

Rayterton Treasury Suite for Multifinance

Lower your cost of funds, stabilize margins, and enable proactive liquidity decisions. This modular and API-first platform provides real-time visibility and control across your entire financial operations.

Everything managed in one place.

Executive Overview

Rayterton Treasury Suite brings together intraday cash, funding, and market risk into a single operational workflow. By consolidating fragmented data sources and automating routine reconciliation tasks, the platform reduces manual effort and improves the accuracy of intraday positions. That clarity allows treasury teams to limit short-term borrowing, reduce overdraft fees, and reallocate surplus cash to higher-yield uses.

Designed for multifinance businesses that manage large volumes of loan flows and treasury transactions, the suite supports both centralized and distributed operating models. The modular, API-first architecture lets you adopt only the capabilities you need today and scale as your business grows. With built-in controls and reporting, Rayterton helps finance leaders make faster, more confident decisions while staying audit-ready and compliant.

Business benefits

- Lower overall cost of funds through optimized intraday liquidity and automated funding suggestions
- Fewer operational interruptions thanks to real-time alerts and automated sweep and settlement processes
- Improved forecast accuracy that reduces reliance on expensive short-term credit
- Faster time to value with pre-built connectors and an API-first approach
- Stronger governance and auditability via automated posting and regulatory report templates
- Scalable deployment that fits local regulatory requirements and evolving business needs

Software Modules for Rayterton Treasury Suite

Core Cash Management

Centralizes bank accounts to provide real-time intraday visibility.

Cash Forecasting and Optimization

Uses historical data to predict liquidity needs and minimize short-term borrowing.

Payments and Bank Connectivity

Automates bank communication and optimizes payment routing costs.

Front Office and Deal Capture

Facilitates the execution of money market and FX transactions with straight-through processing.

FX Management and Hedging Engine

Aggregates currency exposures and provides actionable hedging recommendations.

Funding and Investment Management

Tracks debt obligations and manages surplus funds to maximize yield.

ALM and Risk Management

Monitors liquidity gaps and performs stress tests to protect interest margins.

Accounting and Regulatory Reporting

Automatically generates ledger entries and local regulatory compliance packs.

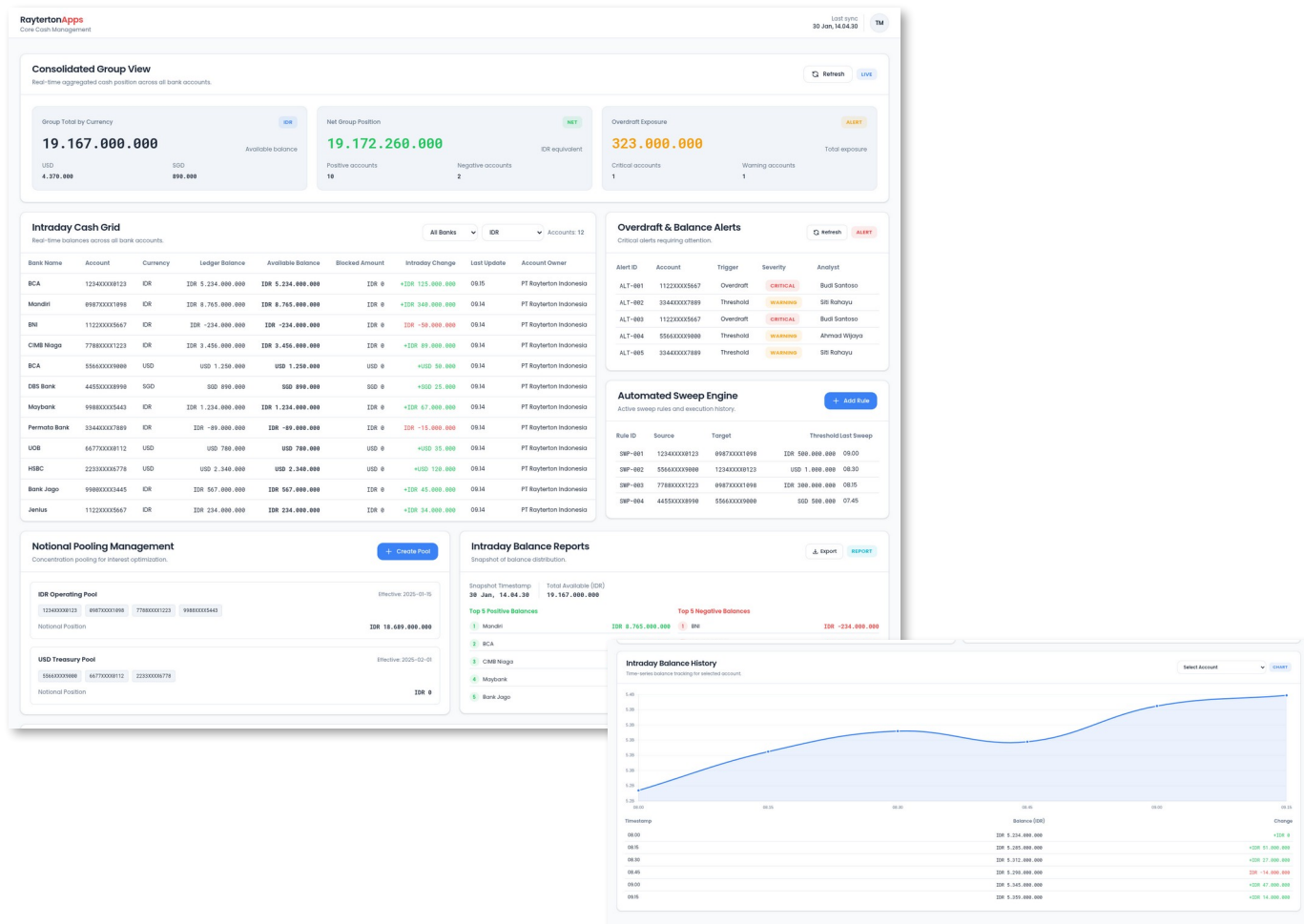
Reporting and Analytics

Delivers strategic insights through unified KPI dashboards.

Integration and Security

Connects to existing IT ecosystems with bank-grade security and open APIs.

Core Cash Management

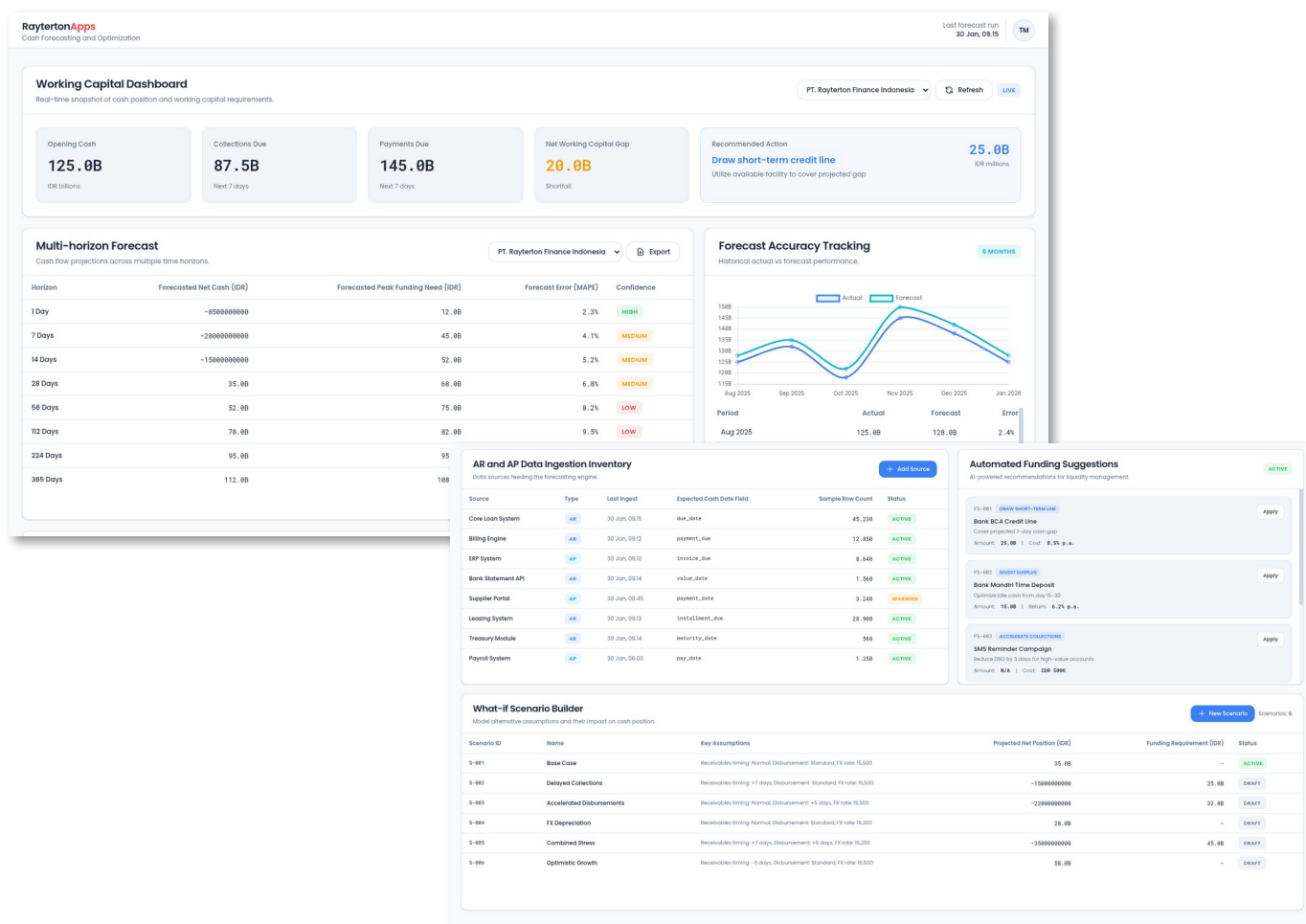


This module provides a unified view of your cash positions across multiple banks and currencies in real time. It eliminates the need to log into various banking portals to check balances. By consolidating intraday data, the platform helps reduce idle cash and prevents costly overdrafts.

Features:

- Intraday Cash Grid
- Consolidated Group View
- Overdraft and Balance Alerts
- Automated Sweep Engine
- Notional Pooling Management
- Intraday Balance Reports

Cash Forecasting and Optimization

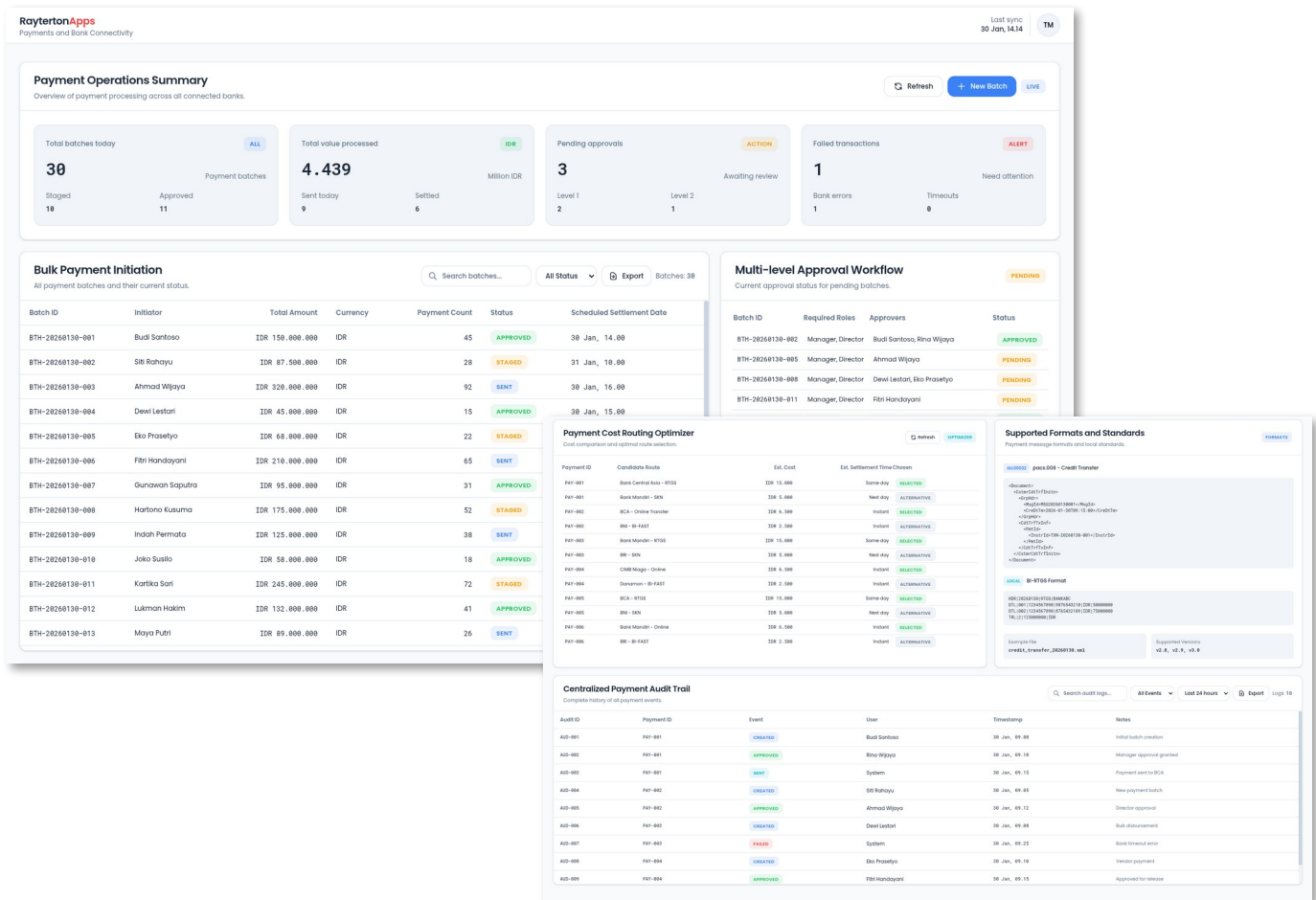


The forecasting module uses data from your core loan systems and ERP to predict future cash flows. It provides recommendations for funding or investment actions to ensure you always have the right amount of liquidity. This proactive approach helps cut down on expensive short-term loans.

Features:

- Multi-horizon Forecasting
- AR and AP Data Ingestion
- What-if Scenario Builder
- Forecast Accuracy Tracking
- Automated Funding Suggestions
- Working Capital Dashboard

Payments and Bank Connectivity



The payments module acts as a centralized factory for all corporate disbursements. It connects directly to your banks via API or host-to-host channels to streamline payment execution. The system automatically routes payments through the most cost-effective channels to save on transaction fees.

Features:

- Bulk Payment Initiation
- Multi-level Approval Workflows
- Payment Cost Routing Optimizer
- ISO20022 and Local Format Support
- Real-time Settlement Status
- Centralized Payment Audit Trail

Front Office and Deal Capture

The screenshot displays the RaytertonApps Front Office Deal Capture interface, which is a professional workspace for capturing and managing market transactions. The interface is divided into several key modules:

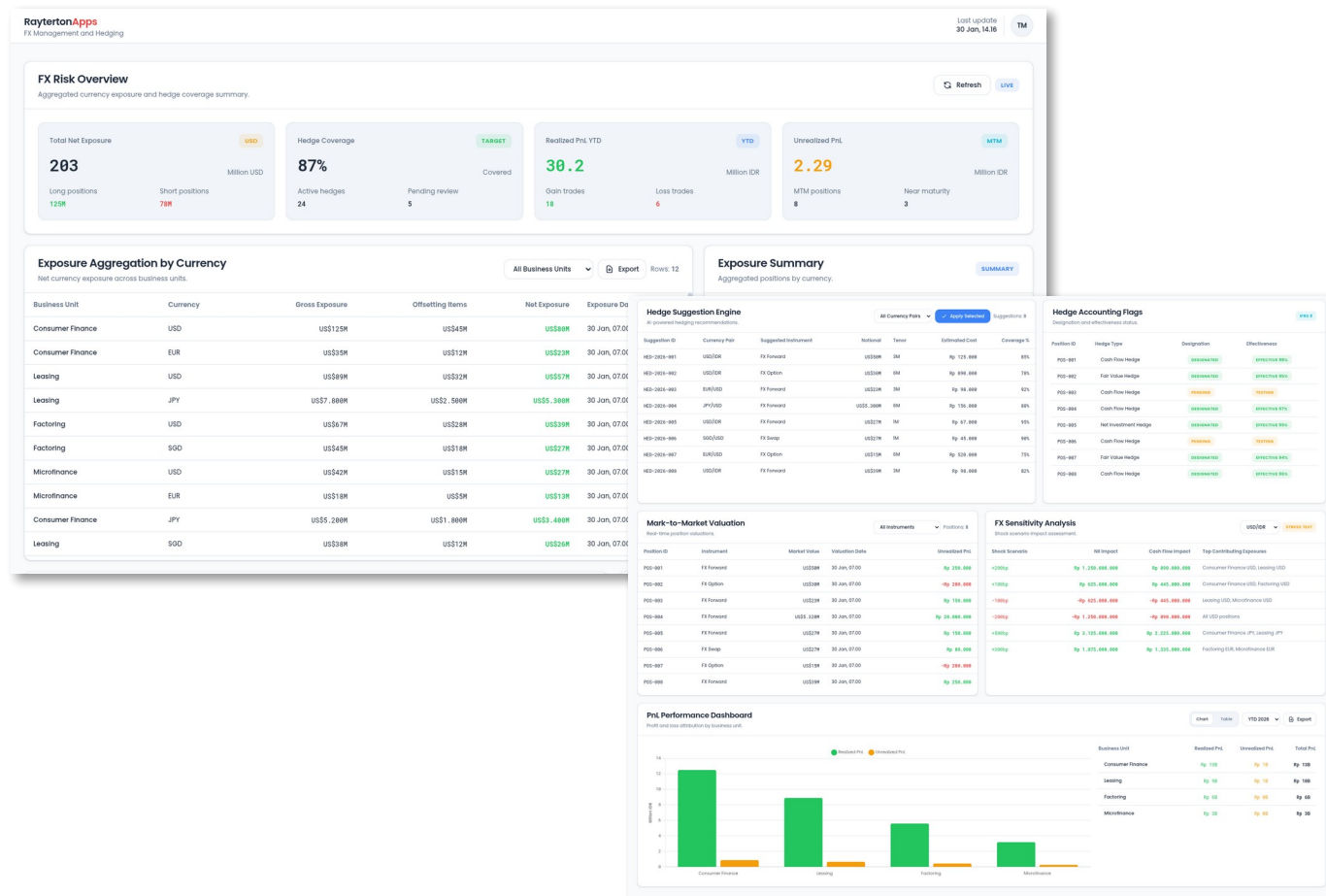
- Trade Entry Blotter:** A table listing captured trades across FX and money market instruments. Columns include Trade ID, Instrument, Side, National, Currency Pair, Rate, Trade DateTime, Trader, Counterparty, and Status. Trades are categorized as CAPTURED, CONFIRMED, or SETTLED.
- Live Market Rate Feeds:** A table showing real-time market data from multiple feed sources (Bloomberg, Reuters, etc.). Columns include Feed Source, Instrument, Bid, Ask, Mid, and Timestamp.
- STP Status:** A section for Straight-through processing indicators, showing Trade ID, STP, and Systems.
- Trade Confirmation Tracking:** A table tracking the confirmation status and timestamps for all trades. Columns include Trade ID, Confirm Sent, Confirm Received, and Confirmation Status.
- Quote Management:** A table for active quotes and conversion tracking. Columns include Quote ID, Requestor, Valid Until, Rate, and Converted.
- Historical Transaction Logs:** A table providing a chronological view of trade lifecycle events and audit trail. Columns include Trade ID, Event Type, Timestamp, User, Details, and System.

The front office module provides a professional workspace for capturing and managing market transactions. It supports various instruments including FX spots, forwards, and money market deals. Straight-through processing ensures that once a deal is captured, it flows immediately to the back office for settlement and accounting.

Features:

- Trade Entry and Blotter
- Live Market Rate Feeds
- Straight-Through Processing
- Trade Confirmation Tracking
- Quote Management
- Historical Transaction Logs

FX Management and Hedging Engine

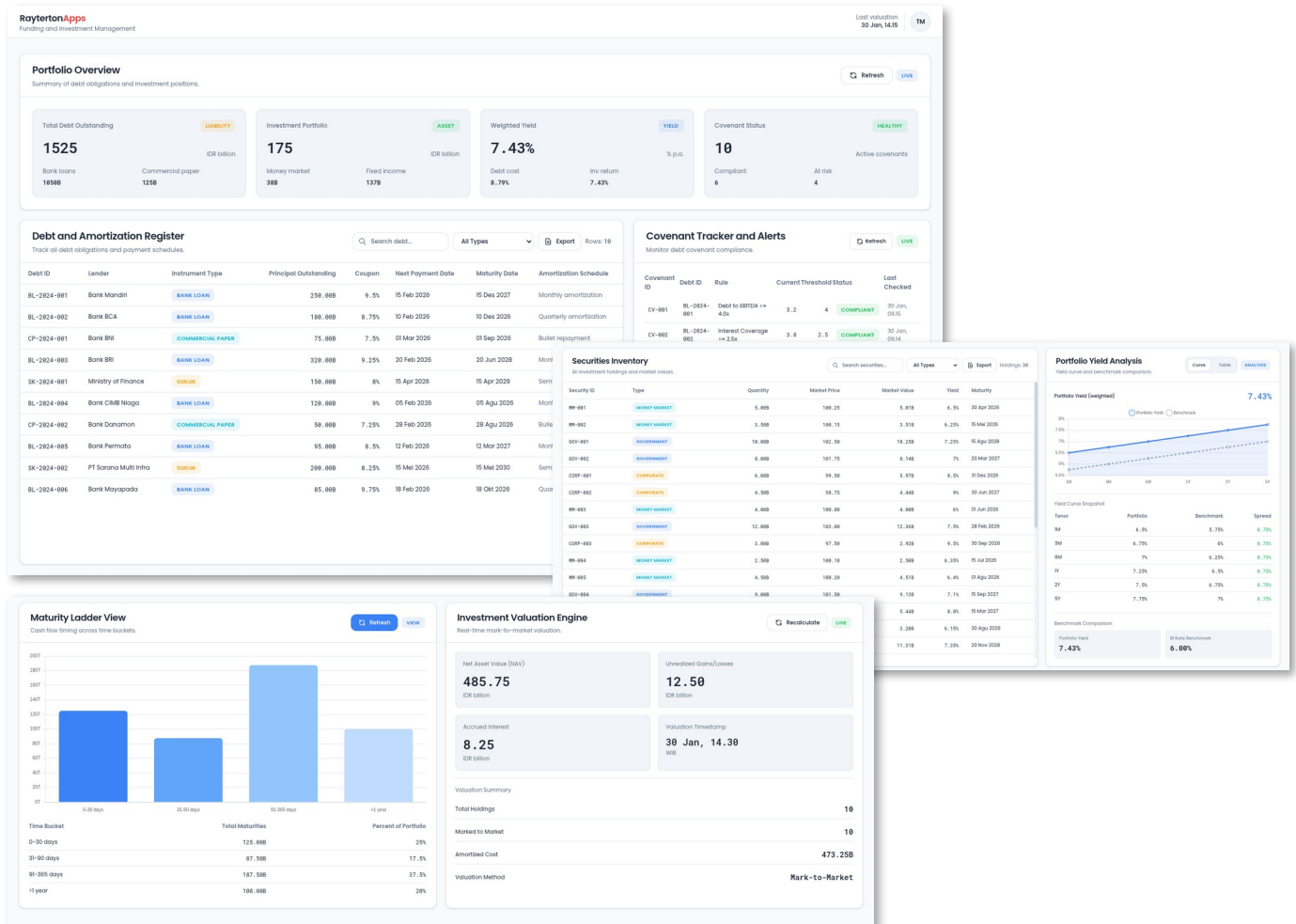


This module aggregates exposures from different business units to provide a clear picture of your foreign exchange risk. It suggests optimal hedging strategies to protect your cash flows from currency volatility. The system also tracks the performance and valuation of your hedges in real time.

Features:

- Exposure Aggregation
- Hedge Suggestion Engine
- Mark-to-Market Valuation
- Hedge Accounting Flags
- FX Sensitivity Analysis
- PnL Performance Dashboard

Funding and Investment Management

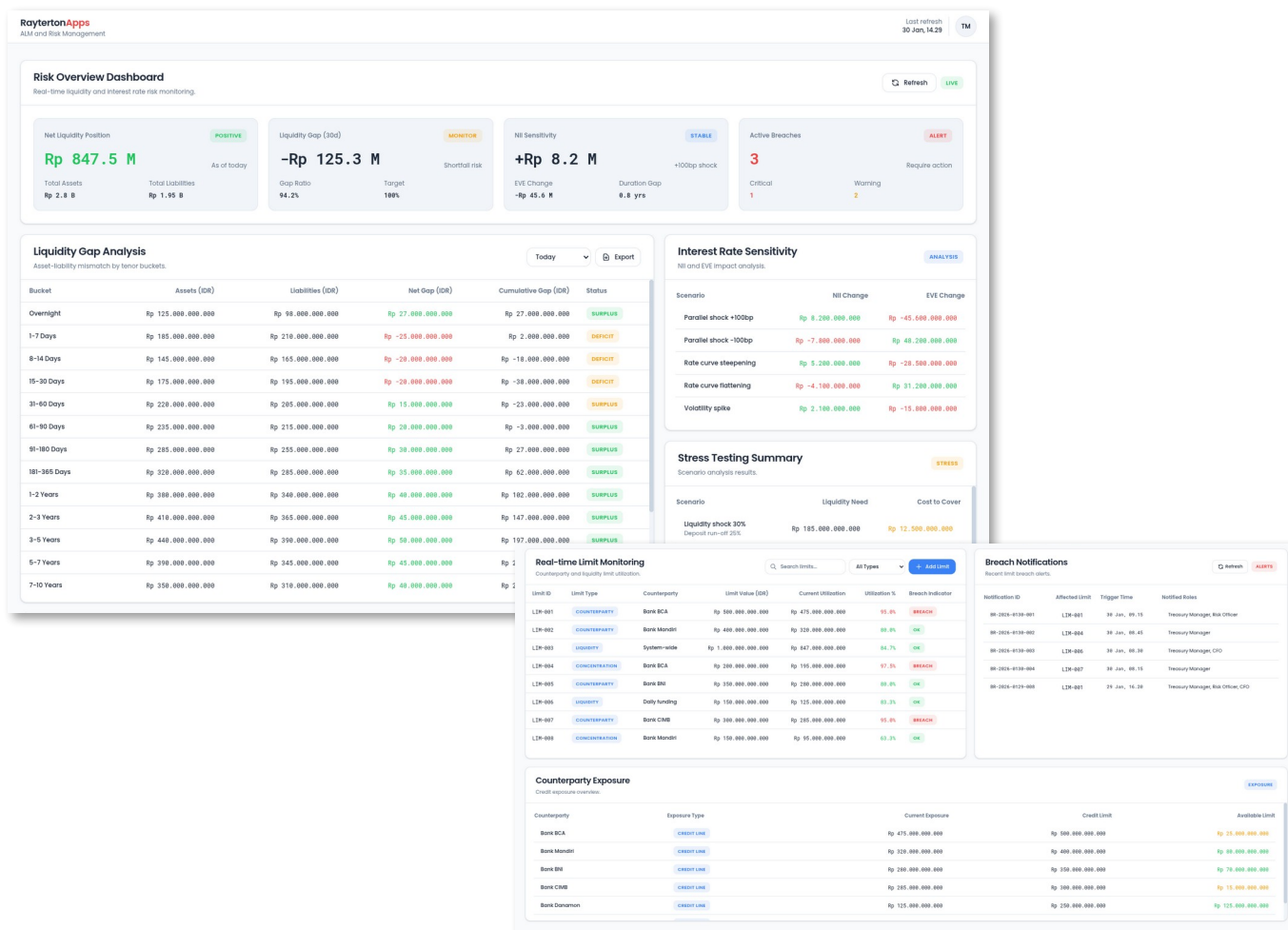


The funding module manages your debt register and tracks bank covenants to prevent breaches. For surplus cash, the investment module helps you manage securities and money market placements to improve your yield. This ensures that every unit of capital is working efficiently for the organization.

Features:

- Debt and Amortization Register
- Covenant Tracker and Alerts
- Securities Inventory
- Portfolio Yield Analysis
- Maturity Ladder View
- Investment Valuation Engine

ALM and Risk Management



Asset Liability Management is critical for maintaining stable interest margins in a multifinance business. This module performs gap analysis and stress tests to evaluate how changes in market rates affect your net interest income. It also monitors counterparty and liquidity limits in real time to prevent excessive risk exposure.

Features:

- Liquidity Gap Analysis
- Interest Rate Sensitivity
- Stress and Scenario Testing
- Real-time Limit Monitoring
- Breach Notification System
- Counterparty Exposure View

Accounting and Regulatory Reporting

RaytertonApps
Accounting & Regulatory Reporting

Last sync: 30 Jan, 14:31

Posting Overview
Summary of journal entries and regulatory reports.

15 Total journals (This month: 8, Pending: 4, Posted: 7)
8 Reports generated (This period: 2 OJK reports, 2 IFRS reports)
12 Audit entries (Today: 5 Journal changes, 4 User actions)
Period status: Jan 2026 (Days to close: 2, Last closed: Dec 2025)

Automated GL Posting
Journal entries generated from treasury transactions.

Journal ID	Source Transaction ID	Debit Account	Credit Account	Amount	Currency	Posting Date	Posted By	Status
JNL-2025-00145	TXN-2026-00121	1181-Cash-Bank&CA	2281-AP-Vendor	150.000.000	Rp	30 Jan 2026	Budi Santoso	POSTED
JNL-2025-00146	TXN-2026-00122	1281-AccountReceivable	4881-InterestIncome	85.000.000	Rp	30 Jan 2026	Siti Rahayu	POSTED
JNL-2025-00147	TXN-2026-00123	2181-ShortTermDebt	1181-Cash-Bank&CA	200.000.000	Rp	30 Jan 2026	Ahmad Wijaya	APPROVED
JNL-2025-00148	TXN-2026-00124	3181-CostOfFunds	1181-Cash-Bank&CA	45.000.000	Rp	30 Jan 2026	Dewi Lestari	PENDING
JNL-2025-00149	TXN-2026-00125	1181-Cash-Bank&CA	4882-FXGain	32.000.000	Rp	30 Jan 2026	Budi Santoso	POSTED
JNL-2025-00150	TXN-2026-00126	2282-AP-Interest	1181-Cash-Bank&CA	12.500.000	Rp	30 Jan 2026	Siti Rahayu	APPROVED
JNL-2025-00151	TXN-2026-00127				Rp	30 Jan 2026	Ahmad	

Multi-ledger Support
Statutory and management ledger configurations.

Ledger Name	Purpose	Mapping Rules	Last Sync	Status
Indonesia GAAP Ledger	Statutory	PSAK compliant	30 Jan, 09:00	ACTIVE
Management Ledger	Management	Internal KPI aligned	30 Jan, 09:05	ACTIVE
IFRS Consolidated Ledger	Statutory	IFRS 10/2 compliant		
Tax Reporting Ledger	Statutory	Tax regulation aligned		
Budget Control Ledger	Management	Budget variance tracking		
Regulatory Reporting Ledger	Statutory	OJK reporting format		

Regulatory Report Templates
Pre-configured templates for OJK and IFRS reporting.

Template ID	Name	Required Fields	Last Updated
RPT-OJK-LIQ-001	OJK Liquidity Pack	Cash positions, funding sources, maturity profile	26 Jan 2026
RPT-OJK-SOL-002	OJK Solvency Report	Capital adequacy, risk-weighted assets	24 Jan 2026
RPT-IFRS-CF-003	IFRS Cash Flow Statement	Operating, investing, financing activities	28 Jan 2026
RPT-IFRS-FS-004	IFRS Financial Statement	Balance sheet, income statement, equity	27 Jan 2026
RPT-TAX-VAT-005	Input VAT, output VAT, net payable	28 Jan 2026	
RPT-MGT-KPI-006	Management KPI Dashboard	Cost of funds, NIM, liquidity ratio	29 Jan 2026
RPT-INT-ALM-007	ALM Gap Analysis	Liquidity gaps, interest rate sensitivity	26 Jan 2026
RPT-RISK-FX-008	FX Exposure Report	Currency positions, hedge effectiveness	28 Jan 2026

Journal Approval Workflow
Current approval status for pending journals.

Journal ID	Creator	Approver(s)	Status	Timestamp
JNL-2025-00148	Dewi Lestari	Ahmad Wijaya, Budi Santoso	PENDING	30 Jan, 09:30
JNL-2025-00151	Ahmad Wijaya	Siti Rahayu	PENDING	30 Jan, 09:45

Audit Trail Viewer
Complete audit log of all system changes.

Audit ID	Source	Change Summary	User	Timestamp	Reference Document ID
AUD-2025-00891	TRADE	Journal JNL-2026-00145 created from payment	Budi Santoso	30 Jan, 09:15	DOC-2026-04521
AUD-2025-00892	PAYMENT	Payment batch PB-2026-0012 approved	Siti Rahayu	30 Jan, 09:18	DOC-2026-04522
AUD-2025-00893	FORECAST	Liquidity forecast updated for Q1 2026	Ahmad Wijaya	30 Jan, 09:22	DOC-2026-04523
AUD-2025-00894	TRADE	Journal JNL-2026-00148 posted to GL	Budi Santoso	30 Jan, 09:25	DOC-2026-04524
AUD-2025-00895	PAYMENT	Bank reconciliation completed for BCA	Dewi Lestari	30 Jan, 09:28	DOC-2026-04525
AUD-2025-00896	TRADE	Journal JNL-2026-00147 approved by manager	Ahmad Wijaya	30 Jan, 09:32	DOC-2026-04526
AUD-2025-00897	FORECAST	Cash flow forecast recalculated	Siti Rahayu	30 Jan, 09:35	DOC-2026-04527
AUD-2025-00898	PAYMENT	Payment instruction routed via RTGS	Budi Santoso	30 Jan, 09:38	DOC-2026-04528
AUD-2025-00899	TRADE	Journal JNL-2026-00148 submitted for approval	Dewi Lestari	30 Jan, 09:42	DOC-2026-04529

Period Close Snapshots
Historical period close records and archives.

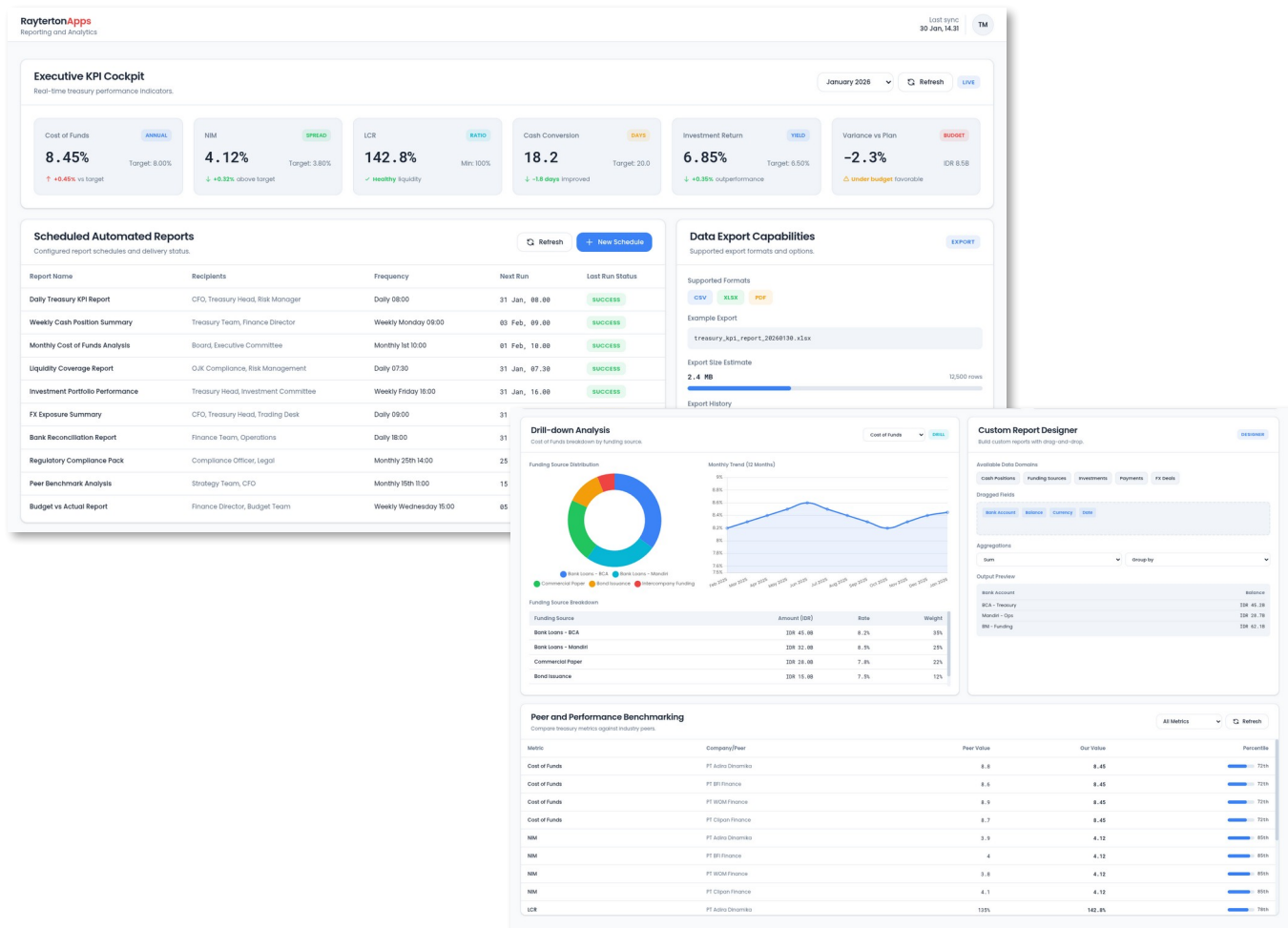
Close Period	Snapshot Size	Included Datasets	Archive Reference	Signoff
2025-12	2.4 GB	GL, Trade, Payment, Forecast	ARC-2025-12-001	Budi Santoso, 2025-12-31 18:00
2025-11	2.2 GB	GL, Trade, Payment, Forecast	ARC-2025-11-001	Siti Rahayu, 2025-11-30 17:30
2025-10	2.1 GB	GL, Trade, Payment, Forecast	ARC-2025-10-001	Ahmad Wijaya, 2025-10-31 18:15
2025-09	2.0 GB	GL, Trade, Payment, Forecast	ARC-2025-09-001	Dewi Lestari, 2025-09-30 17:45
2025-08	1.9 GB	GL, Trade, Payment, Forecast	ARC-2025-08-001	Budi Santoso, 2025-08-31 18:00
2025-07	1.8 GB	GL, Trade, Payment, Forecast	ARC-2025-07-001	Siti Rahayu, 2025-07-31 17:30

The accounting module automates the generation of journal entries for every treasury transaction. It includes pre-built templates for local regulators like OJK and supports accounting standards such as IFRS or PSAK. This automation ensures that your treasury operations are always audit-ready.

Features:

- Automated GL Posting
- Regulatory Report Templates
- Multi-ledger Support
- Audit Trail Viewer
- Journal Approval Workflow
- Period Close Snapshots

Reporting and Analytics



The analytics module turns complex treasury data into visual insights for management. It tracks key performance indicators such as cost of funds, cash conversion cycles, and investment returns. These dashboards help executives make faster and more accurate decisions based on real-time data.

Features:

- Executive KPI Cockpits
- Scheduled Automated Reports
- Drill-down Analysis Tools
- Custom Report Designer
- Data Export Capabilities
- Peer and Performance Benchmarking

Integration, Security and Support

The dashboard provides a comprehensive overview of the system's integration and security status. It includes several key sections:

- Integration Overview:** A summary of API connectivity and security posture. It shows 10 Active API endpoints (6 GET, 4 POST), 8 System connectors (5 API, 2 Host-to-Host), 8 Active webhooks (15,428 3rd-party delivered, 3 Failed), and 100% Security compliance (AES-256 Encryption, MFA Enabled).
- Open API Gateway:** A table listing public API endpoints for external integration. It includes columns for Endpoint Path, Method, Purpose, Auth Type, Rate Limit, Request Schema, and Response Schema.
- Role-Based Access Control:** A table defining user roles and permissions. It lists roles like Treasury Analyst, Treasury Manager, Finance Admin, Risk Officer, Payment Approver, and Auditor, along with their allowed actions and data scope.
- Webhook & Event Bus:** A table showing real-time event subscriptions and consumers. It lists event names, sources, payload fields, and consumers.
- Pre-built System Connectors:** A table listing ready-to-use connectors for common systems. It includes connector names, types, supported formats, status, last tested date, and test results.
- Digital Signatures:** A table for document signing and verification. It lists document IDs, signed by, status, and timestamps.

This platform is built with an API-first architecture to ensure easy integration with your existing core loan and ERP systems. Detailed authorization using role-based access control. Local implementation support ensures a fast go-live and smooth change management.

Features:

- Open API Gateway
- Role-Based Access Control
- Webhook and Event Bus
- Pre-built System Connectors
- Digital Signature Integration

Ready to Optimize Your Treasury Operations

Share your current funding structures and bank connectivity needs with our team. Rayterton will standardize your treasury governance, automate your manual workflows, and deliver real-time visibility across your entire financial landscape.

Contact Us :**+62 812 9615 0369****marketing@rayterton.com**

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****For more information, visit rayterton.com**