2hr Screener: Slope
HQ Location: San Francisco, CA

Year Founded	2021
Latest Valuation (post money)	$175.00 Million
Total Raised	$254.69 Million
Notable Investors	Y Combinator, Tiger Global Management, Global Founders Capital, J.P. Morgan, Union Square Ventures, Sam Altman, SIlicon Valley Bank, Monashees, DoorDash, DropBox, Max Altman, Jack Altman
Product Overview	• Description: Slope is a B2B payments platform that helps businesses automate financial operations. It offers services like online payment processing, flexible payment terms, and automated order-to-cash workflows. Key products include payment processing (credit cards and ACH), a line of credit with low APRs, AI-powered credit management, and features like milestone invoicing and cross-border payments. Slope simplifies financial tasks, reduces risk, and enhances payment infrastructure. • Business Model: Slope earns revenue from transaction fees, subscription fees for premium features, and partnership/referral fees. Its pricing model is flexible, based on service level and transaction volume, with some services, like 30-day payment terms for IKEA customers, having no financing fees.
Core Technology	• Slope's tech stack combines AI and modular payments infrastructure to automate B2B financial workflows end-to-end. They use machine learning models trained on transaction data, credit histories, and banking activity to handle real-time underwriting, fraud detection, and payment reconciliation. Think of it as an API-first payment gateway that plugs into ACH, cards, and cross-border rails, all running on scalable Kubernetes clusters. • The standout feature is their "Order-to-Cash Graph"—a data pipeline that ties together ERP systems, banking APIs, and procurement tools. When a transaction happens, the system automatically verifies the business (KYB/KYC), chooses the cheapest or fastest payment rail, and syncs everything back to accounting via webhooks. For sensitive data, they use techniques like homomorphic encryption to analyze without exposing raw info. The result: instant credit decisions, automated payments, and security that meets enterprise standards.
Previous Funding Notes	• **Seed Round (2021):** $7.88 M • **Series A (2022):** $24.00 M • **Debt (General) (2022):** $127.69 M **Early Stage VC (2024):** $65.00 M

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Date: 04/24/2025

Intro	• **One Liner on company:** Slope is a B2B payments platform that automates financial workflows, offering instant credit, payment processing, and AI-powered order-to-cash solutions. • **Currently raising a round?:** No • **Berkeley Link:** Alice Deng (Co-Founder & Chief Product Officer)
Initial Highlight/ Traction	• Techcrunch identified Slope as one of the “next fintech to go public may not be the one you expected”. • Currently powers payment infrastructure for multiple Fortune 500 companies through J.P. Morgan's white-label solution. • Launched Slope AI Underwriting Platform (Q2 2024), which used by 14 financial institutions for real-time credit decisions, reducing manual underwriting time. • Established strategic partnerships with large enterprises like J.P. Morgan, Ikea US, Marquetta, Checkout, and more. • Well accomplished team who all studied at top universities. Lawrence Lin Murata (CEO) is a Stanford CS graduate with deep fintech/AI expertise; he previously exited his AI startup Newton Technologies (acquired by Nauto). Alice Deng (CPO) is a Berkeley graduate and was the former product lead at Plaid; she built Plaid;s bank connectivity infrastructure. Ashish Jain (CFO) is a Carnegie Mellon graduate and held positions at Deutsche Bank and SoFi. Recently hired Euna Kim (ex-Visa Chief Compliance Officer) as General Counsel.
Initial Risks/ Considerations	• High competition: Stripe ($85.00B), Ramp ($13.00B), Plaid ($6.10B), Middesk ($807.00M), Balance ($356.00M), Resolve ($124.50M). • Slope is competing in a crowded field with several well-funded incumbents and fast-growing fintechs, many of whom have deeper enterprise penetration or broader product suites. • Many of Slope’s largest potential customers—Fortune 500s and global enterprises—already have deep integrations with established players (e.g., Stripe for payments, Plaid for data, or ACI Worldwide for treasury). • Slope’s embedded finance offerings (e.g., instant credit, cross-border payments) require strict compliance with evolving U.S. and international financial regulations. Any gaps in Know Your Business (KYB), anti-money laundering (AML), or data privacy processes could lead to fines, audits, or even loss of key banking partnerships.
Follow Up Questions	• How much revenues is Slope generating every year? • Is Sloper’s EBITDA positive? If not, what's the path to profitability? • What are their customer acquisition costs (CAC) and average payback period? • What portion of Slope’s revenue comes from transaction fees versus interest on credit versus SaaS subscriptions? • How does Slope differentiate from verticalized competitors like Resolve or Balance that also offer B2B net terms and credit underwriting?

Decision: S

Further Info: Slope is a strong investment opportunity, leading the shift toward automated B2B payments, embedded credit, and AI-powered finance. It’s backed by top investors and already serving major enterprise clients. However, there is no financial information available online, so it is necessary to review Slope’s financial statements to understand their revenues generation, costs, and long-term potential.