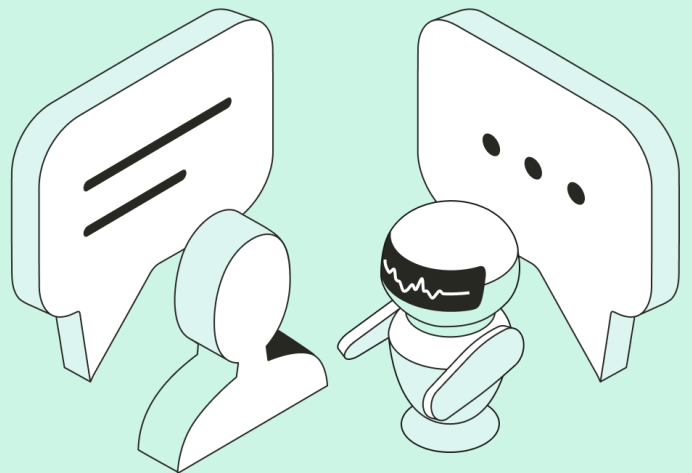


# Qonto

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## Artificial Intelligence at Qonto

*Last update: May 1st, 2026*



## 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 the light of 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?

Qonto leverages AI technologies, including *Large Language Models* (LLM), while always ensuring that your data is processed in a secure and protected environment.

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

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

## 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.

The processing of your data by these tools is performed on the basis of Qonto's legitimate interests in improving the operational efficiency of our product as well as the services we provide to you.

Qonto always ensures to restrict the tools' access to data to what is strictly necessary to perform their service to you. We also apply all necessary technical controls (encryption, role-based access, environment isolation, etc.), and always prohibit the use of your data to train or improve third-party models.

### 3. Our Chatbot and Emailbot (AI Moshi)

*These tools were created to provide you with personalized and instant customer support.*

**Data collection and usage:** Our Chatbot and Emailbot leverage multiple Large Language Models (LLMs) managed and improved by Qonto. These models are improved using publicly accessible data from our Help Center. All models and data are hosted with providers compliant with the European PSI Directive.

**Evaluation and testing:** Regular evaluation and testing is conducted to ensure our Chatbot and Emailbot operate accurately and effectively. This includes:

- Thorough testing on preliminary data to confirm their performance with a set evaluation grid.
- Continuous monitoring and updating their parameters as needed to maintain service quality.

**User rights:** We own all the rights on the website data used to improve and operate our Chatbot and Emailbot.

### 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).

**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 on 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 on the content generated by our tools are governed by these same terms, as well as the contract you accept when using these tools.

## 5. Our Plan recommender

*This tool was created to help you choose the Qonto plan best suited to your needs.*

**Data collection and usage:** Our Plan recommender's LLM is trained by OpenAI. It is managed and improved by Qonto by collecting and using all publicly accessible data available in our plan recommender and pricing pages.

**Evaluation and testing:** Regular evaluation and testing is conducted to ensure our Plan recommender operates accurately and effectively. This includes:

- Thorough testing on preliminary data to confirm the Plan recommender's performance with a set evaluation grid.
- Continuous monitoring and updating our Plan recommender parameters as needed to maintain service quality.

**User rights:** We own all the rights on the website data used to improve and operate our Plan recommender.

## 6. Our Qonto AI Agents

*Qonto provides you with narrow-scope AI agents (the Operator and the Analyst) to support your daily business activities. These AI agents help you understand your finances and take the next step - they draft actions and insights, and you stay in control with explicit approval.*

**Data collection and usage:** Our AI agents are trained by Google and Anthropic. Qonto does not train the AI models and therefore does not source or collect data for model training purposes. Instead, Qonto only uses the data strictly necessary to operate the relevant AI tools and deliver the intended service in a secure environment.

**Evaluation and testing:** Our AI agents are evaluated offline using dedicated evaluation datasets, which are continuously updated to reflect reported bugs, identified edge cases, and operational learnings, so that agent performance can be regularly tested, monitored, and improved before changes are deployed.

**User rights:** You remain in control of the actions and insights generated by our AI agents. The Operator and the Analyst are designed to assist you, but they do not make decisions or take actions on your behalf without your explicit approval. You may review, validate, modify, or reject

any proposed output before it is acted upon. Where personal data is processed in connection with these AI agents, you may exercise your rights in accordance with our privacy policy.

## 7. 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: QONTO SA – Data Protection Officer, 18 rue de Navarin, 75009 Paris, France.
- By email: [dpo@qonto.com](mailto:dpo@qonto.com).

**Qonto**