

Appendix Q: Abbreviations

Abbreviation	Full name
ACH	Automated Clearing House
AML	Anti-Money Laundering
APO	Army Post Office
ATM	Automated Teller Machine
APT	Asset Protection Trust
BCBS	Basel Committee on Banking Supervision
BHC	Bank Holding Company
BIS	Bank for International Settlements
BCTR	BSA CTR (replaced FinCEN CTR Form 104)
BMPE	Black Market Peso Exchange
BSA	Bank Secrecy Act
BSA-ID	BSA Identification Number (utilized in FinCEN Query System)
BSAR	BSA SAR (replaced FinCEN SAR-DI Form TD 90-22.47)
CISADA	Comprehensive Iran Sanctions, Accountability and Divestment Act
CDD	Customer Due Diligence
CFR	Code of Federal Regulations
CHIPS	Clearing House Interbank Payments System
CIF	Customer Information File
CIP	Customer Identification Program
CMIR	Report of International Transportation of Currency or Monetary Instruments
CTR	Currency Transaction Report
DCN	Document Control Number
DOEP	Designation of Exempt Person Report
E-banking	Electronic Banking
EDD	Enhanced Due Diligence
EFT	Electronic Funds Transfer

EIC	Examiner in charge
EIN	Employer Identification Number
EPN	Electronic Payments Network
ERISA	Employee Retirement Income Security Act of 1974
FAQ	Frequently Asked Question
FATF	Financial Action Task Force on Money Laundering
FBAR	Report of Foreign Bank and Financial Accounts
FBI	Federal Bureau of Investigation
FCUA	Federal Credit Union Act
FDIA	Federal Deposit Insurance Act
FDIC	Federal Deposit Insurance Corporation
Fedwire	Fedwire Funds Service
FFIEC	Federal Financial Institutions Examination Council
FGO	Foreign Gateway Operator
FIL	Financial Institution Letter
FinCEN	Financial Crimes Enforcement Network
FPO	Fleet Post Office
GAO	U.S. Government Accountability Office
GO	Gateway Operator
GPR	General Purpose Reloadable Card
HIDTA	High Intensity Drug Trafficking Area
HIFCA	High Intensity Financial Crime Area
IAIS	International Association of Insurance Supervisors
IAT	International Automated Clearing House Transaction
IBC	International Business Corporation
IEEPA	International Emergency Economic Powers Act
IMF	International Monetary Fund
INCSR	International Narcotics Control Strategy Report
IOLTA	Interest on Lawyers' Trust Account

IP	Internet Protocol
IRA	Individual Retirement Account
IRS	Internal Revenue Service
ISO	Independent Sales Organization
ITIN	Individual Taxpayer Identification Number
IVTS	Informal Value Transfer System
KYC	Know Your Customer
LCU	Letters to Credit Unions
MIS	Management Information Systems
MLSA	Money Laundering Suppression Act of 1994
MLTA	U.S. Money Laundering Threat Assessment
MSB	Money Services Business
NACHA	NACHA — The Electronic Payments Association
NASD	National Association of Securities Dealers
NASDAQ	National Association of Securities Dealers Automated Quotation Systems
NBFI	Nonbank Financial Institutions
NCCT	Noncooperative Countries and Territories
NCUA	National Credit Union Administration
NDIP	Nondeposit Investment Products
NGO	Nongovernmental Organization
NIS	Nominee Incorporation Services
NMLS	Nationwide Multi-State Licensing System & Registry
NRA	Nonresident Alien
NSF	Nonsufficient Funds
NSL	National Security Letter
OCC	Office of the Comptroller of the Currency
ONDCP	Office of National Drug Control Policy
ODFI	Originating Depository Financial Institution
OFAC	Office of Foreign Assets Control

OFC	Offshore Financial Center
OTS	Office of Thrift Supervision
PEP	Politically Exposed Person
PIC	Private Investment Company
POS	Point-of-Sale
PTA	Payable Through Account
PUPID	Payable Upon Proper Identification
RA	Regulatory Alerts
RCC	Remotely Created Check
RDC	Remote Deposit Capture
RDFI	Receiving Depository Financial Institution
ROE	Report of Examination
SAR	Suspicious Activity Report
SISS	Secure Information Sharing System
SDN	Specially Designated Nationals or Blocked Persons
SEC	U.S. Securities and Exchange Commission
SOD	Summary of Deposits
SSN	Social Security Number
SWIFT	Society for Worldwide Interbank Financial Telecommunication
TBML	Trade Based Money Laundering
TIN	Taxpayer Identification Number
TPSP	Third-Party Service Provider
TWEA	Trading With the Enemy Act
UBPR	Uniform Bank Performance Report
U.S. Treasury	U.S. Department of the Treasury
USA PATRIOT Act	Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001
USC	U.S. Code
Web CBRS	Web Currency and Banking Retrieval System