

| Technology



# Amundi Technology

A new frontier  
for the financial industry

Confidence  
must be earned

**Amundi**

# Amundi Technology

Opening our technology and services to asset managers, asset owners and distributors



## Your trusted and regulated industrial partner

Amundi is Europe's largest asset manager by assets under management and ranks in the top 10<sup>1</sup> globally, with leadership positions in key European markets.

- Number 1 in France<sup>2</sup>
- Top 2 in Italy<sup>3</sup>
- Leading international player in Germany<sup>4</sup>

Amundi's operating platform is supported by shared service centres for dealing, middle-office and technology.



## Solutions tailored to your operating model

Amundi Technology offers robust, innovative, regulated and secured solutions that help clients to focus on their core business.

- ALTO\* Investment
- ALTO\* Wealth & Distribution
- ALTO\* Employees Savings & Retirement
- ALTO\* Sustainability
- ALTO\* Asset Servicing



## Continuous innovation to shape the future

Amundi Technology supports innovation to enrich our clients' solutions with cutting-edge technologies.

Our innovation center brings the latest digital use cases to platforms: programmable front office, smart data cybersecurity, optimized user experience and machine learning for operational efficiencies.

Our solutions follow worldwide market trends and regulatory developments.

1. Source: IPE "Top 500 asset managers" published in June 2022, based on assets under management at 31 December 2021.

2. Six Financial Information, open-ended funds under French law, March 2022.

3. Source: Assogestioni as of February 2022.

4. Source: BVI as of April 2020.

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\* ALTO: Amundi Leading Technologies & Operations.

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As Europe's leading asset manager<sup>1</sup>, Amundi manages more than €2,000 billion in asset under management and serves over 100 million clients worldwide. Since our inception, we have made technology a priority, developing fully integrated operational platforms for investment and distribution. Amundi Technology, launched in 2020, has the objective of conceiving, developing, and commercializing technological solutions for the entire investment value chain, from asset managers to private banks and institutional investors.

In an increasingly regulated environment, the asset management industry is facing the problem of declining margins every year. In addition, players must find the right balance between the ability to offer customized solutions while adopting an industrialization approach to meet the margins' challenge. The industry is also facing a turning point, as the profile of their clients is getting younger and their issues are changing; for instance, they are more sensitive to ESG issues and want to align their investments with their values in addition to the research of performance and control of the risks.

Those challenges can be tackled through technology. Indeed, if technology helps to better manage costs, provides real-time access to portfolios, and enables simulations, it is becoming an integral part of the offer, particularly in wealth management with the changes in mentality, even in the profile of investors. Technology is an integral part of helping to transform offers and information systems.

Amundi Technology aims at tackling those challenges by offering a leading-edge technological platform, addressing the entire savings and retirement industry. Amundi developed internally its own platform benefitting from internal know-how enabling its platforms to be at the forefront of the innovation: SaaS solutions, in a cloud mode, using open-source and all new technologies, such as IA or NLP. More than ever, we seek to provide our clients with technological solutions that are in line with their major challenges, particularly ESG, by providing them, in addition to quantitative data, with qualitative data to support them and help them make decisions. ALTO\* Sustainability is a solution to empower sustainable, socially responsible, and impact investments. Thanks to Amundi Technology, clients benefit from our data management expertise to manage following challenges: market data management, providers quality and coverage, sourcing, controls, transformation, governance and decimation.

Amundi Technology, as a trusted and regulated partner, offers the full value chain of investment management technology, including a robust operational platform based on a distinctive global organization:

39 countries, 4,000+ ALTO\* Investment users, 60,000+ ALTO\* Wealth & Distribution users, over 200,000 DPM mandates, 900 IT specialists, 400 middle-office specialists, 200 risk and data professionals, 70 custodians, 60 fund administrators, 60 traders executing over 2.7 million transactions per year.

### **Guillaume Lesage**

Chief Operating Officer

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1. Source: IPE "Top 500 Asset Managers" published in June 2022, based on assets under management at 31 December 2021.

2. Given for indicative purposes only.

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# The asset management and distribution industries face important challenges

A fast-changing environment presenting structural risks for profitability.

The high pressure on margins and the increased cost of evolving market standards are driving asset management executives to profoundly reconsider their operating models using **Information Technology (ITO)** and **Business Process Outsourcing (BPO)**.

## CURRENT CLIENT CHALLENGES

PRESSURE ON MARGINS

CUSTOMER LIFECYCLE MANAGEMENT

OPERATIONAL EXCELLENCE

MARKET REQUIREMENTS AND COST OF COMPLIANCE

CONTINUOUS INVESTMENT

ESG AND RESPONSIBLE INVESTMENT

## BUSINESS & OPERATIONAL DRIVERS

**Highly-competitive market** with increasing costs and a growth of passive management strategies

**Seamless user experience** across all distribution channels

**High-value/high-touch approach** and demand for automation of operations and decrease of operational risk

**Evolution of rules and regulations** for the industry and investors protection



## Amundi Technology

supports asset managers, asset owners, wealth managers, distributors and institutional investors in re-designing their operating models by leveraging our full coverage of the investment value chain



Our robust and innovative solutions enable **clients to focus on their core business** and fulfill their needs, helping them to improve their **efficiency, performance** and supporting their **development**.

## OUR INNOVATIVE SOLUTIONS



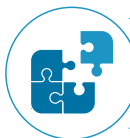
Building a **long-term relationship** with a trusted, regulated and client-oriented partner



Offering **advanced, agile, modular and integrated solutions** based on Information Technology (ITO) and Business Process Outsourcing (BPO)



Accelerating **time-to-market** with fast, reliable and effective platforms deployment approach



Sharing **cloud technology** solutions subject to continuous development according to top industry standards and leading-edge technologies with no need for infrastructure updates

# Amundi Technology

the trusted partner in technology and operational services for asset managers, distributors and investors

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## OUR SOLUTIONS AND SERVICES

Our solutions support advanced needs for Portfolio Management Systems, Wealth and Distribution platforms and operational services



### ALTO\* INVESTMENT

**A modular platform covering the entire Asset Management value chain for Asset Managers and Asset Owners.**

All-in-one, flexible and 100% cloud Portfolio Management System benefiting from continuous innovation, strong partnerships with asset servicers for Front-to-Back solutions and enhanced with services for Dealing, Middle Office and Data Management.



### ALTO\* WEALTH & DISTRIBUTION

**A modular core-to-digital platform for Discretionary Portfolio Management and Advisory solutions for Distributors, Wealth Managers, Investment Advisors.**

Proven digital solution designed to enhance the performance of advisors and end-investors, connected to relevant third parties.



### ALTO\* EMPLOYEE SAVINGS AND RETIREMENT

**A consolidated management platform dedicated to savings and retirement schemes for Distributors and Asset Owners.**

Highly regulated, scalable Front-to-Back platform supporting millions of customers in a multi-insurers and multi-account keeping framework.

### SPECIALISED SOLUTIONS

**ALTO\* Sustainability:** a solution for ESG investors to manage efficiently ESG and climate data, analytics, scoring, reporting ...

**ALTO\* Asset Servicing:** a modular solution for asset servicers to ensure compliance monitoring, trustee, and depositary controls.

## OUR GUARANTEE AND PROMISE

We offer a best-in-class integrated platform that's ready to use



### INTEGRATED AND MODULAR FO/MO/RISK VALUE PROPOSITION

- Full suite of turnkey solutions
- Integrated or standalone operational services depending on clients' operating model



### HIGHLY SECURE INFRASTRUCTURE

- Private cloud infrastructure
- Segregation of data and duties
- Strong focus and priority on Cyber Resilience



### FAST, COST-EFFECTIVE AND RELIABLE IMPLEMENTATION

- Intelligent compromise utilising global industrial model and local specifics
- Proven implementation based on a unique "parallel run"



### INDEPENDENT, OPEN AND LEADING-EDGE TECHNOLOGY

- Open architecture allowing APIs for niche third party software integration and client data servicing
- Cloud technology solutions subject to continuous development with no need for infrastructure update



### GLOBAL REACH WITH CLOSE AND LOCAL SUPPORT

- Worldwide presence led by Paris & Dublin offices and expertise centers in the USA & China
- Local support on hand in 40 countries

## WE DELIVER VALUE FOR OUR CLIENTS

Amundi Technology's key benefits include knowledge of the market ecosystem, access to leading-edge technology and our relationship with regulators

### Industrial and leading-edge platform

- 100% Cloud solution
- Complete coverage of investment, distribution strategies and asset classes
- Leading-edge technologies and digital trends
- Fully regulated platforms with continuous regulatory watch
- Highly secured platform with strong IT & Business Continuity Plan

### Fully modular and integrated services

- Buy side Dealing services for all asset classes and geographies benefiting from best selection and best execution
- Middle office services for post trade processing, position keeping, corporate actions and reconciliation
- Data Management for reference data connected with a wide data ecosystem and the ability to onboard proprietary client data
- Reporting services for fund documentation and customized reporting

## CASE STUDY

Amundi Technology provides its clients with strong implementation capabilities for all ALTO\* platforms. As of 2022, 42 clients already benefited from this reliable deployment approach.

### ASSET MANAGER

#### CLIENT CASE

- Implementation of ALTO\* Investment
- Migration of 8 investment centres with more than 1,500 users, 800 funds and ~ €250 billion AuM
- Complex instruments and funds:
  - Challenging instruments (OTC) and funds domiciles
  - Nonstandard funds

#### SOLUTION DELIVERED

- Migration in less than 18 months. Focus on main locations:

|         | Migration <sup>1</sup> | AuM    | # Funds | # Users |
|---------|------------------------|--------|---------|---------|
| Germany | 9 months               | €24 bn | 122     | 150     |
| Ireland | 5 months               | €34 bn | 105     | 400     |
| Italy   | 6 months               | €53 bn | 180     | 285     |
| USA     | 6 months               | €75 bn | 200     | 400     |

#### KEY BENEFITS

- Portfolio manager satisfaction
- Fast implementation
- Low project risk
- Seamless migration for end clients
- Dedicated implementation team with strong track record
- Cost effective

### PRIVATE BANK

#### CLIENT CASE

- Implementation of ALTO\* x CACEIS, the front-to-back solution
- Deployment to 9 worldwide investment centers
- €10 billion AuM

#### SOLUTION DELIVERED

- 20 months – delivery in one time for all countries

#### 3 MAJOR LOCATIONS

- France: 95 funds
- Luxembourg: 57 funds
- Monaco: 10 funds

#### KEY BENEFITS

- Unique platform for 9 international entities
- Real-time quality tools
- Fast implementation
- Smooth integration with CACEIS

### COLLECTIVE RETIREMENT SCHEME

#### CLIENT CASE

- Deployment of ALTO\* Investment
- Migration of 2 investment centers with more than
- €45bn AuM

#### SOLUTION DELIVERED

- 18 months implementation

#### 2 MAJOR CENTERS

#### KEY BENEFITS

- Multi asset approach (Private Equity, Real Estate, Stock)
- Unified tool
- Better understanding and view on their exposition

\* ALTO: Amundi Leading Technologies & Operations. 1. Excludes preparatory work.



# We rely on worldwide capabilities with “follow-the-sun” services



## TECHNOLOGY AND INNOVATION

**2 Technology centres**  
in Paris, Dublin

**4 local offices**  
Boston, Milan,  
Singapore, Tokyo

Servicing and local  
support in more than  
**37 locations**

**> 900 FTE**



## DEALING SERVICES

**4 Hubs**  
Dublin, London,  
Paris, Singapore

**2.6 millions trades**  
for a yearly volume  
of €5,300 billion

**> 70 Traders**



## DATA MANAGEMENT

**> 160,000 Securities**

**~ 27,000 Issuers**

**~ 5,000 indexes et  
8,000 benchmarks**

**~ 16,000 portfolios**

**~ 150 providers**

**~ 1,000 consistency rules**

**> 130 data officers**



## MIDDLE OFFICE

**2 Hubs**  
Paris, Dublin

**12 local offices**  
Durham, Boston,  
London, Madrid,  
Munich, Milan, Prague,  
Vienna, Warsaw,  
Singapore, Hong Kong,  
Tokyo

**> 400 middle-office  
specialists**

**70 Custodians**

**40 transfer agents**

**250 counterparties**

**15 clearers**

**60 fund administrators**

# Amundi, a trusted partner and the European leader in asset management

## Being a trusted partner means being attentive to its clients' needs

Confidence cannot be given on demand, it must be earned every day by delivering concrete results. This is the guiding principle we have embodied since 2010, and which has led us to develop savings and investment solutions that meet our clients' expectations. We offer all of our clients, whether they are retail, institutional investors or corporates, a full range of investment solutions thanks to our six investment platforms operating in all financial markets.

## Being a trusted partner means being a long-term partner

Together with our 5,400 employees based in 35 countries, we believe that our relationship with our clients should be based on confidence. We provide them with support on a daily basis to build an enduring relationship based on sound advice, long-term performance and a commitment to social responsibility. Our advice to clients is supported by our unique research capabilities and our proven track record in asset management, as well as our high standards of service.

The **no. 1**  
European asset  
manager  
in the global  
top 10<sup>(1)</sup>

More than  
**€ 1,900** billion  
in assets under  
management<sup>(2)</sup>

The **highest**  
market  
capitalisation  
in Europe<sup>(3)</sup>

**5,400**  
employees

(1) Source: IPE "Top 500 Asset Managers" published in June 2022, based on assets under management at 31 December 2021.

(2) Amundi data including Lyxor as at 30/06/2022

(3) Among traditional asset managers - Refinitiv, December 2021.



## Being a trusted partner means being a responsible partner

Responsible investment is one of Amundi's cornerstones. We have always believed that companies and financial actors have the responsibility to face today's major challenges, and specifically in environmental transition and social cohesion. We believe that taking public interest into account strengthens financial performance. That is why we integrate financial and non-financial analysis into our investment decisions.

## Our ambition, to rank among the top five world leaders for:

- Quality of our investment capabilities and services provided to our clients
- Growth and profitability momentum
- Our positioning as a committed financial player

A presence in  
**35 countries**

More than  
**100 million**  
 clients

A complete  
**range**  
 of active and passive management  
 in traditional and real assets

*“Solutions designed by an asset manager  
for asset managers, a distributor for distributors  
and an investor for investors”*

Contacting us

Amundi Technology

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