

Amundi Technology

**Delivering end-to-end
capabilities at scale across the
investment and wealth
management industry**



Amundi
Investment Solutions

Trust must be earned

What we will cover

- 1 The Amundi Technology advantage
- 2 Solutions and how they make a difference to your team
- 3 Our partnership model
- 4 Getting started



Technology built inside Europe's largest asset manager

Now available to the global investment community

Origin

Built by asset managers using proprietary technology to address the needs of the asset and wealth management industry.

Scale

€9tn assets managed on ALTO Platforms.

Model

Technology, services, and experts. From first discussion to long-term partner.

Advantage

We run on what we sell. That keeps us honest.

Plug into a world-class team and infrastructure,
and **focus your resources on growth**, not operations

4.4

million trades

Executed across 3 global
hubs with 60+ traders.

1,400

tech experts

Across 20 local offices.

150

data specialists

Connected to 160 market
data and 20 ESG providers.

400

**middle-office
specialists**

Across 12 local offices.

What sets us apart...



AI designed to automate the hardest AM workflows. Proven at institutional scale.



SaaS-native from day one. Cheaper to run, faster updates, no legacy constraints.



Modular by design. Take what you need, expand when ready.



The only European alternative to US vendor dependency.

Three years in...

The market has responded, consistently and across geographies

	3 YEARS AGO	NOW	Trusted by leading global wealth and asset managers	
Revenue	€48m	€116m		
Clients	48	80+		
Countries	9	15+		
Solutions	2	7		

Meet the full suite

Built for the entire investment lifecycle

ALTO Platforms



**ALTO
Investment**



**ALTO
Wealth &
Distribution**



**ALTO
Asset
Servicing**



**ALTO
Employee
Savings &
Retirement**



**ALTO
AI Studio**

Outsourced Services



**Amundi
Execution
Services**



**Data-as-
a-Service**

ALTO Investment

One platform to run your full investment operation, from construction to settlement.



PROBLEM: The Patchwork Problem



No Single Source of Truth

When portfolio construction, risk, and compliance run on different systems, the gaps between them become your biggest operational risk.



Innovation Blocked

Legacy platforms demand constant maintenance just to stand still. Every new capability requires a project, a budget, and months you don't have.



Compliance as an Afterthought

Regulatory requirements managed across disconnected systems, in multiple jurisdictions, with no unified oversight.

SOLUTION: Your Entire Investment Ops, in One Place



Every Function, One Platform

Portfolio construction, order management, risk monitoring, data management, and investment operations running in a single connected environment.



Built to Evolve

Cloud-native, open architecture, and continuously updated. New capabilities deploy without disruption to what's already live.



Regulation by Design

Multi-jurisdictional compliance and security built into the platform from the ground up, not managed around it.

ALTO Investment

Case Study: Replacing a Fragmented Stack at Scale

- **Challenge**

A €30bn European asset manager. Three disconnected systems, compliance gaps, and two full-time staff lost to reconciliation.

- **Solution**

Full deployment of ALTO Investment across portfolio construction, risk and compliance, and investment operations. Single data environment replacing all three legacy systems.

- **Outcome**

Pre-trade compliance catch rate reached 100%.
Reconciliation overhead eliminated. Full platform live in under twelve months.



€2.5tn

Assets under management on platform across 50+ global clients including leading asset managers.



5K+ Users

Portfolio managers, compliance officers, risk teams, traders, and middle office all working from one place.



250+ Execution Counterparties

Direct connectivity to a global network, built in from day one.

Built for Every Role

- **Portfolio Managers:** Construct, simulate, and act on portfolios with full analytical depth.
- **Risk and Compliance:** Monitor exposures, embed investment guidelines, and run pre and post-trade controls in real time.
- **Middle Office and Traders:** Execute, reconcile, and process from the same environment. No handoff friction.



ALTO Wealth & Distribution

One platform across the entire wealth value chain personalised at scale.
Connected across every team.



PROBLEM: The Wealth Management Stack is Broken →



Fragmented Tools

Advisors, middle office, and risk teams all working on different systems with no shared data layer.



Generic Journeys

Platforms built for scale, not personalisation. Clients get the same experience regardless of segment or need.



Legacy Drag

Transformation programmes that take years before an advisor sees a single improvement.

SOLUTION: One Platform. Front to Back.



Personalised at Scale

Model portfolios, rebalancing, and advisory journeys built around individual client goals and constraints. 20M+ portfolios managed daily.



Connected Across Every Team

CIOs, private bankers, risk officers, and middle office all working from a single platform. 120K+ advisors already live.



Fast to Deploy

Modular, API-based architecture. Phased rollout over legacy stacks without a multi-year programme.

ALTO Wealth & Distribution

Case Study: From Fragmented Tools to One Platform

- **Challenge**

A European private bank with €80bn AUM and 400+ advisors. Fragmented tools, no single client view, and advisors spending more time on administration than advice.

- **Solution**

ALTO Wealth & Distribution deployed across front and middle office. One platform for portfolio analytics, client proposals, trade lifecycle, and compliance.

- **Outcome**

Advisor capacity freed by 30%. Proposals generated in minutes. Live across all 400 advisors within nine months.



Wealth Management

Model portfolios, CIO services, advisory and DPM journeys, retirement planning, and tax services. All in one platform.



Middle Office

Trade lifecycle, compliance, data reconciliation, and client reporting. No separate system required.



Digital and Self-Service

Unified wealth app, robo-advisory, digital onboarding, KYC, and external account aggregation. White-label ready.

Vontobel

"The numerous recognitions that Vontobel has received show that we are indeed able to successfully innovate and digitise wealth management.

The aixigo platform is an important building block in this."

Roger Erdt - Head of Private Clients Platform at Vontobel

ALTO Asset Servicing

The platform that lets you service more funds with less risk, at the scale your client's demand



PROBLEM: The Hidden Cost of Servicing at Scale



Rule Complexity

Regulatory and investment guidelines multiplying across jurisdictions, asset classes, and client mandates. No system keeping pace.



Data Without Governance

Multiple sources, inconsistent quality, no automated controls. Errors surface in reporting, not before.



Reporting That Doesn't Scale

Client and internal reporting built on manual assembly. Every new fund, every new rule, adds overhead.

SOLUTION: Compliance at Any Scale. Without the Overhead



25K+ Rules, Already Coded

The broadest regulatory and investment compliance library available, continuously maintained as regulation evolves.



Multi-Source Data, Controlled

Automated integration across data sources with quality controls built in before anything reaches a report.



Reporting at Any Scale

Generate and deliver client and internal reporting automatically, across every fund, without adding headcount.

ALTO Asset Servicing



Case Study: Scaling the Book Without Scaling the Team

Challenge

A major European asset servicer. Hundreds of funds, rules maintained manually, breaches caught post-fact, and an overstretched team building reports one by one.

Solution

Rule edition, breach monitoring, and reporting automated across the full book through ALTO Asset Servicing.

Outcome

Fund coverage scaled without a single new hire. Breaches caught before they reach the client. Reporting delivered automatically.



€4tn

Assets under administration on platform across 25K+ funds.



25K+ Rules

Regulatory and investment compliance rules already implemented and maintained.



20+ Years

Serving top-tier asset management firms including BNY Mellon, Societe Generale, and CACEIS.



BNY MELLON

"The deepening integration with Amundi Technology and the ALTO platform will help to improve our service experience across the investment lifecycle and allow us to deliver even greater front to back operational efficiencies for clients."

Roman Regelman CEO of Asset Servicing and Head of Digital at BNY Mellon

ALTO AI Studio

Safely explore, build, and scale analytics and AI with real data, without vendor lock-in.



PROBLEM: The "AI Gap" in Asset Management



Fragmentation

Data trapped in silos



Manual Heavy Lifting

Compliance, RFPs, reporting still manual



Security Risks

Speed vs data sovereignty tension

SOLUTION: A Secure, Scalable Framework



Business-Led Innovation

Your teams ship AI solutions without waiting for IT.



Sovereign & Agnostic

Run it on your infrastructure. Swap the LLM any time. No lock-in, no exposure.



Partnership

We don't hand over software and walk away. We build it with you.



Case Study: Regulatory Review at Machine Speed

Challenge

Manual compliance reviews for marketing materials took weeks and carried significant operational risk.

Solution

A dedicated compliance agent was built to review documentation in real-time, automatically flagging issues and citing specific regulations.

Outcome

Review time was reduced from weeks to days, allowing teams to focus on high-level judgment rather than document hunting.



Proven at Scale

Used internally by Amundi for over 4 years; 20+ agents are currently in production.



User Adoption

Over 800 active users and 180 "citizen developers" already building non-coding solutions.



Rapid ROI

A typical pilot moves from a high-impact problem to a validated solution in just 8–12 weeks.

Other Use Cases

- **RFP Management:** Auto-fill complex questionnaires using internal data.
- **Investment Research:** Synthesize vast market news into insights.
- **ESG Analytics:** Transform raw data into unique scores.
- **Risk Monitoring:** Detect early signals of liquidity stress.
- **Client Reporting:** Create hyper-personalized updates at massive scale.

ALTO Employee Savings and Retirement

From first contribution to final payout.
One platform for the entire ESR lifecycle.



PROBLEM: The Complexities of ESR at Scale



Operational Fragmentation

Separate systems for front and back office. Manual overhead that compounds with every new company or scheme.



Tax and Regulatory Complexity

Local fiscal rules, multiple retirement wrappers, and evolving regulation managed without a system built to handle them natively.



Custodian Data Chaos

Multiple custodians, each with their own data requirements, reconciled manually with no autonomous control at the account level.

SOLUTION: One Platform for the Entire ESR Operation



End-to-End Coverage

Subscription, redemption, transfers, back-office operations, automated workflows, and regulatory reporting in a single connected environment.



Compliance and Tax, Built In

Adapted to local savings and retirement regulation, tax wrappers, and fiscal reporting requirements across your markets.



Segregated by Design

Each custodian manages their own data referential autonomously. Clean separation, no cross-contamination, no manual reconciliation.

ALTO Employee Savings and Retirement

Case Study: From Manual Complexity to Automated Scale

- **Challenge**

A major French banking group managing ESR schemes across 50K+ companies. Multiple custodians, manual reconciliation, and fiscal reporting built scheme by scheme.

- **Solution**

ALTO ESR deployed front to back. Automated workflows across subscription, transfer, and back office. Each custodian managing their own data autonomously.

- **Outcome**

Operational overhead cut as the book grew. Fiscal reporting automated. Front to back reconciliation eliminated.



€82bn

Assets under administration across 5.7M+ accounts.



130K+ Companies

Schemes managed across the platform for banking and insurance groups.



5 Partners

Including 3 ESR custodians and 2 insurers for collective retirement, fully integrated.

ESR Expertise You Can't Hire Elsewhere

Deep integration experience across savings tax wrappers, retirement schemes, and custodian operating models. Built over years of running these schemes for Amundi itself.



DaaS

A fully managed data service covering sourcing, normalisation, governance, quality control, and distribution.



PROBLEM: The Data Reality in Asset Management	SOLUTION: One Governed Data Foundation
 Fragmentation Market, ESG, and internal data living in separate silos. No single source of truth.	 Single Golden Copy Market, ESG, and internal data consolidated. Reconciliation eliminated.
 Operational Fragility Manual reconciliation, dependency on individuals, single points of failure.	 24/7 Resilience Automated quality controls, no individual dependencies, no single points of failure.
 AI Readiness Blocked Teams can't build on data they can't trust or access cleanly.	 AI-Ready from Day One Clean, lineage-aware data delivered through technology that integrates with your existing stack.

Data-as-a-Service

Case Study: Lower operating cost, simpler data model

- **Challenge**

€22bn insurance group with five entities, each running its own providers, policies, and processes. High cost. Low consistency.

- **Solution**

Standardised core data across entities. Integrated multi-sourcing with local flexibility. Centralised lifecycle management and distribution.

- **Outcome**

Fewer providers. Fewer hand-offs. Lower operating cost. Teams spend less time maintaining data, more time using it.



24/7 global coverage

Three hubs across Tokyo, Paris, and Vienna. No dependency on a single team or timezone.



30+ Institutions

Asset managers, asset owners, and insurance groups across Europe and Asia already live.



150 Specialists

Securities, benchmarks, ESG, portfolio data. Capability far beyond a typical in-house team.



Trusted by leading financial firms



BNY MELLON



AJBell

citibank

Execution Services

Outsourced dealing that improves execution, cost and control.



PROBLEM: The Data Reality in Asset Management →



Cost Inequality

Smaller institutions pay more for execution. Tier 1 pricing is out of reach without scale.



Governance Risk

Most providers make you choose between outsourcing execution and keeping control of how it's done.



Costly & Slow to Scale

Building a specialist trading desk takes years of hiring and infrastructure that's just as slow to scale.

SOLUTION: One Governed Data Foundation



Lower Total Cost

Tier 1 execution pricing available to every client, at every size.



You Stay in Control

Your brokers, your relationships, your governance. We act as agent, not principal.



100+ traders, data scientists, compliance and risk specialists. Live in Months.

A desk built with over 20 years of buy-side experience, ready to go in 3-6 months with global follow-the-sun coverage. Scale up without a single new hire.

Execution Services

Case Study: Reducing Trading Cost at Scale

- **Challenge**

A €45bn European long-only manager running €18bn in annual flow. Manual broker selection, inconsistent routing, and a best-execution audit trail that couldn't hold up.

- **Solution**

Execution routed through a governed Tier 1 broker network with structured broker selection, embedded TCA, and centralised oversight.

- **Outcome**

Tighter spreads, more consistent pricing, and a clear defensible best-execution record. 6-9bps execution improvement against prior baseline.



Scale that moves markets in your favour

250+ counterparties, €9tn traded annually, delivering tighter spreads and consistent pricing.



Global follow-the-sun coverage

EMEA, Asia and Americas, multi-asset, operating near T+1 settlement readiness.



End-to-end, not point solution

Order intake, routing, execution, post-trade, TCA and reporting, all in one governed model.

AI embedded across every trade

- Optimal venue and broker selected in real time, reducing market impact
- Audit-ready TCA generated automatically, no manual intervention
- 4.4m annual trades continuously improving routing, pricing, and execution quality



A partnership built to last.

Your data stays yours.

Structurally isolated from Amundi Asset Management, with independent audit controls and organisational separation in place.

Your competitive position is protected.

Clients who compete directly with Amundi are already live on the platform, backed by contractual and structural safeguards.

Growth has not changed how we deliver.

Our growth is backed by deliberate talent acquisition, a global partner network, and repeatable delivery frameworks.



BNY MELLON

"For the first time, we were working with a technology partner that had lived our operational reality." James Hirst, COO, BNY Mellon

The full picture on cost.

Our pricing is all-inclusive and visible from day one. Legacy systems, fragmented vendors, and manual overhead rarely appear on one invoice, but the total always adds up.

Legacy drag

Ageing systems demand constant maintenance, specialist resource, and expensive upgrades, year after year.

Fragmentation tax

Multiple vendors, duplicated data, no single source of truth. The overhead compounds across every team that touches it.

Slow time to market

Manual processes delay fund launches, compliance reviews, and client reporting. Every week has a cost.



"We were paying five vendors to do what one platform now handles. The economics were not complicated once we looked at the full picture."

David Hartley, CTO, AJ Bell

Start small. Prove the ROI. Then build on it.

Start focused

Begin with one high-impact module or use case. Prove the value on a narrow scope before expanding.

Experts from day one

A dedicated team of investment and technology specialists joins your side from the first conversation. Discovery, implementation, and beyond.

Scale at your pace

Expand when the results justify it. You control the timeline, the scope, and the investment.



"The platform opened up distribution channels and liquidity access that would have taken us years to build ourselves. We scaled into three new markets in 12 months." Claire Dupont, Head of Operations, Commerzbank

Curious to see what's
possible?
We're ready when you are.



Thank you!

Amundi Technology

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