Quantum Lending Solutions

Quantum Lending Solutions: Platform Overview

The three Quantum deployment models, common patterns by institution type, and how to engage.

A general platform overview covering Quantum's three deployment models (Core, Flex, Ignite), common adoption patterns by institution type, and the right route to a conversation tailored to your specific situation.

Inside this resource

01 The three deployment models
Core, Flex, Ignite at a glance

02 Choosing the right model
For your institution

03 Common patterns by institution type
What each type tends to choose

04 How to engage
The route to a conversation

© 2026 Quantum Lending Solutions

START HERE

Not sure where to start? Tell us your situation, we'll route you.

01

Why this matters now

If you're not sure where to start, this is the place. Tell us your institution type and primary interest: we'll send the right resources within 1 business day. Faster than browsing.

Across community banks, regional banks, credit unions, fintech and embedded finance platforms, non-bank lenders, and CDFIs, the institutions that ship modernized SMB lending in the next 18 months will define the relationship economics in their markets for the next decade.

02

Who this is for

Anyone exploring lending infrastructure modernization, across institution types and product needs.

If your title sits anywhere among **lending, IT, operations, finance, risk, or executive leadership**, this is written for you. The sections that follow give you the language and structure to align across the working group.

03

The situation today

This is written for a **lending institution of any size or type**, with regulatory accountability that varies by institution type, evaluating how to modernize SMB lending capabilities within the next fiscal year.

Every institution type has its own constraint set. **Quantum matches the deployment model to the constraint, not the other way around.**

1

business-day turnaround

Describe what you're working on and the BD team triages to the right specialist and the right materials **within one business day**, calibrated to where the institution actually is in its decision process.

Quantum BD team · 2026

01

THE THREE DEPLOYMENT MODELS

Core, Flex, and Ignite at a glance.

Each is built on the same underlying platform and compliance framework. The difference is who operates what, and which fits the institution's internal capacity and brand objectives.

Core · 45–90 days	**API-first lending infrastructure.** The partner controls the borrower experience and integrates the lending engine via documented REST APIs. Best fit for institutions with engineering capacity and a clear product vision.
Flex · 8–14 wks	**Modular adoption.** Independently deployable modules share a common data and identity layer. Start with one module, add more as the program matures. Best fit for incremental modernization without a full-platform program.
Ignite · 60–90 days	**Fully managed program under the partner's brand.** Quantum operates origination, decisioning, servicing, and compliance end-to-end; the partner sets direction. Best fit when IT capacity is constrained and the edge is brand and relationships.

All three run on the same platform, the same compliance posture, and the same scalability profile. **The choice is operational, not technical:** it comes down to who operates what, and which model fits the institution's internal capacity and brand objectives.

02

CHOOSING THE RIGHT MODEL

Choosing the right model for your institution.

The decision between a managed program (Ignite) and modular adoption (Flex) reduces to three questions about capacity, control, and scale.

Capacity	**How much internal capacity** does the institution have for operating an SMB lending program?
Control	**How important is control** over operational details versus speed-to-market?
Scale	**What is the expected scale,** and does it justify carrying operational responsibility?

Managed programs fit institutions where internal capacity is limited, speed-to-market is the priority, and expected scale is moderate to large. Modular adoption fits where internal capacity is meaningful, control matters, and the program will scale incrementally. **Both share the same infrastructure, compliance posture, and scalability profile; the choice is operational, not technical.** Working through it with a small cross-functional group (lending, IT, compliance, finance) before vendor selection produces cleaner outcomes.

03

COMMON PATTERNS BY INSTITUTION TYPE

What each institution type tends to choose.

Patterns are consistent across the Quantum partner base. Model selection follows from the institution type more reliably than from any other variable.

Community Banks

Under $5B most often choose **Ignite**; the upper end and small regionals lean **Flex**.

Regional Banks

Core or Flex, depending on consolidation (Core) vs. capability-by-capability (Flex).

Credit Unions

Split **Flex** (IT capacity, member focus) and **Ignite** (smaller CUs).

Fintech & Embedded

Almost always **Core**. API-first is the natural fit for engineering-led platforms.

Non-Bank Lenders

Most often **Core or Flex**, by consolidation vs. incremental modernization.

CDFIs

Almost always **Flex**, phased to align with grant cycles and staff capacity.

Community banks under $5B most often choose Ignite, because the operational lift of running a lending platform internally rarely pencils. Fintech and embedded-finance platforms almost always choose Core. **The model selection follows from the institution type more reliably than from any other variable.**

04

HOW TO ENGAGE

How to engage with the Quantum team.

The fastest engagement path is a 30-minute conversation with the BD team. Tell us your institution type, current state, and timeframe; we triage to the right specialist and materials.

Three conversation formats

- **Platform Overview**: deployment model, integration approach, and timeline
- **Partnership Call**: commercial structure, API architecture, and engineering scope
- **Implementation Consult**: feasibility against budget, staff capacity, and funder cycles

How they're designed to work

- Useful as **one-off conversations**
- **No follow-up sequence**, no obligation, no deck
- Most institutions use them as **checkpoints** during their own evaluation

We triage to the right specialist, Core, Flex, or Ignite, and the materials calibrated to your stage. **All three formats are designed to be useful before you're ready to formally commit**, as checkpoint conversations during your own internal evaluation.

HOW QUANTUM LENDING SOLUTIONS ADDRESSES THIS

One lending stack. Three deployment models.

Quantum delivers the full lending stack across three deployment models, Core, Flex, and Ignite, covering the range from API-first developer infrastructure to fully managed white-label programs.

Deployment models & products

Quantum Core	Quantum Flex	Quantum Ignite	Quantum Defense	Quantum Decisioning
API-first	Modular	Managed	Fraud	Credit models

Quantum Lending Solutions

Lending infrastructure for institutions modernizing SMB lending.

BEST FIT

Any institution modernizing or launching SMB lending capabilities.

DEPLOYMENT

45–90 days for Core; **60–90 days** for Ignite; **8–14 weeks** per module for Flex.

LICENSE CARRIAGE

Quantum carries state lending licenses and federal compliance obligations across all three deployment models.

PARTNER DUE DILIGENCE

Full vendor due-diligence package available on request, including SOC 2 Type II report under NDA.

$7B+	250+	15 yrs	10,000+	99.9%
Originated	Partner institutions	SMB infrastructure	SMBs served	Platform uptime SLA

SOURCES AND METHODOLOGICAL NOTES

Public sources for market context; product specs for platform claims.

Citations reference publicly available sources, including the FDIC Quarterly Banking Profile, NCUA Credit Union Quarterly Statistics, the Federal Reserve Banks' Small Business Credit Survey, CFPB supervisory materials, OCC Bulletin 2023-17 on third-party risk management, U.S. Small Business Administration program data, CDFI Fund (U.S. Treasury) reporting requirements, and the AICPA SOC 2 Trust Services Criteria.

Where this document references regulatory thresholds, examination expectations, or program-specific compliance requirements, the source materials are the authoritative reference. **This document summarizes practical implications for platform-decision purposes; it is not a substitute for review by qualified legal, regulatory, or compliance counsel.**

Quantum platform statements (deployment timelines, integration patterns, SLA commitments, security posture, license carriage) reflect documented product specifications. Partners may request the full technical specification package, BCP/DR documentation, model validation files, and vendor due-diligence kit under NDA during evaluation.

References

01 **FDIC**, Quarterly Banking Profile (current edition).
`fdic.gov/analysis/quarterly-banking-profile`

02 **NCUA**, Credit Union Quarterly Statistics and Call Report Data.
`ncua.gov/analysis/cuso-economic-data`

03 **Federal Reserve Banks**, Small Business Credit Survey (annual).
`fedsmallbusiness.org`

04 **CFPB**, Supervision and Examination Manual.
`consumerfinance.gov/compliance`

05 **OCC**, Bulletin 2023-17, Third-Party Risk Management Guidance.
`occ.gov/news-issuances/bulletins`

06 **U.S. Small Business Administration**, 7(a) and 504 Loan Program Data.
`sba.gov/about-sba/open-government`

07 **CDFI Fund (U.S. Treasury)**, Performance Reporting Requirements.
`cdfifund.gov`

08 **AICPA**, SOC 2 Trust Services Criteria.
`aicpa-cima.com`

09 **FFIEC**, IT Examination Handbook.
`ithandbook.ffiec.gov`

PRACTICAL NEXT STEPS

Skip browsing. Just tell us your situation.

The fastest route is a direct conversation. Describe what you're working on and the BD team triages within one business day to the right specialist and the right materials. Our team takes 30-minute discovery conversations daily, calibrated to where your institution actually is in its decision process.

01
You tell us your institution type and what you're working on.

02
We triage within one business day to the right specialist.

03
You get a curated set of materials matched to your situation.

READY WHEN YOU ARE

Just want to talk?

Skip browsing. Our team takes 30-minute discovery conversations daily. Tell us a bit about your situation and we'll match you to the right specialist.

Community banks · regional banks · credit unions · fintechs · non-bank lenders · CDFIs.

Schedule a Conversation

* This document expresses an opinion where one is warranted, names trade-offs where they exist, and cites public sources for market-context claims. It is not a substitute for review by qualified legal, regulatory, or compliance counsel.

* Asset ID: FALLBACK · Stage: Mixed · Capture Path: Path B · © 2026 Quantum LS LLC · NMLS ID 1587491.