



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

A European brewery embarks upon a new customer retention strategy

Overview

A major European beverage company with a EUR 1.5 billion turnover distributes beer through 190 000 SMEs.

They needed a new way to increase lagging retention from SME distributors.

Now, they aim to modernize their loyalty strategy to become a trusted financial partner, knowing that SME success will boost their own revenue and business growth.

The Challenge

For years, the company has engaged in the practice of fostering the loyalty of bar and restaurant owners by offering free branded furniture, signage, taps, and other paraphernalia in exchange for a commitment to purchase.

In recent years, "branded bars" have lost their luster among clientele leading to lost opportunities and merchant churn.



toqio
Solutions tailored to meet complex client needs

Created individual, linked bank accounts

for each establishment to enhance cash flow visibility and control, ensuring more efficient financial management for SME partners.

Enabled flexible business financing

by integrating an alternative lending service via Toqio's partner network, helping SMEs access working capital without traditional barriers.

Expanded tailored insurance offerings

by integrating vertical-specific coverage options, we enable SMEs to access tailored financial protection that precisely aligns with unique risks and their industry needs.

Implemented a unified, branded banking solution

that included a card reader for establishments, allowing over 1% of revenue to be passed back to them turning each SME into an active beneficiary of the system.

Solution Delivered & Outcome

In just **16 weeks**, we developed and launched a custom solution for our customer, enabling them to streamline operations and unlock new revenue opportunities.

By **connecting their ERP to our API**, our platform provides deeper insights into merchant activity, for more informed decision-making. The brewery is on track to increase top-line revenue by 30% over the next few years, leveraging both existing sales and new revenue streams.



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*.
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Some of our strategic alliances

