

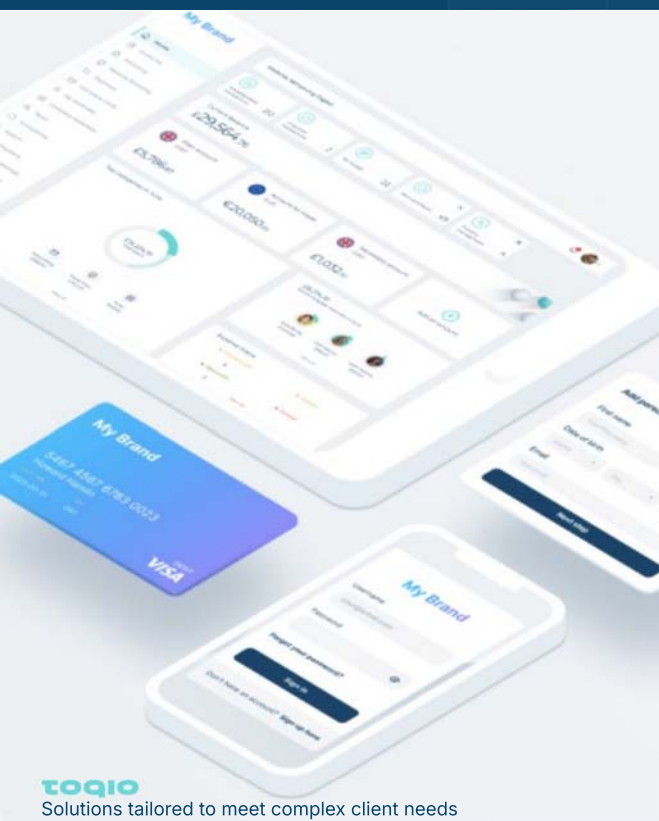
Toqio

Banking and Financial Institutions

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

BANKING
FINANCIAL SERVICES
INVESTMENT BANKING

CAPITAL MARKETS
INSURANCES
INVESTMENT MANAGEMENT



toqio
Solutions tailored to meet complex client needs

The Challenge

Banks are no longer the default gateway to financial services.

Their traditional, one-size-fits-all approach can't keep up with the speed, specificity, and sector insight today's SMEs demand. As industries evolve, financial needs become more niche and Financial Institutions are struggling to follow. The result? A widening gap between what SMEs need and what banks can deliver.

The Gap Toqio is solutioning

Embedded finance where it matters

Toqio enables banks to deliver lending and instant settlement directly within corporate platforms giving SMEs fast, frictionless access to capital right when and where they need it.

Industry-specific financial marketplaces

Forget generic offerings. Toqio helps banks curate tailored financial products through a network of lenders, matching the needs of each industry, use case, and SME segment.

Real-time SME insights for smarter decisions

By partnering with corporates, banks gain access to rich operational data—unlocking better risk assessment, faster approvals, and a new level of financial precision for SME lending.

Unlock new revenue streams

Embed lending, payments, and settlement into corporate platforms to monetize financial services at the point of need.

Increase market share through corporate ecosystems

Reach new SME segments by partnering with corporates that operate deep within specific industries.

Boost product adoption with contextual delivery

Offer financial services right when and where businesses need them, increasing adoption and strengthening customer relationships.

Improve credit decisions with rich SME data

Leverage operational insights from corporate platforms to enhance risk models and increase approval accuracy.

Key Benefits & Impact

Drive growth by expanding your reach through strategic partnerships that open doors to corporate networks.

With Toqio, banks, financial institutions, and payment providers can embed their products into corporate ecosystems empowering large companies to deliver meaningful financial solutions to their SME clients.



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

