



Atos and DreamQuark advance responsible finance with transparent artificial intelligence

Paris, France, April 21 2021 - Atos and DreamQuark, a French start-up specializing in artificial intelligence technologies applied to the finance and insurance sectors and a member of the [Atos Scaler accelerator program](#), are committed to developing socially responsible investment (SRI) through artificial intelligence. To this end, the two companies today announce the launch of the **Sustainable Investment Brain**, the first digital platform for banks and insurers that is both dedicated to SRI and compliant with the principles of transparent artificial intelligence as set out in the [proposed European regulation](#) published today.

Supported by a growing interest in ESG (environmental, social and governance) issues, global sustainable fund inflows were up 88% in the fourth quarter of 2020 to more than \$152bn¹. Their success has since continued to build, supported by the growing demand for meaningful investments during the health crisis.

The **Sustainable Investment Brain** accelerates this trend by combining DreamQuark's algorithmic know-how with Atos' expertise in data management and decarbonization. Based on artificial intelligence and deep learning, the solution leverages financial and extra-financial data, including accurate and standardized ESG data provided by Atos and EcoAct, an Atos Group company specialized in climate transition. Once integrated and analyzed, this data can be used to identify the investors most interested in responsible investment and to recommend the most suitable assets and investment products, taking into account their individual profile and objectives.

In parallel, the platform ensures end-to-end data processing, from preparation to visualization. The attention paid to data integrity, combined with advanced management tools, allows the design, large-scale deployment and management of transparent machine learning models, respecting the European principles of autonomy, interpretability, explicability, transparency, responsibility and robustness. Additionally, the models can be manually modified to take into account company policies and regulatory obligations (e.g. the European regulation on green finance SFDR).

SRI is thus becoming a real growth driver for clients, at a time when more and more private players in the finance sector are looking for a reason to exist.

¹ Source : Morningstar - <https://www.morningstar.com/lp/global-esg-flows>

*"Today, we find ourselves at a crossroads between major technological innovations and the need to move towards decarbonization. Now, we are proud to announce that these two areas are not mutually exclusive. The Sustainable Investment Brain solution from Atos and DreamQuark has been developed with the ambition to put technology at the service of the environment while remaining efficient and financially relevant. We thank Atos for its trust. DreamQuark has always wanted to democratize transparent Artificial Intelligence to the largest number of people, and we are sure that this is possible with Atos", explained **Nicolas Méric, founder and CEO of DreamQuark.***

*"Digital, by enabling the automation of best practices, is the key to making responsible finance the new standard in the market. By combining data management, AI and ethics, the Sustainable Investment Brain solution from Atos and DreamQuark will enable our clients to maximize their returns, while respecting their environmental and social commitments, and taking into account regulatory changes. It is both a decarbonization and a competitiveness tool," added **Isabelle Warnier, Head of Atos Scaler, Atos.** "One year after the launch of our Atos Scaler acceleration program, this offer is also the proof of the effectiveness of our collaborative approach with the start-up ecosystem and we are delighted to work with DreamQuark on this project".*

About DreamQuark

DreamQuark develops Brain, an Artificial Intelligence platform dedicated to business users and Citizen Data Scientists in banks & insurance companies. Brain delivers explainable predictions for better business decisions and is used at BNP Paribas, GAN Prévoyance and AG2R LA MONDIALE, Royal Bank of Scotland NATWEST to name a few.

Building and deploying business-centric and at scale AI applications requires unique data science skills, deep business knowledge and IT expertise altogether. To remove these barriers, Brain has been developed to automate data science tasks and simplify predictive models' industrialization. Within few clicks, business users can create powerful AI based business applications which can be easily deployed in any existing IT system through APIs.

Brain leverages patented Deep Learning and advanced algorithms, which benefit from years of in-house research and development. The platform provides users with explanations for every single prediction the platform generates, empowering business users to keep full control of the technology, validate business sense and comply with regulations & ethical standards.

About Atos

Atos is a global leader in digital transformation with 105,000 employees and annual revenue of over € 11 billion. European number one in cybersecurity, cloud and high performance computing, the Group provides tailored end-to-end solutions for all industries in 71 countries. A pioneer in decarbonization services and products, Atos is committed to a secure and decarbonized digital for its clients. Atos operates under the brands Atos and Atos|Syntel. Atos is a SE (Societas Europaea), listed on the CAC40 Paris stock index.

The [purpose of Atos](#) is to help design the future of the information space. Its expertise and services support the development of knowledge, education and research in a multicultural approach and contribute to the development of scientific and technological excellence. Across the world, the Group enables its customers and employees, and members of societies at large to live, work and develop sustainably, in a safe and secure information space. www.atos.net

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