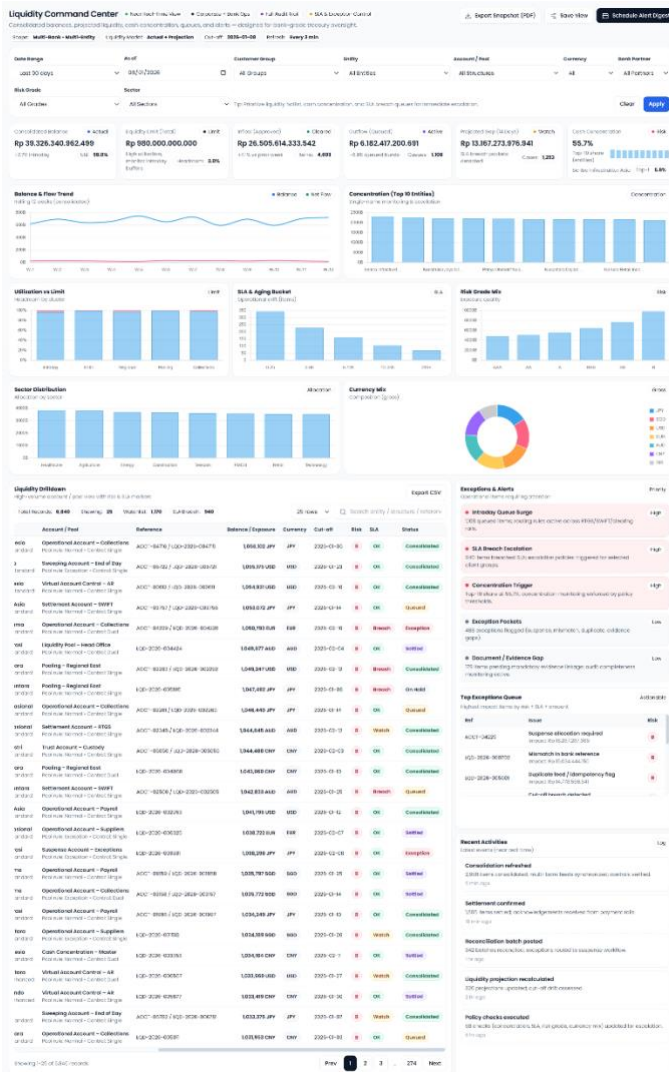# Rayterton Banking Cash Management (BCM) System

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.
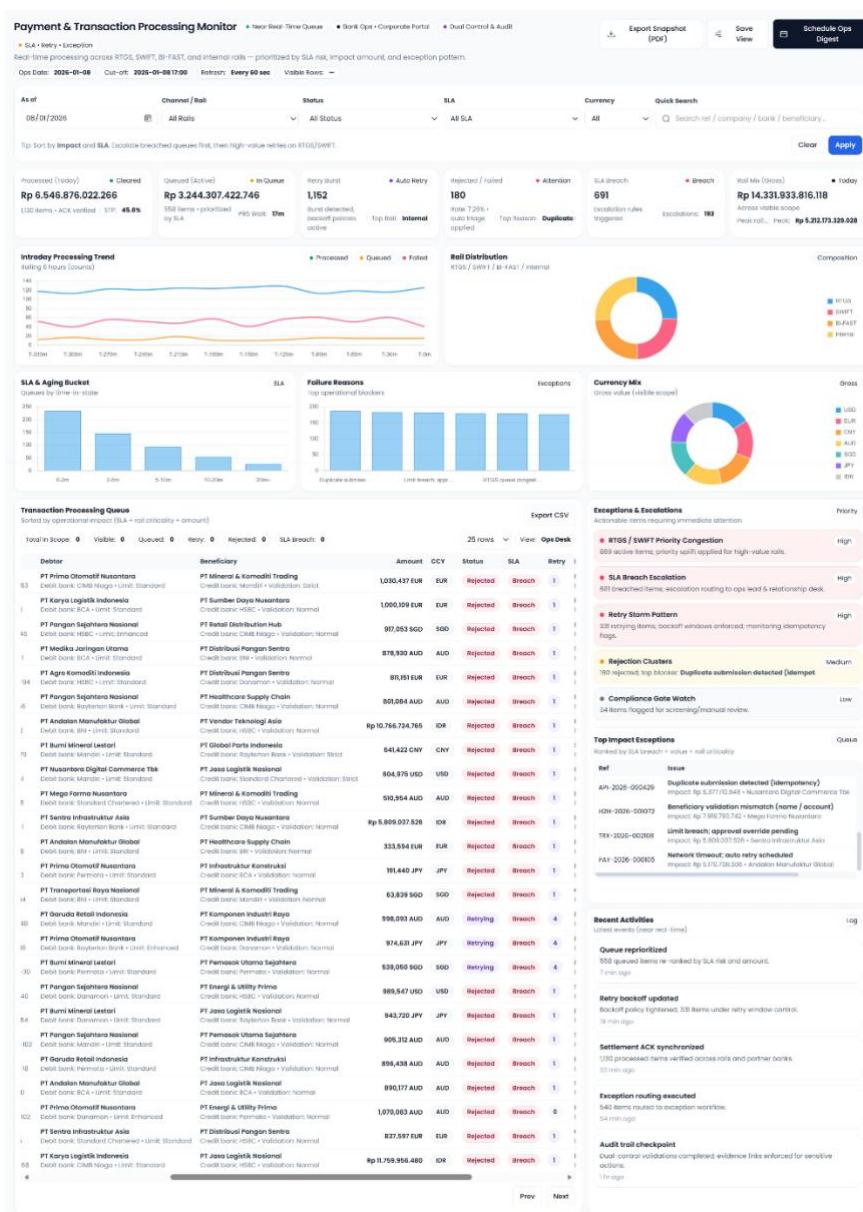

Key advantages

- 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.

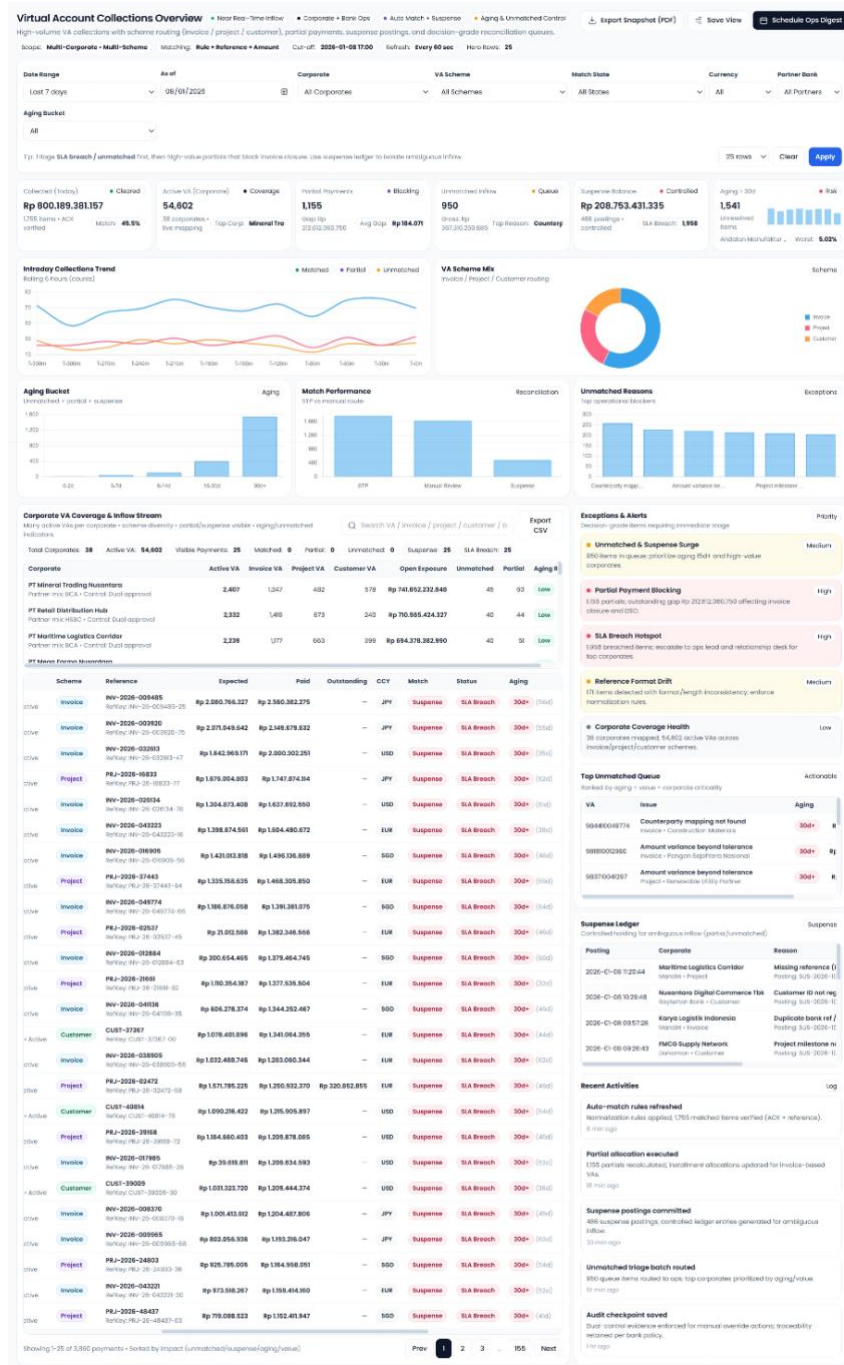## Seamless Payments & Digital Approval Journey

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

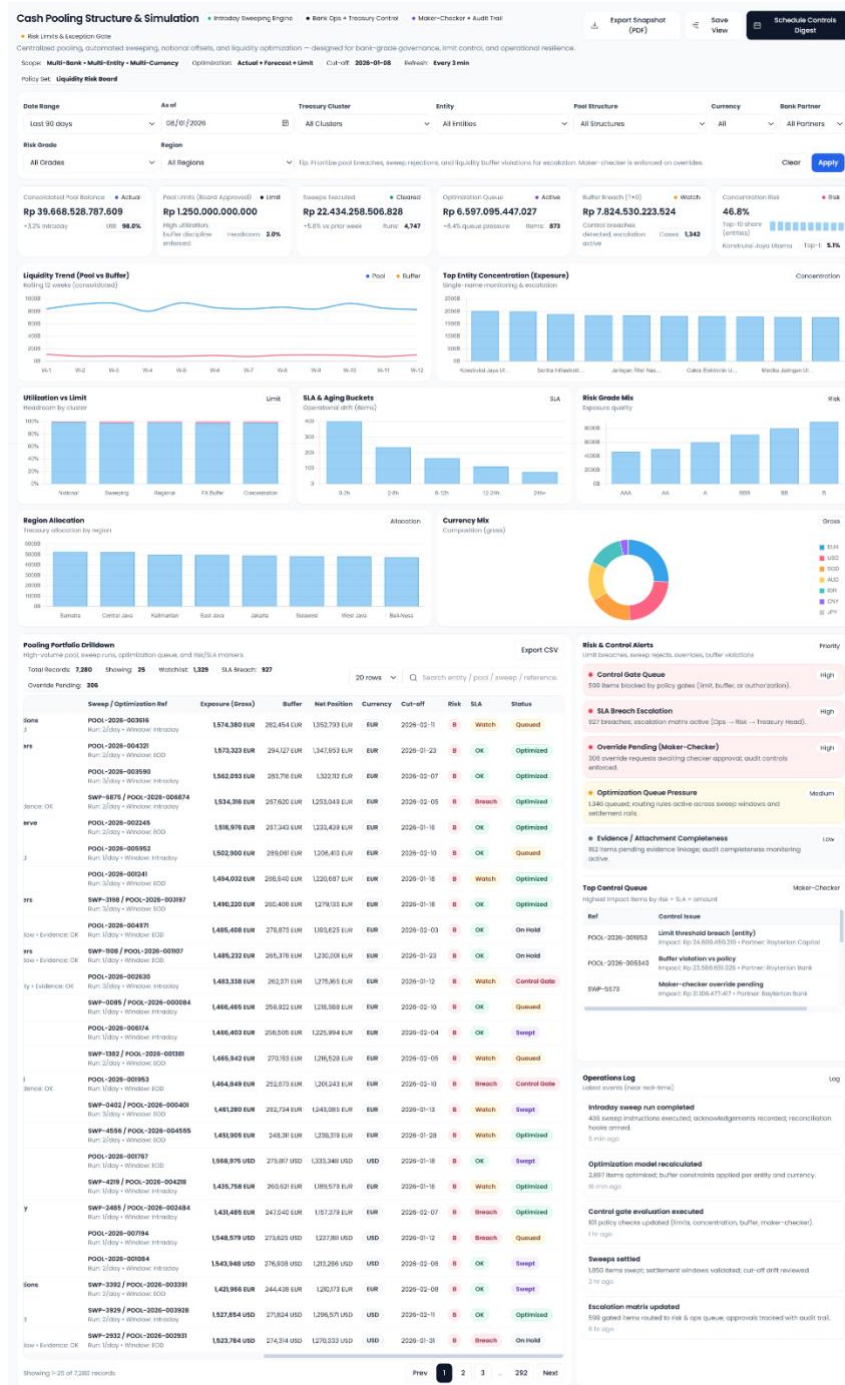# Smart Collections with Virtual Accounts (VA)

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

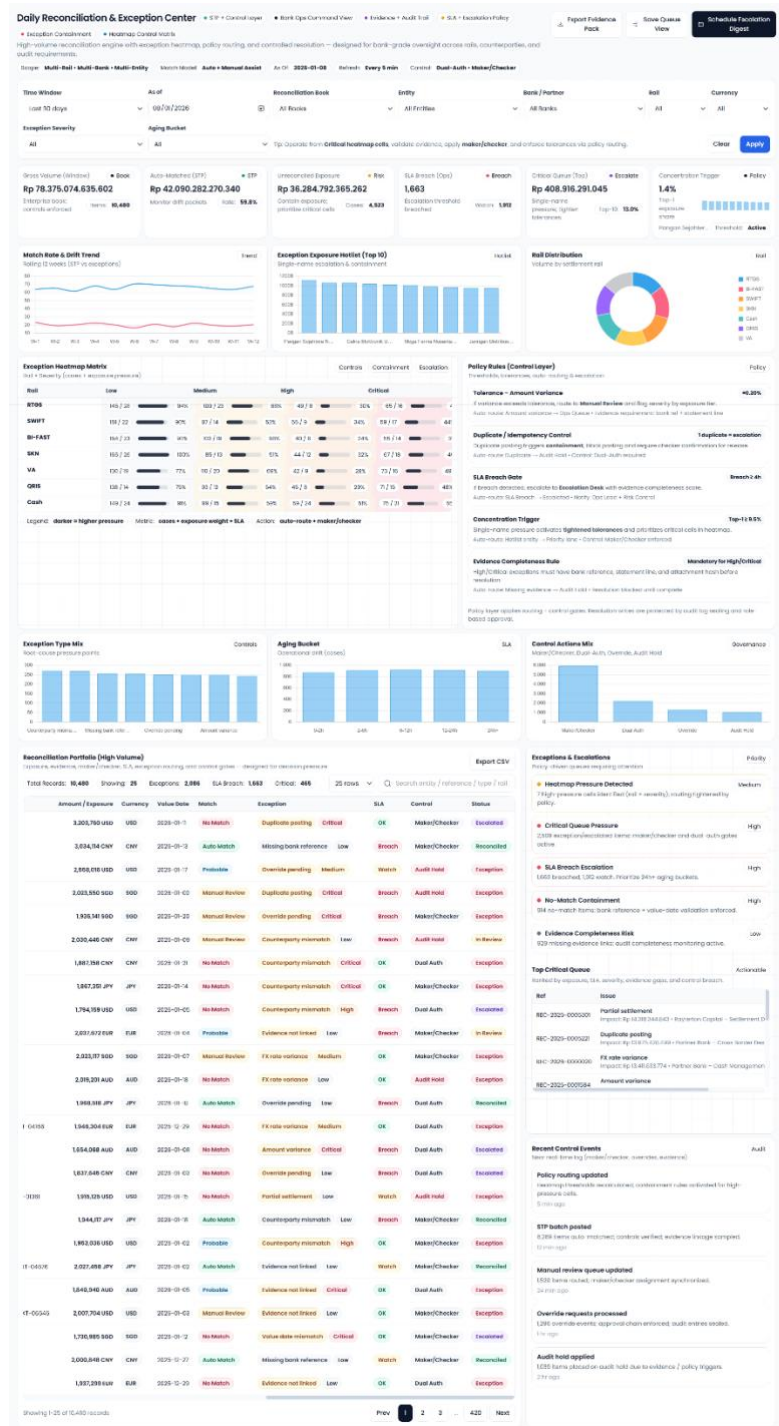# Automated Cash Pooling & Liquidity Optimization

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

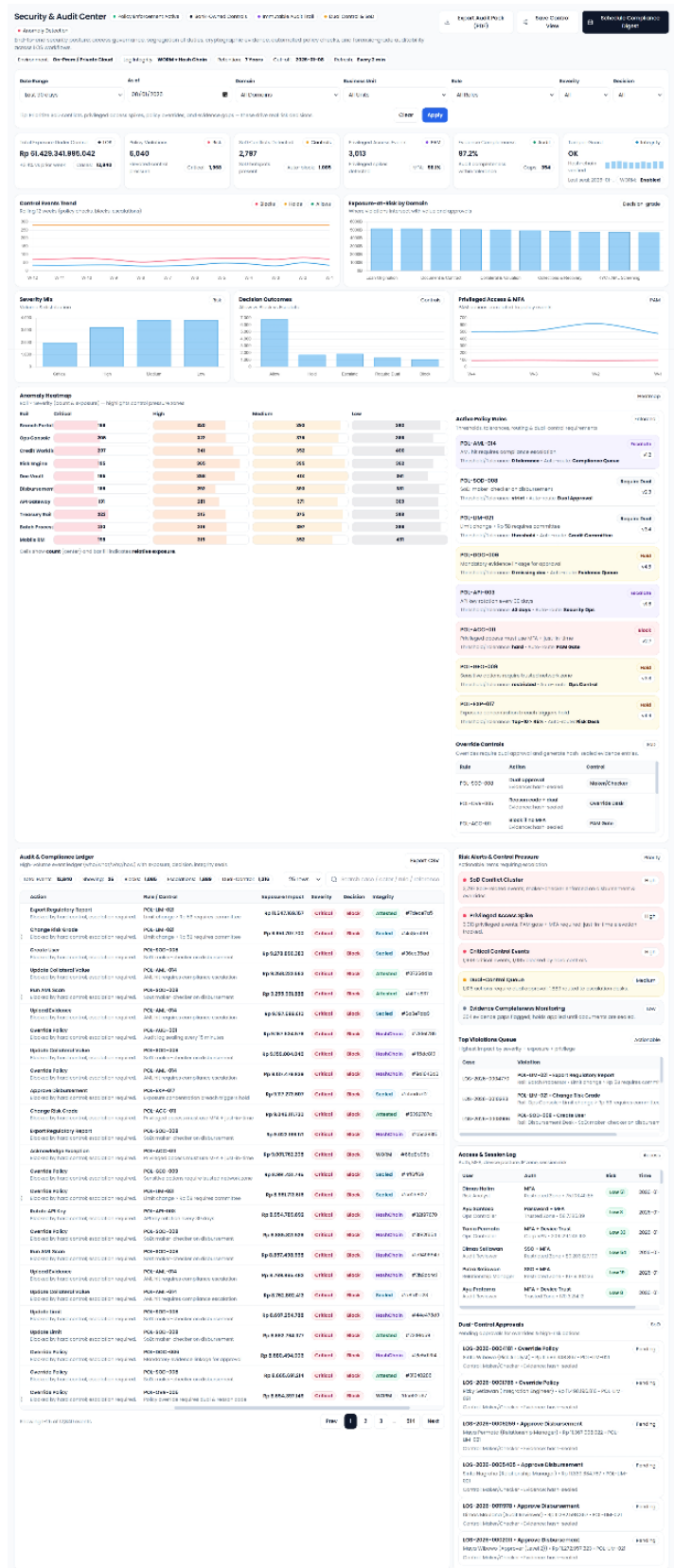## Reconciliation & Exception Management That Scales

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

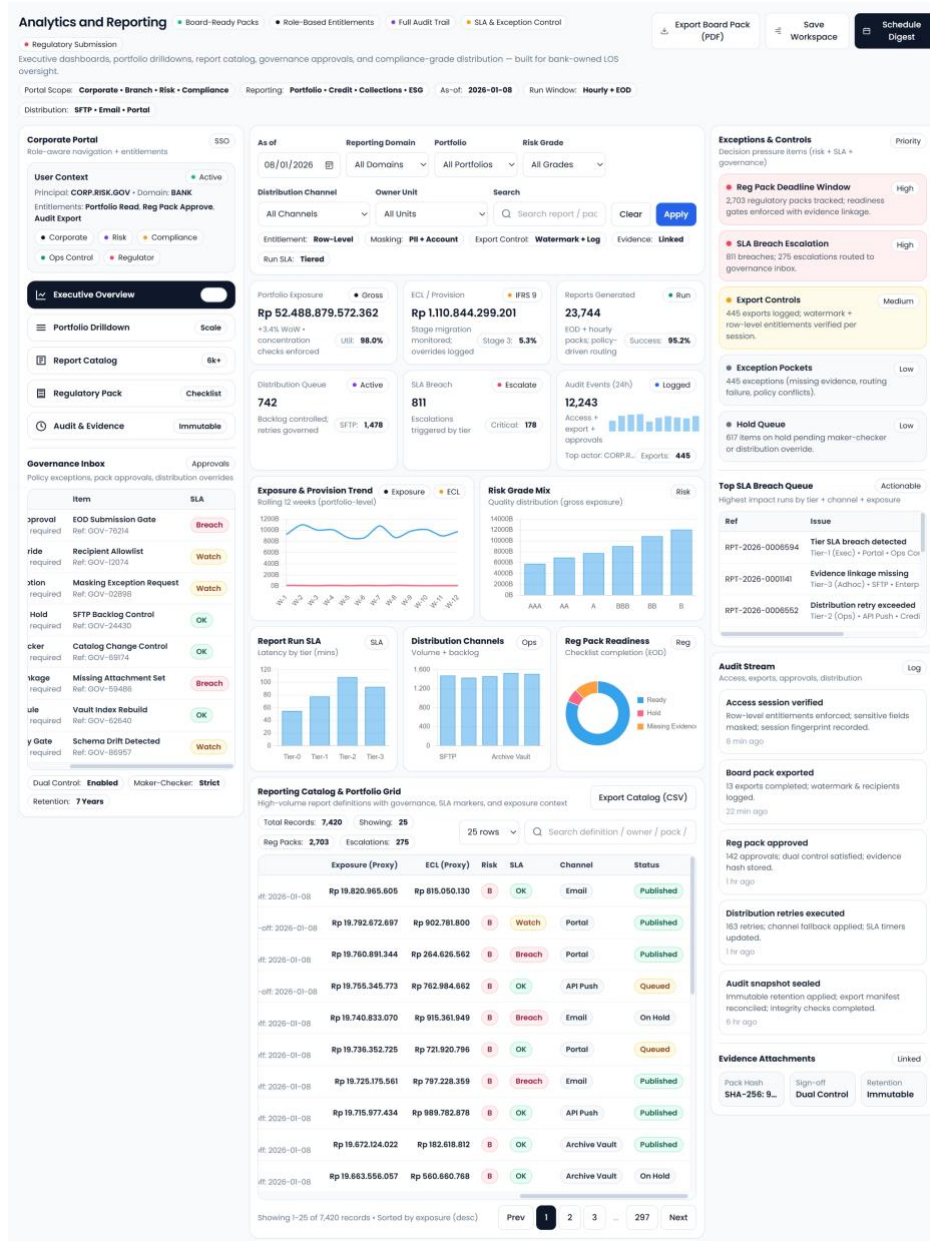## Security, Compliance & Complete Audit Trail

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

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