



# CAMS-FCI<sup>Q&As</sup>

Advanced CAMS-Financial Crimes Investigations

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### QUESTION 1

A bank investigator notices an account receiving multiple deposits from the same employer under different employees' names. A cash withdrawal occurs one day after each deposit. The outcome of this investigation will likely uncover which crime typology?

- A. Human trafficking
- B. Environmental
- C. Trade-based money laundering
- D. Bribery and corruption

Correct Answer: D

The correct answer is A because this scenario describes a possible case of human trafficking, which is a crime where people are exploited for labor or sexual services against their will. Human traffickers may use bank accounts to launder their proceeds and pay their victims, and they may use fake or stolen identities to avoid detection. The other options are not likely because they do not explain why multiple deposits from the same employer under different employees' names would occur, nor why cash withdrawals would follow each deposit. References: : Human Trafficking, : Human Trafficking Red Flags

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### QUESTION 2

During a review, an analyst notices discrepancies between a customer's nature of business listed on the business registry and what was stated on the customer's application. The analyst should:

- A. clarify discrepancies noted in the customer's declared profile given the downstream impact on the risk assessment.
- B. close the review as there is no adverse news in the public domain.
- C. review all documents for whether certified true copies are submitted.
- D. accept discrepancies in the information given the onboarding team did not flag any issue.

Correct Answer: A

The analyst should clarify discrepancies noted in the customer's declared profile given the downstream impact on the risk assessment. This is because discrepancies between the customer's nature of business and the information on the

business registry may indicate that the customer is not operating a legitimate business or is trying to conceal its true activities. The analyst should verify the customer's identity, source of funds, and purpose of transactions to ensure that the

customer's risk profile is accurate and consistent with the FI's risk appetite.

References: Leading Complex Investigations Certificate, Module 2, page 9.

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### QUESTION 3



A bank's transaction surveillance system triggers an alert for a deposit of 250,000 USD into a client's account. According to the bank's KYC information, the client works for a financial advisory firm, and earns approximately 100,000 USD per year. Which actions should be taken? (Select Three.)

File the suspicious transaction immediately to the financial intelligence unit.

- A. Discard the alert as a false positive hit
- B. Request information and documentation from the client on the background of the transaction.
- C. Contact the client advisor to learn if he has any insight on the transaction background.
- D. Review the alert if the deposit is made in cash.
- E. Review the transaction background in the bank's transaction platform.

Correct Answer: BCE

According to the Certified Anti-Money Laundering Specialist (CAMS) Manual , 6th edition, if a bank's transaction surveillance system triggers an alert for a deposit of 250,000 USD into a client's account, the bank should take the following

actions:

Request information and documentation from the client on the background of the transaction (CAMS Manual, 6th edition, page 46).

Contact the client advisor to learn if he has any insight on the transaction background (CAMS Manual, 6th edition, page 47).

Review the transaction background in the bank's transaction platform (CAMS Manual, 6th edition, page 47).

Discarding the alert as a false positive hit and reviewing the alert if the deposit is made in cash should not be done.

The bank should request additional information and documentation from the client to better understand the nature of the transaction. Additionally, the bank should reach out to the client advisor to learn if they have any insight on the

transaction background. Finally, the bank should review the transaction background in the bank's transaction platform to determine if any additional alerts or anomalies are present. (CAMS Manual, 6th Edition, Pages 117-118)

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#### QUESTION 4

A KYC specialist from the first line of defense at a bank initiates an internal escalation based on a letter of credit received by the bank.

MEMO To: Jane Doe, Compliance Manager, Bank B From: Jack Brown, KYC Specialist, Bank B RE: Concerning letter of credit

A letter of credit (LC) was received from a correspondent bank, Bank A, in Country A, in Asia with strict capital controls, providing guarantee of payment to Bank B's client for the export of 10 luxury cars located in Country B, located in Europe. Bank A's customer is a general in the army where Bank A is headquartered.

The information contained in the LC is as follows:

- 1.



Advising amount per unit 30.000.00 EU ?0 units of BMW

2.

Model IX3

3.

Year of registration: 2020

Upon checks on Bank B's client, the exporter mentioned that the transactions were particularly important, and a fast process would be much appreciated in order to avoid reputational damage to the firm and the banks involved in the trade

finance process. The exporter has a longstanding relationship with Bank B and was clearly a good income generator. The exporter indicated that, as a general, the importer was trustworthy.

The relationship manager