

Qonto transforms into an AI-native fintech, deploying intelligent agents across 600,000 businesses

- Qonto deploys two AI agents - The Operator (execution) and The Analyst (insights) - that handle certain banking operations through text and voice-to-text commands: invoice payments, card creation, transaction analysis, and more.
- With this launch, Qonto is building the financial infrastructure SMEs need to compete in an AI-driven economy, saving them up to 8 hours per week currently spent on manual admin.¹
- The agents are part of Qonto's broader transformation to an AI-native fintech, with AI now embedded across the whole internal infrastructure.

PARIS, April 27, 2026 - Qonto, the leading European business finance management solution serving over 600,000 SMEs and freelancers across eight markets, **today launches The Operator and The Analyst. Two AI agents** that mark **its transformation from a business finance platform into an AI-native financial operating system** where autonomous agents handle routine operations.

Available today to all Qonto customers, The Operator and The Analyst can execute routine banking operations (e.g. invoice payments, card creation, transaction analysis) through natural language request - eliminating the manual work that currently costs SMEs up to 8 hours per week.

The Operator:

Directly embedded in the Qonto app, customers can now simply request The Operator to execute operations that previously required navigating multiple screens and manual data entry:

- **Card creation:** customers can ask to create a virtual or physical card; the agent creates it and can apply spending limits.
- **Bulk invoice payments:** Qonto customers can upload up to 50 supplier invoices in one batch; the agent extracts payment details and prepares draft transfers for approval.
- **Payment scheduling:** customers can request a transfer date through the conversation; the agent sets up and executes the scheduled transfer.
- **Invoice creation and sending:** the agent drafts the invoice and can send it.

Each critical action and financial transaction must be confirmed by the user and requires two-factor authentication. Transactions are only executed after approval.

The Analyst:

The Analyst is a Qonto agent that turns account data into actionable insights, enabling business owners to ask questions about their transaction activity and receive instant analysis.

- **Answers questions:** the agent generates an answer from transaction data (e.g. "How much did I spend on advertising last year?"), without the business owner having to manually build reports in spreadsheets.
- **Breaks down spending:** the agent summarizes spend by merchant and category over a selected period.
- **Changes over time:** it shows how spending evolves between periods (e.g. month-to-month or quarter-to-quarter).
- **Exports:** it generates filtered transaction exports (e.g. by amount threshold and date range).

Addressing the AI readiness gap

European SMEs, representing 99% of all businesses and employing 90 million people¹, currently spend up to 8 hours per week on financial administration²: time that AI could help reclaim, yet most lack the dedicated resources to adopt solutions tailored to their real needs. With this launch, Qonto bridges that gap by building the financial infrastructure SMEs need to compete in an AI-driven economy. The shift: moving from self-service banking to intelligent delegation, where AI handles routine operations and frees time for activities that actually build competitive advantage.

"Europe's 26 million SMEs don't have AI teams - but they deserve intelligent financial infrastructure anyway." says Steve Anavi, Co-Founder & President of Qonto. "That's what we're building. Soon, spending hours on manual reconciliation or chasing down missing invoices will feel as outdated as calling your bank to check your balance. This is Qonto becoming proactive: not just a place to manage money, but a financial system that works for SMEs before they have to ask."

Qonto's AI-native transformation

The launch of the agents follows a deep transformation the company has been undergoing over the past year:

- **AI use:** 86% of employees use AI tools daily across all departments
- **Customer Service:** in 2024, Qonto introduced Moshi - an AI support bot - available 24/7 in all languages. Today, it handles 60% of common requests through instant responses.
- **Risk & Compliance:** in 2025, Qonto introduced Germi, an AI risk agent that analyzes industry classifications and prohibited activities, flagging cases requiring human review.
- **Tech:** Qonto's autonomous AI agents handle hundreds of development tasks monthly, working as virtual team members alongside human engineers. In March 2026 alone, 800

¹ European commission: single-market-economy.ec.europa.eu/smes_en

² The Total Economic Impact of Qonto Forrester Report

code modifications were handled autonomously by AI, covering bug fixes and user experience improvements.

- **Content localization:** As Qonto operates across 8 markets in Europe - Tolki - Qonto's AI localization agent - handles content adaptation in several languages, reducing and has reduced localization time by 70%, freeing teams for content creation.

"You can't sell AI transformation if you're not living it." says Anavi. "At Qonto, every team is an AI team - not as a tagline, but literally. Support agents build their own workflows. Compliance teams train models. Engineers ship faster. When we tell SMEs AI will change how they operate, it's because we are already going through it at each level of the company."

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About Qonto

Qonto is Europe's leading finance management solution serving over 600,000 SMEs and freelancers across 8 countries. Launched in 2017 by Alexandre Prot and Steve Anavi, Qonto combines business banking with powerful financial tools including invoicing, bookkeeping, and spend management - all in one seamless solution. Backed by €600+ million in funding and powered by a team of 1,600+ people, Qonto is transforming how European businesses manage their finances with innovative products, transparent pricing, and 24/7 customer support.

More information on <https://qonto.com/en/press>

Media Contacts

Pauline Bouhey, Global PR & Comms Expert [pauline.bouhey@qonto.com]

Available for interview:

- **Steve Anavi**, President & Co-founder of Qonto

Media assets available:

- [Qonto AI agents presentation](#)
- [The Operator demo](#)
- [The Analyst demo](#)
- [Steve Anavi's bio](#)
- [Steve Anavi's picture](#)