

## 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.