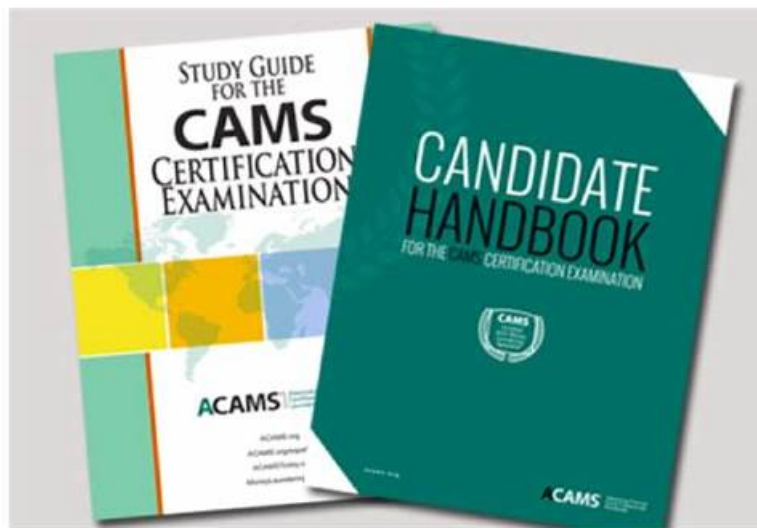


# CAMS資格復習テキスト & CAMS認定資格試験



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試験の知識が豊富な専門家によってコンパイルされたCAMS試験トレントをすべての受験者に提供し、CAMS学習教材のコンパイルの経験が豊富です。最新バージョンを入手したら、できるだけ早くメールボックスに送信します。CAMS試験問題では、学生が練習に20~30時間を費やすだけでCAMS試験に合格する自信が持てるので、一部の労働者にとっては非常に便利です。CAMS試験に合格して目標を達成するための最良のツールでなければなりません。

CAMS認定試験は、マネーロンダリング技術、AML規制、リスク管理、コンプライアンスなど、AMLに関連する幅広いトピックをカバーしています。試験は、理論的な知識と実践的なスキルの両方をテストするように設計されており、候補者にAMLのコンセプトを現実的なシナリオに適用する能力を示すことを求めます。試験は120問の多肢選択問題で構成され、候補者は4時間以内に受験する必要があります。CAMS認定試験を受験するには、候補者は少なくとも40時間のAMLトレーニングまたは同等の経験を持ち、バックグラウンドチェックに合格する必要があります。CAMS認定を取得することで、プロフェッショナルはAML分野でキャリアを向上させ、AMLコンプライアンスの最高水準への取り組みを示すことができます。

>> CAMS資格復習テキスト <<

## ACAMS CAMS認定資格試験、CAMS受験内容

IT技術の発展に従って、CAMS試験資格認定証明書を持つ人はますます多くなっていました。どんなCAMS試験参考書を選びますか？ここで、お勧めたいのは弊社のCAMS試験参考書です。CAMS試験参考書の内容は全面的で、わかりやすいです。そのほかに、CAMS試験の合格率は高い、多くの受験者が試験に合格しました。だから、弊社のCAMS試験参考書はいろいろな資料の中で目立っています。

CAMS認定試験は、コンプライアンス担当者、リスクマネージャー、調査員、監査人など、マネーロンダリング防止分野の専門家向けに設計されています。この試験では、マネーロンダリングテクニック、マネーロンダリングアンチマネーロンダリング法と規制、コンプライアンスプログラム、リスク評価、デューデリジェンスなど、幅広いトピックをカバーしています。試験はオンラインで実施され、4時間以内に完了する必要がある120の複数選択質問で構成されています。試験の合格スコアは75%です。

CAMS認定は、AML分野で働く専門家にとって重要な資格です。それは、卓越性へのコミットメントと、AMLの法律、規制、およびベストプラクティスの深い理解を示しています。AMLでキャリアを始めたばかりであろうと、ベテランの専門家であろうと、CAMS試験はスキルを向上させ、キャリアを向上させる優れた方法です。

**ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) 認定 CAMS 試験問題 (Q212-Q217):**

### 質問 # 212

Which information must a United States financial institution retain for having foreign correspondent accounts as part of the USA PATRIOT Act record keeping requirements?

- A. A suspicious activity report filed and the supporting documentation involving foreign correspondent accounts
- B. Purchase of monetary instruments of \$3,000 or more involving foreign correspondent accounts
- **C. Section 314(b) information sharing results related to foreign correspondent accounts**
- D. Records identifying the owners of each foreign bank

正解: C

### 質問 # 213

Which two factors assist a money laundering investigation that involves multiple countries? (Choose two.)

- A. Law enforcement and other authorities should not expedite information sharing between countries to ensure that all information is provided at the same time to avoid premature conclusions.
- **B. Law enforcement and other authorities should have access to financial information that is pertinent to the investigation.**
- **C. Law enforcement and other authorities should be allowed to establish and utilize joint investigative teams with law enforcement in other countries.**
- D. Every country should share all their information with foreign law enforcement and government authorities to facilitate rapid investigations.

正解: B、C

解説:

A money laundering investigation that involves multiple countries can be challenging due to different legal systems, languages, cultures, and levels of cooperation. Two factors that can assist such an investigation are:

Law enforcement and other authorities should have access to financial information that is pertinent to the investigation. This can help them trace the flow of illicit funds, identify the perpetrators and beneficiaries, and gather evidence for prosecution. Financial information can be obtained from various sources, such as financial institutions, financial intelligence units, regulators, and international organizations.

Law enforcement and other authorities should be allowed to establish and utilize joint investigative teams with law enforcement in other countries. This can enhance coordination, communication, and information sharing among the authorities involved, and allow them to pool resources, expertise, and evidence. Joint investigative teams can also facilitate mutual legal assistance and extradition requests.

References:

Financial Action Task Force (FATF), International Standards on Combating Money Laundering and the Financing of Terrorism & Proliferation, The FATF Recommendations, February 2012, updated June 2019, Recommendation 40, pp. 120-123

FATF, Best Practices on Establishing and Operating a Joint Investigative Team, June 2020, pp. 5-6 FATF, Money Laundering and Terrorist Financing Investigations, June 2018, pp. 11-12

### 質問 # 214

A new accounts representative recently opened an account for individual whose stated employment is tutoring students. Which customer action indicates possible money laundering?

- A. Periodically initiating wire transfers to another account owned by a relative
- **B. Transferring all funds to another bank on the same day of large cash deposits**
- C. Continually making weekly small cash deposits
- D. Opening a savings account and makes frequent transfers from the checking account

正解: B

解説:

This customer action indicates possible money laundering because it could be a sign of layering, which is the second stage of the money laundering process. Layering involves moving the illicit funds around to create distance and confusion between the source and the destination of the money. Transferring all funds to another bank on the same day of large cash deposits could be an attempt to avoid detection by the bank's transaction monitoring system or by the authorities. It could also be a way to break the audit trail and obscure the origin of the funds.

The other customer actions are not necessarily indicative of money laundering, although they could raise some red flags depending on the context and the customer profile. Continually making weekly small cash deposits could be a sign of structuring, which is a technique to avoid reporting requirements by depositing amounts below the threshold. However, this could also be a legitimate behavior for a tutor who receives cash payments from students. Periodically initiating wire transfers to another account owned by a relative could be a sign of funneling, which is a technique to move funds between accounts that are not related to the business or personal activities of the customer. However, this could also be a legitimate behavior for a tutor who supports their family members financially. Opening a savings account and making frequent transfers from the checking account could be a sign of commingling, which is a technique to mix illicit funds with legitimate funds from a legal source. However, this could also be a legitimate behavior for a tutor who wants to save money for future expenses.

CAMS Certification Package - 6th Edition | ACAMS, Chapter 2: Money Laundering Risks and Methods, pp. 35-40

CAMS Certifications: How to Get CAMS Certified | ACAMS, CAMS Study Guide, pp. 28-32 ACAMS CAMS Certification Video Training Course - Exam-Labs, Module 2: Money Laundering Risks and Methods, Video 2.2: The Three Stages of Money Laundering Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition), Question 311, Answer C

### 質問 # 215

Combating the Financing of Terrorism (CFT)]

Which of the following statements best describes the role of the Board of Directors in overseeing an institution's AML governance and compliance framework, according to the Basel Committee on Banking Supervision?

- A. The compliance function must have sufficient authority, stature, independence, and resources to be effective on its own and should not have access to the Board of Directors.
- **B. The Board of Directors should establish a compliance function and approve the bank's policies for identifying, assessing, monitoring, reporting, and advising on compliance risk.**
- C. The Board of Directors should be responsible for overseeing the management of the bank's compliance risk but not be involved in establishing a compliance policy that explains the processes by which compliance risks are to be identified and managed throughout the organization.
- D. The compliance function should report directly to the CEO concerning the bank's compliance with applicable laws, rules, and standards and only update the Board of Directors on the bank's efforts in managing compliance risk when required.

正解: B

解説:

The Basel Committee on Banking Supervision (BCBS) sets global standards for bank governance and states that the Board of Directors plays a critical role in AML oversight.

\* Option D (Correct): The Board is responsible for:

- \* Establishing and approving the AML compliance function.
- \* Ensuring the compliance function has adequate authority and resources.
- \* Overseeing risk management efforts and policies.

\* Option A (Incorrect): The Board should be actively involved, not just informed when required.

\* Option B (Incorrect): The compliance function must have direct access to the Board to ensure independent oversight.

\* Option C (Incorrect): The Board must be involved in policy establishment for effective compliance management.

Why Board Oversight is Critical:

- \* Ensures effective AML governance and accountability.
- \* Reduces regulatory risks and potential financial penalties.
- \* Strengthens financial institution stability and reputation.

Best Practices for Board Oversight in AML Governance:

- \* Establish independent compliance reporting lines to the Board.
- \* Ensure regular AML risk assessments and policy reviews.
- \* Mandate regular AML training for senior management.

Reference:

Basel Committee on Banking Supervision (BCBS) Corporate Governance Principles FATF Recommendation 18 (Internal Controls and Board Oversight) Wolfsberg Group AML Risk Management Framework

### 質問 # 216

Which product is considered to be of highest money laundering risk?

- A. Time deposit accounts

- B. Credit cards
- C. Savings accounts
- D. International wire transfers

正解: D

## 質問 # 217

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CAMS認定資格試験: <https://www.tech4exam.com/CAMS-pass-shiken.html>

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