

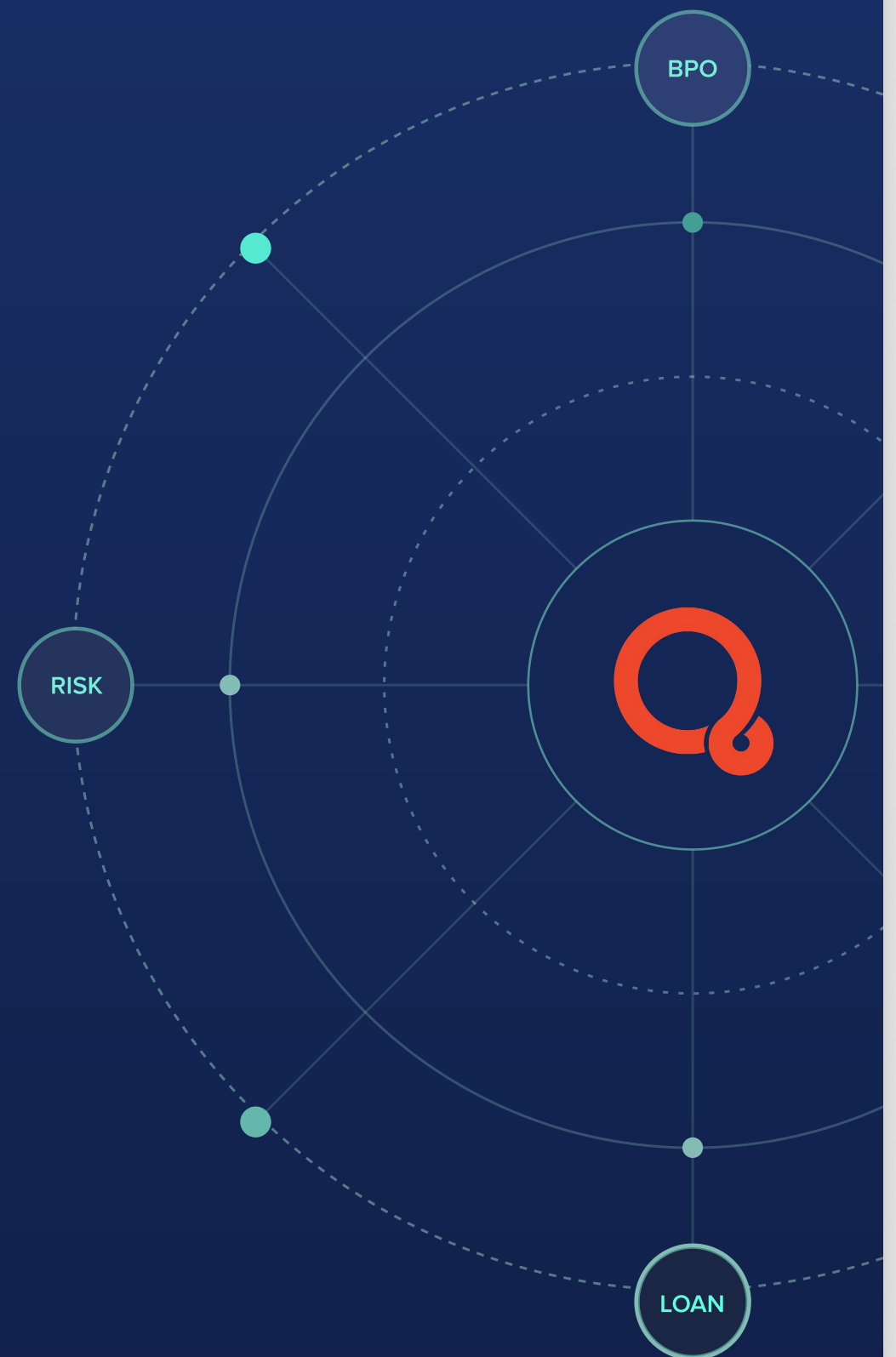


Modular SMB Lending Infrastructure.

Nine modular capabilities, built on the Quantum core platform and available individually. Deploy only what you need today, then add modules as your program evolves. No full-platform lock-in.

A solution brief for partner evaluation teams: procurement, risk, integration, and operations stakeholders.

SOLUTION BRIEF
V1-2026.06



9

Modular Capabilities

99.9%

API Uptime SLA

30-90 d

Integration Window

7 + 2

GA / In Preview

00 —

OVERVIEW
INTRO + PROBLEM

Introduction & the Problem.

Introduction

This solution brief provides the operational and technical detail required for bank and platform partners evaluating Quantum Flex modules. Please note that the Decisioning and Credit Model modules are currently in preview and available to select partners only, language regarding those two modules specifically is governed by QLS PV-GTM standards.

The problem

Enterprise lending infrastructure falls into two unappealing categories. On one side, full platforms require years to implement and cost more than most partners need. On the other side, point solutions solve one problem but leave integration gaps that the partner ends up papering over with internal tooling and manual operations.

Most institutions don't need a new lending platform. They need targeted capabilities, better decisioning here, identity verification there, BPO support over there, that integrate cleanly into the lending stack they already operate.

Full platforms

Require years to implement and cost more than most partners need. The institution pays for capability it will not use.

Point solutions

Solve one problem but leave integration gaps, papered over with internal tooling and manual operations.

Most institutions don't need a new lending platform. **They need targeted capabilities that integrate cleanly into the stack they already operate.**



01 —

SECTION 01
THE SOLUTION

The Solution: A Third Option.

Quantum Flex is a modular infrastructure built on the same Quantum core platform, available as individual capabilities that integrate with existing systems.

Partners select from nine modular capabilities, deploying only what they need today, with the ability to add modules as their program evolves. Each module has its own integration path, onboarding timeline, and commercial structure. Partners are not locked into a full platform relationship.

Select Choose from nine capabilities across origination, servicing, credit, identity, operations, and growth.	Integrate Each module has its own integration path into the lending stack you already operate.	Expand Add modules as the program evolves. A shared data, identity, and reporting layer keeps re-integration minimal.
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Deploy only what you need today. Each module carries its own integration path, onboarding timeline, and commercial structure, so partners are never locked into a full platform relationship.

02

SECTION 02
ARCHITECTURE

Platform Architecture.

Each Flex module is an independently deployable capability within the Quantum platform infrastructure. Modules share a common data layer, identity layer, and reporting infrastructure, meaning adding a second module requires minimal re-integration. API-connected modules use the same REST API as Quantum Core.

Module catalog

Module	Category	Integration	Availability
Application & Origination	Originations	REST API; seamless handoff or embedded	GA
Portfolio Management	Servicing & Reporting	REST API + webhooks	GA
BPO Services	Managed Operations	Operational onboarding	GA
Loan Guarantee	Credit & Risk	Contractual + reporting	GA
Identity Solutions	Originations	REST API	GA
Professional Services	Advisory	SOW-based	GA
Marketing Services	Growth	Co-branded program	GA
Decisioning (Gen 5)	Credit & Risk	REST API (preview)	PREVIEW
Credit Model API	Credit & Risk	REST API (preview)	PREVIEW

Preview notice. Decisioning and Credit Model modules are available to select partners in preview. Preview participation requires a signed Preview Agreement. Performance claims for these modules are restricted until GA, see Compliance Language Blocks.

03

Module Detail.

SECTION 03
MODULE DETAIL



01

Application & Origination

End-to-end SMB application intake, document collection, underwriting handoff, and origination workflow. Supports both seamless handoff and embedded API integration.

GA

REST API · SEAMLESS HANDOFF OR EMBEDDED



02

Portfolio Management

Real-time portfolio monitoring, payment processing, delinquency alerts, and reporting.

GA

REST API WITH WEBHOOK EVENTS



03

BPO Services

Outsourced loan processing, document review, underwriting support, and servicing operations. Managed service: Quantum staff run the process.

GA

OPERATIONAL ONBOARDING



04

Identity Solutions

Identity verification and fraud screening integrated into the origination workflow.

GA

API-CONNECTED



05

Loan Guarantee

Quantum guarantee structure available for qualifying originations within approved programs. Terms defined in Module Addendum.

GA

CONTRACTUAL + REPORTING



06

Professional Services

Quantum consulting and implementation support for lending program design, workflow optimization, and compliance review.

GA

SOW-BASED

CONTINUED
MODULE DETAIL

 07 Marketing Services Co-branded borrower acquisition and lifecycle marketing support. Scope defined in Module Addendum. GA CO-BRANDED PROGRAM	 08 Decisioning (Gen 5) Multi-variable SMB credit decisioning API. Available to select partners in preview at approximately 90% readiness. ECOA-compliant adverse action outputs. Preview Agreement required. PREVIEW REST API (PREVIEW)	 09 Credit Model API Direct Gen 5 Credit Model API access for partner-built underwriting workflows. Available to select partners in preview. Preview Agreement required. PREVIEW REST API (PREVIEW)
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Two preview modules, seven GA. **Decisioning** and **Credit Model** are available to select partners under a signed **Preview Agreement**.

04 —

SECTION 04
ONBOARDING

Onboarding Timeline.

01	SCOPING CALL	Module selection and scoping: identify which modules match your use case and integration environment.
02	ARCHITECTURE	Technical architecture review: Quantum solutions engineering reviews your existing stack and maps module integration paths.
03	COMMERCIAL	Commercial framework: module-specific pricing and terms negotiated in the MPA Module Addendum.
04	INTEGRATE & QA	Each module follows its own integration timeline. API modules: 30–60 days; managed-service modules: 45–90 days.
05	LAUNCH	Launch with Partner Success support assigned. Module-by-module, no need to wait for every module simultaneously.

Go live module by module. API modules integrate in 30–60 days and managed-service modules in 45–90 days, so the first capability can launch while later modules are still in scoping.

05 — Support Model.

SECTION 05
SUPPORT

Partner Success Manager

A dedicated Partner Success Manager (PSM) is assigned at launch.

Module support channels

Module-specific support channels for both API and managed-service modules.

Quarterly reviews

Quarterly portfolio reviews covering active modules.

Platform SLA

99.9% uptime for API-connected modules. Managed-service modules carry separate SLAs defined in the Module Addendum.

One point of contact across every module. A dedicated PSM, module-specific support channels, and quarterly portfolio reviews back the platform's 99.9% uptime SLA for API-connected modules.

06

SECTION 06
SECURITY & COMPLIANCE

Security & Compliance.

Module data handling

Data processed by each Quantum Flex module is scoped to the module's operational purpose. Data processed by the origination module is not accessible to the BPO module unless the partner has opted into a cross-module data sharing configuration, which is defined in the Module Addendum. Each module's data handling is governed by the Data Processing Addendum.

Encryption

All data in transit between partner systems and any Quantum Flex module is encrypted using TLS 1.2 or higher. Data at rest is encrypted using AES-256. Quantum maintains SOC 2 Type II certification covering all Flex modules.

Module API security

API credentials are provisioned per module and per environment (sandbox and production). Partners have separate API keys for each integrated module. Audit logs per module are available in the Partner Portal.

Fair lending

For modules involving credit decisions (Origination, Decisioning, Credit Model), Quantum's fair lending policies apply. Partners should conduct their own fair lending review of module outputs in their applicant population. Non-credit modules (BPO, Identity, Portfolio Management) follow Quantum's data governance and privacy policies.

06

CONTINUED
SECURITY & COMPLIANCE

Security & Compliance (cont.)

Preview module security

The Decisioning and Credit Model modules are in preview. Security architecture and data handling for these modules reflect current design intent and are subject to change prior to GA. Preview partners receive advance notice of any security architecture changes and should conduct their own security review of these modules during the preview program.

Third-party BPO data handling

BPO Services involves Quantum staff processing partner loan files. Quantum BPO staff are bound by Quantum's information security policies, data handling procedures, and confidentiality agreements. BPO data handling details are described in the BPO Module Addendum.

Business continuity

Quantum Flex platform SLA: 99.9% uptime for API-connected modules. Managed-service modules (BPO) have separate service level commitments defined in the Module Addendum. Quantum maintains documented BCP/DR plans available upon request.

Preview caveat. Security architecture and data handling for the Decisioning and Credit Model modules reflect current design intent and are subject to change prior to GA.



GET STARTED

Start with a Discovery Call.

Identify which modules match your use case and integration environment. Quantum solutions engineering reviews your existing stack and maps module integration paths, then you deploy only what you need.

Book a Discovery Call

EMAIL

partnerships@quantumlends.com

WEB

quantumlends.com

SMB lending products are subject to credit approval. Module availability, integration requirements, and deployment timelines vary; some modules are in pre-general availability and available to select partners under a preview agreement. **Quantum LS LLC** (formerly Foundation) · NMLS ID 1587491 · (888) 390-0064.