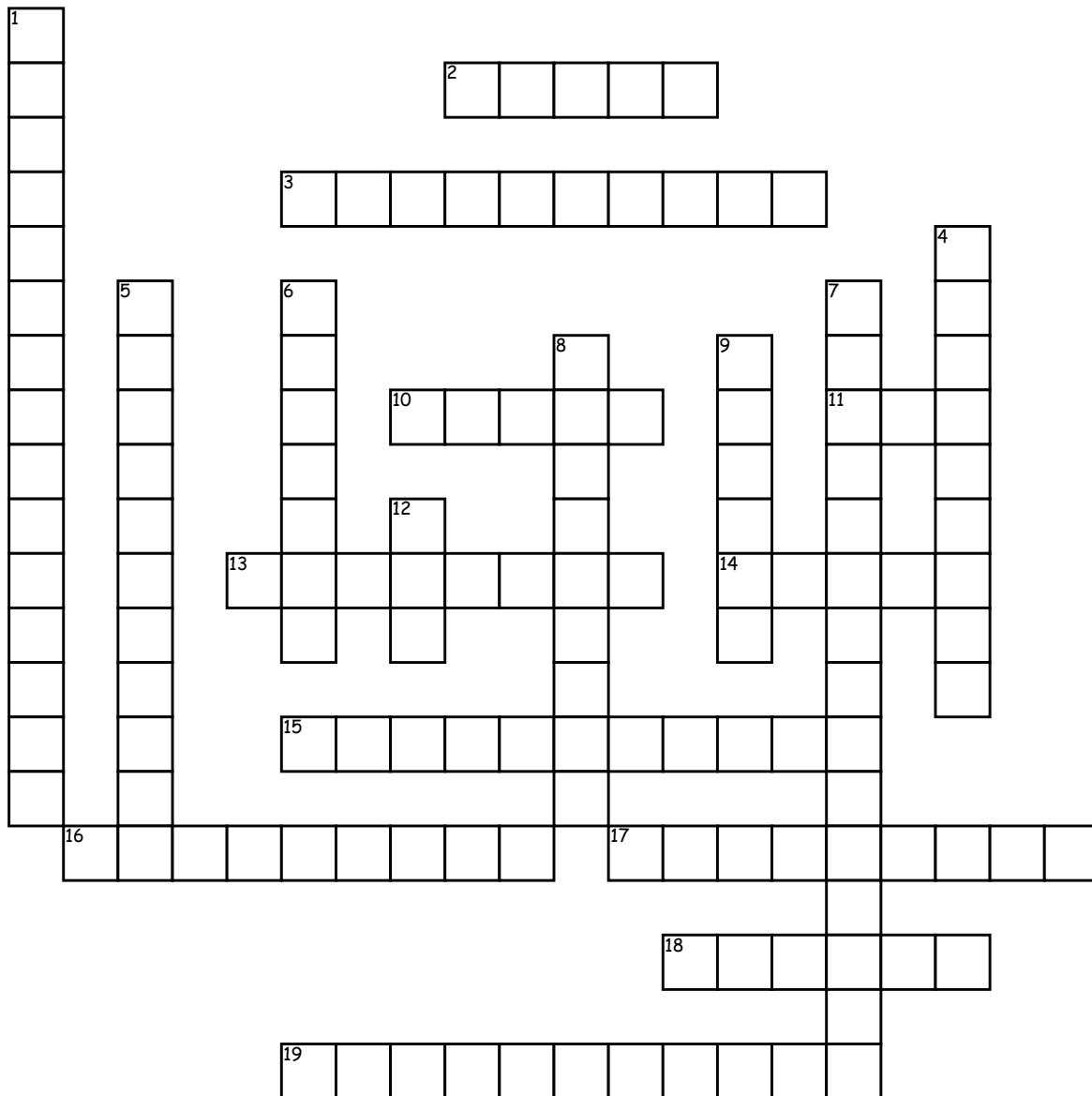


AML Crossword



Across

2. The person appointed to maintain and oversee the compliance regime

3. Anyone other than the despositor or account holder who is giving instructions regarding a deposit

10. FINTRAC's record keeping timeframe is 5 years. How long does Servus keep records?

11. A Canadian system for classifying the work performed by Canadians

13. Hiding the origin of funds through multiple transactions

14. True or False - Health Care Cards from Ontario, Manitoba, Nova Scotia, & PEI are acceptable forms of ID

15. Stage of ML that would involve purchasing a home

16. Nervousness, over justifying a transaction, little concern for service fees, frequent changing of currency is considered a Suspicious _____

17. This stage is the RISKIEST part of the Money Laundering process

18. This example is considered a High Risk Entity

19. This involves splitting transactions into separate amounts under the \$10,000 threshold to avoid transaction reporting

Down

1. The person or entity that owns or controls 25% or more of the shares of a legal entity

4. Loan repayment & direct deposit are examples of what stage?

5. The use of proceeds for a down payment on a house to obtain a mortgage, then pays the home off quickly is what stage?

6. The government body that collects, and analyzes data to find ML activities

7. The process of making "dirty money" clean

8. Alberta Health Care cards fall into what group for identification purposes

9. Can be used to help place proceeds of crime into the financial system and assist with laundering activities

12. A person under 12 years of age is a primary account holder and is able to perform transactions on the account, does a parent or guardian need to be identified?