

100% Pass 2026 CAMS-CN: Useful Exam Certified Anti-Money Laundering Specialists (CAMS中文版) Questions Answers

CAMS EXAM 2024 LATEST QUESTIONS & ANSWERS SOLVED 100% CORRECT!!

What is money laundering? Answer- taking CRIMINAL proceeds and disguising their illegal sources to USE the funds for LEGAL or ILLEGAL acts.

Give an example of the SECOND stage of money laundering. Answer- Layering - Electronically moving funds between countries; moving funds between financial institutions; and converting cash placed into the system into monetary instruments.

Give an example of the THIRD stage of money laundering. Answer- Integration - Purchasing luxury assets; and investing in business enterprises.

Give an example of the FIRST stage of money laundering. Answer- Placement - Co-mingling ILLEGITIMATE and LEGITIMATE funds; foreign exchange transactions with illegal funds; and depositing small amounts of cash into multiple accounts.

What does the (Sally Yates - Then-Deputy Attorney General of the Department of Justice) Yates memo say? Answer- It reminds prosecutors that criminal and civil corporate misconduct investigations should also focus on the individuals who perpetrated the wrongdoing.

What are some indicators of money laundering using electronic funds transfers? Answer- Funds transfers to or from a financial secrecy haven; large, incoming fund transfers from a foreign client with little or no explanation or apparent reason; and fund transfers that have no apparent link to legitimate business.

What is REMOTE DEPOSIT CAPTURE and what risk is associated with it? Answer- A product offered by banks that allows customers to SCAN A CHECK AND TRANSMIT an electronic image to the bank FOR DEPOSIT. Associated risks include ENABLING a money launderer to deposit checks without visiting the bank thus avoiding detection.

What are some of the money laundering RISKS pertaining to the use of Payable Through Accounts (PTAs)? Answer- Where foreign institutions licensed in offshore centers, each bank having its own supervision; where the respondent bank (the

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ACAMS Certified Anti-Money Laundering Specialists (CAMS中文版) Sample Questions (Q468-Q473):

NEW QUESTION # 468

哪三個是最常用的風險標準？

- A. 產品與服務風險
- B. 國家風險
- C. 客戶風險
- D. 聲譽風險

Answer: A,B,C

Explanation:

According to the CAMS Study Guide, the most commonly used risk criteria for assessing the money laundering and terrorist financing risks are country risk, customer risk, and product and service risk. These criteria are based on the FATF Recommendations and the Basel Committee's guidance on sound management of risks related to money laundering and financing of terrorism.

Country risk refers to the level of exposure to potential money laundering and terrorist financing activities in a specific jurisdiction, based on factors such as the quality of its AML/CFT regime, its level of corruption, its political and economic stability, its involvement in illicit activities, and its cooperation with international bodies.

Customer risk refers to the level of exposure to potential money laundering and terrorist financing activities associated with a specific customer or customer segment, based on factors such as the nature and purpose of the business relationship, the source and destination of funds, the type and volume of transactions, the customer's profile and behavior, and the customer's geographic location.

Product and service risk refers to the level of exposure to potential money laundering and terrorist financing activities associated with a specific product or service offered by a financial institution, based on factors such as the complexity, transparency, anonymity, and accessibility of the product or service, the delivery channels and payment methods used, and the degree of oversight and monitoring applied.

Reputation risk is not a risk criterion for assessing the money laundering and terrorist financing risks, but rather a potential consequence of failing to manage those risks effectively. Reputation risk refers to the potential damage to the public trust and confidence in a financial institution due to its involvement or association with money laundering and terrorist financing activities, whether directly or indirectly.

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CAMS Study Guide, 6th Edition, Chapter 2: Risk Assessments, pp. 41-461

FATF Recommendations, Recommendation 1: Assessing Risks and Applying a Risk-Based Approach² Basel Committee on Banking Supervision, Sound management of risks related to money laundering and financing of terrorism, June 2017, pp. 9-143

NEW QUESTION # 469

一家金融機構的監控系統觸發警報，內部調查已確認活動可疑。在提交可疑交易報告之前，反洗錢專家該做什麼？

- A. 聯絡客戶以獲取更多信息，但不要透露懷疑。
- B. 保護與可疑情況和舉報決定相關的文件。
- C. 將與可疑活動相關的資訊加入客戶的開戶文件中。
- D. 依相關法律規定向其他金融機構查詢。

Answer: B

Explanation:

The anti-money laundering specialist should secure all the documents related to the suspicious activity and the decision to report

before submitting the suspicious transaction report (STR). This is to ensure that the evidence is preserved, the confidentiality is maintained, and the audit trail is documented. The documents may include the customer identification, transaction records, account statements, monitoring alerts, investigation reports, and any other relevant information¹².

Checking with other financial institutions, adding information to the customer's file, or contacting the customer are not appropriate actions to take before submitting the STR. These actions may compromise the confidentiality of the report, alert the customer of the suspicion, or interfere with the investigation by the competent authorities¹².

References: 1: ACAMS (2020), Study Guide for the Certification Examination, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, pp. 35-36. 2: ACAMS (2020), CAMS Examination Preparation Video, 6th Edition, ACAMS, Miami, FL, USA, www.acams.org/en/cams-certification-package-6th-edition, Module 2.

NEW QUESTION # 470

根據金融犯罪執法局的說法，銀行帳戶中的哪些危險信號可能綜合起來表明存在現代奴隸制、人口販賣和剝削？（選兩個。）

- A. 來自第三方支付處理器的資金轉賬，發起人資訊有限。
- B. 與註冊的虛擬貨幣交易所進行的交易活動。
- C. 向農民工支付大量現金。
- D. 經常支付網路廣告或非本地分類廣告的費用。

Answer: A,D

Explanation:

Human trafficking and modern slavery involve illicit financial transactions, often conducted through banks, money service businesses (MSBs), or virtual assets.

Option B (Correct): Frequent payments for online advertisements can indicate recruitment for illicit labor or trafficking operations.

Option C (Correct): Incoming funds from third-party processors with unclear originators suggest concealed financial flows linked to illicit activities.

Why Other Options Are Incorrect:

Option A (Incorrect): Transactional activity with a virtual currency exchange alone is not a strong human trafficking red flag.

Option D (Incorrect): Cash payments to workers could indicate labor law violations but do not necessarily indicate human trafficking.

Common Financial Red Flags for Human Trafficking:

Unexplained cash deposits and withdrawals from multiple accounts.

Frequent wire transfers to high-risk jurisdictions.

Use of prepaid cards to move funds anonymously.

Best Practices for Detecting & Preventing Human Trafficking-Related Transactions:

Train frontline staff to recognize financial indicators of trafficking.

Monitor unusual transaction patterns in industries with high labor exploitation risks.

File Suspicious Activity Reports (SARs) when trafficking-related transactions are suspected.

Reference:

FinCEN Human Trafficking Financial Red Flags (2021)

FATF Report on Financial Flows Linked to Human Trafficking

6th EU AML Directive (6AMLD) on Human Trafficking & Financial Crime

NEW QUESTION # 471

在 FATF 相互評估過程之後，對於那些確定其反洗錢、恐怖主義融資和擴散融資制度存在戰略缺陷的司法管轄區，將採取哪些行動？（選兩個。）

- A. 展現高層承諾，迅速解決 FATF 相互評估報告中發現的缺陷。
- B. 向 FATF 報告強化後續機制下的落實進展。
- C. 如果進展不足，預計 FATF 會就轄區的合規程度發表私人聲明。
- D. 向 FATF 提出上訴，要求根據轄區自己的專家標準進行技術合規性重新評級。
- E. 請 FATF 延長最後期限，以便讓當地了解解決缺陷所需的改善措施。

Answer: A,B

Explanation:

According to the FATF Procedures for the Fourth Round of AML/CFT Mutual Evaluations¹, jurisdictions that are determined to have strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing are subject to

the FATF's International Cooperation Review Group (ICRG) process. The ICRG process involves the following actions for such jurisdictions:

Demonstrate a high-level commitment to swiftly resolve the identified deficiencies in the FATF mutual evaluation report. This commitment should be made in writing to the FATF President and should include an action plan with specific deadlines and milestones to address the deficiencies.

Report to FATF on the implementation of their progress under the enhanced follow-up mechanism. The FATF will monitor the progress of the jurisdiction through regular reports and on-site visits, and will decide whether the jurisdiction has made sufficient progress to exit the ICRG process or whether further actions are required, such as public statements, counter-measures, or suspension of membership.

The other options are not resulting actions for jurisdictions with strategic deficiencies, as they are either not part of the FATF procedures or not consistent with the FATF's objectives and principles. For example, the FATF does not issue private statements regarding the level of compliance of a jurisdiction, nor does it allow a jurisdiction to appeal for a technical compliance re-rating based on its own criteria. The FATF also does not grant extensions of deadlines for jurisdictions to improve their regimes, as this would undermine the credibility and effectiveness of the mutual evaluation process.

References:

1: Mutual Evaluations - Financial Action Task Force

2: Procedures for the FATF Fourth Round of AML/CFT Mutual Evaluations

Reference:

<https://www.fatf-gafi.org/publications/high-risk-and-other-monitored-jurisdictions/documents/increased-monitor>

NEW QUESTION # 472

在進行風險分析時，金融機構應檢視哪些因素？

- A. 近期針對規模相當的金融機構所採取的監理行動
- **B. 其客戶群、地點、產品和服務**
- C. STR 檔案的充分性和完整性
- D. 其總收入水平

Answer: B

Explanation:

these are the main factors that determine the inherent money laundering risk of a financial institution. The customer base, location, products and services of a financial institution affect the type, volume, and complexity of transactions that it processes, as well as the exposure to high-risk customers, jurisdictions, and activities¹². A financial institution should review these factors regularly and conduct a comprehensive risk assessment to identify, measure, and mitigate its money laundering risk³⁴.

Reference:

Anti Money Laundering Risk Assessment - Financial Crime Academy¹

Anti-Money-Laundering (AML) Risk Approach Explained | Okta²

Anti-Money Laundering (AML) Risk Assessment | ACAMS⁴

2024 National Money Laundering Risk Assessment (NMLRA)⁵

NEW QUESTION # 473

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