

## Case study

# Pharmaceutical conglomerate seeks to improve member engagement

### Client situation

A leading pharmaceutical distribution cooperative, with nearly 12,000 pharmacies and 46 logistic centers, generates about EUR 3.6 billion annually. Their goal is to make member purchases profitable and support pharmacy management. They currently offer various financial products on a costly current platform that generates limited revenue. They need to innovate, differentiate and save to retain members and compete better.

### Approach

The cooperative realized their vast historic data could de-risk lending and improve client relationships, reducing churn. They decided to modernize their platform with new solutions on Toqio:

1. **Revenue collections:** Collect revenue via PoS to cut costs and boost data sharing, plus automate banking across accounts, cards, and payment tools.
2. **Liquidity through lending:** Partner with financial institutions to offer working capital loans and grow client businesses

### Key outcomes for the corporate

The business case for a platform replacement projects a total of €4.7 million in ARR from the two new services:

**€1.7M** from revenue collections

**€2.8M** from working capital financing

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

## 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

Inducted into Visa Innovation Program Europe

2024



Oracle NetSuite  
Rising Star

Deloitte UK Technology  
Fast 50 award, 2023



"Accelerator"  
Amazon Web Services

AWS Global Fintech  
Accelerator programme, 2023



Startups 100

#23 Ranking  
2023



Best B2B/B2C Banking  
Initiative

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