

# Use case

## Information services & technology

- Telecommunications
- Computer software
- Internet
- Nanotechnology
- Information services
- Wireless

### Challenge

Digital platforms operate in competitive environments where partner loyalty is fragile and margins are tight. Vendors and resellers often face cash flow gaps, delayed payments, and limited access to working capital, impacting how they grow and engage with the platform.

Without embedded financial tools, digital service providers risk higher partner churn, lower transaction volumes, and missed revenue.

### Solution

## Empower digital platforms to unlock deeper customer value and new monetization models

Information services and technology companies, from telcos to digital marketplaces, sit at the centre of complex digital ecosystems with millions of users and thousands of business partners. With Toqio, these platforms can embed financial services directly into their digital workflows without having to become a licensed financial institution, transforming transactions into long-term value.

**Embedded working capital and payout solutions:** Companies can offer instant access to capital or early payouts to merchants and vendors, helping them manage cash flow while increasing loyalty and transaction volume.

**Branded financial tools for platform partners:** Tech-focused companies can launch digital wallets, expense cards, or revenue-based lending solutions under their own brands, fully integrated into their app dashboards and business portals.

**Smart monetization through financial data:** Behavioral and transactional data can be leveraged to offer tailored financial products, unlock new business models, and turn platform engagement into monetizable services.

### Benefits

- Increase revenue per SME by offering tailored embedded financial services.
- Reduce churn by supporting real operational needs like cash flow and payments.
- Turn your current platform into a financial hub without taking on regulatory overhead
- Differentiate in a crowded market by delivering real financial value alongside digital services