

The rapidly changing environment in which financial institutions are evolving (especially after the Covid crisis), has implied the need for efficient technological infrastructure, scalable, secured, and not costly. The industry is also looking at agility with the capacity to quickly develop solutions which bring value to customers with an access to innovation through integration of new technologies such as AI and Machine Learning in IT systems.

To so do, Amundi Technology is investing strongly in three major directions which are key for financial institutions:

- **Cloud** - which brings scalability, simplicity for the IT teams, security if managed privately and regulated.
- **Innovation** - through “Le Lab” embedded in the IT teams bringing on a continuous basis new technologies in tools, such as Python modelling, or Robo-advisor.
- **Open Source** - which brings collective intelligence, attracts talents, enables cost effective innovation, let also facilitates partnerships and integration in our clients environments.

100% cloud platforms enhancing clients’ user experience

The newest trends of the asset management industry imply a strong capacity to scale technical infrastructures and the need to build an open architecture while controlling costs. To manage these challenges, Amundi Technology developed a **private cloud** able to welcome all applicative platforms including ALTO*, enhancing security and performance, while facilitating the access to its services for clients and partners. The cloud solutions enhanced with API connectivity enables scalability, flexibility, and security to support customers in their day to day activity and growth objectives.

ALTO* is hosted on a private and secure cloud in two **Tier 3+ data centers** in the Paris area managed by internal engineers, continuously trained with the latest technological innovations and evolutions. The team is ensuring the use of **market standards**, mainly open source, and Continuous Integration/Continuous Deployment (CI/CD) practices to be able to interact with clients’ tools, whatever the hosting mode is.

But beyond these standards, Amundi Technology ensures the security of each one of the applications through a micro-segmentation, included in the Kubernetes platform. A real time event analysis on the platform using Splunk allows us to measure and improve its operation and plan for the addition of machines in the platform.

Leading-edge innovation shaping market trends and future

Machine learning, artificial intelligence, data collection, digital reporting, and autonomous portfolio manager will continue to drive the asset management landscape. Today and in the coming years, IT and business teams will invest more on these subjects to improve efficiency and offer modular and innovative solutions with added value to clients.

Amundi Technology has implemented a dedicated **innovation team called “Le Lab”**, which can, with business partners, identify, study and develop relevant use cases in an agile mode. The latest innovation on ALTO* are:

- Digital reporting tools to monitor investment and dealing activities;
- Python language accessible directly by analysts and portfolio managers in ALTO* for portfolio design;
- ESG analytics available through ALTO* to support and facilitate investment decision: Natural Language Processing/Understanding/Generating, research dashboard, policy, reporting, etc.;
- Robo-advisor, notably used in the ALTO* Wealth & Distribution platform;
- Enhanced reconciliation process based on Machine learning;
- High level of automation through RPA;
- Low-code tools allowing greater autonomy for analysts as complexity is managed ahead.

Open-source solutions allowing flexibility and scalability

The technological innovation necessary to support businesses is nourished by the strength of communities, their flexibility, and their superior longevity.

Amundi Technology design its development internally thanks to recognized and widely adopted open-source technologies while being involved in communities for **continuous enhancement**. Furthermore, Amundi Technology offers freely its financial data model through “**Open Asset Management Language**” to strengthen communication with asset management ecosystems and players. Learn more: www.openamlanguage.io

Thanks to its technological transparency and as an independent software developer, Amundi Technology is able to provide a state of the art platform which relies on open-source solutions to access the latest innovations.

Each developer ensures to be updated with the latest trends on the market and is able to propose the use of new modules. From the beginning, Amundi’s developers have favored the use of open-source for platforms, libraries, middleware modules and data bases. In total, the 700 IT experts work together, in a collaborative mode, on more than 300 different technologies and infrastructure development.

Amundi Technology

Amundi Technology is a strategic business line offering **innovative technology and services** to support clients reshaping their operating model. The solutions proposed aim to meet the needs of **asset management, asset owners, wealth management, distribution and asset servicer** in order to provide clients high-performance tools enabling them to focus on their core business.



ALTO* Investment

A modular Portfolio Management Platform covering the entire Asset Management value chain

ALTO* Employee Savings & Retirement

A consolidated management platform for retirement savings



ALTO* Wealth & Distribution

A modular core-to-digital platform for DPM¹ and Advisory solutions

Specialised solutions

A wide range of technology and services leveraging on our experience and know-how



Please contact us for more information: amundi.technology@amundi.com

**Amundi Leading Technologies & Operations*

This document is intended exclusively for professional clients and/or eligible counterparties, within the meaning of European Directive No. 2004/39 of 21 April 2004 on the markets in financial instruments ("MiFID"). This document is not intended for citizens or residents of the United States of America or to any "U.S. Person", as this term is defined in SEC Regulation S under the U.S. Securities Act of 1933. This document is provided for information purposes only and for the exclusive use of the person who receives it. Under no circumstances does it constitute a purchase offer, investment advice or a solicitation to sell, nor does it form the basis of a contract or commitment of any kind whatsoever. Amundi Asset Management accepts no liability is subject to change without notice. It is deemed whatsoever, whether direct or indirect, that may arise from the use of information contained in this document. Amundi may in no way be held liable for any decision or investment made on the basis of information contained in this document. This information may not be copied, reproduced, modified, translated or distributed without the prior written approval of Amundi AM. This document has not been reviewed by any supervisory authority. The information provided in this document accurate as at 31 December 2020.

Amundi Technology is a service provided by Amundi Asset Management, a French "société par actions simplifiée"- SAS with capital of 1 086 262 605 euros - Portfolio Management Company approved by the AMF under number GP 04000036 - Registered office: 90, boulevard Pasteur - 75015 Paris – France - 437 574 452 RCS Paris.

Design and production: Amundi Technology Marketing Department - 04/2021