

# Valid CAMS Exam Tutorial, CAMS Frequent Updates

---

## CAMS Exam All Possible Questions and Correct

### Answers with complete solution

- 1. What is money laundering?:** taking CRIMINAL proceeds and disguising their illegal sources to USE the funds for LEGAL or ILLEGAL acts.
- 2. Give an example of the SECOND stage of money laundering.:** Layering - Electronically moving funds between countries; moving funds between financial institutions; and converting cash placed into the system into monetary instruments.
- 3. Give an example of the THIRD stage of money laundering.:** Integration - Purchasing luxury assets; and investing in business enterprises.
- 4. Give an example of the FIRST stage of money laundering.:** Placement - Co-mingling ILLEGITIMATE and LEGITIMATE funds; foreign exchange transactions with illegal funds; and depositing small amounts of cash int

1 / 26

P.S. Free 2026 ACAMS CAMS dumps are available on Google Drive shared by PassTestking: <https://drive.google.com/open?id=1dza0Fx11Lque8hpHcwwody1tMZ7BBqK>

ACAMS CAMS is one of the important certification exams. PassTestking's experienced IT experts through their extensive experience and professional IT expertise have come up with IT certification exam study materials to help people pass ACAMS Certification CAMS Exam successfully. PassTestking's providing learning materials can not only help you 100% pass the exam, but also provide you a free one-year update service.

## Career Opportunities

Individuals who have obtained the CAMS designation may receive a range of benefits. They include furthering one's professional portfolio via demonstrating a better understanding of the detection and prevention techniques of financial crime, helping to protect their organization from money laundering threats, and lessening financial crime risks. What's more, by flaunting this qualification on your resume, you can opt for such job roles as an Anti-Money Laundering Analyst, Bank Secrecy Act (BSA) Officer, Staff Auditor, Management Consultant, etc. When it comes to the annual payment received by those specialists who got CAMS Certified, it equals almost \$82k per year as shown by Payscale.com.

## What is the duration of the CAMS Exam

Format: Multiple choices, multiple answers  
Length of Examination: 3 1/2 hours

ACAMS CAMS certification exam is a challenging but rewarding opportunity for AML professionals to demonstrate their

knowledge and expertise in the field. With the growing importance of financial crime prevention and compliance, the CAMS certification is becoming increasingly valuable and relevant for AML professionals around the world.

>> **Valid CAMS Exam Tutorial** <<

## **Efficient Valid CAMS Exam Tutorial - Find Shortcut to Pass CAMS Exam**

We believe that if you can learn about several advantages of CAMS preparation questions, I believe you have more understanding of the real questions and answers. You can download the trial versions of the CAMS Exam Questions for free. After using the trial version of our CAMS study materials, I believe you will have a deeper understanding of the advantages of our CAMS training engine.

### **ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q725-Q730):**

#### **NEW QUESTION # 725**

Combating the Financing of Terrorism (CFT)]

Which step should financial institutions take when complying with sanctions requirements?

- A. Change the risk profile to "high-risk" if an existing customer becomes a sanctioned entity and continue monitoring further transactions.
- B. Conduct enhanced due diligence (EDD) for prohibited entities on the sanctions list.
- **C. Adopt automatic screening systems to detect designated persons and entities.**
- D. Freeze the funds or assets of designated persons and entities once this decision is approved by the board.

**Answer: C**

Explanation:

Sanctions compliance is mandatory for financial institutions (FIs) to prevent transactions with sanctioned individuals, entities, and countries.

\* Option A (Correct): Automatic sanctions screening is essential for detecting and blocking transactions involving sanctioned individuals or entities.

\* Option B (Incorrect): If a customer is sanctioned, their transactions must be frozen immediately, not just monitored.

\* Option C (Incorrect): EDD is not relevant for prohibited entities—sanctions require immediate asset freezing.

\* Option D (Incorrect): Funds must be frozen immediately, without waiting for board approval.

Best Practices for Sanctions Compliance:

\* Use automated screening tools to detect sanctioned entities.

\* Immediately block and report prohibited transactions.

\* Regularly update sanctions screening lists (e.g., OFAC, UN, EU).

Reference:

FATF Recommendation 6 (Targeted Financial Sanctions Compliance)

OFAC Sanctions Guidelines (U.S. Treasury)

EU Sanctions Regulation on AML Compliance

#### **NEW QUESTION # 726**

Which method most likely indicates the placement stage of laundering dirty money in a land based casino?

- A. Transferring substantial amounts of money from a client's credit card to a client's casino's VIP account
- **B. Using cash to buy casino winnings from legitimate winners at a premium**
- C. Redeeming smaller denomination casino chips for largest denomination chips
- D. Buying casino chips against a bank draft

**Answer: B**

#### **NEW QUESTION # 727**

When creating an anti-money laundering program for a foreign bank with branches in the United States, which of the following are included among the four minimum elements required under the USA PATRIOT Act?

1. The development of a Know Your Customer program
2. An ongoing employee training program
3. The designation of a compliance officer.
4. An independent audit function to test the program

- A. 1, 3, and 4 only
- B. 1, 2, and 3 only
- C. 1, 2, and 4 only
- **D. 2, 3, and 4 only**

**Answer: D**

Explanation:

According to the USA PATRIOT Act, the four minimum elements required for an anti-money laundering program for a foreign bank with branches in the United States are:

\* An ongoing employee training program. This is to ensure that the employees are aware of the anti- money laundering policies and procedures, the legal and regulatory requirements, the red flags and indicators of suspicious activity, and their roles and responsibilities in detecting and reporting money laundering and terrorist financing.

\* The designation of a compliance officer. This is to ensure that there is a person responsible for overseeing the implementation and effectiveness of the anti-money laundering program, ensuring compliance with the applicable laws and regulations, and liaising with the regulators and law enforcement agencies.

\* An independent audit function to test the program. This is to ensure that the anti-money laundering program is periodically reviewed and evaluated by an independent and qualified auditor, who can assess the adequacy and effectiveness of the program, identify any weaknesses or deficiencies, and recommend corrective actions or improvements.

\* The development of internal policies, procedures, and controls. This is to ensure that the foreign bank has a written and documented anti-money laundering program that establishes the standards, guidelines, and processes for preventing, detecting, and reporting money laundering and terrorist financing, and that the program is consistent with the risk profile and business activities of the foreign bank.

The development of a Know Your Customer program is not a minimum element required under the USA PATRIOT Act, although it is a recommended best practice and may be required by other laws or regulations.

CAMS Study Guide - 6th Edition, Chapter 5, pages 141-142

CAMS Certification Exam Outline, Domain 2, Task 2.2, Skill 2.2.1

Anti-Money Laundering Initiatives Under the USA Patriot Act, FindLaw, March 2008

[The U.S. PATRIOT Act and AML: What You Need to Know], Dow Jones Risk & Compliance, June 2020

### NEW QUESTION # 728

Historically, which of the following vehicles is most often used to hide beneficial ownership?

- A. a professional association
- B. a limited liability partnership
- C. a charitable organization
- **D. an offshore company**

**Answer: D**

Explanation:

An offshore company is a legal entity that is incorporated or registered in a foreign jurisdiction, usually with low or no taxes, high confidentiality, and minimal regulation<sup>1</sup>. Offshore companies are often used to hide beneficial ownership, as they can create complex and opaque structures that obscure the identity and control of the real owners and beneficiaries of the assets or transactions involved<sup>2</sup>. Offshore companies can also use nominee directors and shareholders, trust and company service providers, and shell companies to further conceal beneficial ownership<sup>3</sup>. According to the web search results, offshore companies are among the most common vehicles for money laundering, tax evasion, corruption, and other illicit activities<sup>4</sup>.

References:

1: What is an offshore company? - ACAMS

2: Guidance on Transparency and Beneficial Ownership - FATF

3: Concealment of Beneficial Ownership - FATF-Egmont Group

4: What's a Beneficial Owner and Why Does it Matter? - Dun & Bradstreet

5: The Panama Papers: Exposing the Rogue Offshore Finance Industry - ICIJ

### NEW QUESTION # 729

A corporate services provider in a European Union (EU) country has a prospect from an African country who deals in oil and gas. The prospect intends to develop an oil terminal in his home country with a \$75 million dollar loan secured by a third party, which is a trust formed in a Caribbean island with a holding company based in a European secrecy haven. A young lady is presented as an ultimate beneficial owner who has gained her wealth through a fitness studio in her home country. What are two red flags that could indicate money laundering or financing terrorism? (Choose two.)

- A. The prospect wishes to have a corporate structure with a holding company in EU country
- B. A loan worth \$75 million with a third-party guarantor
- C. The guarantor company's ownership structure is overly complex
- D. The ultimate beneficial owner is young lady who has gained her wealth through a small business

**Answer: C,D**

Explanation:

According to the ACAMS study guide 1, some of the common red flags for money laundering or financing terrorism are:

\* Customers who provide insufficient or suspicious information, such as unusual or unverifiable identification documents, different taxpayer identification numbers, or vague or inconsistent information about their business or source of funds.

\* Transactions that have unusual features, such as large cash payments, unexplained payments from a third party, use of multiple or foreign accounts, complex or illogical transactions, or transactions that are inconsistent with the customer's profile or expected behavior.

\* Geographic concerns, such as transactions involving high-risk jurisdictions, offshore financial centers, secrecy havens, or countries subject to sanctions or embargoes.

\* Ultimate beneficial ownership that is unclear, such as customers who use shell companies, trusts, or other legal entities to obscure their identity or the identity of the true owners or controllers of the funds or assets.

In this scenario, two red flags that could indicate money laundering or financing terrorism are:

\* B. The guarantor company's ownership structure is overly complex. This could be an attempt to hide the true source or destination of the funds, or to evade regulatory or law enforcement scrutiny. The use of a trust formed in a Caribbean island and a holding company based in a European secrecy haven could also indicate geographic concerns, as these jurisdictions are known for their low transparency and high confidentiality.

\* D. The ultimate beneficial owner is a young lady who has gained her wealth through a small business.

This could be a case of false or misleading information, as the source of funds is not commensurate with the size or nature of the transaction. The fitness studio business could be a front or a cover for illicit activities, or the young lady could be a nominee or a straw man for the real owner or beneficiary. = 1 ACAMS. (2020). Study Guide for the Certification Examination: Sixth Edition. Miami, FL: ACAMS.

### NEW QUESTION # 730

.....

Passing the CAMS Exam is a challenging task, but with PassTestking ACAMS Practice Test engine, you can prepare yourself for success in one go. The CAMS online practice test engine offers an interactive learning experience and includes ACAMS CAMS Practice Questions in a real CAMS Exam scenario. This allows you to become familiar with the CAMS exam format and identify your weak areas to improve them.

**CAMS Frequent Updates:** <https://www.passtestking.com/ACAMS/CAMS-practice-exam-dumps.html>

- Exam CAMS Details  Exam CAMS Details  CAMS Practice Exam Online  Immediately open 《 [www.prep4sures.top](http://www.prep4sures.top) 》 and search for { CAMS } to obtain a free download  Exam CAMS Details
- New Valid CAMS Exam Tutorial Free PDF | Efficient CAMS Frequent Updates: Certified Anti-Money Laundering Specialists (the 6th edition) !! Easily obtain ➡ CAMS  for free download through ✓ [www.pdfvce.com](http://www.pdfvce.com)  ✓   Latest CAMS Dumps Questions
- 100% Pass 2026 ACAMS CAMS The Best Valid Exam Tutorial  The page for free download of ✓ CAMS  ✓  on ➡ [www.practicevce.com](http://www.practicevce.com)  will open immediately  CAMS Practice Exam Online
- Use ACAMS CAMS Exam Questions [2026]-Forget About Failure  Simply search for ✓ CAMS  ✓  for free download on “ [www.pdfvce.com](http://www.pdfvce.com) ”  CAMS Exam Actual Tests
- Pass Guaranteed High Pass-Rate ACAMS - Valid CAMS Exam Tutorial  Copy URL ( [www.torrentvce.com](http://www.torrentvce.com) ) open and search for  CAMS  to download for free  Reliable CAMS Dumps Free
- New Valid CAMS Exam Tutorial Free PDF | Efficient CAMS Frequent Updates: Certified Anti-Money Laundering Specialists (the 6th edition)  Go to website  [www.pdfvce.com](http://www.pdfvce.com)  open and search for ➡ CAMS  to download for free  New CAMS Learning Materials

