

CAMS試験の準備方法 | ユニークなCAMS日本語版対応参考書試験 | 信頼的なCertified Anti-Money Laundering Specialists (the 6th edition)関連受験参考書



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>> CAMS日本語版対応参考書 <<

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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q477-Q482):

質問 # 477

the Financing of Terrorism (CFT)]

When performing a risk assessment, which factors should be considered when identifying and measuring risk? (Choose two.)

- A. Product offerings
- B. Financial performance
- C. Company culture
- D. Regulatory environment
- E. Customer composition

正解: A、E

解説:

Customer composition and product offerings are two important factors that affect the level of risk exposure for a financial institution (FI) in terms of money laundering and terrorist financing. Customer composition refers to the types of customers that the FI serves, such as individuals, businesses, non-profit organizations, or politically exposed persons (PEPs). Different customer segments may pose different levels of risk depending on their activities, sources of funds, geographic locations, and connections to other entities. For example, customers that are cash-intensive, have complex ownership structures, operate in high-risk jurisdictions, or are associated with PEPs may present higher risk indicators than customers that are transparent, regulated, and operate in low-risk jurisdictions¹². Product offerings refer to the types of products, services, and transactions that the FI provides, such as deposits, loans, wire transfers, trade finance, or digital assets. Different products, services, and transactions may have different levels of vulnerability to money laundering and terrorist financing depending on their features, complexity, volume, and speed. For example, products that are anonymous, involve high-value or cross-border transfers, enable rapid movement of funds, or involve new or emerging technologies may present higher risk indicators than products that are identifiable, involve low-value or domestic transfers, require multiple verification steps, or involve established or traditional technologies¹².

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1: Risk Assessment: Risk Factors & Mitigating Measures²

2: Risk Assessment: Process, Examples, & Tools¹

質問 # 478

A law enforcement agency submits several requests to a financial institution. Which request is legitimate and requires the bank to respond?

- A. Keep an account open upon verbal request.
- B. Produce documents and testimony without a subpoena.
- C. Seize privileged documents upon written request.
- **D. Freeze an account in terms of a court order.**

正解: D

解説:

A court order is a legal document issued by a judge or a magistrate that authorizes or requires a person or an entity to perform or refrain from performing a certain action. A court order to freeze an account is a legitimate request that requires the bank to comply, as it is a binding and enforceable order that may be issued for various reasons, such as preventing the dissipation of assets, preserving evidence, or facilitating the recovery of funds. A bank that receives a court order to freeze an account should follow its policies and procedures to verify the authenticity and validity of the order, and to implement the freeze as instructed by the order. A bank should also file a SAR if it suspects or has reason to suspect that the account is involved in suspicious or illicit activity. The other options are not legitimate requests that require the bank to respond. A verbal request to keep an account open, a written request to seize privileged documents, or a request to produce documents and testimony without a subpoena are not legally binding or enforceable, and may violate the bank's obligations to protect the privacy and confidentiality of its customers. A bank may choose to cooperate with law enforcement in these situations, but it is not required to do so. A bank should also consider the potential risks and implications of maintaining an account or disclosing information that may be related to suspicious or illicit activity, and consult with its legal counsel as appropriate.

Reference:

Requests by Law Enforcement for Financial Institutions to Maintain Accounts Answers to Frequently Asked Questions Regarding Suspicious Activity Reporting and Other Anti-Money Laundering Considerations OCC Bulletin 2007-37: Requests by Law Enforcement for Financial Institutions to Maintain Accounts CAMS Certification Package - 6th Edition | ACAMS

質問 # 479

An anti-money laundering analyst is reviewing a new customer list to confirm potentially high risk customers have been identified and subject to enhanced due diligence.

Which new customer warrants enhanced due diligence?

- A. A medical practice limited partnership
- B. An employee benefit plan trust
- C. A non-profit hospital
- **D. A fundraising organization**

正解: D

解説:

A fundraising organization is a type of non-profit organization that may be vulnerable to money laundering and terrorist financing risks, as they often operate in high-risk areas, deal with large amounts of cash, and have complex and opaque structures. Therefore, a fundraising organization warrants enhanced due diligence, which is a higher level of customer verification and monitoring that goes beyond the standard customer due diligence measures. Enhanced due diligence may include obtaining additional information on the source of funds, the purpose of the relationship, the beneficiaries, and the governance of the organization.

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, p. 33-34 Anti-money laundering - a guide to customer due diligence Customer due diligence | The Law Society

質問 # 480

Which activity is most likely to facilitate money laundering through on-line systems with inadequate controls?

- A. Conducting large value transactions
- B. Conducting anonymous transactions
- C. Providing continuous worldwide access
- D. Conducting a large volume of transactions

正解: C

質問 # 481

The compliance officer for a private bank has been tasked with reviewing the procedure for authorized signatories on customer accounts to ensure it is in line with relevant Wolfsberg Anti-Money Laundering Principles for Private Banking.

Which three statements from the procedure are in line with Wolfsberg? (Choose three.)

- A. Where due diligence has been satisfactorily completed on all authorized signers, the responsible private banker may reduce the due diligence performed on the account holder and/or beneficial owner.
- B. The responsible private banker must establish the identity of a holder of general powers over an account (e.g. a signatory for the account) and, as appropriate, verify that identity.
- C. Where the Authorized Signatory is not a lawyer or accountant, due diligence as to the source of funds and wealth of the Authorized Signatory should be undertaken.
- D. If an individual has signing authority over an account but does not act on a professional basis as a manager of funds, the responsible private banker must understand and document the relationship between that authorized signer, the account holder, and, if different, the beneficial owner of the account.
- E. The responsible private banker must obtain the necessary documentation establishing the authorized signer's authority to act on behalf of the account holder or beneficial owner (e.g. a Power of Attorney).

正解: A、D、E

解説:

Reference:

<https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/faqs/20.%20Wolfsberg-FAQs-on-Intermediarie>

質問 # 482

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