

BSA/AML Abbreviations

314(a) - Special information sharing procedures

314(b) – Voluntary information sharing among financial institutions

A

ACH – Automated Clearing House

AG – Attorney General

AML - Anti-money Laundering

APO – Army Post Office

APT – Asset Protection Trust

ATM – Automated Teller Machine

B

BCBS - Basel Committee on Banking Supervision

BCTR – BSA Currency Transaction Report

BHC – bank holding company

BIS – Bank for International Settlements

BMPE – black market peso exchange

BSA - Bank Secrecy Act

BSA ID – BSA Identification Number

BSAR – BSA Suspicious Activity Report

BO – Beneficial Owner

C

CAATSA – Countering America’s Adversaries Through Sanctions Act

CDD – Customer Due Diligence

CFR – Code of Federal Regulations

CFT – combatting the financing of terrorism

CFTC – Commodities Futures Trading Commission

CHIPS – Clearing House Interbank Payments System

CIF – customer information file

CIP - Customer Identification Program

CISADA - Comprehensive Iran Sanctions, Accountability, and Divestment Act

CLS – Continuous Linked Settlement Bank

CMIR – Report of International Transportation of Currency or Monetary Instruments

CSBS – Conference of State Bank Supervisors

CSV – comma separated value file

CTR - currency transaction report

D

DCN – document control number (replaced by BSA ID)

DOEP – designation of exempt person form

E

E-banking – electronic banking

EDD – enhanced due diligence

EFT – electronic funds transfers

EIC – examiner in charge

EIN – employer identification number

EPN – Electronic Payments Network

ERISA – Employee Retirement Income Security Act

F

FATF – Financial Action Task Force

FAQ – Frequently asked question

FBA – federal banking agencies

FBAR – Report of Foreign Bank and Financial Accounts

FBI – Federal Bureau of Investigation

FCUA – Federal Credit Union Act

FDIC – Federal Deposit Insurance Act

FDIC – Federal Deposit Insurance Corporation

FFIEC - Federal Financial Institutions Examination Council

FGO – foreign gateway operator

FinCEN - Financial Crimes Enforcement Network

FIL – Financial Institutions Letters

FPO – fleet post office box

FRB – Federal Reserve Board

G

GAO – Government Accountability Office

GO – gateway operator

GPR – general purpose reloadable cards

GSE – Government Sponsored Enterprise

H

HIDTA – High Intensity Drug Trafficking Areas

HIFCA – High Intensity Financial Crime Areas

I

IAIS – International Association of Insurance Supervisors

IAT – international ACH transactions

IBC – international business corporations

IEEPA - International Emergency Economic Powers Act

IMF – International Monetary Fund

INCSR – International Narcotics Control Strategy Report (U.S. Department of State)

IOLTA – interest on lawyers’ trust accounts

IP - Internet Protocol address

IRA – individual retirement account

IRGC – Iran’s Islamic Revolutionary Guard Corps

IRS – Internal Revenue Service

IRS CID – Internal Revenue Service Criminal Investigation Division

ISO – independent sales organization

ITIN – individual taxpayer identification number

IVTS – informal value transfer system

J

Jdx – jurisdiction

K

KYC – Know Your Customer

L

LCU – Letters to Credit Unions

M

MIS – management information systems

MLSA – Money Laundering Suppression Act of 1994

MLTA – Money Laundering Threat Assessment

MSB – money services businesses

N

NACHA – National Automated Clearing House Association

NASD – National Association of Securities Dealers

NASDAQ - National Association of Securities Dealers Automated Quotation Systems

NBFI – nonbank financial institution

NCCT – non-cooperative countries and territories

NCUA – National Credit Union Administration

NDIP – nondeposit investment products

NGO – nongovernmental organizations

NIS – nominee incorporation services

NMLS – Nationwide Multistate Licensing System & Registry

NPO – nonprofit organization

NRA – nonresident alien

NSF – nonsufficient funds

NSL – National Security Letters

O

OCC – Office of the Comptroller of the Currency

ODFI – originating depository financial institution

OFAC – Office of Foreign Assets Control

OFC – offshore financial center

ONDCP – Office of National Drug Control Policy

P

PEP – politically exposed persons

PIC – private investment companies

POS – point of sale

PTA – payable through account

PUPID – payable upon proper identification

R

RA – Regulatory Alerts

RCC – remotely created checks

RDC – remote deposit capture

RDFI – receiving depository financial institution

ROE – report of examination

S

SAM – suspicious activity monitoring

SAR – suspicious activity report

SEC – Securities and Exchange Commission

SDN – Specially Designated Nationals or blocked persons

SISS – Secure Information Sharing System

SOD – summary of deposits

SR Letter – Supervision and Regulation Letter

SSN – Social Security number

SWIFT – Society for Worldwide Interbank Financial Telecommunication

T

TBML – trade-based money laundering

TF – terrorist/terrorism financing

TIN – taxpayer identification number

TPPP – third-party payment processors

TPSP – third-party service provider

TWEA – Trading with the Enemy Act

U

UBPR - Uniform Bank Performance Report

USA PATRIOT Act – Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001

USC – United States Code

[Source: FFIEC Exam Manual](#)