

## Rayterton Banking Cash Management (BCM) System

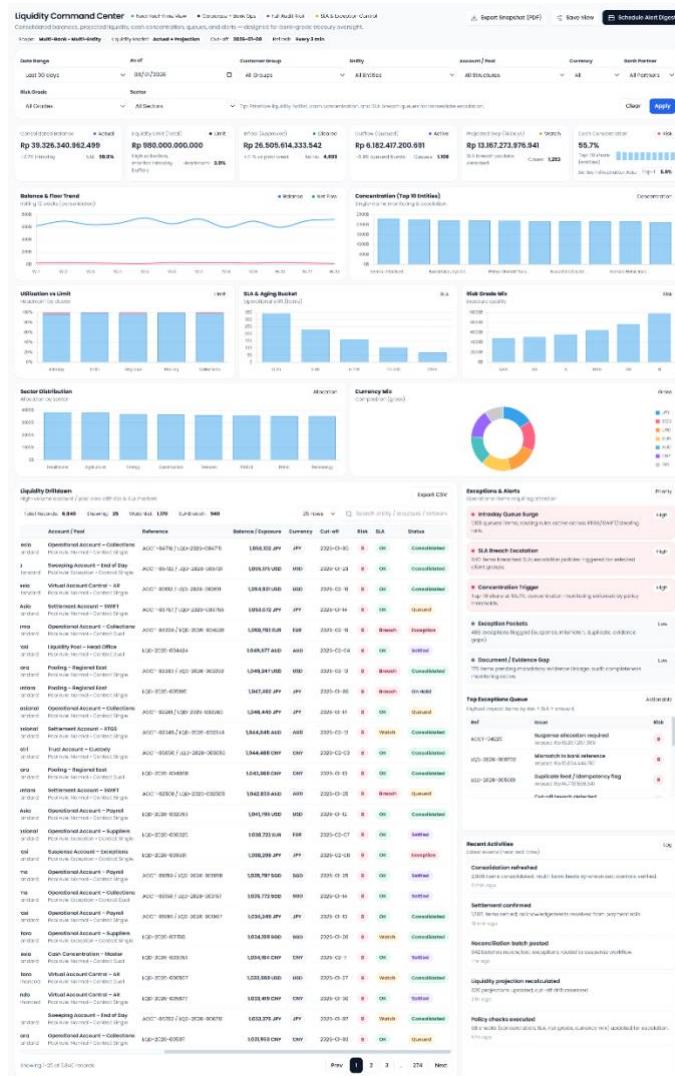
Built as an end to end cash management platform, the BCM System connects internal bank operations with a modern corporate portal, delivering real time visibility, straight through processing, and stronger control of liquidity and operational risk. It covers account and product setup, payment initiation and approval, collections, virtual accounts, cash pooling, reconciliation, reporting, and security in a single integrated stack.

### Real Time Cash Visibility & Liquidity Control

Turn fragmented views of cash into one consolidated picture. The BCM dashboards give both bank teams and corporate treasurers near real-time visibility of balances, projected cash positions, and transaction queues across all operational, collection, and pooling accounts. By aggregating data from multiple banks and entities into a single, intuitive interface, decision makers gain a clear and reliable source of truth.

### Key advantages

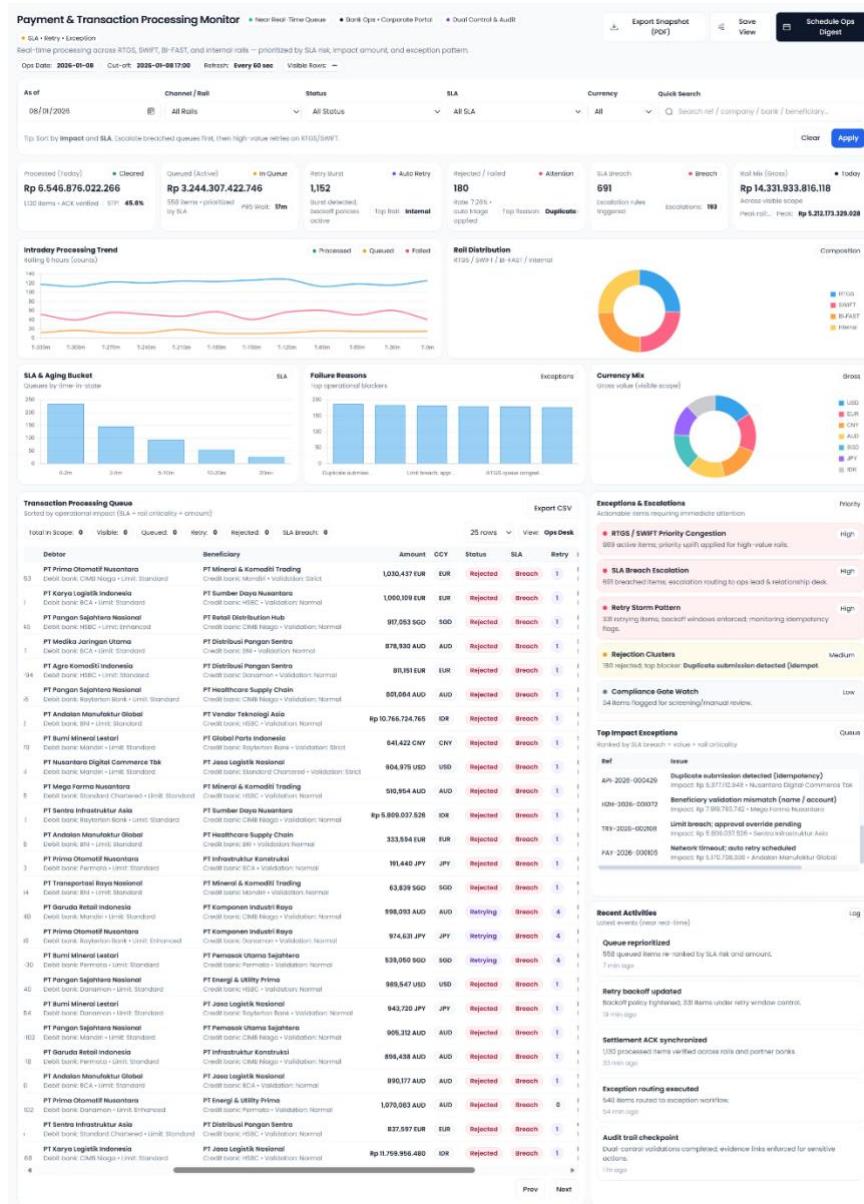
- Unified cash position for every corporate, across physical and pooling accounts
- Daily volumes, success and failure rates, and Service Level Agreement (SLA) alerts at a glance
- Liquidity hot list to highlight key clients and structures that require attention
- Direct drill down from summary widgets to transaction and account level detail.



### Seamless Payments & Digital Approval Journey

#### Key advantages

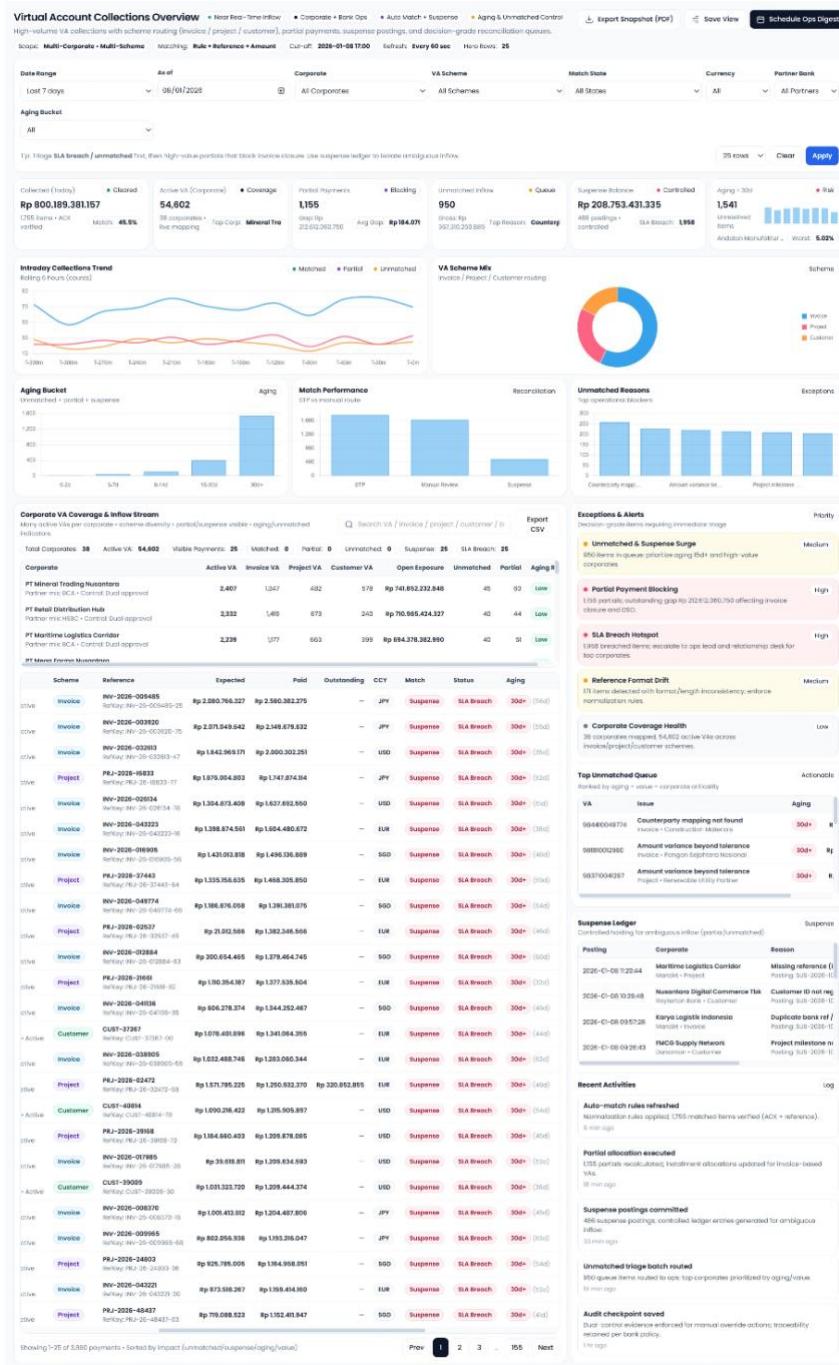
- Single and bulk payment initiation from web portal, file upload, or host to host integration
- Central payment hub that routes transactions to Real-Time Gross Settlement (RTGS), local clearing, internal transfer, or SWIFT based on product rules
- Flexible approval matrix per customer, per transaction type, and per limit, synchronized between back office and portal
- Real time status updates from queued to processed with clear rejection reasons and SLA alerts



## Smart Collections with Virtual Accounts (VA)

## Key advantages

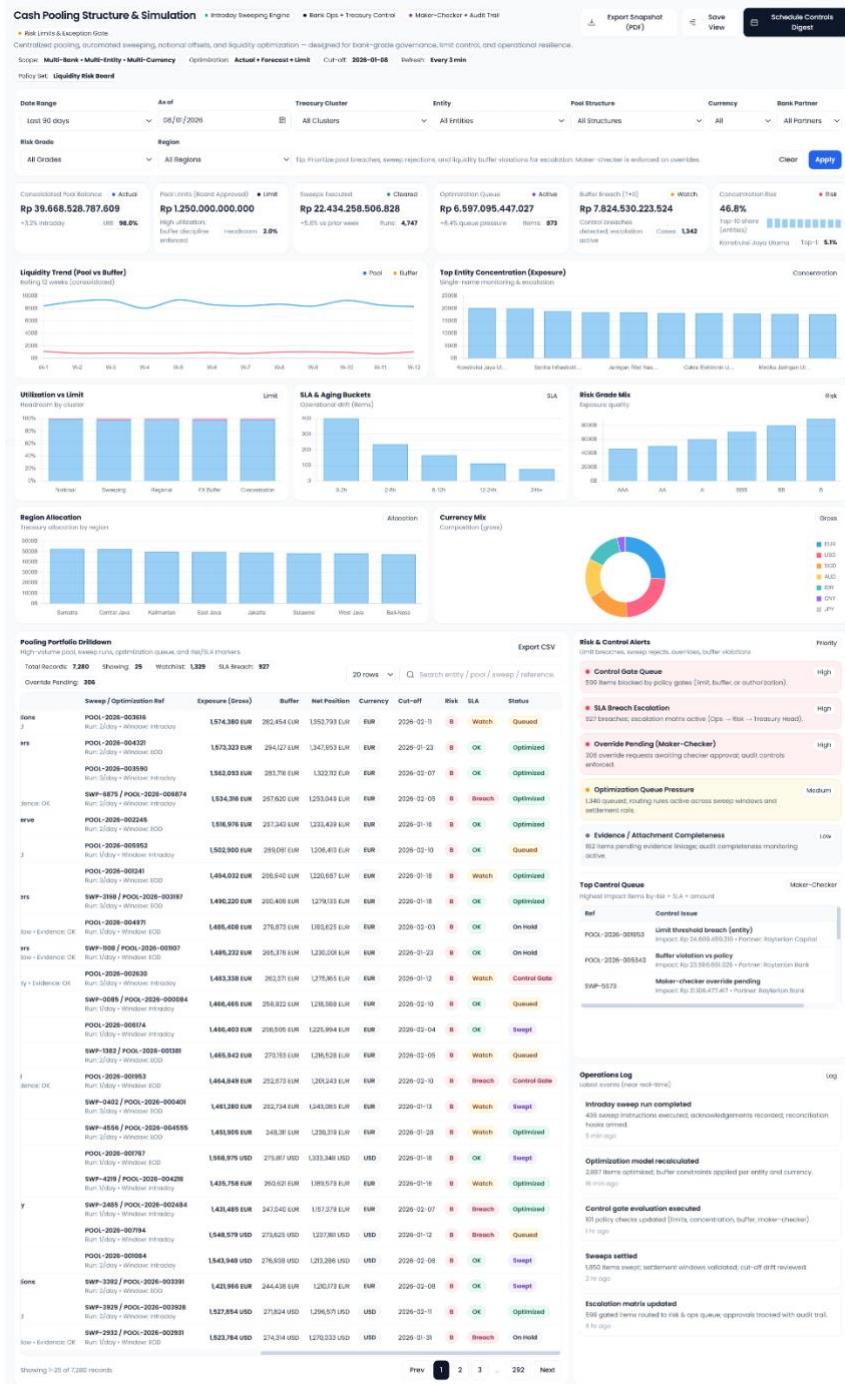
- Multiple VA schemes per corporate, configurable by customer, invoice, or project
- Mass or individual VA issuance from the bank side with lifecycle control and suspense handling
- Corporate portal reports for receipts per VA that plug into AR and billing systems
- Stronger corporate retention through differentiated cash collection offerings



## Automated Cash Pooling & Liquidity Optimization

## Key advantages

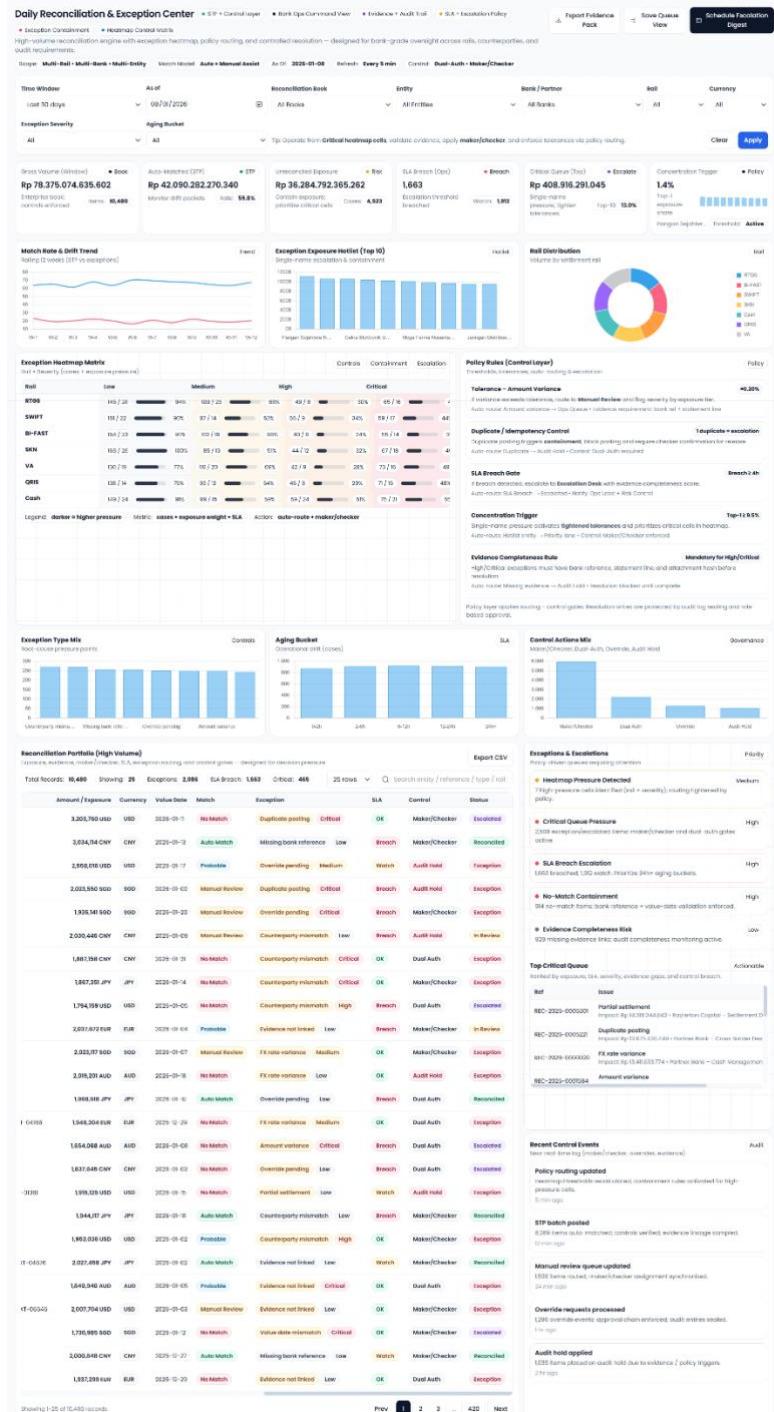
- Central configuration of pooling structures and parameters per customer
- Automated daily pooling with clear success or exception logs for operations teams
- Simulation tools on the corporate portal to test scenarios before committing to new structures



### Reconciliation & Exception Management That Scales

#### Key advantages

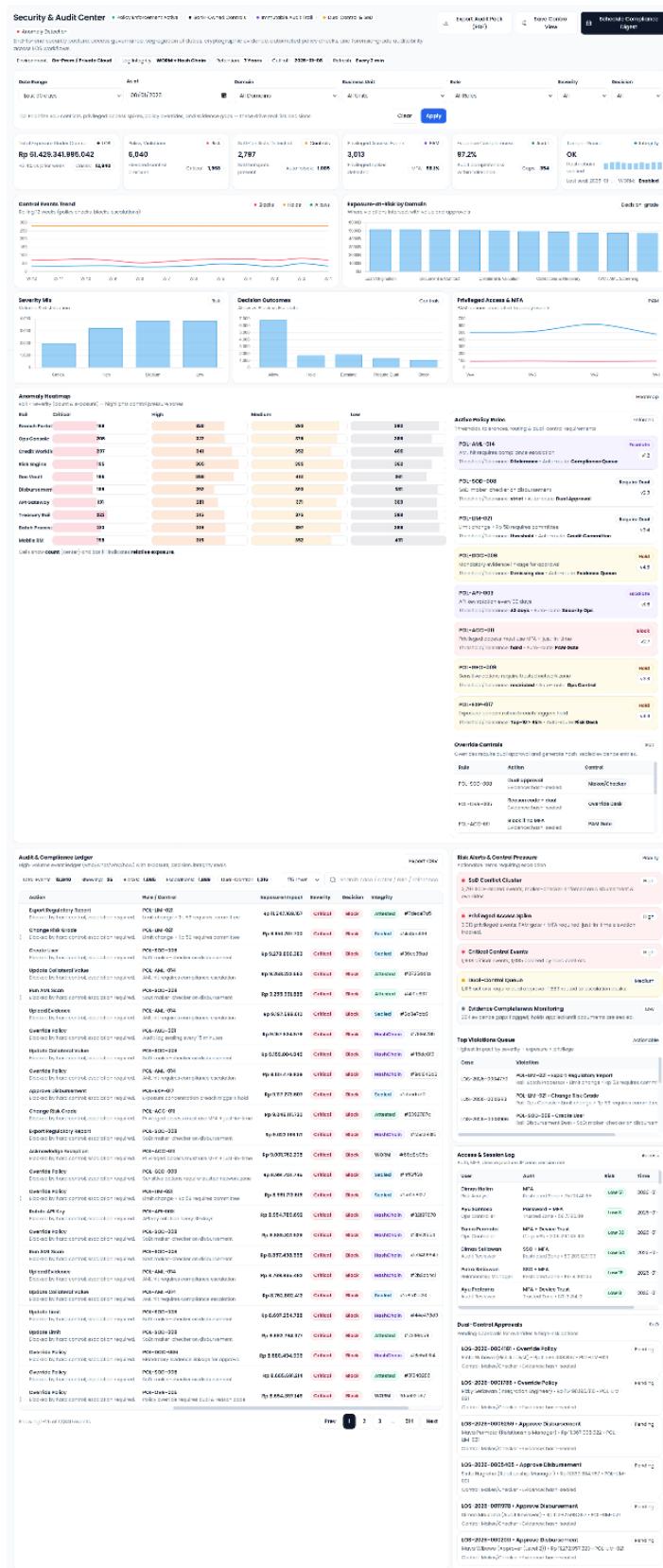
- Configurable matching rules per customer, product, and transaction type
- Daily reconciliation results with clear separation of matched and unmatched items
- Exception queues with classification, notes, and resolution history



## Security, Compliance & Complete Audit Trail

## Key advantages

- Role based access control for both bank staff and corporate users across all modules
- Dual control on sensitive operations such as payment override, limit changes, and cash pooling structures
- Central parameter management for cut off, SLA, notification thresholds, and fee or limit rules
- Comprehensive audit trail accessible to risk, compliance, and internal audit teams



## Insightful Reporting & Corporate Portal Experience

## Key advantages

- Prebuilt dashboards for transaction volumes, SLA adherence, and product penetration
- Customer level reports that help relationship managers identify cross sell and upsell opportunities
- Cash and transaction reports tailored to treasurers, CFOs, and finance teams on the corporate side
- Standardized data layer ready for integration with enterprise (Business Intelligence) BI, risk, and performance management tools

**Analytics and Reporting** ● Board-Ready Packs ● Role-Based Entitlements ● Full Audit Trail ● SLA & Exception Control

Regulatory Submission  
Executive dashboards, portfolio drilldowns, report catalog, governance approvals, and compliance-grade distribution – built for bank-owned LOS oversight.

Portal Scope: **Corporate** • Branch • Risk • Compliance Reporting: **Portfolio** • Credit • Collections • ESG As of: **2020-01-08** Run Window: **Hourly** • EDD

Distribution: **SFTP** • Email • Portal

**Corporate Portal** SSO Role-aware navigation + entitlements

**User Context** Active Principal: CORP.RISK.GOV • Domain: BANK Entitlements: **Portfolio Read**, **Reg Pack Approve**, **Audit Export**

- Corporate
- Risk
- Compliance
- Ops Control
- Regulator

**Executive Overview**

**Portfolio Drilldown** Scale

**Report Catalog** 6k+

**Regulatory Pack** Checklist

**Audit & Evidence** Immutable

**Governance Inbox** Approvals

Policy exceptions, pack approvals, distribution overrides

Item	SLA
Approval EOD Submission Gate required	Ref: GOV-78214 Breach
Recipient Allowlist required	Ref: GOV-12074 Watch
Masking Exception Request required	Ref: GOV-123995 Watch
SFTP Backlog Control required	Ref: GOV-24430 OK
Catalog Change Control required	Ref: GOV-6874 OK
Missing Attachment Set required	Ref: GOV-59488 Breach
Vault Index Rebuild required	Ref: GOV-12640 OK
Schema Drift Detected required	Ref: GOV-8959 Watch

Dual Control: Enabled Moker-Checker: Strict  
Retention: 7 Years

**Reporting Catalog & Portfolio Grid** High-volume report definitions with governance, SLA markers, and exposure context

Total Records: **7,420** Showing: **25** 25 rows Search definition / owner / pack /

Reg Packs	Escalations
2,703	276

Exposure (Proxy)	ECL (Proxy)	Risk	SLA	Channel	Status
Rp 19.820.965.605	Rp 815.050.130	B	OK	Email	Published
Rp 19.792.672.697	Rp 902.781.800	B	Watch	Portal	Published
Rp 19.760.891.344	Rp 264.626.562	B	Breach	Portal	Published
Rp 19.755.345.777	Rp 762.984.662	B	OK	API Push	Queued
Rp 19.740.833.070	Rp 915.361.949	B	Breach	Email	On Hold
Rp 19.736.352.725	Rp 721.920.796	B	OK	Portal	Queued
Rp 19.725.175.561	Rp 787.228.359	B	Breach	Email	Published
Rp 19.715.977.434	Rp 889.782.878	B	OK	API Push	Published
Rp 19.672.124.022	Rp 182.618.812	B	OK	Archive Vault	Published
Rp 19.663.556.057	Rp 560.660.768	B	OK	Archive Vault	On Hold

Showing 1-25 of 7,420 records • Sorted by exposure (desc) **Prev** 1 2 3 - 297 **Next**

**Exceptions & Controls** Decision pressure items (risk + SLA + governance)

- Reg Pack Deadline Window 2,703 records tracked, readiness gates enforced with evidence linkage. High
- SLA Breach Escalation 81 breaches, 276 escalations routed to governance inbox. High
- Export Controls 445 exports logged, watermark + row-level entitlements verified per session. Medium
- Exception Pockets 445 exceptions (missing evidence, routing failure, policy conflicts). Low
- Hold Queue 67 items on hold pending maker-checker or distribution override. Low

**Top SLA Breach Queue** Actionable Highest impact runs by tier + channel + exposure

Ref	Issue
RPT-2026-0006594	Tier 1 (Email) + Partner + Ops Core
RPT-2026-0001041	Evidence linkage missing Tier-3 (Adhoc) + SFTP + Interop
RPT-2026-0006552	Distribution retry exceeded Tier-2 (Ops) + API Push + Credit

**Audit Stream** Access, reports, approvals, distribution

Access session verified

Reg pack approved

Distribution retries executed

Audit snapshot sealed

Evidence Attachments

Pack Hash	Sign-off	Retention
SHA-256: 9...	Dual Control	Immutable

## Ready to fully customize BCM System to your needs

Share your cash management operating structure, policies, and operational pain points. Rayterton will deliver a Banking Cash Management (BCM) system tailored to your end-to-end cash, liquidity, and payment processes ensuring standardized workflows, accurate account and transaction data, and real-time dashboards that give management full visibility and control over cash positions 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

For more information, visit [rayterton.com](http://rayterton.com)