

# ACAMS CAMS Real Exam Questions in Three Formats

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## ACAMS PRACTICE QUESTIONS WITH CORRECT ANSWERS 2025

The USA PATRIOT Act was passed in:

- A) 1970
- B) 1985
- C) 2001
- D) 2007 - CORRECT ANSWER -C

The three stages of money laundering are:

- A) Layering, Placement, Refining
- B) Placement, Refining, Integration
- C) Refining, Integration, Layering
- D) Integration, Layering, Placement - CORRECT ANSWER -D

Which of the following would be satisfactory elements of an Anti-Money Laundering Program?

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ACAMS CAMS (Certified Anti-Money Laundering Specialists) Certification Exam is a globally recognized certification exam that is designed to test the knowledge and skills of professionals in the field of anti-money laundering (AML). CAMS Exam is intended for professionals who work in financial institutions, regulatory bodies, law enforcement agencies, and other organizations that deal with financial crime prevention. The CAMS certification is awarded by the Association of Certified Anti-Money Laundering Specialists (ACAMS), which is a professional organization dedicated to the advancement of the AML profession.

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### ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q103-Q108):

#### NEW QUESTION # 103

After several months of research, the Director of Marketing and the Managing Director of Business Development received approval to launch a branded, stored-value card that will be marketed to the diverse, primarily non-resident population that comprises the bank's current customer demographics. The Chief Credit Officer and the Risk Officer have also been involved in the efforts to develop the card. After the card is launched, the anti-money laundering officer is consulted. The anti-money laundering officer should advise the bank that compliance should have been involved

- A. After product development to confer with the legal department.
- **B. During product development to perform a risk assessment of the product.**
- C. After product development to perform an assessment of the product.
- D. During product development to develop reports for the Board.

#### Answer: B

#### Explanation:

The anti-money laundering officer should advise the bank that compliance should have been involved during product development to perform a risk assessment of the product. This is because stored-value cards are considered high-risk products for money laundering and terrorist financing, as they can be used to store, transfer, or access funds anonymously, across borders, or through third parties. A risk assessment would help the bank identify and mitigate the potential vulnerabilities and threats associated with the product, such as customer due diligence, transaction monitoring, record keeping, reporting, and training. A risk assessment would also help the bank comply with the regulatory requirements and expectations for offering such products, as well as the industry best practices and standards.

#### Reference:

ACAMS CAMS Certification Study Guide, 6th Edition, Chapter 5, Section 5.3.2, p. 140-1411 ACAMS CAMS Certification Exam Outline, 6th Edition, Domain 1, Task 1.1, p. 42 FATF Guidance on the Risk-Based Approach for Prepaid Cards, Mobile Payments and Internet-Based Payment Services, June 2013, p. 9-103

#### NEW QUESTION # 104

A financial institution (FI) is being investigated for possible money laundering. When cooperating with law enforcement agencies, which additional steps should the FI ensure are taken? (Choose two.)

- A. Make employees, including corporate officers, unavailable for interviews and refuse documents upon receipt of a subpoena.
- B. Address the document destruction policy to ensure the relevant documents are destroyed.
- **C. Subpoenas and other information requests should be reviewed by senior management and an investigations group or counsel.**
- **D. Centralized control is maintained over all requests and responses to ensure completeness and timely responses.**
- E. Inquiries from the media are not answered directly, but rather are addressed by replying, "No comment."

**Answer: C,D**

Explanation:

When an FI is being investigated for possible money laundering, it is important that it cooperates with the law enforcement agencies (LEAs) in a professional and transparent manner. This means that the FI should take the following steps:

Maintain centralized control over all requests and responses to ensure completeness and timely responses.

This will help the FI to avoid duplication, inconsistency, or omission of information, as well as to track the status and progress of the requests and responses. It will also facilitate the communication and coordination between the FI and the LEAs, and demonstrate the FI's willingness to cooperate<sup>12</sup>.

Review subpoenas and other information requests by senior management and an investigations group or counsel. This will help the FI to assess the scope, relevance, and legality of the requests, as well as to identify any potential risks, conflicts, or sensitivities. It will also enable the FI to prepare and provide the requested information in an accurate and timely manner, and to seek clarification or negotiation if necessary<sup>13</sup>.

The other options are not advisable, as they may indicate a lack of cooperation, obstruct the investigation, or damage the FI's reputation. For example:

Making employees, including corporate officers, unavailable for interviews and refusing documents upon receipt of a subpoena may be considered as non-compliance, evasion, or contempt of court, and may result in legal sanctions or penalties<sup>4</sup>.

Addressing the document destruction policy to ensure the relevant documents are destroyed may be seen as tampering with evidence, destroying records, or concealing information, and may constitute a criminal offence or a breach of regulatory obligations<sup>5</sup>.

Not answering inquiries from the media directly, but rather replying, "No comment" may create a negative impression, fuel speculation, or invite criticism, and may harm the FI's image, credibility, or trustworthiness.

Cooperation between FIUs, Law Enforcement Authorities, and Prosecutors

AML and Financial crimes investigation

Mechanisms for interaction of law enforcement agencies in the field of counteracting and combating money laundering

Recommendation 30: Responsibilities of law enforcement and investigative authorities Money laundering and illicit finance

#### **NEW QUESTION # 105**

What is a method of placement that can be used by a money launderer in a deposit taking institution?

- A. Withdrawing large amounts of cash from the money launderer's account
- B. Depositing cash into the money launderer's account
- **C. Depositing cashier's checks and money orders into the money launderer's account**
- D. Sending a large number of funds transfers between accounts

**Answer: C**

Explanation:

Explanation/Reference: <https://www.investopedia.com/terms/m/moneylaundering.asp>

#### **NEW QUESTION # 106**

Outgoing foreign transactions of similar amounts trigger a monitoring alert for a customer's accounts. During the evaluation of the accounts, the bank discovers the wire transfers were very small amounts and occurred within the last 3 months following a long period of inactivity. The wire transfers appear to originate from legal sources. To assess the potential of terrorist financing, the institution must ensure the

- A. account holder does not reside in a country included on the U.S. State Department State Sponsors of Terrorism List.
- **B. beneficiaries of transfers are not on a terrorist watch list.**
- C. account holder presents proof the funds are legal.
- D. beneficiaries of transfers are not included on the Transparency International List.

**Answer: B**

Explanation:

This is the correct answer because the institution must ensure that the beneficiaries of the transfers are not on a terrorist watch list, such as the United Nations Security Council Consolidated List, the U.S. Treasury Office of Foreign Assets Control (OFAC)

Specially Designated Nationals and Blocked Persons List, or the European Union Terrorism List. These lists contain the names of individuals, entities, and groups that are subject to sanctions or other measures due to their involvement or association with terrorism or terrorist financing. The institution must screen the beneficiaries of the transfers against these lists and report any matches or hits to the relevant authorities. Failing to do so may expose the institution to legal, regulatory, or reputational risks, as well as facilitate the

financing of terrorism.

References:

\* ACAMS CAMS Certification Video Training Course1, Module 3: International AML/CTF Standards, Lesson 3.2: International AML/CTF Standards

\* ACAMS CAMS Study Guide, 6th Edition2, Chapter 3: International AML/CTF Standards, Section 3.2: International AML/CTF Standards, pp. 57-58

\* ACAMS CAMS Examination Preparation Seminar, 6th Edition3, Chapter 3: International AML/CTF Standards, Section 3.2: International AML/CTF Standards, Slide 12

### NEW QUESTION # 107

Combating the Financing of Terrorism (CFT)]

A bank receives a wire transfer that references the sale of equipment to a sanctioned company. The bank's operations team removes the sanctioned company reference and allows the wire transfer to process. This is a description of what type of activity?

- A. Cover payment misuse
- B. U-turn payment
- C. Wire stripping
- D. Layering

**Answer: C**

Explanation:

Wire stripping is the process of removing or altering the identifying information associated with a wire transfer to make it difficult to trace the origin or destination of the funds. This technique is commonly used in money laundering schemes to conceal the illicit source of funds and avoid detection by authorities or sanctions screening systems. In this case, the bank's operations team deliberately removed the reference to the sanctioned company from the wire transfer message, thus violating the FinCEN "Travel Rule" and facilitating the evasion of sanctions.

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Wire Stripping in Anti Money Laundering Parlance

Wire Transfer Red Flags: Understanding Money Laundering and Fraud Risks Wire Stripping

### NEW QUESTION # 108

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