



## **ACAMS EXAM PREPARATION ANTI-MONEY LAUNDERING Training Program**

### **Who can do?**

- Graduates and like to pursue a career in Banking.
- Working classes and interested to switch over to Banking career.
- Working Banking like to excel in terms of better position and compensation in AML department
- Working in a Bank and want to qualify ACAMS examination & certification.
- Are working as Banker/Auditor/Financial Manager and like to enhance their Skill and recognition of Anti Money Laundering.

**100,000+ Students  
have been Trained**

**since  
1997**

**Program is  
offered by**

**3D EDUCATORS  
22 Years of  
Excellence in  
Training &  
Development  
INTL**

**Invest in  
People the  
only Asset  
that Appreciates**



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# Program Details

### Inauguration

The Training Program will be inaugurated by a senior member of 3D EDUCATORS

### Program Structure

No of classes per week           **1 Class**  
Duration of each class           **2- Hours**

### Other Learning Activities

Classroom Assignment           **4**  
Presentations by Trainees       **1**

### PROGRAM TOPICS AND TIME ALLOCATION

The participants will cover the following syllabus:

#### ANTI MONEY LAUNDERING CAMS PREPARATION

The comprehensive program related to Anti money Laundering pertain to different laws, the main backbone of any economy. The participant will cover the following detailed course content on Course Content Page.

In Affiliation with





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### About the Program

The “ANTI MONEY LAUNDERING – CAMS EXAM PREPARATION” Program will be conducted by Senior most Bankers who having the huge experience of training in the Banking. They have worked with various large commercial banks worked from credit, treasury, Foreign Trade, Retail Operations, Anti-money Laundering, Training & Development departments. They also served foreign, International and Local Banks too.

The Trainers who are conducting this program are have on the following positions in their career:

- Head of Trainings and HR
- Senior Executive Vice President
- Vice President
- Head of Foreign Trade
- Head of Retail and Operations

They trainers are foreign qualified and having the degrees of PhD, M.Phil, MBA, MSc and research back ground.

As Consultant & Senior Trainers, the team of trainers from banking side we at 3D EDUCATORS – TRAINERS & CONSULTANTS would not compromise on the faculty quality, where the trainers who are also provide training at Institute of Bankers Pakistan.



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# RISKS AND METHODS OF MONEY LAUNDERING AND TERRORISM FINANCING 26%

- Identify the risks to individuals for violations of AML laws.
- Identify the risks to institutions for violations of AML laws.
- Identify economic and social consequences of money laundering.
- Identify the purpose of sanctions being imposed (e.g., OFAC, UN, EU).
- Identify methods to finance terrorism.
- Identify methods to launder money used in banks and other deposit taking institutions.
- Identify methods to launder money used in insurance companies.
- Identify methods to launder money using broker dealers, investment advisors, and the capital markets (e.g., securities, futures).
- Identify methods to launder money used in gaming (e.g., casinos).
- Identify methods to launder money used in dealers of precious metal or high-value items.
- Identify methods to launder money used in real-estate.
- Identify methods to launder money used in bureaux de change and money services businesses.
- Identify methods to launder money used by lawyers, notaries, accountants, and auditors.
- Given a scenario about trust and company service providers, identify the red flags that indicate laundering or financing terrorism.
- Given a scenario about emerging risks associated with technology as an enabler of money laundering or financing terrorism, identify the red flags.



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## ACAMS EXAM PREPARATION AML

### **RISKS AND METHODS OF MONEY LAUNDERING AND TERRORISM FINANCING 26%**

- Given a scenario about banks and other deposit taking institutions, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about insurance companies, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about broker-dealers, investment advisors, and the capital markets (e.g., securities, futures), identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about gaming (e.g., casinos), identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about dealers of precious metal dealers and high-value items, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about dealers of real estate, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about bureau de change and money services businesses, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about lawyers, notaries, accountants, and auditors, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario, identify the red flags that indicate human trafficking.
- Given a scenario about financial transactions that offer anonymity, identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about lack of transparency of ownership (e.g., shell companies, trusts), identify the red flags that indicate money laundering or financing terrorism.
- Given a scenario about moving money, identify the red flags that indicate money laundering or financing terrorism could be occurring.



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- Given a scenario involving commercial transactions, identify the red flags that indicate how trade-based money laundering could be occurring

## II. COMPLIANCE STANDARDS FOR ANTI-MONEY LAUNDERING (AML) AND COMBATING THE FINANCING OF TERRORISM (CFT) 25%

- Identify the key aspects of the FATF 40 Recommendations.
- Identify the process that FATF uses to raise awareness of certain jurisdictions with lax AML controls.
- Identify key aspects of BASEL Committee Customer Due Diligence Principles.
- Identify key aspects of the Wolfsburg Group's AML Principles as they relate to private banking.
- Identify key aspects of the Wolfsburg Group's AML Principles as they relate to correspondent banking.
- Identify the key aspects of the EU Directives on money laundering.
- Identify key aspects of the USA PATRIOT Act that have extraterritorial reach.
- Identify key aspects of OFAC sanctions that have extraterritorial reach.
- Given a scenario involving a non-US financial institution, identify the extraterritorial impact of the USA PATRIOT Act.
- Identify the key roles of regional FATF-style bodies.
- Identify the key objectives of the Egmont Group.



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### III. AML, CFT AND SANCTIONS COMPLIANCE PROGRAMS 28%

- Identify the components of an institution-wide risk assessment.
- Given a scenario with unmitigated risks, identify the appropriate course of action that should be taken.
- Given a scenario of institution-wide controls, record-keeping requirements and other mitigating factors, identify how these components should be applied.
- Given a scenario, identify the key aspects of delivering targeted training for different audiences and job functions.
- Given a scenario, identify key components of an training program.
- Identify the roles senior management and the board of director's play in how an institution addresses AML oversight.
- Given a scenario, identify the roles senior management and board of director's play in how the institution addresses AML governance.
- Given a scenario, identify how customer onboarding should be implemented for the institution.
- Given a scenario, identify areas to increase the efficiency and accuracy of automated AML tools.
- Given a scenario, identify customers and potential employees that would warrant enhanced due diligence.
- Given a scenario, identify the steps that should be followed to trace funds through a financial institution.
- Given a scenario including general client behavior, identify the suspicious behavior.
- Given a scenario including some suspicious client behavior, identify how the institution should respond to these behaviors.
- Given a scenario, identify the red flags and pressures (internal and external) with obscuring wire transfer information (e.g., beneficiary, originator).



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## ACAMS EXAM PREPARATION AML

### III. AML, CFT AND SANCTIONS COMPLIANCE PROGRAMS 28%

- Given a scenario, identify red flags associated with transactions or use of accounts (e.g., cash transactions, non-cash deposits, wire transfers, credit transactions, trade financing, investment activity).
- Given a scenario including red flags associated with transactions or account activity, identify how the institution should respond to the red flags.
- Given a scenario including red flags associated with employee activity, identify how the institution should respond to the suspicious activity.
- Given a scenario, identify situations in which the SAR/STR should be filed.
- Given a scenario, identify how the SAR/STR information in the documents should be protected.
- Given a scenario, identify how to respond to law enforcement/governmental requests.
- Given a scenario about an institution operating with multiple lines of business and/or in multiple jurisdictions, identify the important aspects of implementing an enterprise-wide approach to managing money laundering risk.
- Given a scenario, identify appropriate steps to take to comply with sanctions requirements.
- Identify sources for maintaining up-to-date sanctions lists.
- Given a scenario about a relationship with a PEP, identify the appropriate steps to mitigate the risk.
- Given a scenario, identify internal and external factors that can cause a reassessment of the current AML program.
- Given a scenario, identify when and how to implement necessary program changes (e.g., policy/procedure change, enhanced training).
- Given a scenario, identify the process to assess the money laundering and sanctions risk associated with new products and services.



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### III. AML, CFT AND SANCTIONS COMPLIANCE PROGRAMS 28%

- Given a scenario, identify internal or external factors that should be escalated to management and/or the board of directors.
- Given a scenario, identify how to respond to AML audit findings and/or regulator findings.
- Given a scenario, identify the importance of ensuring the independence of an audit of the AML program.
- Given a scenario, identify an appropriate risk based approach to AML audits.

### IV. CONDUCTING AND SUPPORTING THE INVESTIGATION PROCESS 21%

- Given a scenario about a high profile SAR/STR, identify how to report it to management/board of directors.
- Given a scenario, identify the appropriate manner to report a SAR/STR to authorities.
- Identify how to maintain and secure all supporting documentation used to identify suspicious activity.
- Given a scenario, identify factors that indicate an institution should exit a relationship due to excessive money laundering risk.
- Given a scenario, identify factors that should be considered to keep an account open based on a law enforcement agency request.
- Given a scenario with an institution conducting an investigation of a customer, identify the areas and/or records it should examine.



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### IV. CONDUCTING AND SUPPORTING THE INVESTIGATION PROCESS 21%

- Given a scenario about a high profile SAR/STR, identify how to report it to management/boarded directors.
- Given a scenario, identify the appropriate manner to report a SAR/STR to authorities.
- Identify how to maintain and secure all supporting documentation used to identify suspicious activity.
- Given a scenario, identify factors that indicate an institution should exit a relationship due to excessive money laundering risk.
- Given a scenario, identify factors that should be considered to keep an account open based on a law enforcement agency request.
- Given a scenario with an institution conducting an investigation of a customer, identify the areas and/or records it should examine.
- Given a scenario with a regulatory or law enforcement agency conducting an investigation of an institution's customer, identify the additional steps the institution should take.
- Given a scenario with an institution being investigated by a regulatory or law enforcement agency, identify actions the institution should take.
- Identify the factors that must be considered before institutions share customer-related information across and within the same jurisdiction.
- Given a scenario involving a senior level employee engaged in potentially suspicious behavior, identify how address a potential AML situation (e.g., board member, CEO).
- Identify appropriate techniques that can be used for interviewing potential parties involved in an AML event.
- Given a scenario, identify the available public source data and other sources that can be used in an investigation.
- Identify the methods that law enforcement agencies may use to request information from institution.



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### IV. CONDUCTING AND SUPPORTING THE INVESTIGATION PROCESS 21%

- Identify the types of information law enforcement agencies typically ask for from institutions during investigations.
- Identify how authorities (e.g., FIUs, central banks, governments, regulatory bodies) can cooperate and provide assistance when conducting cross border money laundering investigations.
- Identify what a government FIU does and how it interacts with the public and private sectors.
- Identify the role of strict safeguards on privacy and data protection in AML investigations.



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# ANTI-MONEY LAUNDERING MEASURES AND BUSINESS ETHICS

### 1. Definitions

- Money Laundering
- Terrorism Financing
- Relationship with other crimes and world economy

### 2. Money Laundering

#### A) Methodology

- 2.A.1 Placement
- 2.A.2 Layering
- 2.A.3 Integration
- 2.A.4 Issuance of Cheque

#### B. Sources and Techniques

- 2. B.1 Crimes and Civil wrongs

#### Nature of crimes

- 2. B.2 Corruption, Drug Trafficking, Ransom, Counterfeiting, Copy Rights violations, Arms Smuggling, Stock Exchange Frauds Learning from 79 Federal Violations in USA

#### Nature of Civil Wrongs

- 2.B.3 Structured Insurance Policies, Letter of Credit, Abuse of Credit Cards, Structured Loans, Under or Over Invoicing, Transit Trade, Free Zone Concessions, Correspondent Banking , Negotiable instruments, Telegraphic Transfers, Off shore transactions.

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## Formal Institutions

- 2.B.4 Off shore or shell Banks, Insurance and Investments Companies, Bureau De Change, Pension Funds, Shell Corporations, Venture Capital, Casinos, Travel Agencies, Real Estate Agents.

## Informal Institutions

- 2.B.5 Cash Business and Transactions, Hundi, Hawala, Fin Chin, Peso Exchange System, Antique Dealers, Precious Commodities dealers. Lotteries.

## 3. How the banks are abused?

- Review of the accounts with case Studies
- Review of the customers with case studies
- Review of the transactions with case studies
- Case studies of BCCI , Bank of America etc
- Walking Accounts and Numbered Accounts

## 4. International Initiatives and relevance with KYC

### A) Initiatives

- 4.A.1 Concepts and Objectives
- 4.A.2 Bank of International Settlement and Basel Committee
- 4.A.3 UN Convention on Financing of Terrorism 1999
- 4.A.4 UN Convention on Narcotic Drugs 1988
- 4.A.5 OECD Conventions on Corruption and Bribery 1997
- 4.A.6 UN Convention Against Transnational Organized Crimes 2000
- 4.A.7 Financial Action Task Force's Recommendations (1990 and 2001) 40 + 8



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### B. Implications

- 4.B.1 National and International Implications
- 4.B.2 Initiatives by national agencies like State Bank, SECP and National Accountability Bureau.
- 4.B.3 Identification, Monitoring, Training, Auditing And Anti Money Laundering Units
- 4. B.4 Reporting to AML units and to Authorities.
- 4. B.5 Global co-operation and KYC

### 5. How to exercise KYC in Pakistan

- Procedure laid down by Financial Action Task Force
- Procedure laid down by State Bank
- Recommended steps
- Step One Policy
- Step Two Identification and Record Keeping
- Step Three Monitoring
- Step Four Reporting
- Evaluation of Customer related risks, Transaction related risks, Jurisdiction related risks
- Role of AML units and Compliance Officers

### Business Ethics

1. Ethics and approaches in Ethics
2. Ethical Power: Purpose, Perspectives, Patience, Persistence, Pride
3. Work Ethics:

- Mission and Goal related
- Work related
- Style related
- Belief related



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### 4. Building Ethical Organization:

- Organizational Tools to cultivate ethics
- Ethical Decision making

### 5. Factors responsible for Ethical & moral erosion

### 6. Promoting ethics at work place.

## ANTIMONEY LAUNDERING EFFORTS

- Efforts by Leading Countries
- Efforts by International Institutions
- Efforts by the Wolfberg Group of Banks
- Efforts by the Basle Supervisors Committee
- Efforts by Financial Action Task Force[FATF]
- Efforts by Financial Crimes Enforcement Network [FinCEN]
- Efforts by International Association of Insurance Supervisors [IAIS]
- Efforts by State Bank of Pakistan
- Efforts by Security Exchange Commission of Pakistan

## INSURERS' COMMITMENT & RESPONSIBILITIES

- What Insurers Can Do to Help
- Know Your Customer Policy (KYC)
- Insurer KYC / CDD / AML / CFT Policy Features
- Branch Managers Additional Responsibilities
- Offences giving Rise to Involvement in Money Laundering



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### REGULATIONS / LAWS RELATED TO MONEY LAUNDERING

- SBP-CDD /AML / CFT Prudential Regulation
- SECP-Anti-Money Laundering Laws

### TRANSACTIONAL AWARENESS & PRECAUTIONARY MEASURES

- Activities Not Consistent with Customers Business
- Activities with Unusual Characteristics
- Attempts to Avoid Reporting / Record Keeping
- Activities Related to Typical Funds Transfers
- Customers Unwilling to Provide Information
- Employees Behavior and Style
- Changes in Bank Transactions



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### CORE READINGS

1	Pakistan, Institute of Bankers	Anti-Money Laundering Measures – A Guide for Bankers
2	Pakistan, Institute of Bankers	Business Ethics in the Banking Sector
3	Munir A. Malik	Banker's Guide on Anti-Money Laundering Initiatives & Legislation
4	ACAMS Content	International Monetary Fund, Financial System Abuse, Financial Crimes And Money Laundering, Background Paper Washington D.C.IMF 2001

**CREDIT HOUR** : **Three**  
**Total Duration** : **24 Hours**  
**Final Examination** : **Three hours**



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## Terms & Conditions

### WITHDRAWAL FROM THE DIPLOMA/CERTIFICATION

Students are not allowed to withdraw from the Diploma. If a student cannot continue the Diploma his/her fee will be forfeited.

### CONDUCT AND DISCIPLINE

A disciplinary action, leading to rustication, will be taken against students whose conduct is found objectionable at any time during the course of study. Reference will be made to 3D Educators code of conduct.

### EVALUATION AND GRADING

The performance of students is evaluated through continuous observation of a student's performance in the Diploma – class participation, submission of assignments, quizzes and exercises.



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The student will be examined through three hourly exams conducted at the midterm and a final exam at the end of the program. Total marks for passing the Diploma will be 60 out of a total of 100.

Students who do not meet the attendance or any other eligibility criteria will not be allowed to appear in the final examination.

The following grading plan will be applicable for the Diploma:

<b>A</b>	<b>87 - 100</b>
<b>B+</b>	<b>81 - 86</b>
<b>B</b>	<b>72 - 80</b>
<b>C+</b>	<b>66 - 71</b>
<b>C</b>	<b>60 - 65</b>
<b>F</b>	<b>below 60</b>



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Students who are unable to appear for the final exam are required to submit a written application stating the reason for not appearing for the exam. 3D Educators reserves the right to approve or deny such applications. If approved, the student will be allowed to sit for the exam within one month. Failure to do so, the student will be resubmit the examination fee and sit the future schedule exam. Without passing of the exams no certification will be awarded.



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### ONLINE LIVE CLASSES FACILITY AVAILABLE

- Instructor Led Training
- Real Time Presentations
- Interactive Classes
- Complete Notes and Other Stuff shall be provided through our Secure Student Login Member's Area
- For Online Live Classes, you may please download the Admission Form through our website <http://www.3deducators.com>. Fill it properly and attached the required document along with Picture and send back to [info@3deducators.com](mailto:info@3deducators.com) with scanned fee submitted voucher in the bank.
- For Pakistan you may submit the fee at any MCB Branch with the title of "3D EDUCATORS-TRAINERS & CONSULTANTS".
- If you are outside Pakistan then you may transfer via Bank to Bank or any western union, Fast Track, Money Gram or else International Transfer Body.
- After Admission, if you don't have GMAIL Account then you are requested to kindly make one GMAIL Account and shared it [info@3deducators.com](mailto:info@3deducators.com). Then further correspondence shall be made by our institute official.
- Extra Bandwidth Charges shall be incurred.

### DISTANCE NOT MATTER

You can join in the live classes Sessions of 3D EDUCATORS – TRAINERS & CONSULTANTS from anywhere of the world.

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## PRECAUTIONARY MEASURES

- During Classes, you are requested to make sure that you are in isolated room, where no noise should be there except your voice.
- Kindly Switch Off your Cell Phone during the class, because it will disturb the quorum of class.
- If you have taken the admission in the course online lonely, then ethically it is recommended and suggested that you alone in the class.
- Recording of Lectures are not allowed at your end.

This world is emerging and growing in the 21st Century very rapidly because of latest and remarkable technologies and its advancement. Due to advancement of technology, we 3D EDUCATORS offer Live Interactive class sessions

3D EDUCATORS believe on Information Technology and its systems. Now you can also avail this facility at your home.

## CONTACT US

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021-34857148

info@3deducators.com  
<http://www.3deducators.com>

Get the Admission Form

[Download Form](#) 

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