PLAN, DEVELOP, LAUNCH: Your Roadmap to Embedded Finance

What Ag Retailers and Fintech Platforms Can Expect From the Agri-Access API Integration

AGRI-ACCESS®

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Introduction

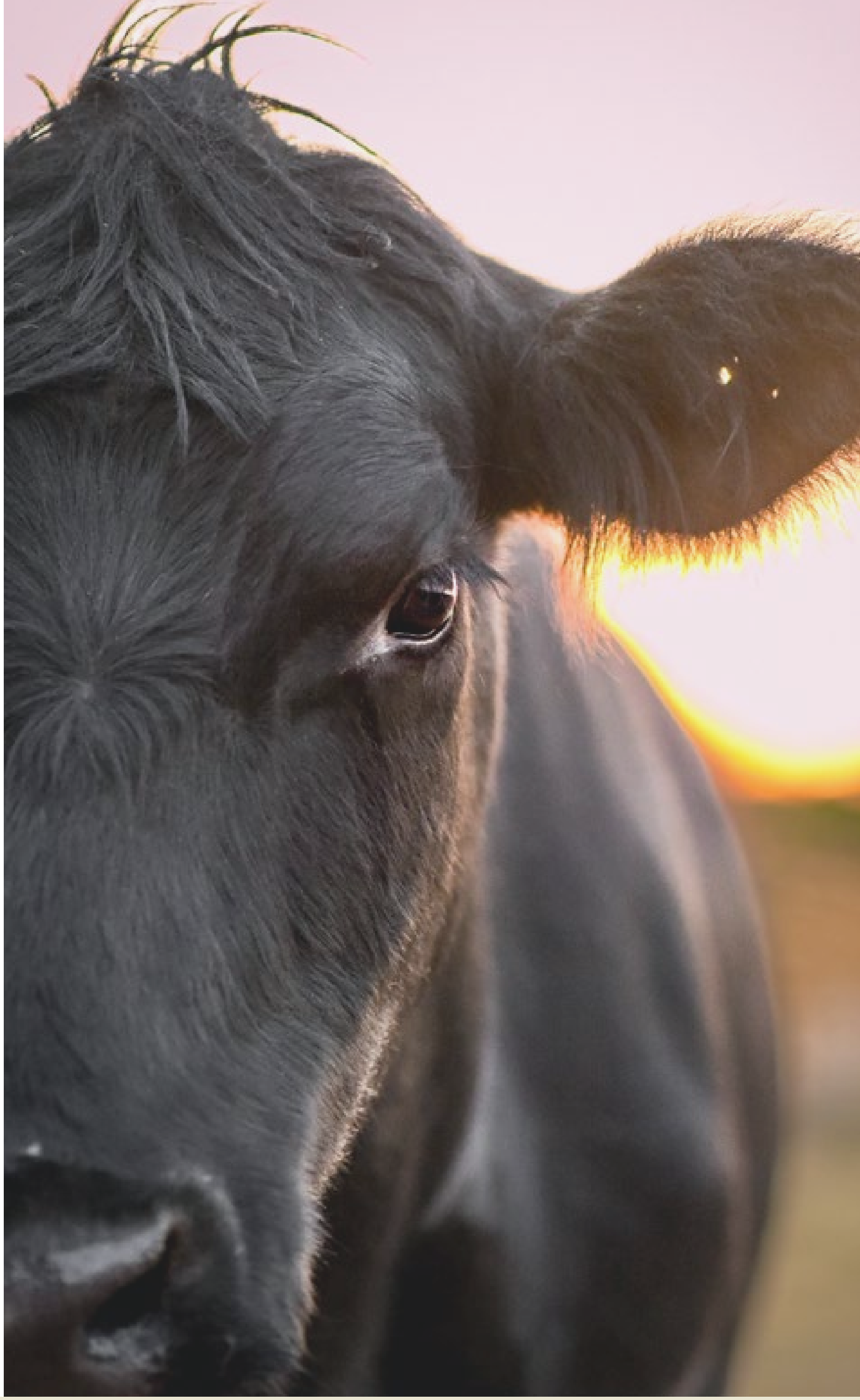
When you're looking for a better digital financing solution to offer on your platform ahead of the next busy season — an API-powered approach is your best bet.

The **Agri-Access Embedded Financing API** is built specifically for the needs of ag-focused fintech platforms and ag retailers alike.

With **clean documentation, dedicated support and flexibility for white labeling**, we simplify API integration for your development team while delivering lasting value at the point of sale.

The result? A frictionless, branded financing flow, one that mirrors the digital transactions your customers make every day. That means more trust, fewer drop-offs and faster closings — while keeping your brand front and center.

But to hit your target go-live date, you need a solid plan. Our implementation guide walks your team through each step, so you can go from contract to go-live in as little as 8 weeks.



Kickoff & internal alignment: Before you get started

Sound planning is key to a smooth launch of your new embedded finance API. Before the kick-off, build your team and map out the journey.

With the help of this checklist, you'll be organized and ready to start.

Step 1:

ASSEMBLE YOUR IMPLEMENTATION TEAM

Who needs to be in the room as you plan and carry out your API integration?

- **Product Manager or Chief Product Officer:** Typically owns the integration plan and manages resources, timelines, and the overall interface functionality and its downstream effects.
- **IT/Engineering Lead or Technology Team:** Responsible for API implementation and integration.
- **CEO, CFO, Founder and/or Sales Lead:** Executive decision-maker and revenue owner.

Step 2:

CLARIFY YOUR GOALS & USE CASE

There’s no one reason to offer embedded financing. Some partners want to sell more seed, fertilizer, or used ag equipment. Others want to expand their lending offerings as a fintech platform. Your goals will help shape the use case and integration model that fits best.

Are you:

- Offering point-of-sale financing to drive product sales (e.g., inputs, equipment)?
- Seeking to reduce accounts receivable?
- Acting as a fintech or digital lender, where embedded finance is your core offering?
- Looking to close a bottleneck in the transaction flow?

Here are some real-world examples of embedded financing in use:

- **AgVend:** Offers embedded finance as one of several platform modules (e.g., input finance, CRM, loyalty and rewards).
- **Growers Edge:** Brings financing to the marketplace as a core offering.
- **Bankbarn:** Combines farm financial literacy and industry partnerships to set farmers up for success with farm lending programs

Step 3:

DEFINE YOUR APPETITE FOR CREDIT & COMPLIANCE RISK

The level of credit and compliance risk you’re prepared to take on depends on your business goals and which model of embedded financing aligns with it.

Key questions:

- Do you want to be the **lender of record** (and carry credit risk)?
- Do you want a **bolt-on** finance module with no compliance burden?
- Are you open to **recourse programs** in the future?
- Do you want to retain **full control over the customer relationship**?

Step 4:

SET THE GO-LIVE TARGET DATE

For a go-live date that aligns with your seasonal cycles, make sure you're allowing ample lead time. How much is enough? It depends on the bandwidth of your internal development team - a team of two may need more time than, say, a full IT team.

Generally speaking, with a strong development team and a thorough workflow plan, prepare for at least 8 weeks for a quality integration. A more aggressive timeline can introduce bugs or workflow issues that appear only after launch.

Step 5:

SET YOUR SUCCESS METRICS

Setting goals and measuring performance can help you understand your strengths and opportunities as well as measure the ROI of your digital investments. Some of our partners start realizing increased volume as soon as 4-6 months post launch.

Keep in mind, meaningful results take time and typically build over the first year.

Choose what you'll track post-launch based on your goals. You may choose metrics like:

- % of sales funded via embedded credit
- Time to close a loan
- Reduction in accounts receivable days
- Uptake across retailers or customer segments

Step 6:

DESIGN THE CUSTOMER JOURNEY & SALES TOUCHPOINTS

Finally, you'll want to think about what your customer will see and when they'll see it, and how they'll complete the final steps to close the deal on your platform. You're in control of what that looks like and when it happens.

Consider things like:

- When in the buying process should financing be offered?
- Will your team drive applications using targeted marketing campaigns?
- What brand signals or trust elements will support adoption?

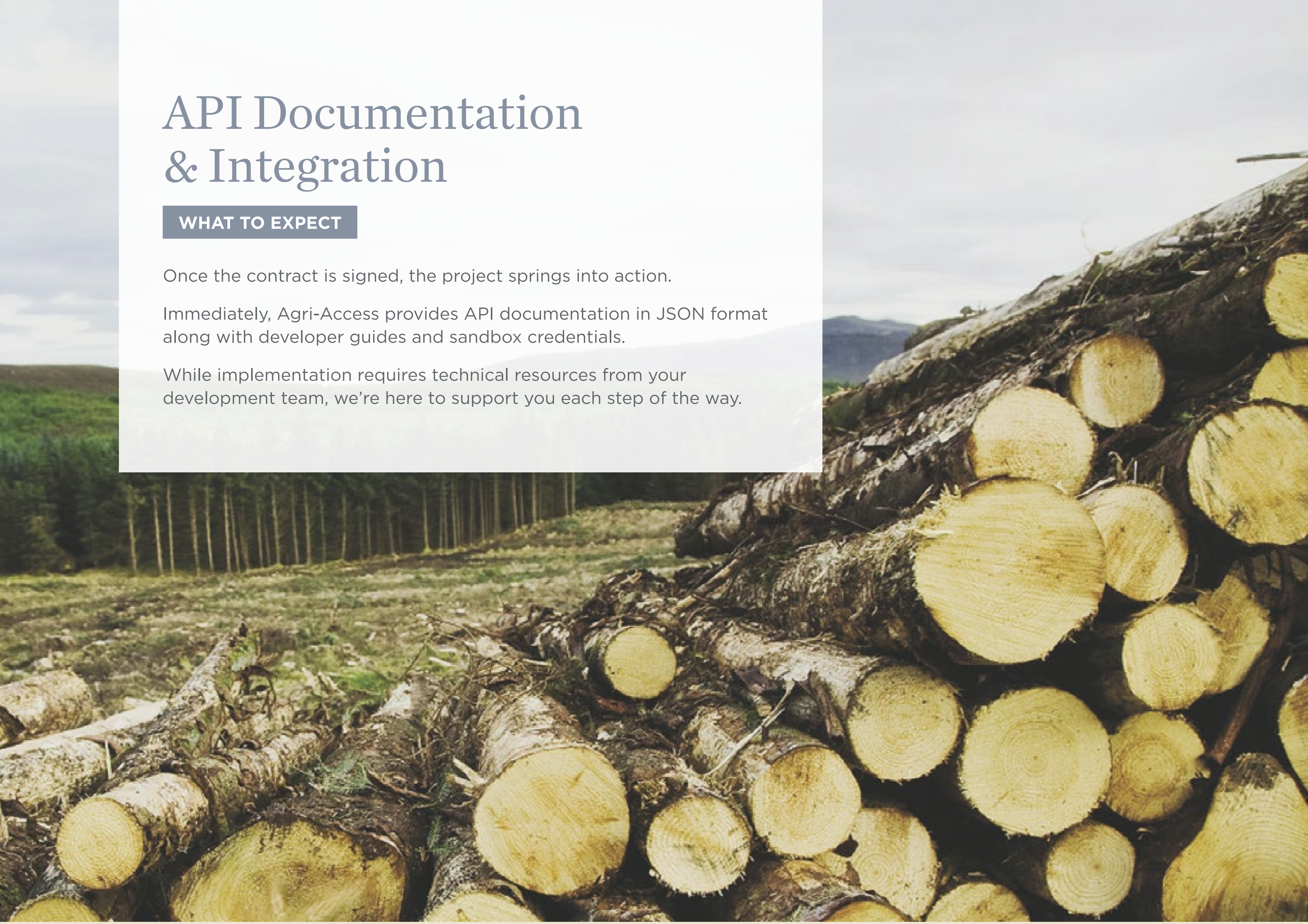
API Documentation & Integration

WHAT TO EXPECT

Once the contract is signed, the project springs into action.

Immediately, Agri-Access provides API documentation in JSON format along with developer guides and sandbox credentials.

While implementation requires technical resources from your development team, we're here to support you each step of the way.



STEP-BY-STEP CHECKLIST

Step 1.

SIGN NDA AND EXECUTE CONTRACTS

- Includes commercial terms and partner economics.
- Access API documentation
- Documentation includes:
  - JSON API flows
  - Required fields with help text (Excel/PDF)
  - Quick-start UX guides

Step 2.

ENABLE ACCESS TO THE SANDBOX & TEST ENVIRONMENT

- Allows your team to get started quickly on the integration

Step 3.

SET COMMUNICATION CHANNELS

- Establish Slack channels or recurring dev check-ins between partner and Agri-Access.
- Align stakeholders across product and engineering teams.

Step 4.

BUILD THE INTEGRATION (PARTNER-OWNED UI)

- Your development team fully controls the customer-facing interface and experience.
- Customize to your brand: colors, labels, logos.

Step 5.

TEST & VALIDATE THE EXPERIENCE

- Uses sandbox mode to simulate borrower flow.
- Ensure proper terms, disclosures and legal compliance.

Step 6.

GO LIVE

- Monitor early usage, track KPIs and prepare for scale.

IMPLEMENTATION TIMELINES

Timelines can vary depending on the size of the project and your development team, but here is an example of a typical implementation timeline. At minimum, you'll want to allow at least eight weeks from kick-off to launch.

Phase 1:

KICKOFF (WEEK 1–2)

- Execute NDA and contract
- Receive API documentation & sandbox credentials
- Set up dev meetings and Slack channel

Phase 2:

DEVELOPMENT (WEEK 3–6)

- Build the borrower flow
- Integrate backend and frontend components
- Run internal tests

Phase 3:

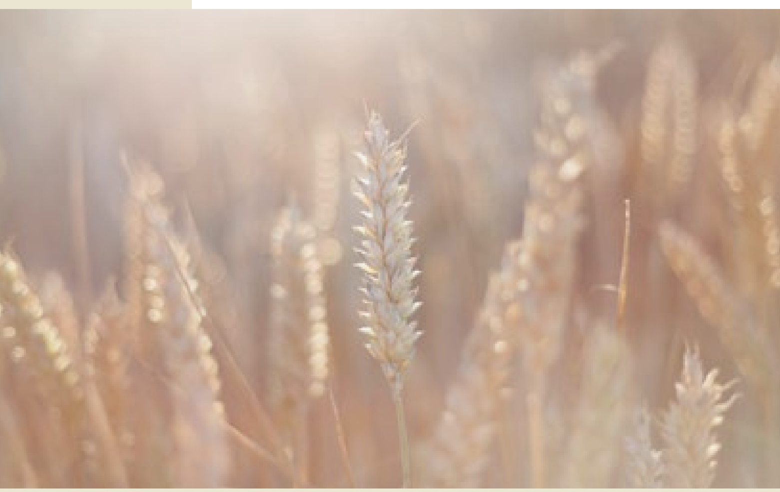
QA TESTING & REVIEW (WEEK 7)

- Final test cases
- Internal stakeholder sign-off

Phase 4:

LAUNCH (WEEK 8+)

- Go live
- Begin partner/user onboarding
- Monitor for performance and adoption



Creating a White-Label & Branded Experience

A NATIVE EXPERIENCE BRINGS TRUST AND ADOPTION

We put you in control of the borrower experience. Your embedded financing will fit in seamlessly on your platform, customized to reflect your brand or that of your retailers. Either way, Agri-Access Embedded Financing API is built to help you execute it the way you want it.

Customizable elements include:

- Colors, fonts and layout
- Branding: Use your logo, retailer logo or a generic brand
- Application flow sequence (e.g., ID verification upfront or after data entry)

Ready to get started?

With Agri-Access' Embedded Finance API, you can deploy branded digital credit solutions in as little as two months. With our solution and support, you can move fast without the added complexity.

Book a meeting with Cam Rowe,
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