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ACAMS Practice Test | 120 Questions with 100% Correct Answers

A bank account is established for a new business customer. The business was established five years ago with an address in another state. The business website contains few details other than stating it is a real estate business. One principal has an international telephone number and appears to be living in another country. The other principal works out of a recreational vehicle. What warrants enhanced due diligence in this scenario? Correct Answer: Shell company

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? Correct Answer: The customer asks to transfer funds to accounts in three different foreign jurisdictions

A government has instituted a new anti-money laundering laws which require all financial institutions to obtain certain information from its customers. Which step should an institution located in this jurisdiction take to ensure compliance? Correct Answer: Change procedures and systems as necessary and provide employee training

An anti-money laundering audit identifies a significant weakness in how transaction monitoring alerts are cleared. Audit sampling identified potentially suspicious activity that was cleared as not suspicious. Management accepts the audit finding and develops a remediation plan. What is the role of the auditor during the correction phase? Correct Answer: Validating the successful remediation of the issue once management indicates the issue is resolved

Which method to launder money through deposit-taking institutions is closely associated with international trade? Correct Answer: Using Black Market Peso Exchange

A customer opens a corporate account with a broker-dealer on behalf of several beneficial owners, with a stated long-term investment goal. The customer deposits \$25.5 million into the account and three days later transfers \$5 million to an overseas bank. Shortly thereafter, the customer begins making numerous purchases of pesos. The compliance officer receives a query regarding the movement of funds. Within a month of account opening, the customer depletes the account. Which two red flags should prompt the firm's compliance officer to take action? (Choose two.) Correct Answer: - The compliance officer receives the query regarding the movement of funds

- The customer's stated investment goal is not reflective of account activity

What should countries do to help prevent non-profit organizations from being abused for the financing of terrorism according to the Financial Action Task Force 40 Recommendations? Correct Answer: Ensure non-profit organizations cannot be used to conceal or obscure the diversion of funds intended

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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q785-Q790):

NEW QUESTION # 785

Under which two circumstances may law enforcement be given access to a financial institution customer's financial records? (Choose two.)

- A. If law enforcement has circumstantial evidence to suspect money laundering
- B. If law enforcement serves a legal summons or subpoena
- C. If the person is named in a suspicious transaction report
- D. If the investigation of a customer is made public in the media

Answer: A,B

Explanation:

Q Law enforcement may be given access to a financial institution customer's financial records if they serve a legal summons or subpoena, or if they have circumstantial evidence to suspect money laundering. These are two of the exceptions to the general rule that financial institutions must protect the privacy of their customers' financial information under the Right to Financial Privacy Act (RFPA) of 1978. The RFPA also allows access to customer records in other situations, such as with the customer's consent, in response to judicial orders, or for certain intelligence or counterintelligence purposes¹.

Option A is incorrect because a suspicious transaction report (STR) does not automatically grant law enforcement access to the customer's financial records. The STR is a confidential document that is filed by the financial institution to the Financial Intelligence Unit (FIU) of the country, and the FIU may decide to share the information with law enforcement if it deems appropriate².

However, law enforcement still needs to follow the RFPA procedures to obtain the customer's records from the financial institution. Option C is incorrect because the investigation of a customer being made public in the media does not give law enforcement the right to access the customer's financial records. The media exposure may raise the public interest or the urgency of the investigation, but it does not override the RFPA requirements. Law enforcement still needs to obtain a legal summons, subpoena, or other valid authorization to access the customer's records from the financial institution.

References:

1: Right to Financial Privacy Act of 1978, 12 U.S.C. §§ 3401-3422 2: 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), p. 47

NEW QUESTION # 786

Which two statements are true regarding the European Union Money Laundering Directives? (Choose two.)

- A. They set forth non-binding best practices for financial institutions within the member states
- B. They have extraterritorial impact and apply to states that have diplomatic relations with member states
- C. They require member states to enact laws and/or regulations to comply with the directives
- D. They apply to member states of the European Union

Answer: C,D

NEW QUESTION # 787

Which scenario should be escalated as potentially suspicious activity?

- A. A domestic business account receives a wire transfer from an international business with no history of such activity or

business needs.

- B. A corporate account deposits large checks and wire transfers on a frequent basis from existing customers.
- C. A retail chain deposits cash into several operating accounts and consolidates the funds into one account.
- D. A convenience store makes daily deposits or withdrawals primarily in cash.

Answer: A

Explanation:

Reference:

<https://www.utica.edu/academic/institutes/ecii/conferences/Conducting%20a%20Money%20Laundering%20Inv>

NEW QUESTION # 788

An AML compliance officer receives notice of government update including the names of the latest terrorists sanctioned by the United Nations Security Council. Which would be the most appropriate step to take?

- A. Inform the customers that their funds will be frozen
- B. Notify the Board of Directors
- C. Update the monitoring software containing sanctioned persons
- D. Update training information to include the latest names

Answer: C

NEW QUESTION # 789

How can violations of anti-money laundering laws be a risk to individuals?

- A. Violations can result in enforcement actions that damage the reputation of the individual's employer.
- B. Violations can result in civil and criminal fines and penalties against the individuals.
- C. Violations can result in additional and more stringent anti-money laundering training for individuals.
- D. Violations can result in additional legislation that the individuals have to comply with.

Answer: B

Explanation:

According to the Anti-Money Laundering Specialist (the 6th edition) study guide, individuals who violate anti-money laundering laws can face severe consequences, such as imprisonment, fines, asset forfeiture, and sanctions. These penalties can apply not only to the perpetrators of money laundering, but also to the employees, managers, directors, and officers of financial institutions or other entities that fail to comply with their anti-money laundering obligations. Therefore, violations of anti-money laundering laws can pose a significant risk to individuals, both personally and professionally.

References:

Anti-Money Laundering Specialist (the 6th edition) study guide, page 9

ACAMS website, section on CAMS certification

Money Laundering website, article on "The Consequences of Non-Compliance with Anti-Money Laundering Laws"

NEW QUESTION # 790

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