

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

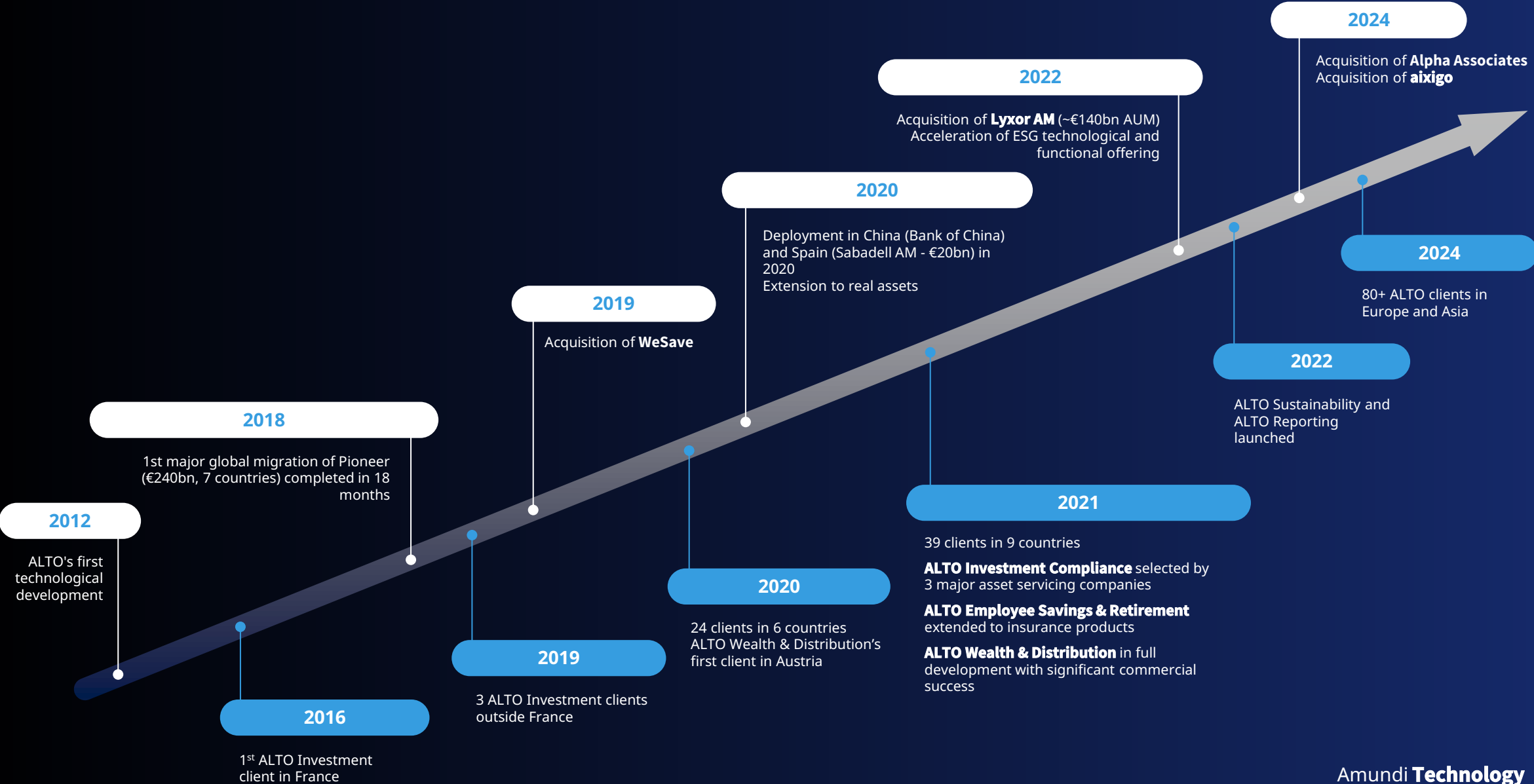
- 3 hubs
- 60+ traders
- 3.5 million trades

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



AG2R LA MONDIALE



BNY MELLON

RAIFFEISEN

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



Innovation Streams



Business Innovations



Product Innovations



Tech Innovations

Investment Product Innovations

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

