

CERTIFICATION

# Candidate Handbook

For the Advanced CAMS—Financial  
Crimes Investigations Examination



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

ACAMS 

# Why Earn Advanced CAMS–FCI



Advanced CAMS–Financial Crimes Investigations is the premier certification that equips your AFC investigators with the knowledge to conduct and lead complex financial crime investigations that involve multifaceted money laundering schemes and advanced typologies. With Advanced CAMS–FCI, financial institutions, government, law enforcement, and industry professionals can effectively detect, investigate, report, and communicate suspicious transactions through complex elements and effectively communicate with law enforcement globally. Additionally, Advanced CAMS–FCI will fulfill increasing regulatory expectations to ensure, based on your institution’s risk profile, your AFC investigators are properly trained and armed with the expertise to identify the ML/TF and other illicit financial crime threats, including corresponding transaction activity, that may intersect with your institution’s risk profile.

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## CAMS-FCI Benefits

Benefits for Professionals:

**Demonstrate your level of efficiency and effectiveness while conducting investigations.** Advanced CAMS–FCI certifies your ability to manage complex investigations, to minimize your institution’s risk exposure and detect and report any suspicious transactions in line with the regulatory requirements. **Effectively communicate and share useful information when engaging with Government Authorities, Financial Intelligence Units, Law enforcement and Regulatory Examiners.** Reach new professional heights. Earning the Advanced CAMS–FCI designation solidifies investigative expertise and provides you with the managerial know-how to lead investigative teams.

Benefits for Organizations:

**Advanced CAMS–FCI enables your organization to demonstrate a highly qualified AML investigation team,** able to work around advanced financial crime typologies and red flags to minimize your organization’s exposure. **Advanced CAMS–FCI is the additional stone to your AML program, making sure it is aligned with law enforcement priorities in a complex ecosystem of transnational criminal organizations and terrorist networks.**

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## Who is CAMS-FCI for?

Organizations potentially interested in employing certified individuals include all financial institutions and other regulated entities required to report suspicious activity, as well as consulting firms that support them. These include:

- Financial Institutions (Banks and non-Banks)
- Fintech and Crypto companies
- Money Services Businesses
- DNFPBs and Consulting firms
- Government authorities, Regulators and Examiners, Law enforcement and Financial Intelligence.



## Why Earn Advanced CAMS-FCI *continued*

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### Advanced CAMS-FCI Preparation and Support

The Advanced CAMS-FCI 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.

### Study Materials

The study guide is your main reference material and content source for preparing for the rigors of the examination. We also offer additional study materials to support you, please visit our website [acams.org](https://www.acams.org) or contact your account manager for more details.

[Contact Us | ACAMS](#)



# About Advanced CAMS-FCI Certification

## About this Handbook

This handbook provides information that you will need to register for the Advanced CAMS-FCI examination including eligibility requirements, policies, an exam blueprint and application. It also includes the recertification policies so that you can keep your certification active and up to date.

## Advanced CAMS-FCI Eligibility Requirements and ACAMS Membership

Candidates wishing to sit for the Advanced CAMS-FCI examination must have:

- **Active ACAMS membership**
- **CAMS certification**

Candidates who pass the Advanced CAMS-FCI examination and wish to use and display the Advanced CAMS-FCI credential must have an active ACAMS membership.

## Examination Fee

### ADVANCED CAMS-FCI PACKAGE:

PRIVATE SECTOR	US\$2,195
PUBLIC SECTOR*	US\$1,695

### ADVANCED CAMS-FCI PACKAGE WITH VIRTUAL CLASSROOM:

*Bundle and Save*

PRIVATE SECTOR	US\$2,595
PUBLIC SECTOR*	US\$2,195

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

## How to Get Certified

### 1. SELECT YOUR PACKAGE

Choose and purchase the certification package that fits your learning style. ACAMS membership is required to apply and maintain your certification.

### 2. PREPARE & APPLY

Complete your learning path and submit your application to schedule the exam.

### 3. SCHEDULE & PASS

Once your application is approved, you'll receive instructions by email to schedule your exam. Pass the exam to earn your certification and maintain it through ongoing membership and education.

# About Advanced CAMS-FCI Certification

## How to Apply

Complete your online application after submitting the payment.

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 US\$25 penalty.

Please submit your questions via our [Contact Us](#) page online.

## Background Verification Check

ACAMS reserves the right to conduct a background check, including a criminal records check, on all people wishing to take the Advanced CAMS-FCI 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 Advanced CAMS-FCI examination.

## Statement of Nondiscrimination

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

## Disability Services

ACAMS is committed to providing reasonable accommodations for individuals with documented disabilities as defined by local or applicable law. Our intent is to ensure that everyone who makes a request for accommodations is advised of the accommodation process as promptly as possible. If you have a disability as defined under local or applicable law, please contact our Accommodations Coordinator for a request form and information regarding our accommodation process.

### Process:

1. Contact Disability Services Accommodation Coordinator:  
E-mail: [accommodations@acams.org](mailto:accommodations@acams.org)  
Phone: 1.786.456.4705  
Fax: 1.866.494.0040
2. The Accommodations Coordinator will provide you an application. Complete the accommodation request form specifying your impairment and the requested accommodation. In addition to the form, you must provide recent (generally no more than five years old) certification and/or documentation from a qualified medical or educational professional that (a) provides a specific diagnosis; and (b) recommends specific accommodations that might be helpful to the applicable setting and request based on the diagnosis.
3. Your request with supporting documentation will be evaluated as appropriate to determine whether your request can reasonably be granted.  
If granted, we will coordinate to implement the request. If the request is denied or deemed unreasonable by ACAMS, we will explore any alternative reasonable accommodations options, if appropriate.

Requests are reviewed on an individual and rolling basis. Please note, the time for approval could potentially affect the timeframe for testing with approved accommodation/s. If you believe you have been discriminated against due to a disability you should contact: [accommodations-management@acams.org](mailto:accommodations-management@acams.org) to address the immediate situation.

# Advanced CAMS-FCI Examination

## Taking the Advanced CAMS-FCI Examination

The Advanced CAMS-FCI examination consists of 90 multiple choice, multiple selection, matching and scenario questions. Some of these items are unscored. The unscored items are included on the exam to gather statistical information. These items are not identified on the exam and do not affect your score. All candidates have 175 minutes to complete the exam. The passing score required to obtain the Advanced CAMS-FCI certification is 75.

There is no penalty for guessing. Avoid leaving any questions unanswered to maximize your chances of passing. For review questions, please refer to the Advanced CAMS-FCI Study Guide.

**Disclaimer:** The review questions contained in the study guide are not meant to indicate the exact style or difficulty level of the actual Advanced CAMS-FCI examination questions. They are designed to help candidates review the content of the study guide.

## Advanced CAMS-FCI Examination Blueprint

The Advanced CAMS-FCI examination consists of four domains. Below you will find the test objectives for each of the domains as well as the overall percentage weight of each domain.

### I GOVERNANCE OF AN AFC INVESTIGATIONS UNIT (20%)

- |   |  |
|---|--|
| <p>1.1 Knowledge of how the FCI program is set up (e.g., governance structure) and how the different elements (monitoring, investigation, reporting, quality control, filing, escalations) of the program work together</p> <p>1.2 Knowledge of how an institution determines/categorizes its financial crime risk (e.g., types of risk, national priorities, risk assessment, threat assessment, risk appetite, products/channels/customers/geo)</p> <p>1.3 Knowledge of differences in risks and corresponding processes of investigations (e.g., client v. internal personnel or insider v. law enforcement investigation of the financial institution), determining who should participate in different types of investigations</p> <p>1.4 Ability to make risk-based decisions (e.g., how tuning impacts risk, program feed, allocating resources/time of investigators)</p> | <p>1.5 Ability to assess different relationship actions (e.g., keep/exit client, hold transactions, freeze account, monitor and prepare further SAR/STRs, update know your client (KYC) and customer due diligence (CDD), change client risk rating) and make effective argument for taking client relationship actions in terms of risk to the institution (e.g., client relationship decisions have to go through financial institution (FI) governance, so present the case to the Board or risk committee to understand the risk the case presents)</p> <p>1.6 Knowledge of the process and tools used in customer profiling and transaction monitoring process (e.g., processes like setting thresholds, tuning, risk scoring of customers, integrating systems, etc.; tools monitoring transactions, screening customers, gathering adverse media tools, etc.)</p> |
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## CAMS-FCI Examination *continued*

- 1.7 Knowledge of what metrics are used to measure risks and controls and ability to evaluate what metrics are necessary to measure effectiveness of financial crime investigations program effectiveness, and how those should be communicated to the Board or Senior Management (e.g., metrics for board reporting).
- 1.8 Ability to identify gaps in the monitoring controls that elevate risks (e.g., identifying a new pattern of suspicious activity that is not flagged by the monitoring system and suggesting new controls related to the pattern)
- 1.9 Ability to provide expert level recommendations that help financial institutions determine how to deal with particular clients, products, services, and/or geographies to mitigate ML risk (e.g., identifying and reporting trends in SARs indicating gaps in controls)
- 1.10 Ability to build investigative procedures, and judge the quality of existing processes and reports in light of policies, procedures, and guidelines (e.g., review of process, quality control of process in retrospect)
- 1.11 Knowledge of legal context established by laws and regulations in different jurisdictions and for different regulated entities (e.g., laws and regulations related to transaction monitoring)
- 1.12 Knowledge of boundaries of obligations between FI, financial intelligence unit (FIU), law enforcement, and regulatory examiners (e.g., FI's responsibility is to identify suspicious activity and make decisions about customer; FIU's responsibility is to filter through the SARs to pass to law enforcement; law enforcement's responsibility is to determine how to make a prosecuting case).
- 1.13 Knowledge of the kinds of law enforcement requests made to financial institutions (e.g., getting information, warrants, freezing accounts, unexplained wealth orders, etc.)
- 1.14 Knowledge of how FIs address law enforcement requests throughout the course of the investigation (e.g., fulfilling requests while maintaining client privacy, coordinating during steps in law enforcement investigations)
- 1.15 Knowledge of private-public partnerships and information sharing and how they work (e.g., 314 a and b in US, informal/formal partnerships, other countries)
- 1.16 Ability to adjust investigator training programs to institutional specifics, roles, new financial crime risks (e.g., new products, new risks, national priorities, etc.), and identified knowledge and skill gaps

## II. LEADING COMPLEX INVESTIGATIONS (30%)

- 2.1 Knowledge of when criminal investigation needs to be escalated because of sensitivity (e.g., investigations into internal staff, politically exposed persons (PEPs)) or complexity
- 2.2 Ability to craft relevant information-gathering strategies from subject or client to support an investigation (e.g., developing questions and approach for relationship managers, conducting probe without tipping off, submitting request for information (RFI))
- 2.3 Knowledge of privacy rules and regulations in the given jurisdiction (e.g., sharing information with legal entities within institution, external legal entities, customers, or law enforcement)
- 2.4 Ability to retain comprehensive investigation files to document and support investigative decisions (e.g., notes on investigations into unusual activity, enriching the KYC file on the customer to reflect new understanding about client's business, decision making process about data points, supporting documentation obtained, sources used, and exception to the investigation process)

## CAMS-FCI Examination *continued*

### II. LEADING COMPLEX INVESTIGATIONS (30%) *continued*

- 2.5 Ability to identify what data and resources are available for particular investigations (e.g., internal sources like KYC file, existing transaction history, history in other parts of the business / other types of accounts; external sources like ultimate beneficial owner (UBO) registers, customer's source of wealth / source of funds, RFI process, customer contact [without tipping off], customer's business website, google earth, staff visit to business premises, public/court records, PEP public records, company ownership records, international holdings)
- 2.6 Ability to communicate effectively across function and cultures (for cross-border investigations) (e.g., how to access information differentially across jurisdictions, knowledge about different jurisdiction risks/reliability of information, knowledge about protocols for data gathering in jurisdictions, knowledge how to match names/information in different jurisdictions, knowledge of local law enforcement and regulatory agencies, knowledge of specialists in the locale, knowledge of when to bring in specialists, knowledge of jurisdictions with extra complexity, knowledge of how jurisdictions regulate different recreational activities (e.g. marijuana, gaming, adult industry))
- 2.7 Ability to evaluate and scope an investigation plan using initial data and risk-based approach (e.g., determine gaps in data, assess which data gaps are relevant)
- 2.8 Ability to assess the information to differentiate between unusual, suspicious, and/or unknown behavior, and identify the knowledge/information gaps required to make a determination (e.g., identify unusual transactions and determine whether it should be considered suspicious, following activity and relationships within and across institutions)
- 2.9 Knowledge of how large databases are used to distill patterns into clear and concise conclusions
- 2.10 Ability to use analytical software to provide data and visualizations to understand investigation (e.g., network analysis, complex company structures, payment message analysis, wire stripping, transaction monitoring, business account reviews, previous SARs)
- 2.11 Ability to assess reliability of information and sources as part of the investigation process (e.g., internal sources like KYC file, existing transaction history, history in other parts of the business / other types of accounts; external sources like UBO registers, customer's source of wealth / source of funds, RFI process, customer contact [without tipping off], customer's business website, google earth, staff visit to business premises, public/court records, PEP public records, company ownership records, international holdings)
- 2.12 Ability to search for additional or different information that is beyond the standard investigative sources to strengthen the understanding and conclusion of the underlying transaction activity (e.g., basic to complex open-source research, working across siloes within an institution)
- 2.13 Ability to evaluate whether to continue or conclude on an investigation (e.g., evaluate decision in light of risk to institution, constraints to continuing investigation, coming to a conclusion about the investigation)
- 2.14 Ability to see the possibility of more complex or sophisticated financial crime scheme in a pattern of transactions (e.g., receive alert and gather data and can see possibilities of larger ML schemes)
- 2.15 Knowledge of the difference between a client-related investigation, internal investigation of an insider of the institution, and a law enforcement investigation of the financial institution (e.g., sensitivities of different investigations, differences in thresholds of evidence, differences in focus (obligations to institution v. law enforcement requirements))

## CAMS-FCI Examination *continued*

### III FINANCIAL CRIME TYPOLOGIES—INTERMEDIATE (30%)

- 3.1 Knowledge of how high-risk, complex products and services (correspondent banking, trusts, private banking, wealth management, etc.) can be used to launder illicit proceeds or exploited.
- 3.2 Knowledge of how high-risk customers/businesses (e.g., gatekeepers, corporations with complex structures, Designated Non-Financial Businesses and Professions, Money Service Businesses (MSBs), Trust Company Service Providers, cash-intensive businesses) misuse legal entities/persons to launder illicit proceeds or evade taxes.
- 3.3 Knowledge of bribery and corruption typologies (e.g., layers of complex shell companies, PEPs, offshore accounts)
- 3.4 Knowledge of predicate crimes for money laundering (e.g., terrorism, fraud, cyber-crime, human trafficking, tax evasion, narcotics trafficking, corruption, etc.)
- 3.5 Knowledge of financing techniques for proliferation, weapons of mass destruction (WMD) (e.g., WMD supply chain; methods of exploiting business for WMD; funding methods for obtaining WMD materials / evading sanctions; types of banking products, services, geographics, or customer base exploited for proliferation financing)
- 3.6 Knowledge of terrorism financing through FIs, MSBs, Virtual Asset Service Provider (e.g., financing methods terrorists use - crowd funding, payment flows tied to digital assets; basic understanding of terrorist ideologies and corresponding methods of financing; techniques to exploit non-governmental or non-profit organizations to access funds and humanitarian efforts)
- 3.7 Knowledge of cyber-related financial crimes (e.g., identifying red flags indicating preparation for cyber heists, business email compromise, identifying proceeds tied to Ransomware payment, key sectors targeted for Ransomware, tracing ransomware payments/interdiction of virtual currency (mixers/tumblers), methods used to rapidly move funds through cyber controlled accounts)
- 3.8 Knowledge of transnational criminal organizations (TCOs) and transnational drug-trafficking organizations (TDOs) (e.g., trade-based money laundering payment flows to TCO/TDO, nexus between TCOs/TDOs and other crimes, payment flows from Mexican TDOs to Chinese citizens in US, payment flows tied to fentanyl, major cartel financing methods, narcotics routes in Europe, opiate routes from Afghanistan through Iran, Turkey into Europe, etc.)
- 3.9 Knowledge of human trafficking typologies
- 3.10 Knowledge of environmental crime typologies (e.g., wildlife trafficking)
- 3.11 Knowledge of how criminals leverage online marketplaces, social media, and gaming platforms to launder money



## CAMS-FCI Examination *continued*

### IV. REPORTING SUSPICIOUS ACTIVITY (20%)

- 4.1 Knowledge of the SAR/STR process for law enforcement
- 4.2 Ability to determine what is necessary and unnecessary to include in the narrative of a SAR/STR
- 4.3 Ability to convey financial industry knowledge to law enforcement in digestible way (e.g., simplify complex data, describe what is normal and what is unusual, describe bank products and their use)
- 4.4 Ability to clearly convey the bottom line of the financial crime investigation in the SAR (e.g., reader should know what bank is uncomfortable with, what remains unknown)
- 4.5 Ability to differentiate facts from analysis from judgment (e.g., facts as relevant, explicit information, analysis as identifying connections between data points, judgment as conclusions drawn from facts and analysis)
- 4.6 Ability to chronologically relate the financial crime narrative from various perspectives (e.g., transactions, customer history, customer shared information)
- 4.7 Ability to communicate the meaning of complex data sets
- 4.8 Ability to evaluate and improve a SAR for its quality of usefulness to law enforcement (e.g., review SARs to see whether they include the appropriate approach and consideration)
- 4.9 Ability to apply different jurisdictional laws and regulations to decision-making process for SAR-filing (e.g., initial filing and repeat filing (affirmative obligation to review after a certain amount of time)).
- 4.10 Ability to write standards for filling out SARs (e.g., guide for best practices in writing a SAR)



# What You Need Before The Exam With Pearson VUE

## Reschedule/Cancellation Policy Regarding Your Exam Date

Refunds will not be granted to individuals requesting to withdraw from an exam after registering. You can reschedule or cancel on the web up to 72 hours before the exam at no charge. You can also reschedule or cancel via the Pearson VUE call center (+1 866-389-8339) up to 72 hours before the exam for a fee of US\$20.

If you cancel or reschedule an exam within 24 to 72 hours of your scheduled time, there will be a fee of US\$100 collected by Pearson VUE. There is an additional fee for scheduling an exam by phone rather than by using the online system. Pearson VUE call centers will answer questions for assisting with online scheduling free of charge. However, if the exam is scheduled on the phone, there will be a US\$20 fee collected by Pearson VUE.

If you cancel your exam within 24 hours or do not show up for your scheduled appointment, you will need to contact ACAMS and you will be charged for a new authorization (US\$299 private sector/ US\$199 public sector).

## Examination Day

Plan to arrive/login 30 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 two forms of current and valid government-issued identification bearing a photograph and a signature. The name on the identification must match the name used for registration.

## Identification (ID) Requirements:

- The first and last name that the candidate uses to register must match exactly the first and last name on both of the IDs that are presented on test day.
- All IDs required must be issued by the country/region in which the candidate is testing. If the candidate does not have a qualifying primary ID issued from the country/region they are testing in, an International

Travel Passport from their country/region of citizenship is required, along with a secondary ID.

- Candidate is required to present two forms of original (no photo copies or digital IDs), valid (unexpired) IDs; one form as a primary ID (government issued with name, recent recognizable photo, and signature) and one form as a secondary ID (with at least a name and signature, or name and recent recognizable photo).

## Additional ID Allowances:

- Expired forms of ID are not acceptable unless accompanied by valid renewal papers.
- For candidates testing in Japan, please click on the [link](#) for Japan ID policy.
- If a government issued ID is missing a visible signature (or has an embedded signature), the candidate is allowed to test as long as the other requirements for primary and secondary IDs are met.
- If you have any questions about the ID you are required to bring with you to the testing center for admittance for your exam, please contact Pearson VUE customer service at [www.pearsonvue.com/contact](http://www.pearsonvue.com/contact). Any candidate exceptions to the ID policy must be pre-approved by the Pearson VUE customer service center at least three business days before the scheduled exam appointment.

## 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. Candidates are also advised that they cannot disclose Exam Materials, including questions or answers. This includes discussing the content of the exam with anyone, recording, copying, or disclosing any exam question or answer, in whole or in part, directly or indirectly, in any form or by any means whatsoever (this includes "chat rooms", message boards, forums, etc.) 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.

# What You Need Before The Exam With Pearson VUE *continued*

## Examination Procedures and Code of Conduct

Additional time will not be allowed. There are no scheduled breaks. Candidates must have the permission of the 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.

## Confidentiality

Candidates receive their exam results immediately (pass or fail) at the conclusion of the test. 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.

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

1. Request an invoice through the [Contact Us](#) page online.
2. Pay the examination fee for their new Authorization to Test.
  - a) US\$299 for Private members
  - b) US\$199 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 certification. 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.

## Data and Privacy Policies

To read through Pearson VUE's data and privacy policies please visit <https://home.pearsonvue.com/privacy>.

## Pearson VUE Demo

If you would like a preview of the Pearson VUE computer-based testing platform, [click here](#) to launch the demo. It includes information about question types and the user interface so that you can become familiar with it prior to taking your exam.

# What You Need Before The Exam With Pearson VUE *continued*

## Integrity of the Examination

ACAMS has taken strict security measures to ensure the integrity of the Advanced CAMS-FCI 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 to ensure that no assistance is given during the examination.

## Retaking the Examination

If a candidate does not pass, they will have the opportunity to retake the examination based on the following retake policy:

- Candidates who do not pass the exam on their first attempt can retake it after 30 days.
- Candidates who do not pass the exam on their second attempt can retake it after 60 days.
- Candidates who do not pass the exam on their third or more attempt can retake it after 90 days.

## TEST CENTER

### ITEMS NOT PERMITTED

No personal items, including but not limited to mobile phones, hand-held computers/personal digital assistants (PDAs) or other electronic devices, pagers, watches, wallets, purses, firearms or other weapons, hats (and other non-religious head coverings), bags, coats, jackets, eyeglass cases, pens, or pencils, are allowed in the testing room. No barrettes or hair clips that are larger than 1/4 inch (1/2 centimeter) wide and

headbands or hairbands that are larger than 1/2 inch (1 centimeter) wide are allowed in the testing room. No jewelry that is removable and larger than 1/4 inch (1/2 centimeter) wide is allowed in the testing room. No books and/or notes are allowed in the testing room unless authorized by the test program sponsor for your use during the test. You must store all personal items in a secure area as indicated by the test administrator or return them to your vehicle. If you refuse to store your personal items, you will be unable to test, and you will lose your test fee. All electronic devices must be turned off before storing them in the designated secure area.

### 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.

### HOME OR OFFICE

### ONLINE PROCTORING

ACAMS may be offering online proctoring at your home or office for candidates taking their certification in certain locations. Test Taker must read the [FAQ](#) for Online Proctored Exam's limitations and restrictions.



# Advanced CAMS-FCI Recertification Policies

The purpose of the Advanced CAMS-FCI recertification process is to ensure that Certified Anti-Money Laundering Specialists continue to maintain and enhance their anti-money laundering expertise. Therefore, Advanced CAMS-FCI professionals are required to earn recertification credits through training, education and other professional development activities as outlined below.

## Recertification Requirements

In order to recertify the Advanced CAMS-FCI credential, you must meet the following requirements:

1. Maintain an active ACAMS membership
2. Meet the recertification credit requirements
3. Submit an online application with the appropriate renewal fees

## Recertification Credit Requirements

- A total of 45 recertification credits must be accumulated within a three-year cycle. Please note that membership and work experience will not count towards these credit requirements.
- A minimum of fifteen (15) of the total credits must be earned from ACAMS training events.
- Applicants will not be granted recertification credits for activities completed prior to obtaining their Advanced CAMS-FCI credential or their most recent recertification.
- Additional credits earned past the required 45 cannot be rolled over to the following cycle.
- The deadline for earning recertification credits is December 15 of the year of your recertification.

## ACAMS Credits

ACAMS Credits are earned from ACAMS-hosted activities such as virtual classrooms, webinars, events, chapter, certificates, and certifications. These are tracked and added automatically to our members' profiles.

## Non-ACAMS Credits

These are earned from any source other than ACAMS. These are not added automatically to members' profiles. Instead, members are responsible for providing their proof of participation to ACAMS. The criteria for

an external activity to count for non-ACAMS credits is outlined below:

- Be related to the subject matter; AFC – AML/CTF, Sanctions, etc.
- Meet a minimum of one hour of continuous learning.
- Provide proof of participation after completion. All documentation submitted to ACAMS needs to clearly state the participant's name, the training's title, date, and the number of credits.
- Be completed before the end of the recertification cycle.
- The activity must be synchronous. No asynchronous activities will be accepted.

## Deadline for Advanced CAMS-FCI Recertification

Recertification applicants are required to submit both a completed Advanced

CAMS-FCI Recertification Application and the associated fees postmarked no later than December 15 of the third year after receiving their initial certification or their most recent recertification. A late fee of US\$50 will be applied to all applicants who miss the December 15 deadline and will be accepted for only 90 days after the deadline.

## Documentation

Applicants do not need to include supporting documentation along with the recertification application; however, they are advised to retain original copies of their supporting documents in their files in the event that ACAMS should find it necessary to audit their records.

## Recertification Audit

The ACAMS audit process has been created to ensure ACAMS certified individuals have complied with their recertification requirements.

Audits are performed for every recertifying class. ACAMS will notify selected audit candidates advising them of the processes.

# Advanced CAMS-FCI Recertification Policies *continued*

## Recertification Fees

<b>Early Application</b>	<b>US\$200</b>	Application and fee must be postmarked no later than <b>October 1.</b>
<b>Regular Application</b>	<b>US\$250</b>	Application and fee must be postmarked no later than <b>December 15.</b>
<b>Late Application</b>	<b>US\$300</b>	Application and fee must be postmarked no later than <b>March 31.</b>

ACAMS will not accept late recertification applications postmarked after March 31. Checks, credit cards and wire-transfers are acceptable forms of payment.

## Loss of Certification

- Those who fail to recertify by the late application deadline of March 31 will have their certification revoked.
- Those who fail to maintain an ACAMS membership will have their certification revoked.
- Advanced CAMS-FCI professionals who lapse in their recertification may recertify only by successfully retaking and passing the Advanced CAMS-FCI examination.

## Membership Status

Recertification applicants must maintain an active ACAMS membership over the 3-year period in order to recertify.

## Recertification Fee

Fees must be submitted by the deadlines indicated and are non-refundable. Recertification fees are subject to change without notice. Applicants who submit applications with the inappropriate payment amount will be invoiced the difference and will remain unprocessed until the amount is paid in full. Fees can be paid by credit card, wire transfer or by check made payable to ACAMS. Please do not send cash. The applicant's name and company must appear on all payments made by check or wire.

## Recertification Cycle

The recertification cycle is the three-year period from the time an individual receives their certification or from the date of their most recent recertification.

## Application

Please complete the online application here. Allow 5-7 business days from the time ACAMS receives your application for review and notification. Applications submitted near a deadline (e.g., October 1, December 15, or March 31) may take longer to review due to the higher volume of recertification applications received.

## Late Application Policy

After the Late Application deadline of March 31, a member must take the CAMS-FCI examination to obtain the CAMS-FCI designation. Exceptions will only be considered if they are due to a documented extenuating circumstance as described below under the section labeled "Extensions."

## Extensions

Occasionally, extenuating circumstances—such as prolonged unemployment or serious illness of the applicant or a close family member (e.g. spouse or child)—may prevent an individual from meeting the required credits of recertification over a three-year period. One-year extensions of the recertification deadline can be requested in such circumstances. The extension can be used only once during a member's recertification career and must be approved at least three months prior to the first recertification deadline (October 1). The fee to request an extension is US\$100. Members may also choose to recertify by examination on or before their recertification deadline. Examples of who may be eligible for an extension:

1. Members who have been out of work for at least one year of the three-year recertification cycle due to being laid off or child birth/childcare.
2. Members who have spent a significant amount of time caring for a seriously ill family member or who have suffered serious illness themselves.
3. Members who are being deployed to active duty in one of the armed forces for at least a one-year assignment.

If the extension is approved, the recertification expiration date will be extended for one year allowing enough time to accumulate the necessary recertification credits. At the end of that period, members will be required to submit a completed recertification application form demonstrating that they have successfully met the recertification requirements. The full recertification application fee is also due at that time. Upon successful recertification, the new three-year recertification cycle will begin at

## Advanced CAMS-FCI Recertification Policies *continued*

the end of the extension period.

To request an extension, the following documents must be submitted at least three months prior to the first recertification deadline (October 1):

1. A written request for extension providing a description of the extenuating circumstance should be sent to [certification@acams.org](mailto:certification@acams.org).
2. Documentation of the extenuating circumstance. This may include a letter from a physician, notice of termination or receipt of unemployment benefits.
3. The extension fee of US\$100.
4. A completed recertification application demonstrating the efforts made to meet the recertification requirements.

### Extension Non-Eligibility

Members who have not accrued the required recertification credits by their deadline date or have lapsed a recertification cycle are not eligible for an extension.

### Lapsed Certifications

Members who do not submit an application within three months after their recertification deadline (March 31) will be considered no longer certified and must immediately cease using the Advanced CAMS-FCI designation. To become certified the candidate must purchase the Advanced CAMS-FCI certification package and retake the exam.

### Recertification by Examination

Those who opt to recertify by examination must submit a written request with payment by the Regular Application deadline (December 15). The cost to retake the exam is US\$299. This fee is subject to change without notice. Applicants who submit their paperwork without the appropriate payment amount will be invoiced the difference and will remain unprocessed until the amount is paid in full. Fees can be paid by credit card, wire transfer, or by check made payable to ACAMS. Please do not send cash. The applicant's name and company must appear on all payments made by check. This fee is non-refundable.

Applicants do not need to submit a new examination form for this option.

### Reminders and Application Submission

Members should keep track of their recertification cycles and submit a completed application on or before their recertification deadline. As a professional courtesy, ACAMS will send at least two reminder e-mails to all members before the end of their recertification cycles: one approximately six months before the expiration date and the other approximately three months before the recertification deadline. **ACAMS will send the reminders to the e-mail address on file; therefore, it is important to make sure you notify ACAMS of any changes.** Recertification cycles and submission requirements will not be changed because a member did not receive reminders that were sent to the address on file.



# Advanced CAMS-FCI Recertification Worksheet

## Recertification Activities

A total of forty-five (45) recertification credits must be earned within a three-year cycle from the year of certification. Members are required to earn fifteen (15) of the total credits from attending ACAMS training events. Please refer to table below for guidance on applicable continuing education.

<b>1</b>	<b>ACAMS EDUCATIONAL COURSES, PROGRAMS AND SEMINARS (MINIMUM OF 15)</b>	<b>Credits</b>	<b>Limit</b>
<b>1.1</b>	Attendance at a conference, workshop, seminar, webinar, symposium, educational and/or training session about money laundering control and/or related topics* hosted by ACAMS	1/hour	Unlimited
<b>2</b>	<b>EDUCATIONAL COURSES, PROGRAMS AND SEMINARS</b>	<b>Credits</b>	<b>Limit</b>
<b>2.1</b>	Attendance at a conference, workshop, seminar, webinar, chapter events, symposium, educational and/or training session about money laundering control and/or related topics*	1/hour	Unlimited
<b>2.2</b>	Completion of a compliance school offered by an accredited college, university or your country's Bankers Association or equivalent	6 each	12/cycle
<b>2.3</b>	Obtaining other professional certifications and/or licenses within the three-year recertification cycle (includes CPA, CFE, MICA, CPP, CRCM, or similar credentials)	4 each	4/cycle
<b>3</b>	<b>INSTRUCTION, SPEECHES AND OTHER PRESENTATIONS</b>	<b>Credits</b>	<b>Limit</b>
<b>3.1</b>	Instructor, speaker, panelist or moderator at a conference, workshop, seminar, symposium, educational and/or training session on the subject of money laundering control and/or related topics*	3 each	Unlimited
<b>3.2</b>	Principal instructor or speaker for a course at an accredited college or university on the subject of money laundering control and/or related topics*	6 each	12/cycle
<b>4</b>	<b>AUTHORSHIP OF A PUBLISHED WORK</b>	<b>Credits</b>	<b>Limit</b>
<b>4.1</b>	Authorship of a published book on the subject of money laundering control and/or related topics*	8 each	Unlimited
<b>4.2</b>	Contribution to a published book on the subject of money laundering control and/or related topics*	3 each	Unlimited
<b>4.3</b>	Authorship of a published article or booklet on the subject of money laundering control and/or related topics*	3 each	Unlimited
<b>5</b>	<b>VOLUNTEER SERVICE</b>	<b>Credits</b>	<b>Limit</b>
<b>5.1</b>	Active member of the ACAMS Advisory Board or an ACAMS Chapter Executive Board (criteria for active participation will be set forth and evaluated by each board or committee)	4/year	12/cycle
<b>5.2</b>	Member of an Executive Committee, Board of Directors or Advisory Board of a professional association that directly contributes to the development and continuing education of the CAMS professional	4/year	12/cycle
<b>5.3</b>	Service on a host committee for an annual or major conference on the subject of money laundering control and/or related topics*	3/post	9/cycle
<b>5.4</b>	Delegate to an international body (i.e. FATF, CFATF, etc.) whose mission relates to the subject of money laundering control and/or related topics*	5/post	10/cycle
<b>6</b>	<b>OTHER ACCOMPLISHMENTS</b>	<b>Credits</b>	<b>Limit</b>
<b>6.1</b>	Testimony in a court as an expert witness on money laundering control and/or related topics*	4/case	8/cycle
<b>6.2</b>	Special activities related to the topic of money laundering control or related subjects* (acceptance and credit assessment is at the discretion of ACAMS)	1-6/ activity	6/cycle
<b>TOTAL CREDITS EARNED</b>		<b>GRAND TOTAL</b>	

\*Examples include fraud prevention, risk management, regulatory compliance, terrorist finance control, security, technology (as it relates to any of the aforementioned topics), and/or other related subjects. The credits awarded for activities under this matrix are subject to change without notice.

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