



BANKING INSTITUTIONS

BusinessSafe is based on the idea that certain businesses and industries may be exploited by terrorists who portray themselves as honest customers seeking to purchase, lease or somehow appropriate certain materials, licenses and/or services to covertly further a terrorist plot.

The following are general indicators of potential terrorist planning or activities. Alone, each indicator can result from legitimate recreational or commercial activities or criminal activity not related to terrorism; however, multiple indicators combined with other information may possibly suggest a terrorist threat.

- Physical surveillance, which may include note taking or the use of binoculars, cameras or maps near key facilities.
- Attempts to gain sensitive information regarding key facilities or personnel through personal contact or by telephone, mail or e-mail.
- Attempts to penetrate or test physical security and response procedures at key facilities.
- Attempts to improperly acquire explosives, weapons, ammunition, dangerous chemicals, flight manuals or other materials which could be used in a terrorist attack.
- Suspicious or improper attempts to acquire official vehicles, uniforms, badges, access cards or identification for key facilities.
- Presence of individuals who do not appear to belong in the workplace, business establishment or near a key facility.
- Behavior which appears to denote planning for terrorist activity, such as mapping out routes, playing out scenarios, monitoring key facilities and timing traffic flow or signals.
- Stockpiling suspicious materials or abandoning potential containers for explosives (e.g., vehicles or suitcases).

The following examples of activity relating to Banking Institutions, though not fully inclusive, may be of **possible** concern to law enforcement:

- Activity inconsistent with the reported purpose of the business and/or not appropriate with the reported occupation.
- The use of multiple accounts at a single bank for no apparent legitimate reason.
- Importation of high dollar currency and traveler's checks not appropriate with reported occupation.
- Significant and even dollar deposits to personal accounts over a short period.
- Structuring of deposits at multiple bank branches to avoid BSA requirements.
- Refusal by any party conducting transactions to provide identification.
- Apparent use of personal account for business purposes.

- Abrupt change in account activity.
- Use of multiple personal and business accounts to collect and then funnel funds to a small number of foreign beneficiaries.
- Deposits are followed within a short period of time by wire transfers of funds.
- Deposits of a combination of monetary instruments atypical of legitimate business activity (business checks, payroll checks and social security checks).
- Movement of funds through FATF's designated non-cooperative countries or territories.

Your impressions and assessment based upon your professional business experience are extremely valuable and should help guide you in determining if a customer request, a fact pattern, or set of circumstances is unusual.

Please remember that the conduct of an individual will not necessarily be criminal in nature. Suspicious incidents should be reported immediately to your local law enforcement agency, Crime Stoppers, or your regional FDLE office. You may also email a tip regarding a suspicious incident utilizing the link on the [BusinessSafe homepage](#).

For all emergencies, call "911."