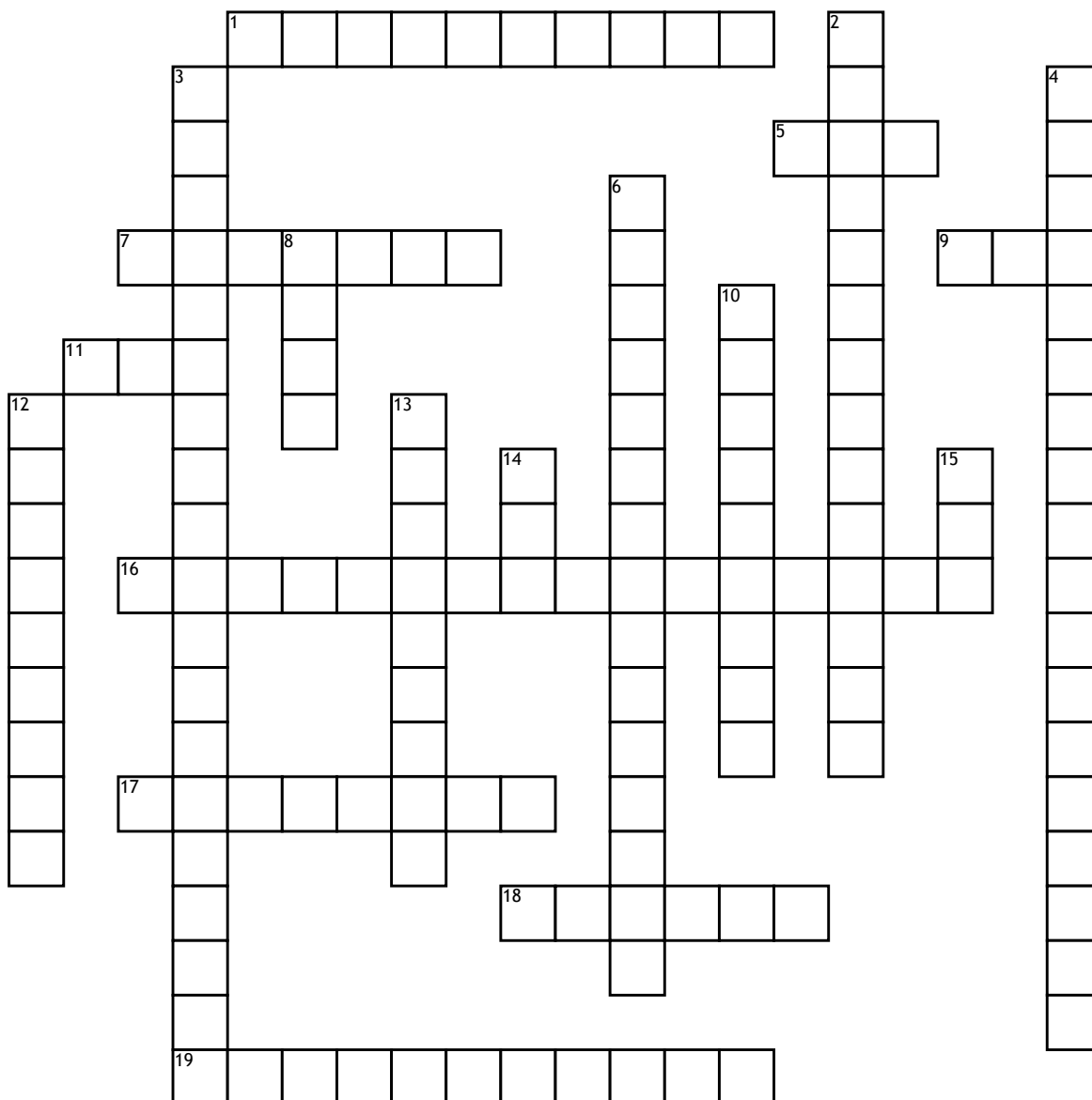


# BSA/AML 2016



## Across

1. Provides that if the financial institution files a SAR in compliance with the law and regulations, the institution is safe from civil liability. (2 words)

5. Cashes checks, money orders, traveler's checks, and/or exchanges currency for more than \$1,000 for any one customer on any day.

7. The history of one's activities, as financial dealings, by entering data in ledgers or journals, putting documents in files, etc.

9. Collection of customer information prior to opening an account

11. Requires all financial institutions, casinos, and certain other businesses to monitor customer behavior, file reports and maintain records.

16. The process of a business verifying the identity of its clients. (3 words)

17. Word that refers to money in any form.

18. A bureau of the United States Department of the Treasury that collects and analyzes information about financial transactions in order to combat domestic and international money laundering, terrorist financing, and other financial crimes.

19. The breaking down of a single sum of currency exceeding \$10,000 into smaller sums, in order to evade reporting requirements.

## Down

2. The determination of quantitative or qualitative estimate of risk related to a well-defined situation and a recognized threat. (2 words)

3. Examples of these are: Cashier's checks, Money Orders and Savings Bonds. (2 words)

4. Out of the ordinary behavior in which a particular customer would not normally be expected to engage, and the institution knows of no reasonable explanation for the transaction. (2 words)

6. The concealment of the origins of illegally obtained money. (2 words)

8. Financial intelligence and enforcement agency of the U.S. Treasury Department charged with planning and execution of economic and trade sanctions.

10. Business customer could receive this if they commonly deal with large amounts of cash.

12. Person that uses violence and intimidation in pursuit of political aims.

13. The collection and submission of information.

14. Must be filed on any known or suspected federal violation of law.

15. Report filed for any transaction exceeding \$10,000 in currency or coin.