



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

Advanced CAMS-Financial Crimes Investigations

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### QUESTION 1

Which test should be included in a bank's Office of Foreign Assets Control sanctions screening audit program?

- A. Reviewing wire transfer screening processes to ensure that potential name hits are investigated promptly
- B. Looking at copies of suspicious activity reports filed with regulators to ensure completeness
- C. Ensuring that all clients with foreign identification are subject to enhanced due diligence
- D. Examining Human Resources processes for conducting criminal background checks on executives

Correct Answer: C

The OFAC sanctions screening audit program should include the requirement that all clients with foreign identification are subject to enhanced due diligence, as this provides an extra layer of protection against potential violations of OFAC sanctions. Reference: CAMS VI manual, page 132, section 7.2.2.1.1 - "Testing for OFAC Sanctions Screening Audit." This section specifically states that the OFAC sanctions screening audit program should include ensuring that all clients with foreign identification are subject to enhanced due diligence.

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### QUESTION 2

Which information is it best practice to share at the very beginning of a well-written SAR/STR narrative?

- A. A specific description of the involved accounts and transactions, including the origination and application of funds
- B. The purpose of the SAR/STR narrative and a general description of the known or alleged violation
- C. Information about any follow-up actions conducted by the financial institution on the account
- D. Any and all relevant facts about the parties who facilitated the suspicious activity or transactions

Correct Answer: B

The best information to share at the very beginning of a well-written SAR/STR narrative is the purpose of the SAR/STR narrative and a general description of the known or alleged violation. This is because this information provides an

overview of why the SAR/STR is being filed and what type of suspicious activity or transaction is involved. It also helps to capture the attention of the reader and set the tone for the rest of the narrative.

References: Reporting Suspicious Activity Certificate, Module 4, page 7.

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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)

#### QUESTION 4

The law enforcement agency (LEA) of a foreign jurisdiction contacts a financial institution (FI) regarding one of the FI's clients. The LEA advises that the client is currently wanted for prosecution as a result of a series of human trafficking charges. What should the FI do? (Select Two.)

- A. Review the client's activity, determine if suspicious activity exists, and report accordingly.
- B. Advise the LEA that the government needs to be contacted for extradition.
- C. Comply immediately with the foreign jurisdiction and turn over all client information.
- D. Inform local LEA and regulator of the request for awareness.
- E. Close the clients accounts immediately to avoid any undue risk.

Correct Answer: AD

According to the Certified Anti-Money Laundering Specialist (the 6th edition), the financial institution (FI) should take the following actions:

A. Review the client's activity, determine if suspicious activity exists, and report accordingly. The FI should assess the risk of the situation and determine if there is any suspicious activity that needs to be reported to the appropriate



authorities. This would involve conducting a review of the client's account activity and transactions to determine if there are any indicators of money laundering or terrorist financing. D. Inform local LEA and regulator of the request for awareness. The FI should inform the local law enforcement agency and regulator of the request from the foreign jurisdiction to raise awareness of the situation and determine if any further actions need to be taken.

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#### QUESTION 5

Which is the first valid step in the Mutual Legal Assistance Treaties international cooperation process?

- A. The investigator may remove the evidence collected without asking permission to do so.
- B. The central authority of the requesting country sends a letter of request to the central authority of the other country.
- C. An investigator from the requesting country visits the country where the information is sought and takes statements from the identified witnesses or suspects.
- D. The central authority that receives the request sends it to a local judicial officer to find out if the information is available.

Correct Answer: B

The first valid step in the Mutual Legal Assistance Treaty (MLAT) international cooperation process is for the central authority of the requesting country to send a letter of request to the central authority of the other country. The letter of request should provide a summary of the facts and information required, the reasons for the request, and any specific legal or procedural requirements that need to be met. (CAMS Manual, 6th Edition, Page 233).

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