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This exam is very difficult especially for those who have not a securities compliance or regulatory background and don't know how to handle AML investigations, money laundering schemes, various international AML regulations and setting up an AML compliance program. Candidates can only get good grades in the CAMS exam by dedication, hard work, and most accurate preparation material. There are many online platforms which are providing CAMS exam preparation material but they are not verified by experts. So, candidates have to choose a platform which gives them the best and authentic **CAMS exam dumps** which can make a good impact on your final result. There are many people rely on such kind of platforms but in the end, they are mostly getting poor grades. Candidates don't have to worry about this as FreeDumps is only one of the best platform that provides the best CAMS preparation material. Our **CAMS exam dumps** consist of all the topics and the questions that will be asked in the real exam and the best part is that we provide **CAMS exam dumps** in PDF format that you can easily read it offline on smartphones and other electronic accessories such as laptops, desktops, and tablets. FreeDumps also contain **braindumps** which will be really helpful in making notes.

The Certified Anti-Money Laundering Specialists (the 6th edition) certification exam covers a wide range of topics related to AML, including money laundering techniques, regulatory frameworks, risk management, and compliance. CAMS Exam is designed to test a candidate's knowledge of these topics and their ability to apply that knowledge in real-world scenarios. CAMS exam is administered by the Association of Certified Anti-Money Laundering Specialists (ACAMS), a leading organization in the AML industry.

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## ACAMS Certified Anti-Money Laundering Specialists (the 6th edition)

## Sample Questions (Q736-Q741):

### NEW QUESTION # 736

A director of a financial institution was convicted of laundering money as part of a Ponzi scheme and terminated. As a result of an internal investigation evidence proved that an employee assisted in the illegal activity. Which action should the institution take?

- A. Since the employee was not charged, no further action is required
- B. Require all employees to complete additional anti-money laundering training
- C. Discipline the employee and inform local authorities
- D. Discipline the employee with no further action

**Answer: C**

Explanation:

If an employee of a financial institution is found to have assisted in money laundering or any other criminal activity, the institution should take appropriate disciplinary action and report the employee to the relevant authorities. This is not only a legal obligation, but also a sound compliance practice to protect the institution's reputation and integrity. Disciplining the employee without informing the authorities would be insufficient and potentially expose the institution to further legal risks. Ignoring the employee's involvement or requiring additional training for all employees would be ineffective and inappropriate responses.

References:

- \* ACAMS CAMS Certification Package - 6th Edition, Chapter 5: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), pp. 121-1221
- \* ACAMS CAMS Certification Package - 6th Edition, Chapter 6: AML Compliance Program, pp. 143-1441
- \* ACAMS CAMS Certification Video Training Course, Module 5: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), Lesson 5.2: International Standards and Best Practices2
- \* ACAMS CAMS Certification Video Training Course, Module 6: AML Compliance Program, Lesson 6.4: Internal Controls2

### NEW QUESTION # 737

A bank compliance officer has implemented enhanced monitoring rules that have identified some unusual activity that may be indicative of human trafficking.

Which red flag should prompt additional transactional review?

- A. Cash deposits that occur in cities where the customer does not reside or conduct business
- B. Cash deposits that occur in cities where the customer does not reside or conduct business followed by same-day withdrawals
- C. Wire transfer activity from countries with significant migrant populations
- D. Cash deposits that occur in cities where the customer resides and conducts business

**Answer: B**

Explanation:

Explanation

A customer's account appears to function as a funnel account whereby cash deposits occur in cities/states where the customer does not reside or conduct business. Frequently, in the case of funnel accounts, the funds are quickly withdrawn (same day) after the deposits are made

### NEW QUESTION # 738

Combating the Financing of Terrorism (CFT)]

A customer comes into a financial institution and deposits a large amount of cash. He has never done that before. When asked about the deposit, he indicates he recently sold a used car and received cash.

He does not trust forms of payment and is wary of counterfeit money orders. What should the bank do?

- A. While the explanation may be plausible, the institute should nonetheless file a Suspicious Transaction Report to protect itself
- B. While the explanation appears plausible, the institution should, for a period of time, monitor the account for cash transactions and suspicious activity
- C. The institution should close the account before another issues arise

- D. The bank has received a plausible explanation, so it should do nothing

**Answer: B**

Explanation:

A large cash deposit is a potential indicator of money laundering, especially if it is inconsistent with the customer's profile or behavior. Therefore, the bank should ask the customer about the source and purpose of the funds, and verify the information if possible. In this case, the customer claims to have sold a used car and received cash, which may be a reasonable explanation. However, the bank should not rely solely on the customer's statement, but should also monitor the account for any further cash transactions or suspicious activity that may indicate money laundering. For example, the bank should check if the customer withdraws the cash soon after the deposit, transfers the funds to other accounts or jurisdictions, or engages in structuring or smurfing to avoid reporting thresholds. The bank should not do nothing, as this may expose the bank to regulatory or reputational risks, or facilitate money laundering. The bank should also not file a Suspicious Transaction Report (STR) unless there are other grounds to suspect money laundering, as this may be premature or unnecessary. The bank should not close the account before another issues arise, as this may be disproportionate or discriminatory, and may also alert the customer to the bank's suspicion.

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[ACAMS Study Guide for the CAMS Certification Examination, 6th Edition], Chapter 4: Conducting or Supporting the Investigation Process, pp. 103-104, 107-108.

Customer Identification Program - Overview, Federal Financial Institutions Examination Council, April 2018, pp. 1-2, 4-5.

Suspicious Activity Reporting - Overview, Federal Financial Institutions Examination Council, April 2018, pp. 1-2, 4-5.

18 AML Analyst Interview Questions (With Example Answers), ResumeCat, accessed on February 9, 2024.

### NEW QUESTION # 739

Which is the main objective when a financial institution (FI) conducts an investigation?

- A. Know the customer
- B. Keep all the documentation
- C. Keep policies and procedures updated
- **D. Track the movement of the money**

**Answer: D**

Explanation:

The main objective when a financial institution (FI) conducts an investigation is to track the movement of the money. Money laundering is a process of disguising the proceeds of criminal activity to make them appear legitimate. The movement of money is an essential element in the process of money laundering. Therefore, tracking the movement of funds is a crucial step in identifying and preventing money laundering. A financial institution must be able to recognize suspicious transactions and report them to the relevant authorities. An investigation is conducted to gather evidence and establish a clear understanding of the transaction flow, the parties involved, and the nature of the activity. This information is used to determine if the transaction is suspicious and if it violates any laws or regulations.

While keeping policies and procedures updated, keeping documentation, and knowing the customer are essential components of a comprehensive anti-money laundering (AML) program, these activities are not the primary objective of an investigation. Policies and procedures need to be updated to reflect changes in regulatory requirements and emerging money laundering risks. Documentation must be retained to provide evidence of the investigation process and outcomes. Knowing the customer is essential to identify and verify the customer's identity and assess the risk associated with the relationship.

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ACAMS Study Guide for the CAMS Certification Examination - 6th Edition, Chapter 3: AML Programs, Section 3.2: AML Program Components, Subsection 3.2.4: Transaction Monitoring and Investigation, pp. 87-

88

Main Objective of Conducting Investigations - exam-answer.com

### NEW QUESTION # 740

A money transmitter's nation-wide agent network remits funds to a country in Africa on behalf of an immigrant community based in the United States. A terrorist group is known to operate openly in this African country. In reviewing transaction records, the compliance officer detects a pattern where two customers together visit the same agent each week and remit the same amount of funds, \$2,500, to the same recipient in the country in Africa.

What should alert the compliance officer to possible money laundering or terrorist financing activity by the two customers?

- A. The funds are being sent to the same recipient each week.

- B. The dollar amount of each transaction is just below the record keeping threshold.
- **C. The customers always visit together.**
- D. The customers always visit the same agent.

**Answer: C**

## NEW QUESTION # 741

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