

# Revolutionising F&B Growth with Embedded Finance and Tailored Business Solutions

*Transforming F&B with Embedded Finance: Toqio's integrated solutions drive growth, streamline operations, and create value for businesses.*

LONDON, UNITED KINGDOM, March 26, 2025 /EINPresswire.com/ -- The Food & Beverage (F&B) industry is facing a defining moment. With escalating operational costs, frequent supply chain disruptions, and ongoing labour shortages, businesses must adapt or risk falling behind. Innovative integrated solutions and cutting-edge business services have become essential to maintaining competitive advantage.

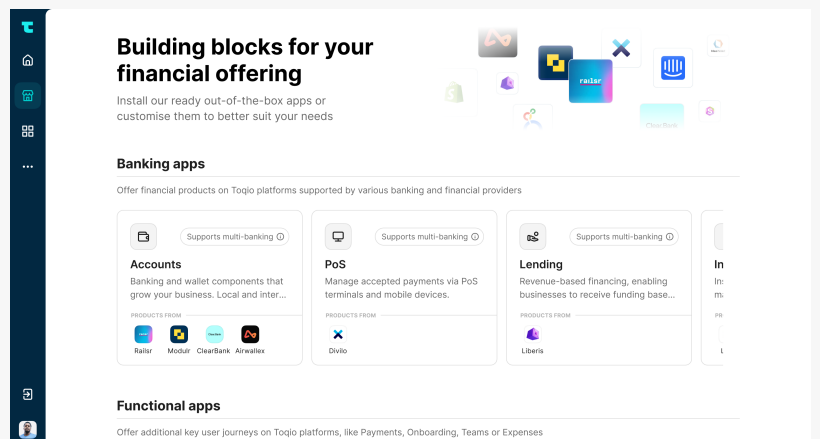
Embedded finance is emerging as a transformative force within this sector. By incorporating financial services directly into their operations, F&B businesses can improve cash flow, create new revenue streams, and strengthen their merchant and customer relationships.

At the forefront of this transformation is Toqio, awarded 'Best Embedded Finance System 2024' at the prestigious Banking Tech Awards. Toqio's SaaS platform is redefining financial services for businesses through integrated solutions and tailored value creation.

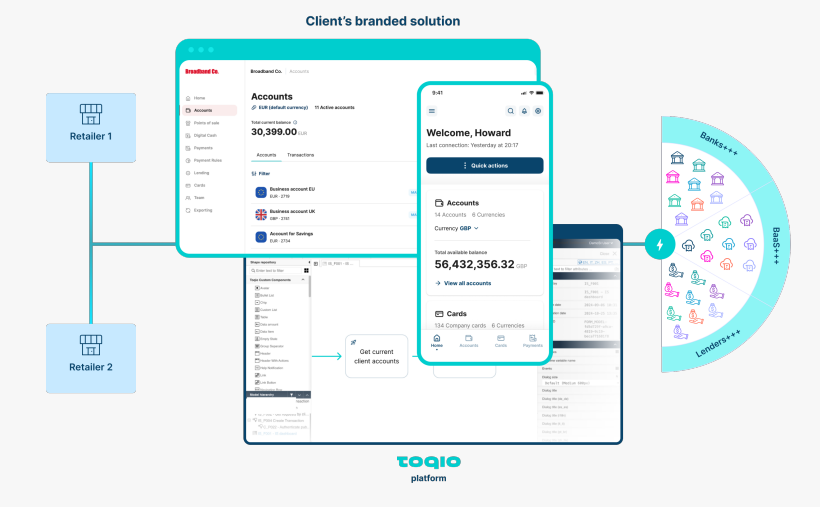
This article highlights how Toqio's



Toqio Logo



Toqio's embedded finance solutions website dashboard



Toqio's website and mobile app interface

embedded finance platform is enabling businesses to adopt innovative integrated solutions and drive substantial growth. From streamlined payment systems to custom financing options, Toqio empowers the F&B sector to overcome challenges and thrive in today's fast-paced market.

## The Embedded Finance Advantage in F&B

Embedded finance is not just a trend - it's redefining business services for F&B companies across the globe. By integrating financial tools into operational ecosystems, these businesses are unlocking extraordinary opportunities for growth.

Examples from industry leaders illustrate how embedded finance drives success. Toast, for instance, reported an impressive \$3.81 billion in financial technology revenue in 2024, a figure that accounted for 77% of its total revenue. This was made possible by embedding advanced payment and lending solutions into its ecosystem, transforming it into a profit-generating platform.

Uber Eats also demonstrates the power of embedded finance. Through embedded lending, Uber Eats has expanded its influence by offering restaurants tailored financing, marketing support, and smooth payment solutions. This strategic approach has significantly boosted merchant loyalty and ecosystem engagement.

[Learn about Toqio and Mahou San Miguel's embedded finance collaboration.](#)

For F&B businesses, embedded finance is no longer a luxury—it's a necessity. By integrating financial services into daily operations, businesses gain access to new revenue streams, enhanced liquidity management, and deeper relationships with merchant networks.

Toqio's embedded finance platform offers a seamless, user-friendly interface, enabling businesses to customize financial solutions quickly and effectively, no matter their size or region.

## Enhancing Integrated Solutions with Toqio's Platform

Toqio's platform provides integrated solutions tailored to the distinct needs of F&B businesses. These solutions drive value creation by addressing core challenges within the sector:

### 1. Dynamic Orchestration for Scalable Growth

Toqio's platform empowers F&B businesses to coordinate financial services from multiple providers, ensuring they implement the best solutions for their unique needs. Whether it's payment processing, working capital financing, or loyalty programs, Toqio guarantees seamless integration across diverse regions and use cases.

A European brewery recently replaced its outdated model with Toqio's unified branded banking solution. By equipping merchants with card readers and linked bank accounts, the brewery streamlined cash flow, reduced merchant churn, and achieved a projected 30% increase in revenue. This is the power of dynamic orchestration at work.

## 2. Custom Solutions for Specific Business Needs

Every F&B business operates differently, and Toqio acknowledges this diversity by enabling fully customizable financial services. Businesses can offer flexible payment terms or link financing to sales volume to enhance customer loyalty and boost revenue.

For instance, by aligning volume discounts with financing options, F&B companies strengthen relationships with their SME merchant partners, creating added value across distribution networks. This tailored approach fosters sustainable growth and enhanced engagement.

## 3. Effortless System Integration

Toqio bridges the gap between financial and operational systems, offering a centralised platform for greater efficiency. By integrating ERP and CRM tools, businesses gain real-time insight into cash flow, inventory management, and overall operational performance.

This level of integration is vital in the F&B industry, where agility and precision are key to maintaining a competitive edge.

### Toqio's Core Capabilities: Empowering Business Services

Toqio's platform stands out as a leader in the embedded finance space, thanks to its unparalleled capabilities. These features help businesses drive innovation and achieve measurable results:

1. **Orchestrate Financial Products Across Providers** Acting as a marketplace for financial services, Toqio enables businesses to combine best-in-class solutions from multiple providers. For example, it developed a cross-border proposition for a logistics client, connecting webstores across Europe and Asia.

2. **Deliver Tailored Financial Journeys Through Low-Code Tools** Toqio's low-code and no-code tools allow businesses to design and launch custom financial products in record time. An F&B client used these tools to create a fully digital onboarding journey with e-signatures in just four weeks.

3. **Integrate Complex Operational Logic** Toqio's platform integrates seamlessly with ERP systems, enabling businesses to contextualise financial tools to their unique needs. A global distributor successfully managed merchant payments across 10 countries by linking Shopify and Klarna

through Toqio.□

## The Toqio Advantage: Unlocking Value Creation

By addressing pain points and enabling sustainable growth, Toqio's embedded finance platform is reshaping F&B business services. Here's how it delivers measurable value:

- \* 8% Increase in Customer Acquisition: Tailored financial solutions enable businesses to expand their reach effectively.□
- \* Double Repeat Order Value: Enhanced loyalty mechanisms encourage recurring purchases and strengthen merchant relationships.□
- \* Three Times Faster Time-to-Market: Toqio's platform accelerates the launch of new financial products, keeping businesses ahead of competitors.□
- \* 30x Revenue Growth: Unlocking additional revenue streams boosts top-line performance significantly.□

## Conclusion: Leading the Future of Business Services with Embedded Finance

Embedded finance is no longer the future - it's the present. By adopting innovative business services and integrated solutions, F&B companies can transform how they operate and grow.

Toqio's platform offers the expertise, tools, and scalability required for success. Through embedded finance, businesses can simplify workflows, enhance customer experiences, and unlock new opportunities for value creation.

[Partner with Toqio today](#) to explore the endless possibilities of embedded finance. With the right integrated solutions, your business can thrive and achieve sustainable, scalable growth in the competitive F&B sector.

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