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Association of Certified Anti Money Laundering

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The Certified Anti-Money Laundering Specialists (CAMS) exam is one of the most recognized and respected certifications in the field of anti-money laundering (AML). The CAMS certification is designed to recognize individuals who have attained a high level of knowledge and expertise in AML, and who have demonstrated a commitment to the profession through continuing education and ongoing professional development. The CAMS exam covers a wide range of topics, including AML regulations, risk assessments, transaction monitoring, and sanctions screening.

The CAMS Certification is an essential credential for professionals working in the AML industry. It provides individuals with the knowledge and skills they need to effectively combat money laundering and terrorist financing. Additionally, the certification is recognized worldwide and is highly valued by employers in the financial services industry.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q402-Q407):

NEW QUESTION # 402

What should an employee do after witnessing suspicious activity from a coworker?

- A. Request help from colleagues in determining that the best course of action.
- B. Discuss the suspicious activity with your supervisor.
- **C. Escalate to the company's conflict line or compliance department.**
- D. Request that the coworker provide justification for their actions.

Answer: C

Explanation:

Explanation

An employee who witnesses suspicious activity from a coworker should not confront the coworker or discuss the activity with their supervisor. Instead, they should report the activity to their employer's conflict line or compliance department, who can investigate the matter and take the appropriate action. It is important to remember that employees are legally obligated to report any suspicious activity they witness.

NEW QUESTION # 403

What are two reasons physical certificates present a money laundering risk to broker-dealers? (Choose two.)

- A. There is little information readily available to the broker confirming the source of the funds
- **B. Physical certificates may be provided to nominees for deposit or settled in off-market transactions**
- **C. The trade information on a physical certificate can be easily altered**
- D. Physical certificates do not expire and may be held by the owner for perpetuity

Answer: B,C

Explanation:

Physical certificates are documents that represent ownership of securities, such as stocks or bonds, that are issued by a company or a government. Physical certificates present a money laundering risk to broker-dealers for two reasons:

* The trade information on a physical certificate can be easily altered, such as the name of the owner, the date of issuance, or the number of shares. This can facilitate the concealment or falsification of the origin, ownership, or value of the securities, and enable the laundering of illicit funds through the purchase or sale of the securities.

* Physical certificates may be provided to nominees for deposit or settled in off-market transactions, such as private placements, bearer bonds, or direct transfers. This can bypass the normal reporting or recordkeeping requirements of the broker-dealer, and avoid the scrutiny or verification of the identity, source of funds, or beneficial ownership of the securities.

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Two Reasons Physical Certificates Pose Money Laundering Risks to Broker ...

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NEW QUESTION # 404

What are the regulatory risks to a bank employee who willfully violates anti-money laundering laws?

- A. Criminal investigation and imprisonment
- B. Enforcement actions including fines against the financial institution
- C. Fines and suspension from the industry
- D. Investigation and reputational damage

Answer: A

Explanation:

A bank employee who willfully violates anti-money laundering laws faces the risk of criminal investigation and imprisonment, as these are serious offenses that could result in felony charges and penalties. According to the U.S. Department of Justice, individuals who knowingly violate the Bank Secrecy Act (BSA) or other anti-money laundering laws could face up to 10 years in prison and/or a fine of up to \$500,000¹. Similarly, in other jurisdictions, such as the UK, Canada, and Australia, individuals who commit money laundering offenses could face imprisonment and/or fines²³⁴.

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1: U.S. Department of Justice, Criminal Resource Manual, Title 18 U.S.C. § 1956. Laundering of Monetary Instruments, Section 2101 2: UK Government, Proceeds of Crime Act 2002, Part 7: Money Laundering Offences, Section 327-329 3: Government of Canada, Criminal Code, Part XII.1: Laundering of Proceeds of Crime, Section 462.31 4: Australian Government, Criminal Code Act 1995, Chapter 10: National Infrastructure, Part 10.2: Money Laundering, Section 400.3-400.9 Penalties for AML/CFT violations, including criminal and civil penalties, fines, jail terms, as well as internal sanctions, such as disciplinary action up to and including termination of employment.

NEW QUESTION # 405

What are three indicators of money laundering associated with using electronic funds transfers? Choose 3 answers

- A. Payment or receipts with no apparent link to legitimate contracts, goods or services
- B. Funds transfers are received or sent from the same person to or from different accounts
- C. Funds transfers to or from a financial secrecy haven without an apparent business reason
- D. Regular and frequent transfers from the account of a large company said to be payment for goods bought on credit

Answer: A,B,C

Explanation:

According to the Anti-Money Laundering Specialist (the 6th edition) resources, electronic funds transfers (EFTs) are transactions that involve the movement of funds electronically from one account to another, either within the same financial institution or across different institutions, domestically or internationally¹. EFTs can be used for legitimate purposes, such as facilitating trade, commerce, and remittances, but they can also be exploited by money launderers to conceal the origin, ownership, and destination of illicit funds². Some of the indicators of money laundering associated with using EFTs are:

Funds transfers to or from a financial secrecy haven without an apparent business reason. Financial secrecy havens are jurisdictions that offer a high degree of banking secrecy, low or no taxes, lax regulation and supervision, and weak or non-existent anti-money laundering and counter-terrorist financing (AML/CTF) measures³. Money launderers may use these havens to hide their illicit funds, evade taxes, and avoid scrutiny from authorities. Funds transfers to or from these havens without a clear or plausible explanation may indicate an attempt to launder money or finance terrorism.

Funds transfers are received or sent from the same person to or from different accounts. This may indicate a layering technique, which is the process of moving funds through multiple accounts, institutions, or jurisdictions to obscure the audit trail and the source and ownership of the funds⁴. Money launderers may use this technique to avoid detection, reporting, or freezing of their funds by authorities or financial institutions.

Payment or receipts with no apparent link to legitimate contracts, goods or services. This may indicate a trade-based money laundering technique, which is the process of using trade transactions to disguise the movement of illicit funds, either by over- or under-invoicing, misrepresenting the quantity or quality of goods, or falsifying documents. Money launderers may use this technique to transfer value across borders, evade taxes or customs duties, or justify the movement of funds that have no legitimate origin or purpose.

The other option is incorrect because:

Regular and frequent transfers from the account of a large company said to be payment for goods bought on credit is not necessarily an indicator of money laundering associated with using EFTs. This may be a normal business practice for some companies that have a high volume of transactions or a long-term relationship with their suppliers or customers. However, this may also be a red flag if the company is not well-known, has no physical presence, has no apparent business activity, or is located in a high-risk jurisdiction. Therefore, this option requires further investigation and verification before concluding that it is an indicator of money laundering.

References:

1: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 104 2: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 105
3: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 107 4: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 106
: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 108

NEW QUESTION # 406

A compliance officer learns from an Information Technology (IT) source of a potential new financial service being discussed by the new product approval committee.

What is the correct next course of action?

- A. Request that the new product approval committee include the compliance officer.
- B. Go to the board of directors and try to shut the new service down immediately because the committee did not communicate with the compliance officer.
- C. Start initial research into potential risks but wait until notified that the service has been approved by the committee before initiating extensive research.
- D. Get as much information as possible from the source so that potential risks can be researched and a report prepared and presented to the head of marketing.

Answer: C

NEW QUESTION # 407

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