

# 완벽한 CAMS 적중율 높은 인증덤프 덤프 문제

ExamPassdump CAMS 최신 PDF 버전 시험 문제집을 무료로 Google Drive에서 다운로드하세요: [https://drive.google.com/open?id=1XEUgrblmUfGBcsC-U\\_I7E5HpgWW\\_MwOx](https://drive.google.com/open?id=1XEUgrblmUfGBcsC-U_I7E5HpgWW_MwOx)

많은 사이트에서 ACAMS 인증 CAMS 인증 시험대비자료를 제공하고 있습니다. 그중에서 ExamPassdump를 선택한 분들은 ACAMS 인증 CAMS 시험통과의 지름길에 오른 것과 같습니다. ExamPassdump는 시험에서 불합격성적표를 받으시면 덤프비용을 환불하는 서

ACAMS CAMS(인증받은 백색세탁전문가) 자격증 시험은 백색세탁방지 분야 전문가들의 지식과 기술을 검증하기 위해 전 세계적으로 인정받는 자격증 시험입니다. 이 시험은 금융기관, 규제기관, 법 집행 기관 및 금융 범죄 예방과 관련된 기타 조직에서 일하는 전문가들을 대상으로 합니다. CAMS 자격증은 ACAMS(인증받은 백색세탁전문가 협회)에서 수여하며, 이는 백색세탁 전문직군의 진통을 위해 전문 기관입니다.

>> CAMS적중율 높은 인증덤프 <<

최신 CAMS 적중율 높은 인증덤프 인증시험 공부자료

ExamPassdump의 ACAMS CAMS 덤프로 ACAMS CAMS 시험공부를 하여 시험에서 떨어지는 경우 덤프비용전액을 환불해드릴만큼 저희 덤프는 높은 적중율을 자랑하고 있습니다. 주문번호와 불합격성적표를 메일로 보내오시면 바로 환불 가능합니다. 환불해드린후에는 무료업데이트 서비스가 종료됩니다. ACAMS CAMS 시험을 우려없이 패스하고 싶은 분은 저희 사이트를 찾아주세요.

CAMS 시험은 AML 인증에서 금의 기준으로 인정되며, 시험에 통과하는 것은 AML 분야에서의 중요한 성취입니다. 이 인증은 고용주들에게 매우 중요하게 여겨지며, 많은 조직에서 직원들이 CAMS 인증을 받도록 요구합니다. CAMS 인증은 규제 기관 및 법 집행 기관에서도 인정되어 AML 분야에서 일하는 전문가들에게 귀중한 자산이 됩니다.

## 최신 CAMS Certification CAMS 무료 샘플문제 (Q799-Q804):

### 질문 # 799

A U.K. real estate agent has three foreign clients interested in purchasing an apartment building, valued at E30 million, in the outskirts of London as an investment property. The clients are not willing to have their names provided to the bank. The clients want to purchase to be made in the names of three private companies for privacy reasons. The plan is to wire the funds into an account held in the name of another private company at a bank in London.

Which red flag should stop the agent from discussing this potential purchase further?

- A. The clients want to purchase to be made in the names of the private companies
- B. The clients are not willing to have their names provided to the bank
- C. The clients are foreign
- D. The clients have the funds necessary to fund a E30 million purchase

정답: B

### 설명:

Explanation/Reference:

### 질문 # 800

A suspicious transaction report has been filed on an account owned by the wife of the bank's Chief Executive Officer. Which of the following is the most important consideration when deciding whether to recommend closing the account?

- A. The institution's anti-money laundering policy
- B. Chief Executive's reputational risk
- C. Customer relations
- D. Requests from the competent authority

정답: D

### 설명:

The most important consideration when deciding whether to recommend closing the account is the requests from the competent authority, such as the Financial Intelligence Unit (FIU), the regulator, or the law enforcement. According to the FAQs related to Suspicious Transaction Reporting issued by the Financial Monitoring Unit of Pakistan<sup>1</sup>, reporting entities should not terminate the relationship with the customer after filing a STR, unless instructed by the competent authority. This is because closing the account may alert the customer of the STR, compromise the investigation, or hinder the collection of further evidence. Therefore, the reporting entity should consult with the competent authority before taking any action to close the account.

The other options are less important or irrelevant considerations. The institution's anti-money laundering policy may provide some guidance on how to handle high-risk customers or accounts, but it should not override the requests from the competent authority. Customer relations and the Chief Executive's reputational risk are not valid reasons to keep the account open if there is evidence of money laundering or terrorist financing. The reporting entity should act in accordance with the law and the best interests of the public, not the personal or business interests of the customer or the bank's management.

1: Frequently Asked Questions (FAQs) related to Suspicious Transaction Reporting, 5

### 질문 # 801

A customer comes into a financial institution and deposits a large amount of cash. He has never done that before. When asked about the deposit, he indicates he recently sold a used car and received cash.

He does not trust forms of payment and is wary of counterfeit money orders. What should the bank do?

- A. The bank has received a plausible explanation, so it should do nothing
- B. The institution should close the account before another issues arise
- C. While the explanation may be plausible, the institute should nonetheless file a Suspicious Transaction Report to protect itself
- D. While the explanation appears plausible, the institution should, for a period of time, monitor the account for cash

## transactions and suspicious activity

### 정답: D

#### 설명:

A large cash deposit is a potential indicator of money laundering, especially if it is inconsistent with the customer's profile or behavior. Therefore, the bank should ask the customer about the source and purpose of the funds, and verify the information if possible. In this case, the customer claims to have sold a used car and received cash, which may be a reasonable explanation. However, the bank should not rely solely on the customer's statement, but should also monitor the account for any further cash transactions or suspicious activity that may indicate money laundering. For example, the bank should check if the customer withdraws the cash soon after the deposit, transfers the funds to other accounts or jurisdictions, or engages in structuring or smurfing to avoid reporting thresholds. The bank should not do nothing, as this may expose the bank to regulatory or reputational risks, or facilitate money laundering. The bank should also not file a Suspicious Transaction Report (STR) unless there are other grounds to suspect money laundering, as this may be premature or unnecessary. The bank should not close the account before another issues arise, as this may be disproportionate or discriminatory, and may also alert the customer to the bank's suspicion.

#### References:

[ACAMS Study Guide for the CAMS Certification Examination, 6th Edition], Chapter 4: Conducting or Supporting the Investigation Process, pp. 103-104, 107-108.

Customer Identification Program - Overview, Federal Financial Institutions Examination Council, April 2018, pp. 1-2, 4-5.

Suspicious Activity Reporting - Overview, Federal Financial Institutions Examination Council, April 2018, pp. 1-2, 4-5.

18 AML Analyst Interview Questions (With Example Answers), ResumeCat, accessed on February 9, 2024.

### 질문 # 802

What do the Financial Action Task Force (FATF) mutual evaluations of each member assess?

- A. The member's ability to send a representative to the plenary sessions
- B. The levels of implementation of the FATF Recommendations
- C. If the member has a large enough economy to maintain its membership
- D. If the member has made any suggestions for updates to the FATF Recommendations

### 정답: B

#### 설명:

A compliance officer should consider the following three factors as part of the approach to implement an enterprise-wide anti-money laundering program for a bank that operates in multiple countries:

\* The types of customers serviced by the bank: Different types of customers may pose different levels of money laundering risk, depending on their nature, source of funds, geographic location, transaction patterns, and other factors. A compliance officer should identify and assess the money laundering risk associated with each customer type and segment, and apply appropriate due diligence measures, monitoring systems, and risk mitigation strategies accordingly<sup>12</sup>.

\* The extent of anti-money laundering regulations in the various countries: A compliance officer should be aware of the legal and regulatory requirements and expectations for anti-money laundering compliance in each country where the bank operates, and ensure that the bank's policies and procedures are consistent with them. A compliance officer should also monitor any changes or updates in the anti-money laundering laws and regulations in the various countries, and adjust the bank's program accordingly<sup>34</sup>.

\* The anti-money laundering risk posed by the products and services offered by the bank: Different products and services may have different features and functionalities that could be exploited by money launderers, such as anonymity, cross-border transfers, cash transactions, complex structures, or new technologies. A compliance officer should evaluate the money laundering risk associated with each product and service offered by the bank, and implement appropriate controls, safeguards, and oversight mechanisms to prevent and detect money laundering activities<sup>5</sup>.

#### References:

\* 1: ACAMS, CAMS Study Guide, 6th Edition, Chapter 2: Risk Assessments

\* 2: FATF, Guidance for a Risk-Based Approach: The Banking Sector

\* 3: ACAMS, CAMS Study Guide, 6th Edition, Chapter 3: Compliance Standards for Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)

\* 4: Deloitte, AML Program Effectiveness Reform

\* 5: ACAMS, CAMS Study Guide, 6th Edition, Chapter 4: AML Program Design

\* [6]: OCC, Money Laundering: A Banker's Guide to Avoiding Problems

## Reference:

<https://www.fatf-gafi.org/publications/mutualevaluations/documents/more-about-mutual-evaluations.html>

### 질문 #803

On-line financial technologies are susceptible to money laundering risk because

- A. Baring staff are familiar with how this technology can be abused.
- B. The risk of identity theft is greatly increased.
- C. The identity of the people who conduct transactions may be unknown.
- D. Viruses significantly damage communications and commerce.

정답: C

### 설명:

According to the Anti-Money Laundering Specialist (the 6th edition) resources, one of the challenges of online financial technologies is the difficulty of verifying the identity and legitimacy of the customers and counterparties. This creates opportunities for money launderers and other criminals to exploit the anonymity and speed of online transactions to move and conceal illicit funds. The other options are not directly related to the money laundering risk posed by online financial technologies.

## References:

ACAMS Study Guide for the Certified Anti-Money Laundering Specialist (the 6th edition), Chapter 5:

Risk-Based Approach, page 133.

ACAMS Study Guide for the Certified Anti-Money Laundering Specialist (the 6th edition), Chapter 7: Money Laundering Risks and Methods, page 203.

### 질문 #804

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CAMS최신 업데이트 시험대비자료 : [https://www.exampassdump.com/CAMS\\_valid-braindumps.html](https://www.exampassdump.com/CAMS_valid-braindumps.html)

참고: ExamPassdump에서 Google Drive로 공유하는 무료, 최신 CAMS 시험 문제집이 있습니다:  
[https://drive.google.com/open?id=1XEUgrblnUfGBcsC-U\\_I7E5HpgWW\\_MwOx](https://drive.google.com/open?id=1XEUgrblnUfGBcsC-U_I7E5HpgWW_MwOx)