



Frequently Asked Questions.

Answers to the questions procurement, risk, integration, operations, and finance teams ask most often when evaluating Quantum Flex, the modular SMB lending infrastructure. Organized by evaluation-committee role.

Don't see your question here?
Contact your Partnership Specialist or email partnerships@quantumlends.com. Replies within 48 business hours.

DOCUMENT	SECTIONS	LAST UPDATED	AUDIENCE
QFLEX-FAQ-2026.06_V1	5 · 22 questions	June 2026	Evaluation Committee

CONTENTS

01 / 05	Procurement & Vendor Due Diligence	4 QUESTIONS	04 / 05	Operations & Servicing	4 QUESTIONS
02 / 05	Risk, Compliance & Governance	5 QUESTIONS	05 / 05	Economics & Pricing	4 QUESTIONS
03 / 05	Integration & Technical	5 QUESTIONS			

01

Procurement and Vendor Due Diligence.

How modular contracting works, the agreement structure, what the diligence package contains, and where minimum commitments land.

Q
01

Can we contract for individual modules without a full platform relationship?

Yes. Quantum Flex is designed for modular adoption. Each module is covered in a Module Addendum to the Master Partnership Agreement. Partners may contract for one or more modules without adopting the full Core or Ignite platform.

MODULAR ADOPTION

Q
02

What is the contract structure for Flex?

Master Partnership Agreement (MPA) plus a Module Addendum for each deployed module. The MPA covers the core relationship, data handling, and general terms. Each Module Addendum specifies the commercial structure, integration requirements, and SLA for that module.

Procurement and Vendor Due Diligence • CONTINUED



03

What does the vendor due diligence package include?

A complete diligence set is provided up front, with module-specific security blocks (SEC-F1 through SEC-F7) added for each module under evaluation.

- 01SOC 2 Type II report.
- 02Security questionnaire responses.
- 03Data handling documentation.
- 04Financial stability overview.
- 05Regulatory status summary.



04

What is the minimum commitment for Flex?

There is no platform-wide minimum for Flex. Module-specific minimums and volume thresholds, where applicable, are negotiated and documented in each Module Addendum.

NO PLATFORM-WIDE MINIMUM

02

Risk, Compliance and Governance.

Where compliance responsibility sits by module, the preview status of Decisioning and the Credit Model, explainability for examiners, licensing, and data residency.



05

What compliance responsibilities do partners take on with Flex modules?

Compliance responsibilities vary by module. For lending-adjacent modules (Origination, Decisioning, Credit Model), Quantum manages the compliance framework. For technology-only modules (Identity Solutions, Portfolio Management), compliance review is a joint responsibility defined in the Module Addendum.



06

Are the Decisioning and Credit Model modules compliant for production use today?

The Decisioning and Credit Model APIs are currently available in preview to select partners at approximately 90% readiness. Preview partners work directly with Quantum’s product and compliance teams to configure and validate before production deployment. Full production availability is on the roadmap, so partners should not treat these modules as generally available.

PREVIEW · SELECT PARTNERS



07

How does Quantum support model explainability for regulators?

Quantum’s Gen 5 Credit Model produces ECOA-compliant adverse action reason codes and supporting documentation. Model governance materials, training data summaries, and audit trails are available for examiner review. Fair lending analysis is provided under restricted distribution upon request.

ECOA-COMPLIANT REASON CODES

Risk, Compliance and Governance • CONTINUED



08

Who holds the lending license?

Quantum Lending Solutions holds the required state lending licenses for lending-adjacent modules. Partners are not required to hold a lending license to deploy Quantum-powered SMB lending capabilities through Flex.

NO PARTNER LICENSE REQUIRED



09

What is the data residency model?

Customer data is processed in Quantum’s SOC 2 Type II environments. Module-specific data scoping is documented in each Module Addendum and the Data Processing Addendum.

03

Integration and Technical.

How modules connect to your existing systems, what adding a module later involves, integration timelines, documentation availability, and decisioning latency.

Q
10

Can Flex modules integrate with my existing origination or CRM system?

Most Flex modules are designed to integrate with existing partner systems via REST API or webhook events. The integration path for each module is documented in the Partner Portal. Quantum’s solutions engineering team conducts an architecture review prior to integration to confirm compatibility.

Q
11

What happens when I want to add a module later?

Adding a module to an existing Flex deployment requires a Module Addendum to your MPA and a separate integration engagement. Because all modules share a common Quantum data layer, adding a second or third module typically takes less time than the first integration.

SHARED DATA LAYER

Integration and Technical • CONTINUED

Q
12

How long does the first module integration take?

Timelines depend on whether a module is API-connected or delivered as a managed service. Second and third modules are typically faster because the Quantum data and API layer is already connected.

SLA API-connected modules 30–60 days	SLA Managed-service (BPO) 45–90 days	SLA Second / third module Faster
---	---	---

Q
13

What API documentation is available pre-contract?

A technical overview and architecture document is available before agreement signing. Full API reference documentation is available in the Quantum Partner Portal upon MPA execution. Preview modules use a separate preview-program documentation package.

Q
14

What is the latency on the decisioning API?

Decisioning APIs are designed for real-time response. Latency targets are defined in the SLA schedule of the MPA, and we can share SLA parameters during the commercial discussion.

04

Operations and Servicing.

How the managed BPO module runs, who services originations, what post-launch support and SLAs look like, and how module releases are handled.



15

Who manages the BPO Services module operationally?

BPO Services is a managed service module. Quantum manages the loan processing operations, document review, and servicing workflow. Partners provide the loan origination data and receive processing outputs. No partner staff are required to run the BPO service.

FULLY MANAGED · NO PARTNER STAFF



16

Who handles loan servicing for originations through Flex Origination?

Quantum can manage servicing for partners who deploy the BPO module alongside the Origination module. Partners may also retain in-house servicing; the integration path is documented in the Module Addendum.

Operations and Servicing • CONTINUED

Q
17

What does post-launch support look like?

Each partner is assigned a dedicated Partner Success Manager (PSM). The PSM manages quarterly business reviews, escalations, product updates, and optimization reviews against a committed service level.

SLA Platform uptime 99.9%	SLA Critical issues resolved < 2 hrs	SLA Major issues resolved < 8 hrs
--	--	---

Q
18

How are module updates and releases handled?

Quantum issues advance release notes for material changes to each module. Preview modules issue change notices through the preview program. Partners can opt in to early-access tracks per module via the Partner Portal.

05

Economics and Pricing.

How each module is priced, where integration fees apply, the ROI modeling approach, and how economics are attributed when several modules run together.

Q
19

How is each module priced?

Each module has its own commercial model. Full module-specific pricing is in the MPA Module Addendum; contact your Partnership Specialist for current pricing.

A **API-connected modules:** per-transaction or volume fee.

B **Managed-service modules:** management fee or revenue share.

Q
20

Are there upfront integration fees?

Some modules have one-time integration fees that cover sandbox provisioning, architecture review, and integration support. Fees are documented in each Module Addendum.

Economics and Pricing • CONTINUED

Q
21

How do partners model ROI for individual modules?

Quantum provides an ROI assumptions template per module. Your Partnership Specialist will provide the template during evaluation.

01 **BPO Services:** against internal processing cost per loan.

02 **Identity Solutions:** against manual review hours.

03 **Portfolio Management:** against delinquency loss avoidance.

Q
22

What is the attribution model when multiple modules are deployed?

Each module’s economics are tracked independently. Partners receive a consolidated portfolio dashboard that combines outputs across modules for unified reporting.

CONSOLIDATED PORTFOLIO DASHBOARD

• — NEXT STEP IN EVALUATION

Request a Technical Workshop.

Bring procurement, risk, integration, and finance to one session. We walk your committee through the modules you are considering, scope the Module Addenda, and map an integration timeline against your existing systems.

Schedule Technical Workshop

HAVE A QUESTION WE DID NOT COVER? EMAIL:

partnerships@quantumlends.com

Your Partnership Specialist replies within 48 business hours.

DISCLOSURES

* SMB lending products are subject to credit approval. Rates, terms, and availability vary by state and partner configuration. Quantum Lending Solutions is not a bank.

* Module availability, integration requirements, and deployment timelines vary. Some modules are in pre-general availability and are available to select partners under a preview agreement. Source: QLS GTM Strategy v2, Section 4.3.D.