

COMPANY PROFILE

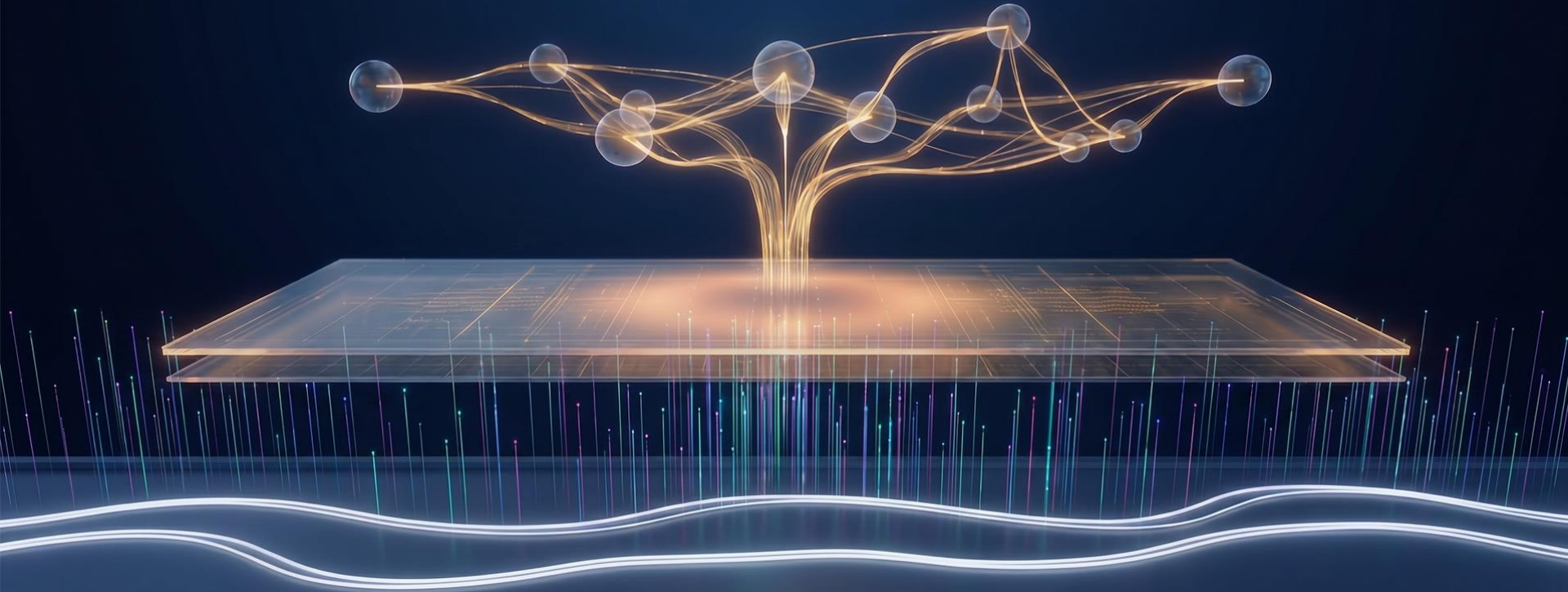
Financial data infrastructure for intelligent operations

BKN301 connects regulated banking, AI and digital assets
through governed, composable infrastructure built around trusted data.

BKN301

BKN301 ORCHESTRATOR

Your intelligent guide to faster, safer operations.



BKN301 is the financial data infrastructure layer for regulated banking, AI, and digital assets. We govern financial data, embed AI into financial operations, and bridge traditional finance with digital assets, all through the BKN301 Orchestrator, a single governed architecture for regulated entities.

Powering a wide range of services including payments, issuing, acquiring, RWAs, credit, wealth management, and AI-driven capabilities, all within a governed layer built for regulated entities across EMEA.

2021

founded

100+

professionals

EMEA

operating
region

London

headquarters



One unified infrastructure stack

BKN301

DATA AND ORCHESTRATION ENGINE TECHNOLOGY



Real-time
payment
processing and
orchestration



Financial data
collection,
enrichment, and
structuring



AI-driven
decisioning
(credit, fraud,
risk, compliance)



Digital asset
infrastructure,
tokenization,
and settlement
through strategic
cooperation
with Tether



Open Banking
APIs and data
connectivity
across financial
systems

klirway

THE GROUP'S LICENSED EMI



AI AND FINANCIAL INTELLIGENCE

Every bank, every financial institution, every large corporate today generates **enormous volumes of financial data** – transactions, payments, customer behaviour, credit signals. That data is largely untapped.

BKN301 provides the infrastructure to **collect, structure, enrich, and activate** data, turning it into the **fuel for AI-driven decisions, real-time payments, fraud prevention, credit intelligence, and digital asset settlement.**

BKN301 does not compete with banks or financial institutions. It makes them **smarter, faster, and more profitable.**

WHAT WE DO

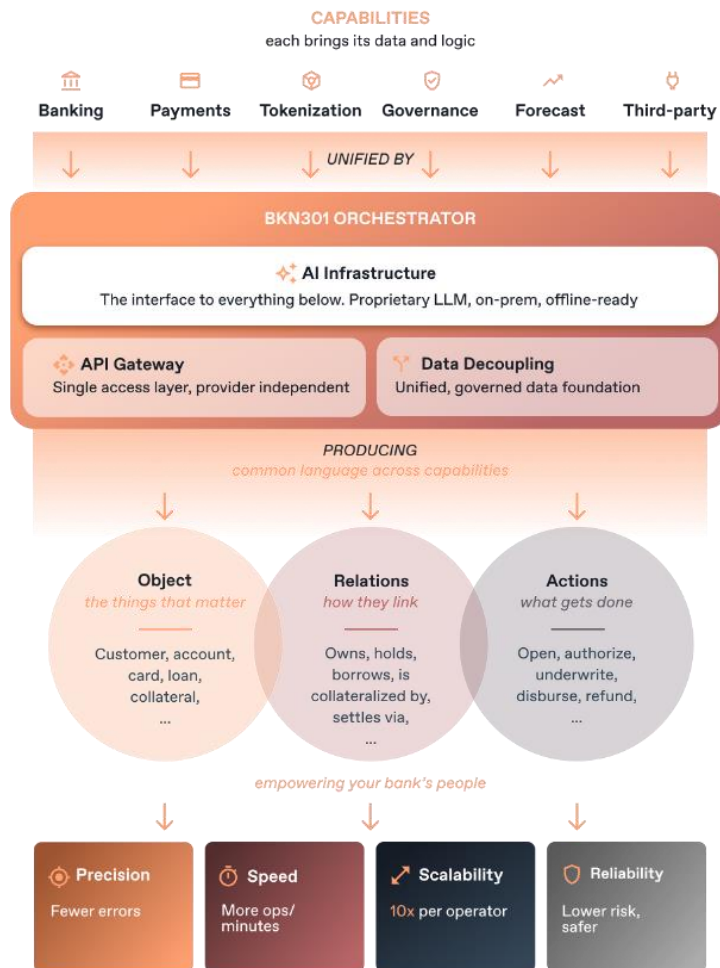
Governed banking infrastructure for AI-native execution.

Banks and fintechs can **modernise operations**, **adopt AI**, and **scale** without rebuilding their stack, with **precision**, **speed** and **reliability**.

 **AI Infrastructure**

 **API Gateway**

 **Data Decoupling**



THE ORCHESTRATOR

API Gateway.

Connect every system
through one gateway.

Single entry point across applications, services, and partners, simplifying integration, accelerating ecosystem growth, and ensuring consistent security, control, and governance across every interaction.

Faster time-to-market. Simpler ecosystem expansion.
Greater operational control.



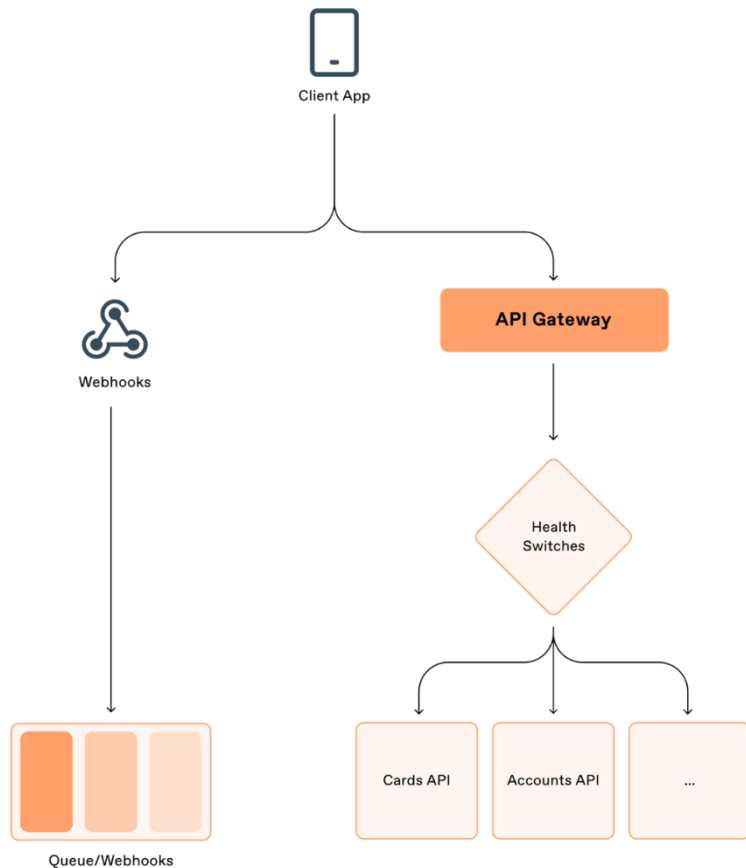
**Unified
connectivity**



**Scalable
integration**



**Governance
by design**



THE ORCHESTRATOR

Data Decoupling. Bring order to the way your data works.

A unified and governed data foundation across all systems. It retrieves, standardizes, and aligns data from multiple sources, ensuring every service operates on consistent, reliable, and structured information.

Continuous operations. Ecosystem flexibility.
Faster delivery of new capabilities.



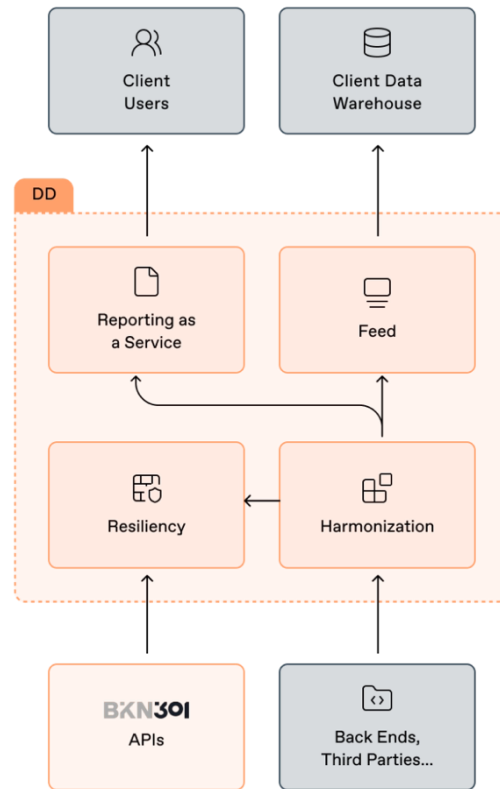
**Unified
Data
foundation**



**Business
continuity
& resilience**



**Vendor
independence**



THE ORCHESTRATOR

AI Infrastructure.

Your intelligent guide to faster, safer operations.

The BKN301 AI-native Infrastructure embeds intelligence directly into financial workflows, actions, and execution through a continuously aligned operational context.

Operating on governed objects, relations, and actions—not raw data—it enables more precise, scalable, and adaptive financial execution.



AI-native
operations

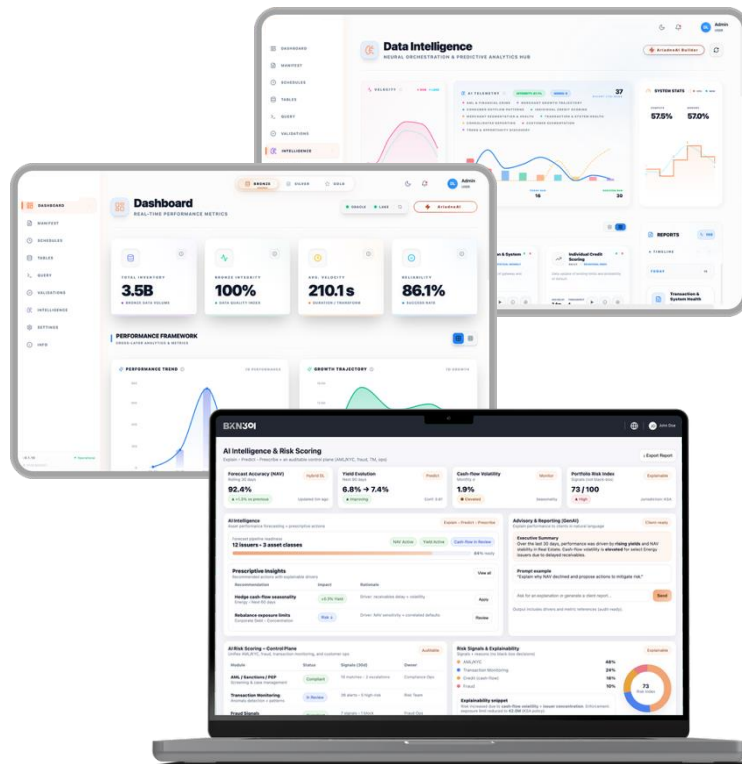


Sovereign
AI



Human-led.
AI-enhanced

AI powered by



The market no longer competes on who has AI. It competes on who provides the infrastructure AI can reliably run on — at banking scale.

ENGAGEMENT LAYER

Banking Application SaaS

Workflow and UX on top of legacy cores. Multi-tenant. Sovereignty constrained.

DATA & INTELLIGENCE

Enterprise AI & Data

Horizontal ontology and data infrastructure. Powerful, but not banking-native.

MODERN LEDGER

Next-gen Core Banking

Modern ledgers replacing mainframes. Still requires the governance and AI layers above.

BKN301

The **sovereign** substrate beneath all three,
the **governed infrastructure** that combines all three.



Adding AI on top of a fragmented stack doesn't fix fragmentation. It amplifies it.

In regulated environments, this introduces new risks: ungoverned outputs, unexplainable decisions, audit trails that stop where AI begins.

CHALLENGE 01

Data fragmentation

Data not accessible, not organised, ungoverned.
AI has nothing reliable to run on.

SOLUTION 01

BKN301 Data Decoupling

AI-ready data foundation; unified, governed, and consistent across every system.

CHALLENGE 02

Regulatory exposure

Concerns over data privacy and sovereign infrastructure block AI adoption in production.

SOLUTION 02

BKN301 AI Infrastructure

Proprietary LLM; owned and controlled by the bank.
No data leaves the institution's perimeter.

WHAT WE DELIVER

Built so your organisation can move faster, scale confidently and stay in control.

Vendor-agnostic

Independence

Avoid infrastructure lock-in. Integrate, evolve, and scale providers and technologies freely.

10x per operator

Scalability

AI-enhanced workflows, fewer manual processes, higher throughput.

Faster time to market
More ops/min

Speed

Time-to-market:
Launch services and workflows without rebuilding, with a pre-integrated ecosystem.

AI-powered workflows:
AI assists teams and accelerates execution.

Lower risk, safer

Reliability

Governed data, audit trails, controlled execution.

WHY WE ARE THE RIGHT CHOICE



Unified financial execution

Operate banking, payments, governance, AI, and ecosystem services through one continuously synchronized execution environment.



Faster time-to-market

Launch new financial services, workflows, and ecosystem capabilities faster without rebuilding infrastructure from scratch.



More ops per minute: AI embedded into operations

AI operates directly within workflows and operational processes, which assist teams, accelerating execution and enabling intelligent financial operations at scale.



Sovereign AI execution

Run proprietary AI models inside your perimeter, with no external dependencies, full regulatory alignment, and offline-ready deployment across the entire financial operation.



Vendor-agnostic ecosystem

Integrate, evolve, and scale providers and technologies freely through a continuously aligned operational foundation.



Resilient infrastructure at scale

Maintain operational continuity, reduce disruption risk, and support scalable financial execution across the ecosystem.

Backed by Institutions that shape financial markets.

ASSET MANAGEMENT



Among Europe's largest independent wealth management groups. ~\$130Bn AUM. Global leader in Asset Management, Wealth Management, and Investment Banking.

GLOBAL ASSET MANAGER



World's largest asset manager. \$15 trillion AUM. BKN301 is their first-ever BlackRock venture debt deal in Italian fintech.

GLOBAL TECH INVESTOR



Global consumer internet group. Euronext-listed. Present in 89+ countries, 1.5B+ users. Strategic tech investments with active ownership.

INSTITUTIONAL VC



CDP Venture Capital Sgr

Venture capital arm backed by Cassa Depositi e Prestiti and the Italian Ministry of Enterprises. The primary institutional vehicle for strategic technology investment in Italy.

FINTECH / DATA



Global company specialising in credit bureau and business information, outsourcing services, and credit solutions. Headquartered in Italy.

VC AND ADVISORY



Advisory company with offices in San Marino and Silicon Valley. Network and experience in global innovation trends.

Recognised by the industry.



FS tech Awards 2025

*Best Use of Embedded
Finance and Open Banking*



Ventive and Forbes Italia 2025

Top 100 Startup Italia



IBS Intelligence Global FinTech Innovation Awards 2024

*Most Innovative Cloud
Deployment*



CB insights 2025

*World's most promising
Fintech companies*



Sifted's 2025 B2B SaaS Rising 100



Fintech Awards 2025, 2026



TechRound 100, 2025 TechRound 50, 2026

*Top 100 businesses and startups
/ Top 50 businesses and startups*

OUR BRANDS

BKN301



klirway

CLIENTS



Sama Al-Hayat



ECOSYSTEM & PARTNERS



VISA



Alipay+



SEPA



FINASTRA



Fintech District



100+ people. Deep roots in regulated financial environments.

Engineering

Deep fintech and infrastructure expertise. Built for regulated environments.

Banking & Finance

Practitioners with first-hand experience in banking operations and compliance.

Ecosystem

Backed by trusted clients and a curated network of best-in-class providers.

“

Banks are sitting on a fire hose of data – turning it into something actionable, governed, and safe to act on remains the hardest problem in the industry.

”

Stiven Muccioli

Founder & CEO

“

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

Six offices. One operating model.

BKN301 operates across **Europe**, the **Middle East**, and **Africa**, serving banks and fintechs through a single, consistent infrastructure.



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Let's talk

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