## Best Coverage - February 2025



## Banking-as-a-Service: 3 million euros to BKN301, Fintech of San Marino





BKN301, a fintech company offering payment services and features Banking-as-a-Service (BaaS), obtained its first seed investment round worth 3 million euros from San Marino banking institutions such as Commercial Agricultural Bank, Bank of San Marino and Cassa di Risparmio of the Republic



## la Repubblica

BKN301 è una fintech basata a San Marino che offre servizi di pagamento e funzionalità Banking-as-a-Service (BaaS). Ha chiuso il primo round di investimento seed di 3 milioni di euro. È stata fondata nel 2021 da Federico Zambelli Hosmer, Luca Bertozzi e Stiven Muccioli.





## Alipay makes debut in San Marino

## BXN301 × Alipay 🕂

## THE PAYPERS





Built in a partnership between Alipay's parent Ant Group and BKN301, a fintech Banking-as-a-Service company that operates as a payment institution in San Marino, the initiative will make Alipav's cross-border payment and marketing available to San Marino stores. allowing merchants to accept mobile payments from Asian customers.

## Open banking platform BKN301 raises €15mn in Series A round

## FinTech.

Open banking fintech BKN301 will use the €15mn raised in its Series A round to develop its product offering and sustain further growth in emerging markets.

Open banking fintech BKN301 has raised €15mn in Series A funding led by Swiss fund Abalone Group, just four months after closing its first seed round.





BKN301 - a fintech company developing payment services and Banking-as-a-Service functions - has raised 15 million euros with Series A funding, just after closing the first seed round a few months ago. The acquisition involves essential investors and brings the company to a valuation of 63 million euros.



## ضامن تطلق محفظتها الالكترونية بالشراكة مع BKN301

## Damen launch its mobile wallet app in partnership with BKN301



وهي شركة BKN301اختارت ضامن للمدفوعات الإلكترونية شركة تكنولوجيا مالية تعمل على تطوير خدمات الدفع ووظائف الخدمات لرقمنة Cashflo المصرفية و البنية التحتية لخدماتها





Damen e-Payment – has chosen BKN301, a fintech company that develops payment services and Banking-as-a-Service functionalities – and Cashflo, BKN301's exclusive Egyptian partner, to fully digitise its product infrastructure, expand its offering with innovative services and improve the user experience through its technology platform.

## 圣马力诺金融科技公司BKN301介 绍

## San Marino Fintech



## 知乎

圣马力诺位于欧洲亚平宁半岛东部, 国境四周与意大 利接壤,是个国中之国。驱车越过意大利中部的滨海 城市里米尼,眼前出现一座郁郁葱葱的高山,山前路 **口有一座作**为国界标志的拱形铁门,进入铁门便是山 国圣马力诺。当汽车沿着蜿蜒曲折的盘山公路继续行 驶15分钟·便到达这个袖珍国家的首



## Fintech, 11 startup italiane da tenere d'occhio nel 2022



## Ec nomy Up

Servizi bancari e assicurativi solo digitali, algoritmi per la previsione del rischio o la valutazione del credit score, servizi di Banking-as-a-Service e di Open Banking, accesso al credito: ecco cosa fanno le startup del fintech in Italia. Ne abbiamo selezionate 11 da non perdere di vista.



## **BKN301 Tech expands to Qatar** in partnership with SBS



Banking-as-a-Service (BaaS) fintech BKN301 has expanded its presence to Qatar in partnership with Soft Lab Business Solutions & Consulting, Soft Lab Business Solutions & Consulting was founded by Sheikh Abdulla Eid M T Al-Thani, and it provides consultancy services and tools that help companies





The international expansion of the BKN301 group, a fintech company offering Banking-as-a-Service solutions with a focus on high-growth markets, continues. Thanks to BKN301 Tech S.r.l., the group's technology arm, the company lands in Qatar in partnership with Soft Lab Business Solutions &

## BKN301 Tech launches 301pay



Milan: BKN301 Group, a Banking-as-a-Service fintech reality with a focus on high-growth markets of MENA region (Middle East and North Africa), through the group's technology company, presents 301pay, the new payment gateway available in white-label mode, designed to facilitate the development of ecommerce





BKN301 Group, a Banking-as-a-Service FinTech reality with a focus on high-growth markets of the MENA region (the Middle East and North Africa), through the group's technology company, presents 301pay, the new payment gateway available in whitelabel mode, designed to facilitate the development of e-commerce and mobile payment.

## BKN301 enters the UnionPay circuit: new business opportunities open up in international markets.



BKN301 celebrates a new milestone on the road to opening up to foreign markets: the company is now a member of UnionPay, one of the global leading bank card schemes with the world's largest cardholder base and a comprehensive network extended to 181 countries and regions around the world. The acquired license officially integrates the international circuit into the San Marino Payment and





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## Top 100, scopri l'identikit delle migliori startup 2022

## **StartupItalia**

Capitale umano, tecnologico, ricerca e innovazione, scalabilità, visione. Sono alcuni degli elementi che declinano le storie di questa lista non esaustiva dell'ecosistema italiano dell'innovazione incentrato sui più importanti round recenti, sui riconoscimenti ottenuti, sullo sviluppo del progetto e sull'espansione sul mercato



## **BKN301 Brings Digital Payments On Taxis**

## TBILISI CITY HALL

"QR codes will be placed on the backs of car seats or on some other places. This will allow passengers to scan the code using their mobile phones and instantly pay the fare, with the driver receiving the payment directly into their bank account. If desired, drivers will obtain codes from May 22, 2023 at various service centers of the Capital city" - the Mayor of Tbilisi





An agreement between BKN301, a Banking-as-a-Service fintech company with a focus on high-growth markets, and the municipality of Tbilisi enables, for the first time in the country, digital payments on taxis in the Georgian capital, on which until now it was only possible to pay in cash.



# Confidential any ur

# BKN301 Group goes live with Finastra to roll out a Banking as a Service solution





Finastra, a global provider of financial software applications and marketplaces, announces that BKN301 Group, a fintech committed to creating a world without financial barriers, has gone live with Finastra's Essence to bring digital and cross-border payments solutions to San Marino and subsequently



BKN301 Group has tapped Finastra for its digital payments solution Essence as it looks to bring digital and cross-border payments solutions to San Marino and emerging markets around the world.

Essence, which is deployed on Microsoft Azure cloud and integrated with Salt Edge's Open Banking Compliance, means BKN301 Group can manage payments accounts, international payment methods such as SEPA and Swift transfers, and all bookkeeping data for its corporate customers.



## BKN301 - The MENA region opens new opportunities for fintech companies and financial institutions



تستعد شركة تكنولوجيا مالية جديدة لدخول سوق الشرق الأوسط وشمال إفريقيا في إضافة ستعزز النمو الاقتصادي في المنطقة، والتي تعد سوقاً ضخماً، مما يعزز جاذبيته لشركات التكنولوجيا المالية. وتعد شركة مزوداً رائداً لحلول وخدمات التكنولوجيا المصرفية، ومن BKN301 المتوقع أن تقود نمو قطاع التكنولوجيا المالية في المنطقة، وذلك عبر محفظتها المتنوعة من الحلول والخدمات التكنولوجية التي تجعل التمويل أكثر سهولة وانسيابية





UAE: New fintech firm entering the MENA market is set to boost the overall economy in the region. The MENA region's market is vast and lacks wellestablished financial institutions, making it an attractive opportunity for fintech companies.





# Crossing Borders with BKN301, a new Fintech for the Middle East



The editor had an interview with Mr. Stiven Muccioli, CEO and founding investor of BKN301 at Dubai Fintech Summit. BKN301 Group, through a "Banking-as-a-Service" platform and digital e-money model, enables third parties to offer financial, payment and token issuing services. The company aims to become the leading open-market and crossborder operator in the Open Banking and digital payments sector, bringing its solutions to



## **BusinessToday.ME**

Can you tell us a bit about BKN301 and its mission in the Middle Fast Fintech market?

We launched BKN301 as a payment and banking service provider, offering licenses and financial technology solutions to banks and fintech companies in the MENA region, with the primary goal of

https://www.businesstoday.me/interviews-features/dubai-initech-summit-why the-middle-east-is-the-next-destination-for-investment-and-growing-busines get-to-know-from-bkn301/

# Cashless economies: Driving financial inclusion and transforming future of payments in MENA





By Stiven Muccioli, Founder and CEO of BKN301

Monetary transactions have evolved significantly over the years, progressing from the exchange of gold coins through bartering to the introduction of banknotes to the current trend of online banking and digital currencies such as bitcoins.

## BKN301 elevates **MENA's Fintech scene:** opens new office in Cairo



، الذي يتدِّذ من سان مارينِو مقرًّا له، (BKN301الرقمية ( إلى مصر، يضيف قطًاع التكنولوجيًا المالية المتنامي في َ البلاد



## THE FINTECH TIMES

The internationalization of BKN301 - a fintech company offering Banking-as-a-Service solutions with a focus on high-growth markets - continues with the opening a new office and landing in Egypt. The country is highly strategic both thanks to Egypt's Vision 2030 programme, which envisages government initiatives aimed at increasing the financial inclusion of all segments of the population





## BKN301 appoints CTO Mahesh Paolini-Subramanya



## FINTECH FUTURES

as CTO for a year

Banking-as-a-Service (BaaS) fintech BKN301 Group has appointed Mahesh Paolini-Subramanya as its new chief technology officer (CTO).

Mahesh Paolini-Subramanya, new CTO at BKN301 Paolini-Subramanya brings more than three decades of experience to his new role, joining BKN301 Group

from Klar, a digital bank in Mexico, where he served

nttps://www.fintechfutures.com/2023/07/bkn301-names-mahesh-paolinisubramanya-as-new-

to/#:~ttext=Banking%2Das%2Da%2DService,chief%20technology%20officer 620(CTO).9text=Paolini%2DSubramanya%20brings%20more%20than,as%2 CTO%20for%20a%20year.

## THE FINTECH TIMES

BKN301 Group, a fintech offering banking-as-aservice solutions in high-growth markets with a strong focus on North Africa and the Middle East, appoints Mahesh Paolini-Subramanya as its new CTO. Paolini-Subramanya will be responsible for the development of the BKN301 platform and solutions, ensuring global process vision and capability.

July 2023

## لحلول الدفع BKN301 الإلكترونى تنتظر موافقة المركزي **BKN301 Payment** Solutions is awaiting central approval to obtain a payment license

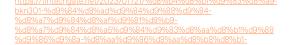


Shaker Sami, Country leader of BKN301 Egypt one of the leading companies in the field of providing payment solutions and banking services, stated that the company is awaiting the approval of the Central Bank of Egypt to obtain a "payment facilitator" license, expecting to obtain it within two months





Shaker Sami, director of the Cairo office at BKN301. set next month as the date for the launch of Damen's digital payments application, which is called "Damen Cash", which will reach millions of customers, especially since Damen serves more than 30 million customers all over Egypt.





## **BKN301 Empowers MENA** Fintech Landscape At Money 20/20 USA

### UAE News 24/7

BKN301, one of the leading payment and Banking-as-a-Service providers in the MENA region, and an innovator in the financial technology sector, is poised to revolutionize the MENA region's fintech landscape after wrapping its recent participation at the world's premier Fintech event 'Money 20/20 USA'. The event showcased BKN301's cutting-edge expertise and unwavering commitment to cultivating strategic partnerships that will benefit the MENA region.





BKN301, sponsor Money 20/20 USA, hosted live demo sessions to provide attendees the opportunity to explore the company's Banking-as-a-Service (BaaS) modules. This intuitive toolkit streamlines the creation of financial solutions, enabling users to choose options that best suit their specific needs. To support the expansion and advancement of fintech in the MENA nations, the company actively engaged with potential investors, partners, and collaborators who share its vision of advancing financial technology excellence in the region.



## **BKN301 and CWallet** strategic partnership: Joining forces to empower the digital payment in **Qatar and MENA Region**



Doha - BKN301 Group, a Fintech company offering Innovative Payments and Banking-as-a-Service solutions with a focus on highgrowth markets especially in the MENA area, continues its development strategy, fostering its growth in the Middle East, especially in Qatar, where it opened a new branch last July, that will help the company better serve the Arabic Gulf.



## **Pëninsula**

As part of this growth and as a result of the interest of fast growing countries in innovative payments and financial solutions, BKN301 signed a partnership with CWallet, an award winning Fintech startup, with Payment Service Provider (PSP) licensed from Qatar Central Bank committed in providing financial freedom and inclusion to a growing number of customers. Through this agreement BKN301 provides CWallet with a state-of-the-art platform that will improve the customer experience, increase security and respond



## BKN301 employs 'White-Label' **Banking-as-a-Service solutions** for traditional banks and Fintech companies in MENA region



BKN301 Group, a leading payment and Banking-as-a-Service provider in the MENA region, is driving innovation with its 'White-Label' Banking-as-a-Service solutions to create tailored services that cater to a diverse clientele, with a particular emphasis on traditional banks and Fintech companies, including Neobanks.





With its commitment to innovation, BKN301 has positioned White-Label solutions as the foundation of its strategy. The BKN301 White-Label solutions bring numerous benefits, such as easy integration through APIs, quicker market entry, cost-effectiveness, brand customisation, and access to cutting-edge financial technology among others. Businesses that make use of these solutions can provide competitive financial services, while maintaining their unique brand identity



## BKN301 launches cuttingedge BaaS Orchestrator platform to empower MENA banks and fintechs

## FINTECH

BKN301 Group, a leading digital payments and Banking-as-a-Service provider in the MENA region, unveiled its cutting-edge BKN301 BaaS Orchestrator solution with the objective of radically transforming the MENA region's financial landscape. The cutting-edge platform seeks to empower businesses of all sizes, particularly fintech companies and traditional banks, with the capability to incorporate financial features into their existing value propositions.





### كتبت: ريهام على

، إحدى الشركات الرائدة في تزويد حلول المدفوعات والخدمات المصرفية كخدمة في منطقة الشرق الأوسط BKN301كشفت ، أحد حلول الخدمات المصر فية كخدمة متطورة والذي يهدف BaaS Orchestrator BKN301وشمال أفريقيا، النقاب عن . بصورة أساسية إلى إحداث تغيير جذري في المشهد المالي لمنطقة الشرق ا

March 2024

## **BKN301 Group uses its BaaS Orchestrator** solution '301pay' to elevate MENA's



Leading the charge in innovation, BKN301 Group's advanced BaaS orchestrator payment gateway solution '301pay' has been providing businesses of all sizes with unprecedented control over their payment processes, contributing to the ongoing growth of the MENA eCommerce market.





The Middle East's eCommerce market is projected to attain a valuation of USD 50 billion by 2025, due to the widespread adoption of cutting-edge technologies, growth of a young and tech-savvy population, and burgeoning disposable income levels in the region. Moreover, governments and organisations across the MENA region are key advocates of advanced digital transaction systems, driving the growth of the wider fintech infrastructure.



## Worldline and BKN301 enhance digital payments through expanded partnership



Worldline, a global leader in payment services, and BKN301, a pioneering Banking-as-a-Service FinTech company, are extending



## la Repubblica

Worldline, leader mondiale nei servizi di pagamento, prosegue nella collaborazione strategica con BKN301, società fintech di Banking-as-a-Service in continua crescita sul mercato dei servizi di pagamento digitali.

## Aiming for a digital future **BKN301 Group responds to** growing demand for secure payment solutions with



BKN301 Group, a leading digital payments and Banking-as-a-Service (BaaS) provider in the MENA region, unveiled a new strategy aimed at transforming the financial ecosystem and increasing revenue streams for traditional banks. This strategy includes delivering cutting-edge fintech solutions, creating a robust and structured environment for banks and companies, as well as forging





A key component of BKN301's new strategic plan is its BaaS Orchestrator. The solution opens new avenues for business growth through digital issuance solutions, eCommerce, core-banking and cross-border payments features, allowing traditional banks, neobanks and fintechs to leverage these solutions to enhance their revenue.

## **NFC Technology Powers** Gas Bill Payments on Damen Cash App



Damen, an electronic payments and digital transactions solution provider, has teamed up with BKN301 Group, a London-based provider of digital payments and Banking-as-a-Service in the MENA region, to enhance its 'Damen Cash' app with a new NFC payment feature. This innovation was officially introduced at the recent Seamless North Africa 2024 event, underscoring the firms' longstanding partnership and dedication to advancing





، BKN301أعلنت شركة "ضامن" للمدفوعات الإلكترونية، الرائدة في مجال الابتكار، ومجمو المعروفة بتقديم حلول المدفوعات والخدمات المصرفية والتي تتخذ من لنَّدن مقراً لها، عن تحديث اتصال المدى ) NFC تطبيق "ضامن كاش" بإضافة ميزة جديدة لدفع فواتير الغاز باستخدام تقنية القريب). تم دمج هذه الميزة خلال مؤتمر ومعرض "سيملس شمال أفريقيا" الذي اختتم مؤخرًا، حبث أكدت الشركتان على شر اكتهما المستمرة والتز أمهما بالابتكار



### **BKN301 Roadshow Tbilisi**

## Entrepreneur

BKN301 ჯგუფ-მა, რომელიც fintech ინოვატორია და დაფუძნებულია ლონდონში, ხოლო სპეციალიზდება Banking-as-a-Service (BaaS) გადაწყვეტილებებში, ოფიციალურად წარადგინა თავისი BaaS ორკესტრატორი საქართველოს ბაზარზე. კონფერენცია გაიმართა თბილისში, სადაც შეიკრიბნენ ფინტექ ინდუსტრიის წარმომადგენლები, რათა განეხილათ საქართველოს სწრაფად განვითარებადი ციფრული გადახდების სექტორში არსებული უზარმაზარი პოტენციალი და მზარდი შესაძლებლობები.

https://www.entrepreneur.com/ka/siakhleebi-da-tendentsiebi/bkn301-group-ma-tsaradgina/481455



## THE FINTECH TIMES

BKN301 Group, a London-based digital payments and banking-as-a-service (BaaS) solutions company, is organising a series of roadshows to drive financial inclusion.

Following an inaugural roadshow held in Qatar (Middle East) earlier this year and a more recent one in Tbilisi – Georgia (Europe) in partnership with British Embassy Tbilisi, National Bank of Georgia, Banking Association of Georgia and Fintech Association of Georgia (FIA), BKN301 will next head to Cairo, Egypt in 2025.

nttps://tnenntecntimes.com/bkn301-group-orings-financial-inclusion-to-emea-with-digital payments-roadshows/

October 2024

# BKN301 assigns Qatar office as its regional headquarters for MENA



BKN301 Group, a London-based Banking-as-a-Service technology provider, has designated its Qatar office as the company's regional headquarters for the MENA region.





كتب:مصطفى عيد

، إحدى الشركات الرائدة في تزويد حلول المدفوعات والخدمات BKN301عانت مجموعة المصرفية كخدمة لدعم القطاع المالي في أسواق أوروبا ومنطقة الشرق الأوسط وشمال إفريقيا ومقرها لندن، عن اتخاذ مكتبها في قطر مقرأ إقليمياً لعملياتها في منطقة الشرق الشرق علم المتراتيجية التطوير التي

https://fintechgate.net/2025/02/03/%d8%b4%d8%b1%d9%83%d8%a9-bkn301-%d8%aa%d8%aa%d8%ae%d8%b0-%d9%85%d9%86-%d9%85%d9%83%d8%ae%d8%a8%d9%87%d8%a7-%d9%81%d9%8a-%d9%82%d8%b1%d8%b1%d9%85%d9%82%d8%b1%d8%a7%d9%8b-

February 2024

