

Amundi Technology

ALTO Offering



**Amundi**  
Investment Solutions

Trust must be earned

# ALTO by Amundi Technology

European heritage, global reach

**85+**

Clients incl. Global Tier 1 Banks and Leading European Asset Managers & Wealth Managers

**€8tn**

Assets Managed on ALTO Platforms

**250+**

Trade Execution Counterparties

**5,000+**

ALTO Investment Platform users

**120,000+**

ALTO Wealth & Distribution Platform users

**500,000**

API calls per day

Technology supporting the **Largest** Dealing desk in Europe



## Connected Technology

- 3 hubs France, Ireland & Germany
- 1300 IT experts
- 19 local offices



## Global Dealing Services

- 3 hubs
- 60+ traders
- 3.5 million trades

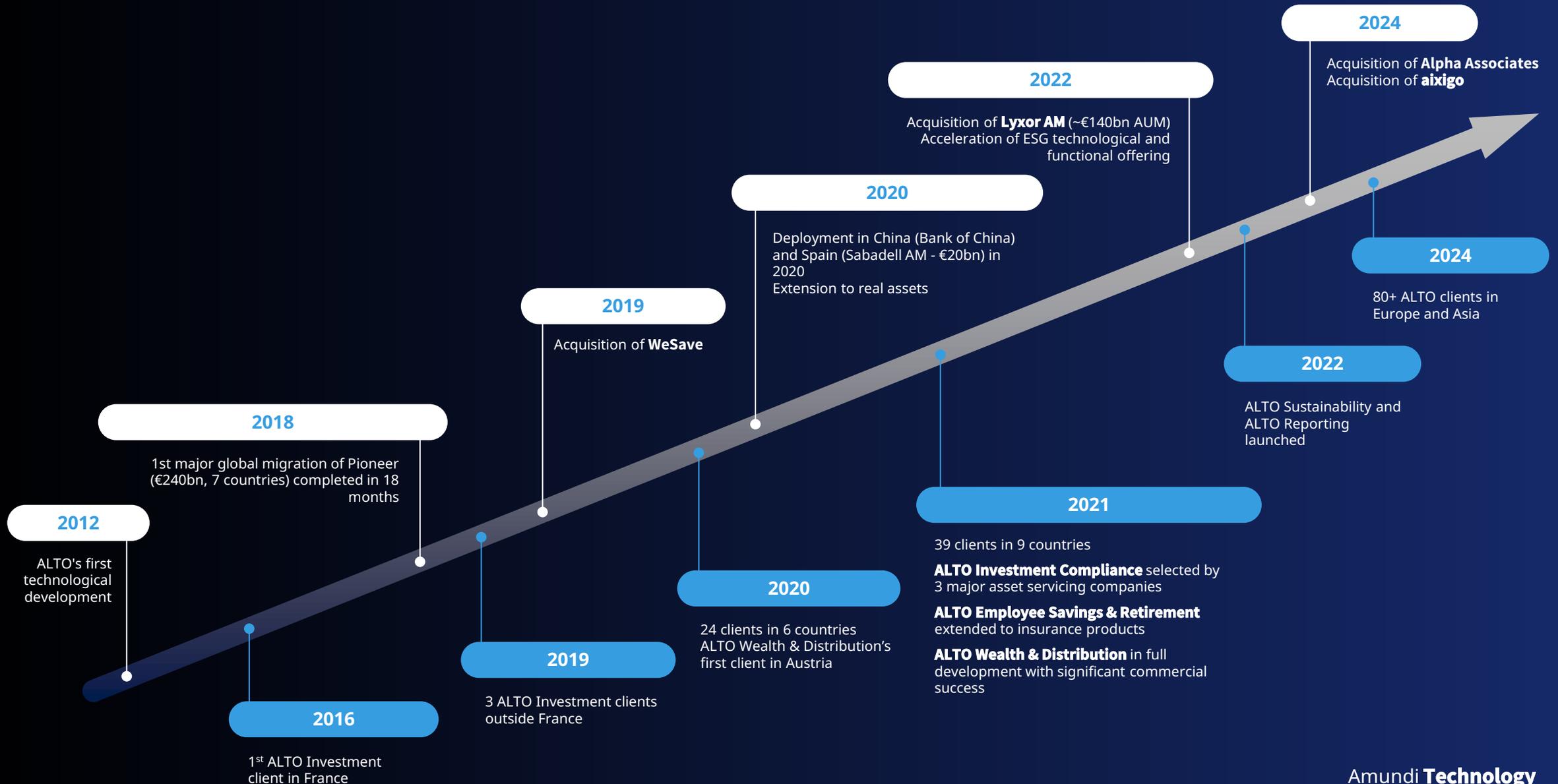


## International Middle Office

- 2 hubs Paris & Dublin
- 12 local offices
- 400 middle-officers
- 130 data specialists

**ALTO leverages Amundi Technology's global capabilities**

# Developed for over a decade to provide cutting-edge capabilities



# ALTO's modular offering provides scale across the Investment and Wealth Management Industry

ALTO's modular offering:



## ALTO Investment

A solution with rich functional coverage across the Investment Management value chain



## ALTO Wealth & Distribution

A scalable end-to-end solution with comprehensive capabilities to suit retail banking and wealth management firms



## ALTO Sustainability

An analysis and reporting solution providing unique ESG datasets to empower sustainable and responsible investing



## ALTO Asset Servicing

A solution supporting the business of Asset Servicers covering Investment Compliance Oversight, Portfolio Analysis and Reporting



## ALTO Employee Savings & Retirement

A scalable front-to-back employee savings and retirement platform for banking and insurance groups

Trusted by clients globally:



ASSET MANAGEMENT



# ALTO delivers through a suite of market leading features and benefits



## End-to-end

capabilities across investment and wealth management



## Flexible solution

across all asset classes, highly configurable for client needs



## A hosted platform with cloud interoperability

guaranteeing infrastructure scalability and market connectivity



## Fast & cost effective

implementation approach



## Single platform

with one data language



## External data sourcing & quality control

included as part of the service



## Secured, trusted & compliant with regulations

to best-in-class industry standards



## Open API benefits

including workflow automation, cloud security and monitoring



# Innovation Lab

## Overview



**Experience cutting-edge capabilities and gain valuable insights as our Innovation Lab explores emerging technologies to deliver innovative solutions**

### Fed by

market trends,  
industry experience,  
fintech ecosystems  
and client ideas

### Prototype quickly

test and scale up with  
ALTO

### Validate

with clients and  
business  
sponsors



## ALTO Studio

Extract greater value from data to optimise investments through our advanced data science platform. Enabling data-driven decision-making via:

- Data visualisation platforms reporting on large data sets
- Using A.I. to track reproducibility, sharing models and performance
- Knowledge management via secure large language models
- Low-code options and easy handling of data

## Behavioral Analysis Tool

Optimise investment decisions and avoid the destruction of alpha through a module of quantitative and qualitative behavioural analysis that:

- Identifies cognitive biases through various analyses and detection of behaviour patterns
- Proposes debiasing tools to combat various biases (sectoral, geographic, disposition effect, over-reaction)
- Provides analysis of manager performance and competencies
- Automatically provides nudges to next best action

# Amundi Technology is leading in AI innovation

Amundi Technology are delivering AI solutions to help clients achieve their goals with greater accuracy, speed and compliance

## Amundi's AI Core Modules

### Autonomous Agent

Executing automated actions including independent data searching, collection, learning and decision making

### Internal Q&A Capability

Complex Q&A handling and content aggregation from confidential internal information

### Document Analysis

Conduct analysis across multiple document types to summarise, extract and translate information

### Secure AI

Replica of ChatGPT in a secure environment with access to internal information

## AI Solutions

### Document Compliance

- AI-led processes to control and update content across a legal and marketing documents
- Focused on applying local and global regulatory compliance

### RFP Management

- AI-Chatbot enabled sourcing across internal document libraries in relation to RFP topics
- Generative AI to autofill RFP responses

### Document Translation

- Natural language processing for translation across a range of document types
- Translation to 15 languages with growing coverage

Future product releases include...



#### Legal Assistant

Accurate issue detection in legal documents



#### Inventory Specialist

Aggregating internal resources to one source



#### Content Creator

Automated content generation



#### Coding Assistant

Improved code generation, review and test

# Managed Services



# Streamlining your operations with our Managed Services

Enhance your operations with our flexible range of optional outsourcing services that can operate in unison with the ALTO Platform



## Managed Data Services

- Data sourcing, management, validation and distribution supported by a Central Data Management Practice
- Provider selection, negotiation, integration and quality controls



## Dealing Services

- Provision of best selection and best execution
- Timely service provision, supported by dedicated traders in strategic global locations
- Automated workflows, controls and robust audit trails



## Middle Office Services

- Operational expertise in position keeping and portfolio administration
- Funds subscription / redemption, corporate action and collateral management



## Reporting Services

- Data reporting to track business, and measure client interaction efficiency
- Facilitate regulatory reporting and inform decision-making

These value-added services benefit clients through:

**Teams already familiar with the ALTO Platform**

**Scalable resources tailored to business needs**

**Quality and Compliance Assurance in operations**

**Focus on continual improvement processes**

THANK  
YOU

