

Free PDF 2026 ACAMS CKYCA–Trustable Valid Exam Practice

ACAMS Practice Test | 120 Questions with 100% Correct Answers

A bank account is established for a new business customer. The business was established five years ago with an address in another state. The business website contains few details other than stating it is a real estate business. One principal has an international telephone number and appears to be living in another country. The other principal works out of a recreational vehicle. What warrants enhanced due diligence in this scenario? Correct Answer: Shell company

A branch manager for a small community bank has a new customer who deposits for EUR 50,000 checks into one account. Shortly thereafter, the customer goes to another branch and asks to transfer all but EUR 1,500 to three accounts in different foreign jurisdictions. Which suspicious activity should be the focus of the suspicious transaction report? Correct Answer: The customer asks to transfer funds to accounts in three different foreign jurisdictions

A government has instituted a new anti-money laundering laws which require all financial institutions to obtain certain information from its customers. Which step should an institution located in this jurisdiction take to ensure compliance? Correct Answer: Change procedures and systems as necessary and provide employee training

An anti-money laundering audit identifies a significant weakness in how transaction monitoring alerts are cleared. Audit sampling identified potentially suspicious activity that was cleared as not suspicious. Management accepts the audit finding and develops a remediation plan. What is the role of the auditor during the correction phase? Correct Answer: Validating the successful remediation of the issue once management indicates the issue is resolved

Which method to launder money through deposit-taking institutions is closely associated with international trade? Correct Answer: Using Black Market Peso Exchange

A customer opens a corporate account with a broker-dealer on behalf of several beneficial owners, with a stated long-term investment goal. The customer deposits \$25.5 million into the account and three days later transfers \$5 million to an overseas bank. Shortly thereafter, the customer begins making numerous purchases of pesos. The compliance officer receives a query regarding the movement of funds. Within a month of account opening, the customer depletes the account. Which two red flags should prompt the firm's compliance officer to take action? (Choose two.) Correct Answer: - The compliance officer receives the query regarding the movement of funds

- The customer's stated investment goal is not reflective of account activity

What should countries do to help prevent non-profit organizations from being abused for the financing of terrorism according to the Financial Action Task Force 40 Recommendations? Correct Answer: Ensure non-profit organizations cannot be used to conceal or obscure the diversion of funds intended

2026 Latest GuideTorrent CKYCA PDF Dumps and CKYCA Exam Engine Free Share: <https://drive.google.com/open?id=1ZoXhiZ1vNw18y3StVsiXODI6o7vYus0G>

Our exam prep material is famous among ACAMS exam candidates which help to polish the knowledge required to pass the Association of Certified Anti Money Laundering exam. The certification is organized by ACAMS internationally. Our Association of Certified Anti Money Laundering (CKYCA) exam questions are the most cost-effective as we understand that you need low-cost material but are authentic and updated. GuideTorrent provides its ACAMS CKYCA Exam Questions in three forms, one is PDF eBook, the second is practice exam software for Windows-based systems, and the third is an online practice test.

Achieving the CKYCA certification demonstrates a high level of knowledge and expertise in KYC and AML compliance. It can also enhance career opportunities and earning potential for professionals in the field. Additionally, maintaining the certification requires ongoing education and professional development, ensuring that certified individuals stay up-to-date with the latest industry trends and regulations.

ACAMS CKYCA (Association of Certified Anti Money Laundering) certification exam is an internationally recognized certification for anti-money laundering professionals. CKYCA exam is designed to test the knowledge and skills of professionals in the field of anti-money laundering, and to ensure that they have the necessary skills and knowledge to effectively combat money laundering and other financial crimes.

Actual ACAMS CKYCA Exam Questions in PDF

Our Software version has the advantage of simulating the real CKYCA exam environment. Many candidates can't successfully pass their real exams for the reason that they are too nervous to perform right as they do the practices. This Software version of CKYCA practice materials will exactly help overcome their psychological fear. So you will be bound to pass your CKYCA exam since you have perfected yourself in taking the CKYCA exam with full confidence.

To be eligible to take the CKYCA certification exam, candidates must meet certain requirements, such as having a minimum of one year of experience in AML or related fields. They must also complete the ACAMS KYC/AML Fundamentals course or have equivalent experience. CKYCA Exam itself consists of 120 multiple-choice questions and must be completed within three hours.

ACAMS Association of Certified Anti Money Laundering Sample Questions (Q99-Q104):

NEW QUESTION # 99

Jurisdictions with high risk usually have (SELECT 4)

- A. High levels of corruption
- B. Poor anti-money laundering regulations.
- C. Inadequate regulatory and judicial frameworks to prevent terror financing
- D. Host shell and shelf companies.
- E. Poverty

Answer: A,B,C,D

NEW QUESTION # 100

A politically exposed person (PEP) is eager to open a private account with an international bank. In addition to performing the normal CDD, which measure should be required from the AML officer?

- A. Contact law enforcement, as PEPs pose enhanced risks to an institution.
- B. Obtain senior management approval for establishing such business relationships.
- C. Make a note of a PEP business relationship and file a suspicious transaction report to the local financial intelligence unit.
- D. Conduct enhanced ongoing monitoring of the business relationship each quarter.

Answer: B

Explanation:

FATF requires that before establishing a business relationship with a PEP, financial institutions must obtain senior management approval, along with applying enhanced due diligence measures such as verifying the source of wealth and funds.

NEW QUESTION # 101

A bank's business team has developed a new strategy, which includes the introduction of prepaid cards as a new high-risk product offering. The compliance team has proposed to impose a monetary limit on each prepaid card and limit the offering to the existing customers of the bank only. Which best describes the risk impact of the controls proposed by the compliance team?

- A. Residual risk will decrease.
- B. Residual risk will increase.
- C. Inherent risk will increase
- D. Inherent risk will decrease.

Answer: A

Explanation:

Inherent risk is the natural risk before controls are applied. The compliance team's measures (monetary limits and restricting to existing customers) reduce the exposure to misuse, thereby lowering the residual risk - the risk that remains after controls are

implemented.

NEW QUESTION # 102

Which documents rates countries based on their money laundering controls and corruption? (SELECT 2)

- A. Financial Action Task Forces red flags related to jurisdiction risk
- B. Transparency International's Corruption Perceptions Index
- C. US State Department's annual International Narcotics Control Strategy Report
- D. United Nations report on Money Laundering Controls
- E. Transparency International's Corruption Perceptions Index

Answer: C,E

NEW QUESTION # 103

A compliance officer in an international bank is reviewing new customer onboarding files. The relationship manager provides a whole set of customer documents, in addition to information from open source research. What information should be used by the compliance officer as secondary documentation to verify the primary documentation?

- A. Government-issued documents such as an identification card, passport, or driving license, issued less than 3 months ago
- B. Government-issued documents such as an identification card, passport, or driving license, issued more than 1 year ago
- C. A phone bill, utility bill, or bank statement showing the name and address of the customer, issued more than 1 year ago
- D. A phone bill, utility bill, or bank statement showing the name and address of the customer, issued less than 3 months ago

Answer: D

Explanation:

Secondary documentation for verification purposes should be recent, reliable, and issued by a trusted source. Utility bills, phone bills, or bank statements issued within the last three months are commonly accepted to confirm address and identity details provided in primary documentation.

NEW QUESTION # 104

.....

Reliable CKYCA Practice Materials: <https://www.guidetorrent.com/CKYCA-pdf-free-download.html>

- Top ACAMS Valid Exam CKYCA Practice - Authoritative www.validtorrent.com - Leading Offer in Qualification Exams ☐ Open (www.validtorrent.com) enter “CKYCA” and obtain a free download ☐ Certification CKYCA Exam
- 100% Free CKYCA – 100% Free Valid Exam Practice | Updated Reliable Association of Certified Anti Money Laundering Practice Materials ☐ The page for free download of ☐ CKYCA ☐ on ⇒ www.pdfvce.com ⇐ will open immediately ☐ ☐ CKYCA Exam Registration
- CKYCA Guide Torrent: Association of Certified Anti Money Laundering - CKYCA Test Braindumps Files ☐ 《 www.practicevce.com 》 is best website to obtain ⇒ CKYCA ☐ ☐ ☐ for free download ☐ CKYCA Review Guide
- Study Your ACAMS CKYCA: Association of Certified Anti Money Laundering Exam with 100% Pass-Rate Valid Exam CKYCA Practice Surely ☐ Enter “ www.pdfvce.com ” and search for 【 CKYCA 】 to download for free ☐ Exam CKYCA Fee
- Exam CKYCA Fee ☐ CKYCA Reliable Exam Prep ☐ Valid Exam CKYCA Practice ☐ The page for free download of ☐ CKYCA ☐ on (www.validtorrent.com) will open immediately ☐ Visual CKYCA Cert Test
- CKYCA New Soft Simulations ☐ CKYCA New Braindumps Sheet ☐ Valid Exam CKYCA Practice ☐ Search for ⇒ CKYCA ☐ and download it for free on ➡ www.pdfvce.com ☐ website ☐ Certification CKYCA Exam
- CKYCA Latest Exam Cost 圖 CKYCA Reliable Exam Pattern ☐ CKYCA Latest Test Sample ☐ Search for ⇒ CKYCA ☐ ☐ ☐ and download exam materials for free through ➡ www.vce4dumps.com ☐ ☐ Practice CKYCA Exams
- CKYCA Latest Exam Cost ☐ New CKYCA Mock Test ☐ Practice CKYCA Exam Online ☐ Enter ☐ www.pdfvce.com ☐ and search for ➤ CKYCA ☐ to download for free ☐ CKYCA Reliable Exam Pattern
- CKYCA Reliable Exam Prep ☐ Valid Exam CKYCA Practice ☐ CKYCA Latest Exam Cost ☐ Immediately open (www.validtorrent.com) and search for ⇒ CKYCA ☐ to obtain a free download ☐ Dump CKYCA Check
- Visual CKYCA Cert Test ☐ CKYCA Exam Registration ☐ CKYCA Review Guide ☐ Open website “ www.pdfvce.com ” and search for ✨ CKYCA ☐ ✨ ☐ for free download ☐ CKYCA Exam Registration

- Top ACAMS Valid Exam CKYCA Practice - Authoritative www.prepawaypdf.com - Leading Offer in Qualification Exams
☐ Easily obtain free download of ➡ CKYCA ☐ by searching on 「 www.prepawaypdf.com 」 ✓CKYCA Reliable Exam Prep
- haarisorep251905.blogspot.com, jonashmsp764329.wiki-cms.com, learnsinow.com, zoyaias468224.bloggerbags.com, marleyxqtd523048.blog-kids.com, montybfd397149.bloginder.com, pr1bookmarks.com, alyshauxci630249.ambien-blog.com, minibookmarks.com, majaxlpn314965.ourabilitywiki.com, Disposable vapes

P.S. Free 2026 ACAMS CKYCA dumps are available on Google Drive shared by GuideTorrent: <https://drive.google.com/open?id=1ZoXhiZ1vNw18y3StVsIXODI6o7vYus0G>