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## ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q830-Q835):

### NEW QUESTION # 830

Which three statements are true about on-line banking offering a significant money laundering risk to a financial institution?

- A. The speed of electronic transaction enables execution of multiple complex transactions within short time frame
- B. The ease of access through the internet enables cross border movement of funds
- C. Due to client confidentiality, information collected on-line cannot be shared with law enforcement agencies on mere suspicion
- D. The nature of on-line banking can make it difficult to establish who is controlling the account

**Answer: A,B,D**

Explanation:

On-line banking offers a significant money laundering risk to a financial institution because:

\* The nature of on-line banking can make it difficult to establish who is controlling the account. On-line banking allows customers to access their accounts remotely, without face-to-face contact with the financial institution. This can pose challenges for verifying the identity and legitimacy of the account holder, especially if the account is opened on-line or through a third-party intermediary. On-line banking can also facilitate the use of anonymous or fictitious identities, or the use of proxies or nominees to hide the true beneficial owner of the account.

\* The ease of access through the internet enables cross border movement of funds. On-line banking allows customers to transfer funds quickly and easily across different jurisdictions, without physical movement of cash or other instruments. This can increase the risk of money laundering, as funds can be moved to or from high-risk countries or regions, or through multiple accounts or financial institutions, to obscure the origin, destination, or purpose of the funds. On-line banking can also enable customers to access or use alternative payment systems or virtual currencies, which may have lower regulatory oversight or transparency standards than traditional banking systems.

\* The speed of electronic transaction enables execution of multiple complex transactions within short time frame. On-line banking allows customers to conduct transactions in real time, with minimal or no human intervention or verification. This can increase the risk of money laundering, as customers can execute multiple transactions in a short period of time, or use complex transaction structures or patterns, to avoid detection or reporting thresholds, or to conceal the source, nature, or ownership of the funds.

On-line banking can also enable customers to use automated or algorithmic trading systems, which may generate large volumes of transactions that are difficult to monitor or analyze.

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CAMS Study Guide - 6th Edition, Chapter 5, pages 139-140

CAMS Certification Exam Outline, Domain 2, Task 2.1, Skill 2.1.1

Online Banking and Money Laundering, ACAMS Today, September 2012

**NEW QUESTION # 831**

A branch manager for a small community bank has a new customer who deposits for EUR 50,000 checks into one account. Shortly thereafter, the customer goes to another branch and asks to transfer all but EUR 1,500 to three accounts in different foreign jurisdictions.

Which suspicious activity should be the focus of the suspicious transaction report?

- A. The customer asks to transfer funds to accounts in three different foreign jurisdictions
- B. The customer transfers almost all of the funds out of the account
- C. The customer opened the account with four large checks
- D. The customer goes to a different branch to make this transaction

**Answer: A**

Explanation:

According to the ACAMS CAMS Certification Video Training Course 1, one of the red flags for money laundering is "transferring funds to or from foreign countries or jurisdictions that are known to have weak anti-money laundering standards or are considered high-risk for money laundering or terrorist financing" (Module

2, Lesson 3, Part 2). This is also consistent with the suspicious activity report (SAR) criteria, which require financial institutions to report transactions that "involve funds derived from illegal activity or are intended or conducted to hide or disguise funds or assets derived from illegal activity" or "involve the use of the financial institution to facilitate criminal activity" (31 CFR § 1020.320(a)(2)). Therefore, the customer's request to transfer funds to accounts in three different foreign jurisdictions should be the focus of the SAR, as it may indicate an attempt to launder money or finance terrorism.

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ACAMS CAMS Certification Video Training Course

[31 CFR § 1020.320 - Reports by banks of suspicious transactions]

**NEW QUESTION # 832**

Which principles should be included in a FATF-Style Regional Body (FSRB) update? (Choose two.)

- A. Identify jurisdictions with weak AML/CFT regimes
- B. Establish AML/CFT standards and typologies
- C. Protect the reputation and standing of FATF
- D. Address AML/CFT technical assistance of individual members
- E. Issue country-specific Mutual Evaluation reports

## Answer: A,E

Explanation:

According to the Anti-Money Laundering Specialist (the 6th edition) resources, FSRBs are regional organizations that help the FATF implement its global AML/CFT policy and standards in over 200 affiliated countries<sup>1</sup>. FSRBs have their own high-level principles and objectives that govern their relationship with the FATF and their members<sup>2</sup>. Among these principles and objectives, two that should be included in a FSRB update are:

Issue country-specific Mutual Evaluation reports. This is the process by which FSRBs assess the compliance and effectiveness of their members' AML/CFT systems, based on the FATF standards and methodology<sup>3</sup>. Mutual Evaluation reports provide an in-depth analysis of the strengths and weaknesses of each jurisdiction, as well as recommendations for improvement<sup>4</sup>.

Identify jurisdictions with weak AML/CFT regimes. This is the process by which FSRBs, in coordination with the FATF, monitor and publicly list the countries that pose a risk to the international financial system due to their strategic deficiencies in AML/CFT. This process aims to encourage and assist these jurisdictions to address their gaps and enhance their cooperation with the global network.

The other three options are incorrect because:

Address AML/CFT technical assistance of individual members is not a principle that should be included in a FSRB update, as it is not a core function of FSRBs. FSRBs may facilitate or coordinate technical assistance, but they are not the primary providers or funders of such assistance.

Establish AML/CFT standards and typologies is not a principle that should be included in a FSRB update, as it is not a role of FSRBs. FSRBs are expected to adopt and implement the FATF standards, not to create their own. Typologies are the methods and trends of money laundering and terrorist financing, which are identified and analyzed by the FATF and FSRBs through research and workshops.

Protect the reputation and standing of FATF is not a principle that should be included in a FSRB update, as it is not a responsibility of FSRBs. FSRBs are autonomous and independent organizations that have their own governance and accountability mechanisms. FSRBs are expected to cooperate and coordinate with the FATF, but not to act as its agents or representatives.

Reference:

1: ACAMS, CAMS Study Guide, 6th Edition, Chapter 3, p. 64 2: FATF, High-Level Principles for the Relationship between the FATF and the FATF-Style Regional Bodies, February 2019, 3 3: ACAMS, CAMS Study Guide, 6th Edition, Chapter 3, p. 65 4: FATF, FATF Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems, February 2013 (updated October 2019), [12] : ACAMS, CAMS Study Guide, 6th Edition, Chapter 3, p. 66 : FATF, High-Risk and Other Monitored Jurisdictions, 4 : FATF, High-Level Principles for the Relationship between the FATF and the FATF-Style Regional Bodies, February 2019, 3, p. 4 : FATF, High-Level Principles for the Relationship between the FATF and the FATF-Style Regional Bodies, February 2019, 3, p. 2 : ACAMS, CAMS Study Guide, 6th Edition, Chapter 3, p. 67 : FATF, High-Level Principles for the Relationship between the FATF and the FATF-Style Regional Bodies, February 2019, 3, p. 3 : FATF, High-Level Principles for the Relationship between the FATF and the FATF-Style Regional Bodies, February 2019, 3, p. 5 : FATF, FATF Methodology for Assessing Technical Compliance with the FATF Recommendations and the Effectiveness of AML/CFT Systems, February 2013 (updated October 2019), [12], p. 9 : FATF, High-Risk and Other Monitored Jurisdictions, 4, p. 1

## NEW QUESTION # 833

AML training programs should extend beyond basic concepts to deliver targeted training by:

- A. offering appropriate training tailored to the individual's specific roles, such as alerts for investigators and suspicious activity report writers.
- B. offering internal policies training, such as customer identification and verification procedures and policies.
- C. offering general background and history training pertaining to money laundering controls.
- D. offering periodic refresher training on AML bases (usually annually) for existing employees.

## Answer: B

Explanation:

A . Offering internal policies training: This is crucial. Employees need to understand the specific procedures and policies related to customer identification and verification. These internal policies ensure consistency and compliance.

B . Offering general background and history training: While historical context is valuable, it's not the primary focus. AML training should prioritize practical knowledge and current best practices.

C . Offering periodic refresher training: Absolutely! Regular refresher training keeps employees up-to-date with evolving AML regulations and reinforces their understanding.

D . Offering tailored training for specific roles: This is essential. Different roles require different expertise. For example, investigators need to recognize red flags, while report writers must understand how to create effective suspicious activity reports.

Comprehensive Detailed

Internal Policies Training: AML training should cover internal policies thoroughly. This includes customer identification and verification procedures, as well as other relevant policies specific to the organization. Employees need to understand how these policies translate into day-to-day practices.

General Background and History: While historical context can be interesting, it's not the primary focus of AML training. Instead, the emphasis should be on practical knowledge, current best practices, and real-world scenarios.

Periodic Refresher Training: Regular refresher training is essential. AML regulations evolve, and employees need to stay informed. Annual or periodic refreshers reinforce knowledge and ensure compliance.

Tailored Training for Specific Roles: Different roles within an organization have distinct responsibilities related to AML. Tailored training ensures that employees understand their specific duties. For example, investigators need to recognize suspicious patterns, while report writers must know how to create effective reports.

Reference:

Anti-Money Laundering Specialist (the 6th edition) resources.

ACAMS Certification Candidate Handbook

ACFCS AML 360 Certificate Program

## NEW QUESTION # 834

What does designating a country as being of "prime money laundering concern" allow the U.S. government to do?

- A. Ensure the inclusion of that country into the office of Foreign Asset Control country sanctions programs
- B. **Close some or all correspondent or payable-through accounts**
- C. Obtain transactional information from U.S.-owned subsidiary banks located outside the U.S.
- D. Ensure the inclusion of that country onto FATF's Non-Cooperative Country and Territory list

**Answer: B**

Explanation:

Designating a country as being of "prime money laundering concern" allows the U.S. government to impose one or more of five special measures under Section 311 of the USA PATRIOT Act<sup>12</sup>. These special measures are intended to protect the U.S. financial system from the risks posed by the designated country, such as money laundering, terrorist financing, or other illicit activities. The fifth special measure, which is the most severe, authorizes the Treasury Department to prohibit U.S. financial institutions from opening or maintaining correspondent or payable-through accounts for foreign financial institutions that involve the designated country<sup>12</sup>. Correspondent accounts are accounts that enable foreign banks to access the U.S. financial system and provide services to their customers, while payable-through accounts are accounts that allow foreign banks to offer their customers direct access to the U.S. financial system<sup>3</sup>. Closing these accounts effectively cuts off the designated country from the U.S. financial system and imposes significant costs and burdens on its financial sector.

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1: 311 Actions | U.S. Department of the Treasury

2: Press Releases - U.S. Department of the Treasury

3: Anti-Money Laundering Laws and Regulations USA 2023-2024

## NEW QUESTION # 835

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