



# CAMS<sup>Q&As</sup>

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

Which should authorities do to safeguard AML information exchanged with other countries?

- A. Protect exchanged information as they would protect similar information received from domestic sources.
- B. Require the use of non-disclosure agreements with anyone accessing the exchanged information.
- C. Use the court system to ensure confidentiality of exchanged information through court orders.
- D. Destroy the information once the investigation is complete.

Correct Answer: B

---

### QUESTION 2

An anti-money laundering officer is conducting employee reviews. Which employee action warrants enhanced due diligence?

- A. The teller reviews customer profiles and makes notations of personal information to reportedly become familiar with bank customers.
- B. The private banker has recently taken long vacations which caused staff members to fall behind in their work to help cover bank duties.
- C. The branch manager reviews the daily hold report and releases holds on non-cash items once the bank receives credit from the paying bank.
- D. The bank chief executive officer lives in a lavish home and has requested the board to approve a membership payment at an exclusive country club.

Correct Answer: C

---

### QUESTION 3

Which is a key characteristic of the Financial Action Task Force (FATF) Regional Style Bodies for combatting money laundering/terrorist financing?

- A. Instructing each member country to place FATF recommendations into law
- B. Implementing regional mutual evaluation procedures
- C. Emphasizing regional co-operation between member countries
- D. Enabling FATF standards to be specific to each region

Correct Answer: B

Explanation: According to the CAMS study guide, the Financial Action Task Force (FATF) Regional Style Bodies are organizations created by the FATF to promote the implementation of anti-money laundering and countering the financing of terrorism (AML/CFT) measures in specific regions. One of the key characteristics of these bodies is the



implementation of regional mutual evaluation procedures. Regional mutual evaluations involve member countries evaluating each other's AML/CFT regimes to identify strengths and weaknesses and to develop best practices for improvement. This process allows for greater cooperation between countries and can help to identify and address regional AML/CFT risks more effectively. It also promotes consistency in AML/CFT standards and practices within the region.

---

#### QUESTION 4

An employee of a financial institution (FI) receives an email from a client directing the employee to transfer funds from the client's account to another account overseas. The bank employee complies, but later, the FI discovers the email did not come from the client. Which type of cyber-enabled crime occurred?

- A. Phishing
- B. Spear phishing
- C. Spoofing
- D. Ransomware

Correct Answer: B

---

#### QUESTION 5

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

[Latest CAMS Dumps](#)

[CAMS Practice Test](#)

[CAMS Exam Questions](#)