

CERTIFICATION

Candidate Handbook

For the Certified Anti-Money
Laundering Specialist Examination



acams.org

ACAMS 

Why Earn CAMS?



The Certified Anti-Money Laundering Specialist (CAMS) designation is the globally recognized gold standard in AML/CFT compliance. Earning CAMS demonstrates your advanced knowledge of international AML/CFT standards and your commitment to safeguarding your organization against financial crime. Trusted in over 180 countries and recognized by regulators worldwide, CAMS sets the benchmark for AFC expertise across industries.

CAMS Advantage

Earning the CAMS certification offers strategic, career-building benefits:

- Deepen your expertise in financial crime detection and prevention
- Build credibility with regulators, examiners, and stakeholders
- Meet AML/CFT training requirements through structured preparation
- Strengthen your ability to mitigate institutional risk

Organizational Value

CAMS strengthens institutions by building knowledgeable teams:

- Demonstrates to examiners that your organization meets high AML standards
- Promotes consistent expertise across departments to close compliance gaps
- Keeps teams current through certification and ongoing recertification
- Enhances the credibility of your AML/CFT program with regulators and stakeholders

CAMS Preparation and Support

The CAMS certification program provides all the tools needed to prepare confidently for the exam. Your package includes a comprehensive study guide, flashcards, interactive materials, and practice exams through our enhanced simulation tool.

To add value for professionals, the CAMS package includes two elective courses—one on AML sector-specific case studies and one on an AML regulatory framework of your choice. These are not part of the exam blueprint.

For more support, visit acams.org/cams or contact your ACAMS representative.



“One of the key benefits of being CAMS certified is the recognition it brings within the industry, along with opportunities to network and engage with professionals locally and globally.”

– **Michele Bochniarz, CAMS Certified**
Senior Vice President, Head of Enhanced Due Diligence



“Once you earn your CAMS certification, you quickly realize how widely recognized it is. You stay connected to a global community of financial crime fighters—always willing to share, support, and grow together through local chapters and events.”

– **Alek Dvoskin, CAMS Certified**
Global Intelligence Lead



“CAMS is a global gold standard that signals you have the knowledge, connections, and authority in AML. Having CAMS next to my name on my résumé makes me feel empowered.”

– **Sabrina Chen, CAMS Certified**
Senior Data Science Lead

About CAMS Certification

About this Handbook

This handbook provides information about the CAMS examination including the eligibility requirements defined in the certification application, as well as the exam blueprint and exam policies. It also includes the CAMS recertification policies so that you can keep your CAMS certification active and up to date.

CAMS Eligibility Requirements and ACAMS Membership

Candidates wishing to sit for the CAMS examination must have:

- **Active ACAMS membership**
- **40 eligibility credits are required, which can be earned through:**
 - **Education**
 - 10 for Associates
 - 20 for Bachelors
 - 30 for Masters
 - 40 for JD or PhD
 - **Work Experience**
 - 10 credits for each year of experience
 - Unlimited
 - **Training**
 - 1 credit for each hour of financial-crime related training
 - Unlimited

Completing your certification self-study material learning path, as well as your Virtual Classroom series, will award you with ACAMS credits which can be used towards your eligibility.

To check if you meet the eligibility requirements, go to: [Eligibility Calculator](#)

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

Examination Fee

STANDARD CAMS PACKAGE:

PRIVATE SECTOR US\$2095

PUBLIC SECTOR* US\$1595

CAMS PACKAGE WITH VIRTUAL CLASSROOM:

Bundle and Save

PRIVATE SECTOR US\$2495

PUBLIC SECTOR* US\$2095

*For individuals who work for the government.

How to Get CAMS 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. 40 eligibility credits are required—your ACAMS membership gives you access to credit-earning resources if needed.

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 CAMS Certification

How to Apply

Complete your online application and submit 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 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.

Statement of Nondiscrimination

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

Copyright and Exam Non-Disclosure

All examinations and the exam materials are the copyright of ACAMS and may not be published, shared, reproduced, or otherwise distributed or disseminated without the express written consent of ACAMS. You will maintain the confidentiality of, and not distribute, share, or disclose any exam materials. You agree not to discuss the content of an examination with anyone, and that you will not record, copy, or disclose any examination question or answers, in whole or in part, directly or indirectly, in any form or by any means whatsoever. Additionally, you represent that you have not received Examination questions or answers from others.

Disclosing exam materials or information about exam materials may result in a lawsuit that may result in paying monetary damages or in you being subject to other court-enforced penalties, criminal penalties, cancellation of your test scores, revocation, or suspension of any of your current certifications, and/or revocation or suspension of your ACAMS memberships.

ACAMS is the final authority that determines in its sole discretion whether you have the privilege of maintaining your membership or any certification, sitting for an examination, and whether any score you receive is satisfactory. Initial receipt of a satisfactory score or certificate does not waive ACAMS' right and discretion to deem a score non-satisfactory in the event ACAMS determines there were test taking irregularities or that the score may have been obtained by way of unfair advantage (e.g., evidence of cheating). In such an event, your memberships and certificate(s) may be suspended or revoked. In the event ACAMS determines that a certification or examination result was obtained by way of irregularities or unfair advantage, no refunds for examination or membership fees will be provided.

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
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 to address the immediate situation.

CAMS Examination

Taking the CAMS Examination

The CAMS examination consists of 120 multiple choice and multiple selection questions. The passing score required to obtain the CAMS certification is 75.

All candidates have 3.5 hours to complete the exam. There is no penalty for guessing. Avoid leaving any questions unanswered to maximize your chances of passing.

CAMS Examination Blueprint

The CAMS 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.

A UNDERSTANDING THE RISKS AND METHODS OF FINANCIAL CRIME (30%)

1. Definitions of anti-money laundering (AML), countering the financing of terrorism (CFT), sanctions, fraud, anti-bribery and corruption (ABC), and tax evasion
2. Financial systems, the economic, reputational, and social consequences of money laundering (ML), and the risks/impacts of violations of anti-financial crime (AFC) regulations
3. The predicate crimes underlying financial crime
4. How ML, terrorist financing (TF), sanctions, bribery and corruption, tax evasion, and fraud may manifest within different sectors through products and services, customers, jurisdictions, and channels
5. Financial crime (FC) risks related to products within different business segments in the banking sector
6. FC risks related to the banking of high-risk sectors
7. FC risks related to the banking of politically exposed persons (PEPs) and high-risk customers
8. FC risks related to products within other financial sectors
9. FC risks related to money services businesses (MSBs), payment service providers (PSPs), and ecommerce platforms
10. FC risks related to insurance products
11. FC risks related to virtual asset service providers (VASPs), cryptoassets, and related products
12. FC risks related to gaming and gambling
13. FC risks related to real estate
14. FC risks related to gatekeepers
15. FC risks related to trusts and company service providers
16. FC risks related to accountants
17. FC risks related to other high-risk business sectors and structures

CAMS Examination *continued*

B GLOBAL AFC FRAMEWORKS, GOVERNANCE, AND REGULATIONS (20%)

1. The Foreign Action Task Force's (FATF) role, function, regional bodies, and how to apply the principles relating to FATF recommendations
2. The United Nations' (UNs) role and sanctions regimes
3. The role of regulators, law enforcement, and financial intelligence units (FIUs) in protecting financial integrity and its citizens
4. Objectives of public sector groups, private sector groups, and non-governmental organizations
5. How regulatory authorities cooperate when conducting regulatory exams, how law enforcement agencies and FIU's cooperate when conducting money laundering investigations, including cross-border investigations
6. How to leverage relevant reports provided by regulators, FIUs, and other authorities to identify trends and typologies within differing jurisdictions
7. Guidance and/or special reports from non-government bodies
8. National and sectoral risk assessments and how they may impact the risk-based approach and the risk assessment in an organization
9. The AFC regulations and main regulatory bodies in the US and EU, including money laundering and sanctions
10. The importance of awareness of AFC and sanctions regulatory regimes in differing jurisdictions
11. Public-private partnerships (PPP), why they are important, what they achieve, and their strengths and limitations when sharing data and intelligence
12. How the private sector can foster collaboration in the fight against financial crime, including what to consider when sharing data and intelligence
13. Other laws and regulations that impact AML/counter-terrorist financing (CTF) applications, including but not limited to data privacy, consumer protection, environmental, social, and governance (ESG), conduct and ethics, and financial inclusion

C BUILDING AN ANTI-FINANCIAL CRIME COMPLIANCE PROGRAM (30%)

1. What makes an effective compliance program and what are the core pillars of the AFC program
2. Roles and responsibilities of the three lines of defense, and the Bank Secrecy Act (BSA) officer/Money Laundering Reporting Officer (MLRO)
3. The purpose of a risk appetite statement (RAS), how to define and write a RAS, and how to communicate the RAS and implement corresponding controls in the organization
4. Enterprise risk assessment: how inherent risk is identified, and the controls used to assess residual risk to AML, CFT, fraud, sanctions, ABC, and tax evasion
5. The importance of a risk based approach (RBA) and building controls commensurate with risks
6. The difference between policies, standards, and procedures; how policies, standards, and procedures enable an organization to mitigate risks and what they need to contain
7. Reviewing regulatory guidance and obligations, incorporating horizon scanning, and industry best practices as part of drafting policies and procedures
8. The importance of governing committees, their structure, terms of references, and roles in organizational decision making

CAMS Examination *continued*

C BUILDING AN ANTI-FINANCIAL CRIME COMPLIANCE PROGRAM (30%)—*continued*

9. The key performance indicators (KPIs), key risk indicators (KRIs), management reporting information, and information on emerging and evolving financial crime risks needed by boards and management committees to make decisions and discharge oversight responsibilities
10. The FC reporting requirements in differing jurisdictions
11. The other risk management teams, including operational risk, financial risk and non-financial risk, and reputational risk
12. The purpose of controls at the point of onboarding and throughout the customer life cycle, including exit controls (e.g., consideration at the relevant committee and liaison with law enforcement and FIUs regarding keeping accounts open as needed)
13. The designing, implementing, and monitoring of controls, including but not limited to know your customer (KYC), customer due diligence (CDD), employee due diligence (EDD), customer risk assessment, and transaction monitoring
14. The role of risk assessment, the types of risk assessment and how to identify, assess, and mitigate AML, CFT, sanctions, fraud, ABC, tax evasion risks; inputs to and output of risk assessment in managing AFC risks
15. Designing controls for potential high-risk scenarios in relation to customers, products, services, channels, and jurisdictions, including but not limited to transactions involving conflict zones, dual-use goods, PEPs, and complex ownership structures
16. Other due diligence requirements, including but not limited to employee due diligence and insider threats, vendors, and third parties
17. How to investigate unusual transactions and activities and gather information, including how to identify suspicious activities through transactions, staff reports, and external sources
18. How to document your investigation to determine when to escalate and report suspicion; how to write and document your suspicious activity report (SAR); or how to complete your internal investigation within required timelines
19. When to escalate using the governance structure, including the decision-making process and documentation when offboarding the customer
20. Responding to court orders, subpoenas, and law enforcement agency requests for information, and responding to partners' organizations (in the context of the FinCEN sections 314a, 314b, the 75 Regulation EU 2024/1624, and COSMIC in Singapore)
21. De-risking and financial inclusion
22. Communicating with customers through established channels, use of requests for information (RFIs), consequences of tipping off, and raising awareness
23. How to raise awareness and train staff regarding the risks related to FC
24. The typical structure and principles of FC teams, their roles and responsibilities, and the most common position of the FC teams in the organizational chart
25. Interaction between AFC professionals and the front office, including but not limited to relationship managers and account managers; their roles and responsibilities in the detection of financial crime
26. The different functions or departments within an organization that help make the organization's AFC compliance program more robust, including but not limited to data privacy, cybersecurity, and other types of risk management functions

CAMS Examination *continued*

D TOOLS AND TECHNOLOGIES TO FIGHT FINANCIAL CRIME (20%)

1. Tools available to implement controls across the customer lifecycle
2. Data quality, integrity, access, definitions, and taxonomy
3. Building a good customer experience with the right level of friction
4. Onboarding controls: the latest solutions for KYC, including but not limited to digital onboarding, electronic-know your customer (E-KYC), digital identity, facial recognition, liveness checks, biometrics, and geolocation
5. Onboarding controls: automated/manual external data sources used for KYC and screening, including but not limited to credit reference agencies, beneficial ownership registers, adverse media, criminal records, and government identity checks
6. Onboarding controls: name screening/customer screening and use of sanctions lists (including UN, Office of Foreign Assets Control (OFAC), EU, and other internal and external watch lists such as fraud and terrorist financing lists)
7. Ongoing controls: periodic refresh and perpetual KYC, including prioritization, applying a risk-based approach, and consideration of the use of artificial intelligence (AI)/machine learning-based tools
8. Ongoing controls: adverse media screening tools and consideration of the use of AI/machine learning-based tools
9. Ongoing controls: customer/batch screening for sanctions, use of fuzzy logic within the tools, considerations of AI/machine learning-based tools, and list management
10. Ongoing controls: transaction/payment screening, including specific payment message types, including but not limited to SWIFT, blockchain transactions, and consideration of the use of AI/machine learning-based tools
11. Ongoing controls: traditional transaction monitoring, the use of a rules-based approach to transaction monitoring, customer segmentation, scenario coverage, threshold setting, statistical testing (ATL/ BTL), model risk management, and tuning scenarios for effectiveness
12. Ongoing controls: enhancing efficiencies and effectiveness, transitioning from rules-based to primary and/or secondary AI/machine learning-based tools
13. Ongoing controls: investigations, the use of open source tools, automation to support investigators, and consideration of the use of AI/machine learning-based tools
14. Ongoing controls: network analysis tools to determine any links to criminality, and consideration of the use of AI/machine learning-based tools
15. Technologies helping to navigate privacy and data protection rules
16. What to consider when choosing the best AFC tool for an organization and considerations for integration
17. Operational effectiveness, efficient controls, and the use of a risk-based approach to prioritize resources and investment



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 <http://www.pearsonvue.com/acams/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.

What You Need Before The Exam With Pearson Vue *continued*

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.

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 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: US\$299 for Private members and 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>.

What You Need Before The Exam With Pearson Vue *continued*

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.

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 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.

CAMS Recertification Policies

The purpose of the CAMS recertification process is to ensure that Certified Anti-Money Laundering Specialists continue to maintain and enhance their anti-money laundering expertise. Therefore, CAMS 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 CAMS 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 60 recertification credits must be accumulated within a three-year cycle.
- A minimum of twelve (12) of the total credits must be earned from ACAMS-provided training.
- Applicants will not be granted recertification credits for activities completed prior to obtaining their CAMS credential or their most recent recertification.
- Additional credits earned past the required 60 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 CAMS Recertification

Recertification applicants are required to submit both a completed CAMS 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.

CAMS Recertification Policies *continued*

Recertification Fees

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

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.
- CAMS professionals who lapse in their recertification may recertify only by successfully retaking and passing the CAMS 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 examination to obtain the CAMS 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.

CAMS Recertification Policies *continued*

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 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 [contact us](#).
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 CAMS designation. To become certified the candidate must purchase the CAMS 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.

CAMS Recertification Worksheet

Recertification Activities

A total of sixty (60) Recertification Credits must be earned within a three-year cycle from the year of certification. Members are required to earn twelve (12) of the total credits from attending ACAMS training events. Additionally, two (2) credits may be earned on the topic of ethics. Please refer to table below for guidance on applicable continuing education.

		Credits	Limit
1	PROFESSIONAL EXPERIENCE		
1.1	Full-time professional experience in the field of money laundering control and/or related fields* for either the public or private sector	8/year	24/cycle
2	ASSOCIATION MEMBERSHIP		
2.1	Uninterrupted membership with ACAMS	4/year	12/cycle
3	ACAMS EDUCATIONAL COURSES, PROGRAMS AND SEMINARS		
3.1	Attendance at a conference, workshop, seminar, webinar, symposium, chapter events, educational and/or training session about money laundering control and/or related topics* hosted by ACAMS	1/hour	Unlimited
4	EDUCATIONAL COURSES, PROGRAMS AND SEMINARS		
4.1	Attendance at a conference, workshop, seminar, webinar, symposium, educational and/or training session about money laundering control and/or related topics*	1/hour	Unlimited
4.2	Completion of a compliance school offered by an accredited college, university or your country's Bankers Association or equivalent	6 each	12/cycle
4.3	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
5	INSTRUCTION, SPEECHES AND OTHER PRESENTATIONS		
5.1	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
5.2	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
6	AUTHORSHIP OF A PUBLISHED WORK		
6.1	Authorship of a published book on the subject of money laundering control and/or related topics*	8 each	Unlimited
6.2	Contribution to a published book on the subject of money laundering control and/or related topics*	3 each	Unlimited
6.3	Authorship of a published article or booklet on the subject of money laundering control and/or related topics*	3 each	Unlimited
7	VOLUNTEER SERVICE		
7.1	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
7.2	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
7.3	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
7.4	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
8	OTHER ACCOMPLISHMENTS		
8.1	Testimony in a court as an expert witness on money laundering control and/or related topics*	4/case	8/cycle
8.2	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
TOTAL CREDITS EARNED			GRAND TOTAL

* 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.

Contact Us

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