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

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
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.”
A colon is not normally followed by a capital letter in British usage. Only if it is a proper noun or an acronym.

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
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
Counter-terrorist financing (CTF)

crowdfunding
crowdsourcing
crypto assets
crypto finance
cryptocurrency

CTR
currency transaction report

currency
Spell out and lowercase the word when used in text. For example: 150 million dollars, 150 million US dollars if there is a mixture of dollar currencies. Use symbols in charts and graphs. 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-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
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.

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
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.

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

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.

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

VASPs
virtual asset service provider
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
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).