



Frequently Asked Questions.

Answers to the questions partner credit, risk, compliance, technology, and procurement teams ask most often when evaluating the Quantum Decisioning API, the surface for QLS's Gen 5 Credit Model. All preview-bounded answers are governed by the disclaimer at the end of this document.

Need the full model documentation package?

Request it under the Preview Agreement, or contact your Partnership Specialist.

Replies within 48 business hours.

DOCUMENT	SECTIONS	LAST UPDATED	AUDIENCE
QDC-FAQ V1	7 · 35 questions	August 2026	Evaluation committee

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01

SECTION 01 OF 07

Product Basics.

What Quantum Decisioning is, how the Gen 5 Credit Model and the API preview relate, what the API returns, and how it differs from a bureau scorecard.

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01

What is Quantum Decisioning?

Quantum Decisioning is the API surface for QLS's Gen 5 Credit Model, a fifth-generation, multi-variable credit decisioning model purpose-built for SMB lending. The model has run in production inside QLS's own lending platform for 15 years and has processed more than \$7 billion in originations. The API makes that same model available to external partner systems.

FACT

In production

15 Years

FACT

Originations processed

\$7B+

FACT

Model generation

Gen 5

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02

What's the difference between the Gen 5 Credit Model and the API preview?

The Gen 5 Credit Model has been in production in Quantum's own lending platform for 15 years, processing \$7B+ in originations. The API, which makes the model accessible to external partner integrations, is currently in preview at approximately 90% readiness. Preview partners are among the first to integrate the model into their own decisioning workflows.

PREVIEW · ~90% READINESS

PRODUCT BASICS · continued

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03

What does the API return?

A structured decision (approve / decline / refer), a risk tier assignment, configurable rate parameters within an approved framework, a decision rationale record designed to support adverse action notice obligations, reason codes, and a decision ID for audit and reconciliation.

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04

Is it a complete loan origination system?

No. Quantum Decisioning is the credit decision layer. Partners retain ownership of the application UI, offer presentation, servicing, and downstream loan operations. Customers who want a full LOS or managed program should look at Quantum Core or Quantum Ignite.

DECISION LAYER ONLY

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How is Quantum Decisioning different from a bureau-based scorecard?

Quantum Decisioning is trained on \$7B+ of actual SMB origination and performance data, not on generic bureau curves designed for consumer or large-commercial lending. The Gen 5 model captures SMB-specific signals (banking activity, revenue patterns, sector-level behavior) that bureau-only scoring tends to miss.

02

SECTION 02 OF 07

Procurement and Vendor Due Diligence.

What model risk documentation is available, the path to general availability, who owns the contract, and the RFP response window.

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06**What documentation is available for model risk management review?**

Quantum provides a model documentation package to preview partners that includes model development documentation, performance monitoring reports, a validation summary, and a governance framework overview. This package supports partners' own model risk management review. Contact your Partnership Specialist to request the package under the Preview Agreement.

[MRM DOCUMENTATION PACKAGE](#)Q
07**What is the expected path to general availability?**

The GA timeline is disclosed in the Preview Agreement. Preview partners receive advance access to production before GA and have input into the final API specification.

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08**Who owns the contractual relationship?**

Commercial terms (pricing, SLA, GA transition, data handling, support model) are governed by the Preview Agreement, signed between Quantum Lending Solutions and the partner institution.

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09**Is there a typical RFP / RFI response timeline?**

Quantum responds to RFP and RFI documents within a standard commercial window once the engagement is qualified through BD and routed via the PV-GTM intake queue. Specific timelines depend on the scope of the questionnaire and applicable security and compliance review needs.

03

SECTION 03 OF 07

Risk and Compliance.

Fair lending posture, performance and drift monitoring, adverse action support, data handling, certifications, model risk governance, and examiner readiness.

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Is the Gen 5 model appropriate for fair lending compliance?

The Gen 5 Credit Model uses business and financial inputs only; it does not use protected class characteristics. Quantum provides model documentation to support partners' own fair lending analysis. Partners are responsible for conducting fair lending review of model outputs in their specific applicant population as part of the preview calibration phase.

NO PROTECTED-CLASS INPUTS

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How is the model monitored for performance and drift?

Quantum's model risk team monitors model performance, population stability, and output distributions on an ongoing basis. Preview partners receive model performance reporting. If recalibration is required, Quantum notifies impacted partners in advance and manages the process.

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What adverse action support does the API provide?

The API provides a decisioning rationale record with each output, supporting adverse action notice requirements. Partners are responsible for incorporating this output into their own ECOA and FCRA adverse action compliance programs.

RISK AND COMPLIANCE · continued

Q **Where is data stored, and how is it retained?**

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Input data is not stored beyond the transaction window unless the partner has opted into model performance monitoring under a signed data addendum. Data in transit is encrypted using TLS 1.2 or higher; data at rest is encrypted using AES-256.

FACT In transit TLS 1.2+	FACT At rest AES-256	FACT Retention Txn Window
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Q **Does Quantum hold SOC 2?**

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Yes. Quantum maintains SOC 2 Type II certification. Certification documentation is available upon request under the Preview Agreement.

SOC 2 TYPE II

Q **How does Quantum handle model risk governance?**

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Quantum maintains an internal model risk management framework for the Gen 5 Credit Model covering development, validation, monitoring, and retirement governance. Model documentation supporting partner MRM review is included in the Preview Agreement documentation package.

Q **Will the model survive a regulator examination?**

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Quantum provides documentation and monitoring outputs designed to support partner regulatory examinations. Partners remain responsible for their own regulatory compliance program. The Gen 5 model's fair lending posture (business and financial inputs only) and decision rationale outputs are designed to be examiner-ready.

EXAMINER-READY OUTPUTS

04

SECTION 04 OF 07

Integration and Technical.

What integration looks like, response time, challenger-model use, required inputs, sandbox provisioning, fitting an existing LOS, and the ownership split.

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What does API integration look like?

The API uses REST with standard authentication. Upon Preview Agreement signature, partners receive sandbox credentials, API reference documentation, and integration support from Quantum's solutions engineering team.

- 01 **Sandbox validation** by partner engineering.
- 02 **Parallel run** alongside existing decisioning.
- 03 **Production go-live** with Quantum risk team approval.

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What is the API response time?

API latency targets for preview and production are disclosed in the Preview Agreement SLA schedule. Real-time decisioning is the design target. Specific latency commitments are defined per the preview program terms.

REAL-TIME BY DESIGN

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Can we run the Gen 5 model as a challenger alongside our existing model?

Yes. The API is designed to support challenger model use cases. Partners can run the Gen 5 model in parallel with their existing decisioning system during the preview calibration phase, comparing outputs without changing their live decisioning process.

CHALLENGER-MODEL READY

INTEGRATION AND TECHNICAL · continued

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20 **What inputs does the model require?**

Business identity data, business financial signals (revenue, deposits, cash flow patterns), owner / guarantor data per partner program design, loan request parameters (amount, term, purpose), and optional partner-supplied enrichment data such as platform-specific signals or merchant history.

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21 **How long does sandbox provisioning take?**

Sandbox credentials are typically provisioned within 48 hours of Preview Agreement signature, alongside the integration documentation package.

SANDBOX IN ~48 HOURS

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22 **Can we integrate through our existing LOS or rules engine?**

Yes. The API is designed to slot in where partners would otherwise call an internal scorecard or bureau-based decisioning routine. The decision output can be consumed by an existing policy rules engine or used as a standalone scoring layer.

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23 **What does the partner own vs. what does Quantum own?**

Partner owns the application UI, the policy rules layered on the decision, offer presentation, servicing, and downstream loan operations. Quantum owns the Gen 5 model, the API infrastructure, model risk governance, and ongoing monitoring and recalibration.

05

SECTION 05 OF 07

Model Risk Management.

What happens if the model underperforms, recalibration cadence, decision visibility, and whether partner volumes train the model.

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What happens if the model underperforms in our population?

The preview calibration phase is designed to surface population-specific performance issues before production go-live. If Quantum's risk team and the partner agree the model does not meet the partner's risk criteria, the partner is not required to proceed to production. The Preview Agreement governs the evaluation criteria.

NO OBLIGATION TO PROCEED

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How often is the model recalibrated?

Recalibration cadence is governed by Quantum's internal MRM framework. Quantum monitors performance and population stability on an ongoing basis, and recalibration is initiated when monitoring outputs indicate the need. Preview partners receive advance notice of recalibrations that affect their integration.

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Do we have visibility into how the model reaches a decision?

Each API output includes a decision rationale record and contributing factor signals (reason codes). The model documentation package provided to preview partners covers the model's design, variable categories, and validation approach.

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Are partner application volumes used to train the model?

No. Model training data is QLS's own origination dataset. Partner application data is used to score the decision in real time and, with explicit opt-in via a signed data addendum, to monitor model performance in the partner population.

NOT USED FOR TRAINING

06

SECTION 06 OF 07

Economics and Pricing.

How the API is priced, how to demonstrate ROI before committing, minimum commitments, and how to build the business case for switching models.

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How is the Decisioning API priced?

Pricing is per-transaction or a platform fee structure, negotiated in the Preview Agreement. Preview pricing and GA pricing structures are defined in the agreement. Contact your Partnership Specialist for current pricing parameters.

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Can you demonstrate ROI before we commit to preview?

The ROI model in the Quantum Decisioning enablement kit provides a calculation framework, showing how approval rate improvement and manual underwriting cost reduction translate to business value. The specific performance improvement inputs require calibration with your applicant population; the preview program is the mechanism for generating your institution-specific ROI data.

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Is there a minimum commitment?

Commitment structure is negotiated in the Preview Agreement. Preview pricing typically reflects a calibration-period commitment and is structured to be consistent with the partner's volume profile.

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How do we calculate the business case for switching from our current model?

The two largest economic levers are approval rate improvement on good borrowers (better identification of viable SMB applicants that legacy models decline) and manual underwriting cost reduction (automated decisioning on clean-file applications that today consume underwriter time). Both inputs require calibration data from your applicant population to convert into a defensible business case.

01 **Approval rate improvement** on good borrowers legacy models decline.

02 **Manual underwriting cost reduction** on automated clean-file decisions.

07

SECTION 07 OF 07

Preview Program Mechanics.

The onboarding steps, how long calibration takes, what happens at the end of preview, and who supports you throughout.

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What does the preview onboarding process look like?

Five steps from agreement to production go-live:

- 01 **Preview Agreement** signature.
- 02 **Sandbox credentials** issued.
- 03 **Sandbox validation** by partner engineering.
- 04 **Parallel calibration** on production traffic, no change to live decisioning.
- 05 **Production go-live** after calibration meets joint criteria.

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How long does the calibration phase typically take?

Calibration duration depends on application volume and the breadth of borrower segments in scope. It is structured to generate statistically meaningful comparison data; typical timeframes are several weeks once the parallel run begins.

SEVERAL WEEKS (VOLUME-DEPENDENT)

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What happens at the end of preview?

Preview partners receive advance access to production before GA and have input into the final API specification. Commercial transition from preview pricing to GA pricing is governed by the Preview Agreement.

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Who supports us during preview?

BD owns the commercial relationship. Quantum's solutions engineering team supports technical integration. The Quantum risk team is involved in calibration review and go-live approval. Preview partners have direct access to the product team for API feedback.

NEXT STEP IN EVALUATION

Request Preview Access.

Bring your credit, risk, model-risk, and integration leads to a preview scoping session. We walk through the Gen 5 model documentation, scope the Preview Agreement, and map a sandbox-to-production calibration plan against your applicant population.

Schedule Preview Session

HAVE A QUESTION WE DID NOT COVER? EMAIL:

partnerships@quantumlends.com

Your Partnership Specialist replies within 48 business hours.

*FAQ entries containing preview-bounded statements (latency, SLA, GA timing, performance characteristics) are governed by the Preview Agreement and may not be characterized as commitments outside of that agreement. **Quantum LS LLC** · NMLS ID 1587491.