

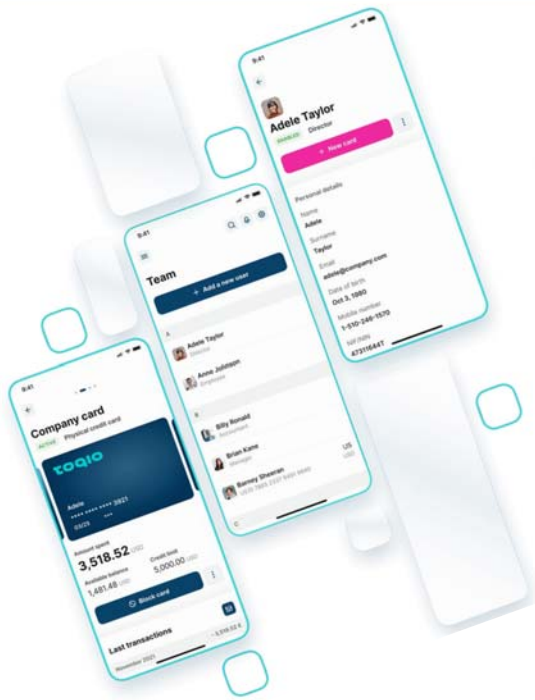
Toqio

Consumer goods and services

Powering Corporates to Become the Next Generation of Growth Agents for Banking
The Agents 2.0 Era

FOOD & BEV
PERSONAL CARE
COSMETICS

FASHION & APPAREL
SPORTING GOODS
CONSUMER ELECTRONICS



Toqio
Solutions tailored to meet complex client needs

The Challenge

Tight margins and fragile partner loyalty are stalling growth across digital platforms.

In the highly competitive information services and tech industry, digital platforms depend on vendors, resellers, and service partners to drive volume. But many of these partners face cash flow challenges, delayed payments, and limited access to working capital making it harder for them to scale or stay engaged.

The Gap Toqio is solutioning

Embedded working capital and payout solutions

Digital platforms can offer partners instant access to capital or early payouts helping vendors and merchants manage cash flow, reduce friction, and increase both loyalty and transaction volume.

Branded financial tools for platform partners

Tech companies can launch branded digital wallets, expense cards, or revenue-based lending, fully integrated into their existing apps and dashboards, offering partners a seamless financial experience within their ecosystem.

Smart monetization through financial data

Toqio enables platforms to leverage behavioral and transaction data to deliver tailored financial products, unlock new revenue models, and turn engagement into monetizable services.

Boost platform revenue

by offering embedded financial products that meet real partner needs like cash flow and working capital.

Increase transaction volume

by using real-time data to deliver tailored, performance-boosting financial tools.

Reduce partner churn

by embedding finance into day-to-day operations, increasing reliance on your platform.

Stand out in a crowded digital market

by turning your platform into a financial hub without the burden of regulatory complexity.

Key Benefits & Impact

Enable digital platforms to turn every interaction into deeper customer value and scalable revenue.

Information services and technology companies, from telcos to digital marketplaces, sit at the centre of complex digital ecosystems with millions of users and thousands of business partners. With Toqio, these platforms can embed financial services directly into their digital workflows without having to become a licensed financial institution and turning everyday transactions into long-term value.

Our story

We started in 2018 by digitizing BaaS providers and lenders. In 2022, we identified the untapped potential of corporates as distribution leaders.

Our 2024 relaunch positioned us to **empower corporates and financial institutions to build innovative and scalable Embedded Finance propositions.**



Awarded team

Toqio is a part of the **Visa Innovation Programme** and has won several awards, including a **Deloitte UK Technology Fast 50 Award** as the **Oracle NetSuite Rising Star**.
[View all](#)



Some of our strategic alliances

