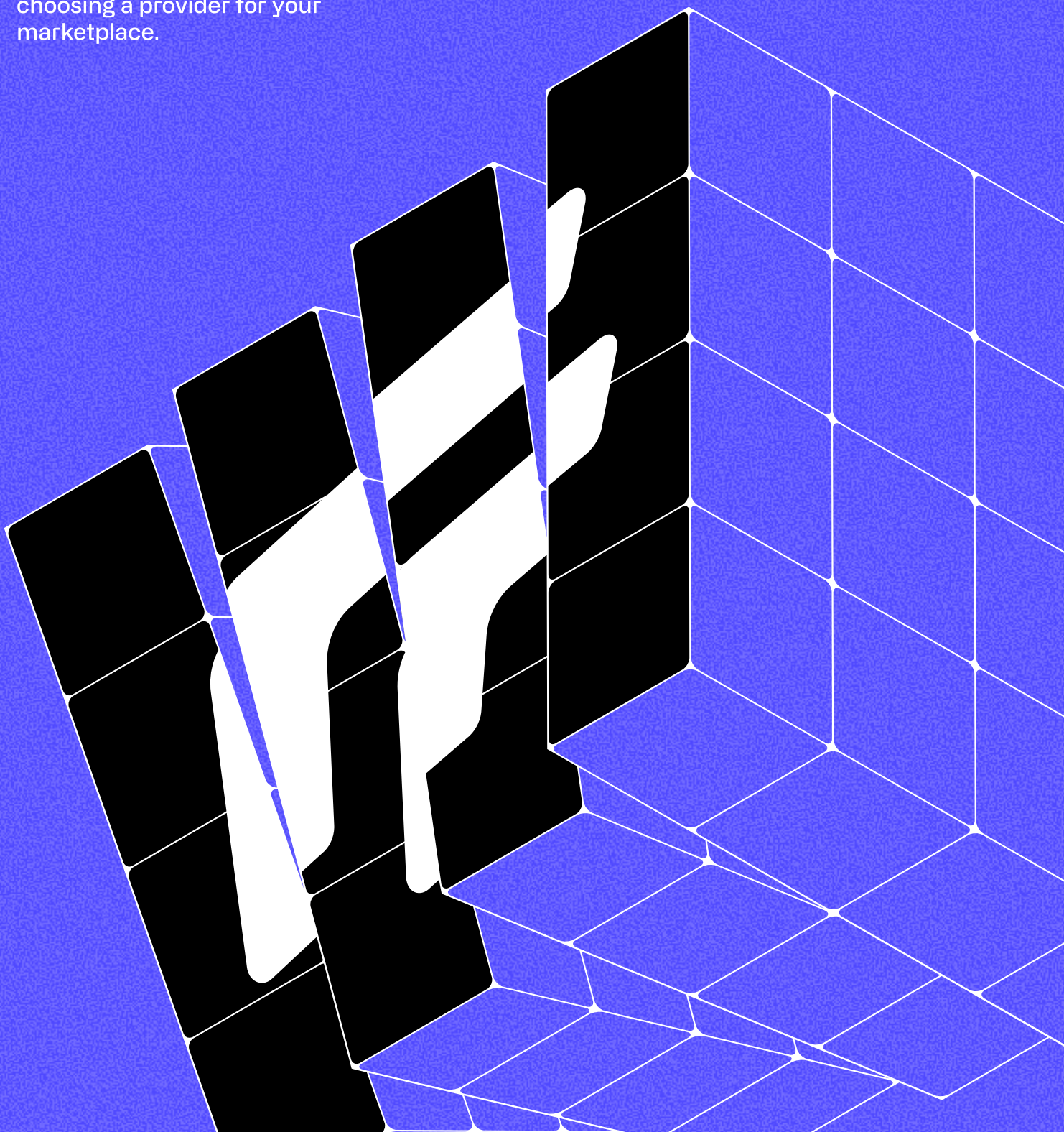


A founder's checklist for choosing an embedded financing partner

Evaluate these four key areas when
choosing a provider for your
marketplace.



Choosing the right embedded financing partner is a critical decision for any B2B marketplace founder. The right partner can significantly enhance user experience, drive growth, and help you stay competitive. This comprehensive checklist is designed to guide you through the key considerations when evaluating potential embedded financing providers. Use this checklist to help guide your selection of a partner that's fully aligned with your strategic needs and goals.

Coverage: **Industry and geography**

Look for a track record in your industry and whether the partner serves all the geographies you require or might require in the future. It will increase the likelihood of success and ensure you don't need to switch partners as you expand your business globally.

Industry expertise

- Has the partner worked with marketplaces similar to yours or businesses in your industry? If so, who?

Geographic reach

- Does the partner operate in the countries where your buyers and suppliers are located?
- Can the partner facilitate transactions in the currencies you require?
- What is their process for entering new markets?
- How do they determine and prioritize their roadmap for market expansion?

Risk: **Eligibility, acceptance, and credit limits**

Look for high buyer eligibility and acceptance rates and flexible limits that have the potential to grow as your buyers' business grows. It'll maximize the value of the partnership for you and your customers as it's related to the share of buyers and their order volume that can be financed.

Eligibility and acceptance

- What are the minimum eligibility requirements for buyers to qualify for financing?
- What is the average buyer acceptance rate?

Credit limits

- How does the partner assess creditworthiness?
- What are the typical credit limits offered?
- What documentation or milestones are needed for buyers to increase their credit limits over time?
- Can the partner provide data demonstrating a consistent track record of raising buyer credit limits?

Operations: Buyer onboarding and payout timelines

Look for a partner with a lean buyer onboarding process and short payout timelines for best customer experience. The partner must adhere to SLAs to reduce friction and protect customer relationships. Ask for direct access to their Operations team for quick issue resolution in case of delays.

Buyer onboarding process

- How long does the onboarding process typically take?
- What documentation is required from buyers?
- What are the common causes for delays and how often do they occur?
- Is there direct access to the operations team to resolve delays quickly?

Payout timelines

- What are the SLAs for processing payouts to suppliers?
- How consistently does the partner meet these SLAs?
- Is there direct communication access to the operations team in case of payout delays?

Implementation: Flexibility, customization, and time to market

Look for seamless integration with your brand and existing customer experience to increase chances of adoption among your customers. All that, without compromising time-to-market so that you can start leveraging your new financing offering as soon as possible.

Use case flexibility

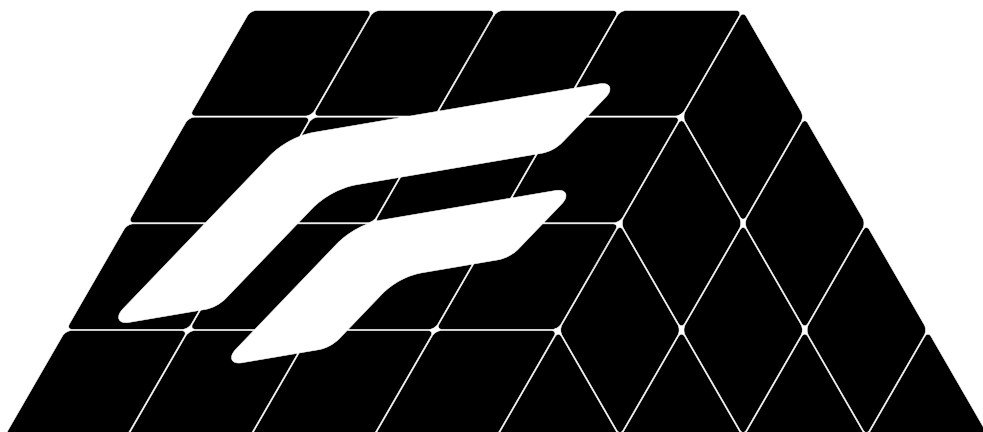
- Can the provider tailor their solutions to your marketplace's processes?
- What kinds of use cases can they support, and do these align with your business requirements?
- How do they evaluate and prioritize new feature development?

Customizable (white-label) solutions

- Does the provider offer white-labeled services, ensuring your branding is front and center?

Time to market

- How quickly can the provider get you live?
- What integration options are available?
- What level of support do they provide during the integration process?



How finmid can help

Contact sales@finmid.com

B2B marketplaces partner with finmid to deliver tailored financing solutions that enable you to scale fast, stand out from competitors, and enhance the customer experience while streamlining operations. finmid integrates seamlessly with your customer journey, brand, and workflows. With broad geographic coverage and industry-leading credit limits, we help you maximize the value of financial partnerships.



Delight your suppliers globally

Leverage finmid's extensive reach across 40 countries and 35+ currencies, enabling early payouts to suppliers around the world.



Empower your buyers to grow

Offer high and adaptable credit limits that scale with your marketplace, providing your buyers with the financial flexibility they need to grow.



Strengthen your brand

Offer financing services fully under your own brand, ensuring a consistent and trusted experience for your customers.



Launch quickly

Choose from fast integration options—whether via a ready-to-use dashboard or API—to get your financing platform up and running swiftly.



Count on dedicated support

Benefit from ongoing support and expertise from our team, committed to your success at every stage of the partnership.

About finmid

finmid is the financial infrastructure provider to today's most popular platforms. With just a few lines of code, finmid enables any B2B software platform to offer financing to their customers at scale, driving revenue and customer retention. The finmid API allows B2B software platforms to build flexible financing solutions with best-in-class user experience. Founded in 2021, finmid is the emerging leader in European financial services infrastructure, backed by leading tech investors. The company is headquartered in Berlin, Germany.