

Technology



ALTO*
**Wealth
& Distribution**

Product Roadmap

First edition – October 2022

Confidence
must be earned

Amundi



ALTO* Wealth & Distribution Product Roadmap

Editorial

Amundi Technology introduces a new roadmap and functionalities for the ALTO* Wealth & Distribution platform.

Amundi Technology, a leading provider of technology and services solutions for the Savings industry, presents the **first edition of the ALTO* Wealth Management Product Roadmap**. This roadmap introduces recent development and upcoming enhancements delivered with a continuous delivery model for Robo-Advisor, Advisory and Discretionary Portfolio Management.



Guillaume LESAGE, COO, Amundi

I'm very pleased to present to you the first edition of the ALTO* Wealth & Distribution product roadmap. Greater regulation, new trends with ESG, new entrants disrupting the industry, new ways of consuming financial services, and greater pressure on margin pressuring distributors. Banks have to rethink their target operating model to improve the quality of the

service delivered while enhancing operational excellence. Therefore Amundi Technology leveraged on its know-how to propose the ALTO* Wealth & Distribution solution to retail banks, private banks, and wealth managers. We are convinced that offering financial expertise combined with technology gives us an edge to better serve our customers and keep innovating.



Fannie WURTZ, head of ETF and Distribution & Wealth business line, Amundi

For the Distribution and Wealth business, our goal is to serve distribution partners beyond the product offering and meet their customers' growing needs for investment advice and innovative, tailored, and cost-effective technological solutions. The ALTO* Wealth & Distribution offer includes

Discretionary Portfolio Management and advisory tools. Combined with robo-advisory capabilities enabled by WeSave and Savity, we can support the entire value chain of our partners. One of our key differentiator is that ALTO* Wealth & Distribution solution can be bundled with our financial offerings to help our partners improve their time- to-market and accelerate innovation as a way to gain an edge against competitors.



Partnerships and new clients

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What is new and What is coming next?

Contact us to organize an ALTO* Wealth & Distribution roadmap presentation:



amundi.technology@amundi.com

Wealth Management Technology Trends

Robo-advisors: Leading the digital transformation for wealth managers

In an increasingly competitive environment where margins are narrowing and regulations are expanding, wealth management firms have little choice but to transform the way they operate if they are to satisfy their clients' needs. Digitalizing their wealth management offering, in a way that is both intuitive and personalized, opens new avenues for the democratization of the sector, particularly aimed at younger, would-be investors. As illustrations of the transformation under way, robo-advisors keep gaining new customers.

The diagnosis: A need for reinvention

Greater transparency on management fees; increasingly stringent regulations for distributors of savings products (MiFID II, the Pacte law in France); increased competition with the arrival of fintechs and neobanks that use new technologies and innovative solutions to gain market share. All these factors affect the inflows, revenues and, ultimately, the margins of wealth managers.

Wealth managers also face a change of paradigm with the arrival of a younger clientele, Millennials. These digital natives want greater control over the impact and management of their own investments, while benefiting from an individualized and customized experience.

In short, wealth management companies must respond to the following problem: How do you offer a higher quality, fully customized service, while still maintaining a high level of productivity – and do all this with even fewer resources?

Digitalizing the management offering and, in particular, combining the automation and personalization available from robo-advisors is one of the possible solutions. Especially since the IT platforms of some traditional wealth management firms can be in need of an overhaul.

A solution: the robo-advisor as a tool for customer acquisition

As part of the whole digital offering, "the robo-advisor is a digital, automated, and personalized service for the distribution of savings products that offers individual investors almost fully autonomous management of their portfolios," explains Charles Sayac, Head of Sales, Wealth & Distribution, for Amundi Technology.

Clearly, apart from generating cost savings by industrializing certain processes – once the initial investment in technology has been taken into account –, robo-advisors are also democratizing access to the world of wealth management.

Learn more: <https://www.amunditechnology.com/en/news/private/long-news-alto/robo-advisors-leading-the-digital-transformation-for-wealth-managers>

ALTO* Wealth & Distribution overview

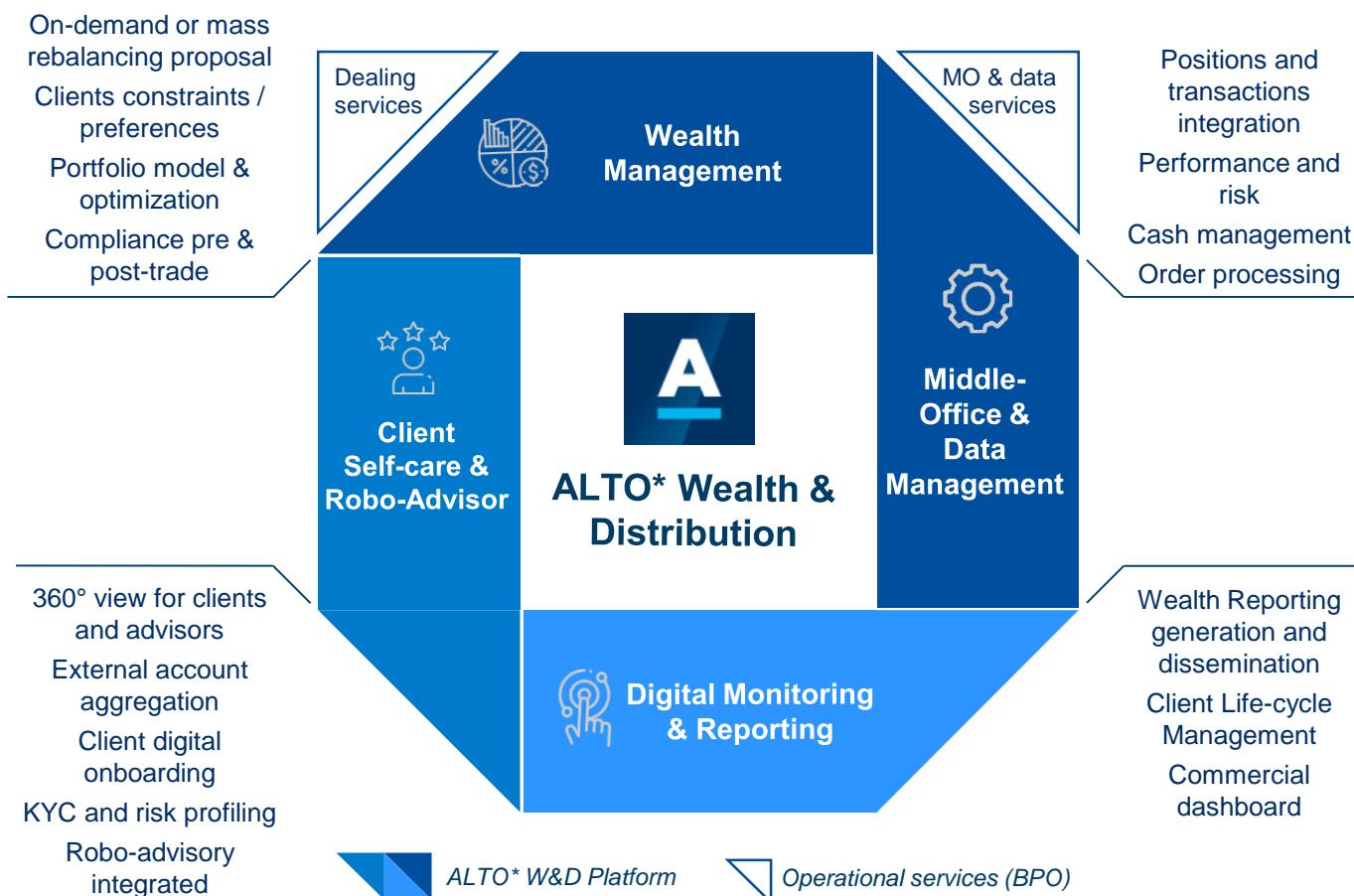
A platform for Discretionary Portfolio Management and advisory management for wealth managers, private banks and distributors

ALTO* Wealth & Distribution is a cloud-based solution for managing end-clients digital experience with the financial institution from the onboarding to the full end-clients lifecycle management of their investments. For the advisor, this platform offers capabilities for managing large volumes of discretionary portfolio mandates and for empowering him with strong analytics, portfolio analysis and investment proposal generation.



Olivier Huart, Head of ALTO* Wealth & Distribution, Amundi Technology

With ALTO* Wealth & Distribution, we cover the whole value chain: from the investors onboarding process, to the relationship managers with augmented advisory tools, to the portfolio managers with tailor-made and industrialized portfolio management capabilities.



*ALTO: Amundi Leading Technologies & Operations

Our fintech partners: WeSave and Savity

WeSave, a trusted partner since 2018, enhancing the ALTO* Wealth & Distribution solution

WeSave is dedicated to making high-quality investment advice more efficient and transparent to high net worth individuals.

This best-in-class digital platform relies on a combination of design, data science, technology and investment expertise. WeSave helps empower investors with the information and guidance they need to achieve their personal financial goals. Its battle-tested enterprise technology accelerates time to market for its partners, while doing so in a secure, scalable, and compliant way. And its product, design, execution and forward-thinking approach, accelerate adoption, and create delight for mass affluent retail investors.

As of today, we serve thousands of retail investors and several major independent financial advisors networks, banks and private banks, in France providing them with :

- Fully digital customer journey, KYC and financial accounts opening, aggregation and monitoring solutions.
- Robo-advisory technologies offered as part of discretionary portfolio management and advisory portfolio management services.



Zakaria Laguel, CEO of WeSave

"WeSave has been rolling out since 2016 innovative solutions combining human advice and decision-making tools. As of today, our financial advisory team serves several thousands B2C customers. This field approach allows us at WeSave to validate our innovations, our journeys, our services and our products in an always-evolving regulatory environment."

Amundi Technology announces the acquisition of robo-advisor Savity

As a digital 'robo-advisor', Savity provides access to professional asset management services to retail clients. Savity uses state-of-the-art technology to build segregated portfolios for clients, with different risk profiles, taking into account their investment objectives and sustainability preferences. Savity currently offers four investment options. Following the acquisition, Savity clients will benefit from the extensive and global Amundi investment expertise to manage diversified and efficient portfolios.

With robo-advisor Savity, Amundi aims at meeting the growing need for digitalized financial services in Austria, especially for digital portfolio management. Savity is a perfect fit with the innovative offering of Amundi Technology, the technology arm of Amundi, complementing and accelerating the development of its digital segregated portfolio management solutions. Expanding its technology solutions range with Savity enables Amundi to better serve its partners, distributors and ultimately their retail clients in Austria.

To learn more [click on the link](#)

Client testimonial

Martial VUILLOT, COO of Société Générale Gestion, testimonial on the ALTO* Wealth & Distribution platform

Société Générale Gestion uses Amundi Technology's products and services since 2013 and benefits from the ALTO* Wealth & Distribution solution.



Société Générale Gestion is a human-sized asset management company that combines the agility of a small structure with the strength of the European leader in asset management, Amundi. Their business consists of developing, managing and providing financial savings solutions to individual and corporate clients, all of whom are Société Générale Group customers.

What was your situation before choosing Amundi Technology's solution?

Société Générale Gestion was the first client of the ALTO* Wealth & Distribution platform since 2013. Until then, we were equipped with a tool that no longer corresponded to our needs, notably because of a lack of automation and functional depth.

We actively contributed to the construction of the platform with Amundi Technology's teams, thus initiating a strong partnership that led to the implementation of a solution fitting our challenges, our needs, and our constraints. The ALTO* Wealth & Distribution solution is efficient, agile, and flexible, allowing us, for instance, to manage a large number of clients per portfolio manager.

With time, our interlocutors have continued to develop an excellent knowledge of our market and our needs, which allows us today to benefit from an exceptional functional and technical know-how.

How would you describe your relationship with Amundi Technology teams?

We have a very good relationship with the Amundi Technology teams. I would say that we have been able to create a partner relationship as opposed to the client-supplier relationships that I have encountered. This trusted relationship, coupled with the technical and business expertise of Amundi Technology, gives us the feeling of working within the same team.

Thanks to this strong proximity, we gain in agility and efficiency, which is essential in an increasingly complex regulatory and market context. We have absolute confidence in the understanding of our subjects, and the proposals made by Amundi Technology systematically lead to the implementation of relevant and pragmatic solutions.

Amundi | Technology



ALTO* Investment



ALTO* Wealth & Distribution



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