CAMS Fragen & Antworten & CAMS Studienführer & CAMS Prüfungsvorbereitung

ACAMS CAMS Dumps von DeutschPrüfung sind ganz gleich wie die richtigen Zertifizierungsprüfungen. Die beinhalten alle Prüfungsfragen und Testantworten in aktueller Prüfung. Und die Software-Version simuliert die gleiche Atmosphäre der aktuellen Prüfungen. Bei der Nutzung der DeutschPrüfung Dumps, können Sie ganz sorglos die ACAMS CAMS Prüfung ablegen und sehr gute Note bekommen.

Die CAMS-Zertifizierungsprüfung zielt darauf ab, das Wissen und Verständnis einer Person bezüglich AML-Gesetzen, -Vorschriften und -Best Practices sowie deren Fähigkeit zu bewerten, dieses Wissen in realen Szenarien anzuwenden. Die Prüfung umfasst eine Vielzahl von Themen wie Geldwäsche-Typologien, Risikobewertung, Kunden-Identitätsfeststellung, Transaktionsüberwachung und Sanktionskonformität. Das Bestehen der CAMS-Prüfung zeigt das Engagement eines Fachmanns im AML-Bereich auf und ist häufig eine Voraussetzung für viele AML-bezogene Arbeitspositionen in Finanzinstituten, Strafverfolgungsbehörden und Regulierungsbehörden.

>> CAMS Fragen Beantworten <<

CAMS Dumps und Test Überprüfungen sind die beste Wahl für Ihre ACAMS CAMS Testvorbereitung

Es existiert viele Methoden, sich auf die ACAMS CAMS Zertifizierungsprüfung vorzubereiten. Unsere Website bietet zuverlässige Trainingsinstrumente, mit denen Sie sich auf die nächste ACAMS CAMS Zertifizierungsprüfung vorbereiten. Die Lernmaterialien zur ACAMS CAMS Zertifizierungsprüfung von DeutschPrüfung enthalten sowohl Fragen als auch Antworten. Unsere Materialien sind von der Praxis überprüfte Software. Wir werden alle Ihren Bedürfnisse zur IT-Zertifizierung abdecken.

Die CAMS -Prüfung deckt eine breite Palette von Themen im Zusammenhang mit AML ab, einschließlich Geldwäschetrends und -methoden, Risikobewertung, Sorgfaltspflicht für Kunden, maßgebliche Aktivitätsberichterstattung und Einhaltung der Sanktionen. Die Prüfung soll das Wissen und das Verständnis eines Kandidaten für diese Themen sowie ihre Fähigkeit, dieses Wissen in realen Situationen anzuwenden, messen.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) CAMS Prüfungsfragen mit Lösungen (Q491-Q496):

491. Frage
The Basel Committee on Banking Supervision published guidelines on the "Sound Management of Risks Related to Money Laundering and Financing of Terrorism." With regard to identifying and accepting customers, it recommends that banks: (Select Two.)

- A. Establish policies and procedures to ensure due diligence activities are identical for all customers.
- B. Establish policies and procedures that encourage processing transactions while due diligence information is being established and verified.
- C. Establish policies and procedures to identify and verify customers, beneficial owners, and any individuals that can transact on behalf of their customers.
- D. Are prohibited from offering numbered accounts to customers, even if procedures are established to gather and maintain due diligence information.
- E. Establish policies and procedures for customer due diligence that vary based on risk.

Antwort: C,E

Begründung:
The Basel Committee's AML guidelines emphasize risk-based customer due diligence (CDD) and beneficial ownership transparency.
Option A (Correct): CDD policies must be risk-based to apply enhanced due diligence (EDD) for high-risk customers and simplified due diligence (SDD) for low-risk customers.
Option C (Correct): Banks must verify the identity of customers and beneficial owners to prevent financial crime risks.
Why Other Options Are Incorrect:
Option B (Incorrect): Numbered accounts are not strictly prohibited but require strict transparency and due diligence measures.
Option D (Incorrect): CDD procedures must be risk-based, not uniform across all customers.
Option E (Incorrect): Transactions should not be processed until full due diligence is completed, except in rare cases where regulatory exceptions apply.
Best Practices for Risk-Based Customer Due Diligence:
Apply EDD for high-risk entities (e.g., PEPs, offshore companies).
Ensure full beneficial ownership transparency.
Implement ongoing transaction monitoring for risk assessment.
Reference:
Basel Committee's "Sound Management of ML/TF Risks"
FATF Recommendation 10 (Customer Due Diligence)
6th EU AML Directive (6AMLD) on Beneficial Ownership Transparency

492. Frage
A money remittance business will most likely attract money launderers because it
1.deals primarily in cash transactions.
2.engages in international transactions.
3. conducts transactions for walk-in customers.
4.does not have to comply with transaction reporting.

- A. 1, 2, and 3 only
- B. 1, 3, and 4 only
- C. 1, 2, and 4 only
- D. 2, 3, and 4 only

Antwort: A

Begründung:
A money remittance business will most likely attract money launderers because it deals primarily in cash transactions, engages in international transactions, and conducts transactions for walk-in customers. These factors make money remittance businesses vulnerable to money laundering risks, such as:
* Cash transactions: Cash is the preferred medium of exchange for money launderers, as it is anonymous, untraceable, and easily convertible. Money remittance businesses often deal with large amounts of cash, which can be used to place, layer, or integrate illicit funds into the financial system. Cash transactions also pose challenges for customer identification, record keeping, and transaction monitoring.
* International transactions: Money remittance businesses facilitate cross-border transfers of funds, which can be used to move illicit funds from one jurisdiction to another, or to obscure the origin, destination, or purpose of the funds. International transactions also involve exposure to different legal, regulatory, and cultural environments, which may create inconsistencies or gaps in anti-money laundering (AML) and counter-terrorism financing (CTF) standards and practices.
* Walk-in customers: Money remittance businesses often serve walk-in customers, who may not have an established relationship with the business, or who may use false or incomplete identification documents.
Walk-in customers also increase the volume and complexity of transactions, which may make it difficult to detect suspicious or

unusual activity, or to apply risk-based due diligence measures.
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. 37-38
* 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 16

493. Frage
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?

- A. Require all non-profit organizations to register with the country's financial intelligence unit
- B. Create laws that forbid non-profit organizations from completing cross-border transactions without first running them through known terrorist data bases
- C. Ensure non-profit organizations cannot be used to conceal or obscure the diversion of funds intended for legitimate purposes to terrorists' organizations
- D. Allow for freezing assets of non-profit organizations

Antwort: C

Begründung:
According to the Financial Action Task Force (FATF) 40 Recommendations, countries should implement measures to prevent the abuse of non-profit organizations (NPOs) for the financing of terrorism. One of these measures is to ensure that NPOs cannot be used to conceal or obscure the diversion of funds intended for legitimate purposes to terrorists' organizations. This means that countries should have effective mechanisms to monitor and supervise NPOs, especially those that are at risk of terrorist financing abuse, and to take appropriate actions against NPOs that are involved in such activities. Countries should also ensure that NPOs maintain adequate records of their activities and transactions, and that these records are accessible to competent authorities. Furthermore, countries should promote transparency and accountability in the NPO sector, and encourage NPOs to conduct due diligence on their donors, beneficiaries, and associates.
References: =
* FATF 40 Recommendations, Recommendation 8 and Interpretive Note to Recommendation 8
* Best Practices on Combating the Abuse of Non-Profit Organisations, FATF, June 2015
* COMBATING THE ABUSE OF NON-PROFIT ORGANISATIONS (RECOMMENDATION 8), FATF, June 2015
Reference: http://www.fatf-gafi.org/media/fatf/documents/reports/BPP-combating-abuse-non- profitorganisations.pdf (p.9)

494. Frage
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?

- A. Developing procedures to provide sufficient risk-based documentation for clearing alerts
- B. Providing training to the alert clearing department on the importance of effective alert clearing
- C. Directing the remediation of the deficiency in a timely manner
- D. Validating the successful remediation of the issue once management indicates the issue is resolved

Antwort: A

Begründung:
Explanation/Reference:

495. Frage
A law enforcement agent calls a bank anti-money laundering investigator for supporting information about a suspicious transaction report that was filed the previous month.

How should the investigator respond?

- A. Refer the agent to the bank's compliance officer
- B. Share the requested information during the telephone call
- C. Send the information to an address provided by the agent
- D. Require a search warrant before releasing the information

Antwort: A

Begründung:
A U.S. bank must block or reject an international funds transfer when there is an OFAC designated party to the transaction, regardless of the beneficiary or the correspondent bank. This is because the U.S. bank is prohibited from dealing with any person orentity that is on the Specially Designated Nationals and Blocked Persons List (SDN List) or subject to any other OFAC sanctions program1. The SDN List includes individuals, groups, and entities, such as terrorists and narcotics traffickers, that are designated under programs that are not country-specific2. The U.S. bank must also report any blocked or rejected transactions to OFAC within 10 business days3.: 1: FFIEC BSA/AML Office of Foreign Assets Control - Office of Foreign ... 2: Specially Designated Nationals And Blocked Persons List (SDN) Human ... 3: [Reporting Blocked Transactions | Office of Foreign Assets Control]

496. Frage

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