

BKN301 launches its AI-native Orchestrator, defining a new category of sovereign banking infrastructure

For the first time, a single governed foundation unites API Gateway, Data Decoupling, and sovereign AI Infrastructure. Built for financial institutions demanding precision, reliability, and operational scalability without compromise.

London, 23 June 2026 – BKN301, the fintech infrastructure provider focused on banking operations, today announced the launch of its [AI-native BKN301 Orchestrator](#), introducing a new category of sovereign banking infrastructure.

For the first time, API Gateway, Data Decoupling, and AI Infrastructure unite within a single governed architecture purpose-built for banking operations.

This means that now, banks can modernise core operations, unlock data for AI projects, and manage APIs, all within one secure, regulated architecture designed specifically for banking operations.

The centre of the platform is a proprietary LLM that can run on-premise, offline and entirely within the institution's perimeter, independent of external AI providers.

The architecture problem AI makes visible

The challenge many banks face today is ensuring both their data and AI tools can operate together within a governed environment that delivers the reliability, transparency, and control required for banking operations.

Adding AI on top of a fragmented stack does not resolve the fragmentation but rather amplifies it. In regulated environments, this can introduce new risks: ungoverned outputs, unexplainable decisions, and audit trails that stop where AI begins.

It's the infrastructure beneath AI, not the model quality, that limits AI adoption. The BKN301 Orchestrator addresses this challenge architecturally, providing a single, governed foundation enabling AI to run reliably and accountably at the scale needed for banking operations to run efficiently.

"Banks are sitting on a fire hydrant of data — it pours from every direction, yet turning it into something actionable, governed, and safe to act on remains the hardest problem in the industry. The BKN301 Orchestrator is the answer: one foundation where data is standardised, AI runs inside the institution's own perimeter, and every team member works with the intelligence they need to operate at a level that was simply not possible before." **Stiven Muccioli, Founder & CEO, BKN301.**

Three components, one foundation

The BKN301 Orchestrator unifies three key components in one architecture:

- **API Gateway** – standardised connectivity across cores, payments, KYC, AML, risk, and third-party services, which is both vendor-agnostic and composable.
- **Data Decoupling** – normalises operational data across all systems, creating the structured foundation AI requires to function reliably. Without it, AI models are forced to work with inconsistent or fragmented data. With it, they can draw on a governed, trusted source of insight.
- **AI Infrastructure** – a proprietary LLM embedded inside the Orchestrator, trained to understand banking data: clients, accounts, KYC files, credit risk, sanctions exposure — not generic enterprise text. Deployable also on-premises, so no data leaves the bank's perimeter.

“Most AI projects in banking stall for two reasons: adding AI to an already fragmented environment with no shared foundation or governance only makes the problem worse, and regulatory concerns over data privacy and sovereign infrastructure quickly become impossible to navigate. The BKN301 Orchestrator addresses both at the architecture level — a data platform built specifically for financial services, running on AI infrastructure the institution owns and controls. That is how you move from plans to production.” **Mahesh Paolini-Subramanya, CTO of BKN301.**

Sovereign AI: the precondition banks actually need

European financial institutions exploring AI in production face the same challenge: regulations such as DORA and the AI Act, are raising expectations around where sensitive data can reside, how it is processed and how AI-driven outcomes are governed.

For many mission-critical banking workflows, institutions are increasingly demanding AI architectures that provide greater control over data, infrastructure and operations BKN301's architecture addresses these requirements. Its proprietary LLMs operate within institutional infrastructure, keeping all data and results internal. Institutions maintain full ownership while deploying AI Across high-value workflows, including credit, KYC, AML, sanctions, and regulatory reporting.

About BKN301

BKN301 is a fintech infrastructure provider enabling financial institutions to build and operate modern financial services through an AI-native Composable Ecosystem architecture.

Its flagship platform, the AI-native BKN301 Orchestrator, combines API Gateway, Data Decoupling, and AI Infrastructure to create a governed foundation for data access, data management, and intelligent automation. By transforming fragmented information into structured, reusable, and AI-ready assets, the platform improves operational efficiency while reducing the cost and complexity of managing AI at scale.

BKN301 helps financial institutions improve data governance, enhance AI training processes, and establish the foundation required for the next generation of intelligent banking operations

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