

Infraestrutura financeira nativa quântica de próxima geração (patente pendente)



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Trata-se de uma infraestrutura financeira em nuvem Quantum Native, com patente pendente, que permite a aquisição de uma camada de decisão de última geração para crédito e seguros.

Ele permite que bancos, seguradoras e plataformas ricas em dados, como as empresas de telecomunicações, convertam os dados existentes dos clientes em resultados de crédito e proteção explicáveis e prontos para o órgão regulador, abrindo o acesso a milhões de indivíduos atualmente excluídos ou com poucos dados, sem aumentar a exposição do balanço patrimonial.

Posicionada puramente como infraestrutura, a plataforma cria uma porta de entrada defensável para novos mercados financeiros, em vez de um produto de fintech para o consumidor.

Proposta de valor central

Converte dados alternativos e consentidos (por exemplo, dados de telecomunicações, comportamentais e transacionais) em decisões explicáveis de acessibilidade e risco. Expande a base de clientes endereçáveis e reduz o risco de inadimplência. Totalmente auditável, determinístico e alinhado com os requisitos regulamentares. Projetado para ambientes operacionais de alto volume e baixa latência. Compatível com os padrões de finanças abertas e estruturas modernas de soberania de dados.

Visão geral da tecnologia

- Arquitetura orientada a eventos e que prioriza a API, totalmente compatível com o AWS
- Design modular de microsserviços, permitindo licenciamento ou aquisição
- Lógica de decisão determinística, evitando modelos de pontuação "caixa preta" opacos
- Camadas integradas de gerenciamento de consentimento, rastreabilidade e governança
- Escalável em bancos, seguradoras e grandes plataformas digitais

Validação de mercado

- Envolvimento com instituições financeiras de nível 1 e plataformas ricas em dados

GROSS REVENUE

\$ 0

EBITDA

\$ 0

BUSINESS TYPE

Serviços financeiros

COUNTRY

Brasil

BUSINESS ID

L#20260973

- Validação independente da demanda e dos preços do mercado
- Planejamento ativo de prova de conceito, apoiado pelos principais parceiros de nuvem e sistemas
- Interesse estratégico confirmado por vários grandes compradores de infraestrutura

Justificativa estratégica para os compradores

- Acesso imediato à infraestrutura financeira inclusiva
- Alternativa mais rápida e de menor risco para o desenvolvimento interno
- Propriedade total da camada de decisão e orquestração
- Forte posicionamento regulatório na América Latina
- Escalável em vários mercados e verticais de produtos

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