Supply Pay

Building the AI-native financial hub for international trade

LATAM- US food corridor

Seed Round- 2026

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THE VISION

The financial infrastructure layer for food trade.

AI underwriting on real trade data

A credit engine trained on actual corridor repayment behavior.

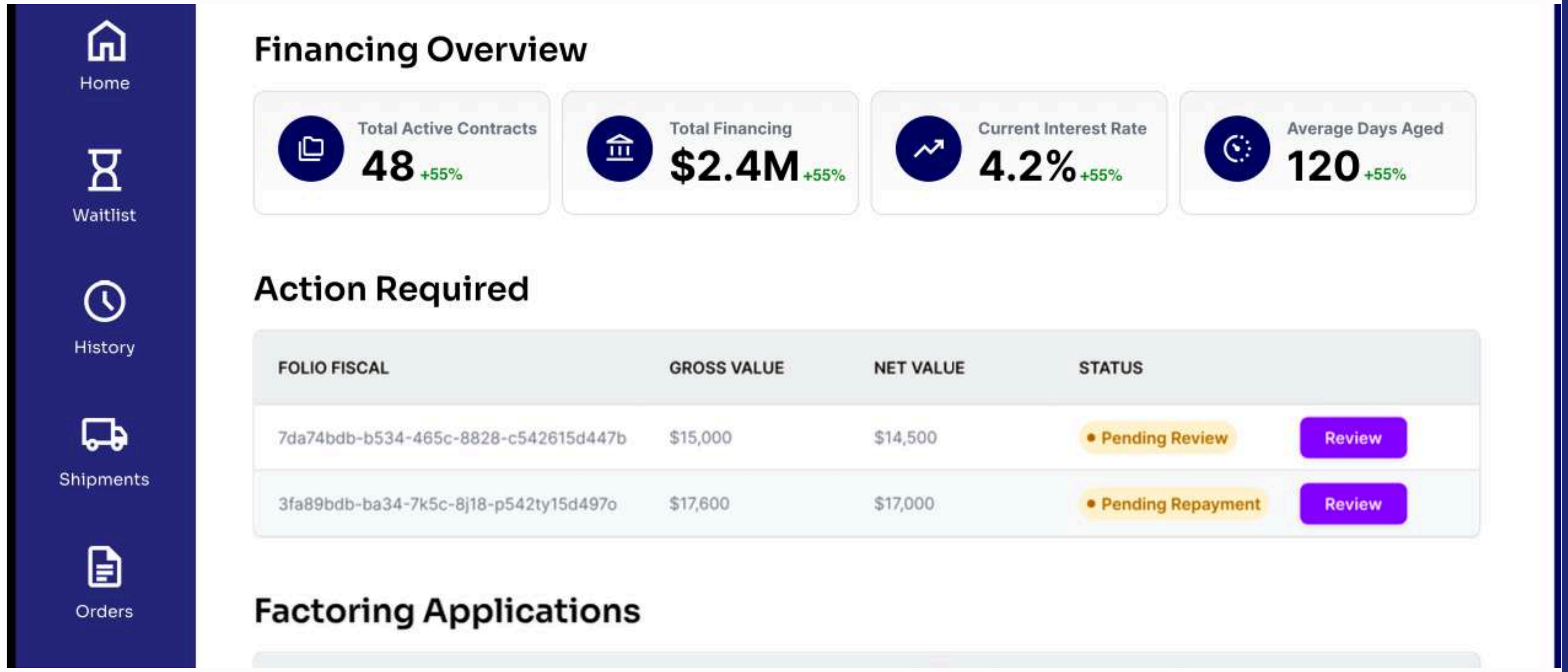
One financing layer for the corridor

Financing, payments, and data in a single connected system.

Capital at the speed of trade

Liquidity for food sellers the moment goods cross, not 45 days later.

Traction



22 exporters and 37 buyers ·~$16K average ticket · ~45-day average duration

A working machine

$18M+
in invoices financed

$110M
debt facility committed (Architect)

1,220
invoices funded

~31.7%
average APR

~0%
realized losses (recourse-backed)

$12M
client backlog ready to fund

The Problem

Food traders are stuck without capital, and blind while they run ”

1. No access to working capital
2. No visibility to run the business

~45 days

average wait to get paid

Banks are slow, collateral-heavy, and not built for cross-border SMEs in food.
A single delayed payment can stall an entire season of buying.

~30%

of orders fail first border check

Owners cannot see, in real time, who owes them, what is at risk, or which trades actually made money.

Both compound in food: cash arrives late and information arrives later, while the product is losing value every day.

Why now

The corridor is being repriced in real time.

Tariff shock

The 2025 termination of the Tomato Suspension Agreement put a ~17% duty on Mexican tomatoes, hitting thousands of importers already strained.

Trade realignment

Nearshoring and shifting trade policy are pushing volume and volatility through the US-MX corridor.

Data + AI matured

Corridor financial data has only come online in the last few years, right as AI can finally underwrite on it.

Solution

One financial hub for the food corridor.

Invoice financing

Cash against COFACE insured and USDA protected receivables
LIVE

Supply-chain finance

Financing with large and creditworthy buyers: HEB for example
NEXT

Payments & accounts

Cross-border payments, FX, and multi-currency accounts.
HORIZON

Plugged into clients' ERPs and tax (SAT) systems: from application to funded in under 24 hours, without building an ERP.

Predictive underwriting on real trade data.

The AI edge

We connect to clients' ERPs and tax (SAT) systems to underwrite on real trade and fiscal data, not generic bureau scores.

Predictive underwriting

Automated collections cadence and real-time locks when a buyer slips past due.

AR automation

Match invoices, payments, and deferments across fragmented systems automatically.

Reconciliation

Catch the paperwork errors that fail ~30% of border inspections before they cost a shipment.

Document + customs QA

Business Model

Five ways the platform earns.

Our primary revenue streams include:

Financing fees

~31.7% blended APR on invoice value, over a ~45-day average duration.

Credit approval fees

Charged when we underwrite and approve credit capacity for a client.

Open fees

1% opening fee on each facility we put in place.

As the hub expands

FX fees

Spread on currency conversion as cross-border payments move onto the platform.

Platform fees

Recurring access fees as clients run more of their financial operations with us.

GO-TO-MARKET

A $12M backlog, a pre-approved line, and a referral engine.

We plan to acquire customers through:

Convert the backlog
Deploy the $12M client backlog directly onto the approved line, turning demand into funded volume.

Embedded distribution
Connect to ERPs and tax systems to approve clients in under 24 hours once documents are in.

Referral flywheel
50% of 2025 new clients came from referrals of existing customers in a tight-knit corridor.

*Physical presence at the #1 and #2 US ports of entry for produce (McAllen and Nogales).

Market Opportunity

A beachhead inside a very large food market.

We earn ~31.7% APR on financed receivables. Food is the wedge; the rails extend across LATAM.

TAM

US-Mexico food & agricultural trade, annually (USDA, 2024)

$79 /billion

SAM

Mexican food exports into the US, our core flow

$47 /billion

SOM

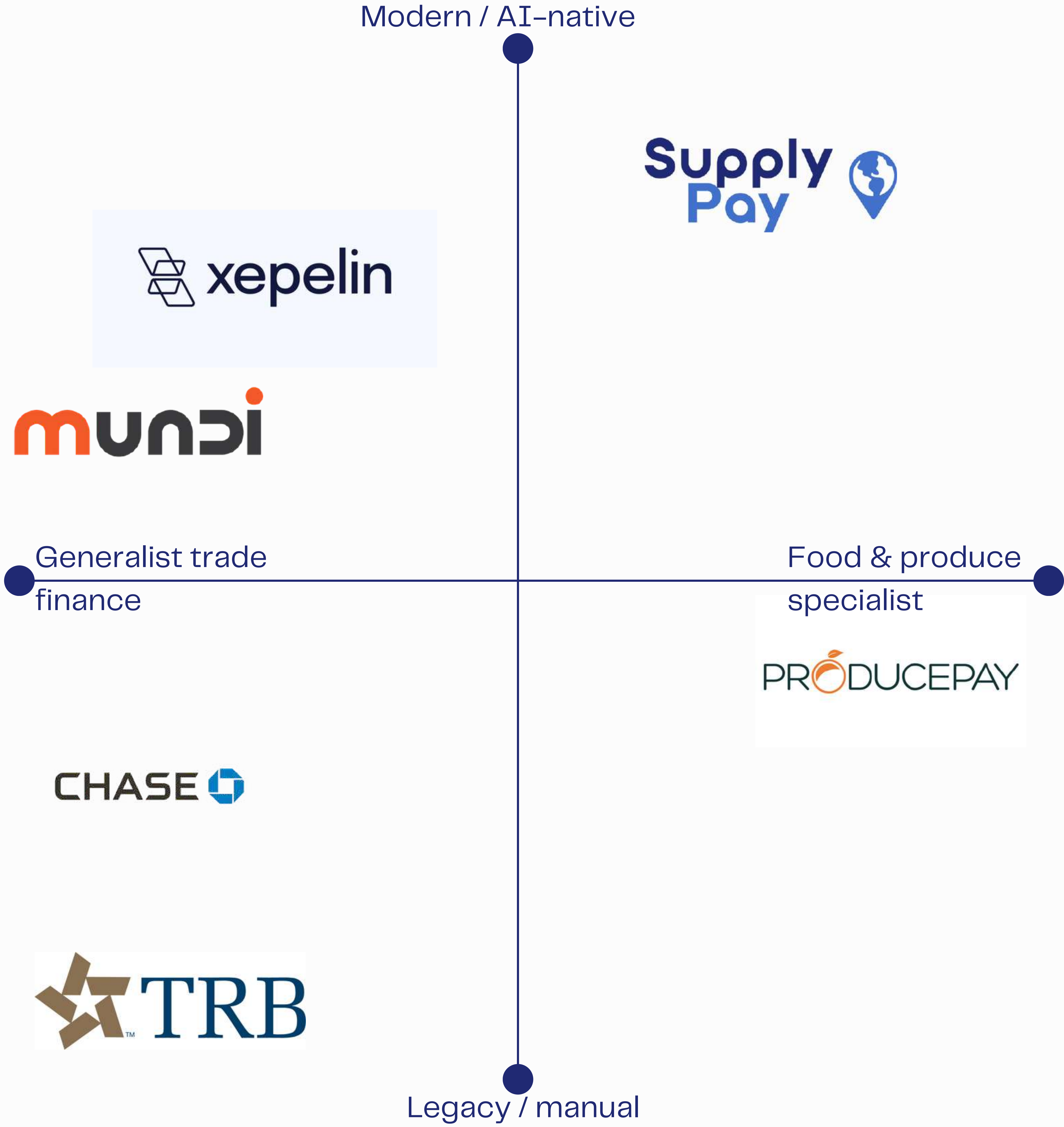
Companies at McAllen & Nogales, the #1 and #2 US ports

+400 /customers

Competitive Landscape

AI-native, and built specifically for the food corridor.

Our competitors include:

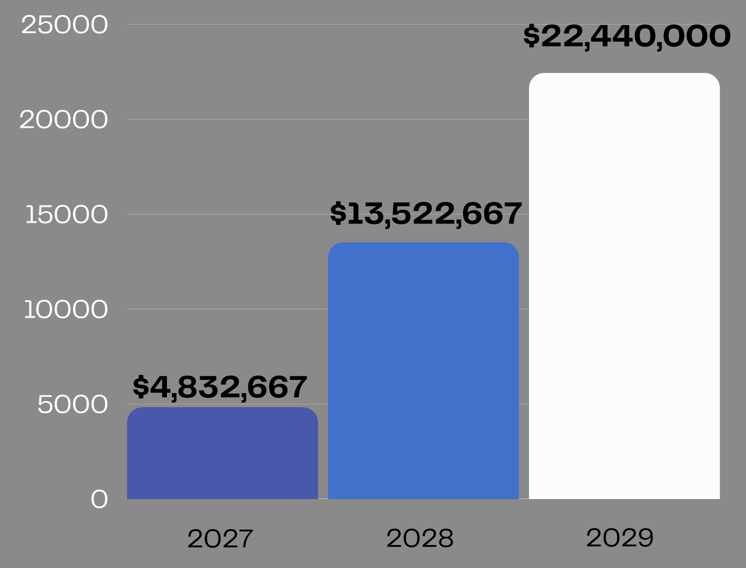


Financial Projections

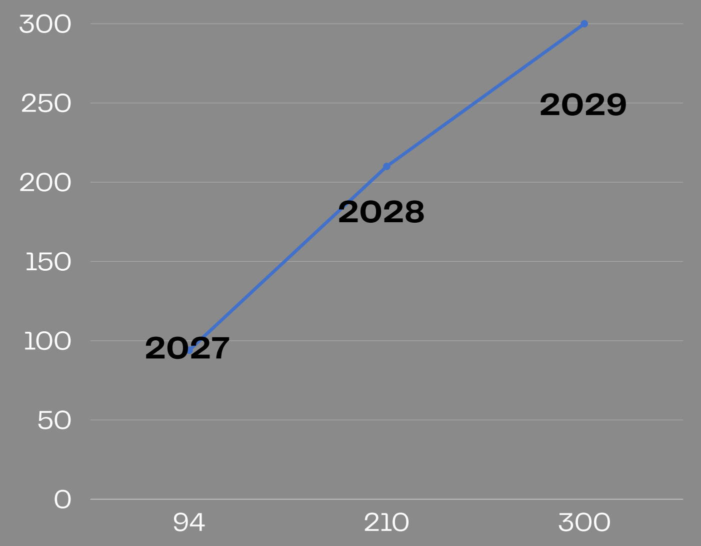
Scaling to 400 financing clients and $31 M in revenue.

*Fintech-only model. Financing fees only; open, credit approval, FX, and platform fees are upside not modeled here.

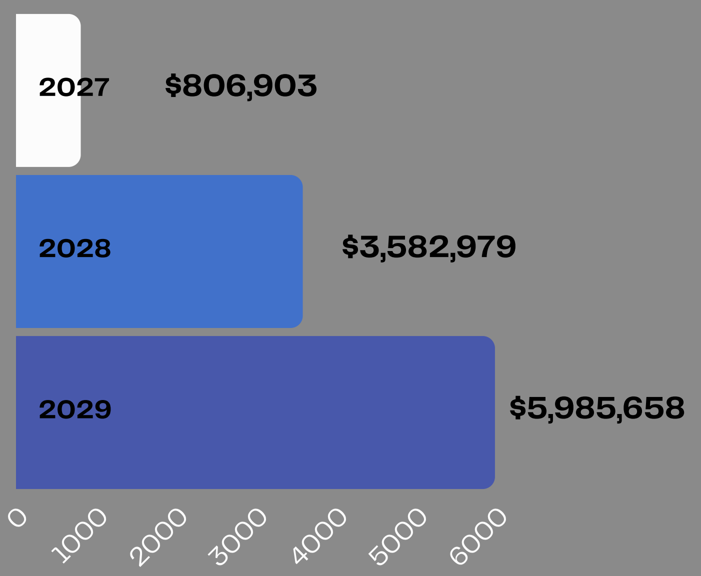
Gross revenue



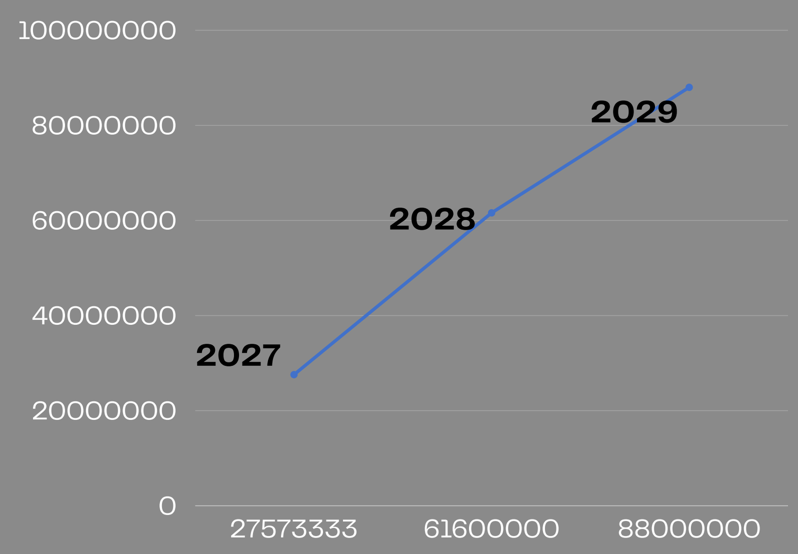
Customers



EBITDA



Portfolio



Team Overview

JORGE AYALA, CEO

MBA Finance
~10 years fresh produce experience

JUAN MARTIN MAS, RISK DIRECTOR

Ex-Marco Financial

ALAN DABDOUB, SALES DIRECTOR

Ex- Produce Pay

LUIS RAMIREZ, SOFTWARE ENGINEER

Ex- Paypal

PATRICK MENENDEZ, CAPITAL MARKETS

Ex FEMSA Ventures

THE ASK

Raising $3M to re-accelerate from proven ground.

$2,000,000

Equity first-loss cushion that unlocks the Architect facility

$1,000,000

9-15 months runway

-Deploy the $12M backlog on the line

-Re-accelerate funded volume

-Deepen the AI underwriting engine

-Reach opex breakeven

-Raise the next round from strength

Contact

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