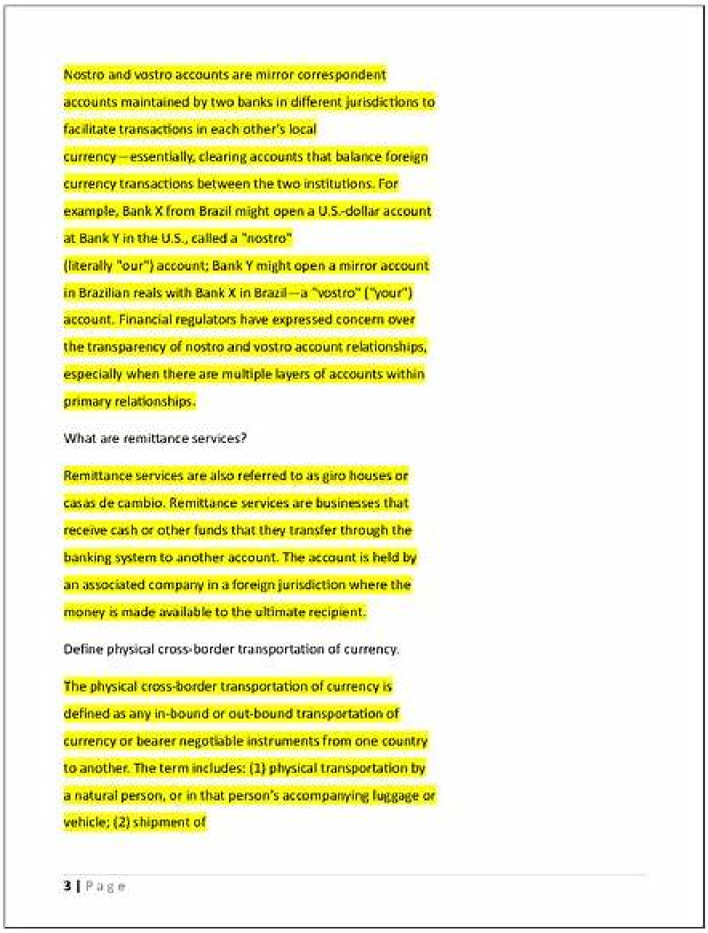
CAMS Studienmaterialien: Certified Anti-Money Laundering Specialists (the 6th edition) - CAMS Torrent Prüfung & CAMS wirkliche Prüfung



Nostro and vostro accounts are mirror correspondent accounts maintained by two banks in different jurisdictions to facilitate transactions in each other's local currency—essentially, clearing accounts that balance foreign currency transactions between the two institutions. For example, Bank X from Brazil might open a U.S.-dollar account at Bank Y in the U.S., called a "nostro" (literally "our") account; Bank Y might open a mirror account in Brazilian reals with Bank X in Brazil—a "vostro" ("your") account. Financial regulators have expressed concern over the transparency of nostro and vostro account relationships, especially when there are multiple layers of accounts within primary relationships.

What are remittance services?

Remittance services are also referred to as giro houses or casas de cambio. Remittance services are businesses that receive cash or other funds that they transfer through the banking system to another account. The account is held by an associated company in a foreign jurisdiction where the money is made available to the ultimate recipient.

Define physical cross-border transportation of currency.

The physical cross-border transportation of currency is defined as any in-bound or out-bound transportation of currency or bearer negotiable instruments from one country to another. The term includes: (1) physical transportation by a natural person, or in that person's accompanying luggage or vehicle; (2) shipment of

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Außerdem sind jetzt einige Teile dieser Zertpruefung CAMS Prüfungsfragen kostenlos erhältlich: https://drive.google.com/open?id=19SXR6Cm4wKTvZ8m5_UyKh1fcbNGfA8C3

Damit wir besser auf die derzeitigen Herausforderungen reagieren und Ihnen die Fragenkataloge zur ACAMS CAMS Zertifizierungsprüfung von besserer Qualität bieten können, versuchen wir, unser Bestes zu tun, indem wir die IT-Elite Gruppe von Zertpruefung verändern und die Testaufgaben von der ACAMS CAMS Zertifizierungsprüfung rechtzeitig aktualisieren. Unser Ziel liegt darin, dass Sie die ACAMS CAMS Zertifizierungsprüfung in kürzester Zeit leicht bestehen können. Bevor Sie unsere Prüfungsmaterialien kaufen, können Sie ein paar kostenlose Prüfungsfragen und Antworten herunterladen und proben.

ACAMS CAMS Exam Syllabus Topics:

Section	Objectives
Topic 1: Transaction Monitoring and Reporting	- Suspicious Activity Reports (SAR) / STR filing - Case management and investigation processes - Suspicious activity detection and monitoring systems
Topic 2: AML and CTF Fundamentals	- International AML/CTF standards and FATF recommendations - Money laundering and terrorist financing concepts - Stages and typologies of money laundering

Topic 3: Customer Due Diligence (CDD) and KYC	- Enhanced due diligence for high-risk customers - Customer identification and verification - Beneficial ownership and PEP screening
Topic 4: AML Compliance Framework	- Regulatory obligations and enforcement expectations - Internal controls and governance - AML compliance program structure
Topic 5: Financial Crime Typologies and Risk	- Common money laundering typologies across industries - Sanctions and embargo compliance - Risk assessment methodologies

>> CAMS Quizfragen Und Antworten <<

CAMS Deutsche Prüfungsfragen & CAMS Prüfungsunterlagen

Wir versprechen, dass Sie die Prüfung zum ersten Mal mit unseren Schulungsunterlagen zur ACAMS CAMS Zertifizierungsprüfung bestehen können. Sonst erstatten wir Ihen die gesammte Summe zurück.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) CAMS Prüfungsfragen mit Lösungen (Q542-Q547):

542. Frage
Which product is considered to be of highest money laundering risk?

- A. Time deposit accounts
- B. Savings accounts
- C. Credit cards
- D. International wire transfers

Antwort: D

Begründung:
International wire transfers are considered to be of highest money laundering risk because they can facilitate the rapid and anonymous movement of funds across borders and jurisdictions, making it difficult for law enforcement and regulators to trace the origin and destination of the funds, and to identify the beneficial owners and controllers of the accounts involved. International wire transfers can also be used to layer and integrate illicit proceeds into the legitimate financial system, by disguising the source, ownership, and purpose of the funds. International wire transfers can involve multiple intermediaries, complex payment chains, and inconsistent or incomplete information, which can increase the risk of money laundering and terrorist financing. Therefore, international wire transfers are subject to enhanced due diligence, record-keeping, and reporting requirements under various anti-money laundering and counter-terrorist financing (AML/CTF) regulations and standards, such as the Financial Action Task Force (FATF) Recommendations1, the European Union (EU) Funds Transfer Regulation2, and the United States (US) Bank Secrecy Act3.
References:
1: FATF (2012), International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation, FATF, Paris, France, Recommendation 16 and Interpretive Note to Recommendation 16. 2:
Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006 (OJ L 141, 5.6.2015, p. 1) 4 3:
31 U.S.C. §§ 5311-5330 and 31 C.F.R. Chapter X
V
You cannot make international money transfers unless the money is credited to the account. So first priority saving account, subsequent risk international wire transfer
"A savings account, as well as a checking account, can be one of the riskiest financial instruments for money laundering operations given the ease with which it can be opened and operated".

543. Frage
the Financing of Terrorism (CFT)]
What are three factors a financial institution should examine with regard to a new customer who is opening up a new account?
Choose 3 answers

- A. The country or location where the customer is from or does business
- B. The legal structure of the customer's business
- C. The type and size of the business the customer runs
- D. The previous financial institutions where the customer has banked

Antwort: A,B,C

Begründung:
A financial institution should examine the country or location where the customer is from or does business, the type and size of the business the customer runs, and the legal structure of the customer's business, because these factors can indicate the level of money laundering risk associated with the customer. For example, some countries or locations may have weak anti-money laundering laws or high levels of corruption, some types or sizes of businesses may be more prone to generating or concealing illicit funds, and some legal structures may be more complex or opaque than others, making it harder to identify the beneficial owners or controllers of the customer.
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ACAMS CAMS Certification Video Training Course1, Module 2: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), Lesson 2: Know Your Customer (KYC) and Customer Due Diligence (CDD)
ACAMS CAMS Certification Study Guide2, Chapter 2: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), Section 2.2: Know Your Customer (KYC) and Customer Due Diligence (CDD), Pages 42-44

544. Frage
Which two factors assist a money laundering investigation that involves multiple countries? (Choose two.)

- A. Every country should share all their information with foreign law enforcement and government authorities to facilitate rapid investigations.
- B. Law enforcement and other authorities should not expedite information sharing between countries to ensure that all information is provided at the same time to avoid premature conclusions.
- C. Law enforcement and other authorities should be allowed to establish and utilize joint investigative teams with law enforcement in other countries.
- D. Law enforcement and other authorities should have access to financial information that is pertinent to the investigation.

Antwort: C,D

Begründung:
A money laundering investigation that involves multiple countries can be challenging due to different legal systems, languages, cultures, and levels of cooperation. Two factors that can assist such an investigation are:
Law enforcement and other authorities should have access to financial information that is pertinent to the investigation. This can help them trace the flow of illicit funds, identify the perpetrators and beneficiaries, and gather evidence for prosecution. Financial information can be obtained from various sources, such as financial institutions, financial intelligence units, regulators, and international organizations.
Law enforcement and other authorities should be allowed to establish and utilize joint investigative teams with law enforcement in other countries. This can enhance coordination, communication, and information sharing among the authorities involved, and allow them to pool resources, expertise, and evidence. Joint investigative teams can also facilitate mutual legal assistance and extradition requests.
References:
Financial Action Task Force (FATF), International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation, The FATF Recommendations, February 2012, updated June
2019, Recommendation 40, pp. 120-123
FATF, Best Practices on Establishing and Operating a Joint Investigative Team, June 2020, pp. 5-6 FATF, Money Laundering and Terrorist Financing Investigations, June 2018, pp. 11-12

545. Frage
the Financing of Terrorism (CFT)]
What action does the USA PATRIOT Act allow the US government to take regarding financial institutions (Fls) that are based outside of the US?

- A. Subpoena documents from Fls that have no presence in the US.
- B. Allow all US regulators to place a non-US FI on the Specially Designated Nationals and Blocked Persons List.

- C. Revoke the banking licenses of non-US FIs in countries outside the US.
- D. Sanction a country when an individual FI does not comply with US law.

Antwort: A

Begründung:
Section 319(b) of the USA PATRIOT Act authorizes the U.S. government to subpoena records from any foreign bank that maintains a correspondent account in the U.S., regardless of whether the foreign bank has a physical presence in the U.S. or not. The subpoena may request any records relating to the correspondent account or any account at the foreign bank, including records maintained outside the U.S. If the foreign bank fails to comply with the subpoena, the U.S. government may direct any U.S. financial institution to terminate its correspondent relationship with the foreign bank and impose civil penalties.
References:
Bank Records Related to Anti-Money Laundering Programs, FinCEN, accessed February 2024.
How Patriot Act Affects Financial Institutions?, Sanction Scanner, November 2020.

546. Frage
A law enforcement agent is conducting an investigation into a possible money laundering event. During the investigation, the officer will use:

- A. a risk-based approach alert generating system.
- B. the follow the money approach.
- C. a process to identify suspicious activity.
- D. confirmed evidence obtained from financial intelligence units.

Antwort: B

Begründung:
During a money laundering investigation, law enforcement agents often employ the "follow the money" approach. This investigative technique focuses on tracing financial transactions and identifying patterns to uncover illicit activities. By analyzing the movement of funds, investigators can reveal hidden connections, identify suspicious behavior, and build a case against money launderers. It involves tracking the flow of funds through various accounts, financial institutions, and jurisdictions to understand the underlying criminal activity12.
Reference:
An Introduction to the 360 Degree AML Investigation Model
Money Laundering and Asset Forfeiture - LEB
Recommendation 30: Responsibilities of law enforcement and investigative authorities Money Laundering: A Guide for Criminal Investigators

547. Frage
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