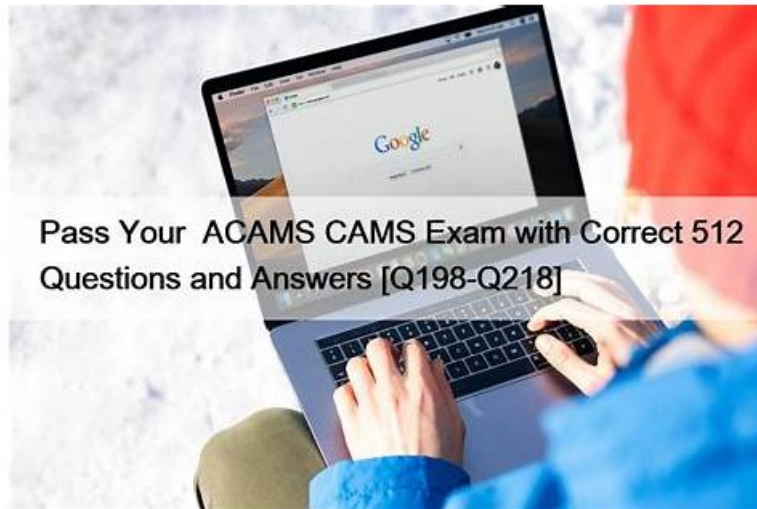


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ACAMS Certified Anti-Money Laundering Specialists (the 6th edition) Sample Questions (Q644-Q649):

NEW QUESTION # 644

In which two ways does a government Financial Intelligence Unit interact with public and private sectors? (Choose two.)

- A. It disseminates information and the results of its analysis to competent authorities
- B. It mediates disputes between financial institutions and investigative authorities
- C. It governs the methods of investigation used by competent authorities
- D. It receives and analyzes disclosures filed by financial and non-bank institutions

Answer: A,D

Explanation:

A government Financial Intelligence Unit (FIU) is a national body or agency that collects, analyzes, and disseminates information on suspicious or unusual financial activity related to money laundering, terrorist financing, or other financial crimes¹². One of the main functions of an FIU is to receive and analyze disclosures or reports filed by financial and non-bank institutions, such as banks, casinos, money service businesses, lawyers, accountants, etc., that are obliged to report transactions or activities that may indicate money laundering or terrorist financing³⁴. Another key function of an FIU is to disseminate the information and the results of its analysis to competent authorities, such as law enforcement, prosecutors, regulators, or other FIUs, for further investigation, prosecution, or preventive action⁵⁶. These two ways of interaction enable the FIU to act as a bridge between the public and private sectors in the fight against financial crimes.

1: What are Financial Intelligence Units (FIUs)?, Dow Jones, 3; 2: Financial Intelligence Unit, Wikipedia, 2; 3: The Role of Financial Intelligence Units in Fighting Money Laundering and Terrorist Financing, IMF, 8; 4: What is an FIU?, Egmont Group of Financial Intelligence Units, [9]; 5: FIU Functions, FATF, [10]; 6: FIU.NET, Europol, [11].

Reference:<http://pubdocs.worldbank.org/en/834721427730119379/AML-Module-2.pdf>

NEW QUESTION # 645

The compliance officer for a bank is reviewing on-boarding documents for a new business account for a domestic corporation. The officer is unable to verify the identity of the beneficial owners of the company. Only information on the nominee owners was provided, and none of the listed addresses are local. The purpose of the business and future expected activity were disclosed to include cash letters, money orders and international remittance transfers.

Which red flag identifies a heightened money laundering risk?

- A. Account signer's government issued identification lists addresses outside of where the branch account was
- B. The nature and purpose of the business include international remittance transfers
- C. Expected activity was advised to include cash letter and money orders
- **D. The names provided at account opening are identified as the corporation's representative nominees**

Answer: D

Explanation:

opened

Explanation:

According to the ACAMS Study Guide 6th Edition, Chapter 2, page 37, one of the red flags of money laundering or terrorist financing is the use of nominees, trusts, or third parties to hide the identity, ownership, or control of the funds or assets involved in the transaction. Nominees are individuals or entities that act on behalf of the actual or beneficial owners of a company, trust, or account, and may be used to conceal the source, destination, or purpose of the funds or assets. Nominees may also be used to evade taxes, sanctions, or regulatory requirements.

In this case, the compliance officer is unable to verify the identity of the beneficial owners of the company, and only information on the nominee owners was provided. This raises the suspicion that the company may be involved in money laundering or terrorist financing activities, and that the nominee owners may be acting as fronts or intermediaries for the actual or beneficial owners. The compliance officer should conduct further due diligence on the company, the nominee owners, and the beneficial owners, and report any suspicious or unusual activity to the relevant authorities.

Reference:

ACAMS Study Guide 6th Edition, Chapter 2, page 37

Beneficial Ownership Meaning and Regulation - Investopedia

What is a nominee shareholder? | LawBite

NEW QUESTION # 646

the Financing of Terrorism (CFT)]

A foreign bank operating under an offshore license wants to open a correspondent account with a United States (U.S.) bank. The foreign bank plans to provide payable through account services to some of its customers.

What must the foreign bank provide to the U.S. bank under the USA PATRIOT Act?

- A. A list of account holders at the financial institution who will use the payable through account
- B. A list of politically exposed persons who are owners of the correspondent bank
- **C. The person in the United States who can receive service of legal process for the correspondent bank**
- D. A list of anti-money laundering training records for the financial institution employees monitoring payable through account transactions

Answer: C

Explanation:

Under the USA PATRIOT Act, a U.S. bank that maintains a correspondent account for a foreign bank operating under an offshore license must obtain from the foreign bank the name and address of a person residing in the United States who is authorized to accept service of legal process for records related to the correspondent account¹. This requirement is intended to facilitate the U.S. authorities' access to information and records regarding the correspondent account and its underlying transactions, especially in cases where the foreign bank is located in a jurisdiction that does not cooperate with U.S. law enforcement or regulatory requests².

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USA PATRIOT Act, Section 319(b)(2)(A)¹

ACAMS, CAMS Examination Study Guide, 6th Edition, Chapter 5, pp. 151-152 Reference:<https://www.wolfsberg-principles.com/sites/default/files/wb/pdfs/CBDDQ-Capacity-Building/>

Wolfsberg⁰27s_CBDDQ_Capacity_Building_Guidance_Final%20V1.1.pdf

NEW QUESTION # 647

According to Basel Committee on Banking Supervision guidelines, which of the following statements best describes the relationship between the internal audit function and compliance?

- A. The compliance function and internal audit function should be combined.
- B. The auditors should not discuss internal audit findings with compliance management to maintain independence.
- **C. An internal audit program of adequacy of the bank's compliance function should be established, but should not include review of transactions.**
- D. The internal audit methodology should include an assessment of compliance risk.

Answer: C

NEW QUESTION # 648

A politically exposed person (PEP) maintains an account at a bank. Last month a money laundering analyst filed a suspicious transaction report about unusual wire deposits originated by unknown individuals in the home country of the official. To whom should this situation be escalated?

- **A. The bank's anti-money laundering officer**
- B. The Financial Action Task Force's PEP Hotline
- C. The line of business executive
- D. The board of directors

Answer: A

Explanation:

According to the ACAMS CAMS Certification Study Guide (6th edition), the bank's anti-money laundering officer is responsible for overseeing the implementation and maintenance of the bank's anti-money laundering program, which includes reporting and escalating suspicious activities involving PEPs. The anti-money laundering officer should be informed of any unusual or potentially illicit transactions involving PEPs, and decide on the appropriate course of action, such as filing additional reports, conducting enhanced due diligence, or terminating the relationship with the PEP. The other options are not correct because they are either not directly involved in the anti-money laundering program, or not the appropriate authority to contact in this situation.

NEW QUESTION # 649

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