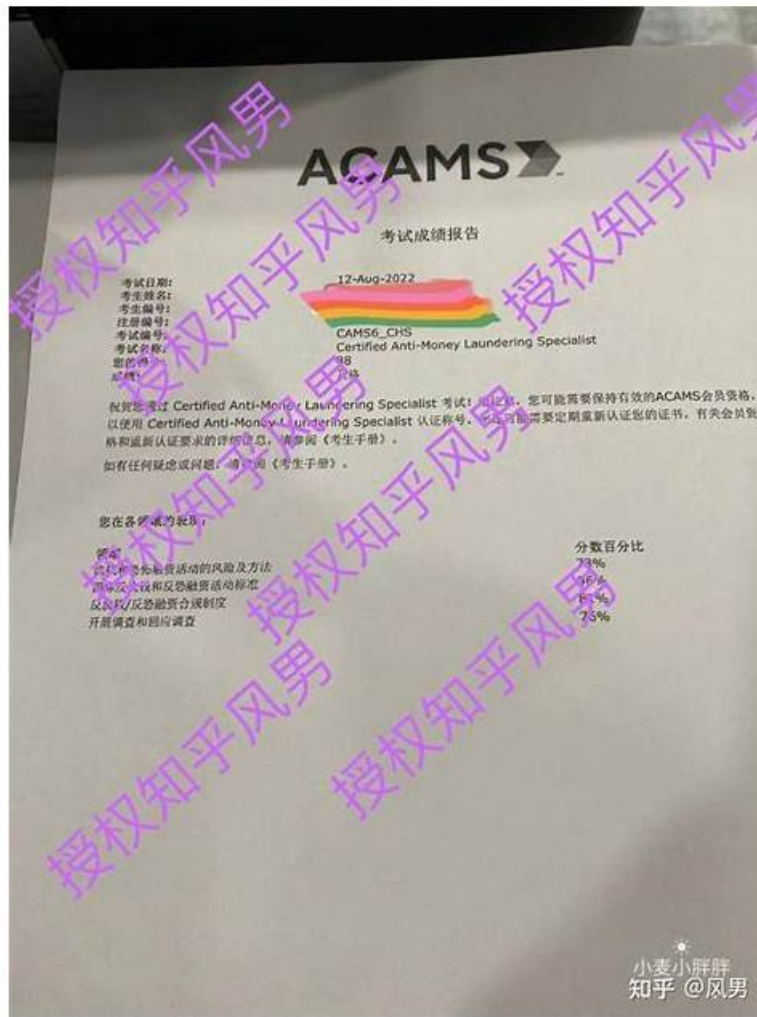


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試很難，但是你準備考試時不用那麼辛苦。使用Fast2test的CAMS考古題以後你不僅可以一次輕鬆通過考試，還可以掌握考試要求的技能。

ACAMS CAMS 認證是對於想要展示其反洗錢合規制度專業知識和專業能力的AML專業人士而言，一個有價值的資格。該認證在全球範圍內得到認可，是AML領域卓越水平的基準。CAMS考試難度較高，但只要準備充分且投入努力，考生就能通過考試並獲得認證，進而開啟新的職業機會並提升其專業聲譽。

最新的 CAMS Certification CAMS 免費考試真題 (Q510-Q515):

問題 #510

Which collective body of Financial Intelligence Units (FIUs) was formed with an objective to improve Information exchange and sharing mechanisms among member FIUs as well as to support its members by enhancing their capabilities'?

- A. The Organisation for Economic Co-operation and Development (OECD)
- B. The International Monetary Fund (IMF)
- **C. The Egmont Group**
- D. The Wolfsberg Group

答案： C

問題 #511

What correspondent banking risk factor increases the risk for a Correspondent Bank?

- **A. Major service provider to money service businesses**
- B. Offers international funds transfer to customers
- C. Limited product offering to customers in high-risk jurisdictions
- D. Multi-national financial institution with global operations

答案： A

解題說明：

Correspondent banking is a service that allows banks to access financial services in different jurisdictions through intermediary banks, known as correspondent banks. Correspondent banking can facilitate cross-border transactions, foreign exchange, and other financial activities for banks and their customers. However, correspondent banking also poses various risks, such as money laundering, terrorist financing, fraud, corruption, tax evasion, and sanctions evasion. Correspondent banks may have no direct relationship with the customers of the respondent banks, making it difficult to verify their identity and monitor their transactions. Correspondent banks may also rely on the compliance programs of the respondent banks, which may not meet the standards of the correspondent banks' jurisdictions.

One of the risk factors that increases the risk for a correspondent bank is being a major service provider to money service businesses (MSBs). MSBs are entities that provide money transmission, currency exchange, check cashing, prepaid cards, and other similar services. MSBs are often considered high-risk customers, because they may serve as conduits for illicit funds, especially if they operate in jurisdictions with weak anti-money laundering regulations or oversight. MSBs may also have a large and diverse customer base, making it challenging to conduct customer due diligence and transaction monitoring. Therefore, correspondent banks that provide services to MSBs may face higher exposure to money laundering and other financial crimes, and may need to apply enhanced due diligence and risk mitigation measures.

Understanding Risk in Correspondent Banking

GUIDANCE ON CORRESPONDENT BANKING SERVICES

Correspondent Bank: Definition and How It Works

Correspondent banking - why it's important to understand the risks

Reference: <https://www.fatf-gafi.org/media/fatf/documents/reports/Guidance-Correspondent-Banking-Services.pdf>

問題 #512

An accounting firm opened an account at a bank that is intended to be used as the operational account for the business. After a few months, a comprehensive review of the account was triggered due to unusual activity on the account. Which most likely triggered the review?

- A. The account receives several payments a day from multiple customers who operate in different industries.
- **B. The account receives international payments that are substantially higher than other fees they typically receive.**
- C. The account receives international wires from companies in the Middle East where the accounting firm has several

branches.

- D. The account sends monthly donations to several charities that operate in the same communities as the accounting firm.

答案: B

解題說明:

this activity is unusual and inconsistent with the expected behavior of an accounting firm's operational account. The account should normally receive fees from clients that are proportional to the services rendered and reflect the market rates. Receiving international payments that are substantially higher than other fees could indicate that the account is being used to launder money or finance terrorism by disguising illicit funds as legitimate income. This could trigger a red flag for the bank and prompt a comprehensive review of the account.

References:

ACAMS Study Guide 6th Edition, Chapter 1, Section 1.6, page 24: "Methods to launder money used in banks and other deposit taking institutions".

ExamTopics, Question 446: "An accounting firm opened an account at a bank that is intended to be used as the operational account for the business. After a few months, a comprehensive review of the account was triggered due to unusual activity on the account.

Which most likely triggered the review?"

問題 #513

Which private banking situation requires due diligence actions to be implemented according to the AML principles of the Wolfsberg group?

- A. A local wealthy individual wants to become a customer of a local retail bank.
- **B. A wealthy individual from a high-risk country wants to open an account with a private bank.**
- C. A new customer asks to set up an exchange house using the bank as the correspondent.
- D. A beneficial owner of an exchange house wants to open an account with the bank.

答案: B

解題說明:

this situation requires enhanced due diligence actions according to the AML principles of the Wolfsberg group. The Wolfsberg group is an association of 13 global banks that aims to develop standards and best practices for AML and CFT in the private banking sector. The group has issued a set of principles and guidance on how to conduct due diligence on private banking customers, especially those who pose higher risks, such as politically exposed persons (PEPs), customers from high-risk countries, and customers with complex or opaque structures. According to the Wolfsberg group, private banks should apply a risk-based approach to customer due diligence and perform enhanced measures for high-risk customers, such as obtaining senior management approval, verifying the identity and source of wealth of the customer and the beneficial owner, understanding the purpose and nature of the relationship, and conducting ongoing monitoring and review.

ACAMS Study Guide 6th Edition, Chapter 4, Section 4.5, page 118: "The Wolfsberg Group".

ExamTopics, Question 466: "Which private banking situation requires due diligence actions to be implemented according to the AML principles of the Wolfsberg group?"

問題 #514

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. Confirm the validity of the customer information.
- C. Closely monitor the account for 30 days.
- **D. Establish the account based on the information provided.**

答案: D

問題 #515

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