

**ACAMS<sup>®</sup>**  
**ADVANCED**  
**CERTIFICATION**  
**HANDBOOK & APPLICATION**





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## About ACAMS Advanced Certification

The Advanced Certification program was developed to take financial crime professionals beyond the Certified Anti-Money Laundering Specialist (CAMS) credential to an elevated level of education and practice that will provide an accepted advanced designation of AML/Financial Crime expertise in various specializations.

# ABOUT CAMS-AUDIT

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CAMS-Audit equips auditors and those with audit responsibilities with high-level training that reinforces their internal controls knowledge to meet regulatory expectations.

With the CAMS-Audit designation, you will be instantly recognized as a seasoned professional with superior skills to effectively:

- Evaluate the effectiveness and adequacy of a BSA/AML compliance program, suspicious activity reporting and transaction monitoring systems, and KYC/CIP policies, procedures, and processes.
- Address and mitigate BSA/AML risk including tracking and correcting previously identified issues and deficiencies.
- Identify, analyze and recommend enhancements to policies, procedures and processes in accordance with guidance and regulations.
- Assess the adequacy of transaction monitoring in relation to risk and suspicious activity.
- Understand and communicate reporting and record keeping requirements in performing independent testing.
- Enhance the role of audit in regards to your institution's compliance monitoring and AML training.
- Identify communication techniques to increase the reception and collaboration of your message across different departments.

# ABOUT CAMS-FCI

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CAMS-FCI provides those who have already earned the CAMS certification with focused education and training which hones your essential investigative skills and understanding of the financial crime landscape. Upon completion of the CAMS-FCI program, you will leave with confidence in your ability to detect, report and prevent financial crime and protect your institution from the harmful effects of illicit activity.

With the CAMS-FCI designation, you will be recognized as a seasoned professional with superior skills to effectively:

- Utilize critical thinking and analytical skills to determine relevant information and facts to support investigations, case decisions, and SAR/STR reporting.
- Disseminate new typologies and risks discovered during case investigations to other business units, allowing adjustments to controls, training and enhanced due diligence procedures.
- Communicate relevant information by developing outreach programs with law enforcement to share latest trends, unusual activity and SARs/STRs.
- Manage your investigation scope, minimize your institution's risk exposure while still providing pertinent information to law enforcement.

# PROGRAM OUTLINE

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## Welcome Webinar

This hour-long webinar will provide an overview of program logistics, White Paper Process timelines and other details.

## Self-Study

Participants will be required to complete pre-class assignments prior to attending the classroom session. Participants should plan to spend 8 - 10 hours reading, researching and completing exercises that will be used in the Live Program. All pre-class assignments will be tied to classroom activities.

## 3-Day Live Program

### Lecture

Where needed to introduce topics and establish the foundation for discussions and exercises.

### Discussion

This course is designed to create dialogue and interaction. Participants will be encouraged to engage in discussions focused on various aspects of AML audit.

### Exercises

In-class exercises are designed to leverage the results of pre-class activities and immerse participants in interactive situations and work groups, allowing them to put concepts into practice.

## Final Exam - Publishable White Paper

Participants will be required to write a white paper, which will be graded as the final exam, on one of several topics. Papers will be available to ACAMS members online. Benefits include:

- Establishing expertise for participants
- Building intellectual capital for association members
- Cutting edge analysis on major/emerging issues

# ELIGIBILITY CRITERIA WORKSHEET | CAMS-AUDIT

Please submit with application

## Eligibility Criteria

In addition to the CAMS Certification as a prerequisite for application, the Advanced Certification Program will require that participants have a minimum of 20 points from the fields noted in the Eligibility Matrix.

Points may be combined throughout the matrix in order to accumulate the necessary amount. However, participants are required to fulfill a minimum of 10 points from work experience.

<b>Experience (limited to within the past 5 years)</b>		
<b>Audit/Examination</b> Conducting or materially participating in audits of a financial institution* on regulatory compliance matters.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	1	
2-3 Years	3/year	
4-5 Years	5/year	
<b>Audit/Examination Management</b> Leading an audit or exam of a financial institution* on regulatory compliance matters.	<b>Credits</b>	<b>Credits Earned</b>
1-5 Years	1/year	
<b>Professional AML Experience</b> AML must be a significant portion of the job responsibilities.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	1	
2-3 Years	3/year	
4-5 Years	5/year	
<b>Training (Please also complete the Specialized Training Worksheet on page 9.)</b>		
<b>Training</b> Limit of 10 credits per 2 years in the following areas: <ul style="list-style-type: none"> <li>• Risk Assessment</li> <li>• Policies and Procedures</li> <li>• AML Audit Processes</li> <li>• Transaction Monitoring</li> <li>• Identifying and Reporting Suspicious Activity</li> <li>• Compliance Monitoring/Corrective Action</li> <li>• Testing/Validation</li> <li>• Training</li> </ul>	<b>Credits</b>	<b>Credits Earned</b>
3 Hours of Training	1	
<b>Certification</b>		
<b>Audit Certification</b> Limit to 1 active certification (please provide the date in which the certification was earned).	<b>Credits</b>	<b>Credits Earned</b>
<ul style="list-style-type: none"> <li>• Certified Internal Auditor (CIA)</li> <li>• Certified Information Systems Auditor (CISA)</li> </ul>	3	
<b>Total Credits Earned</b>		

\*Professional experience is limited to within the past 5 years.

\*\*Financial institution as defined under the Bank Secrecy Act regulations:  
[http://www.ffiec.gov/bsa\\_aml\\_infobase/pages\\_manual/OLM\\_104.htm](http://www.ffiec.gov/bsa_aml_infobase/pages_manual/OLM_104.htm)

# ELIGIBILITY CRITERIA WORKSHEET | CAMS-FCI

Please submit with application

## Eligibility Criteria

In addition to the CAMS Certification as a prerequisite for application, the Advanced Certification Program will require that participants have a minimum of 20 points from the fields noted in the Eligibility Matrix.

Points may be combined throughout the matrix in order to accumulate the necessary amount. However, participants are required to fulfill a minimum of 10 points from work experience.

<b>Experience* (limited to within the past 5 years)</b>		
<b>Professional AML/BSA Experience - Investigations</b> Conducting or materially participating in financial investigations within a financial institution**.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	1	
2-3 Years	3/year	
4-5 Years	5/year	
<b>Professional AML/BSA Experience – Non-Investigations</b> Professional experience where AML is a significant portion of the job responsibilities.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	1	
2-3 Years	3/year	
4-5 Years	5/year	
<b>Professional Law Enforcement Financial Investigations Experience</b> Conducting or materially participating in financial investigations within a government organization.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	2/year	
2-3 Years	4/year	
4-5 Years	6/year	
<b>Professional Law Enforcement Experience</b> Professional experience where investigations is a significant portion of the job responsibilities.	<b>Credits</b>	<b>Credits Earned</b>
1 Year	1	
2-3 Years	3/year	
4-5 Years	5/year	
<b>Professional AML/BSA Experience - Investigations Manager/Team Lead</b> Leading or managing investigations within a financial institution**. (Points earned in this category can be added to the total value throughout the matrix.)	<b>Credits</b>	<b>Credits Earned</b>
1-5 Years	1/year	

# ELIGIBILITY CRITERIA WORKSHEET | CAMS-FCI (continued)

Please submit with application

<b>Training</b>		
<b>Training</b> Limit of 10 credits per 2 years in the following areas: <ul style="list-style-type: none"> <li>• Policies and Procedures to Identify and Detect Suspicious Activity</li> <li>• Suspicious Activity Report Decision Making</li> <li>• Suspicious Activity Report Writing</li> <li>• Quality Assurance/Quality Control of the Investigative Process</li> <li>• Transaction Monitoring</li> <li>• Financial Crimes Investigations</li> <li>• Financial Crimes Typologies</li> <li>• AML Legal Process</li> <li>• Customer Identification</li> <li>• CDD Identification</li> <li>• Outreach Programs and Communications with Law Enforcement</li> <li>• AML/Fraud/CTF Laws and Regulations</li> </ul>	<b>Credits</b>	<b>Credits Earned</b>
3 Hours of Training	<b>1</b>	
<b>Certification</b>		
<b>Investigation Certification</b> <ul style="list-style-type: none"> <li>• Limit to 1 active certification.</li> <li>• Please provide the date in which the certification was earned.</li> </ul>	<b>Credits</b>	<b>Credits Earned</b>
<ul style="list-style-type: none"> <li>• Certified Financial Crimes Investigator (CFCI)</li> <li>• Certified Fraud Examiner (CFE)</li> </ul>	<b>3</b>	
<b>Total Points Earned</b>		

\*Professional experience is limited to within the past 5 years.

\*\*Financial institution as defined under the Bank Secrecy Act regulations:  
[http://www.ffiec.gov/bsa\\_aml\\_infobase/pages\\_manual/OLM\\_104.htm](http://www.ffiec.gov/bsa_aml_infobase/pages_manual/OLM_104.htm)

# APPLICATION PROCESS & POLICIES

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## Application Process

1. Complete the application included in this handbook.
2. Email the application, eligibility criteria worksheet, specialized training worksheet and resume to [advanced-certification@acams.org](mailto:advanced-certification@acams.org).
3. Upon approval of your application, you will receive an invoice for payment.

(Incomplete applications, including missing documentation, will be returned.)

## Fees

US\$3,995

Fee includes:

- Application administration fee
- Welcome Webinar on ACAMS Learning Management System (LMS)
- Live 3-day Program
- Course materials
- Breakfast and lunch for each of the 3 days

## Advanced Certification Eligibility Requirements

Candidates wishing to apply for either designation must maintain an active CAMS designation and document 20 qualifying credits (10 from professional experience) based on continuing education, professional experience and other certifications.

## Supporting Documentation

All pertinent documentation, if applicable, must be returned with the application.

### Experience

Current Resume (bios are not accepted)

### Training

Certificates/Letters of Participation

Documentation is not required for ACAMS events. This is ONLY required for events completed through an outside organization. Approval of external training credits is not guaranteed.

### Certification

Copy of Certificate/Letter from Certifying Organization

In-class exercises are designed to leverage the results of pre-class activities and immerse participants in interactive situations and work groups, allowing them to put concepts into practice.

### Refund/Cancellation Policy

Refunds will not be granted once a candidate has been formally accepted into the program and has received the official welcome notification. Notifications will be sent via email. Please be sure to provide accurate contact information when applying.



# APPLICATION PROCESS & POLICIES *(continued)*

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## Statement of Nondiscrimination

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

## Background Verification

ACAMS reserves the right to conduct a background check, including a criminal records check, on all people wishing to apply for Advanced Certification. 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 safety of our members and of our association, in the event an individual is subject to a background check and does not pass, that individual will not be allowed to proceed with the program.

## Requests for Special Accommodations

ACAMS complies with the Americans with Disabilities Act (ADA) and will ensure that individuals with disabilities are not deprived of the opportunity solely because of a disability, as required and defined by the relevant provisions of the law. Special arrangements may be made for these individuals, provided that an appropriate pre-approved request for accommodation is submitted to ACAMS 30 day prior to the live course date. A special accommodation form is included in this handbook.

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

## Contact Information

For information, please contact:

**ACAMS**  
Brickell City Tower  
80 Southwest 8th Street,  
Suite 2350  
Miami, FL 33130 USA  
**Telephone:** +1.305.373.0020  
**Fax:** +1.305.373.7788  
**Email:** [advanced-certification@acams.org](mailto:advanced-certification@acams.org)  
**Website:** [www.acams.org](http://www.acams.org)

**ACAMS – Asia**  
23/F, One Island East  
18 Westlands Road  
Quarry Bay, Hong Kong S.A.R.  
**Phone:** + 852-3750 7684 / 7694 / 7658  
**Fax:** +852-3010 1240  
**Email:** [asia@acams.org](mailto:asia@acams.org)

**ACAMS – Europe**  
Level 25, 40 Bank Street  
Canary Wharf  
London E14 5NR  
UK  
**Phone:** +44 20 3755 7400  
**Email:** [europe@acams.org](mailto:europe@acams.org)

# ADVANCED CERTIFICATION APPLICATION

Email the application and all required documentation and the appropriate fees to [advanced-certification@acams.org](mailto:advanced-certification@acams.org).

## Personal Information (please print using black or blue ink)

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Name (As you want it to appear on your certificate)

---

Company/Organization Name

Job Title

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Street Address

---

City

State/Province

Zip/Postal Code

Country/Region

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E-mail Address

Fax Number

---

Daytime Telephone Number

Alternate Telephone Number

Your certificate will be mailed to the address listed above. Please notify ACAMS as soon as possible if this information changes.

Payment may be made by credit card, personal check, cashier's check, money order or wire transfer. Checks must be made payable to ACAMS.

## Pricing

**US\$3,995**

I am applying for:

CAMS-Audit

CAMS-FCI

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## Payment Method

### Already Paid

I have already paid. Order number:

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### 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:

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(Email)

### Note

You can contact us at +1.305.373.0020 if you need assistance paying by phone.

# CERTIFICATION PROGRAM GUIDELINES

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## Participation and Completion of Work Assignments

ACAMS utilizes a series of methodologies throughout the Advanced Certification program. Candidates are required to adhere to and participate in each of these different methodologies in order to successfully complete the certification.

This includes:

- Attending the Welcome Webinar
- Attending the 3-day live program
- Completion of all work assignments by their prescribed deadlines
- Completion of the final assessment

## Fees

Extensions on work assignments can be granted if requested in a timely manner. However, ACAMS will only grant one extension per candidate. Requests must be submitted 15 calendar days prior to the deadline for that particular assignment. Requests should be submitted by email to [advanced-certification@acams.org](mailto:advanced-certification@acams.org).

The maximum time allowed for an extension is 15 calendar days from the deadline. Extensions for a longer period will need to be reviewed on a case-by-case basis and are not guaranteed.

ACAMS reserves the right to withhold the certification of any candidate not complying with these guidelines.

## Appeals

The withholding of a candidate's certification for non-compliance with the above referenced guidelines is not grounds for an appeal.

## Rescheduling

Rescheduling of the live program will not be permitted once a candidate has been formally accepted into the program and has received the official welcome notification.

Notifications will be sent via email. Please be sure to provide accurate contact information when applying.

# AFFIDAVIT

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I certify that I have read and agree to the terms and conditions set forth in the 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 and my designation 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 and its agents to discuss the results of such a review with all persons involved in the application 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 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

# REQUEST FOR SPECIAL ACCOMMODATIONS FORM – PART I

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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 will be treated with strict confidentiality.

## Personal Information (please print using black or blue ink)

---

Name

Organization

---

Street Address

---

City

State/Province

Zip/Postal Code

Country/Region

---

Phone

E-mail Address

---

Signature

Date: Day/Month/Year

# REQUEST FOR SPECIAL ACCOMMODATIONS FORM – PART II

## DOCUMENTATION OF DISABILITY-RELATED NEEDS

Please have this section completed by an appropriate professional (education professional, physician, psychologist, psychiatrist) to ensure that ACAMS is able to provide the required 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 program. 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 \_\_\_\_\_ Date: Day/Month/Year \_\_\_\_\_

Printed Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

Date \_\_\_\_\_

License# (if applicable) \_\_\_\_\_

**Return this form with your application and fee to:**

### ACAMS

Brickell City Tower  
80 Southwest 8th Street, Suite 2350  
Miami, FL 33130 USA  
Email: [advanced-certification@acams.org](mailto:advanced-certification@acams.org)