

Banking & Financial Systems

Chapter 14: Ethics, Security, Fraud, and Workplace Safety—Glossary

bait money. Money that carries serial numbers that have been recorded by the bank.

bandit barrier. A bullet-resistant, acrylic barrier at a teller window that protects a teller from a robber's physical contact or weapon.

bank fraud. A scheme intended to steal money or valuables under the control of a financial institution.

business-recovery plan (BRP). A written document that shows how a business will return to its pre-disaster condition.

check fraud. The illegal use of a check to take or use funds that do not belong to the individual who signs the check.

copyright. The exclusive right to copy, license, sell, or distribute material.

deterrent. Something that discourages an action.

dye pack. A radio-controlled device that, when set off, marks stolen cash with permanent dye.

embezzlement. The act of illegally taking funds or property entrusted to you.

ergonomics. The science of adapting the workstation to fit the needs of the worker and lessen the chance of injury.

ethics. The basic concepts and principles of moral behavior.

falling hazard. A source of potential injury from slipping or falling.

freeware. Fully functional software that can be used forever without purchasing it.

identity theft. Stealing someone's personal information and using it to impersonate them.

license. The legal permission to use a software program.

lifting hazard. A source of potential injury from improperly lifting or carrying items.

material-storage hazard. A source of potential injury that comes from the improper storage of files, books, or office equipment.

netiquette. The accepted social and professional guidelines for communicating using the Internet.

Occupational Safety and Health Administration (OSHA). A federal agency that enforces safety and health regulations in the workplace.

phishing. The use of fraudulent e-mails and copies of legitimate websites to trick people into providing personal, financial, and other data.

shareware. Software that can be installed, used, and then purchased if you decide to keep using it.

software piracy. The illegal copying or downloading of software.

software virus. Computer programs that cause harm to computer systems.

turnover. The number of employees hired to replace employees who left in a specified time period.