

CAMS日本語版試験解答、CAMS関連日本語版問題集

CAMS Exam All Possible Questions and Answers 2023-2024 with complete solution

What is money laundering? Ans- taking CRIMINAL proceeds and disguising their illegal sources to USE the funds for LEGAL or ILLEGAL acts.

Give an example of the SECOND stage of money laundering. Ans- Layering - Electronically moving funds between countries; moving funds between financial institutions; and converting cash placed into the system into monetary instruments.

Give an example of the THIRD stage of money laundering. Ans- Integration - Purchasing luxury assets; and investing in business enterprises.

Give an example of the FIRST stage of money laundering. Ans- Placement - Co-mingling ILLEGITIMATE and LEGITIMATE funds; foreign exchange transactions with illegal funds; and depositing small amounts of cash into multiple accounts.

What does the (Sally Yates - Then-Deputy Attorney General of the Department of Justice) Yates memo say? Ans- It reminds prosecutors that criminal and civil corporate misconduct investigations should also focus on the individuals who perpetrated the wrongdoing.

What are some indicators of money laundering using electronic funds transfers? Ans- Funds transfers to or from a financial secrecy haven; large, incoming fund transfers from a foreign client with little or no explanation or apparent reason; and fund transfers that have no apparent link to legitimate business.

What is REMOTE DEPOSIT CAPTURE and what risk is associated with it? Ans- A product offered by banks that allows customers to SCAN A CHECK AND TRANSMIT an electronic image to the bank FOR DEPOSIT. Associated risks include ENABLING a money launderer to deposit checks without visiting the bank thus avoiding detection.

What are some of the money laundering RISKS pertaining to the use of Payable Through Accounts (PTAs)? Ans- Where foreign institutions licensed in offshore centers, each bank having its own supervision; where the respondent bank (the foreign bank) fails to conduct adequate customer due diligence; and where the sub-account holders have currency deposit and withdrawal privileges.

What is a money laundering RISK pertaining to the use of CONCENTRATION ACCOUNTS? Ans- The fact that CUSTOMER IDENTIFYING INFORMATION MAY NOT BE INCLUDED, making the audit trail difficult or impossible to follow.

ちなみに、It-Passports CAMSの一部をクラウドストレージからダウンロードできます：
https://drive.google.com/open?id=1ILJ9cp2IALir-BMv-AyN1fsfxY3m_Dlx

It-PassportsのCAMS試験問題がこの分野で最も人気があるのはなぜですか？ 一方では、すべてのお客様のフィードバックからの統計によると、CAMSガイドトrentの助けを借りてCAMS試験を準備したACAMSお客様の合格率は98%に達しました。100%。一方、シミュレーションテストは、CAMS試験問題のソフトウェアバージョンで利用できます。これは、CAMS試験の雰囲気になれるのに役立ちます。CAMSトrentのCertified Anti-Money Laundering Specialists (the 6th edition)質問があなたにとって最良の選択であると信じてください。

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>> CAMS日本語版試験解答 <<

CAMS関連日本語版問題集 & CAMS過去問題

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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q659-Q664):

質問 # 659

An EU Trust and Company Service Provider (TCSP) analyst notices some unusual activity while looking through a customer's financial statements and detailed general ledger. The customer is in the business of importing and exporting machineries. Which transaction indicator warrants further escalation to the compliance officer?

- A. The payment of consultancy fees to unrelated companies and service providers established in a foreign jurisdiction.
- B. The payment of company secretarial retainer fees to a foreign company in a tax efficient jurisdiction.
- C. The payment of virtual offices services overseas.
- D. Inter-company loans from the holding company to the subsidiary company to finance the shipment of machinery.

正解: A

解説:

According to the CAMS Study Guide, one of the methods to launder money using TCSPs is to create a complex web of transactions involving multiple entities and jurisdictions, often using shell companies and nominees. The payment of consultancy fees to unrelated companies and service providers established in a foreign jurisdiction could be a sign of such a scheme, as it could be used to disguise the origin and destination of illicit funds, or to evade taxes and regulations. Therefore, this transaction indicator warrants further escalation to the compliance officer.

質問 # 660

Which of the following customers require the most enhanced due diligence?

- A. A politically exposed person.
- B. An established customer.
- C. An international business corporation.
- D. A resident of a non-cooperative jurisdiction.

正解: A

解説:

A politically exposed person (PEP) is a customer who requires the most enhanced due diligence (EDD). This is because PEPs are individuals who hold or have held prominent public positions, such as heads of state, senior politicians, judges, military officers, or directors of state-owned enterprises, and who may pose a higher risk of money laundering, corruption, or bribery due to their influence and access to public funds¹. EDD measures for PEPs may include obtaining senior management approval, establishing the source of wealth and funds, and conducting enhanced ongoing monitoring of the business relationship². The other customers listed do not necessarily require the most EDD, although they may still present a higher risk of money laundering depending on the circumstances. A resident of a non-cooperative jurisdiction is a customer who lives in a country or territory that has been identified by the Financial Action Task Force (FATF) or other international bodies as having weak or deficient anti-money laundering (AML) standards or posing a threat to the international financial system³. EDD measures for such customers may include obtaining additional information or documentation, applying extra scrutiny to transactions, or refusing to establish or continue the business relationship⁴. An international business corporation is a customer who operates in multiple jurisdictions and may have complex or opaque ownership structures that can conceal the identity or activity of the beneficial owners or controllers. EDD measures for such customers may include verifying the legal existence and structure of the entity, identifying the beneficial owners and controllers, and understanding the nature and purpose of the business relationship. An established customer is a customer who has a long-standing and regular business relationship with the financial institution and who may have a lower risk of money laundering due to the familiarity and trust that has been built over time. EDD measures for such customers may not be required unless there are changes in the customer's profile, behavior, or risk level.

Reference:

1: Politically Exposed Persons (Recommendations 12 and 22) - FATF
2: High-risk customers, including politically exposed persons | FCA
3: High-Risk and Other Monitored Jurisdictions - FATF
4: Your responsibilities under money laundering supervision | GOV.UK
4: International Business Corporations - ACAMS : Anti-Money Laundering Customer Due Diligence | Veriff.com : Customer Due Diligence - ACAMS : Anti-money laundering - a guide to customer due diligence

質問 # 661

Which practices are crucial for ensuring that an organization effectively limits the collection and use of personal data when performing AML-related controls?

- A. Allowing unrestricted access to customer data across departments to facilitate quick decision-making.
- B. Allowing repurposing of collected data to avoid redundant processes.
- C. Implementing data minimization strategies to collect only the personal data necessary for transaction monitoring.
- D. Regularly reviewing and updating data processing policies to ensure they align with industry standards.

正解: C、D

解説:

AML compliance must be balanced with data protection laws such as GDPR (EU), CCPA (U.S.), and local banking secrecy laws. Option B (Correct): Data minimization ensures financial institutions only collect and retain essential customer data needed for AML compliance.

Option C (Correct): Regularly updating data processing policies ensures compliance with evolving data protection regulations.

Why Other Options Are Incorrect:

Option A (Incorrect): Unrestricted access to customer data increases privacy risks and can violate GDPR and other data protection laws.

Option D (Incorrect): AML data must not be repurposed without regulatory justification, as GDPR requires data usage to align with its original collection purpose.

Best Practices for Managing Data Privacy in AML Compliance:

Restrict access to AML data on a need-to-know basis.

Implement strong encryption and security controls for customer data.

Ensure all AML-related data collection aligns with privacy regulations.

Reference:

General Data Protection Regulation (GDPR), Article 5 (Principles for Data Processing) FATF Recommendation 2 (National AML Cooperation & Data Sharing)

6th EU AML Directive (6AMLD) on Data Protection and AML Compliance

質問 # 662

Why do governments and multi-national bodies impose economic sanctions?

- A. To enforce foreign policy objectives
- B. To impede kleptocracy
- C. To prevent fraudulent international trade transactions
- D. To combat an imminent terrorist threat

正解: A

質問 # 663

the Financing of Terrorism (CFT)]

A potential client calls a broker-dealer wishing to purchase securities. The client does not appear to be concerned with any fees associated with the account or price of the securities. Further information provided by the potential client indicates the individual may have relatives working for a company in which the potential client wants to invest. Which type of activity is the potential client attempting to commit?

- A. Transfer of value to relatives
- B. Usage of insider information
- C. Usage as a deposit account
- D. Transfer funds to a third-party

正解: B

解説:

The potential client is attempting to commit the illegal activity of using insider information to trade securities.

Insider information is any material, non-public information that could affect the price or value of a security, such as earnings reports, mergers, acquisitions, or regulatory actions. Insider trading is the act of buying or selling securities based on insider information, which gives the trader an unfair advantage over other investors who do not have access to such information. Insider trading violates

the principles of market integrity, fairness, and transparency, and can undermine investor confidence and trust. Insider trading is also a form of market abuse and financial crime, and is subject to civil and criminal penalties.

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ACAMS Study Guide for the CAMS Certification Examination - 6th Edition, Chapter 1: Risks and Methods of Money Laundering and Terrorism Financing, Section 1.3: Financial Crime, Subsection 1.3.3: Market Abuse, pp. 25-26 ACAMS CAMS Certification Video Training Course, Module 1: Risks and Methods of Money Laundering and Terrorism Financing, Lesson 1.3: Financial Crime, Sublesson 1.3.3: Market Abuse, Video Time: 2:00-3:

30

Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition), Question 12, Answer C

質問 # 664

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CAMS関連日本語版問題集: <https://www.it-passports.com/CAMS.html>

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