

Case study

European brewery embarks upon new customer retention strategy

Client situation

A major European beverage company with a EUR 1.5 billion turnover distributes beer through 190,000 SMEs. They've built loyalty with discounts on branded items for guaranteed purchases. Now, they aim to modernize their retention strategy to become a trusted partner, helping SMEs grow, knowing their success will boost the company's success.

Approach

They chose to introduce a branded financial services platform with Toqio exclusive for their clients, offering the following solutions:

- 1. Revenue collections:** for card and cash transactions at lower costs, plus flexible banking with efficient access to collections, invoices, and short-term loans.
- 2. Liquidity through lending:** competitive working capital financing for any business need, leveraging SME knowledge.

Key outcomes for the corporate

A current pilot with 10,000 bars (average turnover EUR 250,000 each) is expected to generate annually:

€2.2M from revenue collections

40% increase on sales

20% share of 12% interest revenue on short-term loans

Expected growth for all **190,000+ bars**: **€20M+ in ARR** and higher retention levels

About Toqio

Toqio gives corporates access to financial tools that transform the value of their distribution networks for growth, efficiency, and resilience. We're not turning corporates into banks, just enabling them to become the link between their merchants and financial institutions looking for new opportunities, unblocking the flow of capital, improving liquidity, and creating new and ownable financial exchange channels in their networks.

We believe that with the right partner, corporates can tap the full potential of embedded finance on a fully configurable orchestration platform, harnessing the massive possibilities for growth lying dormant in their merchant networks.

VISA

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2024



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Rising Star

Deloitte UK Technology
Fast 50 award, 2023



"Accelerator"
Amazon Web Services

AWS Global Fintech
Accelerator programme, 2023



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