

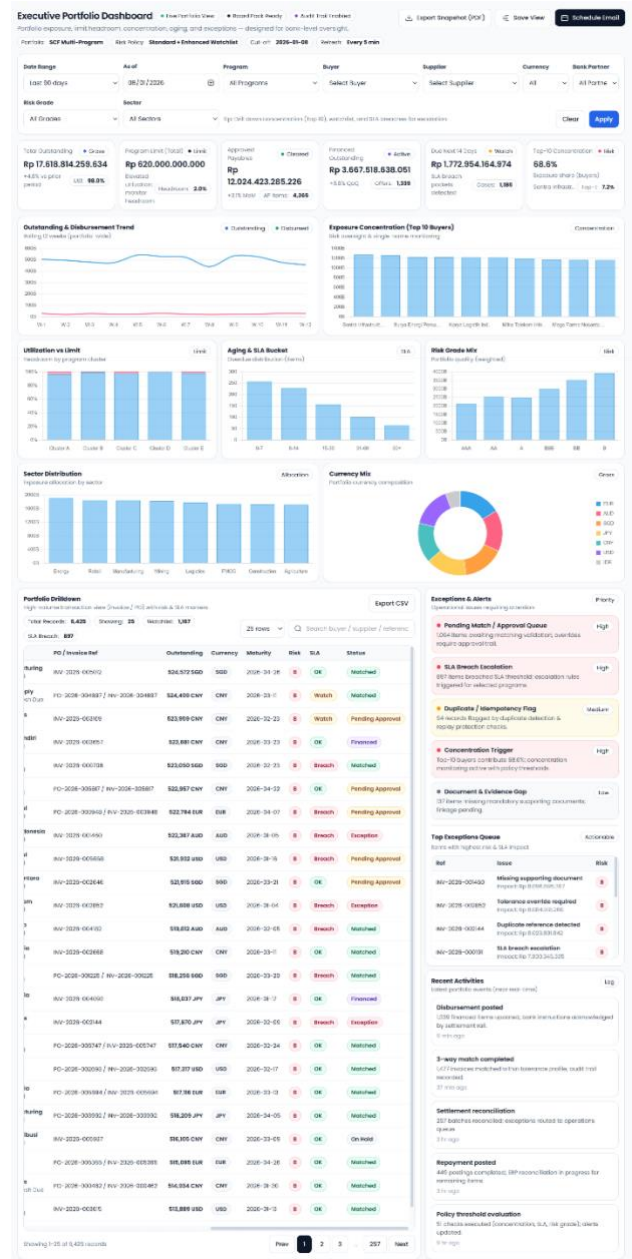
Rayterton Supply Chain Finance (SCF) Platform

Rayterton Supply Chain Finance (SCF) is a strategic, enterprise-grade digital infrastructure designed for tier-1 banks and large corporations. The platform goes far beyond transactional financing by embedding governance, risk management, operational intelligence, and scalability into a single bank-owned SCF ecosystem.

Core SCF Modules & High-Value Capabilities

Rayterton SCF is architected as a modular yet fully integrated platform, purpose built to meet the stringent demands of regulated financial institutions while preserving operational agility. The architecture is designed to strike a deliberate balance between flexibility and enterprise-grade cohesion, allowing banks to scale their Supply Chain Finance capabilities without compromising control, security, or compliance.

Each functional module ranging from onboarding, limit management, transaction processing, risk monitoring, to settlement and reporting delivers clear and measurable standalone value. This modularity enables institutions to deploy and activate capabilities incrementally, aligned with strategic priorities, product rollout timelines, and market readiness, without creating system fragmentation or technical debt.



Buyer & Supplier Onboarding Module

Counterparty Onboarding • Value & Exposure Lens • Risk-Tension Prioritization • Decision Queue

Not a workflow screen. This is a bank-grade onboarding portfolio view -- exposure, value, suitability, and approval pressure.

Export Onboarding Pack | Portfolio View | Route to Approver

As of: 08/01/2028 | Segment: All Segments | Counterparty Type: All Types | Sector: All Sectors | Risk Band: All Bands | Decision Pressure: All

Tip: Use measure filter to surface exposure-heavy counterparties requiring same-day approval or escalation.

Pipeline Value (Projected Annual): **Rp 26.049.088.831.988**
 Projected Exposure (Limit Ask): **Rp 650.983.413.578.865**
 Decision Queue (Due < 48h): **399**
 High-Risk / Escalated: **202**
 Weighted by suitability (portfolio lens):
 Facilities: **10,010**
 Exposure-heavy items prioritized: Same-day: **124**
 Requires Risk Desk review: **202**
 Flags: **1,496**

Value vs Exposure (Prioritization)
Portfolio view for underwriting focus

Risk-Grade Scoring

Sector Concentration (Exposure)
Where underwriting capacity is consumed

Risk Concentration

Risk Band Composition
Portfolio tension distribution

Subsidiary

Approval Pressure Timeline
Due by windows (decision pressure)

SLA

Projected Facility Mix
Limit ask by facility type

Onboarding Portfolio (Exposure & Value)
High-volume list focused on underwriting impact -- not workflow steps

Total records: 3,120 | Showing: 25 | Due < 48h: 399 | 25 rows | Search counterparty / sector / segment

Exposure Ask	Suitability	Risk & Flags	Decision Pressure
Living - Distributor Financing - PO Financing #1 Rp 871.870.899.424 Ask tier: Strategic	Low Fit Sub: 55	Critical Risk: 96 2 Flags	Due Today Due: 2h
r Financing - PO Financing - Invoice Financing Rp 857.228.547.074 Ask tier: Strategic	Low Fit Sub: 54	Critical Risk: 89 No Flags	Due Today Due: 2h
mic - Invoice Financing - Distributor Financing Rp 852.809.287.540 Ask tier: Strategic	Low Fit Sub: 54	Critical Risk: 86 No Flags	Due Today Due: 2h
tor Financing - Revolving - Supplier Financing Rp 852.318.517.148 Ask tier: Strategic	Low Fit Sub: 56	Critical Risk: 88 1 Flag	Due Today Due: 2h
iving - Supplier Financing - Invoice Financing Rp 803.976.835.157 Ask tier: Strategic	Low Fit Sub: 72	Critical Risk: 83 1 Flag	Due Today Due: 2h
utor Financing - Revolving - Invoice Financing Rp 646.723.289.182 Ask tier: Strategic	Low Fit Sub: 59	Critical Risk: 85 No Flags	Due Today Due: 2h
ing - Supplier Financing - Invoice Financing #1 Rp 610.844.772.784 Ask tier: Core	Fit Sub: 73	Critical Risk: 92 1 Flag	Due Today Due: 2h
Facility mix - Supplier Financing - Revolving Rp 602.233.818.926 Ask tier: Core	Low Fit Sub: 61	Critical Risk: 87 No Flags	Due Today Due: 2h
r Financing - PO Financing - Invoice Financing Rp 484.100.623.697 Ask tier: Core	Low Fit Sub: 54	Critical Risk: 85 No Flags	Due Today Due: 2h
ancing - Revolving - Distributor Financing #1 Rp 434.334.408.071 Ask tier: Core	Low Fit Sub: 52	Critical Risk: 85 No Flags	Due Today Due: 2h
Financing - PO Financing - Supplier Financing Rp 414.867.82.987 Ask tier: Core	Fit Sub: 72	Critical Risk: 86 No Flags	Due Today Due: 2h
iving - Distributor Financing - PO Financing #1 Rp 405.160.423.454 Ask tier: Core	Low Fit Sub: 54	Critical Risk: 86 No Flags	Due Today Due: 2h
Facility mix - Revolving - Distributor Financing Rp 397.214.289.013 Ask tier: Core	Low Fit Sub: 50	Critical Risk: 83 No Flags	Due Today Due: 2h
Facility mix - Invoice Financing Rp 380.762.896.435 Ask tier: Core	Low Fit Sub: 63	Critical Risk: 88 No Flags	Due Today Due: 2h
utor Financing - Revolving - Invoice Financing Rp 358.412.921.838 Ask tier: Core	Fit Sub: 71	Critical Risk: 85 1 Flag	Due Today Due: 2h
Facility mix - Distributor Financing Rp 499.268.885.597 Ask tier: Core	Low Fit Sub: 61	Critical Risk: 91 1 Flag	Due Today Due: 5h

Showing 1-25 of 3,120 records (sorted by escalation, due window, and exposure) | Prev | 1 | 2 | 3 | - | 125 | Next

Decision Queue (Exposure-Weighted)
What the bank must decide today

- Due Today: Surya Farma Asia (Anchor)**
Exposure ask Rp 871.870.899.424 - Value Rp 36.567.904.803 - Risk Critical (score 96) - Approver: Syndication Desk
- Due Today: Nusantara Chemicals Utama (-**
Exposure ask Rp 852.228.547.074 - Value Rp 40.981.665.190 - Risk Critical (score 89) - Approver: Compliance & AM, Office
- Due Today: Surya Farma Persada (Anchor)**
Exposure ask Rp 852.809.287.540 - Value Rp 37.188.692.893 - Risk Critical (score 88) - Approver: Risk Management Division
- Due Today: Andalan Retail Sejahtera (Anch...**
Exposure ask Rp 852.318.517.148 - Value Rp 36.963.676.876 - Risk Critical (score 88) - Approver: Credit Committee Secretariat
- Due Today: Mitra Logistik Utama (Anchor)**
Exposure ask Rp 803.976.835.157 - Value Rp 36.507.323.333 - Risk Critical (score 83) - Approver: Compliance & AM, Office
- Due Today: Mega Chemicals Asia (Anchor)**
Exposure ask Rp 646.723.289.182 - Value Rp 34.265.935.742 - Risk Critical (score 86) - Approver: Risk Management Division
- Due Today: Surya Energi Asia (Anchor)**
Exposure ask Rp 610.844.772.784 - Value Rp 28.051.233.633 - Risk Critical (score 92) - Approver: Syndication Desk
- Due Today: Atlas Telekom Sejahtera (Distri...**
Exposure ask Rp 602.233.818.926 - Value Rp 25.298.854.095 - Risk Critical (score 87) - Approver: Board Risk Sub-Committee

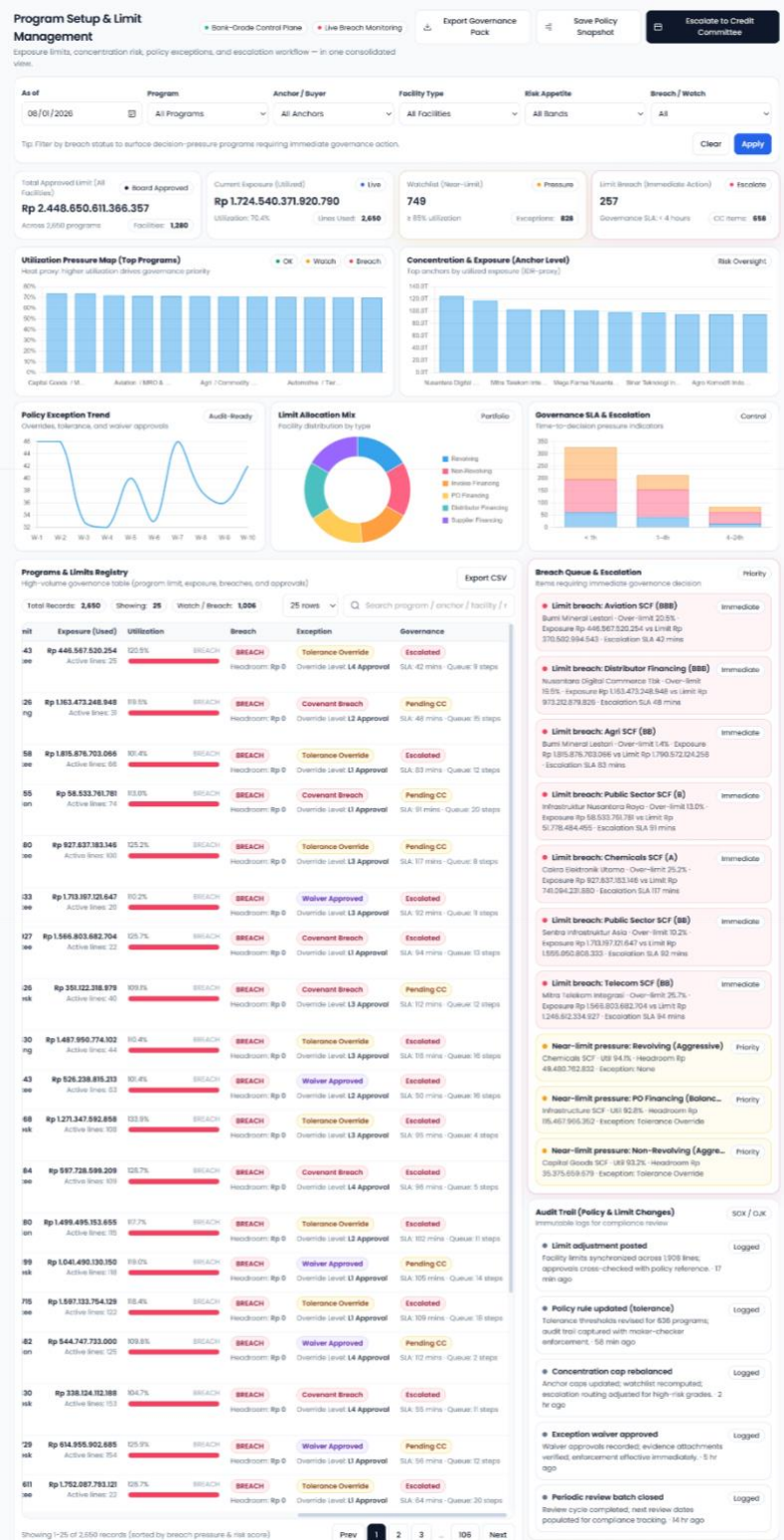
Risk Desk Alerts
Flags requiring advanced due diligence

- Risk alert: Surya Farma Asia (Critical)** Immediate
UBO Verification Pending - Adversive Media (Moderate) - Exposure Rp 871.870.899.424 - Decision due 2h - Owner: SCF Product Desk
- Risk alert: Nusantara Chemicals Utama...** Immediate
No major flags - Exposure Rp 852.228.547.074 - Decision due 2h - Owner: Transaction Banking
- Risk alert: Surya Farma Persada (Criti...** Immediate
No major flags - Exposure Rp 852.809.287.540 - Decision due 2h - Owner: Transaction Banking
- Risk alert: Andalan Retail Sejahtera (Cri...** Immediate
Cross-border Complexity - Exposure Rp 852.318.517.148 - Decision due 2h - Owner: Corporate Banking Team B
- Risk alert: Mitra Logistik Utama (Critical)** Immediate
Concentration Concern - Exposure Rp 803.976.835.157 - Decision due 2h - Owner: Corporate Banking Team B
- Risk alert: Mega Chemicals Asia (Criti...** Immediate
No major flags - Exposure Rp 646.723.289.182 - Decision due 2h - Owner: Transaction Banking
- Risk alert: Surya Energi Asia (Critical)** Immediate
Concentration Concern - Exposure Rp 610.844.772.784 - Decision due 2h - Owner: Corporate Banking Team A
- Risk alert: Atlas Telekom Sejahtera (Criti...** Immediate
No major flags - Exposure Rp 602.233.818.926 - Decision due 2h - Owner: Transaction Banking

Digital onboarding with structured workflows for buyers and suppliers, including legal documents, bank account verification, Anti-Money Laundering (AML) / Know Your Customer (KYC) screening, and approval governance. Full audit trail ensures regulatory readiness and accelerates time-to-live for new SCF programs.

Program Setup & Limit Management

Flexible configuration of SCF programs per buyer, including limit structures, multi-currency parameters, tenor rules, pricing frameworks, and buyer-supplier eligibility mapping. This module enables banks to manage SCF as a portfolio of structured credit programs with clear governance, exposure visibility, and scalable control rather than as isolated, transaction based financing.



PO & Pre-Shipment Financing Module

Support for PO-based and pre-shipment financing, including PO upload, validation, and linkage to financing eligibility. Provides early working capital access while maintaining strict bank controls.

PO & Pre-Shipment Financing Console

End-to-end PO lifecycle: inbound validation, supplier acknowledgement, delivery schedule, GR readiness, and PO financing controls – in one compact cockpit.

Correlation: **SCF-PO-OPS-2026-01** | SLA Monitor: **Active** | Exception Queue: **982** | PO Records: **4,217**

Export Snapshot (PDF)
Save View
Schedule Digest

Date Range: Last 90 days | As of: 08/01/2026

Program: All Programs | Buyer: Select Buyer | Supplier: Select Supplier | Currency: All | Bank Partner: All Partne

Tip: Filter down by pending acknowledgements, GR readiness, and financing eligibility to isolate operational bottlenecks.

Clear Apply

PO Value (Open): **Rp 24.653.671.054.323**

+5.2% vs prior period | Open POs: **3,444**

Pending Supplier Ack: **877 POs**

Within SLA guardrails | Breach: **184**

GR Readiness: **57.0%**

Partial GR: **1,684** | Watch GR posting latency

PO Financing Eligible: **Rp 6.041,548.627.018**

Stable request volume | Requests: **422**

PO Pipeline Trend

Rolling 12 weeks (issued → confirmed → GR)

Top Supplier Concentration (PO Value)

Top 10 suppliers by open PO exposure

Ack SLA Compliance

Within SLA / Watch / Breach (count)

Pre-Shipment Utilization

Used vs headroom (program-wide)

Currency Mix

Open PO composition

PO Drilldown

High-volume PO + acknowledgement + GR + financing eligibility view

Total Records: **4,217** | Showing: **25** | Ack Pending: **877**

Financing Eligible: **1,271**

Delivery Window	Ack SLA	GR Readiness	Pre-Shipment	Status
2025-12-12 -- 2026-01-11	OK	61%	On Hold	Confirmed
2025-12-20 -- 2026-01-28	Breach	11%	Not Eligible	Pending Ack
2025-12-06 -- 2025-12-15	Watch	35%	Not Eligible	Issued
2025-12-18 -- 2026-02-01	Breach	14%	Not Eligible	Issued
2025-12-21 -- 2026-01-31	OK	7%	Not Eligible	Pending Ack
2026-01-06 -- 2026-02-06	OK	20%	Not Eligible	Issued
2026-01-02 -- 2026-02-16	OK	62%	Eligible	Amended
2025-12-20 -- 2025-12-27	Breach	5%	Not Eligible	Issued
2025-12-28 -- 2026-02-11	OK	64%	Approved	Confirmed
2026-01-04 -- 2026-01-27	Watch	6%	Not Eligible	Pending Ack
2025-12-24 -- 2026-01-17	OK	56%	Requested	Confirmed
2025-12-17 -- 2026-01-31	Watch	62%	Eligible	Confirmed
2026-01-08 -- 2026-01-31	Watch	93%	Eligible	Amended
2025-12-26 -- 2026-01-04	OK	0%	Not Eligible	Cancelled
2025-12-21 -- 2025-12-29	Watch	19%	Not Eligible	Pending Ack
2025-12-24 -- 2026-01-13	OK	0%	Not Eligible	Cancelled
2026-01-03 -- 2026-01-11	OK	19%	Not Eligible	Issued
2026-01-02 -- 2026-02-04	Breach	32%	On Hold	Amended
2025-12-12 -- 2026-01-06	Breach	19%	Not Eligible	Issued

Showing 1-25 of 4,217 records

Exceptions & Alerts

Operational issues requiring action

- Supplier Acknowledgement Backlog** (Medium)

877 POs awaiting acknowledgement; escalation applied by program SLA and cut-off windows.
- SLA Breach - Ack / Schedule** (High)

762 items breached SLA; ownership routed to Ops queue with correlation tracking.
- PO Amendment Spike** (Medium)

826 amended POs detected; version control and amendment logs require review before financing lock.
- GR Posting Latency** (Low)

214 confirmed POs show GR readiness below threshold; watchlist created for follow-up.
- Pre-Shipment Hold / Policy Gate** (High)

139 financing items on hold due to policy checks; evidence required for release.

Recent Activities

Near real-time event feed

- Supplier acknowledgement received**

253 acknowledgements posted; delivery schedule baseline updated where applicable. 9 min ago
- PO confirmed (eligible set)**

851 confirmed POs refreshed; eligibility wallet recalculated for pre-shipment. 34 min ago
- Goods receipt posted**

126 GR events linked to PO lines; matching readiness improved for downstream validation. 1 hr ago
- Pre-shipment request created**

422 financing requests tracked; pricing and haircut components locked per version. 2 hr ago
- Risk approval completed**

183 approvals recorded; disbursement instructions queued for settlement routing. 8 hr ago

Prev **1** 2 3 ... 169 Next

Invoice Upload, Matching & Buyer Approval

Advanced invoice processing with configurable PO and goods receipt (GR) matching, tolerance rules, and exception handling.

Buyer approval workflows and portal integration ensure that only verified, approved, and eligible receivables proceed into the financing lifecycle – strengthening operational accuracy and risk control.

Financing Request & Early Payment Engine

Workflow-driven financing request management with automated calculation of tenor, pricing, and early payment options based on program rules.

The engine supports invoice financing and early payment programs, combining system-driven calculations with bank approval governance to enable scalable supplier participation and transparent financing decisions.

Financing Request & Early Payment Engine • Live Portfolio

Entity: Rayterton Bank • Book: SCF-Wholesale • Region: ID • Cut-off: 16:30 WIB • As of: 2026-01-07 16:30 • Maker-Checker: Enforced • Audit: Enabled

SLA Monitor + Create Request

Portfolio Snapshot

Request pipeline, eligibility, limits, risk and exceptions — compact view.

Program: SCF Anchor

Eligible Invoices 86 Value: Rp 125,938,000,000	Outstanding Requests 25 Pipeline: Rp 81,600,000,000	Approved & Ready 102 Net Payable: Rp 268,430,000,000	SLA Watch • Breach 12 Exceptions: 7 • Overrides: 3
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Buyer Limit Utilization: 72.4% (Available headroom: Rp 190,500,000,000)

Avg Discount Rate: 11.85% p.a. (Source: Treasury curve + program margin + risk add-on, Median tenor: 34 days • Day count: 360)

Screening & Controls: Pass 99.2% (Sanctions: 0 hit, Duplicates: 4 blocked, KYC refresh: 9 due, SoD: enforced)

Approval Queue

High-priority items requiring action. 7 pending

- Buyer approval required • Near-limit exposure** Rp 12,800,000,000 (PT Sumber Makmur • Reverse Factoring • SLA 42m)
- Risk review • Pricing exception requested** Rp 9,300,000,000 (PT Garuda Manufacturing • SCF Anchor • Tenor 62d)
- Checker review • Document score below threshold** Rp 6,150,000,000 (PT Retail Modern • Distributor Finance • Docs 89%)
- Approval ready • Disbursement window T+0** Rp 4,900,000,000 (PT Bumi Agro • SCF Anchor • Screening pass)

Exceptions & Overrides

Policy references and reason codes. View all

- Pricing Override: 3 (Last: TRS-OVR-1182)
- Doc Missing: 5 (Avg score: 92%)
- Limit Near Breach: 4 (Top buyer: PT Sumber Makmur)
- SLA Breach: 2 (Longest: 6h 14m)

Request Queue: Approved & Ready, Audit Trail (Records: 12,482 • Displayed: 18)

Request Queue	Approved & Ready	Audit Trail
My items	SLA watch	Exceptions
		High value

Request Queue

Sorted by last update • Compact view

m	Currency	Invoice Value	Offered Rate	Net Payable	Controls	Workflow	SLA	Last Update
Factor Finance d • Settlement T+0	IDR	Rp 13.545.624.809 1 invoices	13.78% Tenor 64d	Rp 13.174.150.802 Fees: Rp 39.532.043	Limit OK Screen Pass Docs 94%	Rejected Maker OPS-492 • Checker CHK-325	242m Within policy	2026-01-06 15:06
Factor Finance d • Settlement T+0	IDR	Rp 770.945.285 5 invoices	15.51% Tenor 15d	Rp 763.315.907 Fees: Rp 2.647.348	Limit OK Screen Pass Docs 98%	Submitted Maker OPS-513 • Checker CHK-936	51m Within policy	2026-01-06 09:11
Factor Finance d • Settlement T+0	USD	USD 1,172,581.00 6 invoices	14.02% Tenor 39d	USD 1,151,447.78 Fees: USD 3,317.88	Limit OK Screen Pass Docs 90%	Submitted Maker OPS-210 • Checker CHK-432	278m Within policy	2026-01-06 05:33
Factor Finance d • Settlement T+0	USD	USD 645,061.00 4 invoices	15.63% Tenor 28d	USD 635,387.69 Fees: USD 1,831.59	Limit OK Screen Pass Docs 95%	Checker Review Maker OPS-726 • Checker CHK-511	156m Within policy	2026-01-06 21:08
Factor Finance d • Settlement T+0	IDR	Rp 3.406.544.234 5 invoices	11.10% Tenor 62d	Rp 3.328.487.411 Fees: Rp 12.908.643	Limit OK Screen Pass Docs 94%	Checker Review Maker OPS-507 • Checker CHK-971	117m Within policy	2026-01-06 18:30
Factor Finance d • Settlement T+0	USD	USD 78,462.00 5 invoices	10.45% Tenor 39d	USD 77,357.16 Fees: USD 216.52	Limit OK Screen Pass Docs 97%	Checker Review Maker OPS-936 • Checker CHK-242	349m Within policy	2026-01-06 11:06
Factor Finance d • Settlement T+0	IDR	Rp 17.396.580.812 5 invoices	12.48% Tenor 49d	Rp 17.046.140.868 Fees: Rp 54.985.193	Limit OK Screen Pass Docs 88%	Submitted Maker OPS-467 • Checker CHK-597	45m Within policy	2026-01-07 11:38
Factor Finance d • Settlement T+0	IDR	Rp 14.730.628.628 3 invoices	10.94% Tenor 28d	Rp 14.554.723.708 Fees: Rp 50.513.385	Limit OK Screen Pass Docs 94%	Approved Maker OPS-121 • Checker CHK-520	164m Within policy	2026-01-07 08:33

Showing 1-18 of 12,482 records

Request Summary

Selected item details & audit-ready fields.

Request: FR-2025-10001
Buyer: PT Sumber Makmur
Supplier: PT Maju Jaya
Value: Rp 13.545.624.809
Net payable: Rp 13.174.150.802

Risk Grade: A1+ (Low risk • Stable exposure)
Doc Score: 94% (Completeness)

Policy Reference: SCF-POL-123 • DIST (Within approved limit & program covenant. Docs complete.)

Audit Trail (latest)

- CONTROL: Sanctions screening cleared. Duplicate control evaluated. Event EVT-952097 (15:06)
- LIMIT: Exposure checked against buyer & portfolio limits. Ref LMT-43659 (15:07)
- WORKFLOW: Routed to Rejected with maker-checker controls enabled. Case CASE-822616 (15:08)

Pricing Breakdown (360 day count)

Transparent, audit-ready computation.

Principal: Rp 13.545.624.809
Discount: Rp 331.941.963
Service fee: Rp 29.149.579
Platform fee: Rp 10.382.464

Net payable: Rp 13.174.150.802

Rate source: TRS Curve • Margin: Tenor: 64d • 13.78%
Program margin: 3.55%

© Rayterton • Supply Chain Financing System • Operational dashboard view

Payment, Repayment & Settlement Module

End-to-end disbursement and repayment management, including batch payment processing, repayment schedules, manual payment handling, and settlement tracking.

Ensures financial accuracy and operational efficiency.

Payment, Repayment & Settlement ● Bank-Grade Execution

Entity: Rayterton Bank • Channel: Host-to-Host + SWIFT • Cut-off: 16:30 WIB • As of: 2026-01-07 19:20 • Ledger: T+0 • Controls: SoD + Maker-Checker

Simulate Today + Create Batch Reconciliation

Execution Snapshot
Payment + Repayment + Settlement events with SLA, exceptions, and downstream confirmations.

Items Ready Queue

214
Value: Rp 318,740,000,000

Batches Prepared T+0

108
Count: 1,862 Items

Success (Today) ACK

34
Settled: Rp 92,110,000,000

Exceptions Watch

8
Reject: 2 • Retry: 3 • Hold: 3

SLA Utilization **78.1%**

Longest in-queue: 2h 18m • Breach: 2

Cut-off Risk Low

Projected completion 15:58 WIB • Buffer 32m
Auto-split: enabled • Retry backoff: adaptive

Controls Pass 99.4%

SoD enforced • Sanctions 0 hit • Dup blocked 4
Integrity OK

Operational Console
High-priority tasks requiring action. 6 flagged

Approval required • High value batch Rp 18,600,000,000

AWAITING_APPROVAL • Cut-off window Priority

Retry needed • Bank ACK delay Rp 9,240,000,000

READY_TO_SEND • Channel Host-to-Host SLA Watch

Rejected item • Remediation Rp 2,180,000,000

REJECTED • Reason-coded Exception

Nostro pending • Matching Rp 6,910,000,000

ACK_RECEIVED • Reconcile Recon

Settlement Health
Downstream confirmations & reconciliation. View

ACK Received **97.8%**

SWIFT/Host-to-Host

Auto Reconcile **94.6%**

Match rate

Nostro Pending **12**

Aging < 24h

Return Items **2**

Reason-coded

ISO 2002 mapped • Idempotency keys • Auto retry guarded

Records **28,460** • Displayed **18**

Status: All

Buyer: All

Program: All

Currency: All

Global Search Apply Filter

Last refresh: 19:20:19

Payment Batches
Batches sorted by last update • Channel status and ACK monitoring

Columns Saved Views Export CSV

Program	CCY	Total Amount	Items	Channel	Status	SLA	Actions
Anchor	IDR	Rp 17.801.034.444 <small>Fees Rp 21.719.089</small>	36	BI-FAST <small>H2H-751681</small>	● READY_TO_SEND <small>Maker OPS-852 • Checker CHK-775</small>	226m <small>Within policy</small>	View Send
Trade Factoring	IDR	Rp 4.882.209.519 <small>Fees Rp 8.664.659</small>	7	BI-FAST <small>H2H-956336</small>	● SETTLED <small>Maker OPS-425 • Checker CHK-366</small>	325m <small>Within policy</small>	View
Trade Factoring	IDR	Rp 4.055.914.140 <small>Fees Rp 8.969.332</small>	29	BI-FAST <small>H2H-902741</small>	● AWAITING_APPROVAL <small>Maker OPS-701 • Checker CHK-205</small>	192m <small>Within policy</small>	View Approve
Trade Factoring	IDR	Rp 14.376.262.966 <small>Fees Rp 26.323.335</small>	39	RTGS <small>H2H-963344</small>	● AWAITING_APPROVAL <small>Maker OPS-808 • Checker CHK-642</small>	Breach 6h <small>Escalated • Ops lead notified</small>	View Approve
Trade Factoring	IDR	Rp 17.236.970.638 <small>Fees Rp 19.326.757</small>	30	SWIFT MT <small>SWF-775666</small>	● AWAITING_APPROVAL <small>Maker OPS-816 • Checker CHK-926</small>	200m <small>Within policy</small>	View Approve
Trade Factoring	IDR	Rp 9.602.848.923 <small>Fees Rp 9.759.686</small>	15	BI-FAST <small>H2H-924856</small>	● READY_TO_SEND <small>Maker OPS-314 • Checker CHK-621</small>	66m <small>Within policy</small>	View Send
Anchor	IDR	Rp 12.033.259.006 <small>Fees Rp 17.564.329</small>	53	Host-to-Host <small>H2H-877914</small>	● REJECTED <small>Maker OPS-671 • Checker CHK-946</small>	221m <small>Within policy</small>	View
Anchor	IDR	Rp 20.997.085.063 <small>Fees Rp 41.956.926</small>	6	BI-FAST <small>H2H-765166</small>	● REJECTED <small>Maker OPS-112 • Checker CHK-245</small>	311m <small>Within policy</small>	View
Contributor Finance	IDR	Rp 8.559.061.552 <small>Fees Rp 15.237.611</small>	67	Host-to-Host <small>H2H-969019</small>	● SENT <small>Maker OPS-431 • Checker CHK-699</small>	158m <small>Within policy</small>	View
Trade Factoring	IDR	Rp 14.579.012.653 <small>Fees Rp 25.396.938</small>	46	SWIFT MT <small>SWF-753695</small>	● ACK_RECEIVED <small>Maker OPS-423 • Checker CHK-433</small>	83m <small>Within policy</small>	View
Trade Factoring	IDR	Rp 13.235.045.629 <small>Fees Rp 19.249.121</small>	25	Host-to-Host <small>H2H-942906</small>	● SENT <small>Maker OPS-997 • Checker CHK-855</small>	195m <small>Within policy</small>	View
Trade Factoring	IDR	Rp 5.433.462.931 <small>Fees Rp 6.635.679</small>	6	RTGS <small>H2H-843924</small>	● REJECTED <small>Maker OPS-923 • Checker CHK-549</small>	154m <small>Within policy</small>	View

Showing 1-18 of 28,460 records Prev Next

Batch Summary Open

Audit-ready fields, bank refs, and settlement postings.

Batch: PB-2026-100001

Buyer: PT Energi Elektronik

Channel: BI-FAST

Total: Rp 17.801.034.444

Items: 36

Bank Reference: H2H-751681

Posting: GL-962972

Awaiting bank ACK • GL balanced

Control Checks

SoD: enforced • Sanctions: clear • Integrity: OK

Idempotency: OK

Recent Events

CONTROL 03:39

SoD validated • Maker-checker recorded • Idempotency key accepted. Event EVT-972830

BANK 03:40

Outbound channel prepared and queued for transmission. Ref H2H-751681

LEDGER 03:41

Posting created; GL balanced; settlement tagging applied. Posting GL-962972

Settlement Breakdown T+0

Amounts, fees, and net settlement.

Gross	Rp 17.801.034.444
Fees	Rp 21.719.089
FX / Bank Charges	Rp 9.629.948
Net Settlement	Rp 17.769.685.405

Channel: BI-FAST • Settlement: T+0
Policy: PAY-EXEC-OPS

© Rayterton • Supply Chain Financing System • Payment Execution & Settlement Console

Risk, Credit & Environmental, Social, and Governance (ESG) Intelligence

Integrated credit rating management, exposure monitoring, and ESG-based scoring. Enables dynamic pricing, risk-based decision making, and alignment with sustainable finance initiatives.

Risk, Credit & ESG Intelligence Model Governance Policy-aligned Audit-ready

Monitor counterparty risk across buyers/suppliers with scorecards, watchlists, thresholds, ESG signals, and approval governance. Drill down from program exposure to assessment evidence in one workspace.

Controls Thresholds

Export CSV

Avg Rating (Buyer)

BBB

assessments

Avg Rating (Supplier)

BB

assessments

Watchlist

403 Flagged

entities & invoices

Approval Pending

43 Queue

maker-checker

High Risk

71 B / CCC

active entities

ESG Alerts

128 Open

screening hits

Exposure at Risk

Rp 2.74T > 80%

limit utilization

Model Versions

18 Active

governed

Assessments Models & Scales Scenario Modeling ESG Signals

Search Entity Type Program Status Assessed From To Risk Grade

Assessment no / entity / prograr All All All 01/01/2026 31/12/2026 AAA AA A BBB BB B CCC

Clear Filters Apply

Portfolio Window: 2026 Policy: RM-CREDIT-01 Refresh: 10:43 WIB Showing 1-10 of 246 assessments

Assessment Register 43 pending approval 403 watchlist 128 ESG alerts 10 / page Export View

id No	Entity Type	Entity	Program	Score	Grade	Recommended Limit	Exposure	Status	Assessed	Approved	Owner	Action
	SUPPLIER	PT Kopi Nusantara	Anchor FMCG - Domestic	63.0	C	Rp 3,200,000,000	Rp 2,714,500,000	REJECTED	2026-01-08 09:10	—	Risk Analyst A	+ View Log
	SUPPLIER	PT Garuda Kemas Prima	Pharma - Domestic	79.0	BB	Rp 6,500,000,000	Rp 4,102,000,000	APPROVED	2026-01-05 15:40	2026-01-06 10:15	Risk Analyst A	+ View Log
	BUYER	PT Sinar Agro	Agri Supply Chain	86.4	A	Rp 12,000,000,000	Rp 9,870,250,000	IN REVIEW	2026-01-10 11:06	—	Risk Analyst B	+ View Log
	BUYER	PT Mekar Elektrindo	Electronics - Export	91.2	AAA	Rp 25,000,000,000	Rp 11,532,700,000	APPROVED	2026-01-03 08:22	2026-01-03 16:09	Risk Analyst C	+ View Log
	SUPPLIER	PT Nusantara Logistics	Anchor FMCG - Domestic	74.9	A	Rp 7,800,000,000	Rp 5,911,400,000	APPROVED	2026-01-02 10:35	2026-01-02 14:58	Risk Analyst B	+ View Log
	BUYER	PT Merah Putih Retail	Anchor FMCG - Domestic	71.6	BBB	Rp 18,000,000,000	Rp 15,774,900,000	IN REVIEW	2026-01-11 13:12	—	Risk Analyst D	+ View Log
	SUPPLIER	PT Prima Packaging	Pharma - Domestic	68.8	BBB	Rp 4,200,000,000	Rp 3,980,600,000	IN REVIEW	2026-01-11 09:44	—	Risk Analyst A	+ View Log
	BUYER	PT Andalan Steelworks	Steel & Mining	57.4	B	Rp 9,000,000,000	Rp 7,905,700,000	IN REVIEW	2026-01-09 16:02	—	Risk Analyst C	+ View Log
	SUPPLIER	PT Sentosa Chemical	Electronics - Export	82.5	AA	Rp 5,600,000,000	Rp 2,014,200,000	APPROVED	2026-01-07 12:18	2026-01-08 09:02	Risk Analyst B	+ View Log
	BUYER	PT Bumi Agro	Agri Supply Chain	65.9	BBB	Rp 10,500,000,000	Rp 8,940,000,000	APPROVED	2026-01-06 09:28	2026-01-06 17:11	Risk Analyst D	+ View Log

Page 1 of 25 • Last sync: 10:43:12 Prev 1 2 3 ... 49 50 Next

Risk Models Active / Governed

RM-BYR-CORE — Buyer Score Model BUYER

Type: BUYER • Version: 2.4 • Validated: 2026-01-08

PD Range: **0.02%–0.80%** Inputs: 21 Override: Controlled

RM-SUP-CORE — Supplier Score Model SUPPLIER

Type: SUPPLIER • Version: 3.1 • Validated: 2026-02-11

PD Range: **0.04%–1.20%** Inputs: 26 Sanctions: Screened

Rating Scale (Corporate) Scale: ID-CORP-01

Grade	Description	Min	Max	PD Rate	Policy Flag
AAA	Excellent	90.00	100.00	0.020%	Preferred
AA	Very Strong	82.00	89.99	0.040%	Preferred
A	Strong	74.00	81.99	0.080%	Normal
BBB	Adequate	66.00	73.99	0.150%	Normal
BB	Vulnerable	58.00	65.99	0.300%	Enhanced Review
B	High Risk	50.00	57.99	0.800%	Restricted
CCC	Severe Risk	0.00	49.99	1.200%	Prohibited

Tip: Score shown in assessments references this scale and policy thresholds configured under Controls & Thresholds.

Risk Mix & Concentration Last 30 days

Grade Distribution Total: 1,248

AAA	124
AA	199
A	287
BBB	325
BB	212
B+	74
CCC	27

Top Concentration Largest 10 counterparties

PT Kopi Nusantara	11.8%
PT Garuda Kemas Prima	9.6%
PT Sinar Agro	8.9%
PT Mekar Elektrindo	8.1%
PT Nusantara Logistics	7.3%

Policy Triggers Active threshold alerts

Limit utilization > 80%	17
Rating downgrade (x 2 notches)	31
ESG screening hit (open)	128
Sanctions / PEP potential match	6
Overdue repayment signal	22

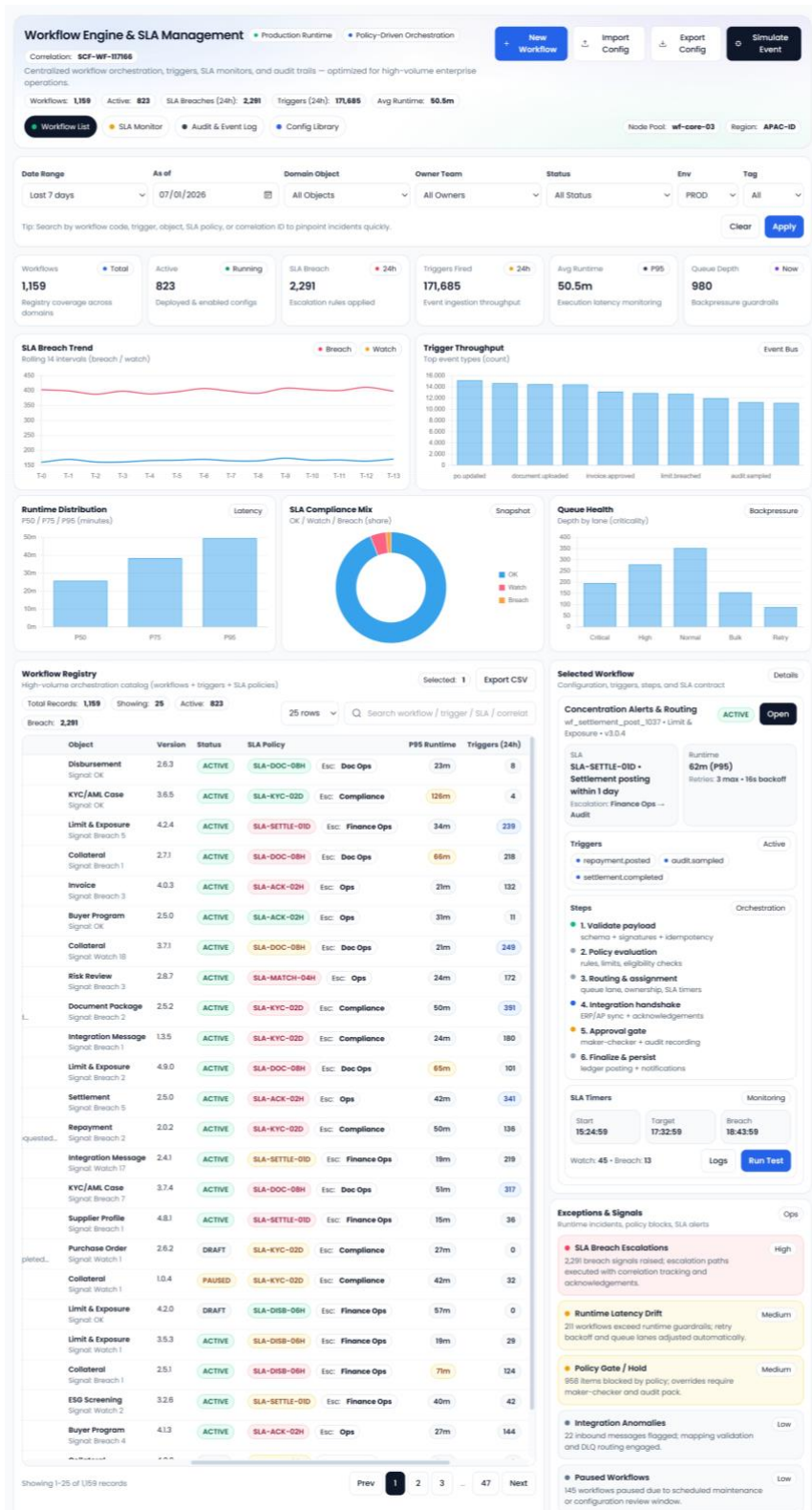
Recent Decisions Audit Trail

Approved — RM-SUP-CORE recalibration	Done
<small>Change set: PD bucket threshold • Ref: OOV-CHG-2026-018</small>	
In Review — Buyer override request	Queue
<small>Entity: PT Garuda Kemas Prima • Ref: OVR-2026-0441</small>	
Rejected — Limit increase proposal	Closed
<small>Program: Electronics - Export • Ref: LIM-2026-0097</small>	

Workflow Engine & Service Level Agreement (SLA) Management

A configurable workflow engine supporting multi-level approvals, maker-checker principles, delegation of authority, and SLA-based escalation.

This module underpins governance, operational discipline, and auditability across all critical SCF processes at scale.



Reporting, Analytics & Portfolio Dashboard

A real-time executive cockpit consolidating thousands of active invoices, multi-currency exposures, and buyer-supplier relationships into a single, auditable view.

The dashboard enables bank management to monitor utilization, concentration risk, overdue exposure, ESG-weighted portfolios, and SLA performance across all SCF programs transforming daily operations into board-level decision intelligence.

Operational Reports Monitoring & Portfolio Insights
Export
Report Parameter

Invoice lifecycle, matching outcomes, integration errors, SLA performance, and exception queue summary.

Date Range

Last 90 days

From

09/10/2025

To

07/01/2026

Program

All Programs

Buyer

Select Buyer (All)

Supplier

Select Supplier (All)

Status

All

Quick Search

Search invoice ref / buyer / supplier / exception...

Reset
Apply

Queue: **11,558** SLA OK: **6,185** At Risk: **7,702** Breached: **9,288**

Avg Lead Time: **842 mins**

Tip: Switch tabs to review operational dimensions (invoice status, matching, interface errors, SLA, exceptions).

Invoice Status Report

Matching Outcome

Upload / Interface Errors

SLA Performance

Exception Queue Summary

Mini Trend

Operational volume over time

Breakdown

Status distribution (current view)

Top Exceptions

Operational blockers by category

Total Records: **23,175** Showing: **25** Tab: **Invoice Status Report**

Buyer	Supplier	Invoice Ref	Status	Exception Type	Lead Time (mins)	Actions
PT Nusantara Digital Commerce Tbk <small>Portfolio segment: Core - Priority: Normal</small>	PT Tani Makmur Global <small>Connectivity: API - Evidence: Pending</small>	INP-2025-000001	ESCALATED At Risk	Buyer dispute <small>Rule: Validation Gate - Queue: Risk Desk</small>	501	
PT Prima Otomotif Nusantara <small>Portfolio segment: Core - Priority: Normal</small>	PT Global Parts Manufacturing <small>Connectivity: API - Evidence: Pending</small>	IVP-2025-000002	ESCALATED Breached	Duplicate reference <small>Rule: Validation Gate - Queue: Risk Desk</small>	1,320	
PT Sentra Infrastruktur Asia <small>Portfolio segment: Strategic - Priority: Normal</small>	PT Atlas Freight Services <small>Connectivity: API - Evidence: Pending</small>	IVN-2025-000003	ESCALATED At Risk	Missing PO <small>Rule: Validation Gate - Queue: Risk Desk</small>	279	
PT Mega Farma Nusantara <small>Portfolio segment: Core - Priority: Normal</small>	PT Kencana Wiring System <small>Connectivity: SFTP - Evidence: Pending</small>	BILL-2025-000004	MATCHED Within SLA	Integration retry queue <small>Rule: Validation Gate - Queue: Risk Desk</small>	195	
PT Mega Farma Nusantara <small>Portfolio segment: Core - Priority: Normal</small>	PT Cipta Baja Teknik <small>Connectivity: API - Evidence: Complete</small>	APV-2025-000005	ON HOLD Breached	Invalid supplier bank account <small>Rule: Validation Gate - Queue: Ops</small>	1,349	
PT Mega Farma Nusantara <small>Portfolio segment: Strategic - Priority: Normal</small>	PT Cipta Baja Teknik <small>Connectivity: API - Evidence: Pending</small>	INV-2025-000006	REJECTED Breached	Tax validation failed <small>Rule: Tolerance Policy - Queue: Risk Desk</small>	1,291	
PT Pangan Sejahtera Nasional <small>Portfolio segment: Core - Priority: High</small>	PT Sumber Logistik Prima <small>Connectivity: API - Evidence: Pending</small>	INP-2025-000007	MATCHED Breached	Duplicate reference <small>Rule: Validation Gate - Queue: Risk Desk</small>	1,116	
PT Sentra Infrastruktur Asia <small>Portfolio segment: Core - Priority: Normal</small>	PT Energi Konstruksi Mandiri <small>Connectivity: API - Evidence: Pending</small>	IVP-2025-000008	ON HOLD	Tax validation failed <small>Rule: Validation Gate - Queue: Risk Desk</small>	839	

Showing 1-25 of 23,175 records

Prev **1** 2 3 ... 927 Next

Ready to fully customize SCF System to your needs

Share your SCF operating structure, policies, and operational pain points. Rayterton will deliver a Supply Chain Financing (SCF) system tailored to your end-to-end SCF processes, ensuring standardized workflows, accurate counterparty and exposure data, and real-time management dashboards that provide full portfolio visibility and control across the organization.

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About Rayterton

Established in 2003, Rayterton delivers comprehensive Best Fit Software Solutions, server and hardware products, and technology services to a wide range of industries and organizations. Our core expertise lies in Business Process Improvement (BPI), IT Infrastructure, and IT Management.

At Rayterton, we are committed to empowering our clients by enhancing their business operations through tailored IT and management solutions. We combine innovation, experience, and client collaboration to ensure long-term success and digital transformation.

Our Competitive Strengths

100% Risk Free

Best fit to
client
requirements

Easy to
customize

Software
ownership

No Change
Request (CR)
fees during
maintenance

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