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Certified Anti-Money Laundering Specialist

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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q654-Q659):

NEW QUESTION # 654

A compliance officer at a financial institution (FI) received an investigation request for a customer from a local law enforcement agency. Which action should be taken by the FI?

- A. Consider retaining qualified, experienced legal counsel.
- B. Omit some responses to meet the regulatory deadline.
- C. Obtain approval from the Financial Intelligence Unit (FIU) before submitting the customer's information.
- D. Assign employees responsible for the customer to the investigation team.

Answer: C

NEW QUESTION # 655

The product department of an insurance company proposes launching a special life insurance product with investment elements that allow clients to instruct payments to unknown third parties via partner financial institutions. The product department seeks fast-track approval from compliance to ensure quick market launch.

What is the best course of action from a compliance perspective?

- A. Sign off on the product quickly to gain a competitive advantage while evaluation by compliance can be completed later.
- B. Do not sign off on the product because it contains the option to make payments to unknown third parties, which carries a high money laundering risk.
- C. Sign off on the product because client KYC is complete, and unknown individuals can be added or removed throughout the duration of the contract.
- D. Do not sign off on the product because the compliance department was not involved from the beginning of the product development process, which is a severe governance violation.

Answer: B

Explanation:

The life insurance industry is vulnerable to money laundering and terrorist financing, especially when policies allow payments to unknown third parties.

Option A (Correct): Allowing policyholders to transfer funds to unknown third parties increases the risk of money laundering. FATF and EU AML Directives highlight life insurance policies as high-risk products.

Option B (Incorrect): Completing KYC does not eliminate risk. Customers can use legitimate insurance products for illicit purposes.

Option C (Incorrect): While governance violations should be addressed, the main concern here is money laundering risk, not the compliance team's involvement in product development.

Option D (Incorrect): Fast-tracking approval without proper risk assessment creates regulatory and reputational risks.

NEW QUESTION # 656

A politically exposed person (PEP) maintains an account at a bank. Last month a money laundering analyst filed a suspicious transaction report about unusual wire deposits originated by unknown individuals in the home country of the official. To whom should this situation be escalated?

- A. The board of directors
- B. The Financial Action Task Force's PEP Hotline
- C. The line of business executive
- D. The bank's anti-money laundering officer

Answer: D

NEW QUESTION # 657

Which step should financial institutions take when complying with sanctions requirements?

- A. Adopt automatic screening systems to detect designated persons and entities.
- B. Conduct enhanced due diligence for prohibited entities on the sanctions list.
- C. Change the risk profile to "high-risk" if an existing customer becomes a sanctioned entity and continue monitoring further transactions.
- **D. Freeze the funds or assets of designated persons and entities once this decision is approved by the Board.**

Answer: D

Explanation:

The financial institution should freeze the funds or assets of designated persons and entities once this decision is approved by the Board. This is to comply with the obligation to implement targeted financial sanctions imposed by the United Nations Security Council (UNSC) or other relevant authorities. Freezing means preventing any access, use, transfer, or disposal of the funds or assets by the designated persons and entities or by any other person on their behalf. The financial institution should also report the freezing action to the competent authority and the relevant sanctions committee¹².

Option A is not a sufficient step to comply with sanctions requirements, but rather a tool to facilitate compliance. Adopting automatic screening systems to detect designated persons and entities can help the financial institution to identify potential matches and flag them for further investigation. However, screening systems are not infallible and may generate false positives or false negatives.

Therefore, the financial institution should also conduct manual checks and verification of the screening results¹³.

Option B is not a relevant step to comply with sanctions requirements, but rather a measure to mitigate money laundering and terrorist financing risks. Conducting enhanced due diligence for prohibited entities on the sanctions list may be useful to obtain more information about the nature and purpose of the business relationship, the source and destination of the funds, and the beneficial ownership and control structure of the entity. However, enhanced due diligence does not replace the obligation to freeze the funds or assets of the designated persons and entities¹⁴.

Option C is not an appropriate step to comply with sanctions requirements, but rather a violation of the obligation to freeze the funds or assets of the designated persons and entities. Changing the risk profile to "high-risk" if an existing customer becomes a sanctioned entity and continuing to monitor further transactions may expose the financial institution to legal and reputational risks, as well as potential sanctions evasion or circumvention. The financial institution should terminate the business relationship with the designated person or entity and freeze their funds or assets without delay¹.

References: 1: ACAMS (2020), Study Guide for the Certification Examination, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, pp. 47-49. 2: ACAMS (2020), CAMS Examination Preparation Video, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, Module 2, Section 2.4.1. 3: ACAMS (2020), CAMS Examination Preparation Video, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, Module 2, Section 2.4.2. 4: ACAMS (2020), CAMS Examination Preparation Video, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, Module 2, Section 2.4.3. 5: ACAMS (2020), CAMS Examination Preparation Video, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, Module 2, Section 2.4.4.

NEW QUESTION # 658

A client has retained a lawyer to create a financial holding company. The lawyer resides in Europe. The client provides all requested documentation to the lawyer. However, the lawyer becomes suspicious that the customer is engaged in criminal activity and intends to use the financial holding company for money laundering purposes. Which of the following should an anti-money laundering specialist recommend according to the European Union Money Laundering Directives?

- A. Consult with the competent authority to receive advice on how to handle the transaction.
- B. Freeze the client's assets so that all records can be turned over to the competent authorities.
- **C. Report the activity as suspicious to the competent authority because the lawyer is covered by these directives.**
- D. There is no need to file a suspicious transaction report, as this activity is covered by attorney-client privilege.

Answer: C

Explanation:

The correct answer is C because the European Union Money Laundering Directives require lawyers and other independent legal professionals to report suspicious transactions to the competent authority when they are involved in certain activities on behalf of their clients, such as creating or managing companies, trusts, or other legal arrangements. The directives also provide that the obligation to report overrides any professional secrecy or confidentiality rules, except when the lawyer is ascertaining the legal position of the client or representing the client in legal proceedings or in connection with such proceedings. Therefore, the lawyer in

this scenario should report the activity as suspicious to the competent authority, as creating a financial holding company for the client falls within the scope of the reporting obligation and does not qualify for the exemption¹²

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1: ACAMS Study Guide for the CAMS Certification Examination, 6th Edition, Chapter 4, page 141

2: Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, Article 33 and

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NEW QUESTION # 659

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