

FINANCIAL SOLUTIONS

Anti Money Laundering Fraud
Market Monitoring Risk Assessment
Compliance Know your Customer
Sanction List Matching SWIFT Front
Due Diligence Politically Exposed P
Link Analysis Alias Identification W
Terrorism Financing Churning
Parallel Running Legal Requirement
FATF Compliance OFAC Anti money
Sanction List Matching SWIFT FA
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TONBELLER AG: Excellence in Compliance

Dear readers,

For 35 years, TONBELLER has been one of the leading providers of Business Intelligence Software. Banks, insurance providers and financial service providers use our “Risk Management” and “Compliance” software solutions to help detect and root out white-collar crime. At the core of our software is the Siron Business Intelligence Suite, with its innovative, platform-independent technology. The suite makes it possible to implement security projects quickly and efficiently, in any imaginable IT infrastructure.

Our range of products for effective risk management covers risk analysis, software for combating money laundering, fraud detection, sanctions list monitoring and securities market abuse. Intelligent transaction monitoring, cutting-edge analysis methods and comprehensive case management allow us to help you fulfil your regulatory requirements. Based on comprehensive and current corporate data, we can provide you with a clear overview of your business and client relationships. We are committed to being a reliable associate in the future for all matters pertaining to compliance and risk management, and for this reason we continue to invest in targeted R&D of our software solutions. Our close cooperation with experienced practitioners in the areas of compliance, auditing and law allows us to guarantee lasting solutions that meet the highest technological and professional standards.

Innovative technology, comprehensive functionality and many years of experience in risk management guarantee the high degree of dependability of our solutions. The outstanding experience of our team is reflected in over 500 client installations in 30 countries. For you, this means the smallest possible risk in selecting a product, implementation at clearly-stated and fair prices.

We would like to invite you to spend some time finding out about TONBELLER solutions — both by looking through this brochure, and by speaking to us in person.

Torsten Mayer
Executive Officer



Siron® Financial Solutions

Modular compliance solutions for banks, insurance providers and financial service companies

Since Bretton-Woods, the world community has been working to ensure the stability of the global financial system. This stability is threatened more than ever today, with the development of information technology, the increasing level of globalisation, the anonymous nature of the flow of money, and the growing threat from global crime and terror networks.

National governments have reacted to these threats with a series of measures and regulations (such as Basel II, SOX, the Patriot Act, MAD, MIFID, the 3rd EU directive on Money laundering, MASAK). The compliance divisions of companies spend a great deal of time and effort on implementing the various regulations, and in discovering risk-based approaches for detecting and avoiding money laundering, the financing of terrorism and corporate fraud.

TONBELLER's Siron Financial Solutions suite is a comprehensive, modular and integrated software solution for conducting risk analysis and for combating money laundering, financing of terrorism, fraud and market manipulation in the financial industry. Our goal when developing the software was to support compliance personnel with a simple, flexible and user-friendly product. All Siron Financial Solutions guarantee a high degree of efficiency and quality due to their integrated, standardised examination methods. The software documents all actions and stages of work - and all this at a minimal cost.

„Siron Financial Solutions can be easily and quickly integrated into any existing infrastructure. It can be installed on all computer platforms and operating systems (e.g. Windows, Linux, Unix, z/OS, i5/OS). „

Siron Financial Solutions receive data directly from operational systems and from existing data warehouses via interfaces. Ready-to-use interfaces are available for a number of core banking systems.

The multi-client capability of the software allows data to be managed at centralised computing centres for a large number of institutes. Furthermore, Siron Financial Solutions is scalable, allowing large amounts of data to be managed every day.

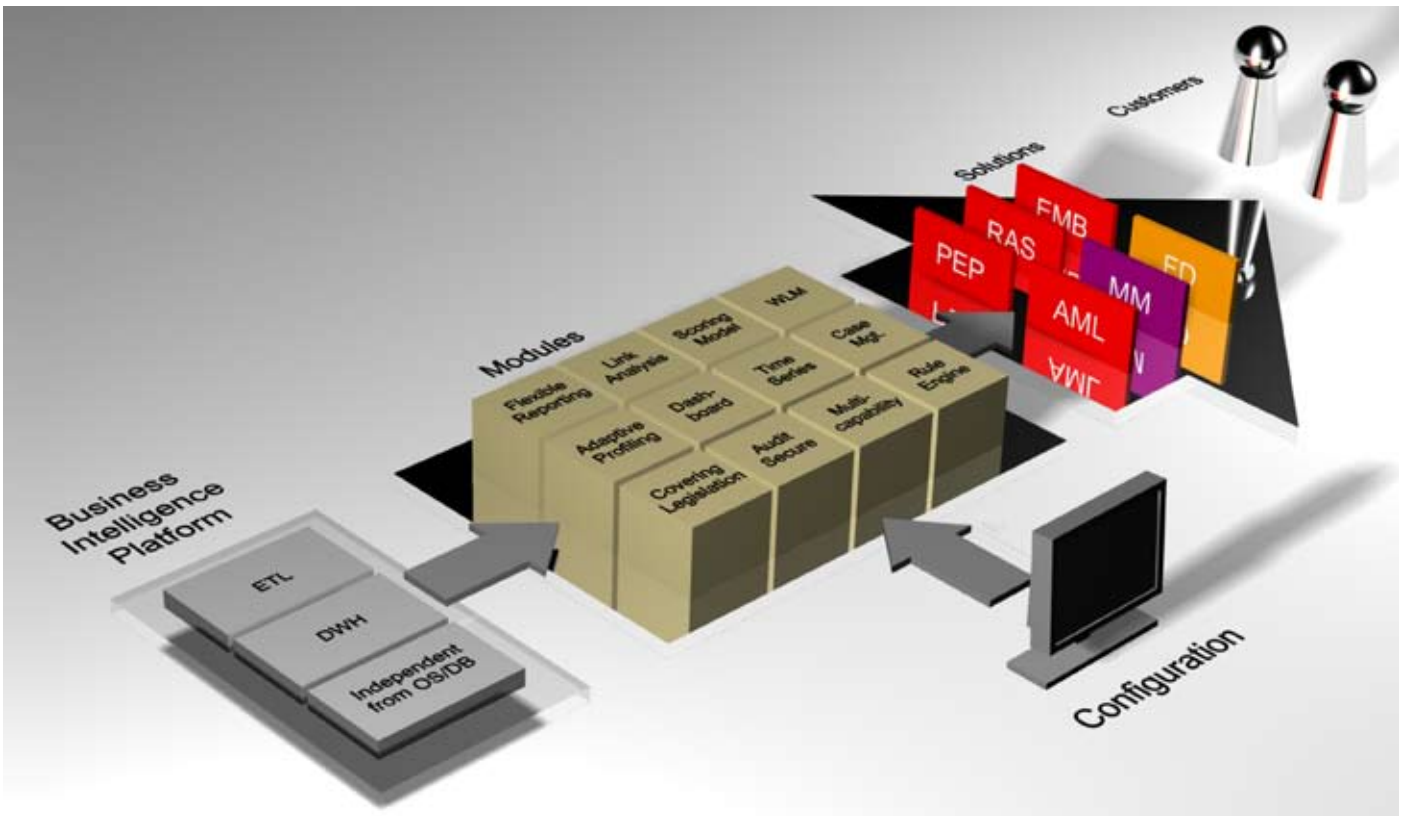
Where is the Siron Financial Solutions suite employed?

- Risk analysis (SironRAS)
- Anti-money laundering and terrorist financing (SironAML)
- Embargo monitoring (SironEMBARGO)
- Politically exposed persons (SironPEP)
- Fraud detection (SironFD)
- Compliance (SironMM)

What do Siron Financial Solutions offer for you?

- Common pool of data
- User-friendly interface
- Tried and tested architecture
- Multi-client capability
- Choice of languages
- Dual control
- Easy system installation
- Low operational costs
- Research based on scoring
- Flexible, individual parameters
- Analysis of scoring results in the data warehouse
- Monitoring of suspicious cases
- Audit-proof documentation
- Reporting
- Stock interfaces for many core banking systems (Alldata, ACTIS, Kordoba, SAP, Temenos etc.)

Over 500 international installations of SironAML emphasises TONBELLER's position as the European market leader. The high quality of our software, and the continuous coverage of regulatory requirements provided have been confirmed by our clients and by external examiners.



Siron Financial Solutions - the concept in total view



Siron®RAS

Database-supported “Risk Assessment System” for generating and updating the institute-specific risk analysis

Who uses SironRAS?

- Money laundering officers
- Compliance officers
- Risk management

What can SironRAS do for you?

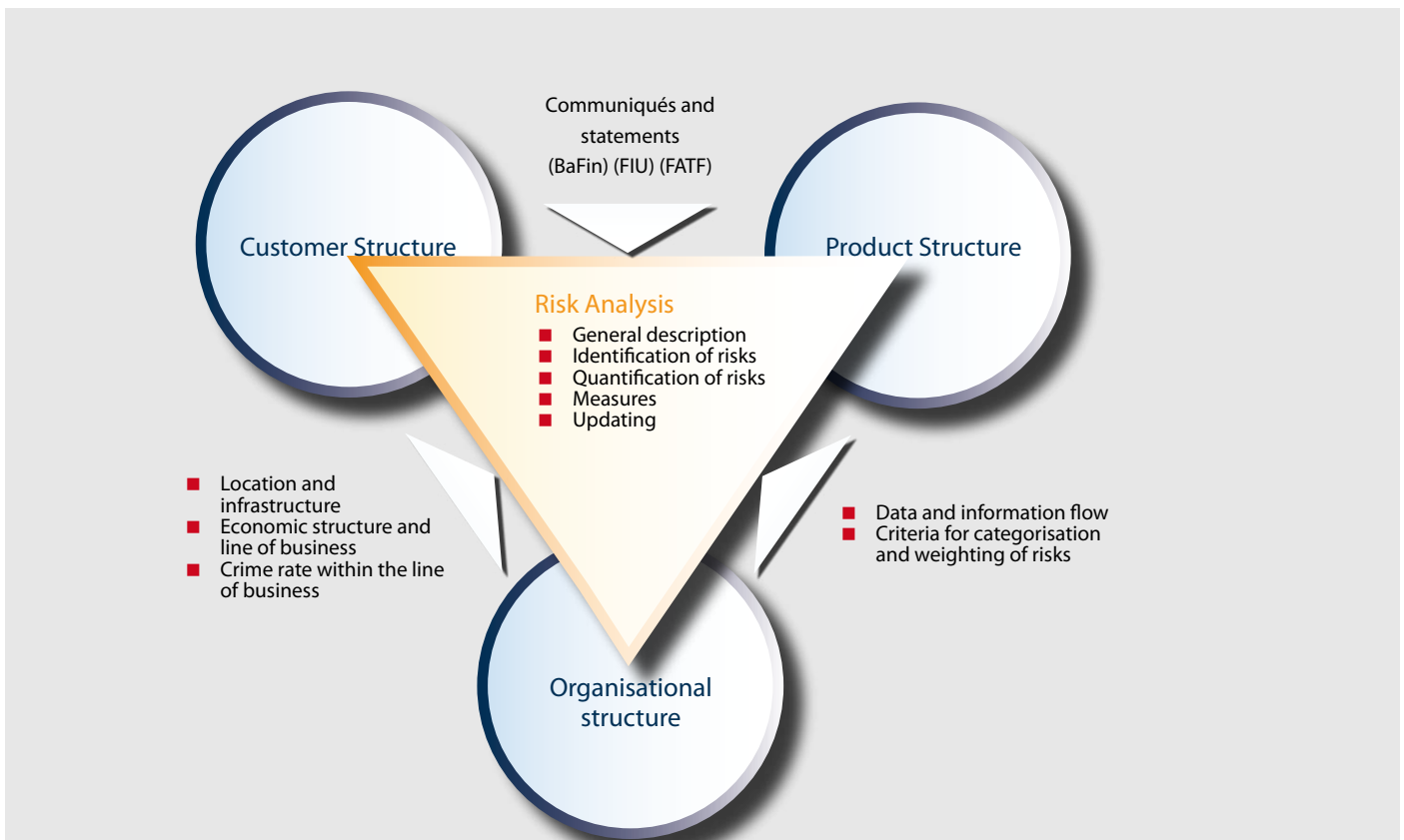
- Description of the procedure for identifying and evaluating risks
- Determining the organisational, product, and client structure of the institute
- Organisation of products, clients, transactions and processes into business units
- Description and analysis of risks per organisational unit, product and client group
- Risk index per organisational unit, client and product group
- Description of measures for managing risks
- Monitoring the implementation of such measures
- Audit-proof documentation

SironRAS is the IT solution for generating database-supported, institute-specific risk analyses. SironRAS is based on the requirements in the 3rd EU directive, the conversion recommendations of bankers’ associations and the requirements of the US regulatory bodies.

The solution at work

SironRAS supports the user in generating and updating risk analyses. All risks, whether they be client, product, or transaction-related, are identified, described and assessed. In contrast to the running text descriptions in word processing systems, SironRAS bases its data on a relational database. This allows the system to support administration, structuring, updating and analytic tasks of individual risk situations in an efficient manner. Furthermore, SironRAS is seamlessly integrated into our research systems - SironAML, SironFD and SironMM. The integrated nature of Siron Financial Solutions ensures that all risks identified by the system are then represented in the connected systems commensurate to their weighting and category, in the form of adequate research parameters.

This means that SironRAS is suitable for institutions operating both on a regional and at an international level. Risks can be identified and analysed by organisational unit. All assessments can then be consolidated for the entire company. Risk analyses can then be drawn up either regionally or centrally, depending on individual requirements. Constant logging of all entries into the system ensures transparency: internal and external auditors can monitor the update process of the risk analysis at any time.



Siron Risk Management

SironRAS is ideal for generating risk analysis reports for all financial institutions, regardless of size and structure. Risks that are relevant to a company's operation are determined by analysing business scenarios in the entire company and assessing risks connected with each. Measures deemed necessary in light of the analysis, whether organisational, product, or research-related, are described and monitored.

SironRAS can be used either as an independent module, or can be fully integrated into the Siron Financial Solutions suite. When the software is operated in integrated mode, the system ensures that all key risks are transferred to the SironAML, SironFD or other research systems and utilised by these systems.



Siron®AML

The leading software on the market for money laundering research and monitoring

Who uses SironAML?

- Money laundering officers
- Audit
- Compliance officers

What can SironAML do for you?

- Optimal protection against known money laundering techniques (typologies)
- Highly-developed scoring mechanism
- Dynamic, risk-based adaptation of the KYC profiles
- Time series and cluster analysis for identifying money laundering
- Continual development in connection with leading research institutes based on regulatory requirements
- Regular networking and exchanging of experiences in an established user group
- Integration of SironRAS
- Interfaces to all standard sanctions lists
- Audit-proof documentation

In June 2003, the 40 FAFT recommendations were established as a global minimum standard for anti-money laundering measures. In addition, the Basel Committee for Banking Supervision's "Customer Due Diligence" act was also adopted by the FATF for the insurance and securities industries. Financial service providers are now compelled to investigate all transactions that might be suited to money laundering or for financing terrorism. All conspicuous clients must be monitored over a long period of time.

Technological approaches

SironAML supports money-laundering officers/compliance officers in monitoring all clients and their transactions. The combination of pattern recognition, time series, cluster and link analysis, as well as text and data mining, forms the basis for the effective tracking of money laundering. SironAML then provides sound evidence of why certain behaviours are identified as being conspicuous.

SironAML gives a complete overview of customer behaviours and supplies the user with all necessary customer, customer group, account and transaction information. Known money laundering typologies and new patterns are recognised by the system, using mathematical and statistical methods.

SironAML creates a dynamic profile for every customer and every customer group to delineate customer and customer group behaviour over time. Changes in customer behaviour and deviations from group behaviour are detected immediately by the system by means of these adaptive client profiles, and presented to money-laundering officers as potential risks.

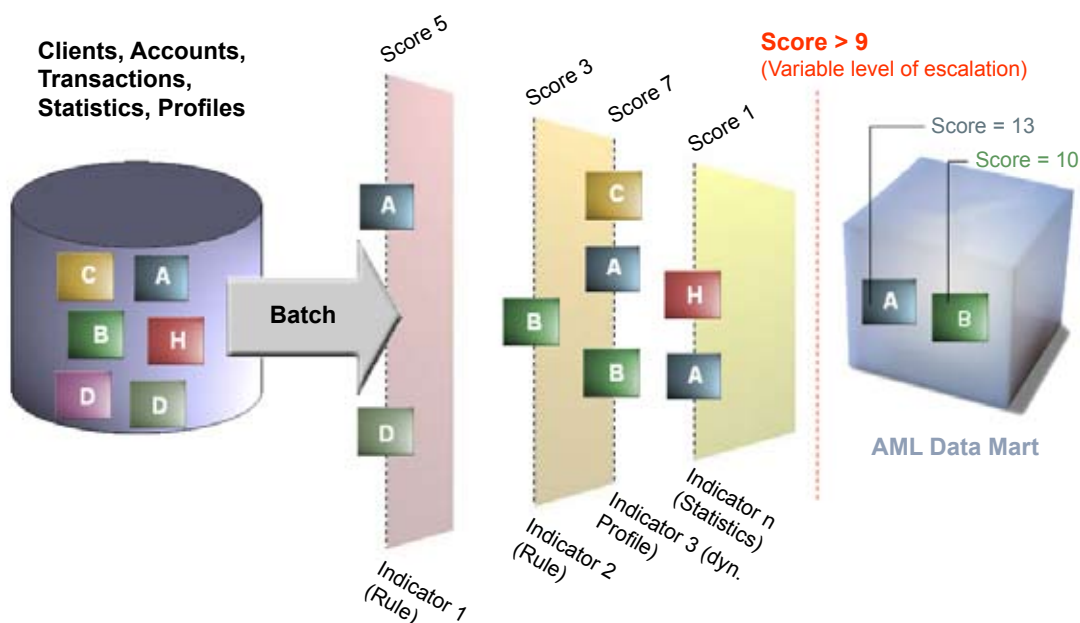
„Siron® AML adhered most closely to our requirements in terms of use, technological viability, flexibility, TCO and future growth. With Siron AML, BHF M can not only fulfill the requirements of international rules and regulations but can also combat Money-Laundering and financing of terrorism with one of the sophisticated and widely-used AML tools in the world.“

Mr. S. De Challmaison
Compliance-Beauftragter, Société Générale / BHF M's Group

External data (e.g., sanctions lists from the EU, OFAC or PEP databases) are integrated into the AML process. All clients and transactions are checked against these lists, and in the event of any match, these are then displayed in the system as being conspicuous. Along with the mathematical-statistical analysis process, money-laundering officers can set individual criteria and typologies in the system to identify possible money-laundering scenarios. Clients and transactions are checked against these criteria and typologies and displayed in the system as being conspicuous in the event of a match or suspicion of money laundering. All system settings, typology definitions, etc., can be carried out by the money laundering officer.

Conspicuous events identified by Siron AML are displayed with all other details online for the money-laundering officer to access. The entire data collection procedure, and the measures taken thereafter, are documented in full by Siron AML. This workflow, and the tamper-proof logging process, allows individual steps, both in processing and monitoring, to be viewed at any time.

The comprehensive reporting by Siron AML supports the money-laundering officer in the periodic and historical reporting process, as well as in creating suspicion alerts and preparing change reports. Reports in which individual cases are detailed, or the results of a period of time are illustrated in summary and by means of an index, can be adapted and accessed individually.



Scoring funnel



Siron®LinkAnalysis

Graphic presentation of client relationships and payment flows

SironLinkAnalysis extends the SironAML and SironFD research systems to include high-performance graphic functions, to visualise client relationship and payment flows. Working on the basis of the data bank of conspicuous entries, the key data for the link analysis are determined via freely definable parameters (e.g. client, account, time-period, type of transaction, size of the sum involved, recipient bank account, client category etc.). The graphic presentation of money flows and relationships to other economic units, within the financial institution in question and outside it, convey a rapid and complete overview on the economic behaviour and the environment of a conspicuous client. Comprehensive layout and zoom functions enable a wide-ranging navigation to be made and make easier a systematic analysis of suspicious movements of funds. SironLinkAnalysis offers two types of possibilities for further evaluation of the SironAML and SironFD results:

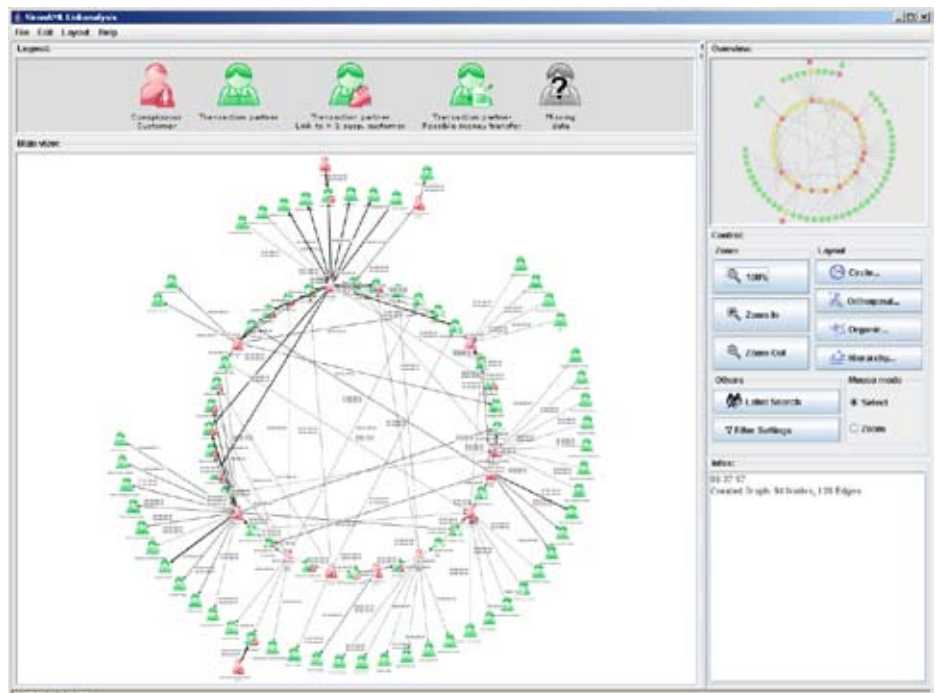
- Analysis of payment flows
- Analysis of economic units

Who uses SironLinkAnalysis?

- Money laundering officers
- Compliance officers

What can SironLinkAnalysis do for you?

- Numerous filtering possibilities (according to client, client category, time-period, type of transaction, size of sums involved, recipient bank account and many more)
- Graphic presentation of the payment flows
- Insight into the networks between clients of one's own financial institution and those of other financial institutions
- Analysis of economic units



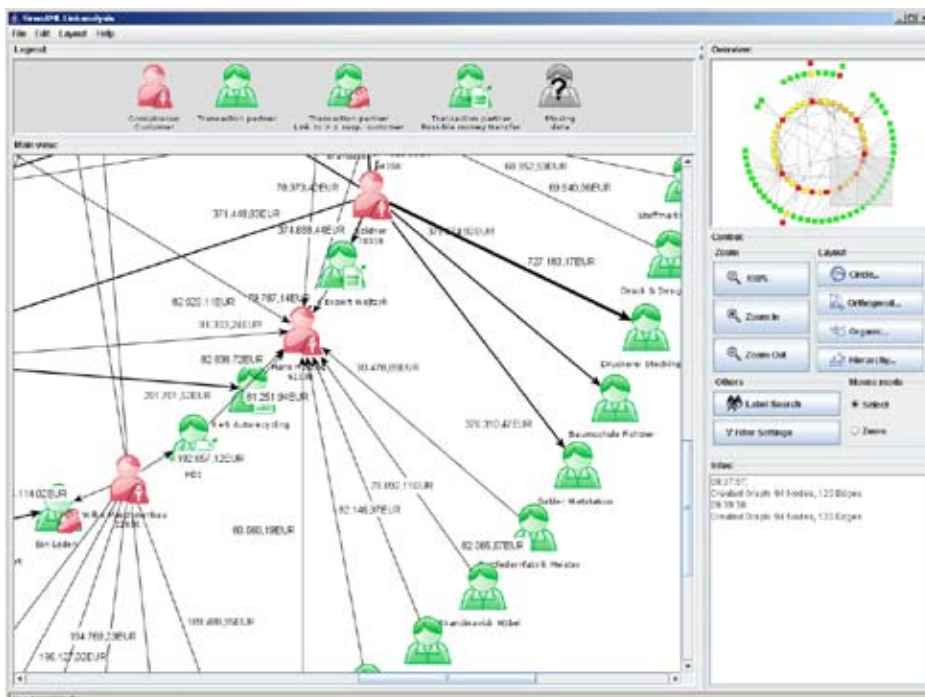
Analysis of the payment flows

Link analysis of payment flows

The link analysis of payment flows can be called up for individual clients, for a selection of them, or for all conspicuous clients. In this process all incoming and outgoing transactions of the clients are presented. Coloured markings draw attention to particular noteworthy items – e.g. the transfer between two clients via a third person, money movements via outside financial institutions and similar things. Previously concealed relationships between clients become visible via the graphic representation of the payment flows.

Link analysis of the economic units

The link analysis permits the identification of economic units via the cross-checking of names, parts of addresses, telephone numbers etc., against each other. In doing so it provides valuable indicators for the recognition of, and processing of, cases of suspected money laundering.



Analysis of the economic units

Who uses SironProfile?

- Money laundering officers
- Compliance officers

What can SironProfile do for you?

- Complete integration into SironAML
- Fulfils the requirements of the 3rd EU directive and supports the Risk-Based Approach
- Use of the same data stocks and interfaces as SironAML
- Stores the results of the segmentation in the data stocks of the SironAML system
- Use of the segment allocation in the money-laundering analysis

Siron®Profile

Formation of adaptive client profiles for research into money laundering and recognition of fraud

SironProfile makes it possible to build up behaviour-based client groups – hereafter referred to as Peer Groups – which are dynamically formed, on the basis of the clients' transaction behaviour. In this process clients with similar patterns of behaviour are each allocated to one peer group or to one risk class respectively. Adaptive profiles are formed for clients and peer groups, which describe the behaviour of the individual client and of the peer group to which he belongs. The comparison of client profiles and peer group profiles provides early, revealing indications of significant changes in behaviour and thus of possible cases of money laundering.

SironAML and SironFD usually use client groups, based on core data and characteristics. SironProfile extends the research systems, to include dynamic, risk-oriented formation of client groups. These peer groups are characterised by a high degree of reliability, because the group to which a client belongs is determined by the "hard facts" of transaction behaviour, rather than the "soft factors" of Cusy data and core data. With the comparative consideration of the adaptive profiles, changes in clients' behaviour (and potential instances of money laundering associated with them) are recognised early.

Siron®PEP

Recognition and monitoring of “politically exposed persons”

Databases describing “politically exposed persons”, individuals who have a political profile, at the national or international level, are offered by numerous commercial data providers (e.g. WorldCompliance, Telekurs, Factiva, Worldcheck ...). SironPEP cross-checks the client data which are used in SironAML and SironFD against the various providers of PEP databases and identifies politically exposed persons, entering them into the client data accordingly as PEPs. As a result, when investigating clients and transactions, based on a suspicion of money laundering, politically exposed persons can be monitored as a specific focus of attention. In the online processing of suspicious cases, it is possible to have direct access to all entries in the PEP database and thereby carry out the processing of a suspicious case from beginning to end. Via the continuous monitoring of its own client base, the financial institution ensures that business relationships with politically exposed persons can be recognised and monitored with the necessary care.

The cross-checking of large client bases with similarly large PEP databases – in some instances they contain over 500,000 entries – across a whole variety of characteristics, demands high-performance software, which identifies all PEPs and their relations, reliably and quickly. Via an effective integration of the PEP databases, optimised cross-checking procedures and intelligent Fuzzy Logic, SironPEP carries out high-performance searches through the databases and identifies PEPs with the required reliability. The fact that the machine-based search procedures lend themselves to being put into parameters makes a strategy for searching and checking possible which is tailored to the individual needs of the financial institution in question, and thereby guarantees that the additional manual workload of checking is reduced to a minimum.

Who uses SironPEP?

- Money laundering officers
- Compliance officers

What can SironPEP do for you?

- Filter software for the recognition of “politically exposed persons”
- Comparison of the client base with established PEP databases
- Checking strategy can be set individually
- “Matches” – positive results – are passed on to SironAML



Siron® Embargo

Real-time monitoring of all client relationships to ensure compliance with regulations regarding sanctions and embargos

Who uses SironEMBARGO?

- Money laundering officers
- Compliance officers

What can SironEMBARGO do for you?

- Analysis of transactions
- Stopping transactions
- Online observation of the stopped transactions
- Inconspicuous transactions are given back to the payment transaction system, immediately after checking, for further processing
- Documentation of conspicuous transactions
- Protocol procedure for decisions within the framework of the approvals process
- Information given via E-Mail, concerning stopped transactions
- Judgment of conspicuous cases based on entries in the sanctions lists
- Case management
- Transfer of the embargo results to SironAML
- Business rules
- Inclusion of all sanctions lists and warning lists
- Administration of internal warning lists

The legislative authorities have obliged credit institutions, in national and international laws and directives, to introduce “appropriate business-related and client-related security systems to combat money laundering, the financing of terrorism and activities based on fraud...” and also to investigate conspicuous transactions. With the implementation of the EU Directives 2580/2001, 881/2002, as well as the corresponding national legislation of the member states, the objective is to prevent the financing, planning and carrying out of acts of terror. Sanctions are directed against persons, groups and organisations. Sanctions lists are published by the EU, OFAC and Bank of England amongst others, and are of a mandatory nature. It is to be ensured that the persons, groups and organisations subject to the sanction do not have funds and economic resources placed at their disposal, either directly or indirectly.

SironEmbargo ensures, by means of the continuous monitoring of clients/suppliers and of the payment transactions, with respect to the sanctions lists, that business relationships with sanctioned persons and payments from and to this circle of individuals are recognised in time and stopped.

SironEmbargo thereby fulfils the legal requirements for the identification of persons and organisations who are subject to international sanctions (e.g. of the EU and OFAC).

With the monitoring of payment transactions, which takes place on a real-time basis, SironEmbargo recognises and stops all transactions which generate a cross-reference to the persons and organisations on the embargo lists. All stopped transactions are stored in a database and can be processed further individually online. In this follow-up processing, the decision is made as to whether a transaction initially stopped will subsequently be indeed carried out, or, by contrast, definitively stopped. The procedural steps, which are worked through during the follow-up processing, are recorded by SironEmbargo. Via this workflow and the audit-proof recording of the individual procedural steps, the processing and the checking can be traced back at any point in time.

In the monitoring of clients/suppliers, all client data and supplier data are respectively checked against the sanctions lists and matching results are collected in a database for further processing. They can subsequently be processed further online.

SironEmbargo not only finds unequivocal matches with entries in the sanctions list, but rather it is also in a position to recognise the exchange of parts of names, of abbreviations, of changed ways of writing, or deletions (phonetic search). Via parameters one can individually set the degree of correspondence, between client/supplier on the one hand and the sanctions list on the other, starting from which a given case in point is designated to be a match. In this process matches in the various sanctions lists can be given individual weightings.

Business rules make extended online-monitoring of payment transactions possible

Additional test criteria, in the form of Business Rules, make it possible to manage the monitoring of the sanctions lists individually and flexibly – e.g. risk-oriented. Business Rules are freely definable rules, which are used in addition to the comparisons with sanctions lists, when checking client data and payment transactions. With the Business Rules, the matches in the list can be processed on a fully automated basis, or through the personal evaluation of the executive responsible for investigating money-laundering, according to the degree of correspondence in the match and the weighting of the risk. The focus on the relevant risks reduces the manual checking workload and improves prevention.



Who uses SironFD?

- Compliance officers
- Audit

What can SironFD do for you?

- Highly-developed scoring mechanisms
- Optimum protection against familiar fraud practices (typologies)
- Pre-defined fraud scenarios
- Time-sequence analysis and cluster analysis for the identification of cases of fraud
- Dynamic, risk-based adaptation of KYC (know your customer)
- Dynamic adaptation of the KYE profiles (know your employee)
- Simple presentation of new fraud scenarios
- Detection of networks between clients and employees

Siron®FD

Revelation of acts of fraud causing losses to the financial institution

According to the estimates of the ACFE, cases of fraud cost more than \$ 400 billion annually worldwide. For years, the number of acts of fraud has been growing constantly. To an increasing extent, fraudsters are employing electronic media for their criminal acts. It is particularly the “invisible” and “anonymous” electronic money transfers which demand constantly renewed electronic security mechanisms, in order to discover and prevent acts of fraud.

Almost 85% of all cases of fraud within the financial institutions are carried out by employees, whereby over 50% of the culprits are members of the management (E&Y Investigation 2004). Cases of fraud take place everywhere; they are not restricted to particular regions, business sectors, industrial sectors or sizes of organisation. The actual costs and risks, emerging as a result of fraud, go far beyond the direct financial loss. It is particularly the case for financial services companies, who are dependent on their clients’ trust to a very high degree, that fraud-related loss of reputation represents an immense risk.

Possibilities for combating fraud

For the effective, prevention-oriented recognition of fraud, the financial institutions must analyse and evaluate a variety of data:

- Client data and employee data
- Transactions
- Access of employees to client accounts
- Profile data
- Relationships between clients and employees

Faced with the increasing complexity of modern bank products and the increasing level of electronic payment transactions, cases of fraud can only be recognised with suitable IT-based methods of analysis, which investigate the relevant data material continuously and comprehensively. List-based, manual approaches to checking are no longer sufficient.

SironFD provides effective support to the personnel responsible for ensuring compliance and for internal monitoring procedures in combating fraud. With the IT-supported monitoring of payment transactions of clients and employees, acts of fraud and attempted acts of fraud are recognised and revealed early.

Irregularities and conspicuous cases can be processed and analysed online, in full detail. Via this workflow and the editing-proof recording of the individual procedural steps, the processing and checking procedures can be traced back at any point in time.

Amongst other things SironFD uses the proven mathematical-statistical methods, time-sequence analyses and pattern recognition procedures, which are features in SironAML for the detection of money-laundering. Special analytical procedures, developed for the recognition of fraud, work effectively in addition to the basic methods. As in the case of combating money laundering, the knowledge and experience of the Compliance division and of the internal monitoring activities, can act in conjunction with the analysis, to combat fraud. For this purpose the person responsible for ensuring compliance can set up rules and typologies which are individually tailored to the needs of the given financial institution.

For SironFD, a comprehensive reporting system is available, for periodical and historical reporting, for producing an official notice of suspicion and for individual evaluation.



Siron[®]MM

Recognition of market abuse and insider offences in the trading of securities

Who uses SironMM?

- Compliance officers
- Audit

What can SironMM do for you?

- Maintaining insider registers
- Preventing insider trading
- Preventing market abuse
- Pre-clearing of employees' transactions
- Inclusion of third-party bank turnover data
- Inclusion of derivative papers

A series of European and national laws and directives determine the framework conditions which are necessary for an efficient capital market. Amongst other things, their objective is to effectively prevent insider trading and ensure complete prevention of exchange rate and market price manipulations. A number of these regulations are already in effect (e.g. MAD, SEC regulations ...) or, respectively, are in their introductory phase (MiFID).

SironMM provides effective support to the Compliance division of financial services providers in the monitoring, detection and prevention of market manipulation and insider trading. The legal requirements are completely covered by SironMM. Company-internal directives and employee directives can be presented in detail and implemented in SironMM. Conspicuous clients and security transactions are identified and marked accordingly. Offences discovered during the checking of securities transactions are placed into a database, with all the details describing the particular case, for further processing by the Compliance department. All procedural steps of the case analysis and case processing are recorded in a audit-proof and traceable system. In the SironMM Reporting Module, detailed key figures are established and issued, both for the monitoring of securities trading and on the conspicuous cases which are ascertained.

SironMM in detail

SironMM checks the securities transactions for insider trading, for compliance with the rules for employee transactions and with other company-internal directives, as well as for breaches against the ban on exchange rate manipulations and market manipulations.

To reveal insider-trading and non-compliance with company-internal directives and employee directives, securities transactions are checked (amongst other things), including the use of turnover information from third-party banks – to ensure that there are no breaches against

- entries in watch lists, restricted lists and other lists
- holding-period restrictions
- day trading
- exceeding a specified maximum volume

Pre-clearing allows employees to check the permissibility of a given transaction involving selected securities, before the transaction is carried out. The maintenance of an insider register is supported by SironMM.

All security transactions are checked for possible exchange rate manipulations and market price manipulations, checking the following (amongst other things):

- trading on expiry dates
- front running and parallel running
- churning
- transactions involving cancellations
- marking the close

With Business Rules, SironMM can be set individually to correspond to the respective needs of a financial institution.



Consulting

TONBELLER Consulting

The consultancy team comprises experienced practitioners for implementing high-performance solutions

Three decades' worth of experience

TONBELLER has been active for over 30 years as a manufacturer of sophisticated software products for credit institutions and financial service providers, business intelligence and as information technology consultants. Our experience reaches to almost every branch of industry – financial services providers, industrial companies, utilities, administration, and more. Our vision of 'Turning data into information' has guided us since our company was founded.

Expertise in numerous sectors

Thanks to the multitude of projects that TONBELLER has implemented in a range of companies, our staff has deep and comprehensive knowledge in almost every type of company problem. This expertise, which has been deepened and extended through practice, is valued by our customers as a positive added value.

Methodical expertise

Our stringent procedures, developed together with a methodology that has been tested and honed over many years, guarantee that we are able to both introduce TONBELLER products and implement individual projects for our customers both economically and on time.

TONBELLER is the right consulting partner for your company

Successful products and projects depend on well-founded expertise and comprehensive economic understanding of companies, customers and competition. TONBELLER will develop customised and market-oriented applications and solutions for your company – for and with you. Our turnkey solutions are designed for host, client/server and Internet. Our globally-active customers benefit from project support by certified partners who ensure worldwide availability of consulting, service and training services.

What does TONBELLER Consulting offer?

Specialist knowledge

- Anti-money laundering
- Fraud detection
- Embargo and sanctions regulations
- Compliance in securities trading
- Risk analysis

Technical support

- Business Intelligence
- Data Warehouse
- Databases
- Computers/operating systems
- Integration of computer systems

TONBELLER Training

Practice-oriented training portfolio for efficient further training

TONBELLER's service portfolio is rounded off with a comprehensive range of training services. Our practically oriented seminars for IT specialists and end users guarantee fast and effective training.

Our trainers have a high degree of specialist knowledge as well as many years of project experience. They employ practice-oriented methods to guide participants through the seminar topics and prepare them specifically for their future tasks.

TONBELLER works with qualified partners in order to offer our internationally active clients a comprehensive training portfolio outside of our training centre near Frankfurt, Germany. These partners satisfy our requirements in terms of specialist knowledge and technical expertise and conduct training seminars with the client on-site in the language of the respective country.

Seminars on anti-money laundering, fraud detection and compliance

All seminars follow a modular structure. Introductory, advanced and revision courses and workshops are coordinated in detail within the course curriculum and provide participants with all necessary information on our products. Refresher and news courses provide those returning to training and anyone else who's interested the opportunity to receive a rapid introduction to a specific topic.

Naturally we also offer all seminars as in-house training courses.

Who uses TONBELLER Training?

- Organisation/data processing staff
- IT department staff
- Money laundering officers
- Specialists and management personnel from the internal auditing and organisation departments



TONBELLER Hotline

Experienced hotline staff is available to provide help and advice whenever needed

...and if you find yourself at a loss, our hotline is there to provide practical help and advice. A team of professional staff with detailed knowledge of our products through involvement with customer projects and internal experience will help you with whatever problems may arise in implementing and using our products. The TONBELLER hotline service is available in German, English and French.

A three-level service strategy (first-level, second-level, third-level support) ensures that a suitable solution is found for all support queries – quickly and in constructive dialogue. Together with a network of certified partners we guarantee first-level support, technical support and application training in English and most other major languages.

We have been operating this hotline continually since 1975. Our many years of experience in supporting our customers is reflected in our fast, individualised and systematic management of all technical, organisational and application-specific problems that are raised in relation to our products. Our systems and databases that store all incoming queries ensure, using a system-supported workflow, that all problems are dealt with consistently and without delay. These databases also provide us with valuable information for ongoing improvement of our products and documentation.

“Our long-standing cooperation with TONBELLER AG is characterised by quality and competence in their products, and close contact and service for the customer at all times. They place higher-than-average emphasis on satisfying their customers and always have an open ear for their customers’ wishes and questions.”

Mr. Achim Höfig

Money-laundering Officer, Metzler Holding Group



TONBELLER Partner

A strong network of leading consulting and software partners helps us meet our customers' national and international requirements

TONBELLER has a broad spectrum of national and international partner companies. "The whole is more than the sum of its parts" – with this network of sales and consultancy partners we offer our customers an optimal service spectrum, customised to the needs of the customer, country or sector, or as agreed. Thanks to our strong partners, we can offer greater performance.

Our software partners have integrated TONBELLER solutions into their own software products. Optimally balanced, standardised total solutions evolve from jointly developed interfaces. These are characterised by low production and operating costs. These solutions are refined and supported over a long period of time, both by the software partner and by TONBELLER. The software partner markets TONBELLER products alongside their own products.

Our consultancy partners have excellent specialist and implementation expertise with regard to TONBELLER products. Consultancy partners have proven their competence and product know-how through certification and successful implementation of TONBELLER products in customer projects. Depending on the customer's requirements and the region, our consultancy partners conduct customer projects independently or with a TONBELLER team. Generally, consultancy partners distribute TONBELLER products within their regional markets.

Our sales partners are agents who distribute TONBELLER products within markets and for the industrial sectors in which they are specialised. They have detailed knowledge of the service spectrum and the application potential of TONBELLER products. As part of a certification process they have demonstrated that they possess the necessary product expertise. TONBELLER supports them with advice, project planning and tender preparation. The licensing agreement is concluded with TONBELLER. Implementation, training and the hotline (first-level support) can be obtained through the partner.

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