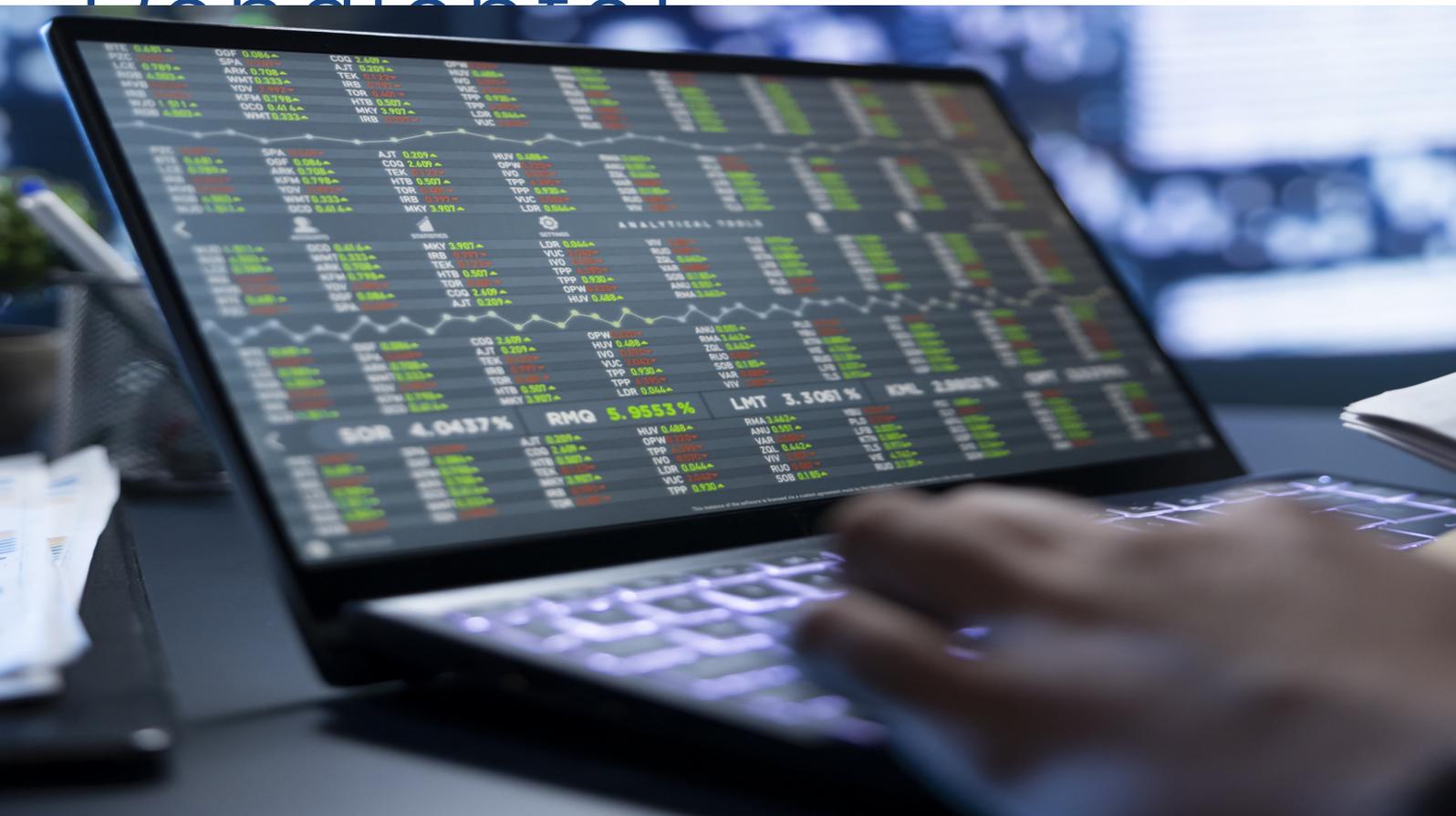


Infraestructura Financiera Cuántica Nativa de Nueva Generación (Patente Pendiente)



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Se trata de una infraestructura financiera en la nube Quantum Native, pendiente de patente, que permite adquirir una capa de toma de decisiones de nueva generación para créditos y seguros.

Permite a bancos, aseguradoras y plataformas ricas en datos, como las telecos, convertir los datos de clientes existentes en resultados de crédito y protección explicables y preparados para las autoridades reguladoras, abriendo el acceso a millones de personas actualmente excluidas o de perfil bajo, sin añadir exposición al balance.

Posicionada puramente como infraestructura, la plataforma crea una puerta de entrada defendible a nuevos mercados financieros, más que un producto fintech de consumo.

Propuesta de valor principal

Convierte datos alternativos y consentidos (por ejemplo, datos de telecomunicaciones, de comportamiento y transaccionales) en decisiones explicables sobre asequibilidad y riesgo

- Amplía la base de clientes a la vez que reduce el riesgo de impago
- Totalmente auditable, determinista y alineado con los requisitos normativos
- Diseñado para entornos operativos de gran volumen y baja latencia
- Compatible con las normas de las Finanzas Abiertas y los marcos modernos de soberanía de datos

Visión general de la tecnología

- Arquitectura basada en eventos y orientada a la API, totalmente compatible con AWS
- Diseño modular de microservicios, que permite la concesión de licencias o la adquisición
- Lógica de decisión determinista, evitando modelos de puntuación opacos de "caja negra".
- Capas integradas de gestión del consentimiento, trazabilidad y gobernanza
- Escalable en bancos, aseguradoras y grandes plataformas digitales

Validación del mercado

- Compromiso con instituciones financieras de primer nivel y plataformas ricas en datos

GROSS REVENUE

\$ 0

EBITDA

\$ 0

BUSINESS TYPE

Servicios financieros

COUNTRY

Brasil

BUSINESS ID

L#20260973

- Validación independiente de la demanda y los precios del mercado
- Planificación activa de pruebas de concepto, con el apoyo de los principales socios de la nube y los sistemas
- Se confirma el interés estratégico de varios grandes compradores de infraestructuras

Justificación estratégica para los compradores

- Acceso inmediato a la infraestructura de financiación inclusiva
- Alternativa más rápida y de menor riesgo al desarrollo interno
- Propiedad total de la capa de decisión y orquestación
- Fuerte posicionamiento regulador en toda LATAM
- Escalable en múltiples mercados y verticales de productos

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