


# Prepare with ACAMS CAMS PDF Questions [2026]-Best Preparation Materials




**Acams**  
CAMS Exam  
Association of Certified Anti Money Laundering

**Questions & Answers  
(Free - Demo Version)**

Thank you for Downloading CAMS exam PDF Demo

Buy Full Product Here:  
<https://officialdumps.com/updated/acams/cams-exam-dumps/>

support@officialdumps.com  
facebook.com/officialdumps  
twitter.com/officialdumps



BTW, DOWNLOAD part of PDFVCE CAMS dumps from Cloud Storage: [https://drive.google.com/open?id=1IXl1SBoSZRpqBvLvDpepsLMk6s03cl\\_j](https://drive.google.com/open?id=1IXl1SBoSZRpqBvLvDpepsLMk6s03cl_j)

ACAMS is one of the most powerful and rapidly growing fields nowadays. Everyone is trying to get the ACAMS CAMS certification to improve their futures with it. Success in the test plays an important role in the up gradation of your CV and getting a good job or working online to achieve your dreams. The students are making up their minds for the ACAMS CAMS test but they are mostly confused about where to prepare for it successfully on the first try. This confusion leads to choosing outdated material and ultimately failure in the test. The best way to avoid failure is using updated and real questions.

Success does not come only from the future, but it continues to accumulate from the moment you decide to do it. At the moment you choose CAMS practice quiz, you have already taken the first step to success. The next thing you have to do is stick with it. CAMS Training Materials will definitely live up to your expectations. Not only our CAMS study materials contain the latest exam questions and answers, but also the pass rate is high as 98% to 100%.

>> Latest CAMS Test Prep <<

## Sample CAMS Exam & Premium CAMS Exam

You can easily self-assess your performance by practicing the ACAMS CAMS Exam Questions in practice software, which

records your results. By preparing CAMS exam questions you can perform well in professional exams and earn your ACAMS. This is a life-changing opportunity so don't miss the chance. Avail of this opportunity, become a professional ACAMS certified and grow your career.

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.

:

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

CAMS Certifications: How to Get CAMS Certified | ACAMS

ACAMS Online Certificates | ACAMS

### 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 \$500,000<sup>1</sup>. Similarly, in other jurisdictions, such as the UK, Canada, and Australia, individuals who commit money laundering offenses could face imprisonment and/or fines<sup>2,3,4</sup>.

:

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 internationally<sup>1</sup>. 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 funds<sup>2</sup>. 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) measures<sup>3</sup>. 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 funds<sup>4</sup>. 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:

- [illegible]

P.S. Free 2026 ACAMS CAMS dumps are available on Google Drive shared by PDFVCE: [https://drive.google.com/open?id=1IXl1SBoSZRpqBvLvDpepsLMk6s03cl\\_j](https://drive.google.com/open?id=1IXl1SBoSZRpqBvLvDpepsLMk6s03cl_j)