

MortgageHub

Industry leading mortgage funding, securitization, and portfolio management system for the global mortgage industry.



Covered Bonds

Providing capabilities to assist with the reporting and administration requirements of issuance frameworks.



RMBS

Unparalleled end-to-end functionality and automation to meet the intense demands of RMBS funding programs.



Portfolio Management

Strong whole loan capabilities encompassing managing, monitoring, accounting, reporting and funding.



Aggregation

Unified management and administrative framework to interface to multiple 3rd Party asset servicers.

Powerful

- Granularly track detailed asset data
- Quickly assemble, analyze and price asset portfolios
- Easily transact loan sales and purchases
- Automate all daily and monthly processing tasks

Efficient

- Simplify and standardize complex tasks
- Build asset pools in bulk using repeatable workflows
- Reduce administration costs
- Robust real-time reporting and analysis

Accurate

- Extensive rigour and controls around complex financial activities
- Ensure compliance to funding program requirements
- Comprehensive accrual and cash basis accounting
- Audit compliant controls and monitoring



Complete Automation Solution for Covered Bond Issuers



Covered Bond Label Harmonized Transparency Template compliant report generation in native Excel® format.

Rating Agency Extracts production for both pro-forma and total pools in formats for Fitch, Moody's, DBRS, and S&P.



Automated Asset Coverage, Valuation, Over-Collateralization Tests, and shortfall projections based on underlying assets against outstanding liabilities.

Interfacing

- Easily ingest large asset volumes from multiple servicing platforms, including borrower and collateral-level data points

Build compliant pools with effortless automation

- Granularly define selection and filtering criteria based on any asset, borrower, and collateral data elements
- Algorithmically build optimal pool sets using complex optimization engine with configurable weights and scoring
- Ingest and secure pre-defined pool lists in seconds using built-in file uploads

Flexible, multi-currency liability valuation

- Import posted market prices, coupons, and exchange rates from multiple market data sources
- Support for multiple day conventions

Robust and flexible loan NPV calculations

- Multiple NPV methods available including comprehensive loan cash flows projection engine with parameters for prepayment assumptions, multiple curve support, penalty interest payment rates and more
- Distinct valuation methods for fixed and float-rate assets



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TAO Solutions is the preeminent provider of automation solutions to the global credit asset industry. TAO Solutions products currently serve more than 70% of Schedule I Canadian banks, and processes millions of credit assets on a daily basis. Our products, skills and industry expertise help us deliver solutions that reduce costs while adding operational efficiencies to complex and burdensome business requirements. TAO Solutions is a SOC II Type II accredited service organization.

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