**Unit 7: Vocabulary**

Automated Teller Machine (ATM)

Bill-Payment Services

Overdraft Fees

PIN (Personal Identification Number)

EFT (Electronic Funds Transfer)

Negotiable Instrument

Dishonored Item

Chargeback

Check Fraud

Collusion

CVC (Card Verification Code -on back of card)

Cyber Crime

Detection Rate

Account Takeover

Detection Rate

Agent Fraud

ATM Fraud

Bust-out Fraud

Consumer Loan Fraud

Dumpster Diving

Forgery

Ghost Terminal

Identity Theft

Kiting

Money Laundering

Nigerian Letter Scam

Paperhanging

Phishing

Skimming

Triangle Scheme