



TOLERANT Software

Business Services

Building trust in the financial sector

Leverage innovative technologies to digitize financial services, enhance customer satisfaction, and reliably meet regulatory requirements – ensuring sustainable growth and strengthened trust.

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The elements of trust and success in the financial sector

Embrace innovative technologies to digitize your financial services and offer tailored, customer-centric solutions. Increase customer satisfaction, ensure compliance with regulatory requirements, and bolster your operational resilience – for sustainable growth and the trust of your customers.

Data quality is key: High-quality data minimizes risks, improves your analyses, and leads to precise decisionmaking. At the same time, automated processes optimize your efficiency, reduce costs, and enable quicker responses to market changes. Position yourself as a reliable partner in the financial sector – with smart technology that enhances your security and sustainably strengthens your competitiveness.

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Trust in technology

The global financial services market is experiencing robust growth: In 2022, it was valued at \$25.51 trillion and is projected to reach \$58.69 trillion by 2031, with a CAGR of 9.7% (2023–2031)¹. This growth presents significant opportunities but requires a clear digital strategy. Many institutions have initiated digital initiatives but are still underutilizing technologies. This leads to inefficiencies and missed opportunities in an increasingly competitive market. Now is the time to strategically optimize digital transformation, harness potential, and secure competitive advantages.

[1] „Financial Services Market Size, Share & Growth Report| 2031“
by Growth Market Reports (2022)

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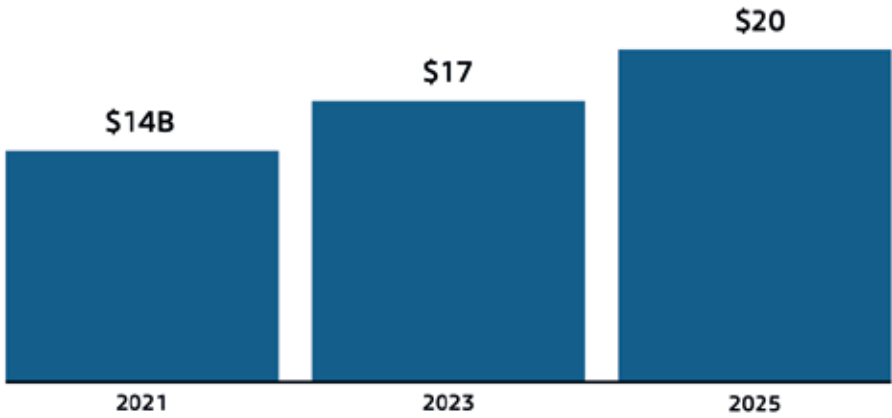
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Last year, 2,527 cyberattacks on financial institutions were recorded worldwide, of which 690 resulted in data breaches. The average cost per incident is \$5.97 million. These figures illustrate the growing threat and rising costs of cybersecurity².

Banks invest millions annually in IT and cloud security. With regulatory requirements such as DORA (Digital Operational Resilience Act), the pressure to realign strategies for strengthening operational resilience is increasing. In light of global crises, proactive resilience is essential. Trust is a core value in finance – it must be actively earned. Sustainable resilience in risk management requires clear objectives, a strong technological agenda, and strategic future orientation. Seize the opportunity to strengthen your resilience and future-proof your operations.



Security-related IT Expenditures in the Financial Services Sector (Billion \$)

Notes: Expenditures include security analytics, intelligence, response & orchestration; software for identity & digital trust; data replication/protection

„The EU’s DORA Is a Gateway for Banks to Strengthen Operational Resilience”
by Bain & Company (February 2022)

[2] „The Finance Industry: Encircled by Cyber Fraud” by Mimecast (November 2022)

As customer understanding of technology increases, implementing innovative solutions to enhance business agility becomes indispensable. “Phygital” experiences strengthen customer loyalty by combining physical benefits (personal contact, security) with digital channels (convenience, data, personalization).

For example: Banking-as-a-Service (BaaS) – the market value of embedded financial services is expected to reach \$3.6 trillion by 2030³. A leading U.S. financial company increased customer satisfaction by 40% and new accounts by 30% by integrating digital technologies with physical branches.⁴

[3] "Embedded Finance: A Game-Changing Opportunity for Incumbents" by Simon Torrance Analysis (August 2020)

[4] "Citigroup on Engaging the Digital Customer" by McKinsey (June 2015)

Dassault Systèmes' 3DEXPERIENCE® platform supports trusted financial operations with solutions like Intelligent Customer Analytics and Operational Resilience. Now is the time to seize the opportunities of digitalization to remain competitive and future-proof your business model.

Actively embrace the opportunities of digitalization now!



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The importance of digitized processes for success

From resource scarcity and manual processes to innovative solutions: Artificial Intelligence (AI), combined with advanced analytics tools, offers tremendous potential in the financial sector to effectively address key challenges.

The key to success lies in deploying the right technology at the right time – enabling you to optimally leverage strategic opportunities and sustainably secure your business processes. Utilize these innovations to strengthen your competitiveness and future-proof your operations!

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Challenges in practice

Unclear processes, duplicate customer records, and erroneous bank connections result in significant efficiency losses – especially in regulated industries like banking and insurance. Financial service providers that handle sensitive data and strict regulations daily particularly benefit from fully digitized, automated workflows. This is where TOLERANT Software's solutions, Dassault Systèmes' 3DEXPERIENCE® platform, and the AI-powered BPM ITEROP process framework come together perfectly.

Connected solutions

During digital onboarding, TOLERANT Match automatically performs duplicate detection, consolidating customer data from various sources – fault-tolerant, precise, and in real-time. This ensures valid master data, saves time, and significantly reduces compliance risks. At the same time, TOLERANT Bank verifies bank connections directly upon entry, enriches missing fields with SWIFT data, and prevents erroneous transfers. The result: lower return rates, fewer manual corrections – and thus immediate cost advantages.

Use Case: Digital account opening

A real-world example: A bank automates its end-to-end account opening process, including KYC checks. The entire process – from initial contact to active customer relationship – is managed through AI-powered BPM ITEROP. The platform seamlessly synchronizes CRM, web portals, and core banking systems, eliminating media breaks and quickly adapting to new regulatory requirements thanks to low-code functionality.

Strategic advantage

In combination with the 3DEXPERIENCE® platform, a scalable, resilient ecosystem emerges. Processes can not only be automated but also simulated, analyzed, and continuously optimized using digital twins. The platform integrates automation, compliance monitoring, audit trails, and reporting – a true advantage in the context of DORA, ESG, and increasing audit requirements.

„Those seeking organizational excellence in regulated markets cannot overlook interoperable platform solutions like these.“

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Transformation in the financial sector: Trust, technology, and strategy

This transformation goes far beyond merely implementing new tools – it represents a fundamental realignment of how financial institutions operate and create maximum value for their customers. At the core is building trust in one's own capabilities. To fully leverage the potential of advanced technological solutions, financial service providers need holistic strategies that combine the agility of specialized competencies with speed.

This enables you to drive innovation, optimize processes, and sustainably position yourself in the market.



Personalized
services



Strategic
alignment



Efficient &
connected
processes



Compliance
with legal
regulations

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Personalized services

Utilize advanced listening tools and data-driven insights to quickly identify customer needs, proactively anticipate future demands, and enhance your ability to meet them effectively.

For example: A retail bank can use AI-driven data analytics to predict when customers are likely to need a loan based on transaction patterns and present tailored offers at the optimal time. This proactive approach enables even more effective customer engagement, strengthens customer loyalty, and fosters long-term commitment.



Strategic alignment

Predictive analytics and scenario modeling tools facilitate strategic alignment across markets and countries.

With these tools, financial institutions can forecast trends, assess risks, and make informed decisions.

For instance, a globally operating bank can plan its market entry strategy in a new country using scenario models while considering various economic, regulatory, and competitive factors. This way, a coherent strategy emerges that aligns with overall growth objectives and operational resilience.

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Efficient and connected processes

Adopt collaborative technology solutions to optimize workflows and standardize data. For instance, an insurance company can link its claims system with automated verification tools to process cases faster and more accurately – leading to greater efficiency and better customer experiences.

With “AI-powered BPM ITEROP,” supported by TOLERANT Software, such processes can be digitized and automated. The low-code platform with BPMN 2.0 and standardized interfaces enables seamless integration into CRM, ERP, or banking systems.

Processes like account openings or sanctions list checks are executed efficiently and in compliance. Dassault Systèmes’ 3DEXPERIENCE® platform centrally connects teams, applications, and data. Features like “Intelligent Collaboration” and “Operational Resilience” create a unified data foundation – essential for digital transformation in the financial sector.



Compliance with legal regulations

Integrating compliance management and real-time monitoring enables proactive risk management and adherence to legal requirements. For instance, compliance software can detect and flag unusual transactions in real time – ensuring precise reporting and traceable audit trails.

TOLERANT Software supports with powerful modules for data governance: TOLERANT PEP reliably identifies politically exposed persons (PEPs) – both in real-time data entry and batch checks. Fault-tolerant algorithms also recognize alternative spellings, effectively implementing the EU Anti-Money Laundering Directive and reducing reputational risks.

Digitalization in finance requires a strategic, cross-departmental integration of technologies. Only in this way can new operational levels be unlocked and long-term market success secured.

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72% of customer service executives see a rising demand for personalized services – significantly more than during times of crisis (only 50%). Solutions like Intelligent Customer Analytics on the 3DEXPERIENCE® platform help make data-driven decisions, build trust, and enhance customer satisfaction.

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The transformation begins with the realization that customers are dissatisfied – due to outdated systems, poor communication, or complex processes. To personalize services, an end-to-end process is required that integrates customer needs into offerings in real-time. This is achieved through prioritization, asset libraries, and unified team standards for developing relevant use cases across the entire customer lifecycle. According to a study of 600 bank managers, 61% believe that customer expectations are continuously rising – 45% see room for improvement. Only 16% have standards for developing personalized algorithms.

Customer expectations can be derived from many sources:

- Surveys
- Social Media
- Web Reviews
- Conversation Logs
- Emails



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Analyzing text inputs to capture customer sentiment poses significant challenges for banks – only 28% can efficiently integrate structured customer data into AI models. The unstructured data comes from diverse sources, is extensive, fast-paced, and multilingual.

Intelligent Customer Analytics like NETVIBES Proxem Studio on the 3DEXPERIENCE® platform provide a holistic view of the customer experience. With AI-powered Natural Language Processing, the solution analyzes structured and unstructured data in over 30 languages – flexibly adaptable for various contexts. This enables financial institutions to accurately identify global customer needs and sentiments.

By employing AI, ML, and semantic analysis, patterns in customer behavior are recognized, allowing services to be targeted and personalized. Real-time analytics enhance brand perception and key performance indicators such as Net Promoter Score, customer retention, and processing times.

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The trend towards remote work and distributed teams has enabled companies to strategically deploy their resources for faster global growth. This opens up larger markets and access to diverse talents. Our solution, “Intelligent Collaboration for Business Innovation” on the 3DEXPERIENCE® platform, supports knowledge sharing and accelerates idea generation within your organization – for sustainable success and innovation.

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Collaborative. Regulatory. Future-proof.

In an increasingly interconnected financial world, modern collaboration technologies lay the foundation for global cooperation, knowledge transfer, and real-time communication – across borders and time zones.

The result: shorter time-to-market, reduced costs, higher data quality, and increased customer satisfaction – worldwide. At the same time, regulatory requirements are rising rapidly.

Here, compliance becomes a necessity, and IT-supported security turns into a strategic opportunity. Especially concerning sensitive data flows between partners, customers, and suppliers, integrated verification mechanisms are essential.



This is where TOLERANT Sanction and TOLERANT PEP come into play:

- TOLERANT Sanction automatically checks business contacts against national and international sanction lists (e.g., EU, UN, OFAC) during data capture. Through fault-tolerant matching, you can identify suspicious hits even with spelling variations – legally compliant, fast, and secure.
- TOLERANT PEP supports the obligation to verify politically exposed persons in accordance with anti-money laundering laws. Whether in real-time or in batch processing: TL PEP reliably identifies PEPs and seamlessly integrates into your digital processes.

The interplay with collaborative platforms like 3DEXPERIENCE® or AI-powered BPM ITEROP not only enables technical interoperability but also organizational resilience. This way, you can comprehensively digitize your processes – with transparency, security, and the trust of your customers and partners as the foundation for sustainable success.

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Shaping the future with connected intelligence

Intelligent Collaboration for Business Innovation provides a central data foundation (“Single Source of Truth”) for aligned decisions and efficient collaboration. Unified dashboards and tools on the 3DEXPERIENCE® platform enhance transparency and enable structured project tracking.

Real Scenarios with Digital Twins

With virtual twins, e.g., for credit risk models, scenarios can be simulated in real-time and the impacts of planned changes analyzed – for informed, cross-team decisions.

Recognizing market trends and anticipating customer needs,

Information intelligence from social media, financial portals, or review platforms helps identify market trends and customer sentiments. Real-time insights promote situational knowledge sharing, improve service, and enhance customer satisfaction.



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Transparency and Resilience through Enterprise Modeling

Enterprise Resilient Modeling with CATIA Magic offers a model-based view of the operational ecosystem. Companies can map, simulate, and validate data, processes, and systems within an architectural model. This creates end-to-end transparency to identify risks early and implement digital transformation in a controlled manner. The platform integrates automation, compliance, audit trails, and reporting – an advantage, for example, in DORA and ESG.

Data Quality as the Key to Success

Clean, consistent, and compliant data is central – for instance, to avoid duplicates during account openings or to check sanction lists. Solutions like TL Match, TL Bank, TL PEP, and TL Sanction from TOLERANT Software ensure error-free customer data, valid payments, and reliable compliance – high-performance, fault-tolerant, and seamlessly integrable.

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Conclusion: Your Edge in the Digital Competition

The combination of a collaborative platform, information intelligence, resilient enterprise modeling, and intelligent data quality creates a genuine competitive advantage. Companies – whether banks, insurance firms, or other financial service providers – benefit from faster decisions, improved customer experiences, and enhanced operational excellence. In a dynamic, regulated market environment, this is a clear success factor.

Seize these opportunities to position your organization for the future and adeptly navigate regulatory and technological changes.

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The combination of TOLERANT Software and Dassault Systèmes delivers clear results – without relying on sensitive customer or proprietary data. Instead, we leverage industry-specific terminologies and established standards to make intelligent decisions transparent and compliant.

In this chapter, we demonstrate how leading financial institutions in Europe have achieved impressive results in a short time with this strategy:

They have replaced opaque “black box” systems, reliably met regulatory requirements (such as DORA), and established seamless processes with high data quality – from onboarding through KYC checks, PEP and sanction list verification, to model-based compliance architecture.

The result:

- Reduced operational risks
- Faster processes
- Higher customer satisfaction
- Traceable compliance

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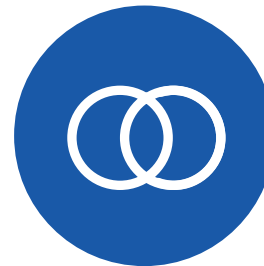
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Federal Ministry relies on TOLERANT Match for data quality in government applications

A German federal ministry faced the challenge of efficiently consolidating heterogeneous address data from various government sources and avoiding duplicates – a critical factor for citizen communication and process security. With the implementation of TOLERANT Match, a powerful tool was introduced that identifies and cleans duplicates in a fault-tolerant and automated manner.

The software impressed with its adaptability to governmental requirements and its ability to reliably deliver results even with typos or different name variations. The central duplicate check not only streamlined internal processes but also significantly improved the data basis for statistical evaluations and operational decisions.

The result: Today, the ministry uses TOLERANT Match as an integral part of its IT infrastructure – a showcase example of digital excellence in public administration.



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German insurer enhances compliance with TOLERANT PEP & Sanction in ICIS system

A large German insurance company relies on TOLERANT PEP and TOLERANT Sanction to meet the highest standards of data governance and regulatory compliance in conjunction with the ICIS system (Insurance Company Information System). The goal is to identify politically exposed persons (PEPs) and entries on sanction lists early – directly at data entry and during ongoing inventory checks.

ICIS is a modern, modular inventory management and process platform for insurance companies. It supports the comprehensive management of contracts, claims, and customers and can be flexibly adapted to individual requirements and regulatory frameworks.

Through TOLERANT Software's fault-tolerant matching technology, name variations or incomplete information are also reliably recognized. The integration into ICIS enables continuous, automated checks and documents all processes in a revision-proof manner.

The result: Reduced manual efforts, seamless compliance with EU regulations, and robust protection against reputational and compliance risks – fully integrated into the existing system landscape. This achieves the balance between efficiency, security, and future viability.



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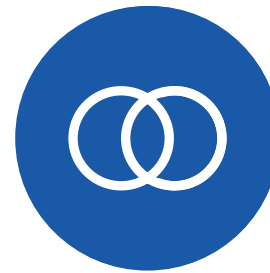
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Digital leading bank relies on TOLERANT Software for clean customer data and valid bank connections

A leading German digital bank with a strong focus on customer experience and process automation has enhanced its CRM landscape with TOLERANT Match, TOLERANT Bank, and TOLERANT Post. The goal was to maintain high-quality customer master data, avoid address errors, and ensure valid payment data at the point of entry. With TOLERANT Match, duplicates are recognized and avoided in real-time during account opening. TOLERANT Bank automatically checks every entered IBAN and reliably supplements missing bank information – including BIC and bank name. At the same time, TOLERANT Post ensures standardized and correct address data, even for international customers.

The result: significantly fewer returns, automated KYC processes, and an optimized 360° customer view in CRM. The bank benefits from higher data quality, shorter processing times, and seamless digital workflows – a decisive competitive advantage in digital banking.



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A bright future driven by technology

The financial service providers of the future must adapt to changing conditions, leverage technological opportunities, and implement innovative measures to stay at the forefront.

With Dassault Systèmes' solutions on the 3DEXPERIENCE® platform, companies can understand the nuances, dependencies, and vulnerabilities of their operations to maintain customer loyalty and ensure the reliability of their services over the years.

Additionally, TOLERANT Software solutions provide valid, consistent, and compliant data – a cornerstone of any digital strategy:

TOLERANT Match identifies and avoids duplicates for a clean customer view, TOLERANT Bank validates bank data at the point of entry, and TOLERANT Post ensures correct addresses. TOLERANT PEP and TOLERANT Sanction efficiently and legally meet the requirements for anti-money laundering and sanction checks.

Furthermore, TOLERANT Software supports Dassault Systèmes' Business Process Management solution BPM ITEROP – a platform for fully digital, interoperable processes. Whether account openings, KYC procedures, or regulatory reporting: BPM ITEROP automates processes across systems and significantly reduces errors and processing times.

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