

# CAMSTEST자료 인기자격증 시험덤프데모



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CAMS 자격증 시험을 볼 자격이 되기 위해서는, 지원자들은 일정한 요구 사항을 충족해야 합니다. 적어도 40시간의 AML 교육 또는 경험과 고등학교 졸업 증서 또는 동등한 자격증이 있어야 합니다. 또한, 대학 학사 학위 이상을 취득한 경우에도 자격이 인정됩니다. 또한, 지원자들은 ACAMS 직업 윤리 규범을 준수하기로 동의해야 합니다.

>> CAMSTEST자료 <<

## CAMS최신허덤프, CAMS최신 인증시험 대비자료

아직도ACAMS CAMS 인증시험을 어떻게 패스할지 고민하시고 계십니까? ExamPassdump는 여러분이ACAMS CAMS덤프자료로ACAMS CAMS 인증시험에 응시하여 안전하게 자격증을 취득할 수 있도록 도와드립니다. ACAMS CAMS 시험가이드를 사용해보지 않으실래요? ExamPassdump는 여러분께ACAMS CAMS시험패스의 편리함을 드릴 수 있다고 굳게 믿고 있습니다.

ACAMS CAMS (Certified anti-Money Saundering Specialists) 시험은 자금 세탁 방지 (AML) 분야에서 일하는 전문가의 지식과 기술을 검증하는 전 세계적으로 인정 된 인증입니다. 인증은 AML 분야의 전문가의 지식과 기술을 향상 시키기위한 최대 규모의 국제 회원 단체 인 ACAMS (Association of Certified Anti-Money Saundering Specialists)에서 제공합니다.

## 최신 CAMS Certification CAMS 무료샘플문제 (Q793-Q798):

### 질문 # 793

A large international bank is conducting a comprehensive review of its risk management framework to ensure it effectively addresses various financial crime risks, including AML, CFT, sanctions, fraud, anti-bribery and corruption (ABC), and tax evasion. The bank's compliance team is responsible for evaluating the current risk assessment processes, identifying potential gaps, and recommending enhancements to better mitigate these risks. During this review, the team needs to consider the different types of risk assessments and how to integrate findings into the overall risk management strategy. Which approach should the compliance team prioritize to enhance the bank's ability to identify, assess, and mitigate the identified risks?

- A. Conduct a periodic enterprise-wide risk assessment that includes identifying inherent risks, evaluating the effectiveness of existing controls, and determining residual risks
- B. Use a static risk assessment model that remains unchanged until a significant regulatory update occurs to ensure consistency in the evaluation process over time
- C. Focus primarily on AML risk assessments, as these are typically the most scrutinized by regulators, while addressing other

financial crime risks only when issues are identified

- D. Delegate the risk assessment process to individual business units to conduct independently and allow for specialized assessments tailored to each unit's specific activities

**정답: A**

**설명:**

Conducting a periodic enterprise-wide risk assessment (EWRA) is the most effective approach to identifying, assessing, and mitigating financial crime risks. It ensures all inherent risks across areas like AML, CFT, sanctions, fraud, ABC, and tax evasion are evaluated, existing controls are assessed, and residual risks are identified. This comprehensive view enables a cohesive and proactive risk management strategy aligned with regulatory expectations.

#### 질문 # 794

What are two aspects of the Wolfsberg Anti-Money Laundering (AML) Principles for Correspondent Banking? (Choose two.)

- A. An Institution may assign a low risk rating to a correspondent bank located in a jurisdiction deemed to have an adequate AML environment (e.g., Financial Action Task Force member country) without needing to consider other factors
- B. Factors such as politically exposed person involvement and downstream (nested) correspondents increase the risk inherent in a correspondent relationship.
- C. Correspondent banking is an inherently high risk business and all correspondent bank relationships should be reviewed on an annual basis.
- D. At least one person, aside from the person sponsoring the relationship, should approve the correspondent relationship.

**정답: B,D**

**설명:**

According to the Wolfsberg Anti-Money Laundering (AML) Principles for Correspondent Banking, one of the key aspects of establishing and maintaining a correspondent relationship is to conduct a risk-based due diligence on the respondent bank, which includes obtaining approval from at least one person other than the person sponsoring the relationship<sup>12</sup>. This is to ensure that the correspondent bank has a clear understanding of the nature, purpose, and expected activity of the relationship, as well as the respondent bank's ownership, governance, AML policies, and customer base<sup>12</sup>.

Another aspect of the Wolfsberg AML Principles is to recognize and assess the factors that may increase the risk inherent in a correspondent relationship, such as the involvement of politically exposed persons (PEPs), the presence of downstream (nested) correspondents, the geographic location of the respondent bank and its customers, and the types of products and services offered by the respondent bank<sup>12</sup>. These factors may require enhanced due diligence, monitoring, and reporting of suspicious activities by the correspondent bank, as well as the application of appropriate risk mitigation measures<sup>12</sup>.

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1: Wolfsberg Correspondent Banking Principles 2022<sup>1</sup>

2: Wolfsberg Anti-Money Laundering Principles for Correspondent Banking<sup>2</sup> Reference: <https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/wolfsberg-standards/8.%20Wolfsberg-Correspondent-Banking-Principles-2014.pdf>

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#### 질문 # 795

A client opens a bank account for a multi-level marketing company. The debits and credits of the account are numerous and very involved. Further, there are a lot of international transactions. Also, funds are being tunneled from the company to the client's personal account in another jurisdiction.

Which two steps should law enforcement take in investigating this matter? (Choose two.)

- A. Ask the bank for the history of this multi-level marketing company
- B. Examine possible Suspicious Activity Report information received from the local Financial Intelligence Units
- C. Determine who are the signatories on the account
- D. Examine the flow of money from the company to the individual in an effort to determine if it is legitimate

**정답: C,D**

**설명:**

The correct answer is A and C. Law enforcement should determine who are the signatories on the account and examine the flow of money from the company to the individual in an effort to determine if it is legitimate.

These steps would help to identify the source and destination of the funds, the purpose and nature of the transactions, and the

possible involvement of money laundering or other financial crimes. Asking the bank for the history of the multi-level marketing company (B) may not be relevant or useful, as the company may have a legitimate business model or a false front. Examining possible Suspicious Activity Report information received from the local Financial Intelligence Units (D) may be helpful, but it is not a necessary step, as the bank may not have filed any reports or the reports may not contain sufficient information.

References:

ACAMS CAMS Certification Video Training Course1, Module 4: Conducting or Supporting the Investigation Process, Lesson 1: Investigating Techniques for Law Enforcement ACAMS CAMS Certification Study Guide2, Chapter 4: Conducting or Supporting the Investigation Process, Section 4.1: Investigating Techniques for Law Enforcement, pp. 125-126

#### 질문 # 796

A charity has unaudited accounts. Which of the following represents the highest risk factor for terrorist financing?

- A. Frequent deposits from third parties into the charity's bank account.
- B. Frequent changes to the senior management of the charity.
- C. An international board composed of politically exposed persons.
- **D. Disbursement of funds to entities unrelated to the purpose of the charity.**

정답: D

설명:

This represents the highest risk factor for terrorist financing because it may indicate that the charity is diverting funds to support terrorist organizations or activities, or that it is acting as a front or conduit for terrorist financing. Disbursement of funds to entities unrelated to the purpose of the charity may also violate the donor's intentions, the charity's mission, or the applicable laws and regulations. A charity with unaudited accounts may have weak internal controls, governance, or transparency, which may increase the risk of misappropriation, diversion, or misuse of funds.

References:

\* ACAMS CAMS Certification Video Training Course1, Module 2: Money Laundering Risks and Methods, Lesson 2.3: Money Laundering Risks and Methods by Sector

\* ACAMS CAMS Study Guide, 6th Edition2, Chapter 2: Money Laundering Risks and Methods, Section 2.3: Money Laundering Risks and Methods by Sector, pp. 40-41

\* ACAMS CAMS Examination Preparation Seminar, 6th Edition3, Chapter 2: Money Laundering Risks and Methods, Section 2.3: Money Laundering Risks and Methods by Sector, Slide 18

#### 질문 # 797

Which AML standards have force of law?

- **A. Standards as defined in the Third European Union Money Laundering Directive (2005/60/EC)**
- B. Standards as defined by the United Nations (UN)
- C. 40 Recommendations
- D. Standards as defined by World Bank / International Monetary Fund (IMF)

정답: A

#### 질문 # 798

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