

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

The screenshot displays the Rayterton Apps Core Cash Management interface, which is a web-based treasury management system. It features several interconnected modules:

- Consolidated Group View:** Shows real-time aggregated cash position across all bank accounts. Key figures include Group Total by Currency (19.167.000.000 IDR), Net Group Position (19.172.260.000 IDR equivalent), and Overdraft Exposure (323.000.000 IDR).
- Intraday Cash Grid:** Provides a detailed view of real-time balances across all bank accounts. It lists accounts by bank name, account number, currency, ledger balance, available balance, blocked amount, intraday change, last update, and account owner.
- Overdraft & Balance Alerts:** Lists critical alerts requiring attention, categorized by alert ID, account, trigger, severity, and analyst.
- Automated Sweep Engine:** Manages active sweep rules and execution history, showing rule ID, source, target, threshold, last sweep, and status.
- Notional Pooling Management:** Manages concentration pooling for interest optimization, showing operating pool details and treasury pool details.
- Intraday Balance Reports:** Provides a snapshot of balance distributions, showing top 5 positive and negative balances.
- Intraday Balance History:** A line chart showing time-series balance tracking for selected accounts, with a timestamp from 08.00 to 18.00 and a balance scale from IDR 1.000.000.000 to IDR 10.000.000.000.

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 screenshot displays the Rayterton Apps Treasury Suite for Insurance interface, specifically the Cash Forecasting and Optimization module. The interface is divided into several sections:

- Working Capital Dashboard:** Shows real-time snapshots of cash position and working capital requirements. Key figures include Opening Cash (125.0B IDR billions), Collections Due (87.5B IDR billions, Next 7 days), Payments Due (145.0B IDR billions, Next 7 days), Net Working Capital Gap (20.0B IDR billions, Shortfall), and a Recommended Action (Draw short-term credit line) with a note to utilize available facility to cover projected gap (25.0B IDR billions).
- Multi-horizon Forecast:** Provides cash flow projections across multiple time horizons (1 Day to 365 Days). The table shows Forecasted Net Cash (IDR) and Forecasted Peak Funding Need (IDR) for each period, along with Forecast Error (MAPE) and Confidence levels.
- Forecast Accuracy Tracking:** A line chart comparing Actual vs Forecast data over a 6-month period from August 2025 to January 2026. The chart shows a general upward trend with some fluctuations.
- AR and AP Data Ingestion Inventory:** Lists data sources feeding the forecasting engine, including Core Loan System, Billing Engine, ERP System, Bank Statement API, Supplier Portal, Lending System, Treasury Module, and Payroll System. Each entry includes Source, Type, Last Ingest, Expected Cash Date Field, Sample Row Count, and Status.
- Automated Funding Suggestions:** AI-powered recommendations for liquidity management. Examples include:
 - FS-101 DRAW SHORT-TERM:** Bank BCA Credit Line. Cover projected 7-day cash gap. Amount: 25.0B | Cost: 0.5% p.a. (Status: ACTIVE, Apply button)
 - FS-102 INVEST SURPLUS:** Bank Mandiri Time Deposit. Optimize idle cash from day 8-30. Amount: 15.0B | Return: 0.2% p.a. (Status: DRAFT, Apply button)
 - FS-103 ASSESSMENT EXECUTION:** SMS Reminder Campaign. Reduce DOD by 3 days for high-value accounts. Amount: N/A | Cost: 0.00% (Status: DRAFT, Apply button)
- What-if Scenario Builder:** Models alternative assumptions and their impact on cash position. The table lists scenarios with their names, key assumptions, projected net position (IDR), funding requirement (IDR), and status (e.g., ACTIVE, DRAFT).

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

Payment Operations Summary
Overview of payment processing across all connected banks.

Total batches today: **30** (All: 30, Staged: 10, Approved: 11)

Total value processed: **4.439** million IDR (Sent today: 9, Settled: 6)

Pending approvals: **3** (Level 1: 2, Level 2: 1)

Failed transactions: **1** (Bank errors: 1, Timeouts: 0)

Bulk Payment Initiation
All payment batches and their current status.

Batch ID	Initiator	Total Amount	Currency	Payment Count	Status	Scheduled Settlement Date
BTH-28260130-001	Budi Santoso	IDR 150,000,000	IDR	45	APPROVED	30 Jan, 14:00
BTH-28260130-002	Siti Rohayu	IDR 87,500,000	IDR	28	STAGED	31 Jan, 10:00
BTH-28260130-003	Ahmad Wijaya	IDR 326,000,000	IDR	92	SENT	30 Jan, 16:00
BTH-28260130-004	Dewi Lestari	IDR 45,000,000	IDR	15	APPROVED	30 Jan, 15:00
BTH-28260130-005	Eko Prasetyo	IDR 68,000,000	IDR	22	STAGED	
BTH-28260130-006	Pitri Handayani	IDR 210,000,000	IDR	65	SENT	
BTH-28260130-007	Gunawan Saputra	IDR 95,000,000	IDR	31	APPROVED	
BTH-28260130-008	Hartono Kusum	IDR 175,000,000	IDR	52	STAGED	
BTH-28260130-009	Indah Permata	IDR 125,000,000	IDR	38	SENT	
BTH-28260130-010	Joko Susilo	IDR 58,000,000	IDR	18	APPROVED	
BTH-28260130-011	Kartika Sari	IDR 245,000,000	IDR	72	STAGED	
BTH-28260130-012	Lukman Hakim	IDR 132,000,000	IDR	41	APPROVED	
BTH-28260130-013	Moya Putri	IDR 89,000,000	IDR	26	SENT	

Multi-level Approval Workflow
Current approval status for pending batches.

Batch ID	Required Roles	Approvers	Status
BTH-28260130-002	Manager, Director	Budi Santoso, Rina Wijaya	APPROVED
BTH-28260130-005	Manager, Director	Ahmad Wijaya	PENDING
BTH-28260130-008	Manager, Director	Dewi Lestari, Eko Prasetyo	PENDING
BTH-28260130-011	Manager, Director	Pitri Handayani	PENDING

Payment Cost Routing Optimizer
Cost optimization and optimal route selection.

Payment ID	Candidate Route	Est. Cost	Est. Settlement Time Chosen
PAY-001	Bank Central Asia - RTGS	IDR 15,000	Same day SELECTED
PAY-001	Bank Mandiri - SWIFT	IDR 3,000	Next day ALTERNATIVE
PAY-002	BCA - Online Transfer	IDR 4,000	Instant SELECTED
PAY-002	BR - FAST	IDR 3,000	Instant ALTERNATIVE
PAY-003	Bank Mandiri - RTGS	IDR 15,000	Same day SELECTED
PAY-003	BR - SWIFT	IDR 3,000	Next day ALTERNATIVE
PAY-004	CIMB Mandiri - Online	IDR 4,000	Instant SELECTED
PAY-004	Bank Mandiri - BI-FAST	IDR 3,000	Instant ALTERNATIVE
PAY-005	BCA - RTGS	IDR 15,000	Same day SELECTED
PAY-005	BR - SWIFT	IDR 3,000	Next day ALTERNATIVE
PAY-006	Bank Mandiri - Online	IDR 4,000	Instant SELECTED
PAY-006	BR - BI-FAST	IDR 3,000	Instant ALTERNATIVE

Centralized Payment Audit Trail
Comprehensive history of all payment events.

Audit ID	Payment ID	Event	User	Timestamp	Notes
AUD-001	PAY-001	CREATED	Budi Santoso	30 Jan, 09:00	Initial batch creation
AUD-002	PAY-001	APPROVED	Rina Wijaya	30 Jan, 09:10	Manager approval granted
AUD-003	PAY-001	SENT	System	30 Jan, 09:15	Payment sent to BCA
AUD-004	PAY-002	CREATED	Siti Rohayu	30 Jan, 09:35	New payment batch
AUD-005	PAY-002	APPROVED	Ahmad Wijaya	30 Jan, 09:42	Director approval
AUD-006	PAY-003	CREATED	Dewi Lestari	30 Jan, 09:48	Batch disbursement
AUD-007	PAY-003	FAILED	System	30 Jan, 09:55	Bank timeout error
AUD-008	PAY-004	CREATED	Eko Prasetyo	30 Jan, 09:10	Vendor payment
AUD-009	PAY-004	APPROVED	Pitri Handayani	30 Jan, 09:15	Approved for release

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

RaytertonApps
Front Office Deal Capture

Market Data: 30 Jan 14:15 TR

Trade Entry Blotter
All captured trades across FX and money market instruments.

Trade ID	Instrument	Side	Notional	Currency Pair	Rate	Trade Date/Time	Trader	Counterparty	Status
TRD-2026-001	FX Spot	Buy	50,000,000	USD/IDR	15,850	30 Jan, 09:15	Budi Santoso	Bank BCA	CAPTURED
TRD-2026-002	FX Forward	Sell	100,000,000	USD/IDR	15,920	30 Jan, 09:20	Dewi Lestari	Bank Mandiri	CONFIRMED
TRD-2026-003	Money Market	Buy	75,000,000	IDR	6,25	30 Jan, 09:25	Ahmad Wijaya	Bank BNI	SETTLED
TRD-2026-004	FX Spot	Sell	30,000,000	EUR/IDR	17,250	30 Jan, 09:30	Budi Santoso	Bank BCA	CAPTURED
TRD-2026-005	FX Forward	Buy	150,000,000	USD/IDR	15,880	30 Jan, 09:35	Dewi Lestari	Bank CIMB	CONFIRMED
TRD-2026-006	Money Market	Sell	45,000,000	IDR	6,15	30 Jan, 09:40	Ahmad Wijaya	Bank BRI	CAPTURED
TRD-2026-007	FX Spot	Buy	80,000,000	USD/IDR	15,845	30 Jan, 09:45	Budi Santoso	Bank BCA	CONFIRMED
TRD-2026-008	FX Forward	Sell	60,000,000	EUR/IDR	17,300	30 Jan, 09:50	Dewi Lestari	Bank Mandiri	SETTLED
TRD-2026-009	Money Market	Buy	90,000,000	IDR	6,3	30 Jan, 09:55	Ahmad Wijaya	Bank BNI	CAPTURED
TRD-2026-010	FX Spot	Sell	40,000,000	USD/IDR	15,860	30 Jan, 10:00	Budi Santoso	Bank BCA	CONFIRMED

Live Market Rate Feeds
Real-time market data from multiple feed sources.

Feed Source	Instrument	Bid	Ask	Mid	Timestamp	Trade ID	STP	Systems
Bloomberg	USD/IDR	15,845,5	15,848,5	15,847	10:15:23	TRD-2026-001	YES	Settlement, Accounting
Reuters	USD/IDR	15,846	15,849					
Bloomberg	EUR/IDR	17,245	17,255					
Reuters	EUR/IDR	17,244,5	17,254,5					
Bloomberg	JPY/IDR	185,2	185,8					
Reuters	JPY/IDR	185,3	185,9					
Bloomberg	SGD/IDR	11,788	11,795					
Reuters	SGD/IDR	11,782	11,797					
Bloomberg	GBP/IDR	20,150	20,180					

STP Status
Straight-through processing indicators.

Trade ID	STP	Systems
TRD-2026-001	YES	Settlement, Accounting

Trade Confirmation Tracking
Confirmation status and timestamps for all trades.

Trade ID	Confirm Sent	Confirm Received	Confirmation Status
TRD-2026-001	30 Jan, 09:16	30 Jan, 09:18	PENDING
TRD-2026-002	30 Jan, 09:21	30 Jan, 09:25	CONFIRMED
TRD-2026-003	30 Jan, 09:26	30 Jan, 09:30	CONFIRMED
TRD-2026-004	30 Jan, 09:31	30 Jan, 09:35	CONFIRMED
TRD-2026-005	30 Jan, 09:36	30 Jan, 09:40	CONFIRMED
TRD-2026-006	30 Jan, 09:41	-	PENDING
TRD-2026-007	30 Jan, 09:46	30 Jan, 09:50	CONFIRMED
TRD-2026-008	30 Jan, 09:51	30 Jan, 09:55	CONFIRMED

Quote Management
Active quotes and conversion tracking.

Quote ID	Requester	Valid Until	Rate	Converted
QT-2026-001	PT Maja Jaya	30 Jan, 10:00	15,850	TRD-2026-001
QT-2026-002	PT Sejati	30 Jan, 10:30	15,920	TRD-2026-002
QT-2026-003	CV Beruh	30 Jan, 12:00	6,25	TRD-2026-003
QT-2026-004	PT Glodok	30 Jan, 12:45	17,250	-
QT-2026-005	PT Nusantara	30 Jan, 11:15	15,880	TRD-2026-005
QT-2026-006	PT Mandiri	30 Jan, 12:30	6,15	-
QT-2026-007	CV Sukses	30 Jan, 10:30	15,845	TRD-2026-007
QT-2026-008	PT Prima	30 Jan, 11:45	17,300	TRD-2026-008

Historical Transaction Logs
Chronological trade lifecycle events and audit trail.

Trade ID	Event Type	Timestamp	User	Details	System
TRD-2026-001	CAPTURED	30 Jan, 09:15	Budi Santoso	Initial trade entry	Front Office
TRD-2026-001	AMENDED	30 Jan, 09:17	Budi Santoso	Notional adjusted to 50M	Front Office
TRD-2026-001	CONFIRMED	30 Jan, 09:18	System	Confirmation received from counterparty	STP Engine
TRD-2026-002	CAPTURED	30 Jan, 09:20	Dewi Lestari	Initial trade entry	Front Office
TRD-2026-002	CONFIRMED	30 Jan, 09:25	System	Confirmation received	STP Engine
TRD-2026-003	CAPTURED	30 Jan, 09:26	Ahmad Wijaya	Money market placement	Front Office
TRD-2026-003	CONFIRMED	30 Jan, 09:30	System	Confirmation received	STP Engine
TRD-2026-003	SETTLED	30 Jan, 10:00	System	Settlement completed	Settlement
TRD-2026-004	CAPTURED	30 Jan, 09:30	Budi Santoso	EUR sell transaction	Front Office

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

RaytertonApps
FX Management and Hedging

Last update 30 Jun, 14:18 

FX Risk Overview
Aggregated currency exposure and hedge coverage summary.

Total Net Exposure 203 Million USD	Hedge Coverage 87% TARGET	Realized PnL YTD 30.2 Million IDR	Unrealized PnL 2.29 Million IDR
Long positions 120M	Short positions 78M	Active hedges 24	Pending review 5
Gain trades 18	Loss trades 6	MTM positions 8	Near maturity 3

Exposure Aggregation by Currency
Net currency exposure across business units.

Business Unit	Currency	Gross Exposure	Offsetting Items	Net Exposure	Exposure Da
Consumer Finance	USD	US\$125M	US\$45M	US\$80M	30 Jun, 07:01
Consumer Finance	EUR	US\$35M	US\$12M	US\$23M	30 Jun, 07:01
Leasing	USD	US\$89M	US\$32M	US\$57M	30 Jun, 07:01
Leasing	JPY	US\$7.88M	US\$2.58M	US\$5.3M	30 Jun, 07:01
Factoring	USD	US\$67M	US\$28M	US\$39M	30 Jun, 07:01
Factoring	SGD	US\$45M	US\$18M	US\$27M	30 Jun, 07:01
Microfinance	USD	US\$42M	US\$15M	US\$27M	30 Jun, 07:01
Microfinance	EUR	US\$18M	US\$5M	US\$13M	30 Jun, 07:01
Consumer Finance	JPY	US\$5.28M	US\$1.88M	US\$3.4M	30 Jun, 07:01
Leasing	SGD	US\$38M	US\$12M	US\$26M	30 Jun, 07:01

Hedge Suggestion Engine
All previous hedging recommendations.

Suggestion ID	Currency Pair	Suggested Instrument	Maturity	Tenor	Estimated Cost	Coverage %
HED-2024-91	USD/IDR	Fix Forward	US\$30M	3M	Rp 125.000.000	88%
HED-2024-403	USD/IDR	Fix Forward	US\$30M	3M	Rp 88.000.000	92%
HED-2024-404	JPY/USD	Fix Forward	US\$30M	6M	Rp 150.000.000	88%
HED-2024-945	USD/IDR	Fix Forward	US\$27M	1M	Rp 47.000.000	95%
HED-2024-946	SGD/USD	Fix Swap	US\$27M	3M	Rp 45.000.000	98%
HED-2024-947	EUR/USD	Fix Option	US\$15M	6M	Rp 520.000.000	75%
HED-2024-948	USD/IDR	Fix Forward	US\$15M	3M	Rp 88.000.000	82%

Exposure Summary
Aggregated positions by currency.

Currency	Position ID	Instrument	Market Value	Valuation Date	Unrealized PnL
USD	P00-001	Fix Forward	US\$80M	30 Jun, 07:00	Rp 250.000
USD	P00-002	Fix Option	US\$23M	30 Jun, 07:00	-Rp 280.000
USD	P00-003	Fix Forward	US\$57M	30 Jun, 07:00	Rp 150.000
USD	P00-004	Fix Forward	US\$39M	30 Jun, 07:00	Rp 280.000
USD	P00-005	Fix Forward	US\$27M	30 Jun, 07:00	Rp 150.000
USD	P00-006	Fix Swap	US\$27M	30 Jun, 07:00	Rp 80.000
USD	P00-007	Fix Option	US\$13M	30 Jun, 07:00	-Rp 280.000
USD	P00-008	Fix Forward	US\$30M	30 Jun, 07:00	Rp 250.000

Hedge Accounting Flags
Designation and effectiveness status.

Position ID	Hedge Type	Designation	Effectiveness
P00-001	Cash Flow Hedge	DECOMMISSIONED	INFFECTIVE BSC
P00-002	Fix Value hedge	DECOMMISSIONED	INFFECTIVE BSC
P00-003	Cash Flow hedge	PENDING	TESTING
P00-004	Cash Flow hedge	DECOMMISSIONED	INFFECTIVE BSC
P00-005	Net Investment hedge	DECOMMISSIONED	INFFECTIVE BSC
P00-006	Cash Flow hedge	PENDING	TESTING
P00-007	Fix Value hedge	DECOMMISSIONED	INFFECTIVE BSC
P00-008	Cash Flow hedge	DECOMMISSIONED	INFFECTIVE BSC

FX Sensitivity Analysis
Sensitivity analysis of market movements.

Scenario	USD/IDR	Cash Flow Impact	Top Contributing Expenses
100bp	Rp 1.250.000.000	Rp 800.000.000	Consumer Finance (USD, Leasing USD)
-100bp	-Rp 925.000.000	-Rp 400.000.000	Consumer Finance (USD, Factoring USD)
100bp	-Rp 625.000.000	-Rp 400.000.000	Leasing (USD, Microfinance USD)
-100bp	Rp 1.250.000.000	-Rp 400.000.000	All USD positions
100bp	Rp 1.250.000.000	Rp 2.200.000.000	Consumer Finance (JPY, Leasing JPY)
-100bp	-Rp 1.075.000.000	Rp 1.200.000.000	Factoring (EUR, Microfinance EUR)

PnL Performance Dashboard
Post one loss distribution by business unit.

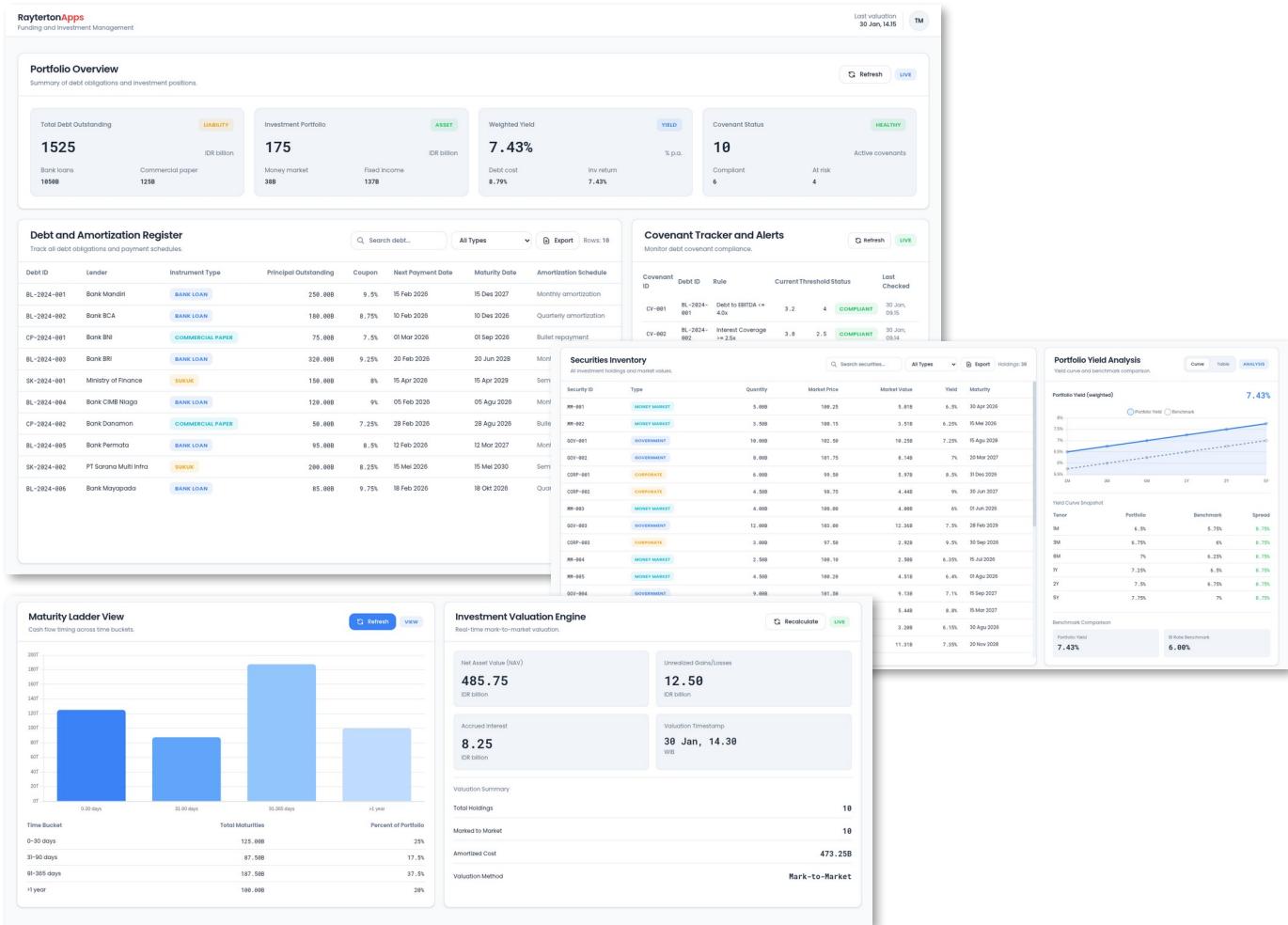
Business Unit	Realized PnL	Unrealized PnL	Total PnL
Consumer Finance	Rp 130	Rp 10	Rp 130
Leasing	Rp 10	Rp 10	Rp 100
Factoring	Rp 60	Rp 60	Rp 60
Microfinance	Rp 30	Rp 30	Rp 30

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

Risk Overview Position

Net Liquidity Position	Positive	Net Liquidity Gap (30d)	Monitor	NII Sensitivity	Stable	Active Breaches	Alert
Rp 847.5 M	As of today	-Rp 125.3 M	Shortfall risk	+Rp 8.2 M	+100bp shock	3	Require action
Total Assets Rp 2.8 B	Total Liabilities Rp 1.95 B	Gap Ratio 94.2%	Target 100%	EVE Change -Rp 45.6 K	Duration Gap 0.8 yrs	Critical 1	Warning 2

Liquidity Gap Analysis

Asset-liability mismatch by tenor buckets.

Bucket	Assets (Rp)	Liabilities (Rp)	Net Gap (Rp)	Cumulative Gap (Rp)	Status
Overnight	Rp 125,000,000,000	Rp 98,000,000,000	Rp 27,000,000,000	Rp 27,000,000,000	Surplus
1-7 Days	Rp 185,000,000,000	Rp 218,000,000,000	Rp -25,000,000,000	Rp 2,000,000,000	Deficit
8-14 Days	Rp 145,000,000,000	Rp 165,000,000,000	Rp -20,000,000,000	Rp -18,000,000,000	Deficit
15-30 Days	Rp 175,000,000,000	Rp 195,000,000,000	Rp -20,000,000,000	Rp -38,000,000,000	Deficit
31-60 Days	Rp 228,000,000,000	Rp 205,000,000,000	Rp 15,000,000,000	Rp -23,000,000,000	Surplus
61-90 Days	Rp 235,000,000,000	Rp 215,000,000,000	Rp 20,000,000,000	Rp -3,000,000,000	Surplus
91-180 Days	Rp 285,000,000,000	Rp 255,000,000,000	Rp 30,000,000,000	Rp 27,000,000,000	Surplus
181-365 Days	Rp 328,000,000,000	Rp 285,000,000,000	Rp 35,000,000,000	Rp 62,000,000,000	Surplus
1-2 Years	Rp 380,000,000,000	Rp 349,000,000,000	Rp 40,000,000,000	Rp 182,000,000,000	Surplus
2-3 Years	Rp 410,000,000,000	Rp 365,000,000,000	Rp 45,000,000,000	Rp 147,000,000,000	Surplus
3-5 Years	Rp 448,000,000,000	Rp 398,000,000,000	Rp 50,000,000,000	Rp 197,000,000,000	Surplus
5-7 Years	Rp 390,000,000,000	Rp 345,000,000,000	Rp 45,000,000,000	Rp 2	Real-time Limit Monitoring
7-10 Years	Rp 358,000,000,000	Rp 319,000,000,000	Rp 40,000,000,000	Rp 2	Counterparty and liquidity limit monitoring

Interest Rate Sensitivity

NII and EVE impact analysis.

Scenario	NII Change	EVE Change
Parallel shock +100bp	Rp 8,200,000,000	Rp +45,600,000,000
Parallel shock -100bp	Rp -7,800,000,000	Rp 48,200,000,000
Rate curve steepening	Rp 5,200,000,000	Rp +28,500,000,000
Rate curve flattening	Rp -4,100,000,000	Rp 31,200,000,000
Volatility spike	Rp 2,100,000,000	Rp -15,800,000,000

Stress Testing Summary

Scenario analysis results.

Scenario	Liquidity Need	Cost to Cover
Liquidity shock 50% Deposit run-off 25%	Rp 185,000,000,000	Rp 12,500,000,000

Real-time Limit Monitoring

Counterparty and liquidity limit monitoring.

Unit ID	Unit Type	Counterparty	Limit Value (Rp)	Current Utilization	Utilization %	Breach Indicator
L2H-001	COUNTERPARTY	Bank BCA	Rp 500,000,000,000	Rp 475,000,000,000	95.0%	BREACH
L2H-002	COUNTERPARTY	Bank Mandiri	Rp 400,000,000,000	Rp 320,000,000,000	80.0%	OK
L2H-003	LIQUIDITY	System-wide	Rp 1,000,000,000,000	Rp 647,000,000,000	64.7%	OK
L2H-004	CONCENTRATION	Bank BCA	Rp 200,000,000,000	Rp 150,000,000,000	97.5%	BREACH
L2H-005	COUNTERPARTY	Bank BNI	Rp 350,000,000,000	Rp 250,000,000,000	71.4%	OK
L2H-006	LIQUIDITY	Daily funding	Rp 150,000,000,000	Rp 125,000,000,000	83.3%	OK
L2H-007	COUNTERPARTY	Bank CIMB	Rp 300,000,000,000	Rp 235,000,000,000	95.0%	BREACH
L2H-008	CONCENTRATION	Bank Mandiri	Rp 150,000,000,000	Rp 95,000,000,000	63.3%	OK

Breach Notifications

Recent limit breach events.

Notification ID	Affected Unit	Trigger Time	Notified Roles
RR-2023-0123-001	L2H-001	30 Jan, 09:15	Treasury Manager, Risk Officer
RR-2023-0123-002	L2H-004	30 Jan, 08:45	Treasury Manager
RR-2023-0123-003	L2H-006	30 Jan, 08:30	Treasury Manager, CFO
RR-2023-0123-004	L2H-007	30 Jan, 08:15	Treasury Manager
RR-2023-0123-005	L2H-001	29 Jan, 14:30	Treasury Manager, Risk Officer

Counterparty Exposure

Credit exposure overview.

Counterparty	Exposure Type	Current Exposure	Credit Limit	Available Limit
Bank BCA	CREDIT LINE	Rp 475,000,000,000	Rp 500,000,000,000	Rp 25,000,000,000
Bank Mandiri	CREDIT LINE	Rp 320,000,000,000	Rp 400,000,000,000	Rp 80,000,000,000
Bank BNI	CREDIT LINE	Rp 250,000,000,000	Rp 300,000,000,000	Rp 70,000,000,000
Bank CIMB	CREDIT LINE	Rp 285,000,000,000	Rp 300,000,000,000	Rp 15,000,000,000
Bank Danamon	CREDIT LINE	Rp 125,000,000,000	Rp 150,000,000,000	Rp 25,000,000,000

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

The screenshot displays the Rayterton Apps Treasury Suite interface, specifically the Accounting and Regulatory Reporting module. The top navigation bar includes the Rayterton Apps logo, a search bar, and a user menu. The main content area is divided into several sections:

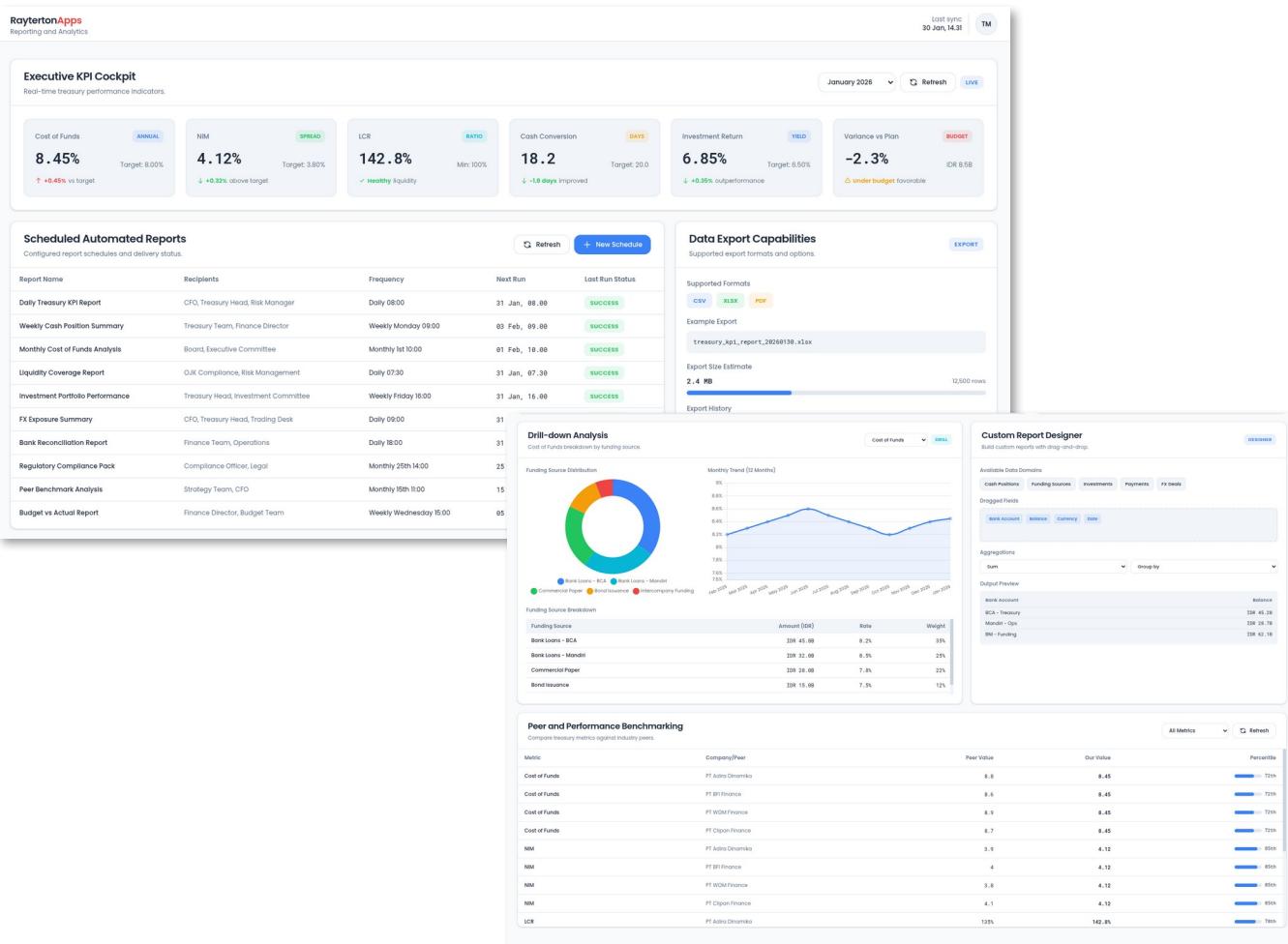
- Posting Overview:** Shows summary of journal entries and regulatory reports. Key metrics: Total Journals (15), Reports generated (8), Audit entries (12), and Period status (Jan 2026). Buttons for Refresh and LIVE are present.
- Automated GL Posting:** Lists treasury entries generated from treasury transactions. It includes columns for Journal ID, Source Transaction ID, Debit Account, Credit Account, Amount, Currency, Posting Date, Posted By, and status (e.g., POSTED, APPROVED, PENDING). Examples include JNL-2025-89145 (Txn-2026-89921) and JNL-2025-89146 (Txn-2026-89922).
- Regulatory Report Templates:** Pre-configured templates for OJK and IFRS reporting. It lists templates like RPT-OJK-L10-001 (OJK Liquidity Pack), RPT-OJK-SOL-002 (OJK Solvency Report), and RPT-IFRS-CF-003 (IFRS Cash Flow Statement).
- Multi-ledger Support:** Manages ledger configurations. It includes sections for Indonesian GAAP Ledger (Statutory, PSAK compliant), Management Ledger (Management, Internal KPI aligned), IFRS Consolidated Ledger (Statutory, IFRS IAS compliant), Tax Reporting Ledger (Statutory, Tax regulation aligned), Budget Control Ledger (Management, Budget variance tracking), and Regulatory Reporting Ledger (Statutory, OJK reporting format).
- Journal Approval Workflow:** Shows current approval status for pending journals. It lists Journals (e.g., JNL-2025-89148, JNL-2025-89151) with Creator (Dewi Lestari, Ahmad Wijaya), Approver(s) (Budi Santoso, Sri Rahayu), Status (PENDING), and Timestamp (e.g., 30 Jan, 09:30).
- Audit Trail Viewer:** Provides a complete audit log of all system changes. It lists Audit ID, Source, Change Summary, User, Timestamp, and Reference Document ID. Examples include AUD-2025-08891 (Trade, Journal JNL-2025-00145 created from payment) and AUD-2025-08892 (Payment, Payment batch PB-2025-0032 approved).
- Period Close Snapshots:** Historical period close records and archives. It lists Close Period, Snapshot Size, Included Datasets, Archive Reference, and Signoff. Examples include 2025-12 (2.4 GB, GL, Trade, Payment, Forecast, 12-001, Budi Santoso, 2025-12-31 18:00) and 2025-11 (2.2 GB, GL, Trade, Payment, Forecast, 11-001, Sri Rahayu, 2025-11-30 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 screenshot displays the Rayterton Apps Treasury Suite interface, which is a web-based platform for managing API integration, security, and support. The interface is divided into several 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 (24h delivered 15,420, Failed 3), and 100% Security compliance (Encryption AES-256, MFA Enabled).
- Open API Gateway:** A table of public API endpoints for external integration. Examples include /api/v1/treasury/balances (GET, OAuth2, 1000/min, BalanceRequestDTO, BalanceResponseDTO), /api/v1/treasury/payments (POST, JWT, 500/min, PaymentRequestDTO, PaymentResponseDTO), and /api/v1/treasury/forecasts (GET, OAuth2, 200/min, ForecastQueryDTO, ForecastResponseDTO).
- Role-Based Access Control:** A table of user roles and permissions. Roles include Treasury Analyst, Treasury Manager, Finance Admin, Risk Officer, Payment Approver, and Auditor, each with specific data scope and allowed actions.
- Webhook & Event Bus:** A table of real-time event subscriptions and consumers. Events like payment_completed, balance_updated, deal_executed, limit_breached, exposure_changed, forecast_generated, payment_failed, and connector_status are mapped to various systems like Payment Engine, Cash Management, FX Trac, ALM, Hedge, Forecast, Payment, and Integrator.
- Pre-built System Connectors:** A table of ready-to-use connectors for common systems. Connectors include Core Loan System, ERP System, Bank API, Bank Host, Payment Gateway, Credit Bureau, Regulatory Portal, and BI Platform, each with supported formats (JSON, REST, CSV, XML, SOAP, OData) and status (Active, Pending, Failed).
- Digital Signatures:** A table of document signing and verification. It lists document IDs, signers, status, and timestamps for various signatures.

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 :



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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

For more information, visit rayterton.com