

Company profile

BKN301

**We believe in a world
without financial barriers.**



We strive to **create a world** where financial services are not only accessible but also easy to use, secure, and customizable **to meet the unique needs of businesses and individuals.**

This is achievable through **our robust digital infrastructure** that speaks a distinctive language to **traditional banks** and **digital banking players**, including **fintechs**, **neobanks**, and **blockchain-based banking & token platforms.**

We believe that financial freedom is a basic human right, and **we are dedicated to making it a reality for our partner's clients through our platform.**

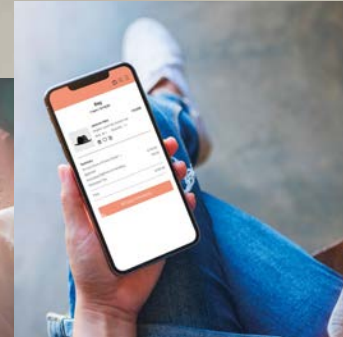


BKN301 is a **BaaS (Banking-as-a-Service)**
Tech provider committed to serving
the financial industry with an innovative
and scalable **Orchestration Platform**.

Through **API and Data decoupling**,
our BaaS Orchestrator connects:

- ✓ Core banking
- ✓ Open banking
- ✓ Payment processing
- ✓ Digital wallet and card issuing
- ✓ AI-driven financial intelligence

BKN'301

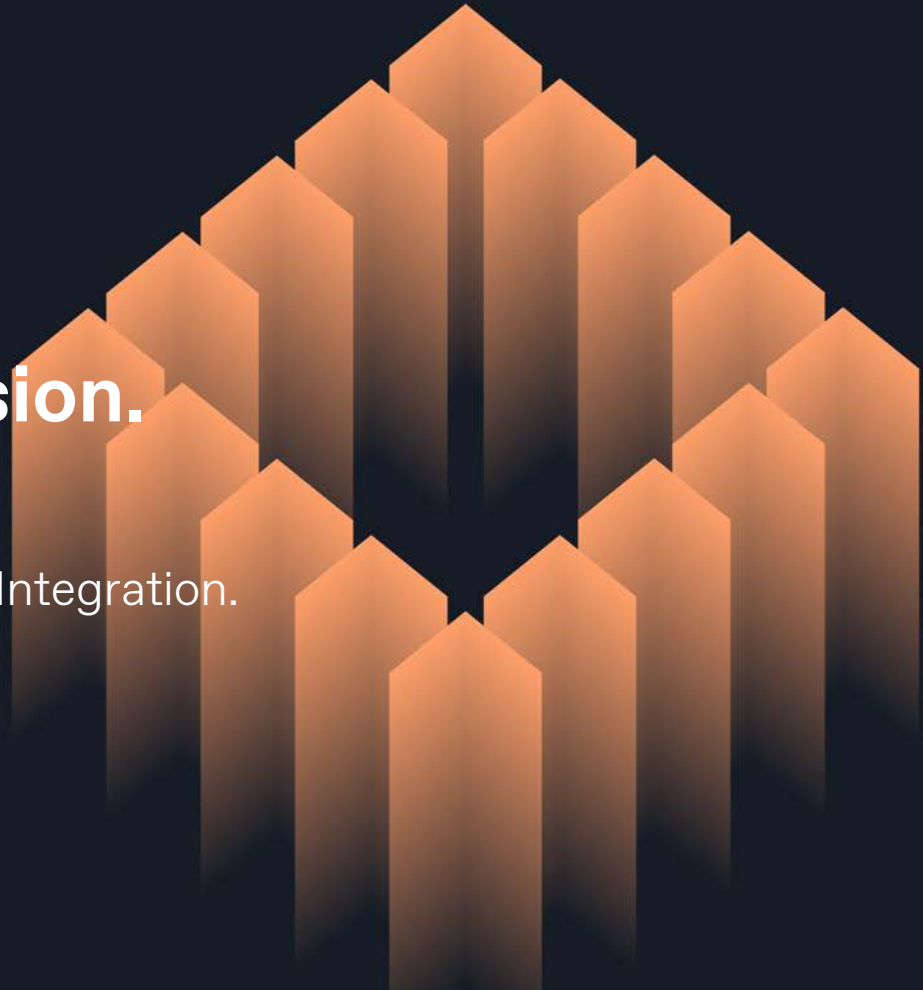


**Becoming the player
that connects people
across Europe, North Africa
and the Middle East.**

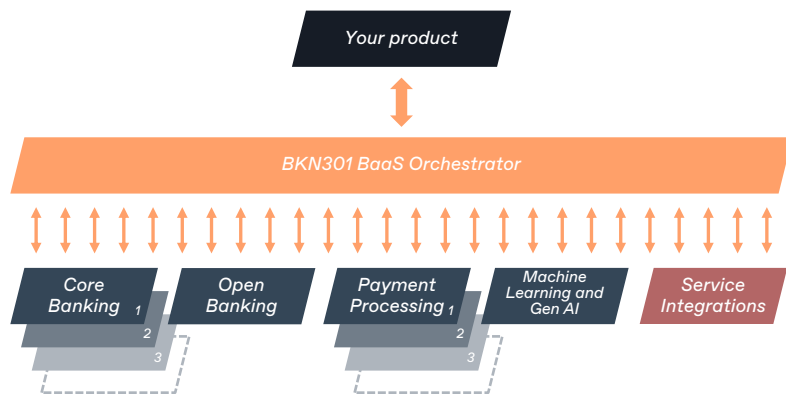


Open the door to global expansion.

BKN301 BaaS Orchestrator.
Seamless Financial Service Integration.



Technology Architecture.



BKN301 BaaS Orchestrator serves as a single entry point to build financial features and a unified API gateway for creating tailored financial experiences.

Our Orchestrator leverages **AI-driven intelligence** to enhance efficiency and effectiveness, empowering you to choose the services that best **fit your needs**, all with the flexibility of a **Software-as-a-Service** model.

Built on a **proprietary platform**, it seamlessly connects **Core Banking** and **Open Banking**, **Payments and Payment Processing**, **Machine Learning and GenAI**, and **Service Integrations**. This integration ensures secure, scalable, and compliant solutions for modern financial institutions.

We partner with regulated financial institutions to provide financial licenses and partners' licenses where necessary. This approach ensures compliance in every market you enter.

Effortless third-party integration: at the core of the Orchestrator.

Designed to seamlessly **incorporate external solutions** into any financial ecosystem, it simplifies the implementation of financial services without the need for extensive development resources. This capability ensures businesses can **expand efficiently while maintaining security and reliability**.

The **integration partners** are best-in-class, and globally selected for their expertise. In **cloud core banking**, the most advanced and reliable providers are chosen, ensuring solutions feature top-tier partners in BaaS and processing.



Modular design principle for Fintech and Digital Banking.

BKN301's BaaS Orchestrator allow businesses to use only the functionalities they need, making the platform highly flexible, while maintaining a consistent set of scalable APIs.

The Orchestrator is built around the following key elements:



Core banking and Open banking

The platform orchestrates multiple **Core banking** solutions and supports **Open banking** capabilities, data aggregation services. It enhances **efficiency**, **compliance**, and innovation while **reducing costs** and accelerating time-to-market.



Payments and Payment processing

Embed **card issuing** (physical or virtual) and **acquiring capabilities into products** for e-commerce and in-store payments. Create **wallets** or **payment accounts** to manage transfers and enable seamless payment flows.

The platform seamlessly integrates with multiple issuing and acquiring providers, including BKN301's proprietary modules **301wallet** and **301pay**.



Machine Learning and GenAI

Machine Learning and Generative AI solutions applied to financial services that provide precise **data analysis** and **automation**, improved efficiency, and **personalized experiences** for end users.

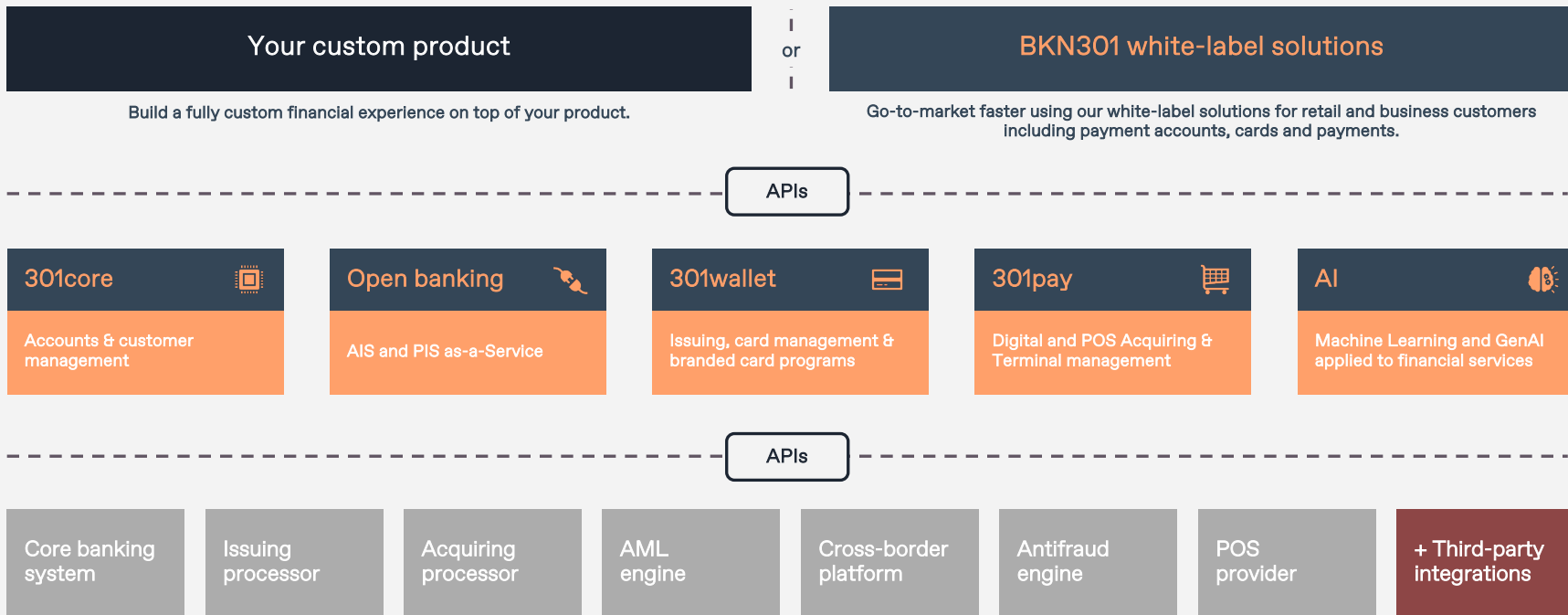


Third-party integrations

We integrate **our BaaS core modules with third-party systems**, including legacy core-banking systems, to provide a wide range of financial functionalities to businesses.

Product stack overview.

With our platform, partners can serve their customers with customizable and scalable solutions, tailored to meet evolving market needs.



AI-Powered banking. Our Orchestrator with Planky integration.



Designed for the financial sector, the BKN301 BaaS Orchestrator through Planky combines data sovereignty, regulatory compliance, and AI-driven intelligence with **Open banking capabilities**, data aggregation services, and bank account analytics tailored for personal and business accounts.

Financial Data Analysis

The platform provides detailed **insights into customer financial behavior**, including income and expenditure trends, cash flow monitoring, and transaction patterns.

Predictive Modeling

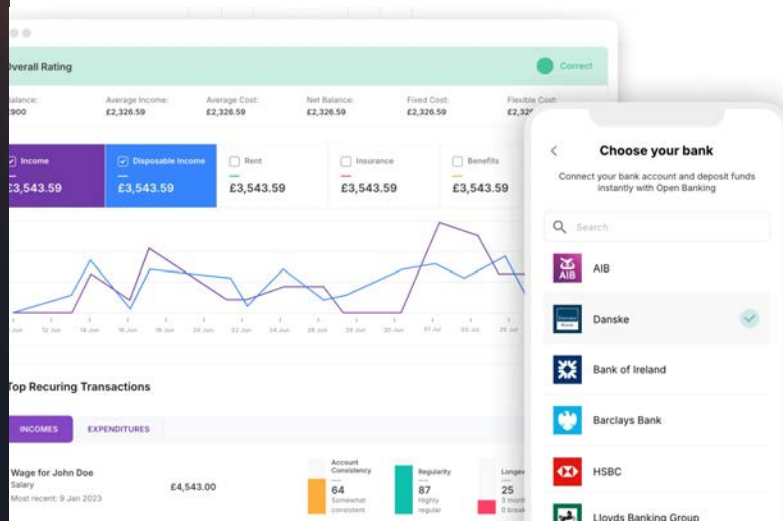
Advanced tools analyze historical data to **forecast financial trends**, aiding in decision-making processes and improving risk management.

Open Banking Integration

Secure access to customer bank data is enabled through **robust API connections**, facilitating personalized financial **services** and supporting **compliance** with regulatory requirements.

Real-Time Categorization

AI-driven algorithms categorize **transactional data** in real-time, improving operational efficiency, assessing customer affordability, and supporting fraud detection efforts.



Why our Orchestrator.

01

Focus on your core

No need to invest in building and maintaining technical infrastructure. The BKN301 platform handles it behind the scenes, so **you can focus on your core competencies and user experience.**

02

New revenue streams

Leverage AI-driven insights to identify **new market opportunities** and develop innovative financial products, all without the complexity of managing infrastructure.

03

Efficiency

On costs: substantial upfront investment and ongoing operational expenses are eliminated with a **Contract-as-a-Service model.**
On-time: swiftly develop and launch financial products, significantly reducing time-to-market.

04

Scalability

The platform's flexible API and licensing model **allow for the smooth expansion of financial offerings** across various markets to scale as business expansions, providing businesses with the flexibility to **grow without technical limitations.**

05

Compliance

Enables nonregulated companies to access payment infrastructure and services without needing their own licenses. **We partner with regulated financial institutions** to provide financial licenses and partners' licenses where necessary.

06

Customization

Simplifying the integration process with standardized APIs and a unified interface **makes it easier for third-party providers** to connect with and use services from multiple providers based on specific business needs.



The Orchestrator Allows our Customers to

Up to 50% Cost Savings

Through our active solutions, banking infrastructure expenses will be reduced with a flexible, pay-as-you-grow model

Financial Innovation Across Multiple Markets

The Orchestrator leverages a multi-core banking platform with a unified API. It streamlines deployment by eliminating costly legacy integrations and utilizing pre-integrated modules, enabling rapid financial service launches without requiring banking licenses

Dramatically Reduce Future Migration Costs

cut future core banking and payment processing migration costs thanks to the nature of the Orchestrator, which seamlessly connects clients to multiple core banking systems and payment processors

BKN301 is a key player in banking landscape, offering **customizable solutions** that empower traditional banks, fintechs, neobanks, and digital banks to innovate, scale, and stay ahead in a rapidly evolving market.

Traditional Banks

With the rise of fintechs, BKN301 helps traditional banks **modernize** and **enhance customer experiences** by integrating cutting-edge technology with legacy systems. Our modular platform enables seamless innovation and **service expansion**.

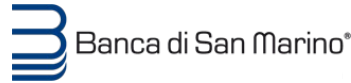
Fintechs & Neobanks

Fintechs rely on BKN301 to extend their offerings while **maintaining compliance** and leveraging **licensed infrastructure**, providing a superior customer experience and standing out from traditional banks.

Blockchain-based Banking & Token Platforms

BKN301 supports digital banks operating in **blockchain** and **token-based environments**, offering a **modular infrastructure** that **integrates decentralized operations** with traditional banking services, ensuring regulatory compliance and growth.







საქართველოს ეროვნული ბანკი
National Bank of Georgia



Fintech District



A high-angle, dimly lit photograph of a diverse group of six people (three men and three women) sitting around a dark conference table in a modern office. They are engaged in a collaborative meeting, looking at documents, a tablet, and a laptop. The office has large glass windows and a visible 'MEETING ROOM' sign on the glass. The overall atmosphere is professional and inclusive.

Embracing inclusion to build
a strong and dynamic team
of **100+ talented people.**

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Thanks.

BKN301'S PROPRIETARY ISSUING MODULE

301wallet

The all-in-one solution for mobile payments

A white-label solution featuring a full **e-money account**, instant issuing of both virtual and physical **cards**, and secure **payments** data storage. Retail customers can send and receive money, make payments, even **across borders**.



Modular

Brands can create a customized, all-in-one financial experience using BKN301 technology modules. The white-label product **can be adapted and expanded to cover brand needs, delivering highly tailored services.**



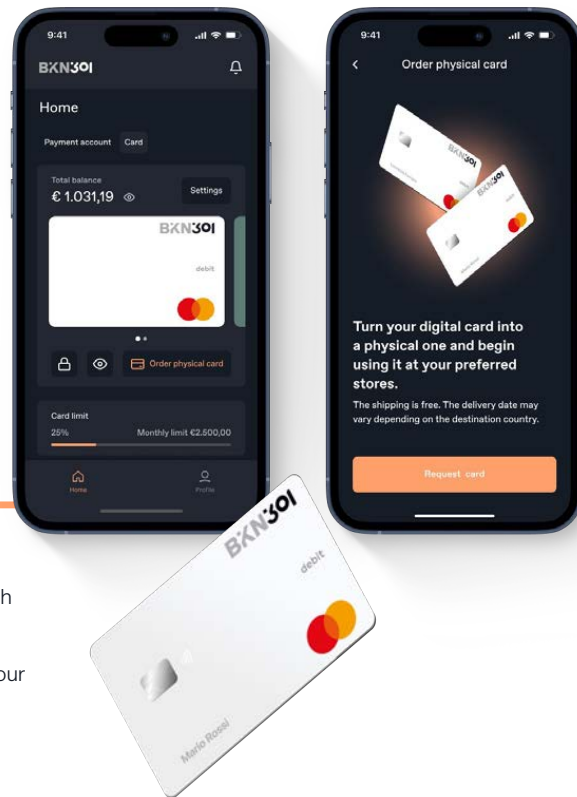
Smooth

301wallet provides a seamless user experience, **allowing customers to manage their account, cards and other payment methods in one place**, while tracking spending efficiently.



Safe

Our wallet ensures top-notch security with **strong-factor authentication and encryption**, safeguarding your customers' financial data.



BKN301'S PROPRIETARY ACQUIRING MODULE

301pay

The multi-merchant payment orchestrator

Increase your revenue by enabling access to international circuits and improving the conversion rate.

A **multi-acquiring and multi-merchant** payment orchestrator, a **white-label suite** ready to be personalized and integrate.

A platform open up to **international circuits**, to reach billions of people through one gateway.



Adaptable

Offer a custom and perfectly **integrated payment solution**.



Frictionless

Simplify the customer payment process for **quick and seamless purchasing experience**.



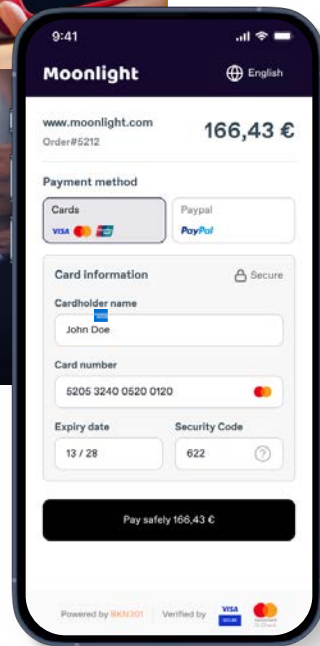
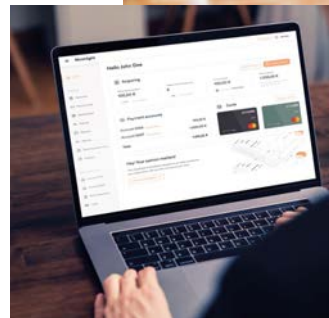
Secure

Manage payments through a **secure and reliable solution**.



Global

Expand your market and easily **reach global customers**.



Offer your clients
the most advanced
Fintech solutions.

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BKN301 Tech S.r.l. is a Banking as a Service technological development company, with platform blockchain based, that provides Embedded Financial Services and token issuing services with a B2B model, targeting third parties platforms. BKN301 Tech S.r.l. offers white-label and API-based payment solutions including m-wallets, remittance services, peer to peer & checkout solution.

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