

Fact Sheet

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Boilerplate

Quantum Lending Solutions is the API-first, modular lending infrastructure platform purpose-built for financial institutions that need to launch, manage, and scale SMB lending programs, without building the infrastructure themselves. QLS delivers the complete lending stack: origination, underwriting, compliance, servicing, and portfolio management, as modular, API-first infrastructure that deploys in 45–90 days. QLS serves community banks, credit unions, fintech originators, non-bank lenders, and CDFIs. For more information, visit quantumlends.com.

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Company Snapshot

Legal name	Quantum LS LLC
Doing business as	Quantum Lending Solutions
Founded	2011 (as Foundation, precursor to Quantum); 2023 (as Quantum Lending Solutions)
Headquarters	Reston, VA
Employees	136

One-Line Positioning

Quantum Lending Solutions operates in the lending infrastructure category, purpose-built technology and operational services for financial institutions that need to launch, manage, and scale SMB lending programs as a modular, API-first infrastructure with optional managed program operations.



\$7B

in loan originations

15

years in business

10,000

small business owners served

250+

active partners

8,000

active SMB customers

Differentiators

Speed to market

Launch in weeks, not years. Pre-built infrastructure eliminates the 18–24 month build cycle, with 45–90 day time-to-first-transaction.

Modular Scalability

Activate what you need, scale what works. Modular architecture lets you turn on specific capabilities today and add modules as the program grows, no monolithic commitment.

Partner Support

A partnership model, not a vendor relationship. Dedicated support from launch through portfolio maturity, including implementation, integration, compliance guidance, and BPO/professional services.

Compliance by Design

Regulatory infrastructure built in, not bolted on. Compliance frameworks, audit trails, and reporting are embedded in the workflow, giving examiners a clean audit path from origination through portfolio management.

Operational Depth

Infrastructure that works the way lenders actually work. Purpose-built over 15 years of direct SMB lending operation, not a fintech overlay.

End-to-End Lifecycle Coverage

The only infrastructure layer covering the complete SMB lending lifecycle: prospect capture through servicing and renewal. No separate vendors, no gaps. Competitors stop where QLS keeps going.

What We Do

Problem

Most community banks, credit unions, and regional lenders want to offer SMB credit but face an 18–24 month build cycle, heavy compliance overhead, and core-system integration hurdles that stall programs before they launch. Many lack a dedicated technology team, and those that have one get locked into rigid, opinionated platforms or forced to stitch together multiple vendors across the lending lifecycle. The result is slow time-to-market, fragmented operations, and SMB customers left without access to capital.

Our Solution

Quantum Lending Solutions delivers modular, API-first lending infrastructure that covers the complete SMB lending lifecycle: from prospect capture and origination through underwriting, servicing, and borrower renewal. Institutions deploy through three models: Quantum Core (full REST API control), Quantum Flex (nine independently activatable modules), and Quantum Ignite (fully managed white-label), with compliance frameworks, audit trails, and reporting embedded in every workflow. The platform integrates with existing core banking, LOS, and CRM systems with zero rebuild, reaching first transaction in 45–90 days.

Who We Serve

QLS partners with community banks, regional banks, credit unions, fintech and embedded-finance platforms, and non-bank lenders launching or scaling SMB programs. Each partner is matched to the deployment model that fits its tech capacity, brand requirements, and program goals, from white-label managed programs for first-time lenders to full API control for institutions with in-house engineering.

Products At A Glance

QLS delivers its lending infrastructure through three deployment models, same platform, different levels of control and management, plus two advanced capability modules in early access. Quantum Core, API-first. Fully controlled. Developer-native.



API-first. Fully controlled. Developer-native. A full REST API layer across the entire lending stack, with no opinionated workflows.



Modular. Configurable. Activated on your timeline. Nine independently activatable modules spanning origination through portfolio management and borrower enablement.



Fully managed. White-label. Launch-ready. A turnkey, white-label program where QLS operates the infrastructure, compliance, servicing, and support under the institution's brand.



A fraud-detection layer designed to surface application fraud and synthetic-identity signals in real time across the origination workflow, integrating with Core and Flex.



A fifth-generation SMB credit model designed to deliver structured decision outputs via REST API, usable as a standalone scoring layer or alongside an existing policy engine.

Leadership



Mickey Konson

Chief Executive Officer

With 25 years of global experience, Mickey Konson has built a diverse career as an advisor, consultant, founder, senior executive, and investor. He has managed start-ups in basements and \$2B banking P&Ls, and is passionate about the technology-enabled delivery of financial services to consumers and small businesses.



Sandip Nayak

Founder & President

A builder at heart who has spent his career designing integrated small business lending platforms for banks and non-banks, beginning with founding Foundation. He previously served as Chief AI & Insights Officer at Amount, after leadership roles at Citi and Capital One focused on data-informed lending. He sits on the boards of AI companies including Zeon AI, with a mission to drive responsible AI institutionalization in financial services.

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