Planky secures €6.9 million to scale AI-driven credit decisioning and predictive risk infrastructure

The investment will accelerate Planky's shift from Open Banking analytics to a real-time AI decisioning layer for the financial industry, and support the expansion in the Middle East and international markets

London, November 10, 2026 – Planky, the UK-based AI-driven financial data intelligence platform and part of BKN301 Group, today announced €6.9 million in new funding.
The round was co-led by Innovation Global, advised by **SM Capital**, and by the funds of the Azimut Venture Capital Digitech Europe[1] strategy, managed by Azimut Investments S.A., which relies on the strategic support of **FNDX**, an advisory company specialised in M&A and Strategic Advisory that provides Venture Capital and Private Equity funds with the expertise needed to invest in highly technology-driven and digital companies.

The investment marks a strategic shift for Planky: from transaction-based credit intelligence and decision support to a real-time AI decisioning layer for the financial industry.

The funding will accelerate the development of AI-driven products such as credit underwriting, financial decisioning, spend intelligence and prediction. It will also support the expansion across Middle East projects and with international clients.

Planky envisions a financial system where no creditworthy person or business is invisible. Industry studies show that combining alternative data with advanced analytics can accurately assess over 50% of applicants previously considered "non-scorable" (Source: World Bank).

In parallel, Planky is developing predictive risk models that continuously monitor borrower behaviour and detect early signals of financial stress, enabling lenders to anticipate risk and act before default occurs.

Planky is moving beyond Open Banking analytics to become a core layer of financial infrastructure for digital banks, lenders and embedded finance platforms.

The investment follows Planky's acquisition by BKN301 Group in November 2025 and supports the company's ongoing contribution to the Group's AI strategy as it continues its international expansion across Europe, the Middle East and Africa.

The funding comes as financial institutions increasingly shift towards real-time, data-driven decisioning models enabled by AI and Open Banking.

"AI is redefining what finance can be. The next era will be shaped not by who holds the most data, but by who understands it best, and we are building the intelligence that makes that possible. This investment brings that vision into sharper focus and accelerates our path to a future where AI helps every financial institution see clearly, act instantly and grow with confidence," said **Stiven Muccioli, CEO and Founder of BKN301 Group**.

"We back teams that build infrastructure, not features. Credit is shifting from a score checked once to a risk read continuously, and Planky is already where that read happens for its clients. With BKN301's regulated footprint across EMEA behind it, this round gives the team what it needs

[1] *Funds: AZ RAIF II – Venture Capital Digitech Europe and AZIMUT ELTIF - Venture Capital Digitech Europe*

to make that the standard for digital lenders," said **Edoardo Guerrieri, Partner at FNDX, strategic advisor to the Azimut Venture Capital Digitech Europe funds.**

For more information on Planky visit https://planky.com/
For more information on BKN301 visit https://bkn301.com/

About Planky
Planky is the Open Banking and AI platform that turns financial data into decisions. Based in London and operational since 2021, Planky is an Account Information Service Provider (AISP) and Credit Reference Agency that aggregates and analyses data from personal and business bank accounts in real time.
Planky connects every step of the customer financial journey, verify, understand, decide and pay, in a single platform. It aggregates data from bank accounts, statements, PSPs and spreadsheets; enriches it with AI categorisation, income, risk and insights; and delivers automated decisions to approve, refer, reject, pay or report. Built for a digital-first economy, Planky replaces manual processes and fragmented workflows with automated, data-driven outcomes for financial start-ups and large-scale enterprises alike.
Planky is part of BKN301 Group, with offices across EMEA in Italy, San Marino and Qatar.

About BKN301
BKN301 is building the financial data infrastructure layer connecting regulated banking, AI and digital assets across Europe, the Middle East and Africa.
As a financial data infrastructure company, BKN301 organises, governs and unlocks the value of financial data across institutions, operating within licensed and compliant banking environments. It embeds AI-native capabilities directly into financial operations and bridges traditional finance with the infrastructure needed to support digital and tokenised assets—giving regulated entities across the region a single, governed data layer to build on. By connecting legacy systems with modern technologies, BKN301 enables institutions to modernise progressively without replacing infrastructure that already works or disrupting critical operations.
At the core of this offering is the award-winning **BKN301 Orchestrator-sovereign banking infrastructure for AI-native operations.** It delivers a governed foundation that unifies API Gateway, Data Decoupling, and AI Infrastructure in one composable ecosystem. This enables regulated entities and digital-asset providers to simplify integration, scale operations, enhance governance, and lower the costs of deploying AI. As a result, institutions achieve greater efficiency, faster innovation, and a scalable platform for intelligent, regulated financial services across the region.

About FNDX
FNDX (fndx.vc) is a company specialized in **M&A and Fundraising Advisory** and **Alternative Asset Advisory** for investments in private markets.
The **M&A and Fundraising Advisory team** supports high-potential entrepreneurs and founders by providing M&A advisory services and fundraising support throughout all stages of their growth journey, from initial capital raising to managing exit operations.
The **Alternative Asset Advisory** team assists Venture Capital and Private Equity funds in identifying

the best investment opportunities, leveraging its deep sector expertise and strong entrepreneurial background to optimize investment strategies and maximize the value of portfolio companies.

About SM Capital
SM Capital (smcapital.sm) is a San Marino-based advisory firm specialised in **Venture Capital** and **Private Markets** investments. It acts as advisor to venture capital funds, supporting them in identifying and evaluating opportunities in high-growth technology companies across the United States, Europe and the MENA region.

Media contacts

BKN301 Press Office — press@bkn301.com