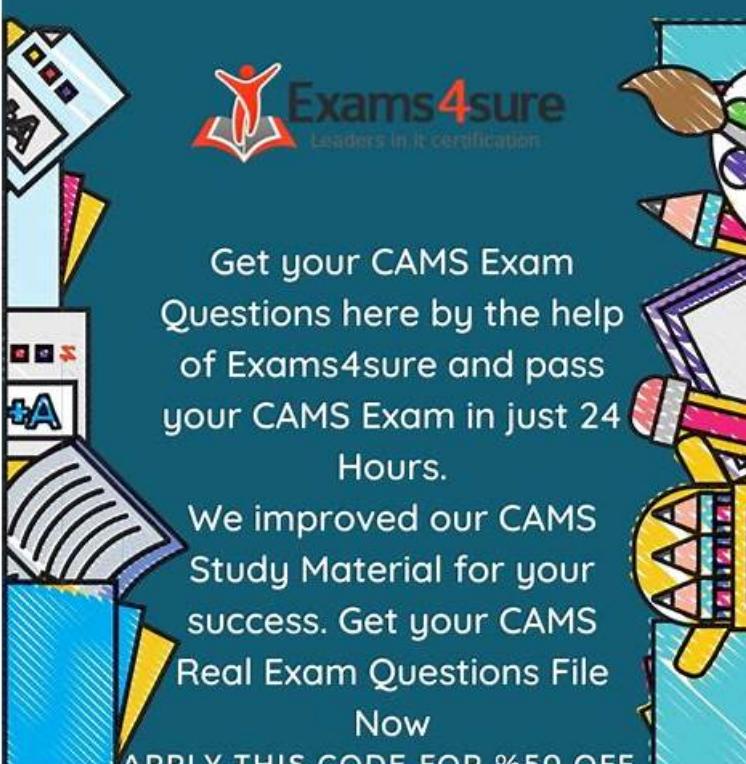


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CAMS Exam topics

Candidates must know the exam topics before they start of preparation. Because it will really help them in hitting the core. Our **CAMS exam dumps** will include the following topics:

- Money laundering and terrorist financing methods
- Money laundering risks and strategies, like Black Market Peso Exchange and import and export price manipulation
- The Financial Action Task Force (FATF) Recommendations, the Basel Committee's Report on client Due Diligence and also the Wolfsberg cluster Principles
- The assistance of institutional investigations
- SAR and STR filing
- AML/CFT compliance program designs in several business settings
- How to manage and support a money laundering investigation
- Maintenance of an effective AML/CFT compliance program
- Recognition of AML compliance risks
- Conducting or supporting the investigation process

>> CAMS Exam Forum <<

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The benefit in Obtaining the CAMS Exam Certification

- Increasing their skilled worth through a higher understanding of financial crime detection and hindrance techniques
- Meeting mandated AML training needs through preparation and study
- ACAMS conducted a survey recently and the findings were pretty interesting on average, professionals who had their ACAMS made \$25,000 more than their colleagues who did not have the CAMS Certification!
- Proving their AML experience to examiners and regulators
- Protecting their company from money laundering threats and minimize money crime risks

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q73-Q78):

NEW QUESTION # 73

According to the European Union Money Laundering Directives, "knowledge, intent or purpose" required as an element for money laundering may be inferred from

- A. Subjective factual circumstances.
- B. Objective non-factual circumstances.
- **C. Objective factual circumstances.**
- D. Subjective non-factual circumstances.

Answer: C

Explanation:

According to Article 1(3) of Directive (EU) 2015/849 (4th Anti-Money Laundering Directive, 4AMLD), "knowledge, intent or purpose" required as an element for money laundering may be inferred from objective factual circumstances. This means that the prosecution does not need to prove the actual state of mind of the offender, but can rely on the evidence of the surrounding facts and circumstances that indicate the offender's awareness or intention to launder money. This is consistent with the approach of the Financial Action Task Force (FATF), which defines money laundering as the intentional act of concealing or disguising the origin of criminal proceeds.

:

Directive - 2015/849 - EN - Fourth Anti-Money Laundering Directive - EUR-Lex, Article 1(3).

Preventing abuse of the financial system for money laundering and terrorist financing. Summary.

New Directive on Criminalisation of Money Laundering - eucrim, Introduction.

NEW QUESTION # 74

Which activity would require an update to the first line training program?

- A. The onboarding of a new customer type which was previously reviewed and risk rated.
- B. The maintenance of regulatory requirements for onboarding documentation collections of a customer base.
- **C. The expansion to customer segments that will utilize newly established products.**
- D. The implementation of a new system that provides information for monitoring customer accounts.

Answer: C

Explanation:

The first line training program is the training that is provided to the employees who are directly involved in the day-to-day operations of the business, such as sales, customer service, or compliance staff¹. The first line training program should cover the essential knowledge and skills that are required for the employees to perform their roles effectively and in compliance with the anti-money laundering and counter-terrorism financing (AML/CFT) policies and procedures of the organization². The first line training program should also be updated regularly to reflect any changes in the business environment, the regulatory framework, the customer base, the products and services, or the risk assessment of the organization².

Among the four activities listed, the one that would require an update to the first line training program is the expansion to customer segments that will utilize newly established products. This is because the new customer segments and products may pose different or higher AML/CFT risks than the existing ones, and the employees need to be aware of these risks and how to mitigate them. For

example, the new customer segments may include politically exposed persons, non-resident customers, or high-net-worth individuals, who may have higher exposure to corruption, tax evasion, or fraud risks³. The new products may include prepaid cards, mobile payments, or cryptocurrencies, which may have higher vulnerability to money laundering, terrorist financing, or cybercrime risks. Therefore, the first line training program should be updated to include the relevant information and guidance on how to identify, verify, monitor, and report these new customer segments and products, and how to apply the appropriate customer due diligence and transaction monitoring measures².

The other three activities do not necessarily require an update to the first line training program, unless they involve significant changes in the AML/CFT policies and procedures of the organization. The implementation of a new system that provides information for monitoring customer accounts may improve the efficiency and effectiveness of the existing AML/CFT processes, but it does not change the nature or level of the AML/CFT risks. The maintenance of regulatory requirements for onboarding documentation collections of a customer base is a routine and ongoing task that should already be covered by the existing first line training program. The onboarding of a new customer type which was previously reviewed and risk rated does not introduce any new AML/CFT risks, as long as the risk rating and the corresponding controls are consistent with the organization's risk appetite and policy.

References:

- * 1: What is First Line of Defense? | Definition and Overview
- * 2: Training and Awareness | FATF
- * 3: Politically Exposed Persons (Recommendations 12 and 22) | FATF
- * : Guidance for a Risk-Based Approach to Virtual Assets and Virtual Asset Service Providers | FATF

NEW QUESTION # 75

Which ML/TF risks are associated with cryptoassets? (Select Three.)

- A. Potential for anonymity
- B. Global reach
- C. Devaluation
- D. Smart contract vulnerabilities
- E. Use to layer illicit funds
- F. High transaction fees

Answer: A,B,E

Explanation:

Cryptoassets, such as cryptocurrencies, pose specific ML/TF risks due to their technological characteristics and usage patterns:

* Potential for anonymity (C): Cryptoassets allow users to make transactions without revealing their true identities, which hinders law enforcement from tracking illicit activity. The CAMS 6th Edition states:

"Cryptoassets can be transferred or exchanged between users without the need for identification, presenting a significant risk due to the potential for anonymity." (CAMS 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing, Virtual Assets section)

* Global reach (D): Cryptoassets operate on a global scale, enabling rapid cross-border transfers without the limitations of traditional financial systems. This increases the complexity of monitoring and controlling illicit transactions. "The global nature of virtual assets makes it easy for criminals to move value across borders quickly, evading jurisdictional controls." (CAMS 6th Edition; FATF Guidance on Virtual Assets 2019)

* Use to layer illicit funds (F): The ability to move cryptoassets between numerous wallets and exchanges allows criminals to obscure the source of funds through layering, a key stage of money laundering.

"Layering can be achieved by rapidly moving cryptoassets between wallets, exchanges, and across different jurisdictions, making tracing more difficult." (CAMS 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing) References: ACAMS Study Guide 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing, Virtual Assets/Virtual Currencies FATF Guidance for a Risk-Based Approach to Virtual Assets (2019) EU 5th AML Directive (2018/843)

NEW QUESTION # 76

A financial institution (FI) is being investigated for possible money laundering. When cooperating with law enforcement agencies, which additional steps should the FI ensure are taken? (Choose two.)

- A. Address the document destruction policy to ensure the relevant documents are destroyed.
- B. Centralized control is maintained over all requests and responses to ensure completeness and timely responses.
- C. Make employees, including corporate officers, unavailable for interviews and refuse documents upon receipt of a subpoena.
- D. Inquiries from the media are not answered directly, but rather are addressed by replying "No comment."

- E. Subpoenas and other information requests should be reviewed by senior management and an investigations group or counsel.

Answer: B,E

Explanation:

When an FI is being investigated for possible money laundering, it is important that it cooperates with the law enforcement agencies (LEAs) in a professional and transparent manner. This means that the FI should take the following steps:

* Maintain centralized control over all requests and responses to ensure completeness and timely responses. This will help the FI to avoid duplication, inconsistency, or omission of information, as well as to track the status and progress of the requests and responses. It will also facilitate the communication and coordination between the FI and the LEAs, and demonstrate the FI's willingness to cooperate¹².

* Review subpoenas and other information requests by senior management and an investigations group or counsel. This will help the FI to assess the scope, relevance, and legality of the requests, as well as to identify any potential risks, conflicts, or sensitivities. It will also enable the FI to prepare and provide the requested information in an accurate and timely manner, and to seek clarification or negotiation if necessary¹³.

The other options are not advisable, as they may indicate a lack of cooperation, obstruct the investigation, or damage the FI's reputation. For example:

* Making employees, including corporate officers, unavailable for interviews and refusing documents upon receipt of a subpoena may be considered as non-compliance, evasion, or contempt of court, and may result in legal sanctions or penalties⁴.

* Addressing the document destruction policy to ensure the relevant documents are destroyed may be seen as tampering with evidence, destroying records, or concealing information, and may constitute a criminal offence or a breach of regulatory obligations⁵.

* Not answering inquiries from the media directly, but rather replying, "No comment" may create a negative impression, fuel speculation, or invite criticism, and may harm the FI's image, credibility, or trustworthiness.

References:

* Cooperation between FIUs, Law Enforcement Authorities, and Prosecutors

* AML and Financial crimes investigation

* Mechanisms for interaction of law enforcement agencies in the field of counteracting and combating money laundering

* Recommendation 30: Responsibilities of law enforcement and investigative authorities

* Money laundering and illicit finance

NEW QUESTION # 77

An anti-money laundering specialist has been asked to establish a compliance program to detect and prevent money laundering and terrorist financing. Which of the following should the anti-money laundering specialist consider in developing the program?

1. Funds for money laundering and terrorist financing are derived from illegal sources.
2. Related practices are used to conceal the nature of the funds.
3. The source and disposition of funds are similar.
4. Similar techniques are used to move funds.

- A. 2 and 4 only
- B. 3 and 4 only
- C. 1 and 3 only
- D. 1 and 2 only

Answer: A

Explanation:

Money laundering and terrorist financing are both forms of financial crime that involve the movement of illicit funds. However, they differ in the source and purpose of the funds. Money laundering is the process of disguising the origin, ownership, or destination of funds that are derived from illegal activities, such as drug trafficking, fraud, or tax evasion. Terrorist financing is the provision or collection of funds, by legitimate or illegitimate means, for the purpose of carrying out terrorist acts. Therefore, the anti-money laundering specialist should consider the following factors in developing a compliance program:

Related practices are used to conceal the nature of the funds. Both money launderers and terrorist financiers use similar methods to hide the true identity, source, or destination of the funds, such as using shell companies, front organizations, complex transactions, cash couriers, or cryptoassets. A compliance program should include measures to identify and verify the customers, beneficial owners, and counterparties involved in the transactions, as well as to monitor and report any suspicious or unusual activities.

Similar techniques are used to move funds. Both money launderers and terrorist financiers use the same stages of placement, layering, and integration to move funds through the financial system. Placement is the introduction of illicit funds into the legitimate financial system, such as by depositing cash, purchasing assets, or transferring funds electronically. Layering is the separation of the funds from their source, such as by using multiple accounts, jurisdictions, or intermediaries. Integration is the re-entry of the funds

into the legitimate economy, such as by investing in businesses, real estate, or securities. A compliance program should include measures to detect and prevent the movement of illicit funds through the financial system, such as by applying risk-based due diligence, record-keeping, and transaction limits.

References:

CAMS Certification Package - 6th Edition | ACAMS

CAMS Certifications: How to Get CAMS Certified | ACAMS

ACAMS CAMS Certification Video Training Course - Exam-Labs

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

NEW QUESTION # 78

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