

High Risk/Cash Intensive NAICS Industries*

BSA/AML Business Risks				
HIGH RISK	NAICS			
Auto Dealers	441110	441120		
Recreational Vehicles	441210			
Motorcycle	441221			
Boat Dealer	441222			
Aircraft Dealer	441229			
Automotive Parts	441310			
Automotive Repair	811111	811113	811118	
Automotive Repair	811121	811224		
Casinos	713210			
Travel agency	561510			
MSBs (Money Services Businesses)				
Check Cashing	522390			
Currency Exchange	523130			
Electronic Fund Transfer	522320			
Money Transmitter	522390	522291		
Money Order Sales	522390			
NBFIs (Non-Bank Financial Institutions)				
Pawn Shop	522298			
Jewelry Store	423940	448310		
Jewelry/gem	448310			
Consumer Loans	522291			
Cash Intensive Businesses				
Convenience Store	445120			
Convenience W/Gas	447110			
Restaurant	722110	722211	722212	
Liquor Store	445310			
Tobacco Distributors	424940			
Vending Machine	454210			
Parking garage	812930			
Retail	442110	444210	451110	452111
Retail	442210	444220	451110	452112
Retail	442299	446110	451120	452998
Retail	443111	448120	451120	453110
Retail	443112	448150	451130	453210
Retail	443120	448190	451140	453220
Retail	444110	448210	451211	453310
Retail	444120	448210	451220	453998
Private ATMs	454210			
Non-governmental charity	813219			

***NAICS Association Disclaimer**

The provided High Risk/Cash Intensive businesses by NAICS do not constitute an officially sanctioned list. This list has been compiled through the cooperative association with various professionals in the banking industry as a working guideline only. We suggest that your compliance efforts be guided by a lawyer or other specialized professionals.

We do not guarantee the accuracy of this list.