

# CAMS Training Materials - CAMS Exam Dumps: Certified Anti-Money Laundering Specialists (the 6th edition) - CAMS Study Guide

---

The offer is not available to help you pass CAMS exam.

**Exam** : CAMS

**Title** : Certified Anti-Money  
Laundering Specialist

<https://www.passcert.com/CAMS.html>

---

P.S. Free & New CAMS dumps are available on Google Drive shared by ExamDumpsVCE: <https://drive.google.com/open?id=1up8oqZlqkHRc-ERhQa8c6z1QL12MYQeg>

In seeking professional CAMS exam certification, you should think and pay more attention to your career path of education, work experience, skills, goals, and expectations. The examinee must obtain the CAMS exam certification through a number of examinations that are directly traced to their professional roles. Today, I will tell you a good way to pass the exam that is to choose CAMS Exam Materials valid study questions free download exam training materials. It can help you to pass the exam. What's more, you choose CAMS exam materials will have many guarantee.

The CAMS certification is an important credential for professionals working in the AML field. It demonstrates a commitment to excellence and a deep understanding of AML laws, regulations, and best practices. Whether you are just starting your career in AML or you are a seasoned professional, the CAMS Exam is an excellent way to enhance your skills and advance your career.

>> CAMS Practice Braindumps <<

**Valid Dumps CAMS Pdf & CAMS Printable PDF**

First and foremost, the pass rate on our CAMS exam dumps among our customers has reached as high as 98% to 100%, which marks the highest pass rate in the field, we are waiting for you to be the next beneficiary. Second, you can get our CAMS practice dumps only in 5 to 10 minutes after payment, which enables you to devote yourself to study as soon as possible. Last but not least, you will get the privilege to enjoy free renewal of our CAMS Preparation materials during the whole year.

To become a CAMS Certified professional, candidates must pass a rigorous exam that consists of 120 multiple-choice questions. CAMS exam is divided into four sections, and candidates are required to score at least 75% in each section to pass the exam. CAMS exam is computer-based and can be taken at various testing centers around the world. Certified Anti-Money Laundering Specialists (the 6th edition) certification is valid for three years, after which professionals are required to renew their certification by completing continuing education courses.

## **ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q473-Q478):**

### **NEW QUESTION # 473**

the Financing of Terrorism (CFT)]

A financial institution (FI) is investigating an alert generated by the automated transaction monitoring system. The AML analyst must determine whether the alert should be escalated for further investigation or archived as a false positive.

Which action might be reasonable for the AML analyst to take?

- A. Send a request for information (RFI) to the counterparty bank involved in the transaction that caused the alert.
- B. Restrict the client's access to the account.
- C. Perform below-the-line testing to ensure the automated monitoring system is operating effectively.
- **D. Request information from the relationship manager assigned to the account that caused the alert.**

**Answer: D**

Explanation:

The AML analyst must gather additional information before determining if an alert is suspicious.

\* Option C (Correct): Requesting information from the relationship manager helps determine if the transaction is in line with the customer's profile.

\* Option A (Incorrect): Below-the-line testing is useful for calibrating AML models, but it does not help in real-time case evaluation.

\* Option B (Incorrect): Directly contacting a counterparty bank may not be appropriate without internal analysis first.

\* Option D (Incorrect): Restricting access is a serious action that should only be taken after a full investigation.

Reference: FATF Recommendation 10 (Customer Due Diligence), Wolfsberg Group Guidance on AML Investigations, FinCEN Transaction Monitoring Guidelines.

### **NEW QUESTION # 474**

According to the Financial Action Task Force 40 Recommendations, Designated Non-Financial Businesses and Professions include

- **A. real estate agents.**
- B. hawala operators.
- C. money services businesses.
- D. commodities traders.

**Answer: A**

Explanation:

Explanation

These designated nonfinancial businesses and professions (DNFBPs) include - casinos when customers engage in financial transactions equal to or above a designated threshold..... - real estate agents when they are involved in transactions for clients concerning buying and selling properties; - dealers in precious metals and stones when they engage in any cash transaction with a customer at or above a designated threshold; - lawyers, notaries and independent legal professionals and accountants when they prepare or carry out transactions for clients concerning buying and selling real estate; .....; and - trust and company service providers when they prepare or carry out transactions for a client concerning certain activities ....

### **NEW QUESTION # 475**

A suspicious transaction report filed on a car dealer structuring deposits initiates a criminal investigation. The dealer changes

branches and begins placing transactions with a frontline employee to whom the dealer has given numerous gifts. This employee handles all of the dealer's structured deposits and does not report the suspicious activity internally. The competent authority has advised the anti-money laundering specialist to avoid tipping off the employee until the investigation is finalized.

What action should the specialist take next?

- **A. Consult with senior management and the legal advisor.**
- B. Recommend the immediate termination of the employee.
- C. Inform the institution's regulatory agency of the situation.
- D. Advise that the dealer's accounts should be closed.

**Answer: A**

Explanation:

it describes the action that the anti-money laundering specialist should take next, which is to consult with senior management and the legal advisor. This is because the specialist needs to seek guidance and approval from the higher authorities and the legal experts on how to handle the situation without compromising the ongoing criminal investigation or violating the anti-money laundering laws and regulations. The specialist also needs to ensure that the institution's internal policies and procedures are followed and that the appropriate measures are taken to mitigate the risks and protect the reputation of the institution.

The other options are not necessarily actions that the anti-money laundering specialist should take next, although they may be considered or implemented later depending on the outcome of the consultation and the investigation. Option A describes a possible consequence for the employee, which is to recommend the immediate termination of the employee, but this may not be the best course of action at this stage, as it may alert the employee or the dealer of the investigation, or it may be premature or disproportionate without sufficient evidence or due process. Option B describes a possible measure for the dealer, which is to advise that the dealer's accounts should be closed, but this may not be feasible or advisable at this stage, as it may also tip off the dealer or the employee of the investigation, or it may interfere with the collection of evidence or the prosecution of the case. Option D describes a possible reporting obligation for the institution, which is to inform the institution's regulatory agency of the situation, but this may not be required or appropriate at this stage, as it may conflict with the instructions of the competent authority or the confidentiality of the investigation, or it may expose the institution to legal or regulatory liabilities or sanctions.

References:

\* ACAMS CAMS Certification Video Training Course - 6th Edition<sup>1</sup>

\* Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition)<sup>2</sup>

\* ACAMS CAMS Study Guide - 6th Edition, Chapter 6, pages 132-133

<https://www.acams.org/wp-content/uploads/2019/09/ACAMS-CAMS-Study-Guide-6th-Edition-Chapter-6.pdf>

#### **NEW QUESTION # 476**

What are four key elements that a KYC program should contain according to the Basel Committee requirements?

- A. Customer identification, risk assessment, customer screening, monitoring
- **B. Customer identification, risk management, customer acceptance, monitoring**
- C. Customer onboarding, risk monitoring, customer acceptance, enhanced due diligence
- D. Customer onboarding, sanction monitoring, customer acceptance, customer due diligence

**Answer: B**

Explanation:

Reference: <https://www.bis.org/publ/bcbs77.pdf>

#### **NEW QUESTION # 477**

A junior account manager within an international private bank in Country A was asked by one of his valued customers, who has held an account for several years in the institution, about depositing a large sum of cash into her account. The junior account manager informed his customer that his bank does not accept cash. The junior account manager later reviewed a customer activity report and noticed a number of smaller dollar wires from banks in neighboring Country B, which has lax currency controls, that totaled about as much as the customer intended to deposit.

What should the junior account manager do?

- A. Notify the anti-money laundering specialist of his bank, but do not call the customer
- B. Offer the customer a more secure method of depositing in the hope of learning something more during the conversation
- **C. File a suspicious transaction report with the Financial Intelligence Unit**

- D. Close the account

**Answer: C**

Explanation:

The junior account manager should file a suspicious transaction report (STR) with the Financial Intelligence Unit (FIU) of Country A, as he has reasonable grounds to suspect that the customer is involved in money laundering or terrorist financing. The customer's attempt to deposit a large sum of cash, followed by a series of smaller wire transfers from a high-risk jurisdiction, indicates a possible case of structuring or smurfing, which are techniques used by criminals to avoid detection and reporting thresholds. The junior account manager should not close the account, as this could alert the customer and disrupt the investigation by the FIU or law enforcement. The junior account manager should also not notify the anti-money laundering specialist of his bank, as this could create a conflict of interest or breach of confidentiality, unless the bank's policy requires such notification. The junior account manager should also not offer the customer a more secure method of depositing, as this could be seen as facilitating or condoning the customer's illicit activities, or exposing the bank to legal or reputational risks.

References:

CAMS Study Guide, pages 97-98, 103-104, 107-108.

CAMS Exam Questions and Free Practice Test, Question 272.

## NEW QUESTION # 478

.....

**Valid Dumps CAMS Pdf:** <https://www.examdumpsve.com/CAMS-valid-exam-dumps.html>

- 2026 100% Free CAMS –Reliable 100% Free Practice Braindumps | Valid Dumps CAMS Pdf  Go to website [ [www.practicevce.com](http://www.practicevce.com) ] open and search for ➡ CAMS  to download for free  CAMS Latest Material
- 2026 100% Free CAMS –Reliable 100% Free Practice Braindumps | Valid Dumps CAMS Pdf  Open 《 [www.pdfvce.com](http://www.pdfvce.com) 》 and search for ( CAMS ) to download exam materials for free  CAMS Free Study Material
- Pass CAMS Test Guide  CAMS Exam Study Solutions  CAMS Testing Center  Search for 《 CAMS 》 and easily obtain a free download on  [www.prep4away.com](http://www.prep4away.com)  Latest CAMS Study Materials
- Valid Exam CAMS Vce Free  CAMS Regualer Update  CAMS Free Download  Simply search for ✓ CAMS  ✓  for free download on ⇒ [www.pdfvce.com](http://www.pdfvce.com) ⇐  Pass CAMS Test Guide
- Latest CAMS Study Materials  Latest CAMS Study Materials  CAMS Testing Center  Search for ➡ CAMS   and download it for free immediately on [ [www.validtorrent.com](http://www.validtorrent.com) ]  CAMS Regualer Update
- 100% Pass Quiz Valid CAMS - Certified Anti-Money Laundering Specialists (the 6th edition) Practice Braindumps  Search on [ [www.pdfvce.com](http://www.pdfvce.com) ] for ➡ CAMS  to obtain exam materials for free download  CAMS Dumps Collection
- Examcollection CAMS Dumps  CAMS Actual Dumps  CAMS Dumps Collection  Download 【 CAMS 】 for free by simply searching on ► [www.prepawaypdf.com](http://www.prepawaypdf.com) ◀  CAMS Latest Material
- Free PDF 2026 Fantastic CAMS: Certified Anti-Money Laundering Specialists (the 6th edition) Practice Braindumps  Immediately open “[www.pdfvce.com](http://www.pdfvce.com)” and search for ➡ CAMS  to obtain a free download  CAMS Actual Dumps
- Actual CAMS Exam Questions - CAMS Free Demo - CAMS Valid Torrent  Search for 【 CAMS 】 on ➡ [www.exam4labs.com](http://www.exam4labs.com)  immediately to obtain a free download  CAMS Exam Review
- Latest CAMS Mock Test  New CAMS Braindumps Questions  CAMS Actual Dumps  Search for ➡ CAMS   and download it for free on [ [www.pdfvce.com](http://www.pdfvce.com) ] website  Vce CAMS Exam
- Reliable CAMS Exam Voucher  Pass CAMS Test Guide  Examcollection CAMS Dumps  Search for { CAMS } and download exam materials for free through [ [www.practicevce.com](http://www.practicevce.com) ]  CAMS Exam Study Solutions
- [arunrhn125038.aboutyoublog.com](http://arunrhn125038.aboutyoublog.com), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), [diegokabv397439.anchor-blog.com](http://diegokabv397439.anchor-blog.com), [bookmarkjourney.com](http://bookmarkjourney.com), [jayvqws249575.vidublog.com](http://jayvqws249575.vidublog.com), [qasimuw188728.nizarblog.com](http://qasimuw188728.nizarblog.com), [majauroq572183.blogspot.com](http://majauroq572183.blogspot.com), [keirankyeb640387.nizarblog.com](http://keirankyeb640387.nizarblog.com), [elladtin960585.blogozz.com](http://elladtin960585.blogozz.com), [www.stes.tyc.edu.tw](http://www.stes.tyc.edu.tw), Disposable vapes

DOWNLOAD the newest ExamDumpsVCE CAMS PDF dumps from Cloud Storage for free: <https://drive.google.com/open?id=1up8oqz1qkHRC-ERhQa8c6z1QL12MYQeg>