

Challenge

Warehouse sell-ins and securitization demand precision, speed, and compliance, yet many institutions struggle with outdated, manual workflows that introduce errors, delays, and regulatory risks.

Collateral allocations must follow stringent eligibility rules, advance rate limits, and investor covenants—a time-consuming and risky process.

Warehouses depend on precise funding allocations to manage liquidity and capital. Furthermore, errors in reconciliation, trust reporting, or eligibility checks can delay funding, choke loan origination and slow capital deployment.

Investors demand full transparency into loan performance, credit enhancements, and subordination structures—but manual reconciliation and reporting lack the real-time visibility and automation needed to scale.

It's time to transform sell-ins and securitization with automation—faster execution, zero errors, and full compliance.

Business Outcomes - Why SolveXia?

SolveXia automates, optimizes, and accelerates sell-ins—removing inefficiencies, ensuring compliance, and delivering precision at scale.

KEY BENEFITS

- **Fast, Accurate Loan Sell-Ins**
Automate selection, validate eligibility, and sell-in faster, safer, and smarter.
- **Advance Rate & LVR Monitoring**
Validate eligibility. Eligibility ensures compliance. Compliance eliminates risk.
- **Regulatory & Covenant Adherence**
Automatically enforce investor covenants, diversification limits, and subordination rules—without errors, without delays.
- **Data Reconciliation & Matching**
Eliminate errors, eliminate delays, eliminate doubt.
- **Investor Transparency & Auditability**
Rapid insights and tracking, maximum confidence.
- **Scalability & Flexibility**
More volume, more control, no extra effort.

By removing bottlenecks and streamlining loan sell-ins from origination to securitization, SolveXia enables finance and treasury teams to unlock liquidity faster, optimize capital efficiency, and strengthen investor confidence.

10x faster

run your securitization process 10x faster

98%

decrease reconciliation errors by 98%

6-12 months

positive ROI in 6-12 months

Solution Features & Capabilities

SolveXia's automation platform optimizes every stage of the sell-in and securitization process, ensuring loans are allocated to the correct warehouse pools and trusts with speed, accuracy, and full compliance.

LOAN SELL-IN AUTOMATION & TRUST ALLOCATIONS

- **Automated Loan Selection & Eligibility**
Ensures only qualifying loans enter warehouse pools based on advance rates, LVR constraints, and investor diversification rules.
- **Warehouse & Term Pool Management**
Monitors available funding, ensuring dynamic warehouse pools and fixed-term structures meet pre-set thresholds.
- **Seller Advance & Funding Optimization**
Detects funding shortfalls, flags risks, and recommends solutions before sell-ins stall.

RECONCILIATION & RISK MITIGATION

- **Granular Loan-Level Data Matching**
Matches loan sales to bank transactions and investor funding records, eliminating discrepancies.
- **Trigger Event Monitoring**
Detects early warning signs, including performance deterioration, advance rate breaches, and subordination failures, ensuring proactive risk management.
- **Credit Enhancement & Overcollateralization Tracking**
Automates subordination, excess spread usage, and loan loss reserve monitoring to protect investors.

INVESTOR REPORTING & AUDITABILITY

- **Automated Trust-Level Reports**
Generates investor-ready reports at the time of sale and regularly thereafter, ensuring complete transparency into trust performance and funding transactions.
- **Covenant Compliance Checks**
Ensures loan allocations meet industry exposure limits, geographic diversification rules, and borrower risk thresholds to prevent compliance breaches.
- **Real-Time Dashboards & Insights**
Provides funding status updates, loan eligibility summaries, and securitization metrics, empowering finance teams to make smarter, data-driven decisions.



SolveXia streamlines processes, reduces risk, and ensures compliance, allowing financial institutions to scale effortlessly, optimize funding, and boost investor confidence through automation.

Technical Features & Deployment

Module 1 Preparation	Module 2 Allocation	Module 3 Review & Control	Module 3 Reporting & Analytics
1.1 Loan Data Ingestion Collection of files and data and integration with systems.	2.1 Automated Loan Pooling Allocate loans to warehouse and term deal pools based on predefined eligibility criteria.	3.1 Transaction Matching Automatically reconcile loan sell-ins with bank records and trust transactions.	4.1 Reporting Generate structured reports for investors, auditors, and regulators.
1.2 Data Cleansing Validate loan eligibility, identify missing or duplicate records, & enforce data integrity rules.	2.2 Trust Covenant Compliance Verify compliance with investor-defined covenants, LVR constraints, & diversification rules.	3.2 Exception Management Detect allocation mismatches, funding discrepancies, & covenant breaches for review.	4.2 Analytics Provide insights into funding status, trust performance, and securitization metrics.
1.3 Enrichment & Transformation Apply business rules, map loan attributes, and calculate key funding metrics.	2.3 Funding Optimization Identify funding gaps and optimize loan allocations across securitization structures.	3.3 Credit Enhancement Monitoring Track subordination structures, excess spread, and overcollateralization requirements.	4.3 Audit & Compliance Tracking Maintain a detailed audit trail of loan allocations, trust transactions, & compliance checks.

SolveXia is secure, scalable, and fully automated. It is built to integrate seamlessly, operate effortlessly, and comply flawlessly with global regulations. From loan sell-ins to securitization, it delivers precision, accuracy, and full transparency at every step.

INTEGRATION & COMPATIBILITY

- Seamless System Integration**
 Connects to loan origination, banking platforms, and investor reporting tools—ensuring real-time allocation, instant reconciliation, and effortless reporting.
- Automated Data Ingestion & Reconciliation**
 Aggregates data from multiple sources, maintaining a single source of truth for all stakeholders.
- API-Driven Architecture**
 Enables custom automation workflows, aligning seamlessly with internal treasury processes.

DATA MANAGEMENT & GOVERNANCE

- Data You Can Trust, Every Time**
 Detects inconsistencies, eliminates duplicates, and corrects errors—ensuring clean, accurate, and audit-ready data.
- Version Control & Data Lineage**
 Maintains a complete audit trail, guaranteeing full traceability for audits and investor reporting.
- From Compliance to Confidence**
 Automates audit trails, enforces version control, and guarantees trust-level compliance—turning regulatory burdens into effortless reporting.

SCALABILITY & PERFORMANCE

- Handles High-Volume Transactions**
 Designed for institutions managing large-scale warehouse facilities and securitization programs, ensuring seamless expansion as loan volumes grow.
- Elastic Scaling**
 Adapts to growing transaction volumes without additional infrastructure costs.
- Real-Time Processing**
 Provides instant loan eligibility checks, funding status updates, and trust performance metrics, reducing delays in capital deployment.

Before vs. After SolveXia

BEFORE SOLVEXIA

- Loan sell-ins take days due to manual data validation and approvals.
- High risk of non-compliant loan allocations leading to investor disputes.
- Error-prone reconciliations delay investor reports and funding transactions.
- Slow, manual funding decisions impacting cash flow optimization.
- Limited visibility into loan performance and securitization compliance.

AFTER SOLVEXIA

- Instant loan sell-ins with automated eligibility checks and trust allocations.
- 100% adherence to trust covenants and investor diversification rules.
- 98% reduction in reconciliation errors with real-time transaction matching.
- On-demand warehouse funding & allocation tracking, ensuring optimal liquidity use.
- Automated reporting & dashboards with full transparency for finance teams and investors.

Example Output

