

ACAMS Study Guide Practice Questions with solutions

Which of the following is the most common method of laundering money through a legal money services business?

- A. Exchanging currency and remitting money
- B. Smuggling bulk cash
- C. Transferring funds through payable through accounts (PTAs)
- D. Exchanging Colombian pesos on the black market - correct answer ✓ a

In general, the three phases of money laundering are said to be: placement and

- A. structuring and manipulation.
- B. layering and integration.
- C. layering and smurfing.
- D. integration and infiltration. - correct answer ✓ b

Which statement is true?

- A. Systemic weaknesses in free trade zones include inadequate AML/CFT safeguards, minimal oversight by local authorities and weak procedures to inspect goods.
- B. Cuckoo smurfing is a significant money laundering technique identified by the Financial Action

Task Force, wherein a form of structuring uses nested accounts with shell banks in secrecy havens.

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