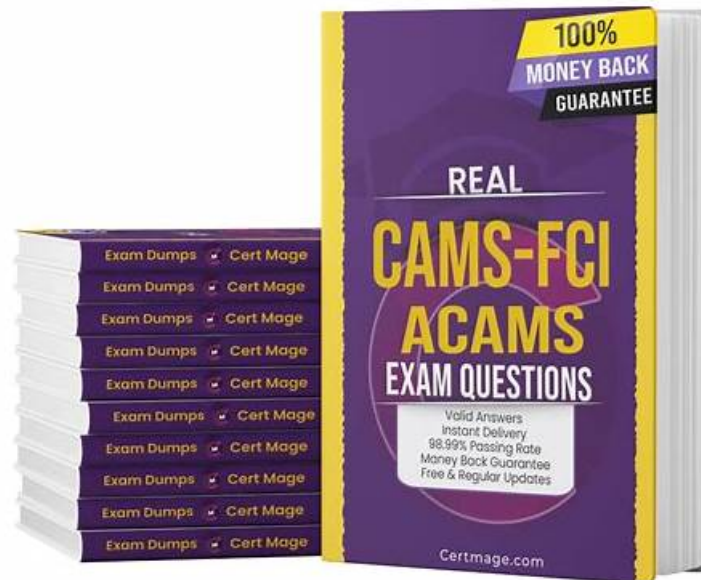


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Sample Questions (Q199-Q204):

NEW QUESTION # 199

Customers of a telecommunications firm received an email explaining an issue with their last order. The customers were directed to the company website via a link in the email to provide personal information. Both the email and website were fake. What type of cybercrime has been committed?

- A. Tumbling
- B. Malware
- **C. Spear phishing**
- D. Cryptojacking

Answer: C

Explanation:

Spear phishing is a targeted form of phishing scam in which cybercriminals send highly convincing emails to specific individuals within an organization. The emails often contain personal information or details that make them seem legitimate and trustworthy. The goal of spear phishing is to trick the recipients into clicking a malicious link or downloading an infected attachment, or to reveal confidential information or money to the attackers. In this case, the customers of the telecommunications firm received an email that pretended to be from the company, but was actually a fake. The email directed them to a spoofed website that asked for their personal information, which could be used for identity theft or fraud. This is a clear example of a spear phishing attack.

Reference:

What is Spear Phishing? Definition and Prevention | Fortinet

What is spear phishing? Examples, tactics, and techniques | CSO Online

Spear phishing - OxfordDictionaries

NEW QUESTION # 200

An anti-money laundering officer for a financial institution has been conducting a monthly self-assessment.

The officer reviews the accounts increase in compliance with a long standing know your Customer policy.

The self-assessment for the latest month shows a significant increase in compliance deficiencies for the first time in more than a year.

What is the next course of action for the anti-money laundering officer to take?

- A. Inform the Board of Directors promptly of the Know Your Customer policy trend over the last six months.
- **B. Implement a revision to the account-opening training program**
- C. Determine if there is a readily identifiable cause for the deficiencies
- D. Revise the policy to simplify Know Your Customer compliance before the report is issued

Answer: B

NEW QUESTION # 201

A new AML Officer for a US-based money service business (MSB) is drafting procedures around types of activity that require further review. Which should be included? (Choose two.)

- **A. A customer visiting multiple branches of the MSB on the same day in order to transfer funds internationally.**
- **B. A customer attempting to buy money orders under \$3,000 USD in cash multiple times a day.**
- C. A customer sending funds to a family member living in a high-risk jurisdiction that is subject to civil unrest.
- D. A customer buying several money orders totaling over \$10,000 USD using debit card on the same day using government-issued identification.
- E. A customer buying multiple money orders for \$250 totaling \$2,000 USD.

Answer: A,B

Explanation:

A customer visiting multiple branches of the MSB on the same day in order to transfer funds internationally is a potential indicator of structuring, which is a technique used by money launderers to avoid reporting thresholds or detection by authorities. A customer attempting to buy money orders under \$3,000 USD in cash multiple times a day is also a possible sign of structuring, as well as an

attempt to evade the identification and recordkeeping requirements for MSBs. Both scenarios should be included in the procedures for further review by the AML Officer.

BSA/AML Risk Assessment for Money Services Businesses (MSBs), section "Risk Factors", sub-section

"Structuring": "Structuring is the practice of conducting financial transactions in a specific pattern calculated to avoid the creation of certain records and reports required by the BSA and/or 31 CFR Chapter X.

Structuring is illegal and is often indicative of money laundering or other illicit activity." Money Services Business (MSB) - AML Compliance Guide, section "AML Compliance Requirements for MSBs", sub-section "Identification and Recordkeeping": "MSBs must verify the identity of any person who conducts a transaction of \$3,000 or more. They must also keep records of the transaction, including the name, address, date of birth, and identification number of the customer, as well as the amount, date, and method of payment."

NEW QUESTION # 202

Which should authorities do to safeguard AML information exchanged with other countries?

- A. Use the court system to ensure confidentiality of exchanged information through court orders.
- B. Destroy the information once the investigation is complete.
- C. Require the use of non-disclosure agreements with anyone accessing the exchanged information.
- D. Protect exchanged information as they would protect similar information received from domestic sources.

Answer: C,D

Explanation:

According to the FATF Recommendation 40, which sets the standards for international cooperation in relation to money laundering, associated predicate offences and terrorist financing, countries should ensure that exchanged information is used only for the purpose for which it was sought or provided, and that any dissemination or use of the information beyond the original scope is subject to prior authorization by the requested competent authority. Moreover, countries should have safeguards in place to ensure that the information exchanged is protected in a manner that is consistent with the way they protect their own information of a similar nature. One of the possible safeguards is to require the use of non-disclosure agreements or other legal instruments to prevent unauthorized access or disclosure of the exchanged information.

= FATF Recommendation 40, Section A.3; Compliance Trends: AML Information Sharing, Section: Cross- border AML information sharing; Safeguarding AML Information Exchanged with Other Countries, Section:

Answers.

Reference: <https://cfatf-gafic.org/index.php/documents/fatf-40r/406fatf-recommendation-40-other-forms-of-international-cooperation>

NEW QUESTION # 203

Which reputations risk consequence could a financial entity face for violating AML laws?

- A. Seizure of assets
- B. Monetary penalties
- C. Loss of high-profile customers
- D. Increased audit costs to monitor behavior

Answer: B

Explanation:

According to the Certified Anti-Money Laundering Specialist (CAMS) Manual [1], 6th edition, financial entities that violate Anti-Money Laundering (AML) laws can face several reputational risks such as loss of high-profile customers, seizure of assets, increased audit costs to monitor behavior, and monetary penalties.

For example, the US Treasury's Financial Crimes Enforcement Network (FinCEN) imposes civil money penalties on "persons who willfully violate, attempt to violate, conspire to violate, or cause any violation of any provision of the Bank Secrecy Act or its implementing regulations." (CAMS Manual, 6th edition, page 26).

NEW QUESTION # 204

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