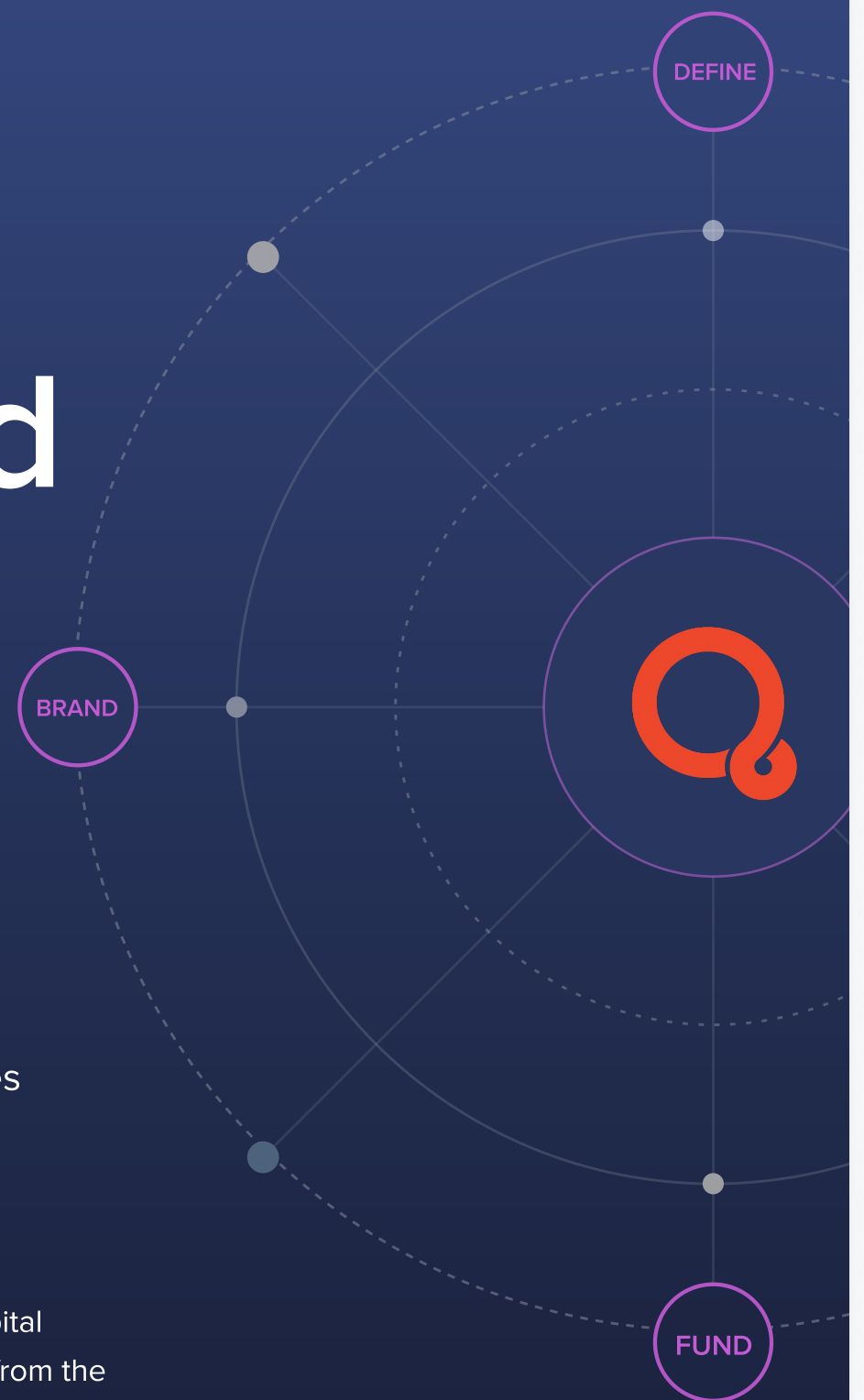




Fully Managed White-Label SMB Lending.

Quantum Ignite is a fully managed SMB lending program delivered under the partner's brand. The partner defines program direction. Quantum builds, operates, and manages everything else: decisioning, origination, servicing, compliance, and reporting.

Partners launch in 60–90 days with no infrastructure investment, no capital requirement, and no lending license, and begin earning revenue share from the first loan originated.



\$7B+

SMB Originations

15 Years

SMB Lending

60 - 90

Days Launch

\$1.4T

Unmet SMB Demand

01

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The Problem.

Financial institutions face a compounding challenge in SMB lending. The market demand is significant, an estimated \$1.4 trillion in unmet credit, but running a lending program requires infrastructure most institutions don't have: decisioning technology, origination systems, servicing operations, compliance expertise, and ongoing capital.

Attempting to build that internally takes years and carries substantial execution risk. The result is a familiar pattern:

- ◆ Banks and credit unions with existing customer relationships and brand affinity, but no SMB lending operation to serve them.
- ◆ Fintechs, marketplaces, and platforms with demand at the point of sale, but no way to underwrite, fund, service, or comply.
- ◆ ISOs, aggregators, and program managers with distribution, but no licensed, compliant lending engine behind them.

In every case, the borrower demand exists. **What's missing is the lending operation underneath.**

02

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The Solution.

Quantum Ignite removes those barriers. Quantum operates the full lending program, under the partner's brand, using the same Gen 5 Credit Model, origination workflow, servicing platform, and compliance infrastructure that has supported \$7B+ in originations over 15 years.

Partners define what the program looks like. Quantum makes it work.

Your brand, Quantum's infrastructure. You define the program direction; we handle decisioning, origination, servicing, compliance, and reporting.

03

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How Ignite Works.

Program Branding

Two configurations are available, both using the same Quantum operational infrastructure underneath:

- ◆ **White-label:** Partner brand only. Quantum is invisible to the borrower throughout the application, funding, servicing, and collections experience.
- ◆ **Co-brand:** Partner and Quantum branding shared. Eligible for joint co-marketing programs.

Decisioning & Underwriting

- ◆ Powered by Quantum's Gen 5 Credit Model: the same model embedded in Quantum's own lending operations, with \$7B+ in decisioning volume.
- ◆ Partners configure product parameters (loan types, amounts, terms, target borrower segments) within Quantum's approved framework.
- ◆ Quantum's underwriting team manages credit policy, model monitoring, and portfolio optimization.
- ◆ Optional manual review workflow can be configured for specific loan types or amounts above a threshold.

Origination & Funding

- ◆ Quantum manages the full origination workflow: application intake, underwriting, approval, funding, document execution.
- ◆ Partners receive a co-branded or white-labeled application experience aligned to their brand standards.
- ◆ Quantum holds the lending licenses and funds the loans from Quantum's balance sheet; partners take no balance sheet exposure and require no lending license.

Servicing & Collections

- ◆ Quantum manages payment processing, statements, delinquency management, collections, and payoff.
- ◆ Partners do not interact with borrowers post-origination unless customer service is configured under a co-brand arrangement.
- ◆ Partners receive portfolio reporting and performance dashboards on an ongoing basis.

Regulatory Compliance

- ◆ Quantum holds all required state lending licenses.
- ◆ Quantum manages federal and state regulatory compliance, FDIC and NCUA examination support, fair lending monitoring, and CFPB complaint handling.
- ◆ Partners are not required to hold lending licenses. Partners remain responsible for their own UDAP/UDAAP compliance in any marketing or referral communications they control.

Reporting & Partner Portal

- ◆ Real-time reporting of origination volume, outstanding balance, payment performance, delinquency rate, and revenue share earned.
- ◆ Custom report exports.
- ◆ Monthly summary reports and Quarterly Business Reviews with a dedicated Program Manager.

04 Onboarding Timeline.

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Most programs launch within 60–90 days from signed agreement. The path is broken into six phases.

1	WEEK 1–2	Program Design Workshop: define product parameters, branding, target borrower profile.
2	WEEK 2–4	Quantum configures program infrastructure, underwriting parameters, and branding.
3	WEEK 4–6	Co-brand or white-label application experience built and reviewed by partner.
4	WEEK 6–8	Compliance review, QA, and soft-launch preparation.
5	WEEK 8–12	Soft launch with limited originations and active performance monitoring.
6	WEEK 12+	Full program launch with ongoing Quantum management.

Variables that can extend the timeline include program design complexity (co-brand vs. white-label, manual review workflow, custom borrower communication templates), and how quickly the partner’s compliance and legal teams can complete the agreement review. **Simple programs launch faster.**

05

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Strategic Advantages.

ADVANTAGE	WHAT IT MEANS FOR YOU
01 Faster path to market	Go live in 60–90 days. No internal build, no in-house lending operation, no multi-year roadmap.
02 No internal operating lift	Quantum runs decisioning, origination, servicing, and compliance, eliminating the daily ops grind of running a lending team in-house.
03 Brand-led execution	Launch under your own brand. Quantum is invisible in white-label and shares branding in co-brand. The borrower experience reflects your institution, not ours.
04 Revenue from existing relationships	Create an incremental revenue stream from your current customers and accounts. Deepens loyalty without raising acquisition spend.
05 Compliance built-in	Quantum manages state licensing, federal and state regulatory compliance, fair lending monitoring, and complaint handling.

06

USE CASES

01

Banks & Credit Unions

Launch a turnkey SMB lending program without building the infrastructure or taking on additional balance sheet risk. Compete with banks and online lenders without standing up an in-house lending operation.

02

SaaS Platforms & Fintechs

Offer business loans to your merchants without building the operating infrastructure or taking on related compliance and capital obligations.

03

B2B Marketplaces & Referral Networks

Monetize your existing customer relationships through a fully managed program without taking on operating obligations.

04

ISOs, Brokers & Aggregators

Earn a branded SMB lending offer to deepen channel partner offerings and capture incremental revenue without standing up your own lending operation.

07

Commercial Model.

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- ◆ Revenue share on interest income from loans originated through your program. Percentage defined in the Master Partnership Agreement.
- ◆ Platform management fee applies.
- ◆ Revenue share calculated monthly on interest collected from the active loan portfolio and credited to the partner via the Partner Portal.
- ◆ No upfront infrastructure investment. No capital requirement.

Contract structure consists of a Master Partnership Agreement (covering the relationship, data handling, revenue share, SLAs, and termination provisions) and a Program Addendum (defining the specific program parameters for your institution).

08

RISK, COMPLIANCE & DATA

- ◆ All 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.
- ◆ Each Ignite program is logically isolated within the Quantum platform. Partner program data, origination records, and borrower information are not accessible across programs.
- ◆ Partners receive geographic and demographic origination reporting to support their own community lending and fair lending documentation.
- ◆ Quantum Lending Solutions maintains SOC 2 Type II certification.
- ◆ Quantum's Gen 5 Credit Model does not use protected class characteristics. Quantum conducts ongoing fair lending monitoring on the Ignite portfolio.
- ◆ In white-label configuration, Quantum manages all borrower complaints, disputes, and CFPB response obligations under the program brand.

Quantum Ignite SLA: 99.9% program uptime. Documented BCP/DR plans available upon request.

09

SERVICE LEVELS & SUPPORT

- ◆ 99.9% program uptime SLA.
- ◆ Monthly performance reports and quarterly business reviews.
- ◆ Dedicated Program Manager assigned at launch.
- ◆ Vendor due diligence package available on request (SOC 2 Type II, security questionnaire responses, data handling documentation, financial stability overview, regulatory status summary, program management references).

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Frequently Asked Questions.

Q Does Ignite require technical integration?

Minimal. Partners typically implement a link or button on their digital channels pointing to the Ignite application flow. No API integration is required for standard Ignite. Custom integrations with partner core banking systems or CRM are available in select configurations and scoped during program design.

Q Who is responsible for regulatory compliance?

Quantum is responsible. Quantum holds the required state lending licenses, manages federal consumer protection, and adapts to regulatory changes. Partners are not required to hold a lending license. Partners remain responsible for their own UDAP/UDAAP compliance in any marketing or referral communications they control.

Q Who handles customer service for borrowers?

In white-label configuration, Quantum provides customer service under the partner brand. In co-brand configurations, customer service is defined in the Program Addendum. Servicing, payments, and collections are handled by Quantum regardless of branding.

Q What does the partner receive in portfolio reporting?

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

Q What is the revenue model?

Revenue share on interest income; percentage defined in the Master Partnership Agreement. No upfront investment. Platform management fee applies.

Q How long does it take to launch?

Most partners launch in 60–90 days from signed agreement. Program design complexity and legal/compliance review speed are the main variables.

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.

GET STARTED

Schedule a Program Design Workshop.

Schedule a Program Design Workshop to size and scope your Ignite program. Bring your team. We'll walk through how Ignite fits your customer base, your brand, and your compliance environment, and what a 60–90-day launch path looks like for you.

[Schedule Workshop](#)

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