



## 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:

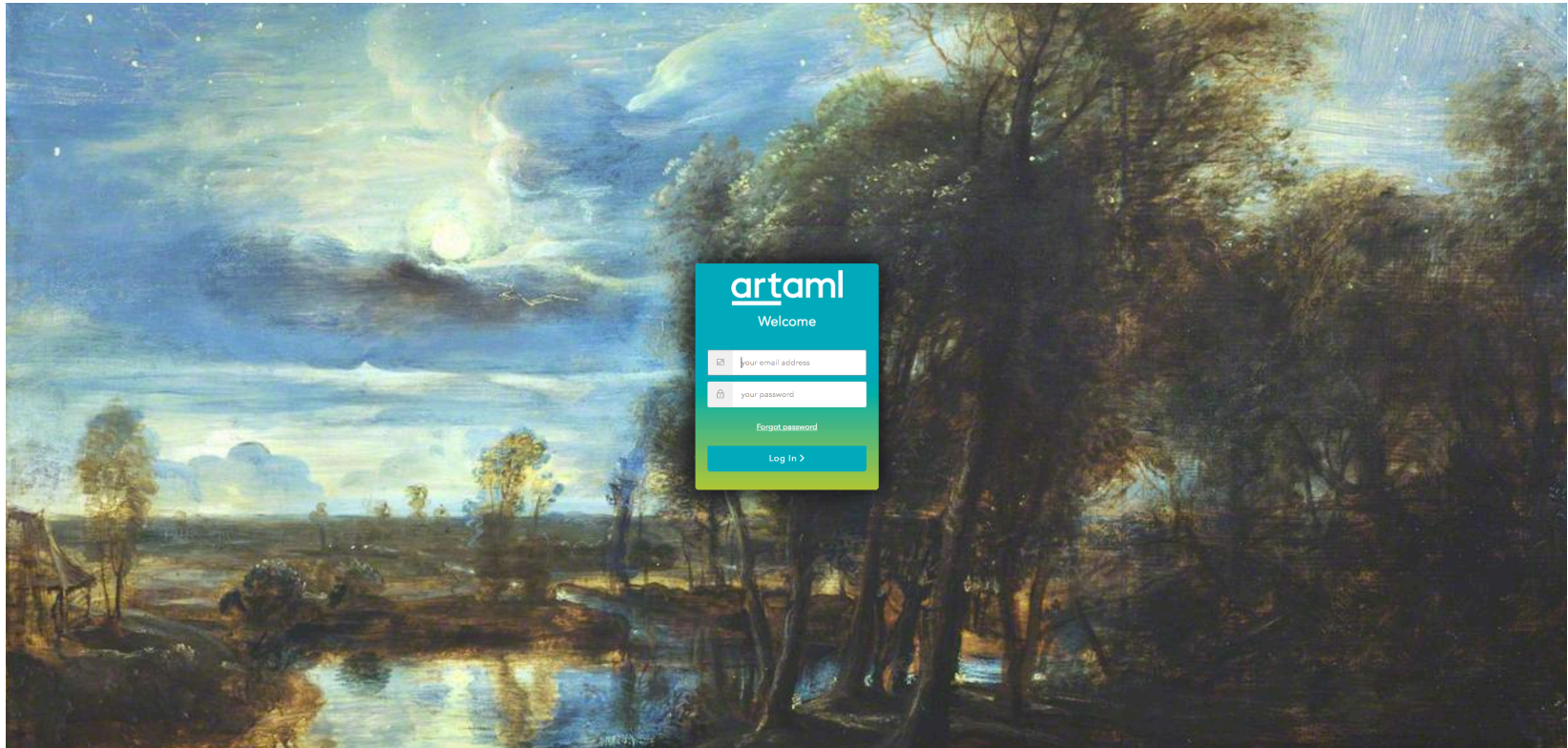
- 1 – Customer
- 2 – Artwork(s)
- 3 – Transaction

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

[support@artaml.com](mailto: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 <a href="#">Link Not Created</a>	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
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susan@artaml.com

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

## Part 1 - Customer

artaml

The screenshot shows the 'New Customer' form in the ArtAML system. The left sidebar contains the 'artaml' logo and navigation links for 'All Tasks' and 'Search'. The top right corner displays the user 'susan@artaml.com' with a profile icon. The main heading is 'New Customer' followed by 'Customer Type'. A light blue note box states: '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.' Below this, the section 'Choose a customer type' lists several options: 'Private Individual' (selected with a blue dot), 'Company', 'Sole Trader' (marked 'Coming soon'), 'Partnership' (marked 'Coming soon'), 'Trust or Foundation' (marked 'Coming soon'), 'Estate' (marked 'Coming soon'), 'Power of Attorney' (marked 'Coming soon'), and 'Other' (marked 'Coming soon'). At the bottom of the list are 'Cancel' and 'Create' buttons. The footer of the page reads 'Copyright © 2020 - 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

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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 shows the ArtAML web interface. On the left is a teal sidebar with the ArtAML logo, navigation links for 'All Tasks' and 'Search', and a 'TASK PROGRESS' section showing 'PRIVATE INDIVIDUAL' with 'Manual or Remote' selected. The main content area is light grey and titled 'Private Individual Manual or Remote'. It contains a question: 'How do you want to collect the ID documents and address information for this person?'. Below the question are two radio buttons: 'Manual Upload' (selected) and 'Remote ID Upload'. At the bottom of the form are two buttons: 'Cancel' and 'Complete'. The top right of the interface shows the user email 'susan@artaml.com' and a profile icon. A copyright notice 'Copyright © 2020 - ArtAML' is visible at the bottom center 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

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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
- Red Flags
- Risk Summary
- ArtAML Utils
- Final Decision

susan@artaml.com

Christopher King


Identity Document

Please upload an image of the identity document

Passport-sample-man.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

artaml

All Tasks  
Search

TASK PROGRESS:  
CHRISTOPHER KING

Identity Document

Proof of Address

Red Flags

Risk Summary

ArtAML Utils

Final Decision

CHRISTOPHER KING

Proof of Address

How have you verified the address?

☐ Proof of address scan or photo

☒ A visit to the address

☐ Address Information is not available

Please provide details of the visit.

I visited the collector's house in South Beach during ABMB 2019.

You should include details of who visited the property, and the date of the visit.

Country

United States

House Number / Name

1

Street

Ocean Drive

Town / City

South Beach

State

Florida

Zip Code

77777

Cancel

Previous Page

Next Page

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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': 'Identity Document', 'Proof of Address', 'Red Flags' (highlighted with a checkmark), 'Risk Summary', 'ArtAML Utils', and 'Final Decision'. The main content area has a light blue header with the user's email 'susan@artaml.com' and a profile icon. The title 'Christopher King Red Flags' is prominently displayed. Below the title are 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). 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](#)

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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 at the top. Below the logo are links for 'All Tasks' and 'Search'. A section titled 'TASK PROGRESS: CHRISTOPHER KING' contains a vertical list of steps: 'Identity Document', 'Proof of Address', 'Red Flags', 'Risk Summary' (which is highlighted with a teal circle), 'ArtAML Utils', and 'Final Decision'. The main content area has a light blue header with the user's name 'Christopher King' and the title 'Risk Summary'. In the top right corner of the main area, the email 'susan@artaml.com' and a user icon are visible. The central part of the page features a light blue box with the text 'No red flags have been identified in your answers'. Below this box are three buttons: a red 'Cancel' button, a teal 'Previous Page' button, and a teal 'Next Page' button. At the bottom center of the page, there is a small copyright notice: '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

artaml

[All Tasks](#)  
[Search](#)

TASK PROGRESS:  
CHRISTOPHER KING

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

susan@artaml.com

Christopher King

Final Decision

Do you approve this person?

As a person acting on behalf of a regulated entity, you are legally responsible for the decision to proceed (or not).

☒ 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

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

## Part 2 – Artwork (+ optional provenance)

artaml

artaml

All Tasks

Search

TASK PROGRESS:  
PORTRAIT OF A BABY

Artwork

Provenance Required

susan@artaml.com

Portrait of a Baby  
Artwork

Artwork name

Portrait of a Baby

Artist

Augusta Savage

Image of artwork

Optional

No file selected

Choose file

Your stock or reference number for this artwork

Optional

ASI665

Cancel

Next Page

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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 active), 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?' with 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', 'Previous Page', and 'Next Page'. The top right corner shows the user email 'susan@artaml.com' and 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 light blue and titled 'Portrait of a Baby' with the subtitle 'Your provenance data'. It contains a 'Provenance text' label, a text input field with the 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' (the 'No' option is selected). At the bottom are three buttons: 'Cancel' (outlined in red), 'Previous Page' (teal), and 'Complete' (teal). The top right corner shows the user email 'susan@artaml.com' and a profile icon. The footer contains the text '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', 'Artwork(s)', 'Source of Funds', 'Red Flags', 'Final Observations', and 'Risk Summary'. The main content area has a header 'Inv 2020 Basic Details' and a user profile 'susan@artaml.com' in the top right. The form fields include: 'Your Reference' with a text input containing 'Inv 2020' and a tooltip '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 buttons for 'Themselves' (selected) and 'Acting as an intermediary'; and another question 'Do you want to add any documents relating to this page?' with a tooltip 'Optional' and radio buttons for 'Yes' and 'No' (selected). At the bottom are 'Cancel' and 'Next Page' buttons. A footer at the very bottom reads 'Copyright © 2020 - ArtAML'.

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### Inv 2020 Basic Details

Your Reference

*This might be an invoice number or a name.*

Is the buyer purchasing the work(s) for themselves, or are they acting as an intermediary?

☒ Themselves  
☐ Acting as an intermediary

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

☐ Yes  
☒ No

Cancel Next Page

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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**
- Artwork(s)
- Source of Funds
- Red Flags
- Final Observations
- Risk Summary

susan@artaml.com

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

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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

susan@artaml.com

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

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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 Tasks

Search

TASK PROGRESS:  
INV 2020

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

susan@artaml.com

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?

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

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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

susan@artaml.com

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

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## 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

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

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## 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**

susan@artaml.com

Inv 2020  
Risk Summary

No red flags have been identified in your answers

Cancel

Previous Page

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## Part 3 - Transaction

artaml

The screenshot displays the 'Inv 2020 Final Decision' screen in the ArtAML system. On the left, a teal sidebar contains the 'artaml' logo, navigation links for 'All Tasks' and 'Search', and a 'TASK PROGRESS:' section for 'INV 2020'. The progress list includes 'Basic Details', 'Buyer', 'Artwork(s)', 'Source of Funds', 'Red Flags', 'Final Observations', 'Risk Summary', and 'Final Decision' (which is highlighted). The main content area has a light blue header with 'Inv 2020' and 'Final Decision'. Below this, 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.' The form asks 'Are you happy for this transaction to go ahead?' with radio buttons for 'Yes' (selected) and 'No'. The word 'Accepted' is displayed in large blue text. At the bottom of the form are three buttons: 'Cancel' (red), 'Previous Page' (teal), and 'Complete' (teal). The top right corner shows the user 'susan@artaml.com' with a profile icon. The footer contains the text 'Copyright © 2020 - ArtAML'.

artaml

susan@artaml.com

Inv 2020  
Final Decision

For AML purposes, the transaction is not considered complete until the artwork(s) have been dispatched to the ultimate beneficial owner.

Are you happy for this transaction to go ahead?

☒ Yes  
☐ No

Accepted

Cancel Previous Page Complete

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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\\_/](https://www.instagram.com/artaml_/)