

# CAMS試験攻略 & CAMS試験概要



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>> CAMS試験攻略 <<

## CAMS試験概要 & CAMS入門知識

煩わしいACAMSのCAMS試験問題で、悩んでいますか？悩むことはありません。Fast2testが提供した問題と解答はIT領域のエリートたちが研究して、実践して開発されたものです。それは十年過ぎのIT認証経験を持っています。Fast2testのACAMSのCAMSの試験問題と解答は当面の市場で最も徹底的な正確的な最新的な模擬テストです。

## ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q823-Q828):

### 質問 #823

Which three statements are true about on-line banking offering a significant money laundering risk to a financial institution?

- A. The nature of on-line banking can make it difficult to establish who is controlling the account
- B. Due to client confidentiality, information collected on-line cannot be shared with law enforcement agencies on mere suspicion
- C. The ease of access through the internet enables cross border movement of funds
- D. The speed of electronic transaction enables execution of multiple complex transactions within short time frame

正解: A、C、D

解説:

On-line banking offers a significant money laundering risk to a financial institution because:

The nature of on-line banking can make it difficult to establish who is controlling the account. On-line banking allows customers to access their accounts remotely, without face-to-face contact with the financial institution. This can pose challenges for verifying the

identity and legitimacy of the account holder, especially if the account is opened on-line or through a third-party intermediary. On-line banking can also facilitate the use of anonymous or fictitious identities, or the use of proxies or nominees to hide the true beneficial owner of the account.

The ease of access through the internet enables cross border movement of funds. On-line banking allows customers to transfer funds quickly and easily across different jurisdictions, without physical movement of cash or other instruments. This can increase the risk of money laundering, as funds can be moved to or from high-risk countries or regions, or through multiple accounts or financial institutions, to obscure the origin, destination, or purpose of the funds. On-line banking can also enable customers to access or use alternative payment systems or virtual currencies, which may have lower regulatory oversight or transparency standards than traditional banking systems.

The speed of electronic transaction enables execution of multiple complex transactions within short time frame. On-line banking allows customers to conduct transactions in real time, with minimal or no human intervention or verification. This can increase the risk of money laundering, as customers can execute multiple transactions in a short period of time, or use complex transaction structures or patterns, to avoid detection or reporting thresholds, or to conceal the source, nature, or ownership of the funds. On-line banking can also enable customers to use automated or algorithmic trading systems, which may generate large volumes of transactions that are difficult to monitor or analyze.

References:

CAMS Study Guide - 6th Edition, Chapter 5, pages 139-140

CAMS Certification Exam Outline, Domain 2, Task 2.1, Skill 2.1.1

Online Banking and Money Laundering, ACAMS Today, September 2012

#### 質問 # 824

You plan to design a solution for an AI implementation that uses data from IoT devices.

You need to recommend a data storage solution for the IoT devices that meets the following requirements:

- \* Allow data to be queried in real-time as it streams into the solution.
- \* Provide the lowest amount of latency for loading data into the solution.

What should you include in the recommendation?

- A. a Microsoft Azure Table Storage solution
- **B. a Microsoft Azure HDInsight Hadoop cluster**
- C. a Microsoft Azure HDInsight R Server cluster
- D. a Microsoft Azure SQL database that has In-Memory OLTP enabled

正解: **B**

解説:

You can use HDInsight to process streaming data that's received in real time from a variety of devices.

Internet of Things (IoT)

You can use HDInsight to build applications that extract critical insights from data. You can also use Azure Machine Learning on top of that to predict future trends for your business.

By combining enterprise-scale R analytics software with the power of Apache Hadoop and Apache Spark, Microsoft R Server for HDInsight gives you the scale and performance you need. Multi-threaded math libraries and transparent parallelization in R Server handle up to 1000x more data and up to 50x faster speeds than open-source R, which helps you to train more accurate models for better predictions.

References:

<https://docs.microsoft.com/en-us/azure/hdinsight/hadoop/apache-hadoop-introduction>

#### 質問 # 825

Combating the Financing of Terrorism (CFT)]

To ensure compliance with economic sanctions established by governmental authorities in the jurisdictions where it operates, a financial institution requires that all new and existing customers be screened at onboarding and quarterly thereafter.

Is this step sufficient to ensure compliance?

- A. Yes, this is recommended by the international guidance
- B. No, it is necessary to screen and perform enhanced due diligence on new relationships
- **C. No, screening should occur promptly after list updates**
- D. Yes, screening all existing customer relationships ensures the institutions is not dealing with a sanctioned individual or entity

正解: **C**

#### 解説:

Screening customers at onboarding and quarterly thereafter is not sufficient to ensure compliance with economic sanctions, as sanctions lists may change frequently and the financial institution may not be aware of the latest updates. Screening should occur promptly after list updates to ensure that the financial institution is not dealing with a sanctioned individual or entity, or facilitating a prohibited transaction. This is recommended by the international guidance from the Financial Action Task Force (FATF) and the Wolfsberg Group<sup>12</sup>. Screening and performing enhanced due diligence on new relationships is also important, but not the only step to ensure compliance.

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CAMS Certification Package - 6th Edition | ACAMS, Chapter 3: Sanctions, page 86 The Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2014, Section 5: Sanctions Policy, page 12 ACAMS CAMS Certification Video Training Course - Exam-Labs, Video 3.1: Sanctions Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition), Question 109 The European Union Fourth Anti-Money Laundering Directive (4th AMLD) is a legal framework that aims to prevent the use of the Union's financial system for the purposes of money laundering and terrorist financing.

One of the provisions of the 4th AMLD is to lower the currency threshold for cash payments from €15,000 to €10,000. This means that any person who makes or receives cash payments of €10,000 or more, whether in a single transaction or in several linked transactions, is subject to customer due diligence and record-keeping obligations. The 4th AMLD also extends its applicability to providers of gambling services, which are now listed as 'obliged entities'.

#### References:

Directive - 2015/849 - EN - Fourth Anti-Money Laundering Directive - EUR-Lex, Article 11 and Recital 23.

EUR-Lex - 02015L0849-20210630 - EN - EUR-Lex, Article 11 and Recital 23.

Key elements of the 4th EU Anti-Money Laundering Directive, Section: Cash payments.

Anti-money laundering and countering the financing of terrorism legislative package, Section: New EU AML /CFT Regulation.

### 質問 # 826

A client who owns a swimming pool company requests to open 19 accounts at a bank, each with a debit card for its swimming pool technicians. When asked about the purpose of each account, the client explains that each technician needs a separate checking account to purchase pool chemicals.

Which available source could be used in the bank's internal investigation on this client's activities?

- A. Interview swimming pool technicians and chemical suppliers
- B. Client's credit bureau report
- C. Local law enforcement investigation report
- D. Internet search showing how such business are typically operated

#### 正解: D

#### 解説:

The bank's internal investigation is aimed at understanding the activities and legitimacy of the client who wants to open multiple accounts for their swimming pool company, with each account assigned to a debit card for the company's technicians. The purpose of these accounts, as stated by the client, is to facilitate the purchase of pool chemicals. To conduct a thorough investigation, the bank can consider several available sources of information. Let's analyze each option:

A: Client's credit bureau report: The client's credit bureau report primarily contains information related to the individual's credit history, including loans, credit cards, payment patterns, and any financial obligations.

While this information may be useful in assessing the client's creditworthiness, it may not provide substantial insight into the specific activities and legitimacy of the swimming pool company or the need for multiple accounts.

B: Local law enforcement investigation report: The local law enforcement investigation report may contain information about any criminal or suspicious activities involving the client or the swimming pool company, such as fraud, money laundering, tax evasion, or other offenses. However, this source may not be readily available to the bank, as it may require a formal request or a subpoena to access. Moreover, the report may not be comprehensive or up-to-date, as it may depend on the scope and progress of the law enforcement investigation.

C: Interview swimming pool technicians and chemical suppliers: The interview with the swimming pool technicians and chemical suppliers may provide some information about the nature and frequency of the transactions involving the pool chemicals, such as the amount, the price, the payment method, and the delivery mode. However, this source may not be reliable or verifiable, as the technicians and suppliers may be biased or influenced by the client. Moreover, the interview may not be feasible or practical, as it may require the bank to contact and arrange meetings with multiple parties, which may be time-consuming and costly.

D: Internet search showing how such business are typically operated: The internet search showing how such business are typically operated may provide some information about the industry standards and best practices for running a swimming pool company, such as the average number of technicians, the typical expenses, the common suppliers, and the expected revenue. This source may be useful in comparing and contrasting the client's business model and operations with the industry norms and identifying any red flags or

anomalies.

Moreover, this source may be easily accessible and inexpensive, as it may only require the bank to use a web browser and a search engine.

Therefore, the best available source for the bank's internal investigation on this client's activities is option D.

References:

1: CAMS Certification Package - 6th Edition | ACAMS 2: CAMS Certifications: How to Get CAMS Certified | ACAMS 3: ACAMS CAMS Certification Video Training Course - Exam-Labs 4: Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition) 5: Bank's Internal Investigation on Client's Activities | CAMS Exam Prep 6: South Florida: Couple arrested for more than \$2 million fraud 7: Answers to Frequently Asked Questions Regarding Suspicious Activity Reporting and Other Anti-Money Laundering Considerations

## 質問 # 827

A Trust and Company Service Provider (TCSP) providing services should have policies and procedures in place to identify critical information of the:

- A. general manager.
- B. controller.
- C. registered address.
- D. signatory.

正解: D

解説:

A TCSP providing services should have policies and procedures in place to identify critical information of the signatory, as this is one of the key elements of the customer due diligence (CDD) process. The signatory is the person who has the authority to sign documents or contracts on behalf of the customer, such as a company, a trust, or a partnership. The signatory may also be the beneficial owner, the controller, or a nominee of the customer. The TCSP should verify the identity and the capacity of the signatory, as well as the source and origin of the funds or assets involved in the transaction or business relationship. The TCSP should also monitor the activities of the signatory and report any suspicious or unusual transactions or changes in the signatory's behaviour or profile.

References:

\* ACAMS Study Guide for the CAMS Certification Examination - 6th Edition, Chapter 2: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), Section 2.2: Customer Due Diligence (CDD), Subsection 2.2.1: CDD Process, pp. 51-52

\* RISK-BASED APPROACH GUIDANCE FOR TRUST AND COMPANY SERVICE PROVIDERS (TCSPs), Section III - Guidance for TCSPs, Subsection III.1: Risk Assessment, pp. 23-24

\* SRA | Trust and Company Service Provider guidance | Solicitors Regulation Authority, Section: Definition, Paragraph 2

\* A Trust and Company Service Provider (TCSP) providing services should have policies and procedures in place to identify critical information of the:, Answer B

## 質問 # 828

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CAMS試験概要: <https://jp.fast2test.com/CAMS-premium-file.html>

CAMS問題集は専門家が長い時間で研究されました、同時に、あなたはCAMS試験に合格し、Certified Anti-Money Laundering Specialists (the 6th edition)学習教材の有効性と正確性について希望する認定を取得する必要があります、ACAMS CAMS試験攻略 当社は、優れたアフターサービスを提供し、ガイドの急流に革新をもたらした実績があります、当社Fast2test CAMS試験概要は、お客様に信頼できる学習プラットフォームを提供できることを嬉しく思います、ACAMS CAMS試験攻略 あなたは長い間待つ必要はありません、近年、ACAMS CAMS資格

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