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In today's ACAMS world getting the Certified Anti-Money Laundering Specialists (the 6th edition) (CAMS) certification exam is very crucial. With the growing popularity of credentials, the demand for CAMS certification exam holders has increased. Success in the CAMS Exam has become the need of time. People who fail the ACAMS CAMS certification exam face loss of time and money.

To be eligible for the CAMS certification exam, candidates must have relevant work experience in the field of anti-money laundering or financial crime prevention. Certified Anti-Money Laundering Specialists (the 6th edition) certification is ideal for individuals who want to advance their careers in financial services or compliance. CAMS exam consists of multiple-choice questions and is delivered online, making it easily accessible for candidates around the world. Passing the CAMS exam demonstrates a candidate's expertise in anti-money laundering and financial crime prevention, and can lead to higher salaries, greater job opportunities, and increased professional credibility.

ACAMS CAMS (Certified Anti-Money Laundering Specialists) Certification Exam is a globally recognized certification for professionals in the financial crime prevention industry. It is designed to equip individuals with the knowledge and skills needed to effectively prevent and detect money laundering activities. Certified Anti-Money Laundering Specialists (the 6th edition) certification is awarded by the Association of Certified Anti-Money Laundering Specialists (ACAMS), a leading organization in the field of financial crime prevention.

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If you want to give up your certificate exams as you fail CAMS exam or feel it too difficult, please think about its advantages after you obtain a ACAMS certification. Many special positions require employees to have a qualification. If you think it is very difficult for you to pass exams, our CAMS Valid Exam Cram PDF can help you to achieve your goal. Our exam materials are collected from the real test center and edited by our experienced experts. If you need 100% passing rate, our CAMS valid exam cram PDF can help you.

The CAMS certification exam is designed to test the applicant's knowledge of the international AML regulations and best practices. CAMS exam covers four main areas, including risk assessment, AML program implementation, detection, and reporting of suspicious activity. CAMS Exam Questions are multiple-choice and are primarily scenario-based, requiring test-takers to apply their knowledge to real-world situations.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q451-Q456):

NEW QUESTION # 451

Which is a FATF characteristic used to assess a country's effectiveness of its AML regime?

- A. Legal persons are prevented from misuse for money laundering or terrorist financing.
- B. Funds supporting and proceeding from crime or terrorism are prevented from entering the financial sector.
- C. Supervisors appropriately supervise, monitor, and regulate financial institutions (FIs).
- **D. FIs adequately apply preventive measures.**

Answer: D

Explanation:

The FATF is an inter-governmental body that sets standards and promotes effective implementation of legal, regulatory, and operational measures for combating money laundering, terrorist financing, and other related threats to the integrity of the international financial system. The FATF conducts mutual evaluations of its members and other jurisdictions to assess their compliance with the FATF Recommendations and the effectiveness of their AML/CFT regimes¹.

The FATF defines effectiveness as "the extent to which a country's AML/CFT regime is achieving the defined outcomes of an effective regime that allows them to mitigate their risks and threats of ML/TF"². The FATF assesses effectiveness based on 11 immediate outcomes, which are grouped into three thematic goals: financial system integrity, legal system and operational issues, and international cooperation².

One of the immediate outcomes under the financial system integrity goal is that "FIs adequately apply preventive measures commensurate with their risks, and report suspicious transactions" (IO.4)². This outcome measures how well FIs implement the FATF Recommendations on customer due diligence, record-keeping, internal controls, risk assessment, and suspicious transaction reporting. These preventive measures are essential for FIs to identify and mitigate the risks of being misused for money laundering or terrorist financing, and to provide useful information to the authorities for investigation and prosecution².

Therefore, the correct answer is D. FIs adequately apply preventive measures, as this is one of the FATF characteristics used to assess a country's effectiveness of its AML regime.

References:

* FATF Methodology for assessing compliance with the FATF Recommendations and the effectiveness of AML/CFT systems

* An effective system to combat money laundering and terrorist financing

NEW QUESTION # 452

the Financing of Terrorism (CFT)]

Why should a financial institution (FI) require an update of its AML risk assessment?

- A. To identify risk considerations for sharing information based on FI changes
- B. To satisfy law enforcement when reporting suspicious activity
- C. To ensure the FI's alignment with the board-approved strategic plan
- **D. To ensure an accurate reflection of the FI's money laundering and other illicit financial activity risks**

Answer: D

Explanation:

A financial institution should regularly update its AML risk assessment in order to ensure that the results of the assessment are accurate and reflect the current money laundering and other illicit financial activity risks that the institution may face. This helps to ensure the institution has a comprehensive understanding of the risks associated with its activities and can implement adequate controls and procedures as necessary.

NEW QUESTION # 453

To ensure compliance with economic sanctions established by governmental authorities in the jurisdictions where it operates, a financial institution requires that all new and existing customers be screened at onboarding and quarterly thereafter.

Is this step sufficient to ensure compliance?

- A. Yes, screening all existing customer relationships ensures the institutions is not dealing with a sanctioned individual or entity
- **B. No, screening should occur promptly after list updates**
- C. No, it is necessary to screen and perform enhanced due diligence on new relationships
- D. Yes, this is recommended by the international guidance

Answer: B

Explanation:

Screening customers at onboarding and quarterly thereafter is not sufficient to ensure compliance with economic sanctions, as sanctions lists may change frequently and the financial institution may not be aware of the latest updates. Screening should occur

promptly after list updates to ensure that the financial institution is not dealing with a sanctioned individual or entity, or facilitating a prohibited transaction. This is recommended by the international guidance from the Financial Action Task Force (FATF) and the Wolfsberg Group¹².

Screening and performing enhanced due diligence on new relationships is also important, but not the only step to ensure compliance.

References:

- * CAMS Certification Package - 6th Edition | ACAMS, Chapter 3: Sanctions, page 86
- * The Wolfsberg Group Correspondent Banking Due Diligence Questionnaire 2014, Section 5: Sanctions Policy, page 12
- * ACAMS CAMS Certification Video Training Course - Exam-Labs, Video 3.1: Sanctions
- * Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition), Question 109 The European Union Fourth Anti-Money Laundering Directive (4th AMLD) is a legal framework that aims to prevent the use of the Union's financial system for the purposes of money laundering and terrorist financing.

One of the provisions of the 4th AMLD is to lower the currency threshold for cash payments from €15,000 to €10,000. This means that any person who makes or receives cash payments of €10,000 or more, whether in a single transaction or in several linked transactions, is subject to customer due diligence and record-keeping obligations. The 4th AMLD also extends its applicability to providers of gambling services, which are now listed as 'obliged entities'.

References:

- * Directive - 2015/849 - EN - Fourth Anti-Money Laundering Directive - EUR-Lex, Article 11 and Recital 23.
- * EUR-Lex - 02015L0849-20210630 - EN - EUR-Lex, Article 11 and Recital 23.
- * Key elements of the 4th EU Anti-Money Laundering Directive, Section: Cash payments.
- * Anti-money laundering and countering the financing of terrorism legislative package, Section: New EU AML/CFT Regulation.

NEW QUESTION # 454

A bank received a subpoena regarding one of its clients. The financial intelligence unit of the bank should review the subpoena and:

- **A. perform a transaction review and respond fully to the subpoena.**
- B. file a suspicious activity report (SAR), including the receipt of the subpoena in the SAR narrative.
- C. close the client's account by informing the client of the subpoena.
- D. adjust the client's risk score and close the case.

Answer: A

Explanation:

A subpoena is a legal order that requires a person or an entity to produce documents, information, or testimony related to a legal matter. A financial intelligence unit (FIU) is a specialized unit within a financial institution that is responsible for detecting, analyzing, and reporting suspicious activities and transactions.

When a bank receives a subpoena regarding one of its clients, the FIU should review the subpoena and perform a transaction review to determine if there is any evidence of money laundering, terrorist financing, fraud, or other criminal activity involving the client. The FIU should also respond fully to the subpoena by providing the requested information and documents, unless there is a valid reason to object or seek a protective order. The FIU should not adjust the client's risk score, file a SAR, or close the client's account based solely on the receipt of the subpoena, as these actions may be premature, inappropriate, or illegal.

Adjusting the client's risk score may require further investigation and due diligence. Filing a SAR may be unnecessary or misleading if the subpoena does not indicate any suspicious activity. Closing the client's account may violate the bank's contractual obligations, customer service standards, or anti-discrimination laws. Moreover, these actions may alert the client or the subject of the investigation to the existence of the subpoena, which may interfere with the legal process or jeopardize the safety of the bank or its employees.

References:

Subpoena Responses for Financial Institutions

Requests by Law Enforcement for Financial Institutions to Maintain Accounts SUBPOENA COMPLIANCE UPDATE

[ACAMS Study Guide, 6th Edition, Chapter 5, p. 140]

NEW QUESTION # 455

A large international bank has detected potentially suspicious activity in one of its customer accounts. Following an investigation, the bank has determined the activity to be typical of suspected money laundering.

To which entity should this activity be reported on a suspicious transaction report according to Financial Action Task Force?

- A. National Security Council
- **B. Local law enforcement agency**
- C. Federal law enforcement agency

- D. Financial Intelligence Unit

Answer: B

NEW QUESTION # 456

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