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.

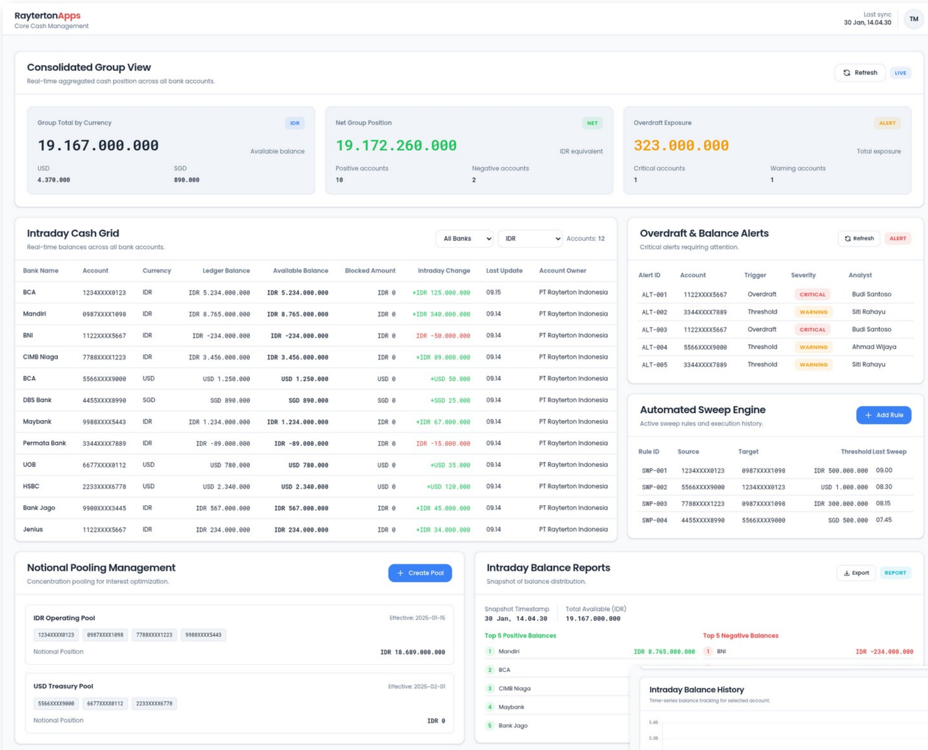
ALM and Risk Management
Monitors liquidity gaps and performs stress tests to protect interest margins.

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

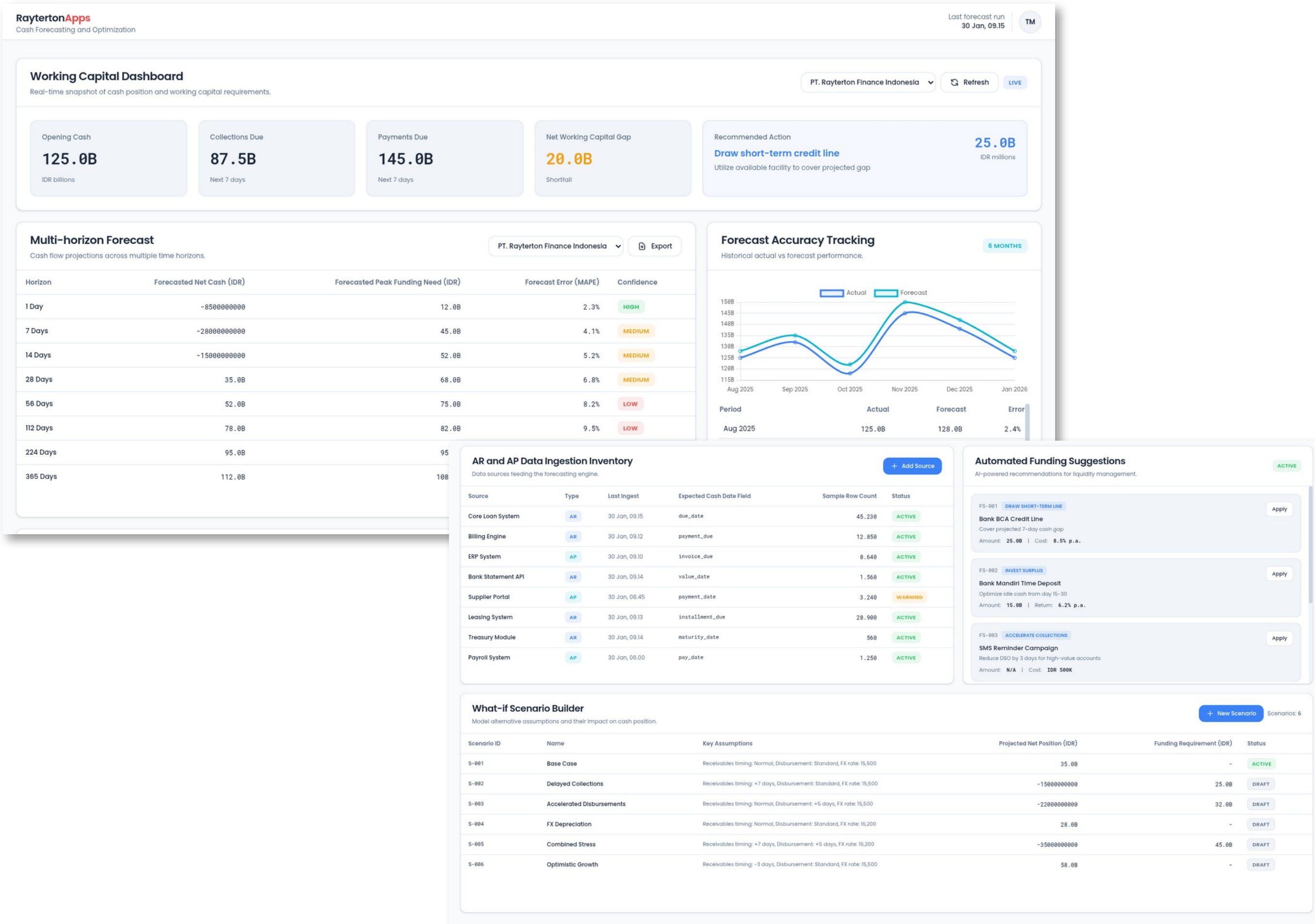


This module provides a unified view of your cash positions across multiple banks and currencies in real time. It eliminates the need to log into various banking portals to check balances. By consolidating intraday data, the platform helps reduce idle cash and prevents costly overdrafts.

Features:

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

Cash Forecasting and Optimization

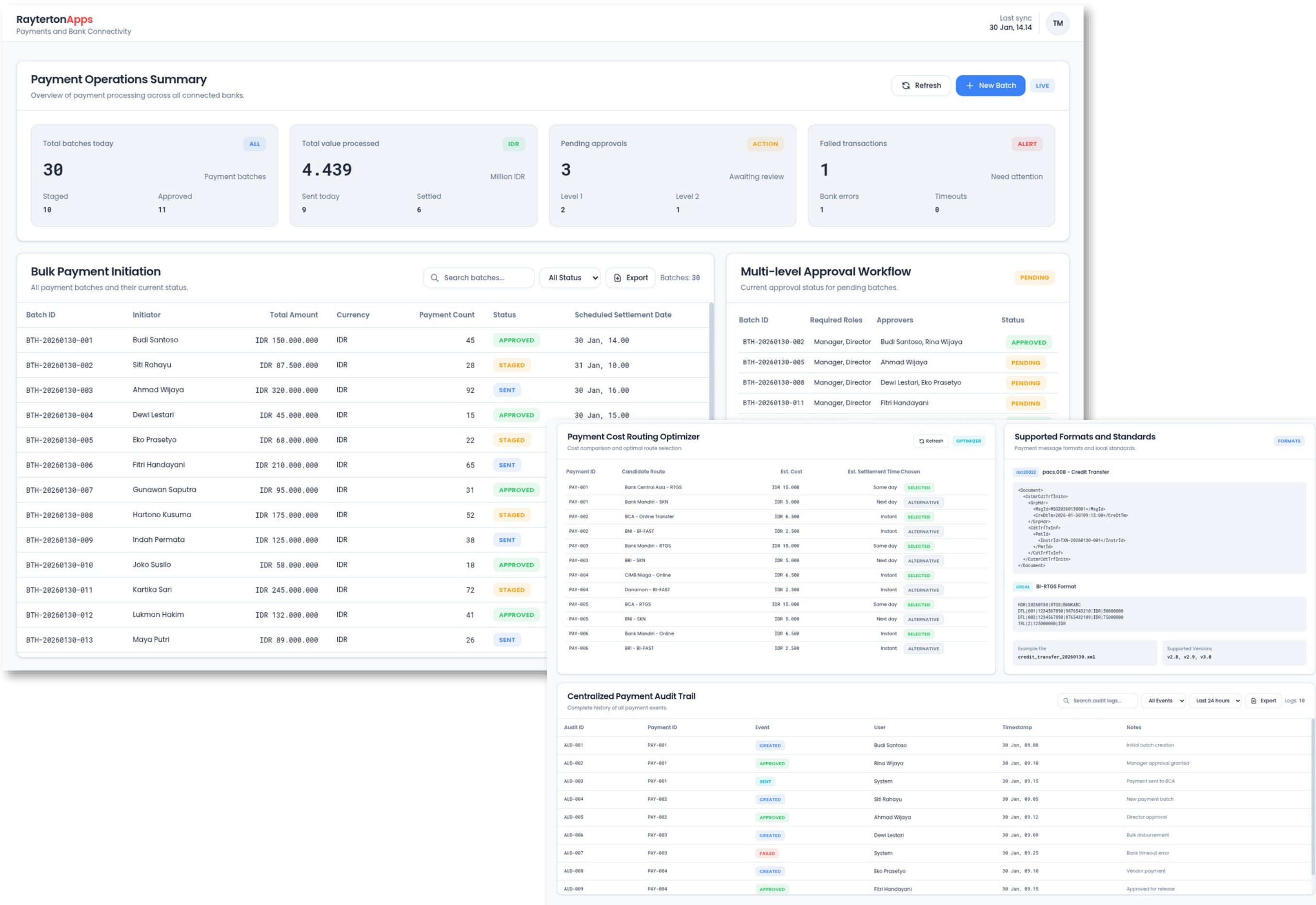


The forecasting module uses data from your core loan systems and ERP to predict future cash flows. It provides recommendations for funding or investment actions to ensure you always have the right amount of liquidity. This proactive approach helps cut down on expensive short-term loans.

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

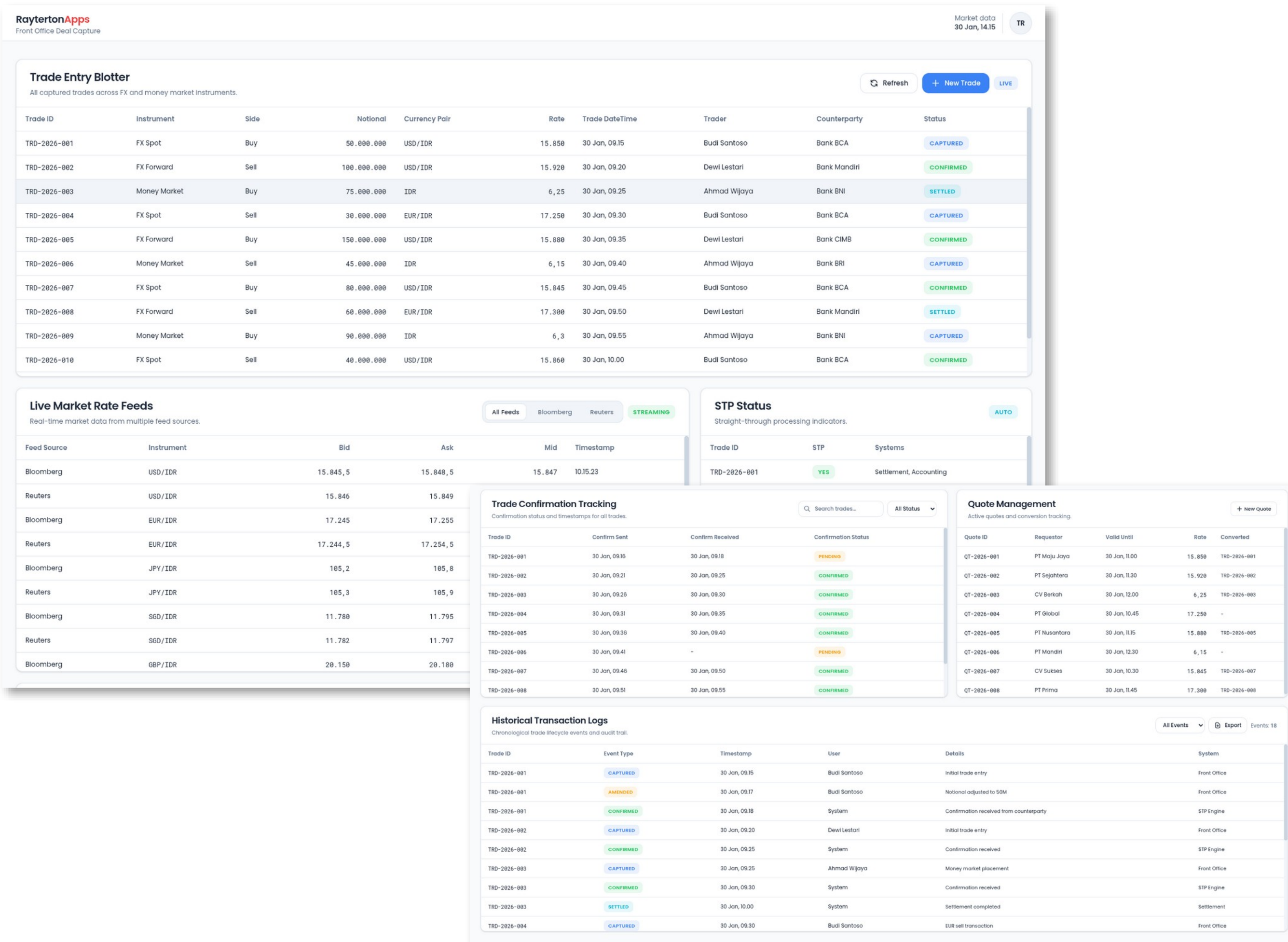


The payments module acts as a centralized factory for all corporate disbursements. It connects directly to your banks via API or host-to-host channels to streamline payment execution. The system automatically routes payments through the most cost-effective channels to save on transaction fees.

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

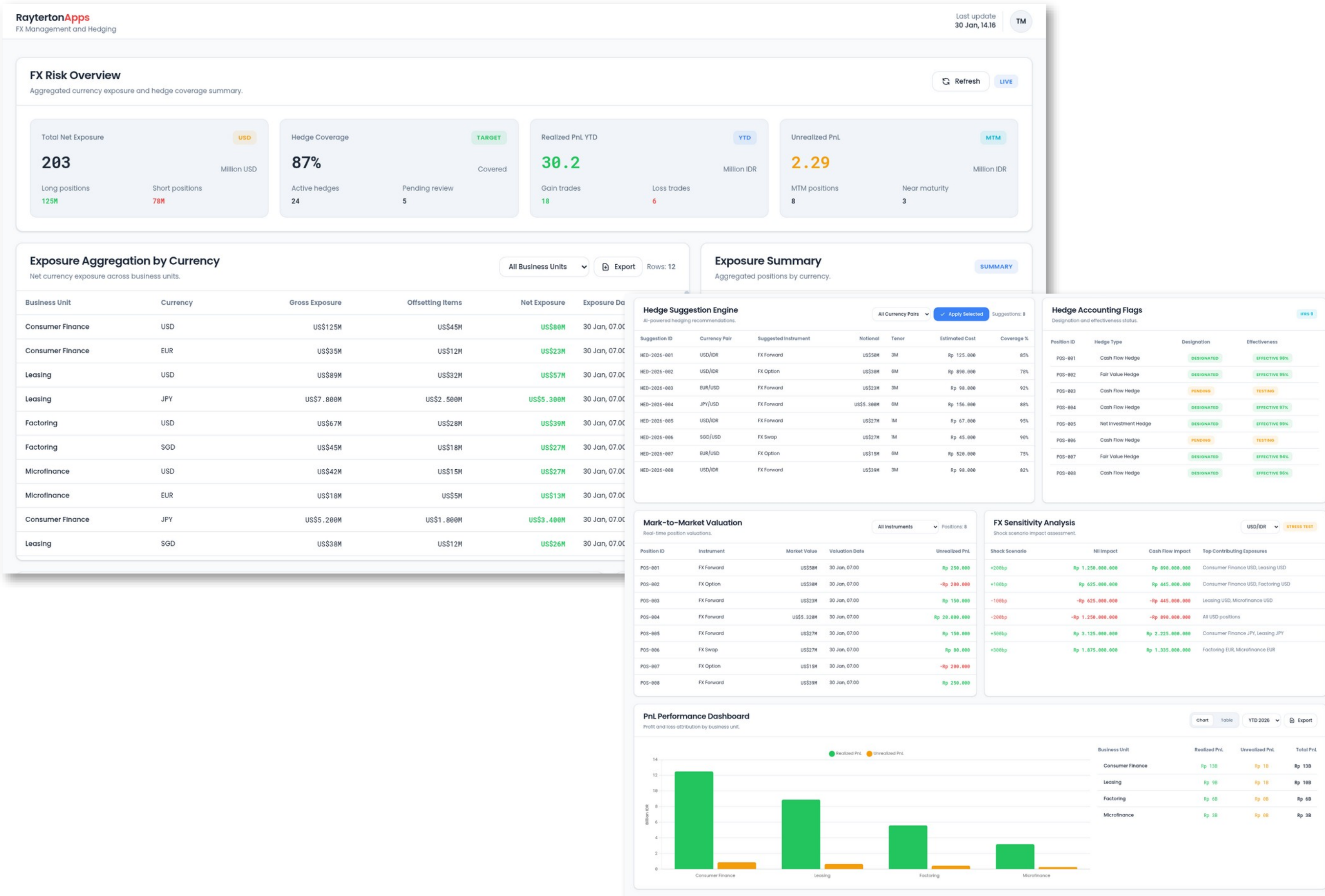


The front office module provides a professional workspace for capturing and managing market transactions. It supports various instruments including FX spots, forwards, and money market deals. Straight-through processing ensures that once a deal is captured, it flows immediately to the back office for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

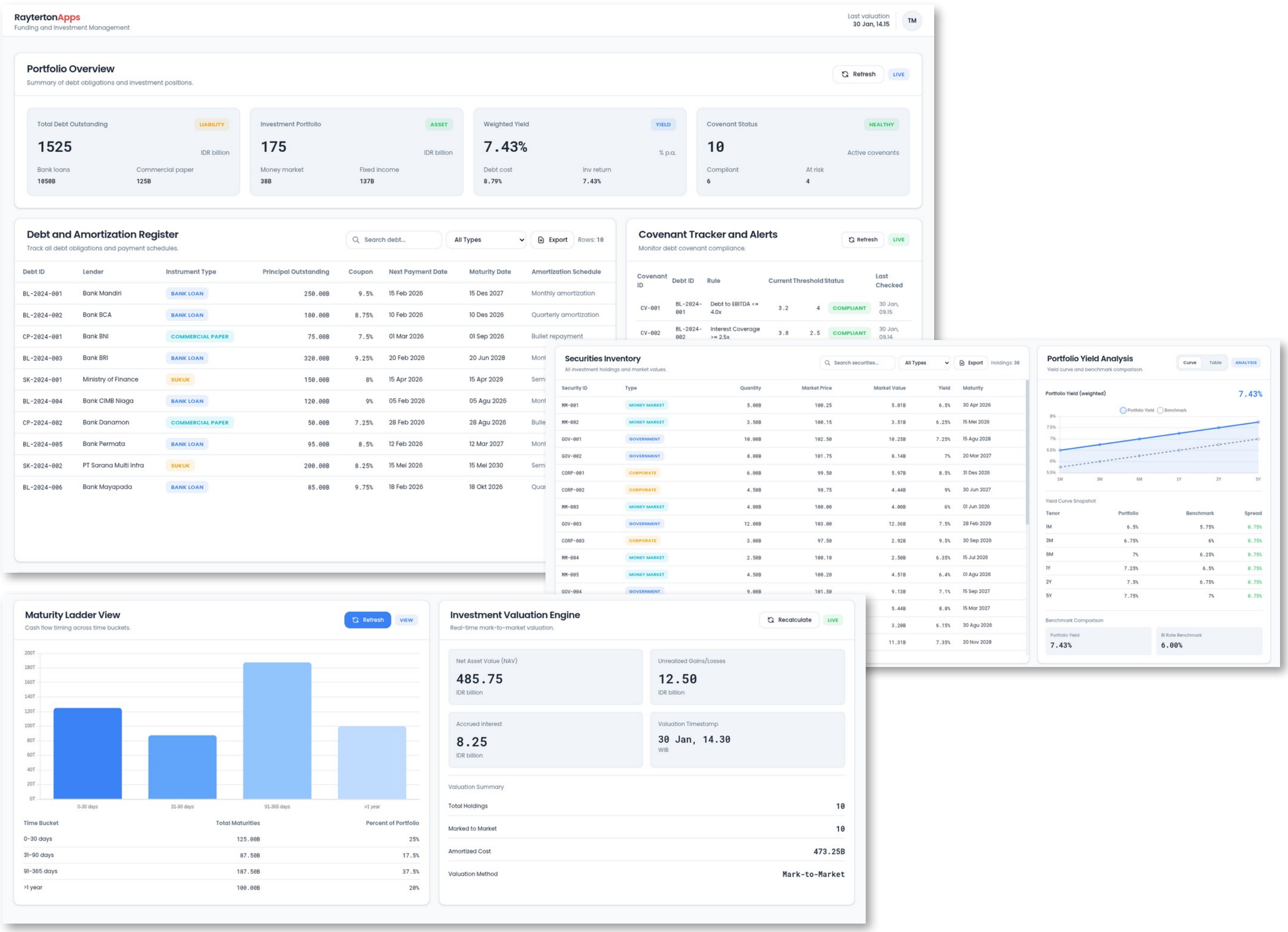


This module aggregates exposures from different business units to provide a clear picture of your foreign exchange risk. It suggests optimal hedging strategies to protect your cash flows from currency volatility. The system also tracks the performance and valuation of your hedges in real time.

Features:

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

Funding and Investment Management

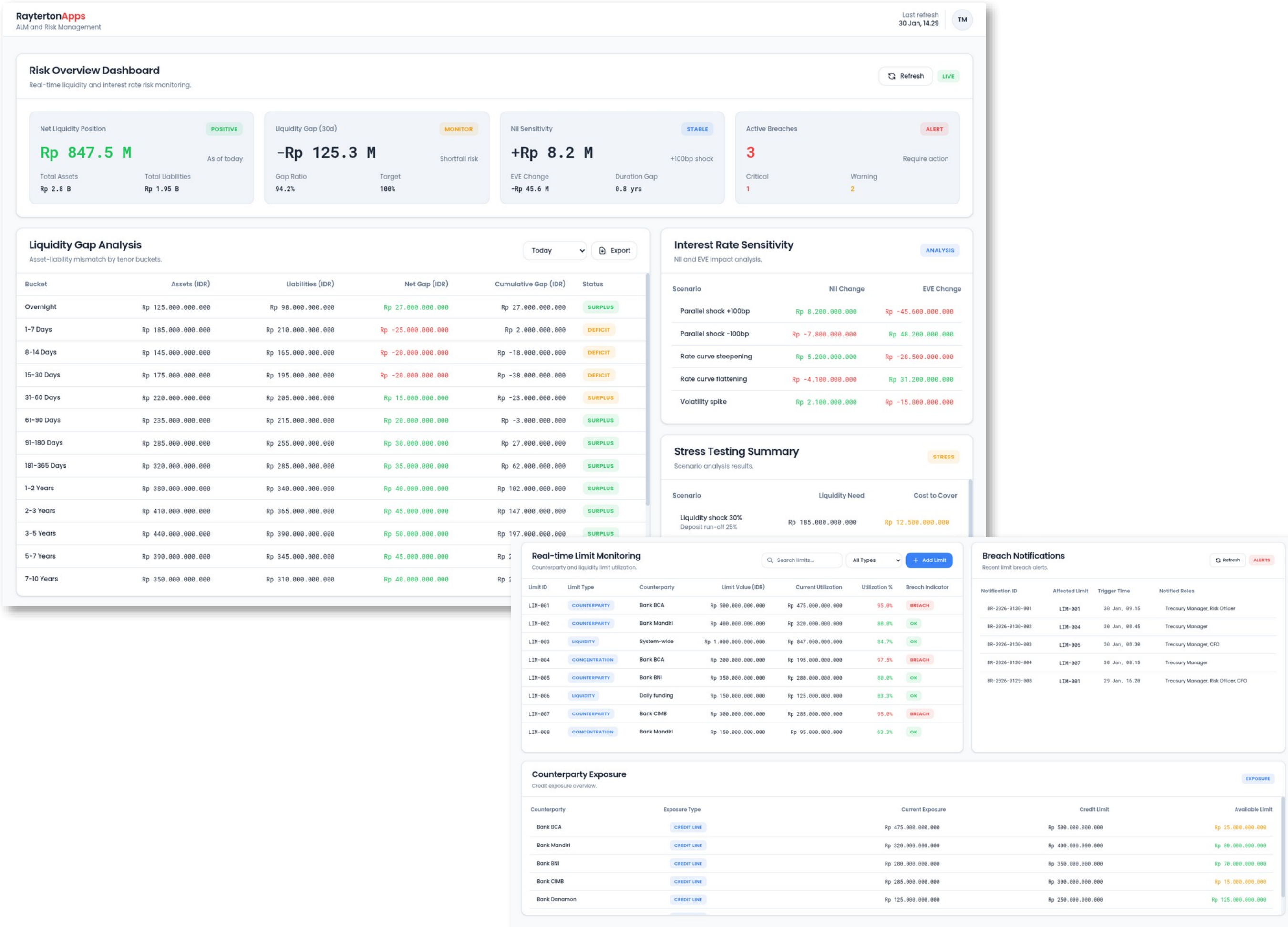


The funding module manages your debt register and tracks bank covenants to prevent breaches. For surplus cash, the investment module helps you manage securities and money market placements to improve your yield. This ensures that every unit of capital is working efficiently for the organization.

Features:

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

ALM and Risk Management

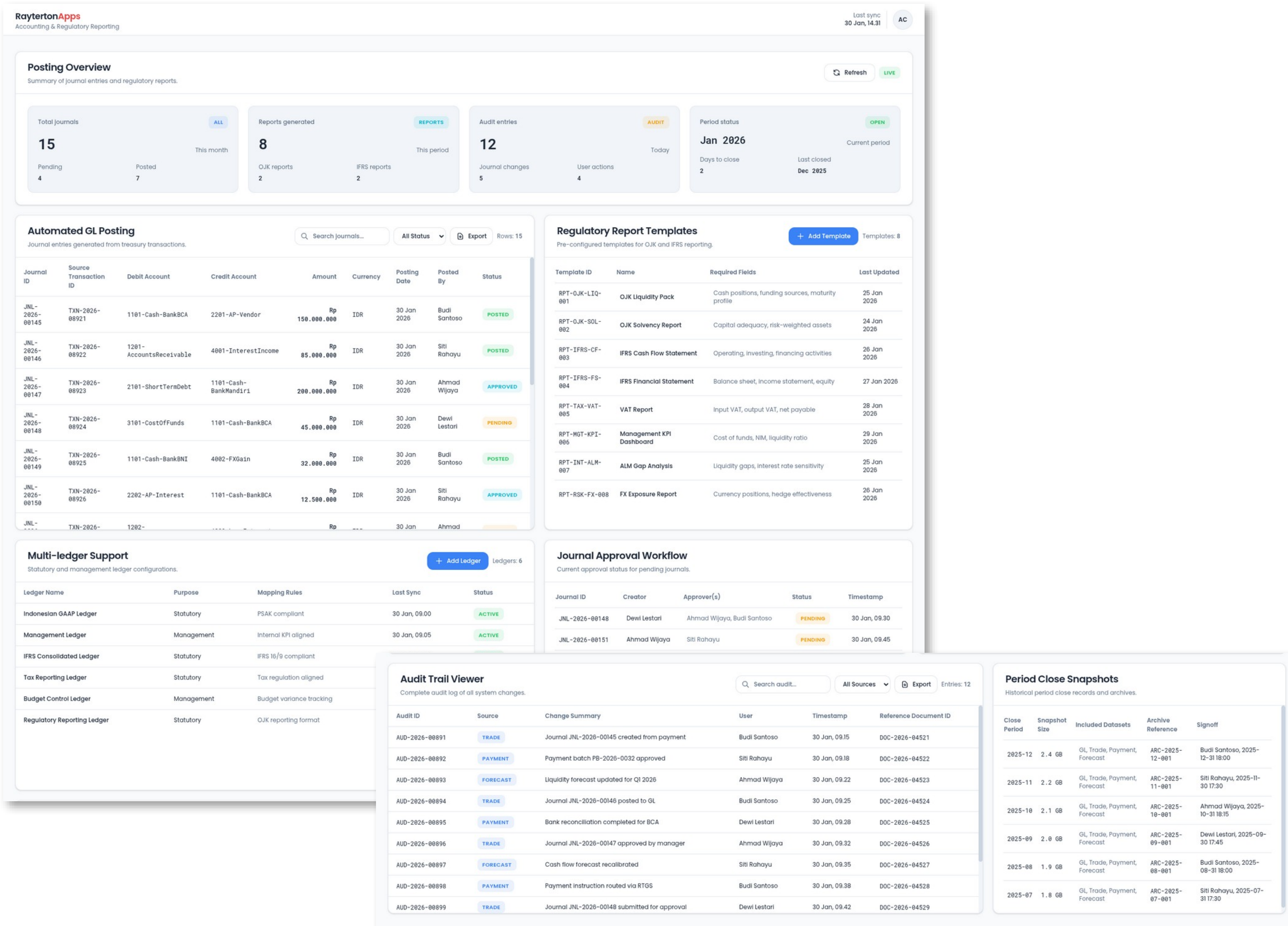


Asset Liability Management is critical for maintaining stable interest margins in a multifinance business. This module performs gap analysis and stress tests to evaluate how changes in market rates affect your net interest income. It also monitors counterparty and liquidity limits in real time to prevent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

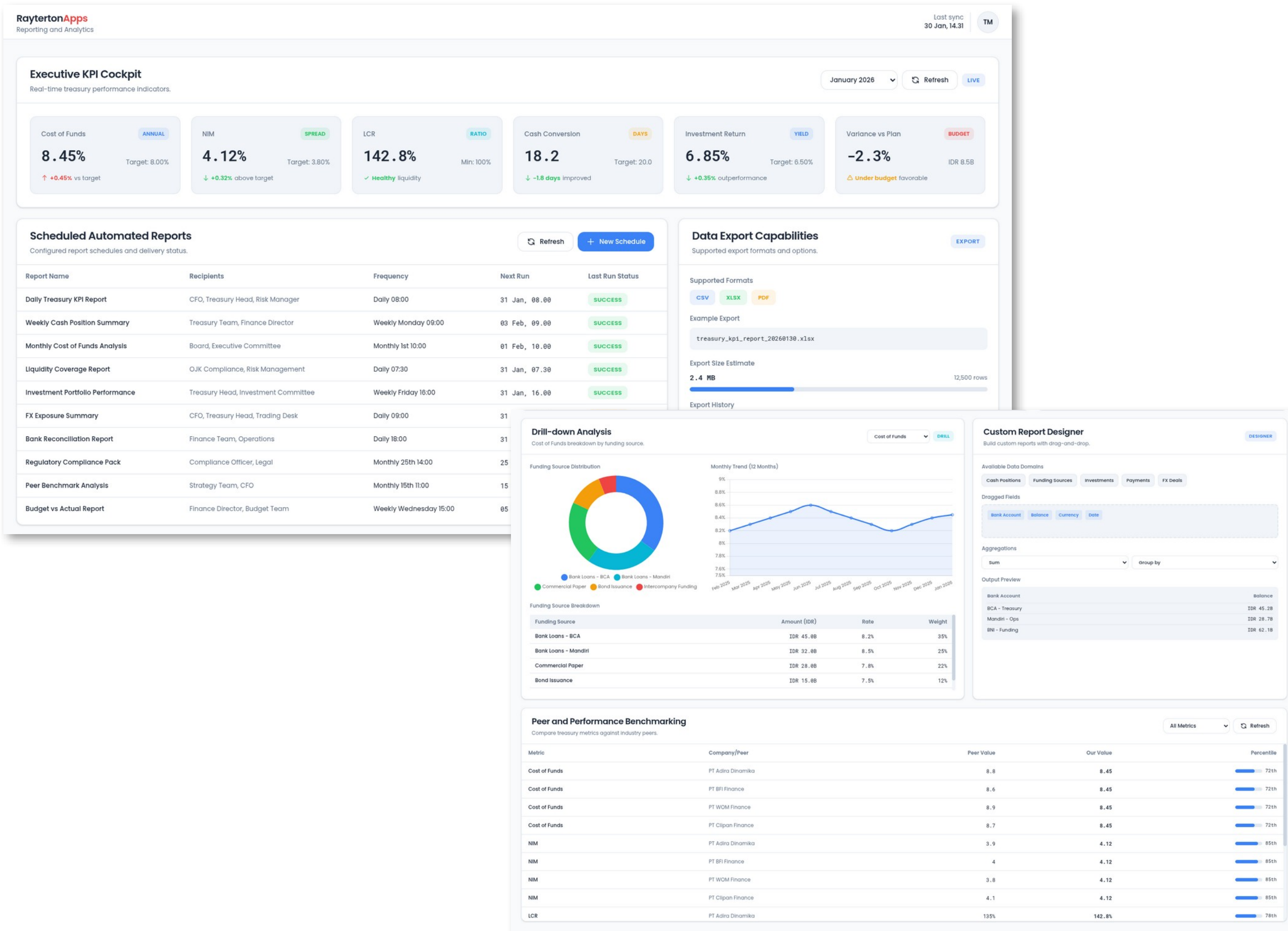


The accounting module automates the generation of journal entries for every treasury transaction. It includes pre-built templates for local regulators like OJK and supports accounting standards such as IFRS or PSAK. This automation ensures that your treasury operations are always audit-ready.

Features:

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

Reporting and Analytics

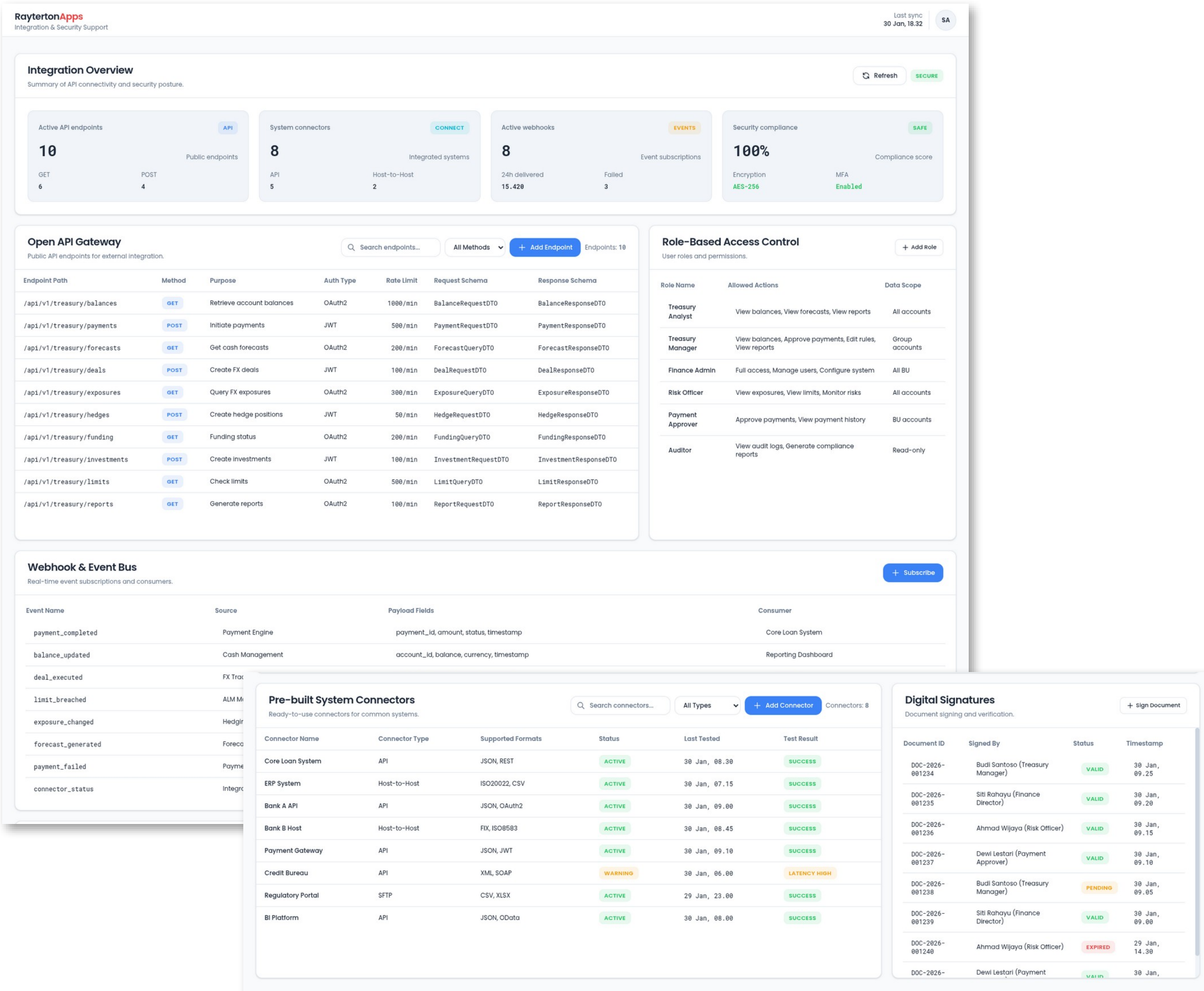


The analytics module turns complex treasury data into visual insights for management. It tracks key performance indicators such as cost of funds, cash conversion cycles, and investment returns. These dashboards help executives make faster and more accurate decisions based on real-time data.

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



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