

CAMS7認證考試解析，CAMS7通過考試



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ACAMS CAMS7認證考試在競爭激烈的IT行業中越來越受歡迎，報名參加考試的人越來越多。但是它的難度並沒有減小，依然很難通過考試，畢竟這是個權威的檢驗電腦專業知識和資訊技術能力的考試。一般人為了通過ACAMS CAMS7 認證考試都需要花費大量的時間和精力來復習備考。

ACAMS CAMS7 Exam Syllabus Topics:

Section	Weight	Objectives
Risk Management and Due Diligence	25%	- Transaction monitoring and reporting 1. Suspicious Activity Reports (SAR/STR) 2. Monitoring systems and typologies
		- Customer Due Diligence (CDD/KYC) 1. Enhanced due diligence (EDD) 2. Customer identification programs (CIP)
		- Investigations and enforcement 1. Regulatory investigations 2. Case management and documentation
Detecting and Preventing Financial Crime	20%	- Financial crime typologies 1. Trade-based money laundering 2. Fraud and corruption schemes

		- Global AML/CFT standards • 1. International regulatory frameworks • 2. FATF Recommendations
Money Laundering and Terrorist Financing Concepts 30%		- Definitions and stages of money laundering • 1. Placement, layering, integration • 2. Terrorist financing typologies - Roles and responsibilities • 1. Compliance officer duties • 2. Governance and oversight
AML Compliance Framework	25%	- Compliance program components • 1. Policies and procedures • 2. Internal controls

>> CAMS7認證考試解析 <<

CAMS7認證考試解析 - 你通過考試最佳的利劍 Certified Anti-Money Laundering Specialist (CAMS7 the 7th edition)

ACAMS的CAMS7考試認證是當代眾多考試認證中最有價值的考試認證之一，在近幾十年裏，電腦科學教育已獲得了世界各地人們絕大多數的關注，它每天都是IT資訊技術領域的必要一部分，所以IT人士通過ACAMS的CAMS7考試認證來提高自己的知識，然後在各個領域突破。而Testpdf ACAMS的CAMS7考試認證試題及答案正是他們所需要的，因為想要通過這項測試並不容易的，選擇適當的捷徑只是為了保證成功，Testpdf正是為了你們的成功而存在的，選擇Testpdf等於選擇成功，我們Testpdf提供的試題及答案是Testpdf的IT精英通過研究與實踐而得到的，擁有了超過計畫10年的IT認證經驗。

最新的 CAMS Certification CAMS7 免費考試真題 (Q55-Q60):

問題 #55

Which of the following best describes AML/CFT risk identification and assessment for accountants?
(Select Two.)

- A. Due to the nature of services accountants provide, automated transaction monitoring systems used by financial institutions may not be appropriate
- B. Due to their small size and limited resources, accountants are allowed to organize AML/CFT risk only as customer risk or transaction/service risk
- C. Accountants are not required to keep records of business relationships for more than two years
- D. Drafting a customer acceptance policy can help accountants define customers outside their risk appetite
- E. When determining transaction and service risk, the jurisdiction where the accountant provides the service is not important

答案: A,D

解題說明:

Accountants are classified as designated non-financial businesses and professions (DNFBPs) under FATF standards and must apply a risk-based approach to AML/CFT compliance.

A customer acceptance policy is a key tool that helps accountants define which clients or engagements fall outside their risk appetite. This supports consistent onboarding decisions and ensures high-risk clients are either subject to enhanced due diligence or declined. Additionally, due to the nature of accounting services-such as advisory, tax preparation, and financial reporting-traditional automated transaction monitoring systems used by banks are often not appropriate. Instead, accountants rely more heavily on engagement-based risk assessments, client profiling, and professional judgment.

Accountants are subject to record-keeping requirements longer than two years in most jurisdictions, and geographic risk is always relevant when assessing AML/CFT exposure. Risk assessments must be comprehensive and proportionate, not artificially limited.

問題 #56

A high volume of incoming wire transfers generates an alert about a client. The funds are immediately debited by cash withdrawals and outgoing wire transfers. Which information should be reviewed first to investigate this alert/case?

- A. Account activity
- B. Adverse media search
- **C. Customer profile**
- D. Open source information

答案: C

問題 #57

An annual risk assessment includes inherent risk, effectiveness of controls, and residual risk. The inherent risk is assessed as "moderate," and the effectiveness of controls is "less than satisfactory." What would the residual risk conclusion most likely be?

- A. "Moderate," because the risk conclusions for specific areas may be increased
- B. "Low," because controls would lower the risk
- **C. "High," because weak controls would result in increased residual risk**
- D. "Medium," because weak controls would result in the residual risk remaining unchanged

答案: C

解題說明:

Residual risk represents the remaining level of risk after considering the effectiveness of controls.

Under a risk-based approach, strong controls reduce risk, while weak or ineffective controls increase it.

In this scenario, the inherent risk is assessed as moderate, meaning the underlying exposure is neither low nor extreme. However, the controls are evaluated as less than satisfactory, indicating that existing measures are not adequately mitigating the identified risks.

When controls are weak, residual risk increases above the inherent risk level, as vulnerabilities remain unaddressed. Regulators expect financial institutions to escalate residual risk ratings and implement remediation plans in such cases.

Therefore, the most likely residual risk conclusion is high, reflecting the combination of moderate inherent risk and ineffective controls. This outcome aligns with AML best practice and regulatory expectations.

問題 #58

A compliance officer at a U.S. financial institution receives a grand jury subpoena requesting customer records related to an ongoing money laundering investigation involving a politically exposed person (PEP). What should the compliance officer do first?

- **A. Consult with the institution's legal counsel to assess validity and determine the appropriate response**
- B. Notify the customer and seek consent
- C. File a Suspicious Activity Report (SAR) describing receipt of the subpoena
- D. Immediately provide records to the grand jury

答案: A

解題說明:

When a financial institution receives a grand jury subpoena, it is legally compelled to respond, but must do so in a controlled, lawful, and coordinated manner.

The first step is to consult with legal counsel to verify the subpoena's validity, scope, deadlines, and confidentiality requirements.

Legal counsel ensures the institution responds accurately, protects privileged information, and complies with applicable laws.

Notifying the customer would constitute tipping off, which is prohibited. Immediate disclosure without legal review may result in over-disclosure or violation of customer privacy laws. Filing a SAR may be appropriate depending on the facts, but it is not the first step and must not reference the subpoena.

This approach aligns with U.S. AML, BSA, and law enforcement cooperation requirements.

問題 #59

The owner of a real estate investment company deposits multiple cashier's checks that were bought using cash over a three-month period, from the sale of two apartments. This account also receives several electronic transfers from other financial institutions for US\$10,000 each. What activity is considered suspicious of money laundering?

- A. Using cash to buy multiple cashier's checks over a period of time
- B. Receiving electronic transfers for US\$10,000 amounts from other financial institutions
- C. Performing operations with real estate investment companies
- D. Using cashier's checks in the transactions with the real estate investment company's account

答案： A

問題 #60

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