Use case

Banking & financial services

- Banking
- Financial services
- Investment banking
- Capital markets
- Investment management
- Insurance

Challenge

Traditional and digital-first banks alike face limitations with one-size-fits-all offerings, which struggle to address the unique needs of different industries.

To stay competitive, banks need to find new ways to reach SME networks and deliver tailored financial solutions through embedded finance.

toqio
toqio.co

Solution

Expand reach and unlock growth through partnerships that provide access to corporate networks

Banks, FIs, and PSPs can use Toqio to embed their products into corporate ecosystems, enabling large companies to offer financial tools that solve real problems for their SMEs. Banks can scale distribution, gain access to critical business data, and deliver highly relevant, contextual financial products without having to build new infrastructure from scratch.

Embedded lending and settlement: Banks can offer lending and instant settlement within partner platforms, giving SMEs access to capital at the point of need and increasing transaction volumes throughout corporate channels.

A marketplace of financial services: Banks can connect with multiple lenders to create a tailored menu of financial products for specific industries and use cases.

Access to business-critical data: Working with corporate partners gives banks clarity on SME performance and behaviours, supporting smarter risk evaluation and improving approval rates for loans and other services.

Benefits

- Unlock new revenue streams by leveraging payments, lending, settlement, and more.
- Capture 5–15% more market share by embedding services in high-growth verticals.
- Increase product uptake and customer loyalty through real-time, contextual offerings.
- Gain access to rich SME data for more accurate credit and risk modelling.
- Help corporate clients deliver more value while scaling your own reach.