

secureHUB

ADVANCED ABS ADMINISTRATION



Industry leading pooling, surveillance, waterfall processing and trust accounting platform for asset-backed securitization.



Auto & Equipment

Granular loan or lease level processing with multi-tranche pool and settlement capabilities.



Trade Receivables

Advanced management of multi seller trade receivables assets with portfolio management and settlement capabilities.



Credit Card/LOC

End-to-end functionality from asset selection and tagging to waterfall processing and portfolio report creation for secured and unsecured credit.



Liabilities/Management

Creation and administration of funding notes and liabilities including ABCP in a master/ discrete trust or conduit structure.

Powerful

- Quickly select and analyze portfolios from diverse servicing platforms
- Project cash flows, net book values and pool statistics
- Customizable funding and waterfall calculation engines
- Automate all daily and monthly processing tasks

Efficient

- Simplify and standardize complex tasks
- Reduce administration costs
- Replicate and configure cash waterfall and triggers simply with reusable templates
- Robust real-time reporting and analysis

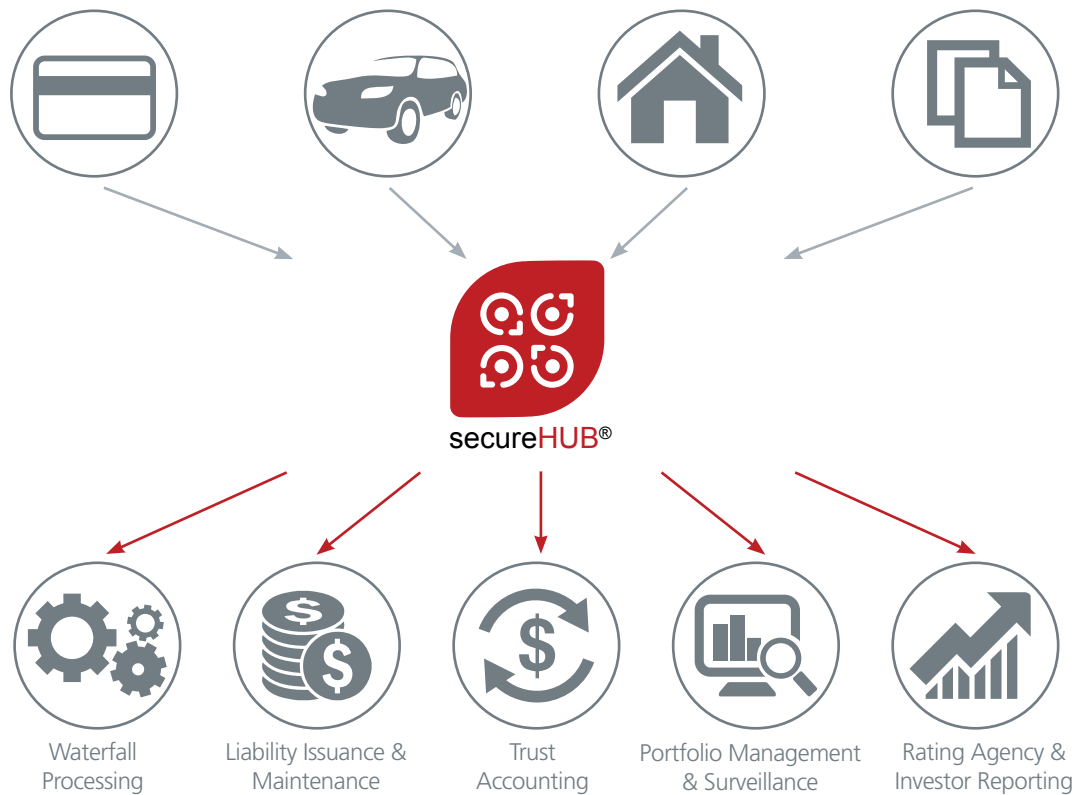
Accurate

- Extensive rigour and controls around complex financial activities
- Ensure adherence to detailed triggers and monitoring of ABS structures
- Comprehensive accrual and cash basis accounting
- Direct servicing system connectivity



Solution Overview

Built to handle complex and customized ABS structures...



Pooling/ Tranche Creation

- Robust portfolio/pool construction with asset tagging
- Creation of top-up pool and tranches conforming to asset eligibility rules
- Portfolio stratification and creation of investor and rating agency reports
- Ongoing surveillance and tracking of collateral assets

Portfolio Management

- Dynamic, configurable waterfall/settlement engine with user-defined data items, logic triggers and formula
- Customizable portfolio report templates for reusability
- Automatic reserve/deferred account management
- Automatic generation of asset seller invoices for all program fees and cost of funds amounts

Trust Accounting

- Trust / SPV Accounting
- Automatic bank flow vs. cash flow reconciliation via BAI file integration
- Journal level accounting with G/L feed capability
- Unique Excel® reporting plug-in
- Allow for multi-level review & approval prior to posting
- Accounting from settlement and waterfall processing

Liabilities Issuance/ Management

- Process and account for issuance amounts through a customized funding waterfall
- Define and maintain any term liability with bullet or amortizing features
- Native support for both discrete and master trust structures
- Robust ABCP conduit funding capabilities with dynamic cost-of-funds calculations

TAO Solutions is the leading vendor of dynamic structured finance software solutions designed to assist financial institutions with the intractable challenges of interfacing asset portfolios to capital markets funding. Our products, skills and industry expertise help us deliver solutions that reduce costs while adding operational efficiencies to complex and burdensome processing requirements.



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