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ACAMS PRACTICE TEST EXAM QUESTIONS WITH CORRECT ANSWERS 2025/2026

Which of the following is the most common method of laundering money through a legal money services business? - ANSWER- Purchasing structured money instruments

In general, the 3 phases of money laundering are said to be: Placement; - ANSWER- Layering and integration

Which statement is true? - ANSWER- Bust-out schemes are popular in creating large bankruptcy frauds where businesses secure increasing loans in excess of the actual value of the company or property and then run with the money. Leaving the lender to foreclose and take a substantial loss

Which 3 of the following is an indication of possible money laundering in an insurance industry scenario? - ANSWER- -Single-premium insurance bonds, redeemed at a discount
-Policyholders who are unconcerned about penalties for early cancellation
-Policyholders who make full use of the "free look" period

Which 2 activities are typically associated with the black market peso exchange (BMPE) money laundering system? - ANSWER- -Converting illicit drug proceeds from dollars or Euros to Colombian pesos
-Facilitating purchases by Colombian importers of goods manufactured in the United States or Europe through peso brokers

What is the Right of Reciprocity in the field of international cooperation against money laundering? - ANSWER- A rule in the law of a country allowing its authorities to cooperate with authorities of other countries to the degree that their law allows them to do the same

The greatest risk for money laundering is for casinos that - ANSWER- Allow customers with credit balances to withdraw funds by check in another jurisdiction

Which statement is true regarding the risk of Politically Exposed Persons (PEPs)? - ANSWER- PEPs have significantly greater exposure to the politically corrupt funds, including accepting bribes or misappropriating government funds

Dirty money, derived from criminal activities of Belgian Criminal A, is sent to a foreign bank account of Corporation B. Then in Belgium, a new investment Company C is incorporated. Criminal A is appointed as a director of Company C. Company C borrows money from the foreign Company B and buys real estate in Belgium. The real estate is rented to third parties. Director (Criminal) A also rents an apartment in the building

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Topics Covered

All in all, the CAMS exam is based on four domains. The first of which is **Risks and Methods of Money Laundering & Terrorism Financing**. This topic accounts for 26% of the exam items and consists of several subdomains. Thus, the following is a brief portion of the list of those subdomains: recognize ways of money laundering used by banks and similar institutions, by insurance companies, by broker-dealers, capital markets, or investment advisors. What's more, you need to also be aware of recognizing methods of money laundering utilized by organizations such as casinos or other game-related industries, by companies dealing with precious metals or other high-value goods, real estate, etc. In addition, here, you need to know more about the red flags, commercial transactions, human trafficking, and the like.

The second objective is **Compliance Standards for Anti-money Laundering (AML) and Combating the Financing of Terrorism (CFT)** which stands for 25% of all test content. In particular, this domain consists of 11 areas. So, to master this topic in full, you need to learn to recognize the main aspects of the EU Directives on money laundering, the USA PATRIOT Act, and the OFAC sanctions. On top of that, you need to touch on how to identify the FATF 40 Recommendations and how to deal with the aspects of the BASEL Committee Customer Due Diligence Principles including the coverage of Egmont Group objectives.

The third section the real exam tests individuals on are **AML, CFT, and Sanctions Compliance Programs** that covers 28% of the exam and consists of 31 subdomains. In all, under this category, you have to recognize the main items of an anti-money laundering training program and the part that senior management and director boards play in how an organization deals with anti-money laundering oversight. Then, you need to also be proficient in handling AML tools, governance, audits, and situation.

The last part covered is **Conducting and Supporting the Investigation Process** detailing 21% of the exam questions. All in all, such a portion focuses on recognizing suitable methods of conducting interviews for potential parties involved in an anti-money laundering event, dealing with public source information or other sources of information that may be available for use in an investigation given a specific scenario, accepting ways in which law enforcement organizations may request data from an institution with regards to money laundering, etc.

ACAMS CAMS Certification program is a valuable asset for professionals who are dedicated to preventing financial crimes. It provides individuals with the knowledge and skills needed to stay up-to-date with the latest AML regulations and best practices, and it also offers a way for professionals to demonstrate their expertise and commitment to AML compliance.

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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q343-Q348):

NEW QUESTION # 343

An anti-money laundering consultant audits a bank's current anti-money laundering policies, procedures and controls. The bank serves high-income, high net-worth clients who include non-residents and offshore businesses. During a review of the custom list, the anti-money laundering consultant determines that he and the bank have mutual clients. The bank's written anti-money laundering program includes a process for the bank to establish the identity of the person with whom they conduct business, but does not address monitoring of customer account activity.

The consultant should recommend the bank:

- A. Reduce the risk rating on the mutual customers.
- B. Continue to follow the current written anti-money laundering program
- **C. Revise the procedures to better assess ongoing customer activity.**
- D. Focus on high-risk customer acceptance procedures.

Answer: C

Explanation:

According to the ACAMS Study Guide, an effective AML program should include four key elements: internal controls, independent testing, designated compliance officer, and training¹. Internal controls are policies, procedures, and processes that help prevent, detect, and report money laundering and terrorist financing activities. One of the essential components of internal controls is customer due diligence (CDD), which involves identifying and verifying the customer, understanding the nature and purpose of the customer relationship, and conducting ongoing monitoring of customer transactions and risk profiles². Ongoing monitoring is crucial for detecting and reporting suspicious activities, updating customer information, and reassessing customer risk ratings³.

In this case, the bank's written AML program does not address monitoring of customer account activity, which is a significant gap in its internal controls. The bank serves high-income, high net-worth clients who include non-residents and offshore businesses, which are considered high-risk customers for AML purposes⁴. The bank should have enhanced due diligence (EDD) measures for these customers, such as obtaining additional information, conducting more frequent reviews, and applying stricter transaction limits⁵.

The fact that the consultant and the bank have mutual clients does not affect the risk rating or the due diligence requirements of those customers. Therefore, the consultant should recommend the bank to revise its procedures to better assess ongoing customer activity and comply with the AML standards.

- 2: ACAMS Study Guide, Chapter 3: Conducting Customer Due Diligence
- 3: ACAMS Study Guide, Chapter 4: Ongoing Monitoring and Suspicious Activity Reporting
- 4: ACAMS Study Guide, Chapter 5: Identifying High-Risk Customers
- 5: ACAMS Study Guide, Chapter 6: Applying Enhanced Due Diligence Measures

NEW QUESTION # 344

A bank has maintained an account for a European charity for several years. The charity provides clothing to persons in need in various countries with active terrorists' cells.

Which action by the charity indicates possible terrorist financing?

- A. The charity maintains a bank account for non-business-related expenses
- B. The charity frequently withdraws cash from the bank
- C. The charity receives cash donations primarily from European countries
- D. **The charity has branch locations located in various countries**

Answer: D

Explanation:

Reference: <https://www.fatf-gafi.org/media/fatf/documents/reports/FATF%20Terrorist%20Financing%20Typologies%20Report.pdf>

NEW QUESTION # 345

The owner of a local retail store makes multiple deposits daily at a bank. When the owner makes these deposits, it is noted that he goes to different tellers (cashiers). The deposits consist of cash in amounts less than the currency reporting threshold. Which of the following best describes this activity?

- A. **commingling**
- B. structuring
- C. layering
- D. integration

Answer: A

Explanation:

The account officer has violated the principle of confidentiality by informing the customer about the legal request from law enforcement. This could amount to tipping off, which is a criminal offense in many jurisdictions. Tipping off could jeopardize the investigation, compromise evidence, and alert other potential suspects. The account officer should not discuss any details of the investigation with the customer, nor should he meet with the customer to do so. He should also report his actions to his manager and compliance department, and cooperate with law enforcement as required.

ACAMS CAMS Certification Video Training Course1, Module 4: Conducting or Supporting the Investigation, Lesson 4.3: Confidentiality and Information Sharing ACAMS CAMS Certification Study Guide2, Chapter 4: Conducting or Supporting the Investigation, Section

4.3: Confidentiality and Information Sharing, pp. 135-136

ACAMS CAMS Certification Exam Outline3, Domain 4: Conducting or Supporting the Investigation, Task

4.3: Maintain confidentiality of the investigation, p. 18

NEW QUESTION # 346

the Financing of Terrorism (CFT)]

What is the appropriate compliance control for identifying politically exposed persons (PEPs) according to the Basel Committee's paper on Customer Due Diligence for Banks?

- A. Determining that a local figure is a PEP
- B. **Reviewing relationships at account opening and on a periodic basis**
- C. Requiring that the customer discloses that they are a PEP or an associate of a PEP
- D. Reviewing when a relationship is established

Answer: B

Explanation:

According to the Basel Committee's paper on Customer Due Diligence for Banks¹, banks should review their existing customer relationships on a regular basis, especially for higher risk categories of customers or business relationships. This includes identifying whether the customer or the beneficial owner is a PEP, either at the account opening stage or later, as a result of a change in the customer's circumstances or profile. The paper also states that banks should apply a risk-based approach to determine the appropriate level and type of due diligence depending on the risk profile of the customer or the beneficial owner.

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Basel Committee on Banking Supervision, Customer due diligence for banks, October 20011 FATF Guidance: Politically Exposed Persons (Recommendations 12 and 22), June 20132 ACAMS, CAMS Examination Study Guide, 6th Edition, Chapter 4
Reference:http://www.menafatf.org/sites/default/files/Newsletter/PEPs_in_relat_on_to_AMLCFT.pdf

NEW QUESTION # 347

Which situation would require enhanced due diligence be performed on a customer?

- A. A customer closes their store location and opens a new store location across town.
- B. The low-risk rating for a customer has not changed since the relationship was established 5 years ago.
- **C. Company ownership is held in bearer share form**
- D. A prospective customer recently started and incorporated a new business.

Answer: C

Explanation:

Company ownership is held in bearer share form. Bearer share ownership can make it difficult to identify the actual owners of a company and is therefore considered a high risk for money laundering or terrorist financing.

Enhanced due diligence measures may include obtaining additional identification and ownership information, conducting more frequent reviews of the account, and monitoring transactions more closely.

Reference: Certified Anti-Money Laundering Specialist (the 6th edition) Study Guide, Chapter 6, "Customer Due Diligence (CDD) and Know Your Customer (KYC)", page 115.

NEW QUESTION # 348

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