

# CANDIDATE HANDBOOK

FOR THE CAMS CERTIFICATION EXAMINATION



# TABLE OF CONTENTS

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- 3** **About ACAMS®**
  - About This Handbook
  - Eligibility Requirements and ACAMS Membership
  - Statement of Nondiscrimination
  - Fees
  - How to Apply
  - Background Verification Check
- 4** **CAMS Features and Benefits**
  - Virtual Classroom
- 6** **CAMS Certification Application**
- 8** **Eligibility Criteria**
- 9** **Professional Experience**
- 10** **References**
  - Checklist
- 12** **CAMS Exam Outline**
- 15** **Administrative**
- 18** **Special Accommodations**



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## Contact Information

For information about your examination application or your examination, please contact:

**ACAMS**  
**Brickell City Tower**  
**80 Southwest 8th Street, Suite 2350**  
**Miami, FL 33130 USA**  
**Telephone:** +1.305.373.0020  
or +1.866.459.CAMS (toll free)  
**Fax:** +1.305.373.7788 or +1.305.373.5229  
**Email:** [info@ACAMS.org](mailto:info@ACAMS.org)  
**Website:** [www.ACAMS.org](http://www.ACAMS.org)

# ABOUT CAMS CERTIFICATION

## About this Handbook

This handbook provides information that you will need to register for the CAMS Examination including eligibility requirements, policies, an exam content outline and application.

## How to Get Started

**Step 1:** Fill out your application and gather supporting documents.

**Step 2:** Choose your membership and CAMS certification package.

**Step 3:** Submit your payment, application and supporting documents.

**Step 4:** Upon payment and approval of your application, we will send you a link to access the online PDF and audio files of the CAMS Study Guide and your login to the CAMS Examination Preparation online training.

**Step 5:** Using the Examination Voucher Code provided upon your application approval, schedule your examination at one of Kryterion's live host locations, located around the globe.

*Note: Your Examination Voucher will be valid for six months from the date it is issued. You must take the exam before the end of the sixth month.*

## CAMS Eligibility Requirements and ACAMS Membership

Candidates wishing to sit for the CAMS Examination must:

1. Document a minimum of 40 qualifying credits based on education, other professional certification and professional experience in the field.
2. Submit supporting documents.
3. Provide three professional references.

Candidates who pass the CAMS Examination and wish to use and display the CAMS credential must also be active members of ACAMS.

## Statement of Nondiscrimination

ACAMS does not discriminate among candidates based on age, gender, race, color, religion, national origin, disability or marital status.

## Examination Fee\*

CAMS Package with Virtual Classroom Option:	
Private sector	\$1,880
Public sector**	\$1,540

Standard CAMS Package (without Virtual Classroom):	
Private sector	\$1,495
Public sector**	\$1,145

\*\* For individuals who work for the government.

\* See step 3 on page 6 for what the CAMS packages include.

## How to Apply

Complete the application included in this handbook. Mail, fax or email all required documentation and the appropriate fees to ACAMS at the address below.

Payment may be made by credit card, personal check, cashier's check, money order or wire transfer (wire transfers must include identifying information). Checks should be made payable to ACAMS. Prices are subject to change. Declined credit cards and/or returned checks are subject to a \$25 penalty.

### ACAMS

Attn. Certification Department  
Brickell City Tower  
80 Southwest 8th Street, Suite 2350  
Miami, FL 33130 USA  
Fax: +1.305.373.7788 or  
+1.305.373.5229

Contact us with questions at:  
+1.305.373.0020 or certification@acams.org

## Background Verification Check

ACAMS reserves the right to conduct a background check, including a criminal records check, on all people wishing to take the CAMS Examination. Candidates may be required to fill out a Background Verification Authorization Form.

Candidates will receive correspondence from ACAMS regarding the status of their application in the event ACAMS performs a background check.

Please be advised that for the integrity of our association and its mission, in the event an individual is subject to a background check and does not pass, that individual will not be allowed to take the CAMS Examination.

## About ACAMS and CAMS Certification

*Founded in 2001, the Association of Certified Anti-Money Laundering Specialists® (ACAMS) is the premier membership organization devoted to professionals in the anti-money laundering field. The mission of ACAMS is to advance the professional knowledge, skills and experience of those dedicated to the detection and prevention of money laundering and other financial crimes around the world.*

*The CAMS Examination is an internationally recognized examination that rigorously tests for aptitude and expertise in anti-money laundering detection, prevention and enforcement. Each person who passes the exam becomes a Certified Anti-Money Laundering Specialist® (CAMS), a designation that denotes one as an authority in the AML field.*



# Why Earn CAMS?

The Certified Anti-Money Laundering Specialist (CAMS) designation denotes a superior level of understanding of international AML/CTF principles. Passing the CAMS Examination distinguishes you as an AML/CTF authority and helps mitigate institutional financial crime risks. Internationally renowned and accepted, world governments acknowledge the CAMS Certification as the gold standard in AML/CTF compliance.

“ The CAMS Certification has enforced the fact that I am a subject matter expert in the field. This was particularly helpful when changing jobs. ACAMS, and the Chicago Chapter, have allowed me the opportunity to increase my knowledge level, stay abreast of the current environment and network with peers.

Tara Marie Dabek, CAMS  
Risk Analyst  
BMO Harris Bank, N.A.

## The CAMS credential:

- **Demonstrates to examiners that your institution has specialized knowledge in the AML field.** CAMS is recognized as the benchmark of AML certifications by regulatory agencies and the financial services industry.
- **Can help your organization minimize risk.** Having a CAMS-certified team ensures that your colleagues share and maintain a common level of AML knowledge. Studying for the examination also offers guidance in designing and implementing tailored AML programs.
- **Upgrades your staff's skills.** The exam preparation and continuing education required to maintain certification ensures your employees' skills remain sharp and their knowledge current. Having a CAMS-certified team lends tremendous credibility to your AML program, thereby enhancing your commitment and diligence in the eyes of regulators.

## Those who earn the CAMS designation reap multiple benefits, including:

- Earning 42% more than non-certified colleagues, according to the 2015 ACAMS AML/CTF/FCP Compensation Survey
- Increasing their professional value through better understanding of financial crime detection and prevention techniques
- Protecting their institution from money laundering threats and minimize financial crime risks
- Meeting mandated AML training requirements through preparation and study
- Proving their AML expertise to examiners and regulators

# CAMS PREPARATION AND SUPPORT

The CAMS examination requires thorough preparation. But, we're with you every step of the way. Our certification program equips you with everything you need to properly prepare for the exam.

## CAMS Study Guide

The CAMS Study guide is your main reference material and content source for preparing for the rigors of the CAMS examination. Your success is determined by your comprehension of the material held within the study guide. Please see page 12 of this guide for a complete outline of the content tested on the exam.

## Online Preparation Seminar

The interactive online course is a self-paced learning option. The online training course allows you to:

- **Participate at your leisure.** Log in and listen to the course in sections and go back and review as needed.
- **Log in from your office or home.** You don't need to worry about travel time or travel-related expenses.
- **Review as often as needed.** Log in as many times as you need before your exam to refresh and review.

## CAMS Virtual Classroom

Candidates who need extra guidance and study structure may choose to enroll in the CAMS Virtual Classroom. The CAMS Virtual Class provides a structured learning environment to candidates by dividing the study materials into six, 2-hour classes that meet once a week with an expert instructor by way of a live web-based interactive classroom. The CAMS Virtual Classroom option sets candidates up for success through weekly homework assignments and required readings.

Visit [ACAMS.org](http://ACAMS.org) to find out when the next class is in session.



# CAMS CERTIFICATION APPLICATION

## STEP 1 Contact Information

Prefix (Mr. Mrs. Ms.)	First Name	Middle Initial	Last Name
Title	Company	Industry	
Mailing Address 1 (No P. O. Boxes, please)			
City	State/Province	Zip/Postal Code	Country
Phone	Alternate Phone	Fax	
Email	Alternate Email		

## STEP 2 Membership Information

In order to sit for the CAMS examination you must be an active ACAMS member in good standing.

Are you currently an ACAMS member?

Yes \_\_\_\_ Please provide your member number \_\_\_\_\_

No \_\_\_\_ Please choose your membership level below:

Membership Category	1 year	2 years	3 years
Private rate	<input type="checkbox"/> \$295	<input type="checkbox"/> \$530	<input type="checkbox"/> \$750
Public rate	<input type="checkbox"/> \$195	<input type="checkbox"/> \$325	<input type="checkbox"/> \$450

## STEP 3 Choose your CAMS Certification Package

### CAMS Package with Virtual Classroom Option

*Includes the Electronic CAMS Study Guide, Online Preparation Course, CAMS Virtual Classroom and CAMS Examination*

Private rate  \$1,880

Public rate  \$1,540

### Standard CAMS Package (without Virtual Classroom)

*Includes the Electronic CAMS Study Guide, Online Preparation Course and CAMS Examination*

Private rate  \$1,495

Public rate  \$1,145

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## STEP 4 Certification Language

Certification Language Preference (please check one)

- English     Spanish     Chinese     Arabic     Japanese

## STEP 5 Payment Method

### Already Paid

- I have already paid the CAMS fee. Order number: \_\_\_\_\_

### Check

- Enclosed check payable to **ACAMS**

### Wire

- Send wire transfer to:

**Comerica Bank San Jose, CA**

**Routing number:** 121137522

**Account number:** 1894064128

**SWIFT Code:** MNBDUS33

### Invoice

- Invoice me

Please send a copy of the invoice to \_\_\_\_\_ (Email)

### Note

You can contact us at +1.305.373.0020 or +1.866.459.CAMS (toll free) if you need assistance paying by phone.

Important: Your CAMS fee must be paid in full in order to gain access to the study materials and exam.

## STEP 6 CAMS Certificate Name and Mailing Address

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Certificate Name

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Mailing Address 1 (No P. O. Boxes, please)

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City

State/Province

Zip/Postal Code

Country

# ELIGIBILITY FORM

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Candidates who wish to take the CAMS Examination must have a minimum of 40 qualifying credits based on education, other professional certification, and professional experience in the anti-money laundering field, in addition to providing 3 references. The following table represents the ACAMS credit award system for examination eligibility:

## I. EDUCATION

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*\*Select highest level of education*

<b>Associate Degree</b>	<b>10 credits</b> _____
<b>Bachelor's Degree</b>	<b>20 credits</b> _____
<b>Masters Degree/PhD/JD or Equivalent</b>	<b>30 credits</b> _____

*Supporting documentation must accompany information submitted.*

## II. PROFESSIONAL EXPERIENCE

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Each year of full-time experience in anti-money laundering or related duties in a financial institution. Professional experience is limited to 3 years.

*\*\*complete the Professional Experience Section on the next page*

**10 credits/year** \_\_\_\_\_

## III. TRAINING

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Professional Certification (*Financial Related*) — (CPA, CPP, CRCM, CFE, CPE, CIA, CA/AML, FINRA Series, etc.)\*\*\*

Any certification program must include a minimum of eight (8) hours of instruction and a certification exam.

*\*\*\*\*provide copies of certificate(s) and proof of valid membership in good standing*

**10 credits/certification** \_\_\_\_\_

ACCA Membership (*Chartered Certified Accountant*)

ACCA Membership includes completion of the ACCA Qualification Exams, Professional Ethics Module and Practical Experience Requirements.

*\*\*\*\*provide copies of Professional Level Certificate and proof of valid membership in good standing*

**30 credits** \_\_\_\_\_

Attendance at a course/seminar/web seminar/conference/educational and or training session on the topic of money laundering control and/or related subjects – (Includes internal and external training, training by a government agency, completion of the American Bankers Association Compliance or Graduate School or your country's equivalent.)

*\*\*\*\*provide copy of certificate(s) of attendance or receipt of payment from entity conducting training)*

**1 credit per hour** \_\_\_\_\_

**Your Total # of Credits** \_\_\_\_\_

*(at least 40 are required)*

\* Only one degree may be used toward the 40 qualifying credits for the CAMS examination.

\*\* The Professional Experience Section may be found on the next page.

\*\*\* Please note, these credits are in recognition of the AML/Financial Fraud portion of the FINRA certification training. As such, you will only earn a maximum of 10 credits regardless of the number of FINRA licenses you possess.

\*\*\*\* Supporting documentation (if necessary accompanied by a translation in English) must accompany information submitted to meet minimum credit criteria in order to sit for the CAMS Examination (i.e., copies of degree, certificates of completion). Please submit all required documentation with your completed application and fee.



# PROFESSIONAL EXPERIENCE

## TO BE FILLED IN ONLY FOR THOSE CANDIDATES WHO CLAIM CREDITS FOR EACH YEAR OF PROFESSIONAL EXPERIENCE IN THE AML FIELD:

(Use space provided and attach additional pages if necessary.)

Dates of Employment:	From (Mo./Yr.)	To (Mo./Yr.)
Name of Employer:	Industry:	
Address:	Country:	
Position/Title:	Total Months in this Assignment:	
Name & Title of Immediate Supervisor:	Business Telephone of Immediate Supervisor:	
Summary of Work Assignment (Do not use this space merely to refer to an attachment):		
<hr/> <hr/> <hr/>		

Dates of Employment:	From (Mo./Yr.)	To (Mo./Yr.)
Name of Employer:	Industry:	
Address:	Country:	
Position/Title:	Total Months in this Assignment:	
Name & Title of Immediate Supervisor:	Business Telephone of Immediate Supervisor:	
Summary of Work Assignment (Do not use this space merely to refer to an attachment):		
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Dates of Employment:	From (Mo./Yr.)	To (Mo./Yr.)
Name of Employer:	Industry:	
Address:	Country:	
Position/Title:	Total Months in this Assignment:	
Name & Title of Immediate Supervisor:	Business Telephone of Immediate Supervisor:	
Summary of Work Assignment (Do not use this space merely to refer to an attachment):		
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# PROFESSIONAL REFERENCES

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## **Required for all candidates**

Professional references must be individuals who have knowledge of your AML expertise and/or current position and the degree of responsibility held in the performance of your job. You should not use anyone as a reference who falls under your supervision. Do not use your own relatives, or members of the ACAMS staff as references.

**(Please note: all 3 references are REQUIRED.)**

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### **REFERENCE 1:**

Name & Title:

Professional Relationship:

Company Name

Country/State/City/Province

Telephone

Home

Business (Select one)

How long known

E-mail:

ACAMS Member:  Yes  No

Certified Anti-Money Laundering Specialist® (CAMS):  Yes  No

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### **REFERENCE 2:**

Name & Title:

Professional Relationship:

Company Name

Country/State/City/Province

Telephone

Home

Business (Select one)

How long known

E-mail:

ACAMS Member:  Yes  No

Certified Anti-Money Laundering Specialist® (CAMS):  Yes  No

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### **REFERENCE 3:**

Name & Title:

Professional Relationship:

Company Name

Country/State/City/Province

Telephone

Home

Business (Select one)

How long known

E-mail:

ACAMS Member:  Yes  No

Certified Anti-Money Laundering Specialist® (CAMS):  Yes  No

# CAMS EXAM CHECKLIST

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## Did You Remember ...

- To complete the eligibility table?**  
*(Candidates wishing to sit for the CAMS Examination must have a minimum of 40 qualifying points)*
- To include supporting documentation, such as copies of diplomas?**
- To order official college transcripts, if required?**
- To complete the professional experience section?**  
*(Only for candidates who claim credits for each year of professional experience within the anti- money laundering field)*
- To include payment with application?**
- To include 3 professional references?**
- To include your signature and date on the application?**

## Affidavit

I certify that I have read and agree to the terms and conditions set forth in the Candidate Handbook and application. I certify that the information submitted in this application is complete and correct to the best of my knowledge and belief. I understand that, if the information I have submitted is found to be incomplete or inaccurate, my application may be rejected, my examination results may be delayed or voided, not released, or invalidated by ACAMS, or if already certified, the "Certified Anti-Money Laundering Specialist®" designation may be revoked.

I certify that I have never been convicted of a felony (or in a military service convicted by a general court martial) and that there is no criminal charge now pending against me. I certify that I have never had a professional membership, license, registration or certification denied, suspended or revoked (other than for lack of minimum qualifications or failure of examination), and that I have never been censured or disciplined by any professional body or organization.

I understand that approval of my application is contingent upon the results of a possible investigation of the truthfulness and accuracy of all information I have provided. I authorize ACAMS, Kryterion and its agents to discuss the results of such a review with all persons involved in the certification process. I give consent for all contacted persons to provide information concerning me and/or my application, and I release each such person from liability for providing information to ACAMS, Kryterion and its agents. I understand that any false or misleading statement, misrepresentation, or concealment or material omission of the information I have provided or failed to provide on my application and attachments may be grounds for rejection of my application.

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Signature

Date: Day/Month/Year

Mail or fax completed application AND supporting documentation (copies of diplomas etc.) to demonstrate the 40 credits to:

**ACAMS**  
**Attn. Certification Department**  
**Brickell City Tower**  
**80 Southwest 8th Street, Suite 2350**  
**Miami, FL 33130 USA**  
**Fax: +1.305.373.7788 or +1.305.373.5229**

## QUESTIONS?

**Call:** +1. 305.373.0020

**E-mail:** certification@acams.org

**Visit:** www.acams.org

# CAMS EXAM

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## Taking the CAMS Examination

The CAMS examination consists of 120 multiple choice and multiple selection questions.

**All candidates have 3 ½ hours to complete the exam.** There is no penalty for guessing. Avoid leaving any questions unanswered to maximize your chances of passing. It is better to guess than to leave a question unanswered. Additional study and test-taking tips can be found in the CAMS Examination Study Guide that all candidates receive as part of the CAMS Examination package. For practice questions, please see Chapter 7 of the Study Guide.

## CAMS Examination Content Outline

### I. RISKS AND METHODS OF MONEY LAUNDERING AND TERRORISM FINANCING

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#### A. Money Laundering and Terrorism Financing Methods

1. Name economic and social effects and risks of money laundering
2. Recognize methods used
  - a. *in banks and other deposit-taking institutions (e.g., credit unions, other credit institutions – building societies)*
  - b. *in non-bank financial institutions (e.g., insurance companies, broker-dealers, casinos, precious metal dealers, dealers in real estate and high-value items, bureaux de change, money services businesses)*
  - c. *by gatekeepers (e.g., lawyers, notaries, accountants, auditors, investment advisors)*

#### B. Recognition of Risks

1. Recognize risks associated with
  - a. *new technologies (e.g., on-line banking, Internet casinos, on-line brokerage, e-commerce, secured payment processing, stored-value cards)*
  - b. *terrorist financing methods (e.g., charities, non-governmental organizations)*
  - c. *other known methods (e.g. FATF Typologies, FIU SAR reviews, Egmont Group's showcases)*
2. Recognize risks inherent to structures designed to hide beneficial ownership (e.g., companies not registered, trusts, shell corporations, off-shore companies, shelf companies, bearer shares, bonds or other certificates of ownership)
3. Identify differing jurisdictional risks dependent on legislation, regulation, and secrecy laws, and government reports (e.g., FATF member countries, World Bank / IMF sanctions, corruption index, various governmental agency advisories, off-shore banking centers)

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

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#### A. International

1. Articulate FATF recommendations and other FATF initiatives
2. Articulate BASEL customer due diligence and KYC principles
3. Articulate Wolfsberg AML Principles for private and correspondent Banking, the financing of terrorism, and monitoring and screening for suspicious activity

#### B. Regional

1. Articulate EU Directives on Money Laundering
2. Articulate appreciation of key US legislative (e.g., USA PATRIOT Act) and regulatory initiatives applied to international transactions

## CAMS Examination Content Outline *(continued)*

### III. AML COMPLIANCE PROGRAM

#### A. AML / CFT Compliance Program Design in Different Industry Settings

1. Assess risk (e.g., product, customer, geography) and design a risk scoring model for the institution
2. Advise the institution and specific business units of any AML concerns and recommend appropriate mitigating factors
3. Develop internal AML policies, procedures, and controls
4. Conduct ongoing AML training
5. Obtain endorsement of senior management and / or board of directors
6. Implement account opening controls (e.g., KYC, enhanced due diligence, customer verification)
7. Evaluate, implement, and utilize Electronic AML Tools
8. Perform background investigations on customers and potential employees
9. Monitor and trace money or funds through a business
10. Identify suspicious behavior associated with
  - a. *general client behavior (e.g., nervous demeanor, unusual questions, customer identification circumstances)*
  - b. *transactions or account activity in different settings (e.g., cash transactions, non-cash deposits, wire transfers, correspondent and commercial accounts, safe deposit box, credit transactions, trade financing and investment activity, non-financial and non-bank financial institution settings)*
  - c. *suspicious employee activity*
11. Process SARs / STRs internally and externally
12. Report results to the competent authority
13. Cooperate with the competent authority after reporting suspicious activity
14. Manage regulatory or other legal implications of SARs / STRs
15. Apply and implement a consolidated AML program for institutions operating in multiple jurisdictions including
  - a. *ongoing internal assessments of the AML program*
  - b. *independent assessments of the AML program*
  - c. *screening of high-risk and prohibited entities (e.g., PEPs, OFAC)*

#### B. Maintenance of an Effective AML / CFT Compliance Program

1. Identify
  - a. *best practices for embedding compliance into institutional culture*
  - b. *trends from SARs / STRs and adapt the program as necessary*
2. Conduct and evaluate ongoing internal assessments of the current AML program
3. Implement necessary program changes (e.g., policy / procedure change, enhanced training)
4. Develop, implement, and document ongoing training
5. Assess the risk of new business products and services
6. Monitor and incorporate changes to legislation, regulations, and guiding principles
7. Communicate program effectiveness to management and / or the board of directors
8. Respond to AML audit findings, document the response, and adopt appropriate actions
9. Identify and apply relevant trends from international and national typologies and exercises
10. Ensure
  - a. *timely conduct of independent examinations or audits of AML and CFT programs*
  - b. *institutional awareness of high-risk and prohibited entities (e.g., PEPs, OFAC, FEPs)*
11. Coordinate with the Human Resources department to implement appropriate screening programs to ensure high standards when hiring employees

## CAMS Examination Content Outline *(continued)*

### IV. CONDUCTING OR SUPPORTING THE INVESTIGATION PROCESS

#### A. SAR and STR Filing

1. Ensure senior management and the board of directors are provided information regarding SARs / STRs including a
  - a. *summary of all SARs / STRs*
  - b. *detailed listing of high-profile SARs / STRs (e.g., on employees, PEPs)*
2. Maintain an internal investigation log / diary
3. Report SARs / STRs to appropriate authorities in the prescribed manner
4. Maintain and secure all supporting documentation used to identify suspicious activity
5. Deliver records to law enforcement and government authorities on request
6. Provide evidential / expert statements on behalf of the institution
7. Recommend to an institution whether to maintain or close an account after
  - a. *consulting legal counsel*
  - b. *an appropriate written request by a law enforcement agency to leave an account open*

#### B. Assistance of Institutional Investigations

1. Contact and cooperate with enforcement agencies
2. Identify and provide records that are legally available to law enforcement officers without a court order / subpoena
3. Share information with other financial institutions or government agencies in accordance with applicable laws
4. Recommend whether to terminate or suspend an employee within the institution who may be involved in an activity under investigation
5. Coordinate an investigation of an employee or high-profile customer or transaction with internal management, legal advisors, and auditors

#### C. Assistance of Legal and Government Inquiries Domestically and Internationally Within Parameters of the Law

1. Identify appropriate interviewing techniques and content
2. Interview customers and employees using appropriate techniques (e.g., body language, proximity)
3. Interpret information gathered during a customer or employee interview
4. Commence an investigation through the identification of research tools and sources of information
5. List methods by which law enforcement may request information from a financial institution
6. Deliver records to enforcement agencies in response to a subpoena or court order in accordance with the law
7. Identify and provide records that are legally available to law enforcement officers without a court order or subpoena
8. Explain
  - a. *how authorities (e.g., FIUs, central banks, governments, regulatory bodies) can cooperate across jurisdictions and how they lend expertise in money laundering investigations and prosecutions*
  - b. *the role of authorities to guard against control or acquisition of significant participation in a financial institution by criminals or their confederates*
  - c. *the basis and means for cooperation between countries in anti-money laundering investigations including:*
    - *freezing*
    - *seizure*
    - *confiscation*
    - *mutual legal assistance*
    - *letters rogatory*
    - *informed exchanges*
    - *extradition*
  - d. *What a government FIU does, what the ideal set up looks like, and how it interacts with the private sector*
9. Describe the role of strict safeguards on privacy and data protection

# WHAT YOU NEED BEFORE THE EXAM

## Requests for Special Examination Accommodations

ACAMS complies with the Americans with Disabilities Act (ADA) and will ensure that individuals with disabilities are not deprived of the opportunity to take the exam solely because of a disability, as required and defined by the relevant provisions of the law. Special testing arrangements may be made for these individuals, provided that an appropriate request for accommodation is submitted to ACAMS along with the application and the request is approved. A special accommodations form is included in this handbook.

This form must be signed and submitted with the exam application at least 30 days prior to the test date.

*Requests for special examination accommodations for candidates located outside the U.S. are permitted if the country of residence has a similar law in place for persons with a recognized disability. Follow the instructions as detailed above.*

If you have not received approval for a reasonable accommodation, please contact ACAMS at [certification@ACAMS.org](mailto:certification@ACAMS.org).

## Reschedule/Cancellation Policy Regarding Your Exam Date

Refunds will not be granted to individuals requesting to withdraw from an exam after registering. If you wish to change your exam date or time, or cancel your appointment, you must do so at least 72 hours prior to your scheduled date. Any exam cancellations or rescheduling anywhere within 72 hours will incur a \$100 fee which must be paid directly to ACAMS. You must re-establish eligibility with ACAMS by contacting [certification@acams.org](mailto:certification@acams.org) or +1 305.373.0020. ACAMS will provide you with additional information about your eligibility.

## Examination Day

Plan to arrive 15 minutes before the scheduled appointment to allow time for check-in. Candidates who are late may not be allowed to test.

## Identification

Bring with you one form of a current and valid government-issued identification bearing a photograph and a signature. The name on the identification must match the name used for registration.

## Valid forms of primary identification include:

- Driver's license
- State-issued identification card
- Military identification
- Passport
- Other government-issued identification

## Items Not Permitted

Purses, bags, and coats are not permitted in the testing room. If you wear a jacket/coat in the testing room, it must be worn at all times. Lockers will be provided at no cost if item storage is needed.

Electronic devices are not permitted in the testing room including:

- Telephones
- Digital watches
- PDA's
- Signaling devices such as pagers and alarms
- Calculators

## Examination Procedures and Code of Conduct

You will have three and a half hours to complete the exam. Additional time will not be allowed. There are no scheduled breaks. Candidates must have the permission of the test center proctor to leave the testing room.

No questions concerning the content of the exam may be asked during the testing period. It is the responsibility of each candidate to read the directions given on the computer and listen carefully to the instructions given by the proctor.

The proctor reserves the right to dismiss a candidate from the examination for any of the following reasons:

1. If the candidate's admission to the exam is unauthorized.
2. If a candidate creates a disturbance, is abusive or is otherwise uncooperative.
3. If a candidate gives or receives help or is suspected of doing so.
4. If a candidate attempts to remove examination materials or notes from the testing room.
5. If a candidate is discovered in possession of an electronic communication or recording device.

# WHAT YOU NEED BEFORE THE EXAM

## Examination Integrity/ Professional Dishonesty

The examination performance of all candidates is monitored and may be analyzed statistically for purposes of detecting and verifying any form of cheating. If it is determined that a score has questionable validity, after appropriate review, the score will be marked as invalid and the candidate may be barred from retesting indefinitely or for a period as determined by ACAMS.

## Integrity of the Examination

ACAMS has taken strict security measures to ensure the integrity of the CAMS Examination. These security measures include:

**Proctors** - There will be examination proctors present before, during, and after the examination to ensure that all rules and regulations are followed.

**Video Cameras** - There are high-tech video cameras surrounding the examination site of every testing center to ensure that no assistance is given during the examination.

**Audio** - There is a live audio recording of each examination session at every testing center to ensure that no assistance is given during the examination.

## Center Problem Reporting

If there are any irregularities during the examination process, the proctor at each testing center will fill out a Center Problem Report which records the exact details of the irregular incident.

## Inclement Weather

In the event of inclement weather or unforeseen emergencies on the day of an exam, ACAMS will determine whether circumstances warrant cancellation and subsequent rescheduling of an exam. Every attempt will be made to administer all exams as scheduled. However, should an exam be canceled at a test center, all scheduled candidates will be contacted and receive notification regarding a rescheduled date or reapplication instructions.

## Confidentiality

Candidates receive their exam results immediately (pass or fail) at the conclusion of the test. This information is only released to the candidate at the testing center. Results will not be given over the telephone, by facsimile, or electronic mail. When an organization pays for an individual's examination, the organization may request ACAMS to release the result to the organization. If a candidate does not want this information to be released to the organization, then the candidate must notify ACAMS in writing.

ACAMS posts a list of certified members on [www.ACAMS.org](http://www.ACAMS.org).

## Retaking the Examination

If a candidate does not pass, they will have the opportunity to retake the examination.

The candidate can reschedule 48 hours after taking the exam, but must wait 2 months before retaking the examination.

A candidate who applies for re-examination after one year following their original application must resubmit their full application, documentation of eligibility and examination fee.

A candidate is not allowed to take the examination more than three consecutive times; there are no exceptions allowed. The waiting period to retake the examination after the third consecutive attempt is 6 months.

## To schedule a re-take, the candidate must:

1. Contact ACAMS at [certification@ACAMS.org](mailto:certification@ACAMS.org) or +1 305.373.0020
2. Pay the examination fee to receive their new Voucher Code:
  - a) \$290 for Private members
  - b) \$190 for Public members
3. Reschedule their exam through the test delivery website.

## Appeals

ACAMS provides an appeal mechanism for challenging denial of admission to the exam or revocation of the certificate. It is the responsibility of the individual to initiate the appeal process by written request to ACAMS within 30 days of the circumstance leading to the appeal.

**Please note:** Failure of the exam does not constitute grounds for a review and appeal.



# WHAT YOU NEED BEFORE THE EXAM

## Candidate Identity Management System (CIMS)

Kryterion takes appropriate organizational and technical measures to protect the personal and test data provided to or collected by it. Kryterion shall not retain data any longer than permitted in order to perform its services or as required under relevant legislation. Your personal and test data can only be accessed by authorized employees of Kryterion that need to have access to this data in order to be able to fulfill their given duties.

Kryterion shall take appropriate technical measures to protect the confidentiality of the test content, with due observance of the applicable obligations and exceptions under the relevant legislation.

Through its websites, Kryterion offers online test creation and high-stakes test delivery system to its clients using its Webassessor™ product.

## What Information Does Kryterion Collect?

Kryterion may gather and process information about you, including (but not limited to) information in the following categories:

- a. Identification data (name, address, telephone, email address etc.);
- b. Profile information (e.g. age, sex, country of residence etc.) (THIS DOES NOT INCLUDE YOUR USER PROFILE - please see article 6 of this Privacy Statement)
- c. Banking and payment information (credit card information, account number, etc.);
- d. Survey result and usage information;
- e. Products or services ordered and delivered;
- f. Video and sound recordings;
- g. Test data (data processed for the purpose of providing online testing or the billing thereof, including, but not limited to, the duration of the test.)

## How Does Kryterion Use this Information and for what Purpose?

Our primary purpose in collecting information is to provide you with a safe, smooth, efficient, and customized experience. Kryterion collects and processes personal data relating to you, as permitted or necessary to protect your, Kryterion's interests, including in particular to enforce our Terms of Service and fight against fraud.

- a. Provide testing services by means of the Kryterion Webassessor™ software;
- b. Provide other services for you (as described when we collect the information);
- c. Provide you with customer support and troubleshooting problems;
- d. Compare information for accuracy; verify your identity;
- e. Customize, measure, and improve Kryterion software, our products and websites content and layout;
- f. Provide eCommerce services
- g. Provide and invoice certain services for Webassessor™

## How Long is Your Personal Data Kept by Kryterion?

Kryterion and, where relevant, the Kryterion group entities will retain your information for as long as is necessary to (1) fulfill any of the Purposes (as defined in article 3 of this Privacy Statement) or (2) comply with applicable legislation, regulatory requests and relevant orders from competent courts.

## To Whom Does Kryterion Transfer Your Personal Information?

Kryterion shall not sell, rent, trade or otherwise transfer any personal and/or test data to any third party without your explicit permission, unless it is obliged to do so under applicable laws or by order of the competent authorities.

Please be informed that, notwithstanding the above mentioned, in the event of a designated authority lawfully requesting Kryterion to retain and provide personal data, or test data, Kryterion will provide all reasonable assistance and information to fulfill this request.

# SPECIAL ACCOMMODATIONS – PART 1

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If you have a disability covered by the Americans with Disabilities Act, please complete this form and the Documentation of Disability-Related Needs so your accommodations for testing can be processed efficiently. The information you provide and any documentation regarding your disability and your need for accommodation in testing will be treated with strict confidentiality.

## Candidate Information

Name: \_\_\_\_\_ Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Country: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Special Accommodations

Please describe your disability:

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Please provide (check all that apply):

- Special seating or other physical accommodation
- Large Text/Magnified screen
- Reader
- Extended exam time
- Separate testing area
- Other special accommodations (Please specify)

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Comments:

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Signature

Date: Day/Month/Year

# SPECIAL ACCOMMODATIONS – PART 2

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## DOCUMENTATION OF DISABILITY-RELATED NEEDS

Please have this section completed by an appropriate professional (education professional, physician, psychologist, psychiatrist) to ensure that Kryterion is able to provide the required test accommodations.

### Professional Documentation

I have known \_\_\_\_\_ since \_\_\_\_ / \_\_\_\_ / \_\_\_\_ in my capacity as a \_\_\_\_\_.  
Examination Candidate Date Professional Title

The candidate discussed with me the nature of the examination to be administered. It is my opinion that, because of this candidate's disability described below, he/she should be accommodated by providing the special arrangements listed on Part I of this form.

Description of disability:

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Signature

Title

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Printed Name

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Address

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Telephone Number

Fax Number

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Date

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License# (if applicable)

Return this form with your examination application and fee to:

• ACAMS  
• Attn. Certification Department  
• Brickell City Tower  
• 80 Southwest 8th Street, Suite 2350  
• Miami, FL 33130 USA  
• Fax: +1.305.373.7788 or +1.305.373.5229



**ACAMS**

Attn. Certification Department

Brickell City Tower

80 Southwest 8th Street, Suite 2350

Miami, FL 33130 USA

Telephone: +1.305.373.0020  
or +1.866.459.CAMS in the USA

Fax: +1.305.373.7788  
or +1.305.373.5229

Email: [info@acams.org](mailto:info@acams.org)

[acams.org](http://acams.org)