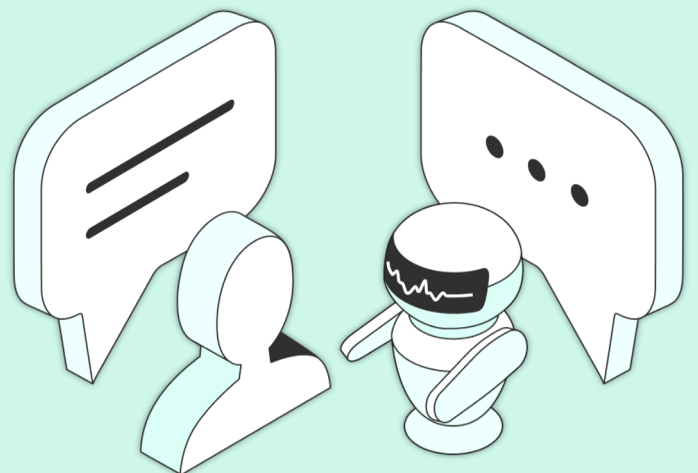


Qonto

Artificial Intelligence at Qonto

Last update: January 6th, 2025



Preamble

This page complements our [privacy policy](#) and applies to Qonto's use of artificial intelligence systems ("AI") which visitors and clients ("you") can encounter on the Qonto website and services.

Qonto reserves the right to update or modify this page, particularly in line with legal and regulatory developments.

At Qonto, our commitment to innovation drives us to continuously look for means to improve and optimize our product and client satisfaction. By leveraging AI, we are able to focus on what really matters: delivering a seamless, intuitive and high-quality experience to our clients.

1. What is the purpose of this page?

We and our partners leverage AI technologies such as large languages models (LLMs), including the “Mistral” and the “OpenAI” LLM.

This page is designed to give you a transparent overview of the types of data our tools collect and use, their sources, their training, and the measures we take to ensure transparency and compliance with all relevant regulations.

2. Confidentiality and security

At Qonto, we are fully committed to ensuring the confidentiality and security of your data, in compliance with all the rules that apply to us as a payment institution (data protection regulations such as GDPR, the European AI Act, and professional secrecy).

We are also committed to using only legally acquired data, ensuring that our AI tools are developed and operate within a framework that respects the rights of data owners.

Any processing of personal data (if applicable) will be governed by our [privacy policy](#).

3. Our Chatbot

This tool was created to enhance our services and provide you with instant, personalized customer support.

Data collection and usage: our chatbot’s LLM is trained by Mistral. Our chatbot is managed and improved by Qonto by collecting and using all publicly accessible data available in our Help Center articles. We have ensured that your data is not used to train or improve the LLM.

Evaluation and testing: regular evaluation and testing is conducted to ensure our chatbot operates accurately and effectively. This includes:

- validation: using separate data sets to confirm the chatbot’s performance.
- continuous monitoring: updating the model as needed to maintain service quality.

User rights: we own all the rights to the website data used to train and operate our chatbot.

4. Our Company Name and Logo creators

These tools were created to help our clients generate unique company names and design their company logos effortlessly.

Data collection and usage: Our company name and logo creator tools are not trained by Qonto. We will not collect or use any data other than your inputs (prompts). We have ensured that your data is not used to develop or improve the LLM.

Evaluation and testing: we rely entirely on the [OpenAI Terms of use](#) regarding training, evaluation, and testing of the LLM.

User rights: we own no rights to the data used to train and operate our company name and logo creator tools, which are governed by the [OpenAI Terms of use](#). Your rights to the content generated by our tools are governed by these same terms, as well as the contract you accept when using these tools.

5. Contact us

If you have any questions, comments or requests about our AI tools, the processing of your personal data, or confidentiality, please contact our Data Protection Officer:

- By post: OLINDA SAS – Data Protection Officer, 18 rue de Navarin, 75009 Paris, France.
- By email: dpo@qonto.com

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