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As the talent competition increases in the labor market, it has become an accepted fact that the CAMS certification has become an essential part for a lot of people, especial these people who are looking for a good job, because the certification can help more and more people receive the renewed attention from the leaders of many big companies. So it is very important for a lot of people to gain the CAMS Certification. We must pay more attention to the certification and try our best to gain the CAMS certification.

## Exam Details

The CAMS is a 3.5-hour test consisting of 120 multiple-choice and multiple-select questions. To pass and obtain the CAMS certification, test-takers must achieve a score of 75 or more. ACAMS recommends that candidates arrive/log in 30 minutes before the scheduled time for the official exam as latecomers may not be allowed to take the test and this allows ample time for check-in. Test-takers are also required to bring along with them the two forms of current and valid government-issued identification. Please note that the identification must include a photograph and signature. Also, please ensure that the name used when registering for the real exam is one and the same as it appears on the identification.

The benefits of earning the CAMS Certification are numerous. First and foremost, the certification demonstrates to employers and clients that the holder has a deep understanding of AML regulations and can effectively mitigate money laundering risks. CAMS certification holders are also more likely to be promoted and earn higher salaries than their non-certified counterparts. Additionally, CAMS certification holders have access to a network of AML professionals and resources through the ACAMS community.

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## Latest CAMS Dumps | CAMS Exam Experience

The users will notice the above favorable qualities in the web-based ACAMS CAMS Practice Test. But the distinguishing factor that will add to your comfort is that it is suitable for all operating systems (IOS, Macs, Androids, and Windows). The valuable part of this format is that it does not require frustrating installations or heavy plugins.

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

### Sample Questions (Q254-Q259):

#### NEW QUESTION # 254

a personal banking customer who simultaneously opens several accounts will most likely cause further inquiry in which of the following scenarios?

- A. Accounts with almost identical names.
- B. A checking and a savings account.
- C. A personal account and a corporate account.
- D. An individual account and a joint spousal account.

**Answer: A**

Explanation:

A personal banking customer who simultaneously opens several accounts with almost identical names will most likely cause further inquiry, as this could indicate an attempt to evade transaction monitoring, reporting, or identification requirements. For example, a customer could open accounts with slight variations of their name, such as John Smith, Jon Smith, J. Smith, or John Smyth, to avoid detection or aggregation of their transactions. This could also be a sign of identity theft, fraud, or money muling. Therefore, the bank should verify the customer's identity and the purpose of the accounts, and monitor the activity for any suspicious patterns or behaviors.

References:

ACAMS CAMS Certification Study Guide, 6th Edition, Chapter 4, Section 4.2.2, p. 1051 ACAMS CAMS Certification Exam Outline, 6th Edition, Domain 2, Task 2.1, p. 52 FATF Guidance on the Risk-Based Approach for the Banking Sector, October 2014, p. 353

#### NEW QUESTION # 255

the Financing of Terrorism (CFT)]

Cybersecurity risk can result in identity theft by:

- A. compromising individual's personal data.
- B. issuing false passwords.
- C. executing false transactions.
- D. identifying bugs in personal data processors.

**Answer: A**

Explanation:

Identity theft is a form of fraud or cheating of identity in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. By compromising an individual's personal data, such as their Social Security Number, bank account numbers, or other personal information, a cybercriminal can use it to gain access to credit cards or other financial accounts, or to open new accounts in the victim's name.

#### NEW QUESTION # 256

According to experts, what is the most effective way to prevent money laundering through financial institutions?

- A. Collecting information on beneficial owners and foreign customers
- B. Instituting a policy prohibiting the acceptance of funds intended for terrorist financing
- C. Ensuring that transaction monitoring systems can identify terrorist financing
- D. Implementing a sound customer due diligence program

**Answer: D**

Explanation:

Implementing a sound customer due diligence (CDD) program is the most effective way to prevent money laundering through financial institutions, according to experts. CDD is the process of identifying and verifying the identity of customers and assessing their risk profile, source of funds, and expected activity.

CDD helps financial institutions to detect and prevent money laundering by enabling them to know their customers, monitor their transactions, and report any suspicious or unusual behavior. CDD is also a key requirement of the international standards and best

practices for anti-money laundering and combating the financing of terrorism (AML/CFT), such as the Financial Action Task Force (FATF) Recommendations and the Basel Committee on Banking Supervision (BCBS) Guidelines.

The other options are not as effective as CDD, as they are either too narrow or too broad in scope. Ensuring that transaction monitoring systems can identify terrorist financing is important, but it does not address the broader issue of money laundering, which may involve other types of criminal proceeds or activities.

Collecting information on beneficial owners and foreign customers is a part of CDD, but it is not sufficient by itself, as it does not cover the risk assessment and ongoing monitoring aspects of CDD. Instituting a policy prohibiting the acceptance of funds intended for terrorist financing is a good practice, but it is not a preventive measure, as it relies on the assumption that the funds are already identified as such, which may not be the case.

References:

\* Customer Due Diligence - FATF-GAFL.ORG

\* Sound management of risks related to money laundering and financing of terrorism - Bank for International Settlements

\* CAMS Study Guide 6th Edition, page 36-37.

### NEW QUESTION # 257

The Wolfsberg Anti-Money Laundering Principles for Private Banking require new clients to be approved by whom?

- A. The board of directors
- B. Only the private banker
- C. The private banker's supervisor
- **D. At least one person other than the private banker**

**Answer: D**

Explanation:

The Wolfsberg Anti-Money Laundering Principles for Private Banking require new clients to be approved by at least one person other than the private banker. This is because the private banker may have a conflict of interest or be influenced by the client's wealth or reputation. The approval process should involve a senior manager or a compliance officer who can independently assess the client's risk profile and suitability for the institution's services<sup>12</sup>.

References:

1: CAMS Certification Package - 6th Edition | ACAMS, Chapter 2: Money Laundering Risks and Methods, p. 37 2: The

Wolfsberg Group, The Wolfsberg Anti-Money Laundering Principles for Private Banking, June

2000, p. 3, <https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/Wolfsberg-AML-Principles-for-Private-Banking-June-2000.pdf> Reference: [https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/wolfsberg-standards/10.%](https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/wolfsberg-standards/10.%20Wolfsberg-Private-Banking-Principles-May-2012.pdf)

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### NEW QUESTION # 258

According to the 5th EU Money Laundering Directive, member states require entities to apply enhanced customer due diligence measures with respect to business relationships or transactions involving high-risk third country nationals. Which are included in these requirements? (Choose three.)

- **A. Obtaining information on the reasons for intended or performed transactions**
- B. Obtaining copies of passports for all authorized persons
- **C. Obtaining the approval of senior management for establishing or continuing the business relationship**
- **D. Obtaining information on the source of funds and source of wealth of the customer and of the beneficial owner(s)**
- E. Obtaining tax reference details for the client
- F. Establishing and verifying the address of the client

**Answer: A,C,D**

Explanation:

these are the enhanced customer due diligence measures that the 5th EU Money Laundering Directive requires for high-risk third country nationals. According to the directive, entities must obtain the approval of senior management for establishing or continuing the business relationship, obtain information on the reasons for intended or performed transactions, and obtain information on the source of funds and source of wealth of the customer and of the beneficial owner(s). These measures are intended to increase the transparency and scrutiny of the customers and their transactions, and to prevent the misuse of the financial system for money laundering or terrorist financing purposes.

Reference:

ACAMS Study Guide 6th Edition, Chapter 2, Section 2.3, page 56: "The EU's Fifth Anti-Money Laundering Directive".

ExamTopics, Question 456: "According to the 5th EU Money Laundering Directive, member states require entities to apply enhanced customer due diligence measures with respect to business relationships or transactions involving high-risk third country nationals. Which are included in these requirements? (Choose three.)"

## NEW QUESTION # 259

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