

퍼펙트한 CAMS 인기자격증 시험덤프 덤프 최신데모문제



참고: PassTIP에서 Google Drive로 공유하는 무료 2026 ACAMS CAMS 시험 문제집이 있습니다: https://drive.google.com/open?id=1LGzfSzKZnZnVn7PlpPapu_auafvukNcF

ACAMS CAMS인증 시험을 패스하고 자격증 취득으로 하여 여러분의 인생은 많은 인생역전이 이루어질 것입니다. 회사, 생활에서는 물론 많은 업그레이드가 있을 것입니다. 하지만 CAMS시험은 ACAMS인증의 아주 중요한 시험으로서 CAMS시험 패스는 쉬운 것도 아닙니다.

CAMS 인증 시험은 자금세탁 기술, AML 규제, 리스크 매니지먼트 및 컴플라이언스와 관련된 다양한 주제를 다룹니다. 이 시험은 이론적 지식과 실무 기술 모두를 테스트 하도록 설계되었으며, AML 개념을 실제 시나리오에 적용 할 수 있는 능력을 보여줄 수 있어야 합니다. 시험은 120개의 객관식 문항으로 이루어져 있으며, 시험 응시자는 4시간 동안 시험을 마쳐야 합니다. CAMS 인증 시험을 응시하기 위해서는, 응시자는 최소 40시간의 AML 교육 또는 동등한 경험을 갖추어야 하며, 또한 범죄 경력 조사를 통과해야 합니다. CAMS 인증을 획득함으로써, 전문가들은 AML 분야에서의 경력을 쌓을 수 있으며, 최고의 AML 준수 기준을 준수하는 것을 입증할 수 있습니다.

ACAMS CAMS (인증받은 불법 자금세탁 전문가) 시험은 불법 자금세탁 (AML) 및 금융 범죄 예방 분야에서 전문가의 지식과 전문 기술을 증명하는 전 세계적으로 인정받는 자격증입니다. 이 시험은 AML 규정, 준수 절차 및 위험 관리 전략에 대한 지식을 평가하기 위해 설계되었습니다.

CAMS 인증 시험은 AML 업계의 전문가에게 필수 자격 증명입니다. 글로벌 규제가 증가하고 금융 범죄의 위협이 증가함에 따라 CAMS 인증은 AML 전문가가 경력을 발전시키고 금융 산업에 긍정적인 영향을 미치는 데 더욱 가치 있고 필요합니다.

ACAMS CAMS인기자격증 덤프자료 & CAMS퍼펙트 최신 덤프모음집

퍼펙트한 ACAMS CAMS 시험대비덤프 자료는 PassTIP가 전문입니다. ACAMS CAMS 덤프를 다운받아 가장 쉬운 시험준비를 하여 한방에 패스하는 것입니다. 다같이 ACAMS CAMS 덤프로 시험패스에 주문걸어 보아요. 마술처럼 ACAMS CAMS 시험합격이 실현될 것입니다.

최신 CAMS Certification CAMS 무료샘플문제 (Q688-Q693):

질문 # 688

What are four key elements that a KYC program should contain according to the Basel Committee requirements?

- A. Customer identification, risk management, customer acceptance, monitoring
- B. Customer identification, risk assessment, customer screening, monitoring
- C. Customer onboarding, sanction monitoring, customer acceptance, customer due diligence
- D. Customer onboarding, risk monitoring, customer acceptance, enhanced due diligence

정답: B

설명:

According to the Basel Committee on Banking Supervision (BCBS), a sound KYC program should contain four essential elements: (i) customer acceptance policy; (ii) customer identification; (iii) on-going monitoring of higher risk accounts; and (iv) risk management1. These elements correspond to the options B in the question, as customer identification involves verifying the identity and beneficial ownership of the customers, risk assessment involves determining the level of risk posed by the customers and their activities, customer screening involves checking the customers against relevant sanctions and watch lists, and monitoring involves reviewing the customers' transactions and behavior for any anomalies or red flags.

Consolidated KYC Risk Management - Bank for International Settlements

Reference: <https://www.bis.org/publ/bcbs77.pdf>

질문 # 689

What three attributes do havens for money laundering and terrorist financing typically have? Choose 3 answers

- A. Absence of an effective FIU
- B. A large number of predicate crimes for money laundering
- C. Limited types of institutions and persons covered by money laundering laws and regulations
- D. Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering

정답: B,C,D

질문 # 690

To ensure that an institution's anti-money laundering program is current, which step should be taken?

- A. The program should be reassessed at least annually
- B. The program should be sent to the institution's government regulator on a periodic basis
- C. The program should be reviews by a federal law enforcement officer for gaps in controls
- D. The program should be evaluated and updated at least every six months be the Board of Directors

정답: A

설명:

According to the Anti-Money Laundering Specialist (the 6th edition) by ACAMS, an institution's anti-money laundering program should be reassessed at least annually to ensure that it is current, effective, and compliant with the applicable laws and regulations. The reassessment should include a review of the institution's risk assessment, policies and procedures, internal controls, training, and independent testing. The reassessment should also consider any changes in the institution's products, services, customers, geographic locations, or business environment that may affect its exposure to money laundering and terrorist financing risks1.

The other options are not consistent with the best practices of maintaining an up-to-date anti-money laundering program. For

example:

* The program should be evaluated and updated at least every six months by the Board of Directors.

While the Board of Directors has the ultimate responsibility for overseeing the institution's anti-money laundering program, it is not required to evaluate and update the program every six months. This may be too frequent and impractical, especially for large and complex institutions. The Board of Directors should, however, approve the program and any significant changes, and ensure that senior management implements and enforces the program effectively1.

* The program should be reviewed by a federal law enforcement officer for gaps in controls. While federal law enforcement agencies may conduct investigations or examinations of the institution's anti-money laundering program, they are not responsible for reviewing the program for gaps in controls. This is the role of the institution's internal audit function or an external independent party, who should conduct periodic testing of the program's adequacy and effectiveness1.

* The program should be sent to the institution's government regulator on a periodic basis. While the institution's government regulator may request or review the institution's anti-money laundering program as part of its supervisory or enforcement activities, the institution is not obligated to send the program to the regulator on a periodic basis. The institution should, however, report any suspicious or unusual transactions or activities to the relevant authorities, such as the Financial Crimes Enforcement Network (FinCEN) or the Office of Foreign Assets Control (OFAC)1.

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Anti-Money Laundering Specialist (the 6th edition) by ACAMS

질문 # 691

Combating the Financing of Terrorism (CFT)]

According to the Basel Committee, customer acceptance, customer due diligence, and record-keeping policies and procedures should be changed as necessary to:

- A. address variations in risk among each line of business within the organization.
- B. ensure policies and procedures are reviewed every three months.
- C. address structure changes strictly related to new employees.
- D. address KYC deficiencies in account opening procedures.

정답: A

설명:

The Basel Committee on Banking Supervision (BCBS) is an international body that sets standards and guidelines for the prudential regulation of banks. One of its key publications is the Customer Due Diligence for Banks, which outlines the essential elements of Know Your Customer (KYC) standards for banks.

According to this document, customer acceptance, customer due diligence, and record-keeping policies and procedures should be changed as necessary to address variations in risk among each line of business within the organization. This means that banks should adopt a risk-based approach to KYC, taking into account the different types, levels, and sources of risk associated with different customers, products, services, transactions, and delivery channels. By doing so, banks can allocate their resources more efficiently and effectively, and mitigate the potential for money laundering, terrorist financing, and other financial crimes.

References:

Customer Due Diligence for Banks, BCBS, October 2001, p. 5, 14-15.

The Basel Committee: The Important Set Of International Banking Regulations, Financial Crime Academy, November 2023.

질문 # 692

Which ML/TF risks are associated with cryptoassets? (Select Three.)

- A. Use to layer illicit funds
- B. High transaction fees
- C. Potential for anonymity
- D. Global reach
- E. Devaluation
- F. Smart contract vulnerabilities

정답: A,C,D

설명:

Cryptoassets, such as cryptocurrencies, pose specific ML/TF risks due to their technological characteristics and usage patterns:

* Potential for anonymity (C): Cryptoassets allow users to make transactions without revealing their true identities, which hinders law enforcement from tracking illicit activity. The CAMS 6th Edition states:

"Cryptoassets can be transferred or exchanged between users without the need for identification, presenting a significant risk due to the potential for anonymity." (CAMS 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing, Virtual Assets section)

* Global reach (D): Cryptoassets operate on a global scale, enabling rapid cross-border transfers without the limitations of traditional financial systems. This increases the complexity of monitoring and controlling illicit transactions. "The global nature of virtual assets makes it easy for criminals to move value across borders quickly, evading jurisdictional controls." (CAMS 6th Edition; FATF Guidance on Virtual Assets 2019)

* Use to layer illicit funds (F): The ability to move cryptoassets between numerous wallets and exchanges allows criminals to obscure the source of funds through layering, a key stage of money laundering.

"Layering can be achieved by rapidly moving cryptoassets between wallets, exchanges, and across different jurisdictions, making tracing more difficult." (CAMS 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing) References: ACAMS Study Guide 6th Edition, Chapter: Risks and Methods of Money Laundering and Terrorist Financing, Virtual Assets/Virtual Currencies FATF Guidance for a Risk-Based Approach to Virtual Assets (2019) EU 5th AML Directive (2018/843)

질문 # 693

어떻게 ACAMS 인증 CAMS 시험을 패스하느냐에는 여러 가지 방법이 있습니다. 하지만 여러분의 선택에 따라 보장도 또한 틀립니다. 우리 PassTIP에서는 아주 완벽한 학습 가이드를 제공하며, ACAMS 인증 CAMS 시험은 아주 간편하게 패스하실 수 있습니다. PassTIP에서 제공되는 문제와 답은 모두 실제 ACAMS 인증 CAMS 시험에서나 오는 문제들입니다. 일종의 기출문제입니다. 때문에 우리 PassTIP 덤프의 보장도와 정확도는 안심하셔도 좋습니다. 무조건 ACAMS 인증 CAMS 시험을 통과하게 만들니다. 우리 PassTIP 또한 끈임 없는 덤프 갱신으로 페펙트한 ACAMS 인증 CAMS 시험 자료를 여러분들한테 선사하겠습니다.

CAMS인기자격증 덤프자료 : <https://www.passtip.net/CAMS-pass-exam.html>

그리고 PassTIP CAMS 시험 문제집의 전체 버전을 클라우드 저장소에서 다운로드할 수 있습니다:
https://drive.google.com/open?id=1LGzfszKZnZnVn7PIpPapu_auafvukNcF