

IT 认证电子书



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Exam : CRCM

**Title : Certified Regulatory
Compliance Manager
(CRCM)**

Version : DEMO

1.To be effective, compliance risk management professionals must design a framework to ensure that bank management understands the risks and the steps that must be taken to mitigate them. The many roles compliance professionals fill incorporate risk management aspects including:

- A. Coordinating regulatory exams to explain risks to examiners
- B. Overseeing compliance training targeting higher risk areas
- C. Tracking regulatory proposals and final rules to understand new risks
- D. All of these

Answer: D

2.They also embrace the concept of risk-based compliance management. They expect compliance management to be tailored to the bank, be it large or small, offering standard or specialty financial services, simple or complex products lines, and adjusted as appropriate for the customer base as that issued for the Bank Secrecy Act, also establishes their expectations that a bank's program be risk based. Who are they?

- A. Outsourcing firms
- B. Foreign financial service providers
- C. Bank regulatory agencies
- D. Risk management organizations

Answer: C

3.A compliance professional's responsibilities include all of the following EXCEPT:

- A. Understanding the business units operating environment and risk tolerance
- B. Performing risk assessments with the assistance of business units to determine current risk levels and risks associated with the bank's products, lines of business, customers, and locations, among other factors
- C. Working with business units to ensure prompt corrective action for any detected errors
- D. Assisting business lines with compliance training for employees, as needed

Answer: D

4._____ should include basic elements designed to understand and mitigate risk.

It usually includes: Written program Compliance-related policies and procedures

- A. Tactical Compliance procedure
- B. Rank solution
- C. Compliance program
- D. None of these

Answer: C

5.In a compliance program, tactical compliance procedures should be integrated into business line procedures, such as how to deliver an Adverse Action Notice when an application is declined.

In this case:

- A. Regulations should be applied consistently to procedures throughout the bank
- B. Revisions to procedures should be based on compliance expertise and not mere editing
- C. Providing solutions to mitigate any identified risk
- D. Assisting business units in developing or revising policies and procedures to reflect current regulatory

requirements

Answer: AB