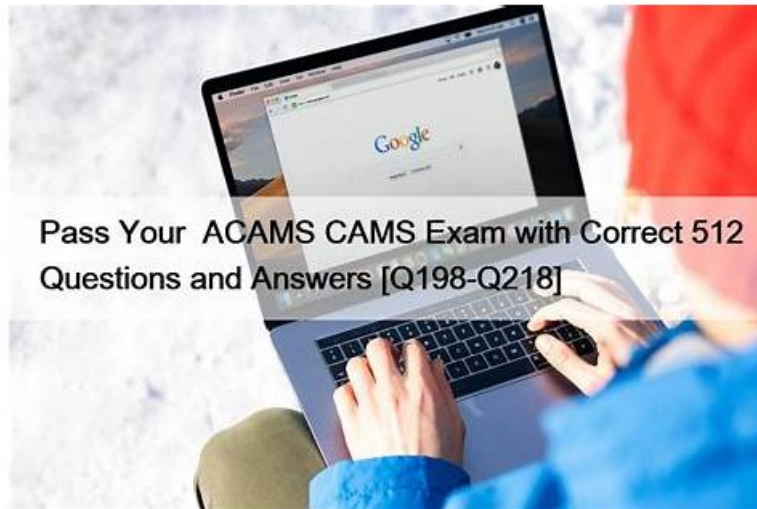


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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q414-Q419):

NEW QUESTION # 414

Which statement best describes a key aspect of the AML Directive of the EU regarding business relationships and transactions with high-risk third countries?

- A. Obligated entities, in accordance with the member state regulations, should determine at a national level the measures that can be used for enhanced due diligence.

- B. Obligated entities should not take into account specific circumstances when performing enhanced due diligence measures.
- C. Obligated entities should voluntarily consider the implementation of increased external audit requirements for branches and subsidiaries located in high-risk countries.
- D. Obligated entities should implement additional mitigating measures complementary to the enhanced customer due diligence procedures, in accordance with a risk based approach.

Answer: D

Explanation:

According to the AML Directive of the EU, obliged entities, such as banks and other financial institutions, are required to apply enhanced vigilance in business relationships and transactions involving high-risk third countries, which are those identified by the Commission as having strategic deficiencies in their anti-money laundering and countering the financing of terrorism regimes¹. The types of enhanced vigilance requirements are basically extra checks and control measures which are defined in article 18a of the Directive¹. However, these requirements are not exhaustive, and obliged entities should also implement additional mitigating measures that are complementary to the enhanced customer due diligence procedures, in accordance with a risk based approach¹. This means that obliged entities should assess the level of risk posed by each customer, product, service, transaction, or delivery channel, and apply appropriate measures to mitigate those risks². The additional mitigating measures may include, for example, obtaining additional information on the customer and the beneficial owner, applying additional elements of enhanced monitoring, increasing the frequency and intensity of transaction testing, or requiring the first payment to be carried out through an account in the customer's name with a bank subject to similar customer due diligence standards¹.

Reference:

1: Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purposes of money laundering or terrorist financing, and amending Directives 2009/138/EC and 2013/36/EU (Text with EEA relevance)

2: Guidance on Risk Factors, EBA, 2021

NEW QUESTION # 415

Which three conduits for moving terrorist-related funds do terrorist financing generally favor? Choose 3 answers

- A. Informal financial systems
- B. Banks and/or other formal financial systems
- C. Cash couriers
- D. Currency exchange firms

Answer: A,C,D

Explanation:

Dealers in antiques, precious metals, precious stones, jewelry, and art are advised to follow these practices to reduce the element of money laundering risk:

Verify the identities of all new vendors and customers and conduct due diligence on them. This is to ensure that the dealers know who they are dealing with and can assess the risk level of each customer or vendor. Due diligence may include obtaining and verifying identification documents, checking against sanctions lists or watchlists, obtaining information on the source and purpose of funds, and applying a risk-based approach to the level and frequency of due diligence.

Avoid accepting cash payment from the buyers. This is to prevent the dealers from being used as a conduit for laundering illicit cash or facilitating cash smuggling. Cash transactions are more difficult to trace and may indicate attempts to evade reporting or record-keeping requirements. Dealers should encourage the use of non-cash payment methods, such as bank transfers, cheques, or credit cards, and keep records of all payment transactions.

Insist all vendors submit an appropriate license issued by enforcement agencies authorizing the sale.

This is to ensure that the dealers are not involved in the trade of stolen, smuggled, or counterfeit goods, which may be linked to money laundering or other criminal activities. Dealers should verify the authenticity and validity of the licenses and keep copies of them for record-keeping purposes.

References:

FATF Guidance on the Risk-Based Approach for Dealers in Precious Metals and Stones, pages 9-10, 13-14, 17-18, 21-22

AML-CFT Handbook for Dealers in Precious Metals and Stones, pages 25-26, 37-38, 52-53 The anti-money laundering framework for precious stones and metals dealers in Singapore, pages 7-8, 11-12, 15-16

Dealers in Precious Metals, Stones or Jewels Required to Establish Anti-Money Laundering Programs, pages 2-3, 6-7, 10-11

NEW QUESTION # 416

Which of the following measures is one that the FATF recommends that Financial Institutions (FIs) and Designated Non-Financial Businesses and Professions (DNFBPs) take to mitigate risks arising from business relationships with foreign politically exposed persons (PEPs)?

- A. Establish processes to understand the PEP's source of wealth and source of funds, and to refresh that understanding regularly.
- B. Subscribe to commercial databases to assist in the detection of PEPs.
- C. Require approval from the prudential regulator for entering into or continuing the business relationship.
- D. Raise transaction monitoring thresholds for PEP accounts in automated systems to account for higher transaction values and complex legal vehicles.

Answer: A

Explanation:

PEPs pose higher risks for corruption and money laundering, requiring enhanced due diligence (EDD).

Option D (Correct): Understanding a PEP's source of wealth and funds ensures legitimacy of transactions.

Option A (Incorrect): Commercial databases help identify PEPs but do not mitigate risk alone.

Option B (Incorrect): Lowering monitoring thresholds, not raising them, helps detect suspicious activity.

Option C (Incorrect): Regulatory approval is not required, but internal risk assessments are.

NEW QUESTION # 417

Which element is generally required of all anti-money laundering programs?

- A. An enhanced due diligence program for all new customers
- B. A qualified compliance officer to manage the program
- C. Annual in-person AML training for all employees
- D. A computer-based suspicious activity monitoring system

Answer: B

NEW QUESTION # 418

What does the Basel Committee's Customer Due Diligence for Banks paper suggest that a bank needs to have in place when establishing an account for a corporate business entity?

- A. An understanding of the structure of the company
- B. A process to ensure that the approval of senior management is obtained prior to opening the account
- C. A fee structure that reflects the banks' costs in monitoring the risks associated with entity's business activities
- D. A policy requiring all identified beneficial owners to undergo a national police check

Answer: D

Explanation:

Explanation/Reference: <https://www.bis.org/publ/bcbs77.pdf>

NEW QUESTION # 419

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