

パススルーのCAMS模擬問題 |最初の試行で簡単に勉強して試験に合格する &完璧なCAMS: Certified Anti-Money Laundering Specialists (the 6th edition)



BONUS!!! PassTest CAMSダンプの一部を無料でダウンロード: <https://drive.google.com/open?id=1JJYq-SnaMIG8Ezf78fwInB07vg8cA8FO>

学習への関心を高めるには学習者に学習のための良い鍵を与えることが必要であり、これは学習者の内部要因の積極的な発達を促進することです。CAMS質問トレンットの最大の機能は、お客様が優れた学習習慣を身に付け、学習への関心を高め、簡単に試験に合格し、CAMS認定を取得できるようにすることです。候補者のために高品質の製品を生産するために、当社のすべての労働者が協力しています。私たちのCAMS試験トレンットはあなたの将来にとって非常に役立つと信じています。

ACAMS CAMS試験は、AMLプロフェッショナルが知識とスキルを高め、キャリアを進めるために必要な認証です。この試験は難易度が高いですが、合格することのメリットは大きく、就職機会の増加、高い給与、AML分野の専門家としての認知度の向上などが挙げられます。

CAMS認定試験を受ける資格を得るには、候補者は特定の要件を満たす必要があります。彼らは、少なくとも40時間のAMLトレーニングまたは経験、および高校の卒業証書または同等のものを持っている必要があります。あるいは、候補者は、認定された機関から学士号以上を持っている場合があります。さらに、候補者は、ACAMSの専門的行動規範を順守することに同意する必要があります。

>> CAMS模擬問題 <<

ACAMS CAMS入門知識、CAMS関連資料

このほど、卒業生であれば、社会人であれば、ずっと「就職難」問題が存在し、毎年、「就職氷河期」といった言葉が聞こえてくる。ブームになるIT技術業界でも、多くの人はこういう悩みがあるんですから、ACAMSのCAMSの能力を把握できるのは欠かせない技能であると考えられます。もし我々社のPassTestのCAMS問題集を手に入れて、速くこの能力をゲットできます。それで、「就職難」の場合には、他の人々と比べて、あなたはずっと優位に立つことができます。

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q336-Q341):

質問 # 336

the Financing of Terrorism (CFT)]

A profitable commercial customer who operates an import-export business has multiple accounts with the same institution at branches in different locations. The customer receives funds from a jurisdiction perceived as highly corrupt according to Transparency International ratings. The customer makes frequent transfers among the accounts and prefers to manage the accounts separately. What should the institution do to mitigate the risk associated with these accounts?

- A. File a suspicious transaction report
- B. Conduct a trade-price manipulation analysis
- C. Diminish the importance of the subjective Transparency International rating
- D. Develop a system to monitor all the activity

正解: D

解説:

According to the Anti-Money Laundering Specialist (the 6th edition) resources, the institution should develop a system to monitor all the activity of the customer's accounts to mitigate the risk associated with these accounts. This is because the customer's behavior and profile may indicate some red flags of money laundering, such as:

* Operating an import-export business, which is a common sector for trade-based money laundering, where trade transactions are used to disguise the movement of illicit funds, either by over- or under- invoicing, misrepresenting the quantity or quality of goods, or falsifying documents¹.

* Receiving funds from a jurisdiction perceived as highly corrupt, which may increase the risk of the funds being derived from bribery, embezzlement, fraud, or other predicate offences². Transparency International is a global civil society organization that publishes an annual Corruption Perceptions Index, which ranks countries by their perceived levels of public sector corruption based on expert assessments and surveys³.

* Making frequent transfers among the accounts, which may indicate a layering technique, where funds are moved through multiple accounts, institutions, or jurisdictions to obscure the audit trail and the source and ownership of the funds⁴.

* Preferring to manage the accounts separately, which may indicate a lack of transparency or an attempt to avoid detection or reporting by the institution.

By developing a system to monitor all the activity of the customer's accounts, the institution can:

* Identify and verify the identity and beneficial ownership of the customer and the parties involved in the transactions.

* Obtain and verify information on the nature and purpose of the business relationship and the source and destination of the funds.

* Conduct a risk assessment of the customer and the transactions based on the customer's profile, behavior, and geographic locations.

* Apply enhanced due diligence and ongoing monitoring measures for higher-risk customers and transactions, such as obtaining additional information, documentation, or approval, or conducting more frequent or in-depth reviews.

* Detect and report any suspicious or unusual transactions or activities to the relevant authorities.

The other three options are incorrect because:

* File a suspicious transaction report is not the best answer, as it is a reactive measure that should be taken after the institution has identified or suspected money laundering or terrorist financing activity, not before. The institution should first conduct due diligence and monitoring of the customer and the transactions, and then file a report if there are reasonable grounds to believe that the activity is suspicious or unusual.

* Diminish the importance of the subjective Transparency International rating is not the best answer, as it is a complacent and irresponsible attitude that may expose the institution to legal, regulatory, reputational, or operational risks. The Transparency International rating is not subjective, but based on credible sources and methodologies, and it is widely used as a reference by governments, businesses, civil society, and the public to assess the level of corruption in different countries³. The institution should not ignore or downplay the rating, but rather use it as one of the factors to evaluate the risk of the customer and the transactions.

* Conduct a trade-price manipulation analysis is not the best answer, as it is a specific and technical measure that may not be sufficient or appropriate to mitigate the risk associated with these accounts. A trade-price manipulation analysis is a method of detecting trade-based money laundering by comparing the prices of goods or services in a transaction with the market prices or other benchmarks, and identifying any significant discrepancies or anomalies. However, this measure may not be feasible or effective if the institution does not have access to reliable and comparable data, or if the goods or services are not standardized or homogeneous. Moreover, this measure may not address other aspects of the risk, such as the identity, ownership, or behavior of the customer and the parties involved in the transactions.

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1: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 108 2: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 107

3: Transparency International, Corruption Perceptions Index, 3 4: ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 106 :

ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 103 :

ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 103 : ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 104 :

ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 105 : ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 105 :

ACAMS, CAMS Study Guide, 6th Edition, Chapter 5, p. 109

質問 # 337

What are the most effective measures that can be taken to boost risk appetite awareness across an organization after a Risk Appetite Statement (RAS) has been set and a risk appetite framework has been drafted? (Select Three.)

- A. Provide training to staff to understand the role risk appetite and its limits play for the safe conduct of business.

- B. Describe risk controls for business colleagues.
- C. Embed the risk appetite into everyday processes and governance.
- D. Integrate the unalignment with risk appetite into internal reporting procedures.
- E. Train all managers to understand the importance and benefits of "good" risk-taking.

正解: A、C、D

解説:

A Risk Appetite Statement (RAS) helps financial institutions define acceptable risk levels and align them with regulatory compliance and business strategy.

Option A (Correct): Incorporating risk appetite adherence into internal reporting ensures consistent enforcement and accountability across business functions.

Option D (Correct): Embedding risk appetite into daily processes ensures that compliance is built into the organization's culture and operations.

Option E (Correct): Training employees on risk appetite awareness helps them understand compliance limits and risk management principles.

Why Other Options Are Incorrect:

Option B (Incorrect): While training managers on "good" risk-taking is valuable, it does not directly enhance risk appetite awareness for compliance.

Option C (Incorrect): Describing risk controls is useful but insufficient for embedding risk appetite into an organization's structure.

Best Practices for Implementing Risk Appetite Awareness:

Ensure risk appetite is a key part of regulatory and operational reporting.

Train employees at all levels on risk tolerance boundaries.

Integrate risk appetite considerations into product development and customer onboarding processes.

Reference:

Basel Committee's Principles for Risk Management

FATF Recommendation 1 (Risk-Based Approach to AML)

Wolfsberg Group Guidance on Risk Appetite in Compliance

質問 # 338

Which economic and social factors could create a dependency on illicit activities and money laundering?
(Select Two.)

- A. Weaker development of economy and job opportunities
- B. Weakness of private sector legitimacy
- C. Wider exposure to organized crime and corruption
- D. Weakness of public service and governmental funding
- E. Weaker financial inclusion

正解: A、C

解説:

Wider exposure to organized crime and corruption: When individuals or communities are exposed to organized crime networks or corrupt practices, they may become more susceptible to engaging in illicit activities. Organized crime groups often exploit vulnerabilities, leading to money laundering.

Weaker development of economy and job opportunities: In regions with limited economic growth and scarce job prospects, individuals may turn to illicit activities as a means of survival. Poverty and lack of legitimate income sources can drive people toward money laundering.

References:

1. World Bank Document: "Illicit Activity and Money Laundering from an Economic Growth Perspective" 1.
2. The Social Impact Of Money Laundering 2.
3. Money Laundering: History, Regulations, and Techniques 3.
4. The IMF and the Fight Against Illicit Financial Flows 4.
5. SSRN Paper: "Illicit Activity and Money Laundering from an Economic Growth" 5.

質問 # 339

Combating the Financing of Terrorism (CFT)]

Which action indicates possible Penza scheme activity?

- A. A licensed investment advisor lures aging/retired professionals to invest in securities
- B. A licensed seller offers higher profit on investments in a high risk country
- C. A unlicensed investment advisor offers returns that are competitive with industry benchmarks
- D. An unlicensed investment advisor offers profits other investments cannot guarantee

正解: D

解説:

A Penza scheme, also known as a Ponzi scheme, is a form of fraud that lures investors and pays profits to earlier investors with funds from more recent investors¹ The scheme relies on attracting new investors with unrealistic promises of high returns and low risk, while using their money to pay off the previous investors² An unlicensed investment advisor who offers profits other investments cannot guarantee is likely to be involved in a Penza scheme, as this is a common way to entice unsuspecting victims³ The other options are not necessarily indicative of a Penza scheme, as they could be legitimate or involve other types of fraud.: 1 Ponzi scheme - Wikipedia; 2 Ponzi Schemes: Definition, Examples, and Origins - Investopedia; 3 What is Ponzi Scheme? - Sanction Scanner

質問 # 340

In relationship to life insurance business, the third European Directive states that Member States may allow the identity verification of the beneficiary under the policy after the business relationship has been established, but before which events?

- A. At or before 30 days of the relationship being established under the policy
- B. At or before the policy is issued to the beneficiary by the insurance company
- C. At or before a premium payment has been accepted for the policy purchased
- D. At or before the time of payout or before the beneficiary intends to exercise rights vested under the policy

正解: D

解説:

According to the third European Directive on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing¹, Member States may allow the identity verification of the beneficiary under the policy to be carried out at or before the time of payout or before the beneficiary intends to exercise rights vested under the policy, provided that the following conditions are met:

* the beneficiary is identified as a natural or legal person or a legal arrangement, and the verification of the identity is not possible earlier, due to the nature of the product or the transaction;

* there is a low risk of money laundering or terrorist financing, taking into account the type of policy, the product features, the premium amount, and the distribution channel;

* the Member States adopt appropriate risk-sensitive measures to prevent the misuse of the policy during the life of the relationship.

This provision is intended to accommodate the specificities of the life insurance sector, where the beneficiary may not be known at the time of the conclusion of the contract, or may change during the life of the policy.

However, the Directive also requires that the identity verification of the beneficiary is carried out as soon as possible after the establishment of the business relationship, and that the insurance undertaking applies enhanced customer due diligence measures when the beneficiary is a politically exposed person.

1: Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (OJ L 309, 25.11.2005, p. 15) 2

質問 # 341

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日常から離れて理想的な生活を求めるには、職場で高い得点を獲得し、試合に勝つために余分なスキルを習得する必要があります。同時に、社会的競争は現代の科学、技術、ビジネスの発展を刺激し、CAMS試験に対する社会の認識に革命をもたらし、人々の生活の質に影響を与えます。CAMS試験問題は、あなたの夢をかなえるのに役立ちます。さらに、CAMSガイドトレンドに関する詳細情報を提供するWebサイトにアクセスできます。

CAMS入門知識: <https://www.passtest.jp/ACAMS/CAMS-shiken.html>

- CAMS試験の準備方法 | ハイパスレートのCAMS模擬問題試験 | 実際のCertified Anti-Money Laundering Specialists (the 6th edition)入門知識 □ □ www.passtest.jp □ で使える無料オンライン版⇒ CAMS ⇐ の試験問題 CAMS認証試験

