

IT 认证电子书



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Exam : CKYCA

**Title : Certified Know Your
Customer Associate**

Version : DEMO

1.Usually, the risk associated with the customer can be higher if the customer is nonresident?

- A. Yes
- B. No
- C. Depends

Answer: A

2.The Source of Funds and the Source of Wealth must be? (SELECT 2)

- A. Provided
- B. Explained.
- C. Verified.
- D. Consistant.

Answer: B,C

Explanation:

The source of wealth doesn't need to provided in some cases with some banks.

3.A hospitality worker brings deposits items that appear to be made from a cash intensive business. Is this a red flag?

- A. Yes, anyone who brings that type of currency is likely involved to have received it from illegal means.
- B. No, the customer profile for the hospitality worker fits their occupation.
- C. It depends on the location, business, and feeling of the employee accepting the deposit.

Answer: B

4.Under a risk based approach is a PEP risk manageable If a customer discloses during the KYC, or Know Your Customer process?

- A. No, PEPS are do not fit within the risk tolerance of an organization.
- B. No, PEPs do not need to disclose their status, it is up to the financial institution to find that information out and determine the risk.
- C. Yes, He or she is the spouse of a government official, closely related to the government official
- D. Yes, PEPS need bank accounts and access to financial investment products like everyone else.

Answer: C

5.A shell company or corporation is a company that, at the time of incorporation, has no significant? (SELECT 2)

- A. Assets.
- B. Employees.
- C. Funds.
- D. Operations.

Answer: A,D