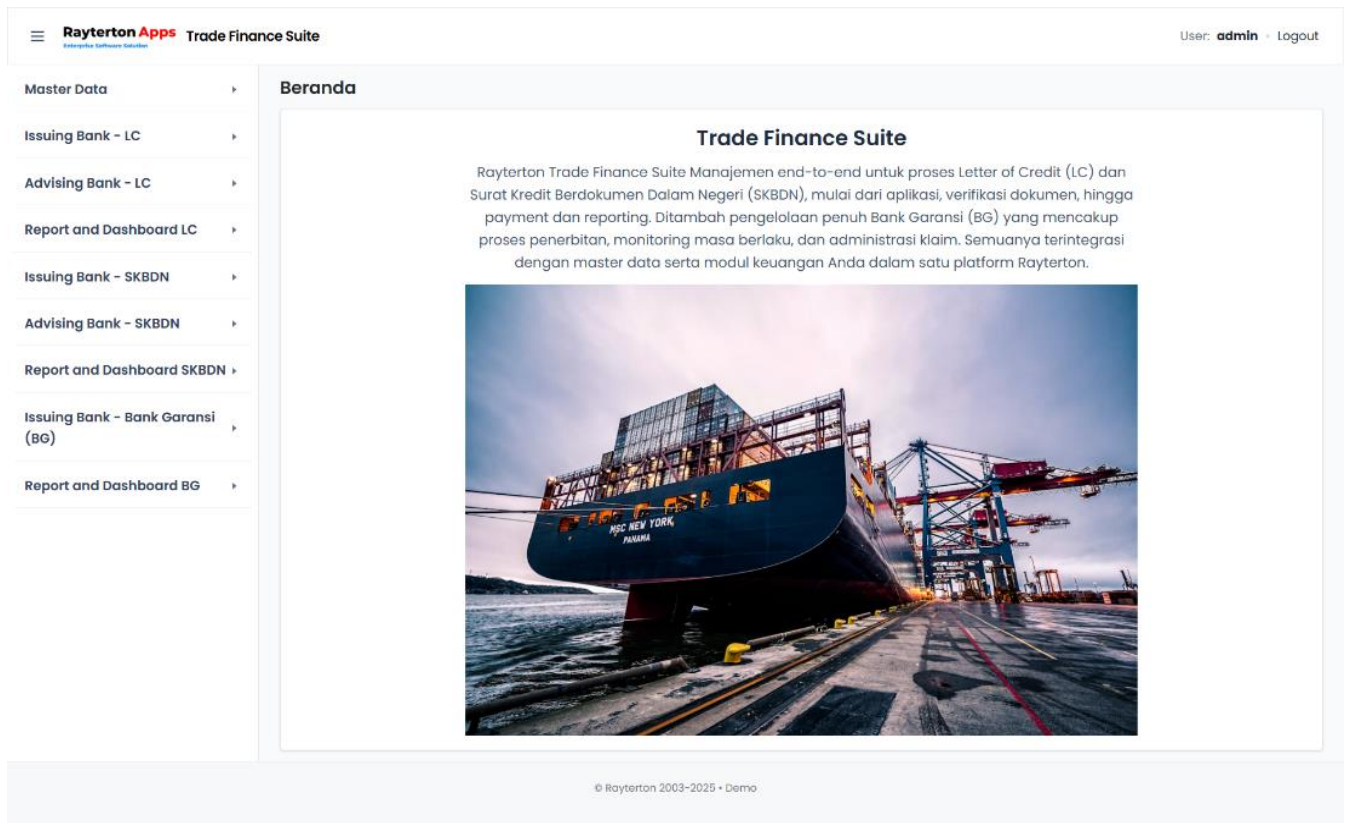


# Rayterton – Trade Finance Suite



The Enterprise Trade Finance Solution is a cutting-edge, mission-critical web-based platform meticulously architected to streamline and revolutionize the complex landscape of global and domestic trade operations. This robust ecosystem serves as the financial nerve center for banking institutions, seamlessly integrating end-to-end transaction processing—from the initial issuance of Letters of Credit (LC) and SKBDN, through the intricacies of Documentary Collections, to the final settlement of Bank Guarantees. By digitizing these traditionally paper-intensive processes, the system bridges the gap between Applicants, Beneficiaries, and Correspondent Banks, creating a unified, transparent, and highly efficient workflow that eliminates operational friction and enhances cross-border connectivity.

The primary objective of this system is to maximize operational velocity while rigorously mitigating the inherent risks of international commerce. It is strategically designed to ensure strict adherence to global compliance standards, thereby significantly reducing discrepancy rates and regulatory penalties. Empowered by advanced capabilities such as automated sanction screening, dynamic credit limit monitoring, and intelligent liquidity forecasting, the solution provides stakeholders with real-time visibility into their trade portfolios. This comprehensive control enables financial institutions to deliver precise, secure, and high-speed trade services that foster trust, drive client business growth, and exceed the evolving demands of the modern global market.

**Master Data** serves as the core foundation that ensures accuracy, consistency, and control across all Trade Finance transactions. This module centrally manages critical reference data including Buyer and Seller directories, Correspondent Bank profiles (Issuing, Advising, and Confirming), currencies, products and commodities, incoterms, ports, and credit limit configurations. By maintaining a single, validated source of truth, banks can significantly reduce operational errors, strengthen compliance with internal policies and regulatory requirements, and accelerate the processing of Letters of Credit, SKBDN, and Bank Guarantees. Designed for high-volume, multi-branch, and cross-border operations, Rayterton's Master Data module delivers enterprise-level governance, transparency, and scalability for modern trade finance environments.

Rayterton AppsTrade Finance Suite

User: adminLogout

Seller Directory

Seller / Beneficiary Code \*

EXPGLB2024

Seller / Beneficiary Name \*

Global Export Solutions Ltd.

Seller / Beneficiary Address

Unit 5, International Business Park123 Export DriveLondon EC1A 1BBUnited Kingdom

Seller / Beneficiary PIC

Sarah Johnson

Seller / Beneficiary PIC Phone No

+442071234567

Seller / Beneficiary Country

--- Select Country ---

Clear

DeleteUpdate

Seller List

22 record

10 per page

Rayterton AppsTrade Finance Suite

User: adminLogout

Master Data

Buyer Directory

Seller Directory

Bank Directory (Issuer, Advising, Confirming)

Currency

Products and Commodities

Country

Incoterms

Port

Branch and Business Group

Limit Management

Cek Limit Interbank (Fi)

Sales Contract Register

Issuing Bank - LC

Application / Transaction Booking

Application / Booking Approval

Bank ID \*

B005

Swift Code \*

CENAIJJA

Bank Name

Bank Central Asia

Bank Type

Advising

Country

Indonesia

City

Jakarta

Address

Jl. MH Thamrin No.50, Jakarta

Cancel

DeleteUpdate

Bank List

21 record(s)

10 per page

Search...

Bank ID

Swift Code

Bank Name

Address

Bank Type

Country

City

Action

# Letter of Credit (LC)

## Issuing Bank – Letter of Credit (LC)

This module is designed to facilitate import transactions, where the bank acts as a payment guarantor for the customer (Importer). It covers the entire workflow, including application submission, Letter of Credit (L/C) issuance via SWIFT to overseas counterparts, import document verification, and payment settlement. This feature ensures transaction security for customers purchasing goods from abroad.

## Application / Transaction Booking

Rayterton Apps Trade Finance Suite

User: admin Logout

LC Issuing Application Booking

Transaction Header

Transaction ID \*

TRX-LC-FULL-001

Sequence of Total

1/1

Form Of Documentary Credit

IRREVOCABLE

Documentary Credit Number

LC202511270001

Branch

BROIII - KC Tanah Abang

Created By

ADMIN

Created Date

2025-11-27

Reference To Precedence

PRE-ADV-001

Date of Issue

11/27/2025

Applicable Rules

UCP LATEST VERSION

Application Status

SUBMIT

Updated By

SYSTEM

Updated Date

2025-11-27

Buyer / Applicant Information

Buyer / Applicant \*

PT Cipta Jaya

Buyer / Applicant Name

PT. Cipta Jaya SENTOSA

Buyer / Applicant Address

Jl. Industri Raya No. 45, Cikarang, Indonesia

Applicant Bank

Bank Mandiri

Buyer / Applicant Country

ID

Issuing Bank – Letter of Credit (LC)

Manage end-to-end import Letter of Credit transactions with structured workflows, strong data control, and full compliance readiness for international trade operations.

Application / Transaction Booking

LC Reference No	Applicant (Buyer ref)	Issuing Branch
LC REF-2025-001	PT Global Machinery Indonesia	Jakarta Main Branch
Currency	LC Amount	Expiry Date
USD	1,250,000.00	Usance 90 Days
Port of Loading	Port of Discharge	Latest shipment date
Shanghai, CN	Tanjung Priok, ID	30 Jun 2025

LC Application Records

LC Reference	Applicant	Beneficiary	Currency	Amount	Issue Date	Status
LC-IMP-2025-001	PT Global Machinery Indonesia	Shanghai Heavy Equipment Co.	USD	1,250,000	05 Jun 2025	Issued
LC-IMP-2025-002	PT Energi Nusantara	Korea Industrial Parts Ltd.	USD	820,000	05 Jun 2025	Approved
LC-IMP-2025-003	PT Agro Prima Indonesia	Thai Agro Export Co.	USD	480,000	10 Jun 2025	Submitted
LC-IMP-2025-004	PT Steel Works Asia	POSCO Trading	USD	2,100,000	12 Jun 2025	Issued
LC-IMP-2025-005	PT Petrochemical Indonesia	Japan Chemical Corp.	JPY	180,000,000	15 Jun 2025	Approved
LC-IMP-2025-006	PT Textile Nasional	Daewoo Textile Group	USD	395,000	18 Jun 2025	Submitted
LC-IMP-2025-007	PT Automotive Components	Hyundai Motor	USD	980,000	20 Jun 2025	Issued
LC-IMP-2025-008	PT Elektronik Digital	Samsung Electronics	USD	1,850,000	22 Jun 2025	Approved
LC-IMP-2025-009	PT Food Ingredients Asia	Wilton International	USD	610,000	24 Jun 2025	Issued
LC-IMP-2025-010	PT Construction Materials	China National Building	USD	2,750,000	25 Jun 2025	Submitted

Manage your entire Letter of Credit application in one streamlined interface. Designed to minimize errors and maximize efficiency.

### Key Features:

- Flexible Trade Terms: Easily define LC amounts, currencies, and payment types (Sight or Usance) to match your contract.
- Shipment Control: Clearly specify loading ports, discharge destinations, and shipment deadlines to ensure on-time delivery.
- Transparent Fee Management: Automatically record and calculate all banking costs—including SWIFT fees, commissions, and admin charges—so you know exactly what you are paying.
- Smart Data Entry: Auto-fill Buyer and Seller details from your directory to speed up the process.

### Advising Bank – Letter of Credit (LC)

This module facilitates export transactions by managing Letters of Credit (L/C) received from foreign banks for the customer (Exporter). Its functions include verifying the authenticity of incoming messages, managing export documents, and processing payment claims to the issuing bank. This module helps exporters accelerate the receipt of funds for shipped goods.

### Letter of Credit (LC) Receiving (from Issuing Bank)

RaytertonAppsTrade Finance Suite

User: adminLogout

LC Receive Bank Form

Transaction Header

LC No \*

LC-MUFG-JP-BB12

Transaction ID \*

TRX-REC-FULL-002

Reference To Pre-Advice \*

NO PRE-ADVICE

Sequence of Total \*

1

Date of Issue

11/27/2025

Applicable Rules \*

UCP LATEST VERSION

Branch \*

BR0144 - KC Pluit

Created By

SWIFT\_AUTO\_IN

Updated By

SYSTEM

Buyer / Applicant Information

Buyer / Applicant \*

Tokyo Electronics Ltd

Buyer / Applicant Name

TOKYO Electronics LTD

Advising Bank – Letter of Credit (LC)

Streamline incoming export Letters of Credit received from foreign issuing banks. Verify authenticity, advise beneficiaries faster, control critical dates, capture fees accurately, and manage export document workflows up to claim submission to the issuing bank.

Letter of Credit (LC) Receiving (from Issuing Bank)

Created by: SWIFT\_AUTO\_IN

LC No.

LC-MUFG-JP-8812

Transaction ID

TRX-REC-FULL-002

Issuing Bank

MUFG Bank, Ltd. (Tokyo)

Advising Branch

Applicable Rules

UCP 600 (Latest Version)

Beneficiary (Exporter)

PT Nusantara Electronics

Currency

USD

Issue Date

27 Nov 2025

Latest Shipment Date

15 Feb 2026

Remarks

Incoming LC captured via SWIF

Operational Control: Expiry, shipment

Fee Capture: Advising fee, courier,

Incoming LC Records

Incoming LCs

10

Current sample set

Advised

4

Beneficiary notified

Docs Presented

3

Document control active

Claim Sent

2

Payment claim submitted

LC No	Issuing Bank	Beneficiary	CCY	Amount	Expiry	Status
LC-REC-2025-001	MUFG Bank, Tokyo	PT Nusantara Electronics	USD	1,780,000	31 Mar 2026	Received
LC-REC-2025-002	DBS Bank, Singapore	PT Agro Export Indonesia	USD	640,000	15 Apr 2026	Advised
LC-REC-2025-003	HSBC Hong Kong	PT Palm & Oleochem	USD	1,120,000	20 Apr 2026	Docs Presented
LC-REC-2025-004	Standard Chartered, London	PT Garment Manufacturing	EUR	890,000	10 May 2026	Claim Sent
LC-REC-2025-005	Mizuho Bank, Osaka	PT Rubber & Tire Export	JPY	155,000,000	30 Apr 2026	Advised
LC-REC-2025-006	Citibank N.A., New York	PT Mining Services	USD	2,450,000	25 May 2026	Docs Presented
LC-REC-2025-007	OCBC Bank, Singapore	PT Coffee Exporters	USD	310,000	05 Apr 2026	Received
LC-REC-2025-008	Bank of China, Shanghai	PT Steel Components	CNY	9,800,000	18 May 2026	Claim Sent
LC-REC-2025-009	ANZ Bank, Sydney	PT Seafood Export	AUD	1,350,000	12 Jun 2026	Docs Presented
LC-REC-2025-010	BNP Paribas, Paris	PT Construction Materials	EUR	1,980,000	30 Jun 2026	Advised

Streamline the way you handle incoming Letters of Credit for your export customers. Ensure every export opportunity is captured quickly and accurately.

**Key Features:**

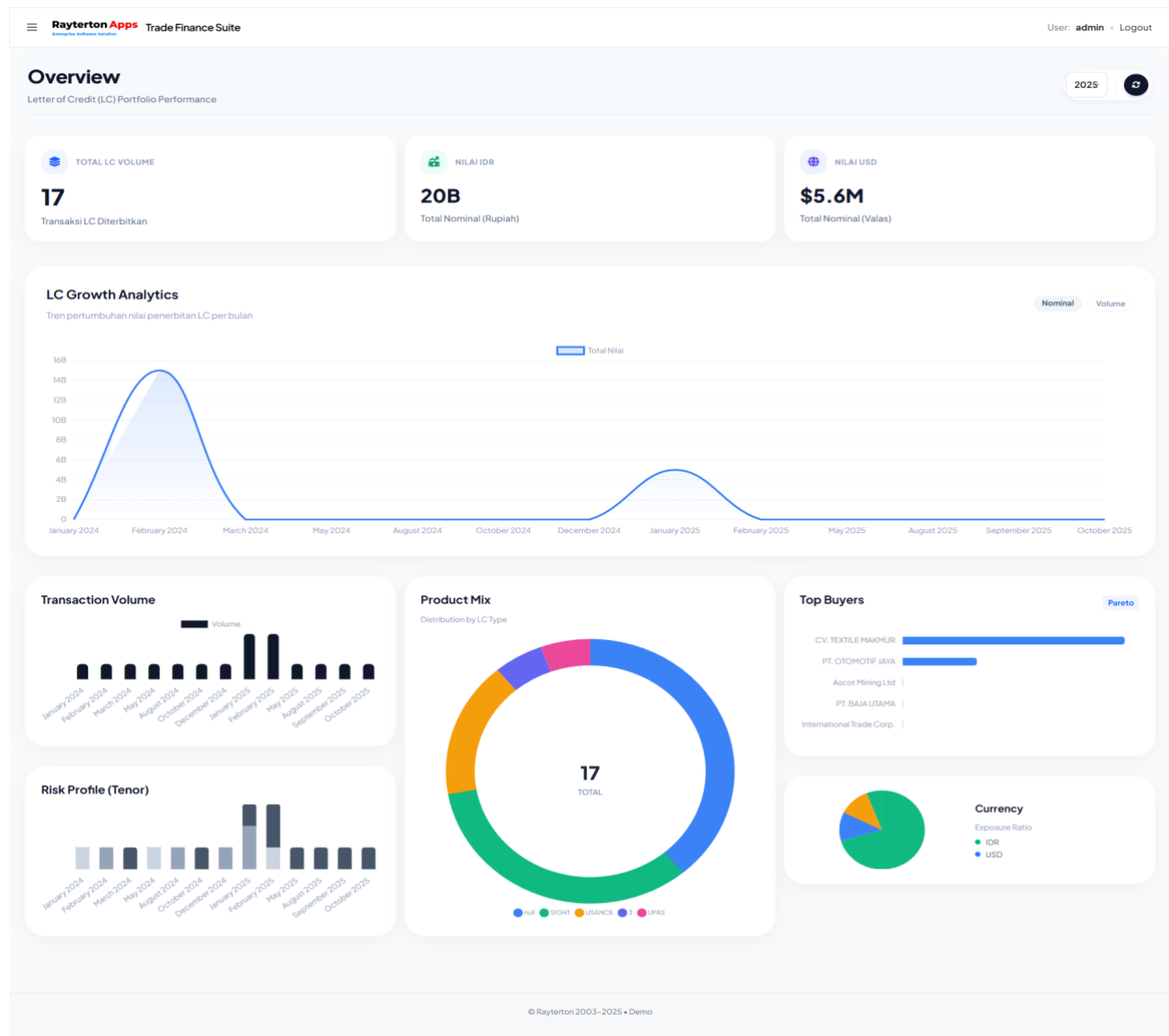
- **Swift Notification:** Quickly record and advise incoming LC details to beneficiaries (Exporters) so they can start production immediately.
- **Critical Date Tracking:** Never miss a deadline with clear fields for Expiry Dates and Latest Shipment Dates.
- **Comprehensive Fee Capture:** Automatically calculate and track Advising Fees, Courier Charges, and Handling Fees in one place.
- **Export Document Control:** Manage the full lifecycle of export documents, ensuring they match the incoming LC terms perfectly.

**Report and Dashboard – Letter of Credit (LC)**

This module facilitates export transactions by managing Letters of Credit (L/C) received from foreign banks for the customer (Exporter). Its functions include verifying the authenticity of incoming messages, managing export documents, and processing payment claims to the issuing bank. This module helps exporters accelerate the receipt of funds for shipped goods.

This module provides specialized data visualization to monitor international trade business performance. It includes reports on LC issuance volume, fee-based income analysis from export-import transactions, and daily operational SLA monitoring. This module supports management in tracking global market trends and service efficiency

## LC Issuance by Period



This dashboard provides a visual overview of trade finance performance by displaying the monthly transaction volume, total monetary value trends, and maturity duration profiles. It helps users quickly analyze business activity and financial exposure over specific time periods through easy-to-read charts.

# Domestics Letter of Credit

## Surat Kredit Berdokumen Dalam Negeri (SKBDN)

### Issuing Bank – SKBDN

This module manages the issuance of Domestic Letters of Credit (SKBDN) to facilitate local trade. It focuses on serving local buyers through a payment undertaking mechanism compliant with Bank Indonesia regulations. The module covers instrument issuance, domestic document examination, and interbank payment settlement within Indonesia.

### Application / Transaction Booking (Permohonan / Pemesanan Transaksi)

The screenshot displays the 'LC Receive Bank Form' within the Rayterton Apps Trade Finance Suite. The interface is organized into two primary sections: 'Transaction Header' and 'Buyer / Applicant Information'.

**Transaction Header:**

- LC No:** LC-MUFG-JP-B812
- Transaction ID:** TRX-REC-FULL-002
- Reference To Pre-Advice:** NO PRE-ADVICE
- Sequence of Total:** 1/1
- Date of Issue:** 11/27/2025
- Form Of Documentary Credit:** IRREVOCABLE
- Applicable Rules:** UCP LATEST VERSION
- Documentary Credit Number:** LC-MUFG-JP-B812
- Branch:** BR0144 - KC Pluit
- Application Status:** SUBMIT
- Created By:** SWIFT\_AUTO\_IN
- Created Date:** 2025-11-27
- Updated By:** SYSTEM
- Updated Date:** 2025-11-27

**Buyer / Applicant Information:**

- Buyer / Applicant:** Tokyo Electronics Ltd
- Buyer / Applicant Bank:** Sumitomo Mitsui Banking Corporation
- Buyer / Applicant Name:** TOKYO Electronics LTD

Optimize your domestic trade operations with a dedicated module for SKBDN. Designed to facilitate secure inter-island trade within Indonesia.

#### Key Features:

- **Localized Compliance:** Built specifically for the Indonesian market, ensuring full adherence to IDR currency regulations and Central Bank (BI) standards.
- **Flexible Payment Terms:** Seamlessly configure Sight or Usance (Deferred Payment) terms to match your domestic sales contracts.
- **Domestic Logistics:** Accurately track inter-island shipments with specific fields for Indonesian Ports and local transport details.
- **Automated Fee Calculation:** Instantly compute and record issuance fees, admin charges, and postage costs specific to domestic trade structures.



## Advising Bank- SKBDN

This module is designed to process Domestic Letters of Credit (SKBDN) received from other banks on behalf of local sellers. It includes features for verifying incoming instruments, managing domestic billing documents, and facilitating payment remittance. This module supports the stability of customer cash flows within the domestic supply chain.

### SKBDN Receiving (from Issuing Bank) Penerimaan SKBDN (dari Bank Penerbit)

The screenshot shows the 'SKBDN Receive Bank / Transaction Booking' form in the Rayterton Apps Trade Finance Suite. The form is divided into several sections:

- Transaction Header:**
  - SKBDN No \*
  - Transaction ID \*
  - (27) Sequence of Total
  - (40A) Form Of Documentary Credit
  - (26) Document Credit Number \*
  - Branch \*
  - Created By: Admin
  - Created Date: 2025-11-28
- Reference To Pre-Advice:**
  - (31C) Application Date: 11/28/2025
  - (40B) Applicable Rules: UCP LATEST VERSION
  - (31C) Date of Issue: mm/dd/yyyy
  - Application Status: INPUT
  - Reason for Approval
  - Updated By
  - Updated Date
- Buyer / Applicant Information:**
  - (50) Buyer / Applicant: -- Pilih Buyer --
  - (31a) Applicant Bank: -- Pilih Bank --
  - Buyer / Applicant Name
  - Buyer / Applicant Address
  - Buyer / Applicant Country
  - Buyer / Applicant PIC
  - Buyer / Applicant PIC Phone No
- Seller / Beneficiary Information:**
  - (50) Seller / Beneficiary: -- Pilih Seller --
  - Seller / Beneficiary Bank: -- Pilih Bank --
  - Seller / Beneficiary Name
  - Seller / Beneficiary Address
  - Seller / Beneficiary Country
  - Seller / Beneficiary PIC
  - Seller / Beneficiary PIC Phone No

Buttons at the bottom include 'Clear / Cancel' and 'Create'.

Empower your back-office to handle incoming domestic guarantees with speed and precision. Ensure your local exporter/seller clients receive their notifications instantly.

#### Key Features:

- **Instant Notification:** Rapidly capture and advise incoming SKBDN details to the Beneficiary, allowing them to initiate shipment without delay.
- **Domestic Compliance:** Automatically validates terms against Indonesian domestic trade regulations (PBI) and ensures proper IDR currency handling.
- **Fee & History Tracking:** The integrated bottom-panel tables allow for detailed tracking of Advising Commissions, amendment history, and document status updates.
- **Lifecycle Monitoring:** Track the SKBDN from the moment it is received (Advised) through to document presentation and final settlement.

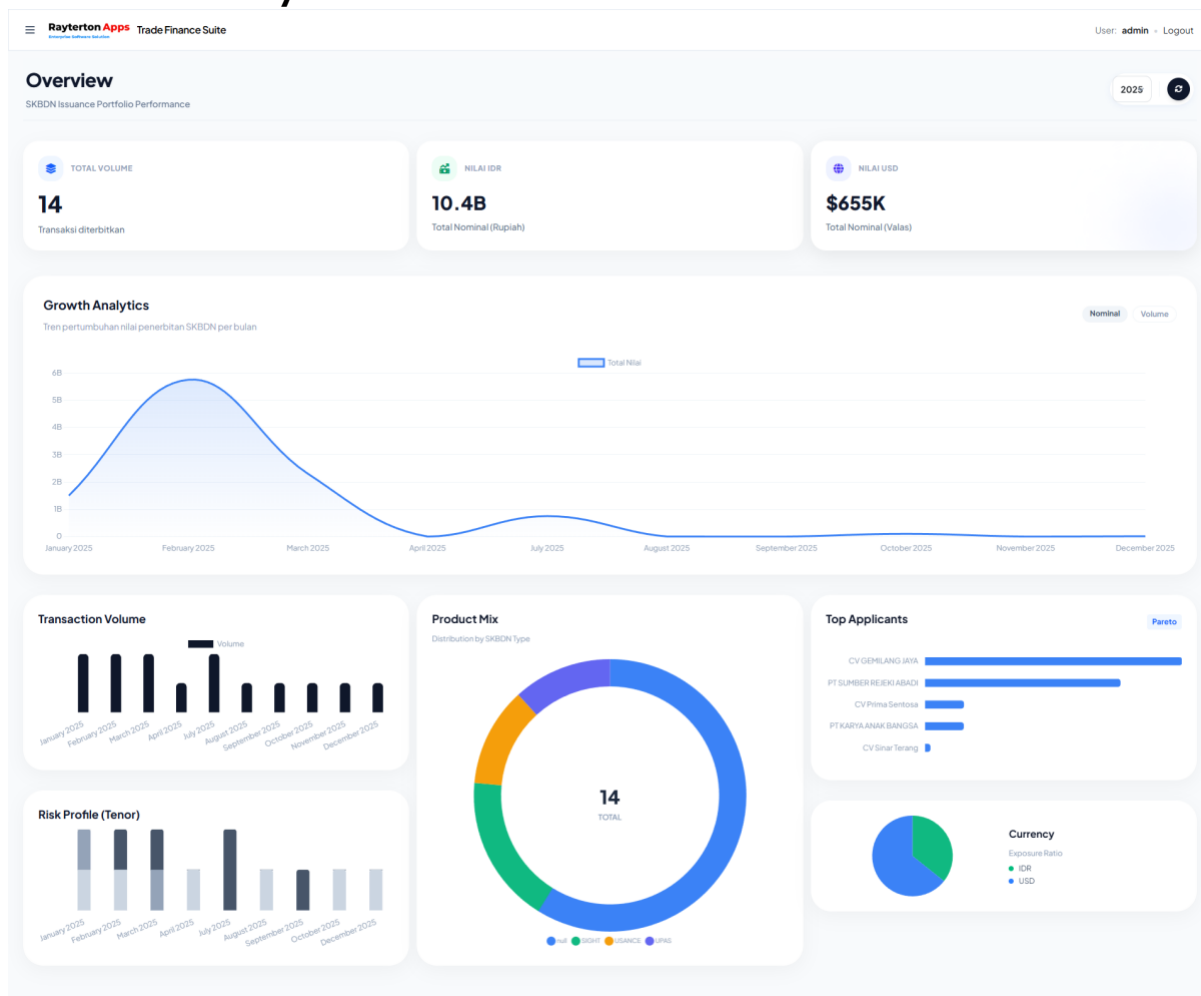


## Report and Dashboard – SKBDN

This module delivers comprehensive reporting on domestic trade transactions. It allows you to track total SKBDN exposure, monitor revenue from local transactions by branch or region, and analyze payment maturity schedules. This data is crucial for regulatory reporting and evaluating local market strategies.

Transform raw data into actionable insights. This visual dashboard provides a high-level overview of your domestic trade performance, helping you make data-driven decisions instantly.

### SKBDN Issuance by Period



#### Key Features:


- **Transaction Volume:** Visualize monthly issuance trends at a glance to identify peak trading periods.
- **Financial Exposure:** Track the total value (IDR) of issued SKBDNs over time to monitor liquidity usage.
- **Risk Profile (Tenor):** Analyze the maturity distribution (e.g., <30 days vs. >90 days) to better manage payment schedules and cash flow planning.

# Bank Garansi (BG)

## Issuing Bank Garansi (BG)

This module manages the issuance of Bank Guarantees to support client project requirements (such as Bid Bonds, Performance Bonds, and Advance Payment Guarantees). It covers the comprehensive lifecycle—from certificate printing and amendment management to claim processing and guarantee settlement upon expiry.

## Bank Garansi Issuance


**Rayterton Apps** Trade Finance Suite

User: **admin** · Logout

### Bank Garansi Issuance

**Header Info**

BG Number \*

Nomor Warkat

Branch Code \*

-- Select Branch --

BG Type \*

-- Select Type --

**Parties**

Applicant Code \*

-- Select Applicant --

Beneficiary Code \*

-- Select Beneficiary --

Beneficiary Address

**Financials**

Currency

IDR

Amount

0

Amount (Words)

Terbilang...

**Important Dates**

Issuance Date \*

11/28/2025

Effective Date \*

mm/dd/yyyy

Expiry Date \*

mm/dd/yyyy

Claim Period (Days)

14

Final Claim Date

mm/dd/yyyy

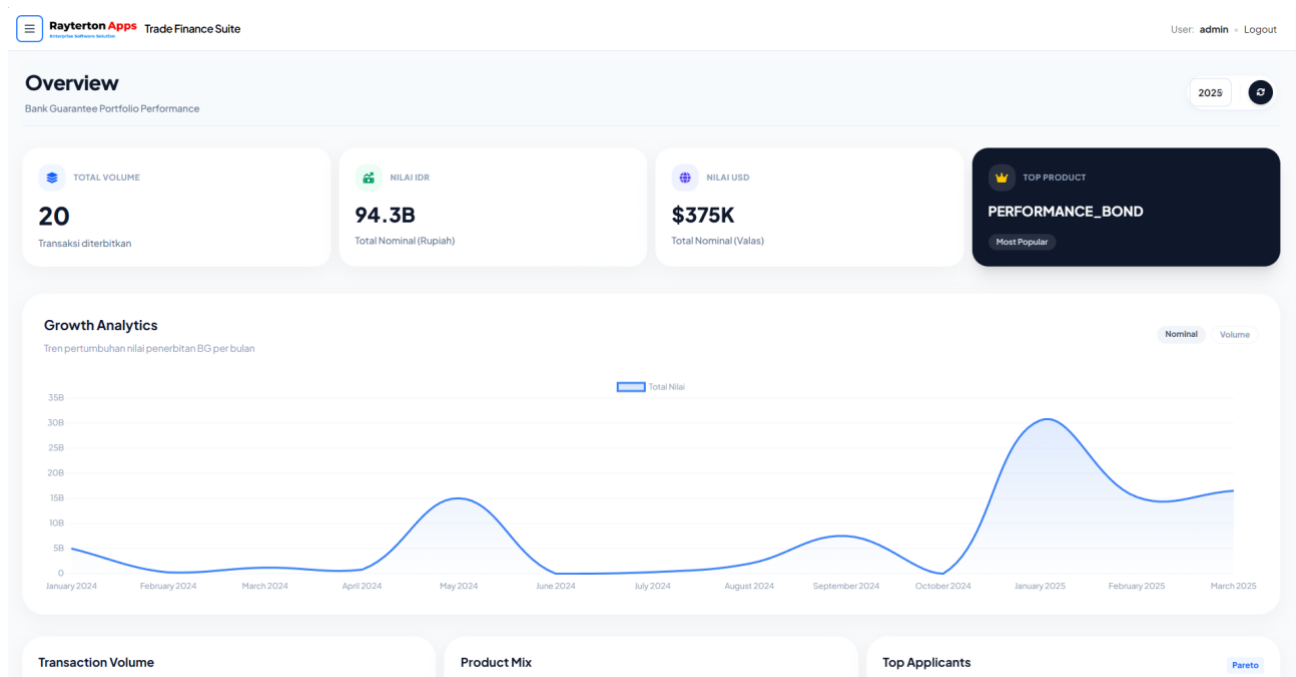
Protect your business interests and build trust with partners. This module provides a centralized platform to generate, issue, and manage the full lifecycle of your Bank Guarantees (BG) with precision and ease.

### Key Features:

- **Versatile Bond Support:** Effortlessly issue various guarantee types—including Bid Bonds, Performance Bonds, Advance Payment, and Maintenance Bonds—to meet specific project requirements.
- **Precise Date Management:** Mitigate risk by clearly defining critical timelines, including Effective Dates, Expiry Dates, and Claim Periods, ensuring you never miss a validity deadline.
- **Centralized Monitoring:** Track the real-time status of every guarantee (Active, Issued, or Released) through a searchable history table, giving you full visibility over your contingent liabilities.
- **Flexible Wording & Clauses:** Utilize standard templates or input Special Clauses to ensure the guarantee text meets specific legal and contractual needs

## Report and Dashboard – Bank Garansi (BG)

This module centers on the risk and revenue management of Bank Guarantee products. It encompasses the monitoring of total outstanding exposure, claim status tracking, and guarantee register summaries. This tool empowers banks to effectively control contingent liabilities and maximize premium income..



Gain an immediate, high-level perspective of your Bank Guarantee portfolio. This dashboard transforms complex transaction data into clear visual insights, enabling smarter risk management and strategic planning.

### Key Features

- **Issuance Trends:** Quickly identify peak business months and operational volume with the Issuance Count breakdown.
- **Financial Exposure:** Monitor your total contingent liability in real-time with the Issuance Amount tracker, ensuring you stay within approved credit limits.
- **Maturity Profile:** Analyze the Tenor Distribution to predict upcoming expiries and manage risk horizons (short-term vs. long-term obligations) effectively.

## Ready to fully customize Trade Finance Suite to your needs

Share your transaction rules, policies, workflows and operational bottlenecks. The Rayterton team will prepare a Trade Finance Suite configured with your specific instrument types (LC, SKBDN, BG), approval hierarchies, and risk dashboards that your Trade Ops and Management team can review together.

### Contact Us



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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](https://rayterton.com)**