



TOLERANT Software

The data architecture of regulatory security

How banks strategically integrate data quality, matching and screening

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Historically evolved compliance structures – an increasing risk?

In many institutions, compliance has evolved over time:

- individual screening tools
- isolated data sources
- differing decision-making logic
- manual review processes

These structures work – as long as regulatory requirements remain stable. However, in an environment of regulatory change and increasing data volumes, this gives rise to structural risks:

- high false-positive rates
- rising operational costs
- fragmented governance
- increasing liability risks at management level

Compliance thus becomes not merely a control function, but a matter of system architecture.

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Data quality as the basis for effective compliance

Typical problems:

- different spellings of names
- non-standardised addresses
- outdated customer data
- duplicates across multiple systems
- inconsistent data models.

These inconsistencies lead directly to operational problems:

- unnecessary hits during screening
- incorrect risk assessments
- manual post-processing
- delays in digital processes.

This makes data quality a governance issue. Many institutions are investing heavily in compliance tools – but not enough in the data foundation on which these checks are based.

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The data foundation of the compliance architecture

A robust compliance architecture starts with stable master data. Particularly in an international business environment, differing address formats, incomplete details and outdated information frequently lead to inconsistencies.

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TL Post – structured and valid address data

TL Post standardises and validates address data at the point of entry. This ensures that:

- addresses are correctly structured internationally
- delivery problems are avoided
- identity checks work more reliably
- regulatory classifications are applied consistently.

This results in an immediate operational benefit for banks:

- fewer returns
- fewer manual data corrections
- more stable KYC processes.

Address quality thus becomes an active component of the compliance architecture.

TL Move – Up-to-date customer information

Outdated master data poses a risk that is often underestimated. Customers:

- move house
- change their tax residence
- experience changes in their financial circumstances.

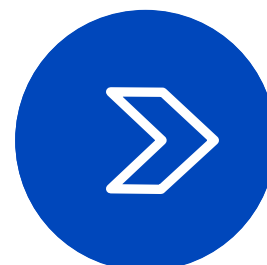
If these changes are not promptly reflected in the systems, incorrect risk profiles are created.

TL Move ensures:

- continuous updating of address data
- regular reconciliation with reference data
- stable customer master data.

The result:

Risk profiles remain up to date and compliant with regulatory requirements. This makes data maintenance an active component of risk management.



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The efficiency lever in the compliance process – TL Match

Even with good data quality, a key challenge remains: false positives in screening. In many banks, hits that later turn out to be non-critical result in enormous operational costs.

Every hit means:

- manual review
- documentation
- approval processes.

The root cause often lies in the matching algorithm.

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Fault-tolerant matching

TL Match is a powerful matching engine for identifying data records despite:

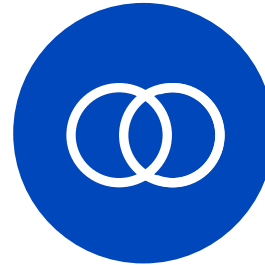
- typos
- variations in names
- different spellings
- inconsistent data structures.

The solution recognises relationships between data records and consistently merges data from different sources.

This results in a significant gain in efficiency:

- lower false positive rates
- fewer manual checks
- faster onboarding processes
- better data consolidation.

TL Match thus acts as a precision engine within the compliance architecture.



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The next level of compliance – from individual checks to a compliance suite

Whilst data quality and precise matching form the basis of robust compliance processes, true regulatory certainty is only achieved through the structured orchestration of checks. Many institutions already have solutions for individual compliance checks, such as sanctions lists or PEP checks. However, as regulatory requirements increase, so does the complexity of these processes. New lists, additional audit requirements and internal control mechanisms often lead to fragmented system landscapes and inconsistent audit logic.



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The **TOLERANT Compliance Suite** addresses this challenge with a modular platform that bundles various compliance checks within a shared architecture. Instead of isolated individual tools, screening processes can be flexibly combined and configured – for example, for:

- sanctions list checks
- PEP checks
- internal blacklists or whitelists
- customer-specific reference lists (custom lists)
- other expandable compliance modules.

The suite can be flexibly integrated into existing system landscapes and supports both real-time checks within operational processes and regular checks of large data sets.

A key architectural principle of the suite is its multi-tenancy capability. Different organisational units or subsidiaries can each use their own configurations, check rules and data sets. This allows compliance processes to be managed individually without compromising the consistency of the overall architecture.

At the same time, comprehensive logging of audit jobs, configurations and decisions ensures that processes remain auditable and traceable at all times – a crucial factor in dialogue with regulators and auditors.

TOLERANT Compliance Suite thus forms the platform layer of the architecture: it combines data quality, intelligent matching and regulatory checks into a consistent system that can scale flexibly as requirements grow.

This creates a decisive advantage: compliance becomes configurable. Different organisational units, business divisions or subsidiaries can each use the checks required for their specific context.

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Regulatory security through a stable system architecture

A robust compliance structure begins with a clean data foundation, enhanced by precise matching, and is orchestrated by a flexible platform for regulatory checks. The combination of TL Post, TL Move, TL Match and the TL Compliance Suite links these layers into an integrated architecture: scalable, configurable and, auditable at any time. As a result, compliance is no longer managed as a collection of individual tools, but as a controllable platform within the enterprise architecture. Banks that adopt this approach gain structural stability – even as regulatory requirements increase. **We would be happy to show you how this architecture can be integrated into your existing system landscape.**



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Are you ready to
transform your business?
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