



CAMS^{Q&As}

Certified Anti-Money Laundering Specialist (the 6th edition)

Pass ACAMS CAMS Exam with 100% Guarantee

Free Download Real Questions & Answers **PDF** and **VCE** file from:

<https://www.passapply.com/cams.html>

100% Passing Guarantee
100% Money Back Assurance

Following Questions and Answers are all new published by ACAMS
Official Exam Center

-  **Instant Download** After Purchase
-  **100% Money Back** Guarantee
-  **365 Days** Free Update
-  **800,000+** Satisfied Customers





QUESTION 1

A bank teller receives a written request from a police officer to review a previous customer's account on a pre-populated form with the officer's official letter head. The officer suspects the previous customer is engaging in smurfing. Which action should the bank teller perform?

- A. Provide the police officer information after AML compliance approval.
- B. Reject the request and escalate to the compliance officer.
- C. Provide the police officer information after management approval.
- D. Escalate the request to the compliance officer.

Correct Answer: D

QUESTION 2

How does the Egmont Group assist financial intelligence unit members to accomplish their goals? (Select Three.)

- A. Provides support to expand and systematize cooperation related to the reciprocal exchange of information
- B. Fosters better and secure communication through the application of technology
- C. Develops official lists of suspected terrorists on a globally coordinated basis by relevant authorities
- D. Encourages operational autonomy of financial intelligence units
- E. Maintains uniform global formats for funds transfers that assist in the detection of money laundering
- F. Supplies information on the common money laundering tactics used by terrorists and financial supporters of terrorism

Correct Answer: ABD

Explanation: The Egmont Group assists financial intelligence unit members to accomplish their goals by providing support to expand and systematize cooperation related to the reciprocal exchange of information, fostering better and secure communication through the application of technology, and encouraging operational autonomy of financial intelligence units. Additionally, the Egmont Group also maintains uniform global formats for funds transfers that assist in the detection of money laundering and supplies information on the common money laundering tactics used by terrorists and financial supporters of terrorism.

QUESTION 3

What should a bank focus on to ensure on-going compliance with its AML program?

- A. It should ensure that it develops and provides on-going targeted training of all current and new employees
- B. It should subject all new employees to criminal background checks before being hired
- C. It should review and update its transaction monitoring system



D. It should ensure that the regulators have reviewed and have approved the bank's AML program

Correct Answer: A

QUESTION 4

What three attributes do havens for money laundering and terrorist financing typically have? Choose 3 answers

- A. Limited types of institutions and persons covered by money laundering laws and regulations
- B. Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering
- C. A large number of predicate crimes for money laundering
- D. Absence of an effective FIU

Correct Answer: ABC

QUESTION 5

What are two reasons physical certificates present a money laundering risk to broker-dealers? (Choose two.)

- A. The trade information on a physical certificate can be easily altered
- B. Physical certificates do not expire and may be held by the owner for perpetuity
- C. There is little information readily available to the broker confirming the source of the funds
- D. Physical certificates may be provided to nominees for deposit or settled in off-market transactions

Correct Answer: CD

[CAMS Study Guide](#)

[CAMS Exam Questions](#)

[CAMS Braindumps](#)