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ACAMS Certified Anti-Money Laundering Specialists Sample Questions (Q56-Q61):

NEW QUESTION # 56

What is an example of the integration stage of money laundering involving a bank or another deposit-taking institution?

- A. Using illicit funds that had previously been deposited to purchase a luxury vehicle
- B. Depositing illicit funds into an account set up for a front company
- C. Directing third parties to exchange illicit cash for negotiable instruments
- D. Wiring illicit funds from an account at one bank to an account at another bank

Answer: A

Explanation:

Explanation/Reference: https://www.moneylaundering.ca/public/law/3_stages_ML.php

NEW QUESTION # 57

A compliance officer is looking to modify procedures covering correspondent banking relationships. Which three would be recommended under the Wolfsburg Principles on Correspondent Banking? Choose 3 answers

- A. Risk-based rating of central banks and regional development banks
- B. Prohibition on offering products or services to shell banks
- C. Assessing the regulatory status and history of the client
- D. Periodic risk-based reviews of cents

Answer: B,C,D

NEW QUESTION # 58

Your company has a data team of Transact-SQL experts. You plan to ingest data from multiple sources into Azure Event Hubs. You need to recommend which technology the data team should use to move and query data from Event Hubs to Azure Storage. The solution must leverage the data team's existing skills. What is the best recommendation to achieve the goal? More than one answer choice may achieve the goal.

- A. Apache Kafka streams
- B. Azure Notification Hubs
- C. Azure Stream Analytics
- D. Azure Event Grid

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Topics Covered

All in all, the CAMS exam is based on four domains. The first of which is **Risks and Methods of Money Laundering & Terrorism Financing**. This topic accounts for 26% of the exam items and consists of several subdomains. Thus, the following is a brief portion of the list of those subdomains: recognize ways of money laundering used by banks and similar institutions, by insurance companies, by broker-dealers, capital markets, or investment advisors. What's more, you need to also be aware of recognizing methods of money laundering utilized by organizations such as casinos or other game-related industries, by companies dealing with precious metals or other high-value goods, real estate, etc. In addition, here, you need to know more about the red flags, commercial transactions, human trafficking, and the like.

The second objective is **Compliance Standards for Anti-money Laundering (AML) and Combating the Financing of Terrorism (CFT)** which stands for 25% of all test content. In particular, this domain consists of 11 areas. So, to master this topic in full, you need to learn to recognize the main aspects of the EU Directives on money laundering, the USA PATRIOT Act, and the OFAC sanctions. On top of that, you need to touch on how to identify the FATF 40 Recommendations and how to deal with the aspects of the BASEL Committee Customer Due Diligence Principles including the coverage of Egmont Group objectives.

The third section the real exam tests individuals on are **AML, CFT, and Sanctions Compliance Programs** that covers 28% of the exam and consists of 31 subdomains. In all, under this category, you have to recognize the main items of an anti-money laundering training program and the part that senior management and director boards play in how an organization deals with anti-money laundering oversight. Then, you need to also be proficient in handling AML tools, governance, audits, and situation.

The last part covered is **Conducting and Supporting the Investigation Process** detailing 21% of the exam questions. All in all, such a portion focuses on recognizing suitable methods of conducting interviews for potential parties involved in an anti-money laundering event, dealing with public source information or other sources of information that may be available for use in an investigation given a specific scenario, accepting ways in which law enforcement organizations may request data from an institution with regards to money laundering, etc.

To be eligible for the ACAMS CAMS Exam, candidates must meet certain criteria, including a minimum of 40 hours of AML training, two years of relevant work experience, and a clean criminal record. After passing the exam, candidates must complete continuing education requirements to maintain their certification and stay up-to-date with the latest AML regulations and compliance procedures.

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ACAMS CAMS (Certified Anti-Money Laundering Specialists) Certification Exam is a globally recognized certification exam designed for professionals in the anti-money laundering (AML) industry. Certified Anti-Money Laundering Specialists (the 6th edition) certification exam is a rigorous and comprehensive assessment that measures an individual's knowledge and skills in the AML field. Certified Anti-Money Laundering Specialists (the 6th edition) certification is valuable for AML professionals looking to advance their careers and enhance their professional credibility.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q544-Q549):

NEW QUESTION # 544

A relationship manager in a bank has had a private banking customer for 10 years. The customer has business accounts and investments and seeks advice on the creation of a company overseas. The relationship manager refers the customer to the commercial banking manager and vouches for the customer. Which of the following risk factors is the most important?

- A. Entities that are to receive funds from this company are located in the same country.
- B. The customer does not want to provide more information than when the first account was opened.
- **C. The proposed offshore jurisdiction is known for its strong privacy laws limiting access to customer information by law enforcement.**
- D. The company wants to transfer funds in large, even amounts.

Answer: C

Explanation:

The most important risk factor in this scenario is the proposed offshore jurisdiction that is known for its strong privacy laws limiting access to customer information by law enforcement. This indicates that the customer may be trying to evade tax, hide the source or destination of funds, or engage in other illicit activities that could expose the bank to money laundering or terrorist financing risks. Offshore jurisdictions are often used by criminals to create complex corporate structures that obscure the beneficial ownership and control of the entities involved. The bank should conduct enhanced due diligence on the customer, the offshore company, and the

nature and purpose of the transactions.

ACAMS CAMS Certification Study Guide, 6th Edition, Chapter 2, page 35-36, 38-39 ACAMS CAMS Certification Video Training Course, Module 2, Lesson 2.3, Offshore Financial Centers

1, CAMS Certification Package - 6th Edition | ACAMS, Offshore Financial Centers and Money Laundering

2, CAMS Certifications: How to Get CAMS Certified | ACAMS, CAMS Exam Outline, Domain 2, Task 2.3

NEW QUESTION # 545

A financial institution accepts new on-line customers. After customers have provided acceptable identification, the institution should next

- A. Obtain an electronic picture of each customer.
- B. Establish the account based on the information provided.
- C. Closely monitor the account for 30 days.
- **D. Confirm the validity of the customer information.**

Answer: D

Explanation:

According to the CAMS Certification Package - 6th Edition¹, one of the essential components of customer due diligence is verifying the identity of the customer using reliable and independent sources. This verification process should be done before or during the establishment of the business relationship, and should not be delayed unless there is a low risk of money laundering or terrorist financing, and the delay is necessary to avoid interrupting the normal course of business. Therefore, after customers have provided acceptable identification, the financial institution should next confirm the validity of the customer information, as option A suggests. Option B is not necessary, as an electronic picture of each customer is not a mandatory requirement for customer verification, and may not be feasible or effective in some cases. Option C is not the next step, as closely monitoring the account for 30 days is part of the ongoing due diligence process, which should be performed after the customer verification is completed and the account is established. Option D is not advisable, as establishing the account based on the information provided without verifying its validity may expose the financial institution to money laundering and terrorist financing risks, and may violate the KYC and AML regulations.

References:

1: CAMS Certification Package - 6th Edition | ACAMS, Chapter 3: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), pages 69-70.

NEW QUESTION # 546

A high-volume dealer of precious metals and stones in a high-risk jurisdiction is approached by a new customer interested in selling gold worth \$200,000. The customer was referred by a longtime family friend of the dealer and provides no indication of background or business purpose for the sale. The dealer agrees to make the purchase based solely on the reference.

What is the money laundering red flag?

- A. The customer was referred by a longtime friend of the dealer
- **B. The customer provides no background information or business purpose for the transaction**
- C. A new customer is selling gold worth \$200,000 to a high volume dealer
- D. The precious metals dealer is operating in a high-risk jurisdiction

Answer: B

Explanation:

This is when a customer or a transaction does not provide sufficient or credible information about their identity, source of funds, business activity, or purpose of the transaction. Lack of transparency can indicate that the customer or the transaction is trying to conceal the origin, ownership, or destination of illicit funds, or to evade regulatory scrutiny or reporting obligations. Lack of transparency is a common risk factor for money laundering and terrorist financing, especially in high-risk jurisdictions or sectors. The other options are not necessarily red flags, although they may increase the risk or require further due diligence depending on the circumstances and the risk profile of the customers and countries involved. Option A describes a referral by a longtime friend of the dealer, which may be a legitimate source of trust or business relationship, but it does not substitute the need for proper customer identification and verification. Option B describes the location of the precious metals dealer, which may be a high-risk jurisdiction due to factors such as weak governance, corruption, crime, or sanctions, but it does not imply that the dealer or the customer is involved in money laundering. Option C describes the amount and nature of the transaction, which may be unusual or large, but it does not necessarily indicate money laundering, as long as the customer can provide a reasonable explanation and evidence for the source and use of funds.

References:

NEW QUESTION # 547

Combating the Financing of Terrorism (CFT)]

Which information should be gathered as part of enhanced due diligence (EDD) for a high-risk customer?

- A. Explanations for changes in marital status
- B. Personal references
- C. Details on individuals with control over the account
- D. Plans for traveling in business trips

Answer: C

Explanation:

According to the CAMS Study Guide, EDD is a higher level of scrutiny applied to customers who pose a greater risk of money laundering or terrorist financing. EDD may include obtaining additional information on the customer's identity, source of funds, business activities, beneficial owners, and expected transactions.

Details on individuals with control over the account are relevant for EDD, as they may indicate the involvement of politically exposed persons (PEPs), sanctioned individuals, or other high-risk entities.

Therefore, this information should be gathered as part of EDD for a high-risk customer.: CAMS Study Guide, 6th Edition, Chapter 4, page 121.

Reference: <https://sanctionsanner.com/knowledge-base/customer-due-diligence-cdd-15>

NEW QUESTION # 548

A politically exposed person (PEP) maintains an account at a bank. Last month a money laundering analyst filed a suspicious transaction report about unusual wire deposits originated by unknown individuals in the home country of the official.

To whom should this situation be escalated?

- A. The line of business executive
- B. The bank's anti-money laundering officer
- C. The Financial Action Task Force's PEP Hotline
- D. The board of directors

Answer: B

Explanation:

According to the ACAMS CAMS Certification Study Guide (6th edition), the bank's anti-money laundering officer is responsible for overseeing the implementation and maintenance of the bank's anti-money laundering program, which includes reporting and escalating suspicious activities involving PEPs. The anti-money laundering officer should be informed of any unusual or potentially illicit transactions involving PEPs, and decide on the appropriate course of action, such as filing additional reports, conducting enhanced due diligence, or terminating the relationship with the PEP. The other options are not correct because they are either not directly involved in the anti-money laundering program, or not the appropriate authority to contact in this situation.

ACAMS CAMS Certification Study Guide (6th edition), page 77-78. 123456789

NEW QUESTION # 549

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