



Mia-Platform partners with UniCredit for Banking-as-a-Service support in Europe, the UK, and North America

Milan, 24th February 2026 – Mia-Platform, a leading Independent Software Vendor (ISV) specialising in AI-Native Developer Platform solutions that help large enterprises build scalable, modern applications, has partnered with UniCredit to offer a range of embedded banking solutions to its more than 50 Large Customers worldwide. The partnership will leverage on the state-of-the-art Vodeno Cloud Platform acquired last year by the UniCredit Group, to embed services such as payments processing, accounts and lending into the Mia-Platform offering, enabling its clients to offer financial services directly to consumers through a Banking-as-a-Service (BaaS) model.

The collaboration represents a concrete step forward for both parties in the embedded finance market, which McKinsey predicts will reach €100bn in revenues across Europe by 2030. By combining Mia-Platform's agile, modern technology with UniCredit's deep sector expertise and Banking-as-a-Service offering, the partnership is set to deliver solutions that are highly secure, easy to integrate and simple to use for both Mia-Platform clients and their end customers. It underscores UniCredit is one of the leading Banking-as-a-Service providers in Europe, offering a comprehensive technology and banking ecosystem supported by deep regulatory expertise and an established embedded finance platform. This enables non-financial providers, or financial institutions not licensed in a given jurisdiction, to offer advanced banking functionalities to their customers.

The joint solution also extends UniCredit's services to a host of new businesses through exposure to Mia-Platform's network of more than 50 Large Customers worldwide across **Europe, the UK, and North America** – unlocking the potential of its new BaaS offering from the acquisition of Vodeno in 2025.

*"Mia-Platform and UniCredit: a strategic partnership to accelerate in the BaaS world! We are thrilled to announce a new and important commercial partnership between Mia-Platform and UniCredit. This collaboration is rooted in a shared ambition to offer the market one of the most advanced BaaS solutions available, uniting Mia-Platform's technological innovation with UniCredit's strength and expertise in delivering BaaS services" says **Bruno Natoli, CEO at Mia-FinTech.***

*"Our partnership with Mia-Platform brings together advanced technology and frictionless embedded financial solutions, helping businesses address their customers' financial needs directly within their own ecosystems. This will allow non-financial players in Italy to easily integrate banking products into their services, enhancing customer experiences across all industries," says **Paweł Ławecki, Vodeno Board Member Chief BaaS Officer for UniCredit NV/SA.***

Together, **UniCredit and Mia-Platform** are committed to delivering trust-driven innovation and enabling non-financial players to provide cutting-edge banking services, including universal access to Banking-as-a-Service capabilities.

ABOUT UNICREDIT

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe. We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and three product factories, Corporate, Individual and Group Payments Solutions. This allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets.

Digitalization and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities and our people.

For further information, please contact: mediarelations@unicredit.eu

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ABOUT MIA-PLATFORM

Mia-Platform is an Independent Software Vendor (ISV) which delivers the leading **AI-Native Developer Platform Foundation**. The platform is designed to help large enterprises create intelligent Internal Developer Platforms that unlock self-service development, enhance DevX, and boost

engineering productivity, supporting them in their adoption of agentic AI across the software lifecycle while guaranteeing enterprise-grade governance, compliance and scalability.

Mia-FinTech, part of Mia-Platform, is dedicated to bridging this technology gap in the Financial Services industry.

For further information, please contact: press@mia-platform.eu

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