

Client Success:

## International beverage company develops new retention path

### The Challenge

In this case, Toqio was approached by a major European beverage company, with an annual turnover of EUR 1.5 billion. For years, the company has engaged in the practice of fostering the loyalty of bar and restaurant owners by offering branded furniture, lighting, fixtures, taps, and other paraphernalia in exchange for a commitment to purchase. In recent years, however, “branded bars” have lost their luster among clientele.

Hence, the company was looking for ways to retain clients and discover new ways to strengthen their relationships with small business owners. One strategy they chose to explore with Toqio was to introduce a branded business banking platform that allows them to offer establishments a card reader where they pass the acquiring profits on to the partner immediately, giving them over 1% of revenue back. Each establishment is given their own bank account linked to their card which allows for better management of short term cash flows. The company is also able to offer financing via a merchant financing model.



### The Goals



#### Securing distribution revenue streams

Having a host of new merchant solutions will contribute directly to their bottom line, helping to ensure financial viability and creating a business-critical reliance which requires the merchant to continue to sell their products. The relationship, however, is of mutual benefit and is never perceived as onerous or undesirable. Instead, the beverage company is poised to become a champion of restaurateurs and other small business owners.



#### Supplier engagement

For businesses with large supplier bases, it is critical to look after the financial wellbeing of partners. Creating a safe ecosystem for small business owners, led by a trusted partner, is one of the best ways possible to ensure relevance and continued business.

# TOQIO

## About Us

Toqio is a fintech platform that gives companies the ability to create and launch fully branded banking or finance solutions as apps or on the web in weeks, not months. Founded in 2019 by Eduardo Martinez and Michael Galvin with offices in London, Madrid, and Nairobi, Toqio is swiftly becoming the dominant SaaS platform for developing innovative fintech solutions, supported by a comprehensive configuration and customization platform along with a Marketplace of trusted, reputable partners.



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