



Platform Overview

Uniting art market + technology know-how
to keep dealers dealing and buyers buying
while confidently complying.

Overview



ArtAML enables you to securely check customers before completing a transaction. Art sellers may accept payment before conducting an AML check. Any AML checks must be completed before the sale is finalized, which occurs once the object is shipped to the buyer.

Using a Risk-based approach, ArtAML brings together technology and the human mind to support your compliance efficiently and effectively.

This guide walks you through conducting AML compliance using a risk-based approach in three key actions:

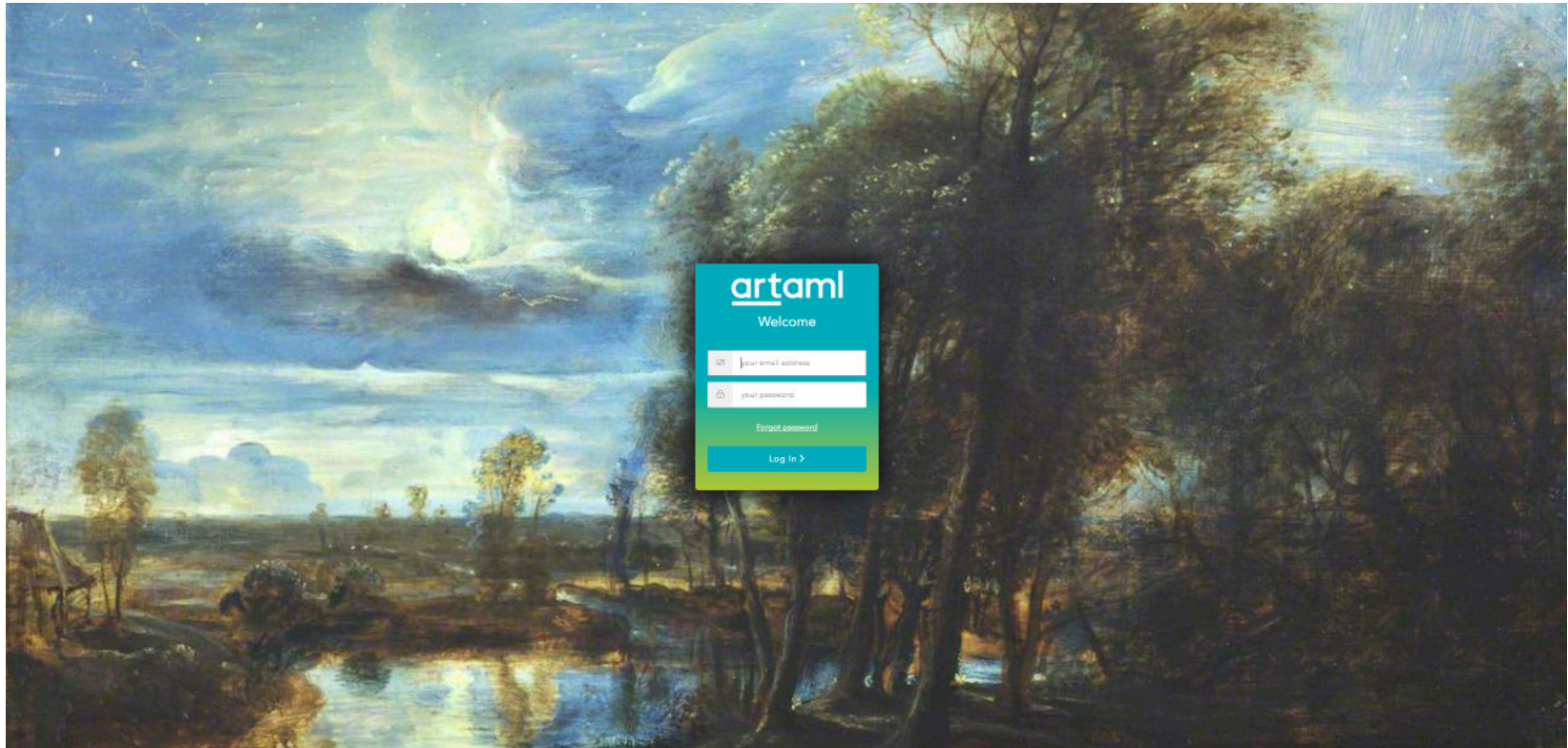
- 1 – Customer
- 2 – Artwork(s)
- 3 – Transaction

Follow the steps displayed in this guide and feel free to get in touch with any questions:

support@artaml.com

Log-in

artaml



Accept Terms of Business

artaml



The Terms of Business will only display once, when initially accessing the platform (unless they've been updated).

Your dashboard

artaml

artaml

All Tasks

Search

YOUR ACTIONS

New Customer

New Artwork

New Transaction

Previously Screened

In Progress

Name	Type	Created	Status	Action	Delegates	Cancel
Chris King	Private Individual Link Not Created	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	
Private Individual	Private Individual	2021-Jan-5 21:32	In Progress	Owner:	admin@artaml.com	
ARTAML LIMITED	Company	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	
Mona Lisa	Artwork	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	
DAVIDE THE PEP	Private Individual	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	
DAVID BLUNKETT	Private Individual	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	
Private Individual	Private Individual	2021-Jan-5 21:32	In Progress	Owner:	user1@artaml.com	

Completed

Name	Type	Created	Status	Action	Delegates	Cancel
------	------	---------	--------	--------	-----------	--------

susan@artaml.com

Copyright © 2020 - ArtAML

This is where you can see all of your ongoing and completed tasks.

Part 1 - Customer

artaml

artaml

susan@artaml.com

New Customer

Customer Type

Please note:

Once a customer has been approved, they should be associated with a transaction.

Creating a transaction requires you to answer other questions that are important for the due diligence process.

Choose a customer type

- ☒ Private Individual
- ☐ Company
- ☐ Sole Trader Coming soon
- ☐ Partnership Coming soon
- ☐ Trust or Foundation Coming soon
- ☐ Estate Coming soon
- ☐ Power of Attorney Coming soon
- ☐ Other Coming soon

Cancel Create

Copyright © 2020 - ArtAML

In this example, 'private individual' is selected. To conduct AML checks on a Company, select that option instead (and note that Ultimate Beneficial Owners associated with the Company will be connected with the Company under 'In Progress' in your 'Tasks' Dashboard, indicating CDD checks that need to be done).

Part 1 - Customer

artaml

The screenshot displays the ArtAML web interface. On the left is a teal sidebar with the 'artaml' logo at the top. Below the logo are links for 'All Tasks' and 'Search'. Further down, under 'TASK PROGRESS:', it shows 'PRIVATE INDIVIDUAL' with a radio button selected for 'Manual or Remote'. The main content area has a light blue header with the 'artaml' logo and a user profile 'susan@artaml.com' with a person icon. The title 'Private Individual Manual or Remote' is prominently displayed. Below the title, a question asks 'How do you want to collect the ID documents and address information for this person?'. There are two radio button options: 'Manual Upload' (which is selected) and 'Remote ID Upload'. At the bottom of this section are two buttons: 'Cancel' (outlined in red) and 'Complete' (solid teal). A copyright notice 'Copyright © 2020 - ArtAML' is visible at the very bottom of the page.

artaml

susan@artaml.com

All Tasks
Search

TASK PROGRESS:
PRIVATE INDIVIDUAL

Manual or Remote

Private Individual
Manual or Remote

How do you want to collect the ID documents and address information for this person?

Manual Upload
Remote ID Upload

Cancel Complete

Copyright © 2020 - ArtAML

An option for 'Local Upload with ID verification' will be available in early February, followed by 'Remote Upload with ID verification' (not including a selfie for liveness and facial recognition) will be available shortly thereafter.

For full instructions on using the 'Remote Upload' feature where your customer is sent a link, see the How-To Guide [here](#).

This example provides the walk-through for 'Manual / Remote Upload'.

Part 1 - Customer

artaml

artaml

All Tasks

Search

TASK PROGRESS:

CHRISTOPHER KING

☒ Identity Document

☐ Proof of Address

☐ Read Page

☐ Risk Summary

☐ ArtAML Utility

☐ Final Decision

Christopher King


Identity Document

Please upload an image of the identity document

Passport-sample-mon.jpg

Choose file

Remove answer



Is the image of satisfactory quality to use a permanent record of this document?

☒ Yes

☐ No

Issuing Country

United States

Document number

12345678

Date issued

2018-01-01

Date of Expiry

2026-12-31

Given names from the document

Christopher

Surname from the document

King

Date of Birth

1976-11-08

Cancel

Next Page

Tip: After uploading a document, wait a few seconds for the page to load. This will present the fields to complete below the image of the photo ID.

Part 1 - Customer

artaml

The screenshot displays the ArtAML web application interface. On the left is a teal sidebar with the ArtAML logo and navigation links: 'All Tasks' and 'Search'. Below these is a 'TASK PROGRESS:' section for 'CHRISTOPHER KING' with a list of steps: 'Identity Document', 'Proof of Address' (highlighted with a blue dot), 'Red Flags', 'Risk Summary', 'ArtAML Utility', and 'Final Decision'. The main content area is titled 'Christopher King Proof of Address'. It contains a form with the following sections:

- How have you verified the address?** with three radio button options: 'Proof of address scan or photo', 'A visit to the address' (selected), and 'Address information is not available'.
- Please provide details of the visit.** with a text input field containing 'I visited the collector's house in South Beach during ABMB 2019.' Below this is a light blue tip box: 'You should include details of who visited the property, and the date of the visit.'
- Country** with a dropdown menu showing 'United States'.
- House Number / Name** with a text input field containing '1'.
- Street** with a text input field containing 'Ocean Drive'.
- Town / City** with a text input field containing 'South Beach' and an 'Optional' label.
- State** with a text input field containing 'Florida' and an 'Optional' label.
- Zip Code** with a text input field containing '77777' and an 'Optional' label.

At the bottom of the form are three buttons: 'Cancel' (red), 'Previous Page' (teal), and 'Next Page' (teal). The top right of the page shows the user email 'susan@artaml.com' and a profile icon. The footer contains the text 'Copyright © 2020 - ArtAML'.

Yes, it is possible for proof of address to be provided by your testimony of personal visit to the customer's *primary residence* (based on the UK's BAMF Guidance 2020).

Part 1 - Customer

artaml

The screenshot displays the artaml web application interface. On the left is a teal sidebar with the artaml logo at the top. Below the logo are links for 'All Tasks' and 'Search'. A 'TASK PROGRESS:' section follows, listing steps for 'CHRISTOPHER KING': 'Identify Document', 'Proof of Address', 'Red Flags' (which is highlighted with a checkmark), 'Risk Summary', 'ArtAML Utlis', and 'Final Decision'. The main content area has a light blue header with the user's email 'susan@artaml.com' and a profile icon. Below the header, the title 'Christopher King Red Flags' is shown. The form contains three questions, each with 'Yes' and 'No' radio button options: 'Can you understand all the information and documents?' (Yes selected), 'Are there any red flags that you want to raise yourself?' (No selected), and 'Do you want to add any documents relating to this page?' (No selected, with an 'Optional' label next to the question). At the bottom of the form are three buttons: 'Cancel', 'Previous Page', and 'Next Page'. A footer at the very bottom reads 'Copyright © 2020 - ArtAML'.

artaml

susan@artaml.com

Christopher King Red Flags

Can you understand all the information and documents? ☒ Yes ☐ No

Are there any red flags that you want to raise yourself? ☐ Yes ☒ No

Do you want to add any documents relating to this page? ☐ Yes ☒ No Optional

[Cancel](#) [Previous Page](#) [Next Page](#)

Copyright © 2020 - ArtAML

Tip: Look at the left sidebar for progress. Make certain that each section has a checkmark as you go through the process, otherwise you won't be able to 'complete' the 'Transaction' part of your AML check. (There will be an empty circle displayed to the left of the label instead of a checkmark.)

Part 1 - Customer

artaml

The screenshot shows the ArtAML web interface. On the left is a teal sidebar with the ArtAML logo and a navigation menu. The main content area is light blue and displays the 'Risk Summary' for 'Christopher King'. A message states 'No red flags have been identified in your answers'. Navigation buttons include 'Cancel', 'Previous Page', and 'Next Page'. The top right shows the user 'susan@artaml.com' with a profile icon. The bottom of the page has a copyright notice: 'Copyright © 2020 - ArtAML'.

artaml

All Tasks
Search

TASK PROGRESS:
CHRISTOPHER KING

- Identity Document
- Proof of Address
- Red Flags
- Risk Summary**
- ArtAML Utils
- Final Decision

Christopher King
Risk Summary

No red flags have been identified in your answers

Cancel Previous Page Next Page

Copyright © 2020 - ArtAML

If there are any red flags, they'll display here if you are a 'Risk Manager' level user in ArtAML. Otherwise, the red flag will have been assigned to your Risk Manager to address prior to proceeding with the transaction. (They can re-assign to yourself once done.)

Part 1 - Customer

artaml

The screenshot shows the 'artaml' interface for a 'Final Decision' on 'Christopher King'. The left sidebar contains a 'TASK PROGRESS' section for 'CHRISTOPHER KING' with steps: Identity Document, Proof of Address, Red Flags, Risk Summary, ArtAML Units, and Final Decision (selected). The main content area has the title 'Christopher King' and 'Final Decision'. It includes a yellow box with a warning: 'As a person acting on behalf of a regulated entity, you are legally responsible for the decision to proceed (or not)'. Below this is the question 'Do you approve this person?' with radio buttons for 'Yes' (selected) and 'No'. The word 'Accepted' is displayed in blue. A light blue 'Reminder' box states: 'Once a customer has been approved, they should be associated with a transaction. Creating a transaction requires you to answer other questions that are important for the due diligence process.' At the bottom are buttons for 'Cancel', 'Previous Page', and 'Complete'. The top right shows the user 'susan@artaml.com' with a profile icon. The footer contains 'Copyright © 2020 - ArtAML'.

artaml

susan@artaml.com

Christopher King
Final Decision

Do you approve this person?

☒ Yes
☐ No

Accepted

Reminder
Once a customer has been approved, they should be associated with a transaction.
Creating a transaction requires you to answer other questions that are important for the due diligence process.

Cancel Previous Page Complete

Copyright © 2020 - ArtAML

Once you select 'Complete', you have completed the CDD for this customer. Proceed to the next action: 'Artwork'.

Part 2 – Artwork (+ optional provenance)

artaml

The screenshot shows the 'artaml' web interface for adding a new artwork. The left sidebar contains the 'artaml' logo, navigation links for 'All Tasks' and 'Search', and a 'TASK PROGRESS' section for 'PORTRAIT OF A BABY' with radio buttons for 'Artwork' (selected) and 'Provenance Required'. The main form area is titled 'Portrait of a Baby Artwork' and includes the following fields and controls:

- Artwork name:** A text input field containing 'Portrait of a Baby'.
- Artist:** A text input field containing 'Augusta Savage'.
- Image of artwork:** Labeled as 'Optional', it shows 'No file selected' with a 'Choose file' button.
- Your stock or reference number for this artwork:** Labeled as 'Optional', it shows 'ASI665'.

At the bottom of the form are two buttons: a red 'Cancel' button and a teal 'Next Page' button. The footer of the page reads 'Copyright © 2020 - ArtAML'.

Enter details as indicated. Upload of image is optional.

Part 2 – Artwork (+ provenance – optional)

artaml

The screenshot shows the artaml web application interface. On the left is a teal sidebar with the artaml logo, navigation links for 'All Tasks' and 'Search', and a 'TASK PROGRESS' section for 'PORTRAIT OF A BABY' with three items: 'Artwork', 'Provenance Required' (which is highlighted with a red dot), and 'Your provenance data'. The main content area has a light blue header with the title 'Portrait of a Baby' and subtitle 'Provenance Required'. Below this, it asks 'How do you want to record provenance information for this artwork?' and provides three radio button options: 'Not Required', 'Upload my own text and documents' (which is selected), and 'Detailed Checklist'. At the bottom of the form area are three buttons: 'Cancel' (outlined in red), 'Previous Page' (teal), and 'Next Page' (teal). The top right corner shows the user email 'susan@artaml.com' with a profile icon. The footer contains 'Copyright © 2020 - ArtAML' and a 'Trash' button.

The need for provenance is triggered by the Proceeds of Crime Act 2002 (POCA) for UK Art Market Participants- providing that the transaction is on the secondary market (the second or subsequent time that a work of art is sold, privately and/or publicly).

In this example, 'Upload my own text and documents' is selected. If you need to conduct provenance and don't have your own process, 'Detailed checklist' will walk you through.

Part 2 – Artwork (+ provenance – optional)

artaml

The screenshot displays the artaml web application interface. On the left is a teal sidebar with the artaml logo, navigation links for 'All Tasks' and 'Search', and a 'TASK PROGRESS' section for 'PORTRAIT OF A BABY' with steps: 'Artwork', 'Provenance Required', and 'Your provenance data' (the current step). The main content area is titled 'Portrait of a Baby' and 'Your provenance data'. It contains a 'Provenance text' label, a text input field with placeholder 'Add additional information here', and a blue checkmark icon. Below this is a question: 'Do you want to add any documents relating to this page?' with an 'Optional' tag and radio buttons for 'Yes' and 'No' (selected). At the bottom are three buttons: 'Cancel', 'Previous Page', and 'Complete'. The top right shows the user 'susan@artaml.com' with a profile icon. The footer contains 'Copyright © 2020 - ArtAML'.

Once you select 'Complete', the 'Artwork' part of the check is done. Proceed to the next action: 'Transaction'.

Part 3 - Transaction

artaml

The screenshot shows the 'Inv 2020 Basic Details' form in the artaml application. The interface includes a teal sidebar on the left with the artaml logo and navigation links: 'All Tasks' and 'Search'. Below these is a 'TASK PROGRESS:' section for 'INV 2020' with a list of steps: 'Basic Details' (selected), 'Buyer', 'Answer(s)', 'Source of Funds', 'Red Flags', 'Final Observations', and 'Risk Summary'. The main form area has a title 'Inv 2020 Basic Details' and a user profile 'susan@artaml.com' in the top right. The form contains the following fields and options:

- 'Your Reference' field with the value 'Inv 2020' and a tooltip that reads 'This might be an invoice number or a name.'
- A question: 'Is the buyer purchasing the work(s) for themselves, or are they acting as an intermediary?' with radio button options: 'Themselves' (selected) and 'Acting as an intermediary'.
- A question: 'Do you want to add any documents relating to this page?' with a blue 'Optional' tag and radio button options: 'Yes' and 'No' (selected).
- 'Cancel' and 'Next Page' buttons at the bottom.

Copyright © 2020 - ARTAML

In this example, there is no intermediary. (If there was, you would also be prompted to add them as a 'Customer' in order to add them here.)

Part 3 - Transaction

artaml

artaml

All Tasks

Search

TASK PROGRESS:
INV 2020

- Basic Details
- Buyer**
- Antenodal
- Source of Funds
- Red Flags
- Final Observations
- Risk Summary

Inv 2020

Buyer

You need to have screened the buyer before adding them here.

Buyer
No current relationships

Private IndividualCalebSearch

Name	Status	action
Caleb Muslim	Approved	Add
Caleb Muslim	Approved	Add

Do you want to add any documents relating to this page? **Optional**
☐ Yes
☒ No

CancelPrevious PageNext Page

Copyright © 2020 - ArtAML

This step shows you why it's important to complete the 'Customer' action prior to proceeding with the 'Transaction', as you need to select your 'Customer' by typing their name into the field that presents results from all Customers on whom CDD has been conducted.

Part 3 - Transaction

artaml

artaml

All Tasks

Search

TASK PROGRESS:
INV 2020

- Basic Details
- Buyer
- Artwork(s)
- Source of Funds
- Red Flags
- Final Observations
- Risk Summary

Inv 2020

Artwork(s)

Do you want to record the artworks involved in this transaction?

Yes

No

Artwork

No current relationships

Artwork

portrait

Search

Name	Status	action
Portrait of a Baby		<div>Add</div>

Do you want to add any documents relating to this page?

Optional

Yes

No

Cancel

Previous Page

Next Page

Copyright © 2020 - ARTAML

Here you select the work of art, again based on artworks that have been added in the 'Artwork' action.

Part 3 - Transaction

artaml

artaml

All Tools

Search

TASK PROGRESS:
INV 2020

- Basic Details
- Buyer
- Artwork(s)
- Source of Funds
- Red Flags
- Final Observations
- Risk Summary

Inv 2020

Source of Funds

Do you have any concerns about the source of funds?

☐ Yes

☒ No

Is the money coming from a tax haven or some entity not obviously related to the buyer?

You may add details of the source of funds here. **Optional**

Payment is being issued by South Beach Bank.

E.g. type of payment, source bank, etc.

Do you want to add any documents relating to this page? **Optional**

☐ Yes

☒ No

Cancel

Previous Page

Next Page

Copyright © 2020 - ArtAML

While you're not required to provide source of funds, it's helpful to ask your customer what the source will be prior to transacting when possible, as receiving payments from some locations might trigger the need to conduct Enhanced Due Diligence.

Part 3 - Transaction

artaml

artaml

All Tasks

Search

TASK PROGRESS:

Inv 2020

Basic Details

Buyer

Artwork(s)

Source of Funds

Red Flags

Final Observations

Risk Summary

Inv 2020

Red Flags

Can you understand all the information and documents?

☒ Yes

☐ No

Are there any red flags that you want to raise yourself?

☐ Yes

☒ No

Do you want to add any documents relating to this page? **Optional**

☐ Yes

☒ No

Cancel

Previous Page

Next Page

susan@artaml.com

Copyright © 2020 - ArtAML

Part 3 - Transaction

artaml

artaml

AI Tools
Search

TASK PROGRESS:
Inv 2020

- Basic Details
- Buyer
- Artwork(s)
- Source of Funds
- Red Flags
- Final Observations
- Risk Summary

susan@artaml.com

Inv 2020
Final Observations

You can add notes and documents here to remind you of any details of this transaction at a later time.

Do you want to add any notes?

- Yes
- No

The artwork is being shipped to the collector's vacation home in Arizona.

Remove answer

Add another

Do you want to add any documents?

- Yes
- No

Cancel

Previous Page

Next Page

Copyright © 2020 - ArtAML

Part 3 - Transaction

artaml

artaml

All Tasks

Search

TASK PROGRESS:

INV 2020

Basic Details

Buyer

Artwork(s)

Source of Funds

Risk Flags

Final Observations

Risk Summary

Inv 2020

Risk Summary

No red flags have been identified in your answers

Cancel

Previous Page

susan@artaml.com

Copyright © 2020 - ArtAML

Part 3 - Transaction

artaml

The screenshot shows the 'Inv 2020 Final Decision' form in the artaml system. On the left is a teal sidebar with the 'artaml' logo and navigation links: 'All Tasks' and 'Search'. Below these is a 'TASK PROGRESS:' section for 'Inv 2020' with a list of steps: 'Basic Details', 'Buyer', 'Artwork(s)', 'Source of Funds', 'Red Flags', 'Final Observations', 'Risk Summary', and 'Final Decision' (which is highlighted with a red dot). The main content area has a light blue header with 'Inv 2020' and 'Final Decision'. A light blue box contains the text: 'For AML purposes, the transaction is not considered complete until the artwork(s) have been dispatched to the ultimate beneficial owner.' Below this, the question 'Are you happy for this transaction to go ahead?' is followed by two radio buttons: 'Yes' (selected) and 'No'. The word 'Accepted' is displayed in a large blue font. At the bottom left are 'Cancel' and 'Previous Page' buttons, and at the bottom right is a 'Complete' button. The top right corner shows the user 'susan@artaml.com' with a profile icon. The footer contains the text 'Copyright © 2020 - ArtAML'.

Once you select 'Complete', the AML check for this transaction is done for the purposes of compliance – you are now able to arrange delivery of the artwork to the client.

artaml

Et Voilà!

Have questions?

Visit our Knowledge Base 1.0:
<https://artaml.com/knowledge-base-1-0/>

Browse our FAQs:
https://www.instagram.com/artaml_/