Quantum
Ignite

Frequently Asked Questions.

The questions prospective partners ask most often when evaluating and designing a Quantum Ignite program: a fully managed, white-label SMB lending program delivered under your brand. Organized across structure, integration, operations, compliance, data, commercials, launch, and scale.

Need fuller architecture detail?
Refer to the Quantum Ignite Solution Brief, or contact your Partnership Specialist. Replies within 48 business hours.

DOCUMENT	SECTIONS	LAST UPDATED	AUDIENCE
QI-FAQ-2026.05	8 · 33 questions	June 2026	Evaluation Committee

CONTENTS

01 Program Structure.

What Quantum Ignite is, how managed delivery works, white-label versus co-brand, and who holds the license and the balance sheet.

Q 01 What exactly is Quantum Ignite?

Quantum Ignite is a fully managed SMB lending program delivered under your brand. You define the program direction, branding, product parameters, and marketing approach. Quantum builds, operates, and manages everything else: decisioning, origination, servicing, compliance, and reporting.

FULLY MANAGED · YOUR BRAND

Q 02 Is Ignite a software product or a managed service?

It is a fully managed program, not lending software you run. Quantum operates the lending program under your brand. Partners receive a real-time Partner Portal for reporting but do not run any of the lending operations themselves.

Program Structure • CONTINUED

Q 03 What is the difference between white-label and co-brand?

White-label means your brand only: Quantum is invisible to the borrower across the entire experience. Co-brand means your branding and Quantum's branding are shared, which makes you eligible for joint co-marketing. Both configurations use the same Quantum operational infrastructure underneath.

Q 04 Do we need a lending license?

No. Quantum holds all required state lending licenses and is the lender of record. You are not required to hold a lending license.

NO PARTNER LICENSE REQUIRED

Q 05 Whose balance sheet funds the loans?

Quantum funds the loans from Quantum's balance sheet. Partners take no balance sheet exposure and have no capital requirement.

NO CAPITAL REQUIREMENT

02

Integration and Technical.

What it takes to connect Ignite to your channels, the borrower application experience, custom integrations, and Partner Portal access.

Q 06

Does Ignite require technical integration?

Minimal. Partners typically implement a link or button on their digital channels that points to the Ignite application flow. No API integration is required for standard Ignite.

NO API INTEGRATION REQUIRED

Q 07

Can Ignite integrate with our existing banking or CRM systems?

Standard Ignite uses Quantum-managed systems. Custom integrations with partner core banking systems, CRM, or analytics platforms are available in select configurations and scoped during the program design phase.

Q 08

What does the partner application experience look like?

Partners receive a co-branded or white-labeled application experience aligned to their brand standards. The experience is borrower-facing only; partners do not operate the application themselves.

Q 09

Do you support single sign-on for the Partner Portal?

Yes. SSO is supported for the Partner Portal. Configuration is handled during onboarding.

03 Operations and Servicing.

Who runs customer service, what reporting partners receive, how collections are handled, and the program uptime commitment.

Q 10 Who handles customer service for borrowers?

In white-label configuration, Quantum manages all borrower customer service under your brand. The borrower sees your name, your logo, and your communications.

In co-brand configurations, customer service responsibilities are defined in the Program Addendum. Regardless of branding, Quantum always handles servicing, payment processing, and collections.

Q 11 What portfolio reporting does the partner receive?

A real-time dashboard in the Partner Portal: origination volume, outstanding balance, payment performance, delinquency rate, and revenue share earned. Monthly summary reports and a Quarterly Business Review with a dedicated Program Manager are included.

Operations and Servicing • CONTINUED

Q 12 Do we get visibility into individual borrower performance?

Partners receive aggregated portfolio reporting. Individual borrower data access is governed by the Data Processing Addendum and varies by program configuration and applicable regulation.

Q 13 Who manages collections and delinquencies?

Quantum manages collections, delinquency management, and payoff for all Ignite programs. Partners receive performance reporting but do not interact with delinquent borrowers.

Q 14 What is the program uptime commitment?

Quantum Ignite carries a 99.9% program uptime SLA. Documented BCP/DR plans are available upon request as part of vendor due diligence.

SLA	SLA	SLA
Program uptime SLA	BCP / DR plans	Operations
99.9%	**On Request**	**Quantum-Run**

04 Compliance and Risk.

Where regulatory responsibility sits, how Quantum responds to rule changes and complaints, the fair lending approach, and examiner support.

Q 15

Who is responsible for regulatory compliance?

Quantum is responsible. Quantum holds all required state lending licenses, manages federal consumer protection, conducts ongoing fair lending monitoring, and handles CFPB complaint response. Partners are not required to hold a lending license, but remain responsible for their own UDAP/UDAAP compliance in any marketing or referral communications they control.

Q 16

What happens if a state changes its lending regulations?

Quantum's compliance team monitors regulatory changes and updates the program. Partners are notified of any changes that affect their program, including state-level availability adjustments, through the Program Manager and Partner Portal.

Q 17

Who is responsible for borrower disputes and complaints?

In white-label configuration, Quantum manages all borrower complaints, disputes, and CFPB response obligations under the program brand.

In co-brand configurations, complaint handling responsibilities are defined in the Program Addendum. Complaint tracking and resolution documentation is available to partners.

Compliance and Risk • CONTINUED

Q 18 How does Quantum handle fair lending?

Quantum's Gen 5 Credit Model does not use protected class characteristics. Quantum conducts ongoing fair lending monitoring on the Ignite portfolio. Partners receive geographic and demographic origination reporting to support their own community lending and fair lending documentation.

NO PROTECTED-CLASS INPUTS

Q 19 Will our regulators want to understand the program structure?

Most do. Quantum provides a complete program documentation package, including the credit model framework, underwriting criteria, compliance policies, and fair lending analysis, and has supported partners through FDIC and NCUA examinations.

05

Data and Security.

How borrower data is encrypted, how programs are isolated from one another, and what the vendor due diligence package contains.

Q 20

How is borrower data protected?

Data in transit between Quantum Ignite and integrated partner systems is encrypted using TLS 1.2 or higher. Data at rest is encrypted using AES-256. Quantum maintains SOC 2 Type II certification.

SLA	SLA	SLA
In transit	At rest	Certification
TLS 1.2+	**AES-256**	**SOC 2 II**

Q 21

Is our program data shared with other Quantum partners?

No. Each Ignite program is logically isolated within the Quantum platform. Partner program data, origination records, and borrower information are not accessible across programs.

LOGICALLY ISOLATED

Q 22

What does the vendor due diligence package include?

A complete diligence set is provided up front for evaluation and procurement teams.

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

06 Commercial and Pricing.

How partners earn, when revenue starts, the agreement structure, and whether any volume commitments apply.

Q 23 What is the revenue model?

Partners earn a revenue share on interest income from loans originated through your program. The percentage is defined in the Master Partnership Agreement. There is no upfront infrastructure investment; a platform management fee applies.

REVENUE SHARE · NO UPFRONT BUILD

Q 24 When does the partner start earning revenue?

From the first loan originated. Revenue share is calculated monthly on interest collected from the active loan portfolio and credited to the partner via the Partner Portal.

EARNING FROM LOAN ONE

Q 25 What is the contract structure?

A Master Partnership Agreement (MPA) covers the relationship, data handling, revenue share, SLAs, and termination provisions. A Program Addendum covers the specific branding, product parameters, and operational responsibilities for your program.

Q 26 Are there volume commitments?

Ignite has no minimum origination volume commitment by default. Program-specific terms are defined in the Program Addendum.

NO MINIMUM VOLUME

07

Launch and Onboarding.

How long launch takes, the week-by-week onboarding path, who from your team is involved, and how to pilot before committing.

Q 27

How long does it take to launch?

Most partners launch in 60–90 days from signed agreement. Program design complexity (co-brand vs. white-label, manual review workflow, custom borrower communication templates) and partner legal/compliance review pace are the main variables.

60–90 DAYS TO LAUNCH

Q 28

What does the onboarding process look like?

A structured path from program design to full launch:

Week 1–2	Program design workshop. Define product parameters, branding, target borrower profile.
Week 2–4	Quantum configures program infrastructure, underwriting parameters, and branding.
Week 4–6	Application experience built and reviewed.
Week 6–8	Compliance review and QA.
Week 8–12	Soft launch with performance monitoring.
Week 12+	Full program launch.

Launch and Onboarding • CONTINUED

Q
29

Who from our team needs to be involved?

Typically an executive sponsor, a product lead, a compliance/legal lead, and a marketing or brand lead for the application experience. Most programs run a working group of 3–5 people on the partner side.

Q
30

Can we run a pilot before fully committing?

Yes. The soft launch phase (Week 8–12) is structured as a low-volume pilot before full program launch. Partners can adjust parameters before scaling.

SOFT-LAUNCH PILOT

Quantum Ignite

08

Scale and Distribution.

How Ignite extends across channels, how parameters change after launch, and which additional Quantum capabilities you can add later.

Q 31

Can Ignite scale across multiple distribution partners or channels?

Yes. Ignite supports multi-channel distribution. For example, a program manager can offer the Ignite program through multiple sub-partners or distribution channels. Quantum holds the licenses and manages compliance across all of them.

MULTI-CHANNEL DISTRIBUTION

Q 32

Can we adjust product parameters after launch?

Yes. Product parameters can be adjusted with Quantum's underwriting team after launch, subject to regulatory and credit policy review.

Q 33

Can we layer on additional Quantum capabilities later?

Yes. Once your Ignite program is established, you may be eligible for Quantum's preview modules, Quantum Defense (fraud) and Quantum Decisioning (Gen 5 Credit Model API), depending on volume and program configuration.

PREVIEW MODULES AVAILABLE

NEXT STEP IN EVALUATION

Design your Ignite Program.

Bring your executive sponsor, product, compliance, and brand leads to a program design workshop. We define product parameters, branding, and target borrower profile, then map a 60–90 day path to launch under your brand.

Talk to a Partnership Specialist

HAVE A QUESTION WE DID NOT COVER? EMAIL:

partnerships@quantumlends.com

Your Partnership Specialist replies within 48 business hours.

* 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.

* White-label and co-branded program scope, availability, and terms are subject to a Quantum Lending Solutions program agreement. Program parameters vary by partner configuration.