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An Art Auction Can Be Riskier Than a Bank, According to New Compliance Report by PROTEGRA

A single art sale or property deal can carry more laundering risk than thousands of bank transfers — and most companies aren't prepared.

protegra.io

WARSAW, POLAND, August 7, 2026 /EINPresswire.com/ -- A single painting sold at auction can be a bigger money-laundering red flag than an entire day of bank transfers, according to a new analysis from compliance advisory company PROTEGRA. The reason isn't the size of the transaction. It's how hard it is to trace and how easy it is to justify after the fact.

That finding cuts against how most businesses, and most people, think about financial crime risk. Banks and payment apps get the regulatory attention because they look financial. But EU rules don't judge risk that way. They judge it by transaction size, frequency, and how opaque the money trail is, which is exactly why a handful of six-figure paintings sold once a year can outweigh thousands of small digital transfers in actual laundering risk.

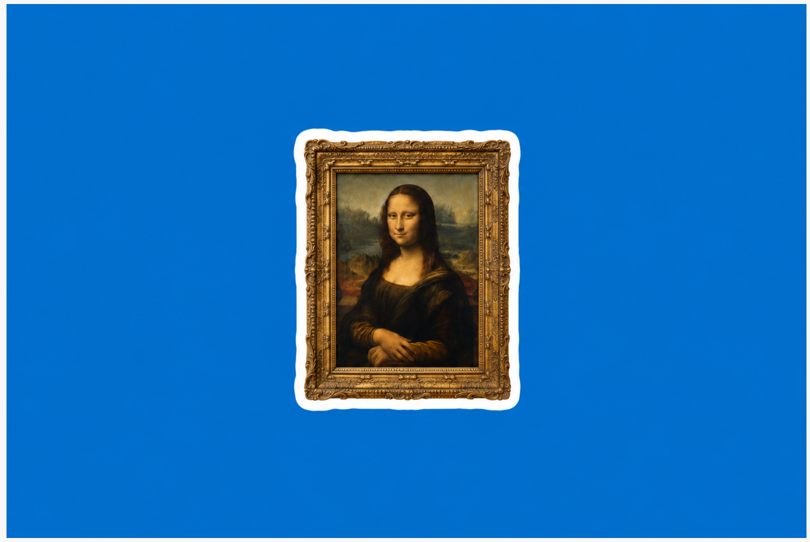
That gap in risk perception is showing up at a particularly bad time. The EU's new Anti-Money Laundering Regulation becomes fully applicable across all member states in July 2027, replacing a patchwork of national rules with one shared standard. PROTEGRA's analysis found that a wide range of businesses, casinos, auction houses, art dealers, jewelers, real estate brokers, and crypto exchanges, are already required to have a functioning compliance officer in place, and most don't.

"People assume this is a banking problem," the report states. "It's not. If you're moving large sums infrequently, in a way that's hard to trace, you're exactly the kind of business a money launderer is looking for. Regulators know that. A lot of the businesses in that position don't."

PROTEGRA's analysis also found that many companies that do appoint a compliance officer treat the role as a box to check once, typically to get through a licensing review or initial registration, rather than an ongoing job. The report describes what happens when that gap gets tested: bank accounts freeze without warning, licensing applications stall, and investors quietly lower their offers once they sense the compliance story doesn't hold up under a direct question.

"A business with a real program answers a hard question in minutes," the report notes. "A business running on paperwork alone hesitates, or improvises, or tells a story that doesn't quite add up. That hesitation tells the other side everything they need to know."

PROTEGRA's full analysis is available at protegra.io/blog.



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About PROTEGRA

PROTEGRA works with regulated businesses so they don't have to build an AML or compliance function from the ground up on their own. Its client base runs across fintech, virtual assets, gambling, real estate, and other regulated industries, with work currently underway in the EU, North America, UAE, and Latin America.

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