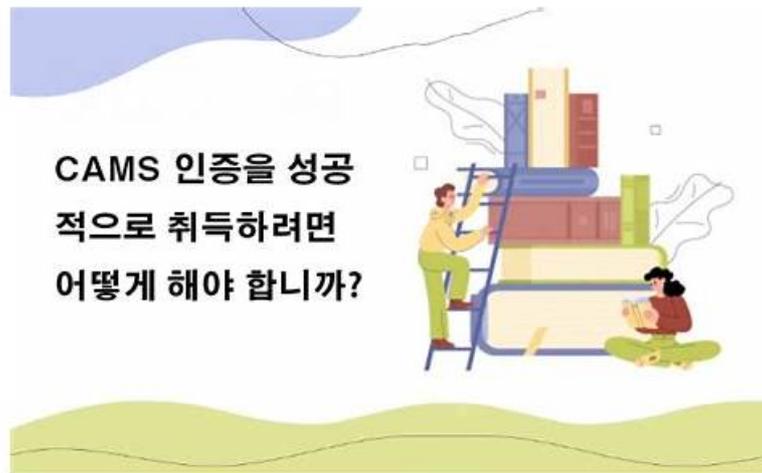


# CAMS시험덤프시험준비에가장좋은기출문제모음자료



참고: KoreaDumps에서 Google Drive로 공유하는 무료, 최신 CAMS 시험 문제집이 있습니다:  
<https://drive.google.com/open?id=1wLsWXfuKko9T0Ti2Dj-C3Vs9yuZaQAhG>

많은 분들이 고난의도인 ACAMS관련인증시험을 응시하고 싶어 하는데 이런 시험은 많은 전문적인 관련지식이 필요합니다. 시험은 당연히 완전히 전문적인 CAMS관련지식을 터득하자만이 패스할 가능성이 높습니다. 하지만 지금은 많은 방법들로 여러분의 부족한 면을 보충해드릴 수 있으며 또 힘든 ACAMS시험도 패스하실 수 있습니다. 혹은 여러분은 전문적인 Certified Anti-Money Laundering Specialists (the 6th edition)관련지식을 터득하자들보다 더 간단히 더 빨리 시험을 패스하실 수 있습니다.

여러분은 아직도ACAMS CAMS인증시험의 난이도에 대하여 고민 중입니까? 아직도ACAMS CAMS시험 때문에 밤잠도 제대로 이루지 못하면서 시험공부를 하고 있습니까? 빨리빨리KoreaDumps를 선택하여 주세요. 그럼 빠른 시일내에 많은 공을 들이지 않고 여러분의 꿈을 이룰 수 있습니다.

>> CAMS시험덤프 <<

## 시험패스에 유효한 CAMS시험덤프 덤프샘플문제

ACAMS CAMS덤프의 무료샘플을 원하신다면 우의 PDF Version Demo 버튼을 클릭하고 메일주소를 입력하시면 바로 다운받아ACAMS CAMS덤프의 일부분 문제를 체험해 보실 수 있습니다. ACAMS CAMS 덤프는 모든 시험문제 유형을 포함하고 있어 적응율이 아주 높습니다. ACAMS CAMS덤프로ACAMS CAMS시험패스 GO GO GO !

CAMS 시험은 고객의 예산, 활동 및 법규 준수와 관련된 AML 법률, 규정 및 최상의 사례를 검증하기 위해 설계되었습니다. 이 시험은 120개의 객관식 문제로 구성되어 있으며, 시험 응시자는 4시간 동안 시험을 완료해야 합니다. 시험 합격 점수는 75%입니다.

## 최신 CAMS Certification CAMS 무료샘플문제 (Q192-Q197):

### 질문 # 192

A prospective AML officer comes highly recommended by a bank's up-stream correspondent institution of similar size and make-up, located in a different city in the same country. The bank is interested in hiring the individual. What should be the next step taken by the Board of Directors?

- A. Do a thorough background check
- B. Hire the individual, relying on the recommendation of its correspondent
- C. Hire the individual on a probationary basis so that the institution can determine if the individual is sufficiently experienced and capable
- D. Confer with its regulatory agency to determine whether it is appropriate to hire the person

정답: A

### 질문 # 193

Which three procedures should a compliance officer looking to revise an institution's CTF efforts include in accordance with the Wolfsberg Group's Statement on the Suppression of the Financing of Terrorism?

- A. Reporting matches from lists of known or suspected terrorists to relevant authorities
- B. Consulting applicable lists and taking appropriate actions to determine if customers appear on such lists
- C. Reviewing only original identification documents when verifying customers
- D. Maintaining customer information to facilitate timely retrieval of such information

정답: A,B,D

설명:

According to the Wolfsberg Group's Statement on the Suppression of the Financing of Terrorism<sup>1</sup>, a compliance officer should include the following three procedures in revising an institution's CTF efforts:

\* Consulting applicable lists and taking appropriate actions to determine if customers appear on such lists. This procedure is important to prevent terrorist organizations from accessing the financial services of the institution and to comply with the sanctions and regulations imposed by competent authorities.

The compliance officer should implement procedures for checking the customers against the lists of known or suspected terrorists or terrorist organizations issued by relevant authorities and taking reasonable and practicable steps to verify the identity and status of the customers.

\* Reporting matches from lists of known or suspected terrorists to relevant authorities. This procedure is important to assist the authorities in their efforts to detect and disrupt terrorist financing and to fulfill the legal obligations of the institution. The compliance officer should report to the relevant authorities any matches from the lists of known or suspected terrorists or terrorist organizations consistent with the applicable laws and regulations regarding the disclosure of customer information.

\* Maintaining customer information to facilitate timely retrieval of such information. This procedure is important to enable the institution to respond promptly and effectively to the enquiries and requests from the authorities and to enhance the quality and accuracy of the customer data. The compliance officer should explore ways of improving the maintenance of customer information to facilitate the timely retrieval of such information.

References:

\* Wolfsberg Statement on Anti-Terrorism Financing

UNUSUAL CUSTOMER IDENTIFICATION CIRCUMSTANCES

\* Customer furnishes unusual or suspicious identification documents or declines to produce originals for verification."

### 질문 # 194

FATF recommends the incorporation of some measures in customer due diligence (CDD) programs including:

- A. conducting ongoing due diligence on the business relationship and monitoring of transactions.
- B. identifying the number of beneficial owners without the verification of their true identity.
- C. conducting the risk assessment of products and services.
- D. identifying the products and services and their suitability to customers.

정답: A

설명:

According to the FATF Recommendation 10, financial institutions should conduct ongoing due diligence on the business relationship and scrutiny of transactions undertaken throughout the course of that relationship to ensure that the transactions being conducted are consistent with the institution's knowledge of the customer, their business and risk profile, including, where necessary, the source of funds. This is one of the core measures of customer due diligence (CDD) that aim to prevent and detect money laundering and terrorist financing risks.

### 질문 # 195

Which safeguard is in place for Financial Intelligence Units (FIUs) to share information securely according to Egmont?

- A. Intelligence is shared via messaging applications.
- B. Information sharing is conducted according to processes contained in Memoranda of Understanding.
- C. Investigators are allowed to request information from a foreign FIU directly.
- D. A computer with access to the Egmont Secure Web is accessible to all members of the FIU.

정답: D

**설명:**

According to the Egmont Group of Financial Intelligence Units Principles for Information Exchange Between Financial Intelligence Units, one of the channels for the exchange of information between FIUs is the Egmont Secure Web (ESW), which is a secure and encrypted communication system that allows FIUs to share information and expertise<sup>1</sup>. The ESW is accessible to all members of the FIU who have been authorized by the FIU head or his/her delegate<sup>1</sup>. The other options are not correct because:

B: Information sharing is not always conducted according to processes contained in Memoranda of Understanding (MOUs). The Egmont Group encourages FIUs to exchange information regardless of the existence of an MOU<sup>1</sup>.

C: Intelligence is not shared via messaging applications. This would not be a secure or reliable way of exchanging sensitive information.

D: Investigators are not allowed to request information from a foreign FIU directly. Requests for information must be made through the FIU of the requesting country<sup>1</sup>.

**References:**

Egmont Group of Financial Intelligence Units Principles for Information Exchange Between Financial Intelligence Units The Egmont Group of Financial Intelligence Units | FinCEN.gov The Egmont Group of The Egmont Group of Financial Intelligence Units Reference: <https://www.elibrary.imf.org/view/books/069/02365-9781589063495-en/ap01.xml>

**질문 # 196**

Which of the following reflect money laundering risk indicators in relation to a securities account?

1. A high level of activity in that securities account immediately followed by a high volume of securities transactions.
2. Frequent wire transfers into an account immediately followed by debit card transactions.
3. Frequent wire transfers into an account immediately followed by checks (cheques) or other payment instruments drawn on the account.

- A. 1 and 3 only
- B. 1, 2, and 3
- C. 2 and 3 only
- D. 1 and 2 only

**정답: B**

**설명:**

All of the three options reflect money laundering risk indicators in relation to a securities account, as they could suggest attempts to conceal the source or destination of illicit funds, or to avoid detection or reporting by authorities. According to the FATF Guidance for a Risk-Based Approach for the Securities Sector<sup>1</sup>, some of the common indicators of money laundering in securities transactions include:

- \* A high level of activity in securities accounts inconsistent with the customer's profile or investment objectives
- \* Frequent or large movements of funds between accounts or institutions, especially involving high-risk jurisdictions or offshore locations
- \* Use of debit cards or other payment instruments to access funds from securities accounts
- \* Use of complex or unusual transactions or structures without apparent economic or legal purpose

<sup>1</sup> FATF Guidance for a Risk-Based Approach for the Securities Sector, pages 43-44.

**질문 # 197**

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**CAMS최신 덤프샘플문제 다운 :** [https://www.koreadumps.com/CAMS\\_exam-braindumps.html](https://www.koreadumps.com/CAMS_exam-braindumps.html)

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