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## Infraestructura Financiera Cuántica Nativa de Nueva Generación (Patente Pendiente)

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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