

Free PDF 2026 CAMS: Certified Anti-Money Laundering Specialists (the 6th edition)–Reliable Reliable Test Cram



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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q837-Q842):

NEW QUESTION # 837

In which three situations is correspondent banking most vulnerable to money laundering? Choose 3 answers

- A. When allowing foreign banks to use the correspondent account to conduct large financial transactions on behalf of their customers
- B. When allowing the correspondent bank account to be used as a payable through account (PTA)
- C. When allowing the correspondent bank account to be used by other banks
- D. When allowing financial institutions, without proper due diligence, to access correspondent network for routing their financial transactions

Answer: A,B,C

NEW QUESTION # 838

Which activity would require an update to the first line training program?

- A. The expansion to customer segments that will utilize newly established products.
- B. The implementation of a new system that provides information for monitoring customer accounts.
- C. The maintenance of regulatory requirements for onboarding documentation collections of a customer base.
- D. The onboarding of a new customer type which was previously reviewed and risk rated.

Answer: A

Explanation:

The first line training program is the training that is provided to the employees who are directly involved in the day-to-day operations of the business, such as sales, customerservice, or compliance staff. The first line training program should cover the essential knowledge and skills that are required for the employees to perform their roles effectively and in compliance with the anti-money laundering and counter-terrorism financing (AML/CFT) policies and procedures of the organization². The first line training program should also be updated regularly to reflect any changes in the business environment, the regulatory framework, the customer base, the products and services, or the risk assessment of the organization².

Among the four activities listed, the one that would require an update to the first line training program is the expansion to customer segments that will utilize newly established products. This is because the new customer segments and products may pose different or higher AML/CFT risks than the existing ones, and the employees need to be aware of these risks and how to mitigate them. For example, the new customer segments may include politically exposed persons, non-resident customers, or high-net-worth individuals, who may have higher exposure to corruption, tax evasion, or fraud risks³. The new products may include prepaid cards, mobile payments, or cryptocurrencies, which may have higher vulnerability to money laundering, terrorist financing, or cybercrime risks. Therefore, the first line training program should be updated to include the relevant information and guidance on how to identify, verify, monitor, and report these new customer segments and products, and how to apply the appropriate customer due diligence and transaction monitoring measures².

The other three activities do not necessarily require an update to the first line training program, unless they involve significant changes in the AML/CFT policies and procedures of the organization. The implementation of a new system that provides information for monitoring customer accounts may improve the efficiency and effectiveness of the existing AML/CFT processes, but it does not change the nature or level of the AML/CFT risks. The maintenance of regulatory requirements for onboarding documentation collections of a customer base is a routine and ongoing task that should already be covered by the existing first line training program. The onboarding of a new customer type which was previously reviewed and risk rated does not introduce any new AML/CFT risks, as long as the risk rating and the corresponding controls are consistent with the organization's risk appetite and policy.

1: What is First Line of Defense? | Definition and Overview

2: Training and Awareness | FATF

3: Politically Exposed Persons (Recommendations 12 and 22) | FATF

Guidance for a Risk-Based Approach to Virtual Assets and Virtual Asset Service Providers | FATF

NEW QUESTION # 839

Which activities could be considered a potential spear phishing scam? (Select Three.)

- A. A business sends its employees an email warning that email passwords must be changed to prevent cyber-fraud.
- **B. A courier delivers a duplicate invoice to a business that contains updated payment details of an existing supplier.**
- **C. An employee receives an email that asks to download an attachment, but the attachment is a malware.**
- **D. Payroll receives an external email from an employee looking to update their bank account information.**
- E. Members of a religious organization receive a donation request by email claiming to be from their leader.
- F. An employee receives a phone call requesting that money be sent to assist someone in trouble.

Answer: B,C,D

Explanation:

The activities that could be considered a potential spear phishing scam are:

A courier delivers a duplicate invoice to a business that contains updated payment details of an existing supplier. This could be a way of diverting funds to a fraudulent account by impersonating a legitimate vendor and exploiting the trust relationship between the business and the supplier¹.

Payroll receives an external email from an employee looking to update their bank account information. This could be a way of stealing money from the employee or the employer by pretending to be the employee and requesting a change in the payment method or destination².

An employee receives an email that asks to download an attachment, but the attachment is a malware. This could be a way of infecting the employee's computer or network with malicious software that could compromise sensitive data, disrupt operations, or demand ransom³.

The other options are not necessarily spear phishing scams, although they may be other types of fraud or deception. For example:

An employee receives a phone call requesting that money be sent to assist someone in trouble. This could be a vishing scam, which is a form of voice phishing that uses phone calls to solicit personal or financial information or to request money transfers⁴.

A business sends its employees an email warning that email passwords must be changed to prevent cyber- fraud. This could be a legitimate security measure, or it could be a phishing scam, which is a form of email phishing that targets a broad audience and tries to trick them into revealing their credentials or clicking on malicious links.

Members of a religious organization receive a donation request by email claiming to be from their leader. This could be a genuine appeal, or it could be a social engineering scam, which is a form of manipulation that exploits the human factor and relies on the victim's emotions, trust, or sympathy.

References:

ACAMS CAMS Certification Video Training Course - Exam-Labs³

Exam CAMS: Certified Anti-Money Laundering Specialist (the 6th edition)⁴ ACAMS Study Guide for the Certification Examination, 6th Edition, Chapter 3, page 53: <https://www.acams.org/wp-content/uploads/2019/08/ACAMS-Study-Guide-6th-Edition-Chapter-3.pdf>

ACAMS Study Guide for the Certification Examination, 6th Edition, Chapter 3, page 54: <https://www.acams.org/wp-content/uploads/2019/08/ACAMS-Study-Guide-6th-Edition-Chapter-3.pdf>

ACAMS Study Guide for the Certification Examination, 6th Edition, Chapter 3, page 55: <https://www.acams.org/wp-content/uploads/2019/08/ACAMS-Study-Guide-6th-Edition-Chapter-3.pdf>

ACAMS Study Guide for the Certification Examination, 6th Edition, Chapter 3, page 56: <https://www.acams.org/wp-content/uploads/2019/08/ACAMS-Study-Guide-6th-Edition-Chapter-3.pdf>

<https://www.acams.org/wp-content/uploads/2019/08/ACAMS-Study-Guide-6th-Edition-Chapter-3.pdf>

NEW QUESTION # 840

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. Inform the institution's regulatory agency of the situation.
- B. Recommend the immediate termination of the employee.
- **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.

ACAMS CAMS Certification Video Training Course - 6th Edition

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 # 841

On discovering employees had unintentionally provided assistance to customers who were structuring transactions, an anti-money laundering specialist should recommend

- A. Providing remedial training to these employees.
- B. Contacting law enforcement to monitor these employees.
- C. Transferring these employees to another branch.
- D. Beginning termination procedures for these employees.

Answer: A

NEW QUESTION # 842

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