard University Medical School; the Procrastinators Club; the Society of Professional Journalists.

Retain capitalization if Co., Corp. or a similar word is deleted from the full proper name: General Motors.

Subsidiaries: Capitalize the names of major subdivisions: the Pontiac Motor Division of General Motors.

Internal elements: Use lowercase for internal elements of an organization when they have names that are widely used generic terms: the board of directors of General Motors, the board of trustees of Columbia University, the history department of Harvard University, the sports department of the *Daily Citizen-Leader*.

Capitalize internal elements of an organization when they have names that are not widely used generic terms: the General Assembly of the World Council of Churches, the House of Delegates of the American Medical Association, the House of Bishops and House of Deputies of the Episcopal Church.

Flip-flopped names: Retain capital letters when commonly accepted practice flops a name to delete the word of: Harvard School of Dental Medicine, Harvard Dental School. Do not, however, flop formal names that are known to the public with the word of: Massachusetts Institute of Technology, for example, not Massachusetts Technology Institute.

Organized Crime Drug Enforcement Task Forces (OCDETF)

Osama bin Laden

overrepresenting

P

parentheses
When introducing a shortened form of a name, there is no need to use parentheses. Just use the shortened form on later references. For example, refer to Chase Bank as just Chase after the first reference.

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,* except in the case of *politically exposed 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

politically exposed person (PEP)
When referencing several, use politically exposed persons.

prefixes

Generally, we do not hyphenate when using a prefix with a word starting with a consonant. But there are exceptions. Three rules are constant:

- 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

regulatory technology (regtech)

road map(s)

robotic process automation (RPA)

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.

Sixth AML Directive (6AMLD)
Directive on combating money laundering by criminal law EU 1673/2018, term commonly used for the Criminal Law Directive.

skillsets

smash and grab

South Florida

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 states 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

Sunshine State

suspicious activity monitoring (SAM)

suspicious activity report (SAR)

suspicious transaction report (STR)

T

Terrorist Content Online (TCO) regulation

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.*

time frame
Two words

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
Do not use *towards*.

trade-based money laundering (TBML)

U

U.N.
Use this abbreviation for United Nations.

under secretary
See titles.

undocumented
Avoid using "undocumented" when describing immigrants lacking legal status in the U.S. Instead, use immigrants living in the U.S. without legal permission.

U.S.
Use this abbreviation for United States. The possessive is U.S.' without an s at the end.

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

V

virtual service asset provider (VASP)

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.