

# New ACAMS CAMS Exam Simulator - CAMS Authentic Exam Questions



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The CAMS exam is administered by the Association of Certified Anti-Money Laundering Specialists (ACAMS), a professional organization dedicated to promoting the fight against financial crime. CAMS exam consists of multiple-choice questions covering four main areas: AML regulations and compliance, money laundering methods and techniques, conducting AML investigations, and managing AML risks. Candidates must achieve a passing score of 75% or higher to earn the CAMS certification.

The Certified Anti-Money Laundering Specialists (CAMS) exam is a globally-recognized certification for professionals in the anti-money laundering (AML) field. CAMS exam is designed to test the knowledge and skills of individuals who work in compliance, AML investigations, and regulatory roles. The CAMS Certification is awarded by the Association of Certified Anti-Money Laundering Specialists (ACAMS), which is the largest international membership organization dedicated to enhancing the knowledge and skills of AML professionals.

ACAMS CAMS (Certified Anti-Money Laundering Specialists) exam is a globally recognized certification that validates the knowledge and skills of professionals working in the anti-money laundering (AML) field. Certified Anti-Money Laundering Specialists (the 6th edition) certification is offered by the Association of Certified Anti-Money Laundering Specialists (ACAMS), which is the largest international membership organization dedicated to enhancing the knowledge and skills of professionals in the AML field.

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## CAMS Authentic Exam Questions & Latest CAMS Test Vce

Exam4Free provides the three most convenient formats to prepare for CAMS exam dumps. It offers a desktop practice test, web based practice test and pdf file. Therefore, feel free to go through Certified Anti-Money Laundering Specialists (the 6th edition) (CAMS) exam dumps. Each of the three formats is downloaded to all android devices. Therefore, there's no reason to download an additional application to access web-based or desktop-based practice tests.

## ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q177-Q182):

NEW QUESTION # 177

A customer frequently deposits large amounts of cash into an online gambling account and requests withdrawals shortly after with minimal gambling activity.

What is the most likely money laundering risk associated with this behavior in the gambling and gaming industry?

- A. The customer is a high-risk gambler who regularly places large bets
- B. The customer is attempting to avoid high fees by minimizing gambling activity
- C. The customer is testing the gaming platform's payout system for potential fraud
- **D. The customer is attempting to convert illicit funds into "clean" withdrawals**

**Answer: D**

Explanation:

In the context of gambling and gaming sectors, a well-known money laundering typology is the use of platforms to introduce illicit funds and withdraw them as "winnings". When a customer deposits large cash amounts and quickly withdraws them without engaging in actual gambling, it indicates "placement and layering" techniques.

This behavior is indicative of attempts to disguise the origin of illicit funds, converting them into legitimate-looking financial flows. It is considered a classic red flag in AML programs related to casinos and online gaming.

Reference: ACAMS CAMS Study Guide - 6th Edition, Chapter: Industry-Specific Risks- Section: Gambling and Gaming Sector Red Flags

### NEW QUESTION # 178

Combating the Financing of Terrorism (CFT)]

An international bank is headquartered in Madrid, Spain, with an office in New York City (NYC), US. The Madrid office is investigating a transaction originating from a customer of the NYC office and inquires whether the NYC office can share any relevant further information on the individual. Upon further research, the NYC office finds that they have filed a Suspicious Activity Report (SAR) on the individual in the previous year.

Which factors need to be considered before sharing the requested information? (Select Two.)

- A. The foreign bank must always request approval by its national anti-financial crime authority to share any information cross-border.
- **B. The bank should consider jurisdictional privacy requirements and its own policies and procedures to determine what information to share.**
- **C. The information should only be shared on a need-to-know basis.**
- D. The bank should report this to the Financial Crimes Enforcement Network (FinCEN) and receive formal guidance before sharing the information.

**Answer: B,C**

Explanation:

Banks must adhere to strict privacy laws and SAR confidentiality rules when handling customer information, especially in cross-border investigations.

\* Option A (Correct): Banks must consider privacy laws such as the US Bank Secrecy Act (BSA), the EU General Data Protection Regulation (GDPR), and their internal policies before sharing data.

\* Option B (Correct): Information should be shared only on a need-to-know basis, ensuring compliance with AML regulations and internal procedures.

\* Option C (Incorrect): While FinCEN provides SAR guidance, banks do not need to seek FinCEN's permission for every internal information request.

\* Option D (Incorrect): International requests must comply with legal frameworks, but there is no universal requirement for approval by national authorities.

Reference: US Bank Secrecy Act (BSA), FATF Recommendation 40 (International Cooperation), and GDPR Rules on Data Sharing

### NEW QUESTION # 179

What is most valuable when using the internet as an investigative source?

- A. A powerful search engine
- B. A team of AML investigators
- **C. A reference list of websites known to yield credible information**
- D. A combination of independent thinking and technical skills

**Answer: C**

### NEW QUESTION # 180

What are the roles of a government Financial Intelligence Unit (FIU)? (Select Three.)

- A. Receive reports of suspicious transactions and suspicious activities from reporting institutions or obliged institutions.
- B. Disseminate the analysis of suspicious transaction and suspicious activity reports to local law enforcement agencies and foreign FIUs to combat money laundering.
- C. Investigate and, where appropriate, prosecute all suspicious transaction and suspicious activity reports received from reporting institutions or obliged institutions.
- D. Analyze all suspicious transaction and suspicious activity reports received from reporting institutions or obliged institutions.
- E. Disseminate analysis of suspicious transaction and suspicious activity reports to foreign judicial systems to enhance their anti-money laundering and terrorist financing investigations and prosecutions.

**Answer: A,B,D**

Explanation:

Financial Intelligence Units (FIUs) serve as national centers for collecting, analyzing, and disseminating AML/CFT information.

- \* Option B (Correct): FIUs analyze SARs and STRs to detect money laundering and terrorist financing risks.
- \* Option D (Correct): FIUs disseminate financial intelligence to local and international law enforcement agencies and other FIUs.
- \* Option E (Correct): FIUs receive SARs/STRs from financial institutions, which form the basis for their analysis.

Why Other Options Are Incorrect:

- \* Option A (Incorrect): FIUs do not prosecute cases; they refer findings to law enforcement agencies.
- \* Option C (Incorrect): FIUs share intelligence, but prosecution is handled by judicial authorities, not FIUs.

Best Practices for FIUs:

- \* Enhance data-sharing agreements with domestic and international agencies.
- \* Use AI and analytics tools to detect suspicious financial patterns.
- \* Ensure secure handling of sensitive AML/CFT data.

Reference:

FATF Recommendation 29 (FIU Role & Responsibilities)  
Egmont Group Guidelines on FIU Information Sharing  
EU 6th AML Directive (6AMLD) on Financial Intelligence Functions

### NEW QUESTION # 181

What is one of the indicia of a Black Market Peso Exchange?

- A. A transfer of U.S. dollars to Central or South America to be converted into pesos
- B. An illegal entity that exchanges pesos for U.S. dollars for illegal immigrants
- C. A wire transfer from a third party not connected with a transaction
- D. A large deposit of pesos converted into U.S. dollars

**Answer: C**

### NEW QUESTION # 182

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Most of the candidates remain confused about the format of the actual CAMS exam and the nature of questions therein. So our CAMS exam questions can perfectly provide them with the newest information about the exam not only on the content but also on the format. And to help them adjust to the real exam, we also developed the Software version of the CAMS learning prep which can simulate the real exam.

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