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The CAMS Exam is a comprehensive test that covers a wide range of topics related to AML, including federal and international AML laws and regulations, financial crimes, compliance programs, and risk assessments. CAMS exam consists of 120 multiple-choice questions that must be completed within four hours. Candidates must answer at least 75% of the questions correctly to pass the exam and earn the CAMS certification.

The CAMS Exam is a comprehensive test that covers a wide range of topics related to AML, including the history of money laundering, the international regulatory environment, risk assessment, customer due diligence, and transaction monitoring. CAMS exam is designed to assess the knowledge and skills of AML professionals and to ensure that they have the necessary expertise to detect and prevent money laundering activities.

ACAMS Certified Anti-Money Laundering Specialists (the 6th edition)

Sample Questions (Q772-Q777):

NEW QUESTION # 772
What three attributes do havens for money laundering and terrorist financing typically have? Choose 3 answers

- A. Absence of an effective FIU
- B. A large number of predicate crimes for money laundering
- C. Limited types of institutions and persons covered by money laundering laws and regulations
- D. Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering

Answer: A,C,D

Explanation:
Havens for money laundering and terrorist financing are jurisdictions that offer a high degree of anonymity, secrecy, and protection to criminals who seek to conceal or move their illicit funds. These havens typically have the following three attributes12:
* Limited types of institutions and persons covered by money laundering laws and regulations. This means that only a narrow range of financial activities or entities are subject to anti-money laundering (AML) and combatting the financing of terrorism (CFT) obligations, such as customer due diligence,
* record-keeping, reporting, and supervision. For example, some havens may exclude lawyers, accountants, trust and company service providers, or non-bank financial institutions from AML/CFT requirements.
* Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering. This means that the authorities in these havens lack the political will, resources, or capacity to effectively implement and enforce the AML/CFT laws and regulations. They may also impose low sanctions or fines for non-compliance, or create legal barriers or obstacles for the confiscation or freezing of assets that are the proceeds of, or used in, or intended or allocated for use in, money laundering, terrorist financing, or other crimes.
* Absence of an effective FIU. This means that these havens do not have a central agency that is responsible for receiving, analyzing, and disseminating financial intelligence related to money laundering, terrorist financing, and other crimes. An effective FIU is essential for facilitating domestic and international cooperation and information exchange, as well as for supporting investigations and prosecutions of money laundering and terrorist financing cases.
References:
1: The IMF and the Fight Against Money Laundering and Terrorism Financing, 1 2: IX Special Recommendations, 2

NEW QUESTION # 773
A compliance officer is developing an anti-money laundering program for a financial institution located in a Financial Action Task Force member country. The institution conducts business with customers located in countries/jurisdictions that are not members of Financia Action Task Force. Which of the following issues should be addressed in the program?
1. The requirement to identify the beneficial owners of accounts.
2. The requirement for customer identification for the opening of new accounts.
3. The financial institution's obligation to report suspicious transactions.
4. The obligation to freeze funds involved in suspicious transactions.

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

Answer: C

NEW QUESTION # 774
What three attributes do havens for money laundering and terrorist financing typically have? Choose 3 answers

- A. Absence of an effective FIU
- B. A large number of predicate crimes for money laundering
- C. Limited types of institutions and persons covered by money laundering laws and regulations
- D. Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering

Answer: A,C,D

Explanation:
Havens for money laundering and terrorist financing are jurisdictions that offer a high degree of anonymity, secrecy, and protection to criminals who seek to conceal or move their illicit funds. These havens typically have the following three attributes12:
Limited types of institutions and persons covered by money laundering laws and regulations. This means that only a narrow range of financial activities or entities are subject to anti-money laundering (AML) and combatting the financing of terrorism (CFT) obligations, such as customer due diligence, record-keeping, reporting, and supervision. For example, some havens may exclude lawyers, accountants, trust and company service providers, or non-bank financial institutions from AML/CFT requirements.
Little enforcement of the laws, weak penalties or provisions that make it difficult to confiscate or freeze assets related to money laundering. This means that the authorities in these havens lack the political will, resources, or capacity to effectively implement and enforce the AML/CFT laws and regulations. They may also impose low sanctions or fines for non-compliance, or create legal barriers or obstacles for the confiscation or freezing of assets that are the proceeds of, or used in, or intended or allocated for use in, money laundering, terrorist financing, or other crimes.
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References:
1: The IMF and the Fight Against Money Laundering and Terrorism Financing, 1 2: IX Special Recommendations, 2

NEW QUESTION # 775
To ensure compliance with economic sanctions established by governmental authorities in the jurisdictions where it operates, a financial institution requires that all new and existing customers be screened at onboarding and quarterly thereafter.
Is this step sufficient to ensure compliance?

- A. Yes, this is recommended by the international guidance
- B. Yes, screening all existing customer relationships ensures the institution is not dealing with a sanctioned individual or entity
- C. No, screening should occur promptly after list updates
- D. No, it is necessary to screen and perform enhanced due diligence on new relationships

Answer: A

NEW QUESTION # 776
Normal account-opening procedures reveal a customer who contacted a financial institution to open a bank account is the brother of a prominent member of a foreign judiciary. Which of the following actions should the anti-money laundering specialist recommend immediately?

- A. Perform enhanced due diligence.
- B. File a suspicious transaction report with the competent authority.
- C. Monitor the customer's account.
- D. Contact the institution's legal advisor.

Answer: A

Explanation:
A customer who is the brother of a prominent member of a foreign judiciary is considered a politically exposed person (PEP) or a family member of a PEP. PEPs are individuals who hold or have held positions of public trust or influence in a foreign country, such as heads of state, senior politicians, high-ranking military officers, judges, or executives of state-owned enterprises. PEPs pose a higher risk of money laundering, corruption, or bribery due to their access to public funds, influence over policy decisions, or connections to other powerful individuals. Therefore, financial institutions are required to perform enhanced due diligence (EDD) on PEPs and their family members, as well as monitor their transactions and activities more closely.
EDD is a set of additional measures that go beyond the standard customer due diligence (CDD) to obtain more information about the customer, such as their source of wealth, source of funds, expected account activity, business relationships, and reputation. EDD also involves conducting ongoing reviews and updating the customer risk profile regularly. EDD helps the financial institution to mitigate the risks associated with PEPs and detect any signs of money laundering or other illicit activities.
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ACAMS Study Guide1, Chapter 2: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT), pages 51-52 FATF Guidance on Politically Exposed Persons2, pages 9-10, 13-14, 17-18 Wolfsberg Group Guidance on Politically Exposed Persons3, pages 2-3, 6-7

NEW QUESTION # 777
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