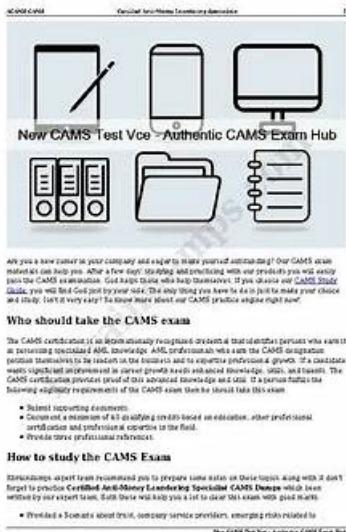


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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q367-Q372):

NEW QUESTION # 367

An organization's automated surveillance system identifies large fluctuations in customer activity. As a result of an audit, the compliance officer is informed that the system is not generating alerts when activity is consistently abnormal over a long period of time. Currently the organization is evaluating new alert scenarios in an attempt to address this problem.

Which type of scenario is helpful in mitigating this weakness?

- A. Peer
- B. Below-the-line
- C. Income
- D. **Mapping**

Answer: D

Explanation:

The correct answer is C, as mapping scenarios are helpful in mitigating the weakness of not generating alerts when activity is consistently abnormal over a long period of time. Mapping scenarios are used to compare a customer's activity with their expected activity based on their profile, risk rating, or historical behavior1. By using mapping scenarios, the organization can identify customers whose activity deviates significantly from their normal or expected patterns, and flag them for further investigation. Mapping scenarios can also help detect changes in customer behavior over time, and alert the organization of any potential money laundering or terrorist financing risks.

References: 1: AML Scenarios: Transaction Monitoring Challenges - Unit21, page 1.

NEW QUESTION # 368

A suspicious transaction report filed on a car dealer structuring deposits initiates a criminal investigation. The dealer changes branches and begins placing transactions with a frontline employee to whom the dealer has given numerous gifts.

This employee handles all of the dealer's structured deposits and does not report the suspicious activity internally.

The competent authority has advised the anti-money laundering specialist to avoid tipping off the employee until the investigation is finalized.

What action should the specialist take next?

- A. Recommend the immediate termination of the employee.
- B. Inform the institution's regulatory agency of the situation.
- C. **Consult with senior management and the legal advisor.**
- D. Advise that the dealer's accounts should be closed.

Answer: C

Explanation:

It describes the action that the anti-money laundering specialist should take next, which is to consult with senior management and the legal advisor. This is because the specialist needs to seek guidance and approval from the higher authorities and the legal experts on how to handle the situation without compromising the ongoing criminal investigation or violating the anti-money laundering laws and regulations. The specialist also needs to ensure that the institution's internal policies and procedures are followed and that the appropriate measures are taken to mitigate the risks and protect the reputation of the institution.

The other options are not necessarily actions that the anti-money laundering specialist should take next, although they may be considered or implemented later depending on the outcome of the consultation and the investigation. Option A describes a possible consequence for the employee, which is to recommend the immediate termination of the employee, but this may not be the best course of action at this stage, as it may alert the employee or the dealer of the investigation, or it may be premature or disproportionate without sufficient evidence or due process. Option B describes a possible measure for the dealer, which is to advise that the dealer's accounts should be closed, but this may not be feasible or advisable at this stage, as it may also tip off the dealer or the employee of the investigation, or it may interfere with the collection of evidence or the prosecution of the case. Option D describes a possible reporting obligation for the institution, which is to inform the institution's regulatory agency of the situation, but this may not be required or appropriate at this stage, as it may conflict with the instructions of the competent authority or the confidentiality of the investigation, or it may expose the institution to legal or regulatory liabilities or sanctions.

Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition)2 ACAMS CAMS Study Guide - 6th Edition, Chapter 6, pages 132-133
<https://www.acams.org/wp-content/uploads/2019/09/ACAMS-CAMS-Study-Guide-6th-Edition-Chapter-6.pdf>

NEW QUESTION # 369

Combating the Financing of Terrorism (CFT)]

What is the intentional evasion of a reporting or recordkeeping requirement?

- A. Layering
- B. Placement
- C. Money laundering
- D. Structuring

Answer: D

Explanation:

Structuring is the intentional evasion of a reporting or recordkeeping requirement by breaking down a large transaction into smaller ones, or by using multiple accounts, institutions, or persons to avoid triggering the threshold for reporting or recordkeeping.

Structuring is also known as smurfing, and it is a common technique used by money launderers to conceal the source, ownership, or control of illicit funds.

ACAMS Study Guide for the CAMS Certification Examination, 6th Edition, Chapter 2, Section 2.1.1, page 511

ACAMS CAMS Certification Video Training Course, Module 2, Lesson 2.1, video time 7:00-8:002 ACAMS CAMS Certification Practice Exam, Question 134, page 2853

NEW QUESTION # 370

Which of the following provides anti-money laundering specialists information related to money laundering trends?

1. Egmont Group's 100 Cases
2. Financial Action Task Force Typologies
3. FinCEN's SAR Activity Review
4. The Wolfsberg Principles

- A. 1, 2, and 3 only
- B. 1, 2, and 4 only
- C. 2, 3, and 4 only
- D. 1, 3, and 4 only

Answer: D

NEW QUESTION # 371

When implementing a risk-based approach related to casinos, which risks are related to the customer as an individual? (Choose two.)

- A. Improper use of third parties as customers
- B. Customer from a high-risk country
- C. Transfer between customers
- D. Casual customers
- E. Use of casino deposit accounts by the customer

Answer: A,E

NEW QUESTION # 372

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