

# GAMBiT

Innovating for a healthier financial future

## Discretionary Portfolio Management

Support investment managers  
in their day to day

Customization

Automation

Mass Rebalancing

AI explainability

GAMBiT

Innovating for a healthier financial future

Investment service / Investment service (EA) / ASV retail / Universe (EA) COPY

Universe Draft  
Universe used for Engine Analytics COPY

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Product group(s) Product group (EA)

ISIN	Type	Zone	Theme	Tilt	So
ST.DYNAM.EUR D.3	OPCVM	Europe	ISR	-	In
H LAND CAPITAL	OPCVM	Europe	Informa...	-	In
EUR 600 REAL UCIT	OPCVM	Europe	ISR	-	Ex
EUR 600 TECH.UCIT	OPCVM	Europe	Informa...	-	In
NDI C	OPCVM	Europe	Informa...	-	-
NDE C SI 4 DEC	OPCVM	Europe	Informa...	-	-
3M IC SI REGPT 3D	OPCVM	Europe	Informa...	-	-
Moné Etat	OPCVM	Europe	Informa...	-	Ex
ISR PART IC	OPCVM	Europe	Informa...	-	In
ISR PART IC	OPCVM	Europe	ISR	-	In

Universe

Settings

## 1 / Your business challenge

The banking industry is evolving rapidly as consumers demand personalized services, flexibility, and tailored investment options. This shift challenges teams to not only deliver impeccable services but also innovate to meet these rising expectations effectively.

How can we ensure a quick response to market fluctuations?

How can we guarantee transparency and regulatory compliance of our investments?

How can we personalize investment strategies according to our financial goals?



How can we provide quality advice for retail while minimizing commercial time?

## 2 / Solution Benefits

Automated investment solution, where cutting-edge algorithms make execute financial operations on your investors' behalf using the power of algorithms to offer personalized portfolios to investors, with maximum flexibility.

The main features are:



### Optimized Portfolio Construction

Leverages quantitative and rule-based engines to determine optimal target allocations tailored to customer preferences, goals, and current portfolios.



### Comprehensive Virtual Account Testing

Allows users to create virtual accounts to test rebalancing and performance calculations before committing to a real account, ensuring informed investment decisions.



### Dynamic Rebalancing

Ensures portfolios are consistently realigned with their target allocations, using configurable rules and triggers to maintain investment objectives.



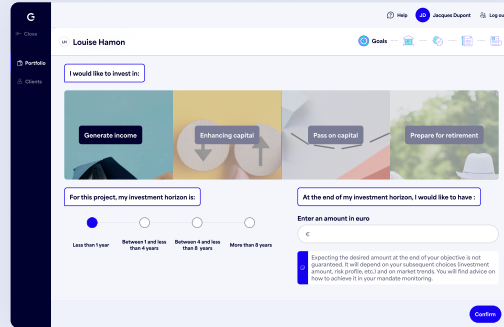
### Personalized Recommendations

Captures finance and ESG preferences and use them to customize allocation recommendations

## 3 / Customer journey

Throughout this DPM journey, the consumer transitions from selecting a service to the onboarding and ongoing management of their investments, ensuring their alignment with the financial goals.

Define your investment objectives by identifying your goals, specifying the amount you wish to invest, and determining your time horizon.



The screenshot shows a user interface for Louise Hamon. At the top, it says "Louise Hamon" and "Goals". Below this, there are four goal categories: "Generate income", "Enhancing capital", "Pass on capital", and "Prepare for retirement". A section titled "I would like to invest in:" is followed by a progress bar for "For this project, my investment horizon is:" with four radio button options: "Less than 1 year", "Between 1 and less than 3 years", "Between 3 and less than 5 years", and "More than 5 years". The "Between 1 and less than 3 years" option is selected. To the right, there is a field "At the end of my investment horizon, I would like to have:" with a sub-label "Enter an amount in euro" and a text input field. A disclaimer at the bottom states: "Expecting the desired amount at the end of your objective is not guaranteed. It will depend on your subsequent choices (investment amount, risk profile, etc.) and on market trends. You will find advice on how to achieve it in your mandate monitoring." A "Confirm" button is at the bottom right.

Retrieve profiling information to ensure your investment goal aligns with your profile.

Set your investment preferences.

Analyze the proposed allocation for your investment portfolio.

Keep track of your investments using a dashboard.

## 4 / Why Gambit ?

### Comprehensive toolbox

All the building blocks for the creation of a self-guided or advisor-guided investment advisory or Portfolio Management service.

### Fast implementation

Using state-of-the-art technology, including an API-first approach and cloud, it is possible to combine re-use of modules with transparent integration both in the front (screens) as back (data).

### Global mutualization, local configuration

All modules have been designed to support multiple use-cases, by allowing a local configuration for your specific workflow. The multi-tenant architecture allows for a secure separation of data and config.

## 5 / Use case

Need some hands on experience before making a decision?



**BNP PARIBAS**  
La banque d'un monde qui change

### Context

The digital transition was crucial for BNP Paribas to reduce operational costs and enhance efficiency across its operations. A significant challenge lay in striking a balance between digitalization and maintaining the personalized approach that customers expected from a leading financial institution. Initially, disparate tools were employed within various teams to manage different services and offerings.

### Our solution

Our solution empowers teams across BNP to deliver enhanced services by enabling them to:

Customize various parameters of their mandate and simulate the mandate before subscribing

Optimize their choices by emphasizing the digital aspect of the offer and leveraging new technologies.

Strengthen portfolio management through significantly enhanced data processing capabilities.