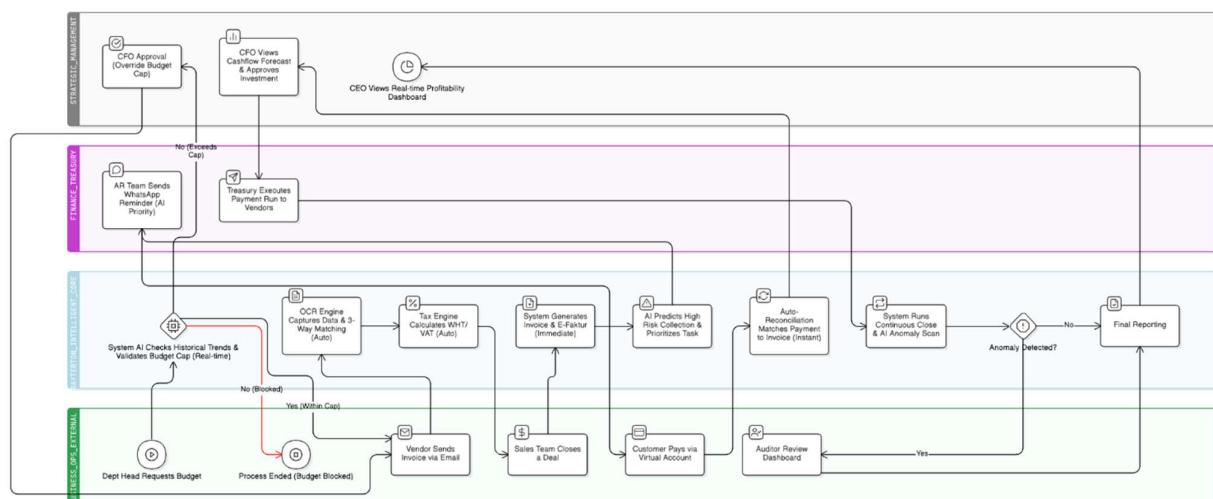


Rayterton Modern Finance & Accounting platform

The intelligent financial core that turns bookkeeping into business strategy. It automates routine tasks and predicts cashflow accurately while ensuring automatic tax compliance. Teams achieve a continuous close and maintain a single source of truth across multiple entities.

End-to-end operating story



About Rayterton Intelligent Finance

Rayterton Intelligent Finance serves CFOs, controllers, and operation managers who require zero-touch automation and real-time governance. The platform integrates the financial core with treasury management to eliminate manual reconciliation. It utilizes AI to detect anomalies before data posting to protect the company from fraud and posting errors. Users consolidate group reports in minutes rather than days.

Platform coverage map

- **Financial Core and Governance** : Global chart of accounts, multi-dimension tagging, period close cockpit, intercompany elimination engine, currency revaluation.
- **Smart Payables** : OCR invoice capture, 3-way matching automation, tax engine for WHT and VAT, vendor portal, approval matrix.

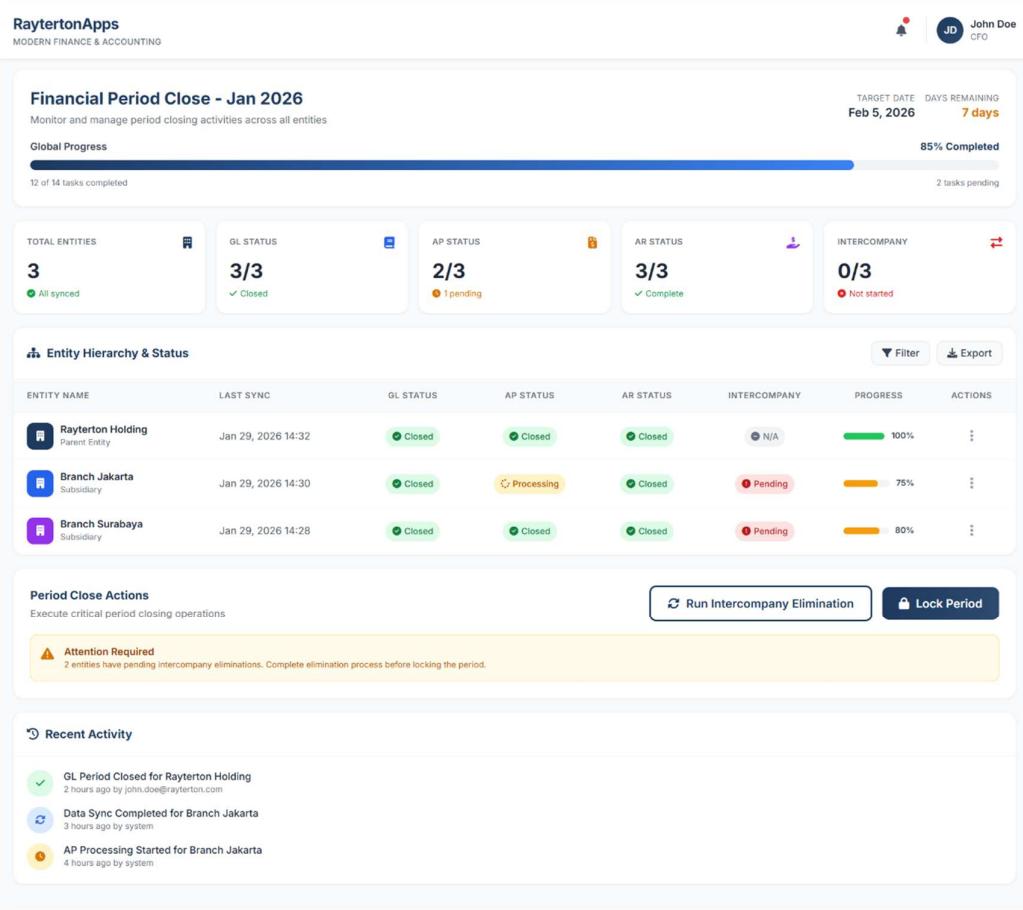
- Revenue and Receivables : Subscription billing, E-Faktur integration hub, AI collection prioritization, virtual account reconciliation, credit risk management.
- Treasury and Risk : Bank connectivity hub, daily cash position, cashflow forecasting, FX hedging, payment factory.
- Budgeting and Control : Budget planning models, real-time budget checking, variance analysis, cost center allocation, CAPEX management.
- Analytics and Compliance : Self-service BI dashboard, AI anomaly detection, audit trails, regulatory reporting, role-based access control.

General Ledger

The General Ledger serves as the central repository for financial data and ensures a single source of truth across multiple entities. The system utilizes a Global Chart of Accounts that supports multi-dimension tagging to allow deep analysis by department or project. A Period Close Command Center provides a real-time hierarchy view of the corporate group and displays closing progress indicators for every entity. This interface allows the CFO to monitor status without contacting branches individually. The system automatically runs intercompany eliminations to produce clean consolidated reports without manual intervention. AI validators detect transaction anomalies before posting to prevent errors and fraud.

Financial Core

The Period Close Command Center provides a real-time hierarchy view of the entire corporate group. CFOs monitor closing progress through status bars and indicators for every entity which eliminates the need to contact branches individually to check status. The system runs intercompany eliminations automatically to ensure a clean consolidation process without manual intervention.



Accounts receivable

This module prioritizes collection activities based on AI-driven risk scores rather than alphabetical lists. It identifies customers with high failure risks to enable early intervention by finance teams. The system integrates directly with E-Faktur to generate tax documents and QR codes simultaneously with invoice issuance. Virtual account integration reconciles incoming payments instantly to reduce Days Sales Outstanding and ensure accurate receivable records. Users can handle subscription and recurring billing automatically with staged revenue recognition.

RaytertonApps
Rayterton Intelligent Finance Platform

Thu, Jan 29, 2026 

Accounts Receivable
Customer invoices and collections management

Total Outstanding: \$18.2M 

DSO: 42 days 

Over 90 Days: \$2.4M 

Collection Rate: 87.3% 

Receivable Aging: Total: \$18.2M 

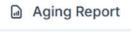
CUSTOMER	0-30 DAYS	31-60 DAYS	61-90 DAYS	90+ DAYS	TOTAL	RISK
ACME Corp INV-18472, INV-18471	\$847,250	\$425,000	\$125,000	\$89,500	\$1,486,750	Medium
GlobalTech Inc INV-18470, INV-18469	\$624,000	\$312,000	\$87,500	\$156,000	\$1,179,500	High
NorthStar Solutions INV-18468, INV-18467	\$542,800	\$242,800	\$0	\$0	\$785,600	Low
Pioneer Express INV-18466, INV-18465	\$428,000	\$214,000	\$62,500	\$125,000	\$829,500	Medium
Quantum Systems INV-18464, INV-18463	\$387,500	\$193,750	\$0	\$0	\$581,250	Low

Collection Priority: Top 5 accounts

1 GlobalTech Inc 95 days overdue 	\$156,000
2 ACME Corp 92 days overdue 	\$89,500
3 Pioneer Express 87 days overdue 	\$125,000
4 Summit Industries 82 days overdue 	\$78,500
5 EcoTech Solutions 78 days overdue 	\$62,000

Customer Risk Analysis: 5 customers analyzed 

CUSTOMER	RISK SCORE	PAYMENT HISTORY	CREDIT LIMIT	UTILIZATION	RECOMMENDATION
GlobalTech Inc	72 / 100	3 late payments in last 6 months	\$2.0M	 74% 	
ACME Corp	58 / 100	2 late payments in last 6 months	\$1.5M	 62% 	
Pioneer Express	55 / 100	2 late payments in last 6 months	\$1.2M	 58% 	
NorthStar Solutions	28 / 100	0 late payments in last 6 months	\$1.0M	 39% 	
Quantum Systems	22 / 100	0 late payments in last 6 months	\$800K	 36% 	

Smart Payables and Invoice Automation

This module transforms accounts payable into a control center. The OCR engine captures data from invoices and converts it into structured formats within seconds while a split-screen layout allows users to verify original PDF invoices against auto-filled data. The system automatically performs a 3-way match between invoice, purchase order, and goods receipt. It calculates PPh 23 and other taxes to prevent compliance errors and validates data before payment to prevent budget leakage.

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Smart Payables: AI Invoice Capture

Automated invoice processing with AI-powered data extraction

Document Viewer

PDF Document • 2 pages

Invoice #INV-2026-001

Uploaded 2 hours ago

3-Way Match: MATCHED
PO #PO-2026-045 • GRN #GRN-2026-089

100% Match

Invoice Details

VENDOR NAME PT Teknologi Maju Bersama (98%) **INVOICE DATE** Jan 25, 2026 (100%)

DUUE DATE Feb 24, 2026 (100%) **INVOICE NUMBER** INV-2026-001 (100%)

Financial Details

Subtotal Rp 45,000,000 (100%) **TAX (PPN 11%)** Rp 4,950,000 (100%)

WHT (PPH 23) Rp 2,250,000 (85%) **GRAND TOTAL** Rp 47,700,000 (100%)

Tax Engine Calculation AUTO

Base Amount	Rp 45,000,000
PPN (11%)	Rp 4,950,000
PPH 23 (2% of Subtotal)	Rp 900,000
PPH 23 (2% of PPN)	Rp 99,000
Net Payable	Rp 47,799,000

OVERALL AI CONFIDENCE 96%

6 fields high confidence 1 field needs review

Approve & Post **Reject**

Processing History

- AI Extraction Completed: Extracted 7 fields with 96% confidence • 2 hours ago
- 3-Way Match Verified: Matched with PO #PO-2026-045 and GRN #GRN-2026-089 • 2 hours ago
- Tax Calculation Applied: PPN 11% and PPH 23 calculated automatically • 2 hours ago
- Document Uploaded: Invoice #INV-2026-001 uploaded by john.doe@rayterton.com • 2 hours ago

Accounts payable

The Accounts Payable module automates the spending cycle from invoice capture to payment validation. The OCR engine extracts data from invoice images and converts it into structured formats within seconds. Users verify data using a split-screen layout that displays the original PDF alongside auto-filled fields. The system performs an automatic 3-way match between the invoice, purchase order, and goods receipt to validate

expenditures. An integrated tax engine calculates PPh 23 and VAT automatically to ensure compliance with local regulations and prevent budget leakage.

PENDING INVOICES
247
\$12.4M total value

3-WAY MATCH RATE
94.2%
+ 3.1% vs last month

TAX PAYABLE
\$1.8M
VAT, GST, Sales Tax

Invoice Details

Invoice Number	INV-28472
Vendor	TechSupply Co
Invoice Date	Dec 28, 2024
Due Date	Jan 27, 2025
PO Reference	PO-8472
3-Way Match Status	
Invoice vs PO	Matched
Invoice vs GRN	Matched
PO vs GRN	Matched
Tax Calculation	
Subtotal	\$75,250.00
VAT (14%)	\$10,535.00

Pending Payments

INVOICE #	VENDOR	AMOUNT	DUEDATE	PAYMENT METHOD	ACTIONS
INV-28468	DataCenter Ops	\$98,500.00	Jan 23, 2025	ACH Transfer	Pay Now
INV-28465	OfficeMax Inc	\$18,200.00	Jan 22, 2025	Wire Transfer	Pay Now
INV-28462	TechSupply Co	\$45,800.00	Jan 21, 2025	ACH Transfer	Pay Now
INV-28459	CloudServices Ltd	\$125,000.00	Jan 20, 2025	Wire Transfer	Pay Now
INV-28456	LogisticsPro	\$32,400.00	Jan 19, 2025	ACH Transfer	Pay Now

[Aging Report](#) [Payment Schedule](#) All invoices processed

Predictive Receivables and Collection

Smart AR: Predictive Collection
AI-powered customer collection prioritization and prediction

TOTAL AR OUTSTANDING **Rp 2.4B**
↑ +12.5% vs last month

WEIGHTED AVG OVERDUE **18 Days**
↓ -3.2% improvement

PREDICTED CASH-IN (THIS WEEK) **Rp 845M**
87% confidence AI prediction

AI Collection Insight
Based on payment pattern analysis, 23 customers are predicted to pay late this week. Focus collection efforts on High Risk accounts to improve cash flow by Rp 320M. [View Full Report](#)

The platform prioritizes collections based on AI-driven risk scores and identifies customers with high failure risk so finance teams can act early. The system generates invoices and E-Faktur tax documents simultaneously to streamline the billing process. Virtual account integration reconciles incoming payments instantly which reduces Days Sales Outstanding and ensures cash enters the bank faster.

Customers to Call - Priority List
Sorted by AI-predicted payment risk and urgency

CUSTOMER NAME	TOTAL DEBT	DUE DATE	RISK SCORE	PREDICTED PAYMENT DATE	ACTIONS
PT Maju Jaya Sentosa ID: CUST-001	Rp 245,000,000	Feb 10, 2026	HIGH	Feb 14 (Late)	SMS Call
CV Berkah Abadi ID: CUST-002	Rp 180,500,000	Feb 12, 2026	HIGH	Feb 18 (Late)	SMS Call
PT Teknologi Nusantara ID: CUST-003	Rp 156,000,000	Feb 15, 2026	MED	Feb 17 (Late)	SMS Call
PT Sejahtera Mandiri ID: CUST-004	Rp 98,500,000	Feb 18, 2026	MED	Feb 16 (Early)	SMS Call
CV Bintang Raya ID: CUST-005	Rp 87,250,000	Feb 20, 2026	LOW	Feb 20 (On Time)	SMS Call
PT Global Trade ID: CUST-006	Rp 65,800,000	Feb 22, 2026	LOW	Feb 22 (On Time)	SMS Call

AI Prediction Accuracy

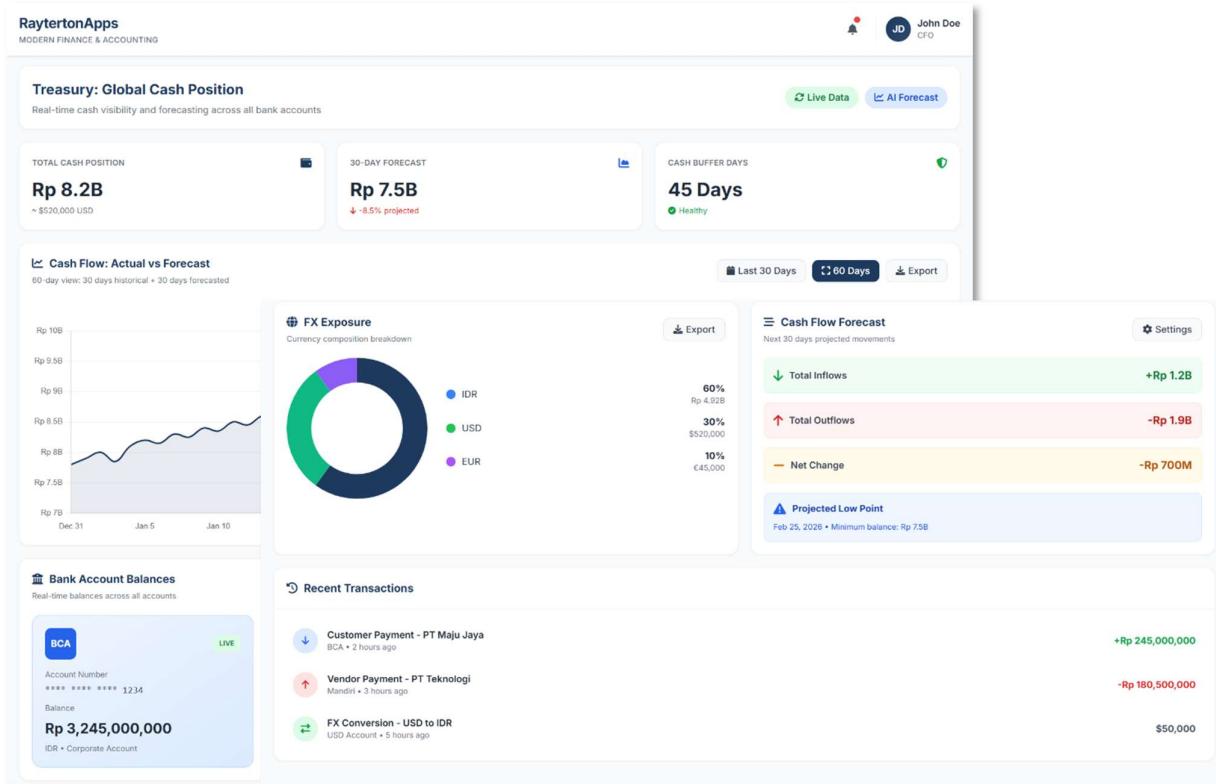
High Risk Predictions	94% accurate
Medium Risk Predictions	87% accurate
Low Risk Predictions	96% accurate

Collection Actions Summary

WA SENT TODAY	24
12 responses received	
CALLS MADE TODAY	8
5 payment commitments	
COMMITMENTS	Rp 320M
This week	
PENDING	12
Awaiting response	

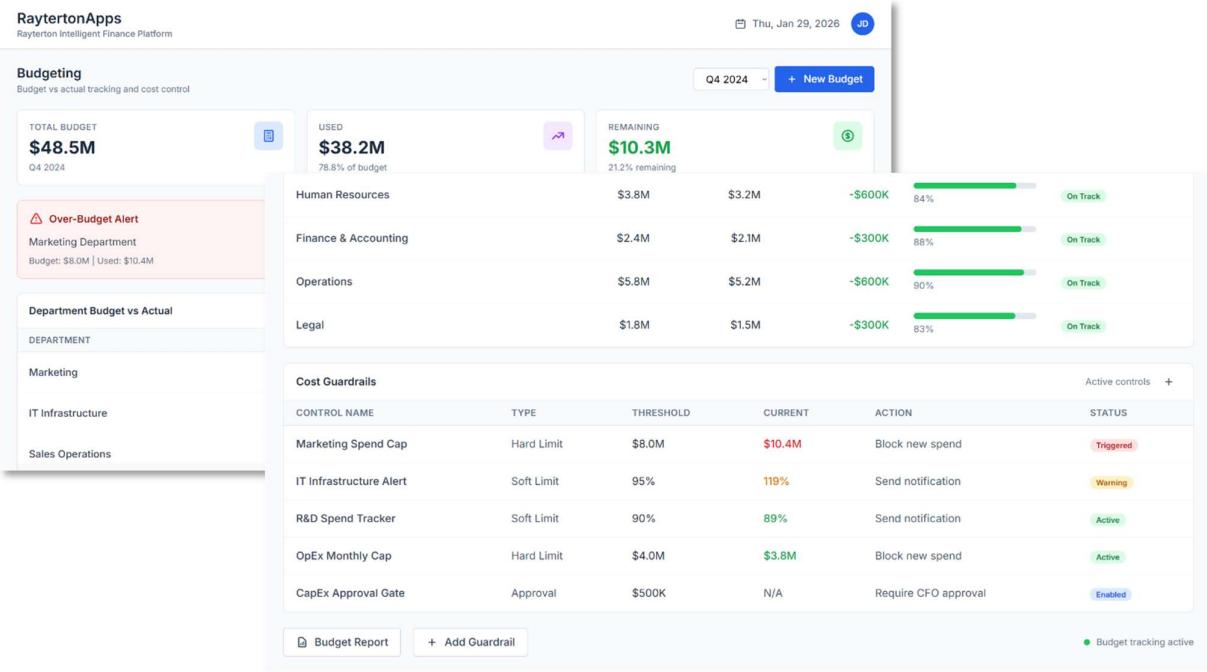
Treasury and Cashflow Management

Executives gain total visibility of cash positions across all bank accounts in real-time through the bank connectivity hub. The dashboard displays actual cash versus forecasted cash for the next 30 days and visualizes FX exposure to manage currency risks effectively. Users can simulate scenarios to plan for investments or loans and prevent cash crunches before they occur.

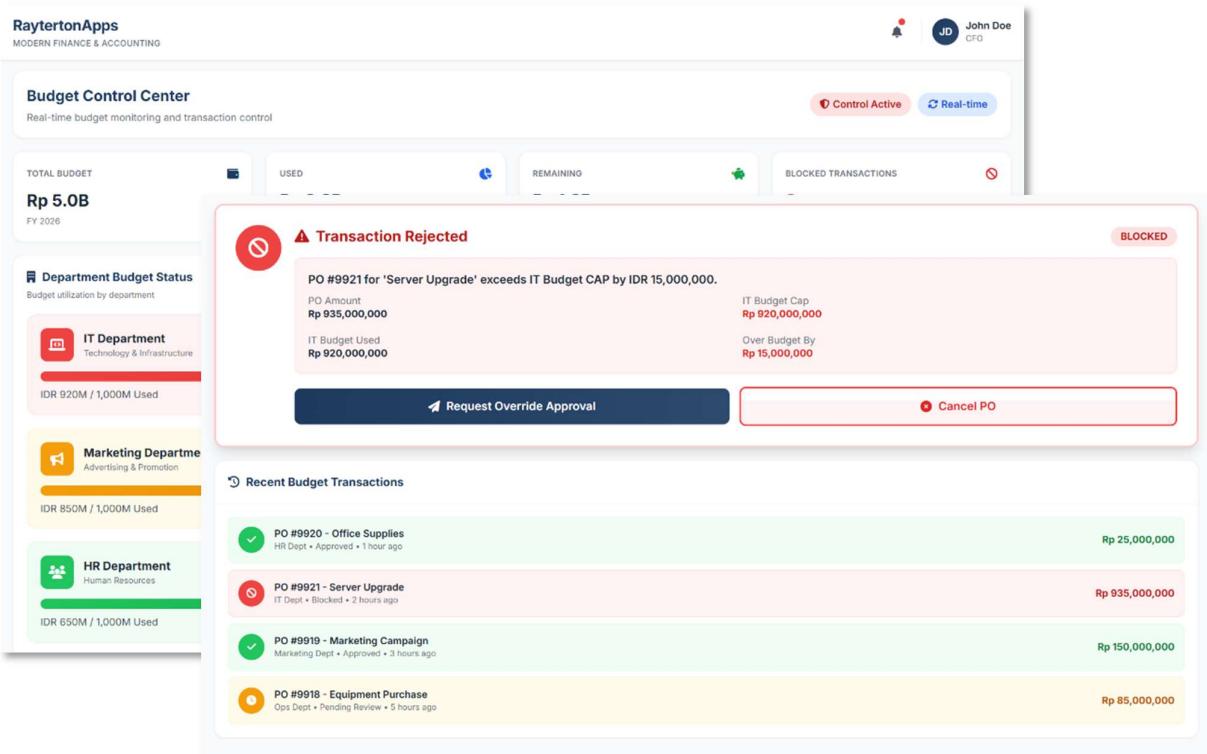


Budgeting

The Budgeting module actively enforces financial discipline by monitoring departmental spending against defined caps. Real-time controls block transactions automatically if they exceed the allocated budget. This feature prevents overspending before it impacts year-end profit. Predictive variance analysis alerts managers regarding budget deviations and forecasts end-of-year results based on current spending trends. The system supports complex budget planning models and cost center allocations to maintain profitability.



Cost Guardrails



The system actively enforces budget discipline. It monitors departmental spending against defined caps using visual indicators. The platform blocks transactions automatically if they exceed the allocated budget. This mechanism prevents overspending before it impacts the year-end profit. Managers receive real-time alerts regarding budget variances.

Treasury

The Treasury module unifies accounting and bank management to provide total visibility of cash positions. A Bank Connectivity Hub allows users to retrieve transaction statements and execute payments directly from the ERP. The system manages foreign exchange exposure by calculating unrealized gains or losses automatically based on market rates. Smart payment runs prioritize disbursements based on due dates and available early payment discounts to optimize fund usage.

RaytertonApps
Rayterton Intelligent Finance Platform

Thu, Jan 29, 2026 

Treasury Management
Bank accounts, payments, and FX exposure

+ New Transfer **Export**

TOTAL CASH		USD BALANCE		EUR BALANCE		OTHER CURRENCIES	
\$24.8M		\$18.4M		€5.2M		\$0.8M	
<small>↑ +12.3% vs last month</small>		<small>74.2% of total</small>		<small>≈ \$5.6M</small>		<small>GBP, JPY, CNY</small>	

Bank Accounts						8 accounts	+	Payment Factory		Today
ACCOUNT	BANK	CURRENCY	BALANCE	TYPE	STATUS			Pending Payments	127	
 ****4827 US Operations - Operating	JPMorgan Chase	USD	\$8,247,500.00	Checking				Total Value	\$4.2M	
 ****4828 US Operations - Reserve	JPMorgan Chase	USD	\$5,842,000.00	Savings				Processed Today	847	
 ****7241 EU Holdings - Operating	Deutsche Bank	EUR	€3,847,200.00	Checking				Total Value	\$12.8M	
 ****9156 APAC Region - Operating	HSBC	USD	\$4,312,500.00	Checking				Failed Payments	3	
 ****2847 LATAM Corp - Operating	Bank of America	USD	\$2,847,000.00	Checking				Total Value	\$87,500	

FX Exposure							Total Exposure: \$42.8M	Hedge All
CURRENCY	EXPOSURE	HEDGED	UNHEDGED	NET IMPACT	RATE	ACTION		
EUR €1.08	\$18.4M	\$12.2M	\$6.2M	 +\$142K	1.0847			
GBP £0.79	\$12.8M	\$8.4M	\$4.4M	 -\$89K	0.7921			
JPY ¥149.50	\$8.2M	\$5.8M	\$2.4M	 +\$31K	149.52			
CNY ¥7.24	\$3.4M	\$1.2M	\$2.2M	 -\$18K	7.2418			

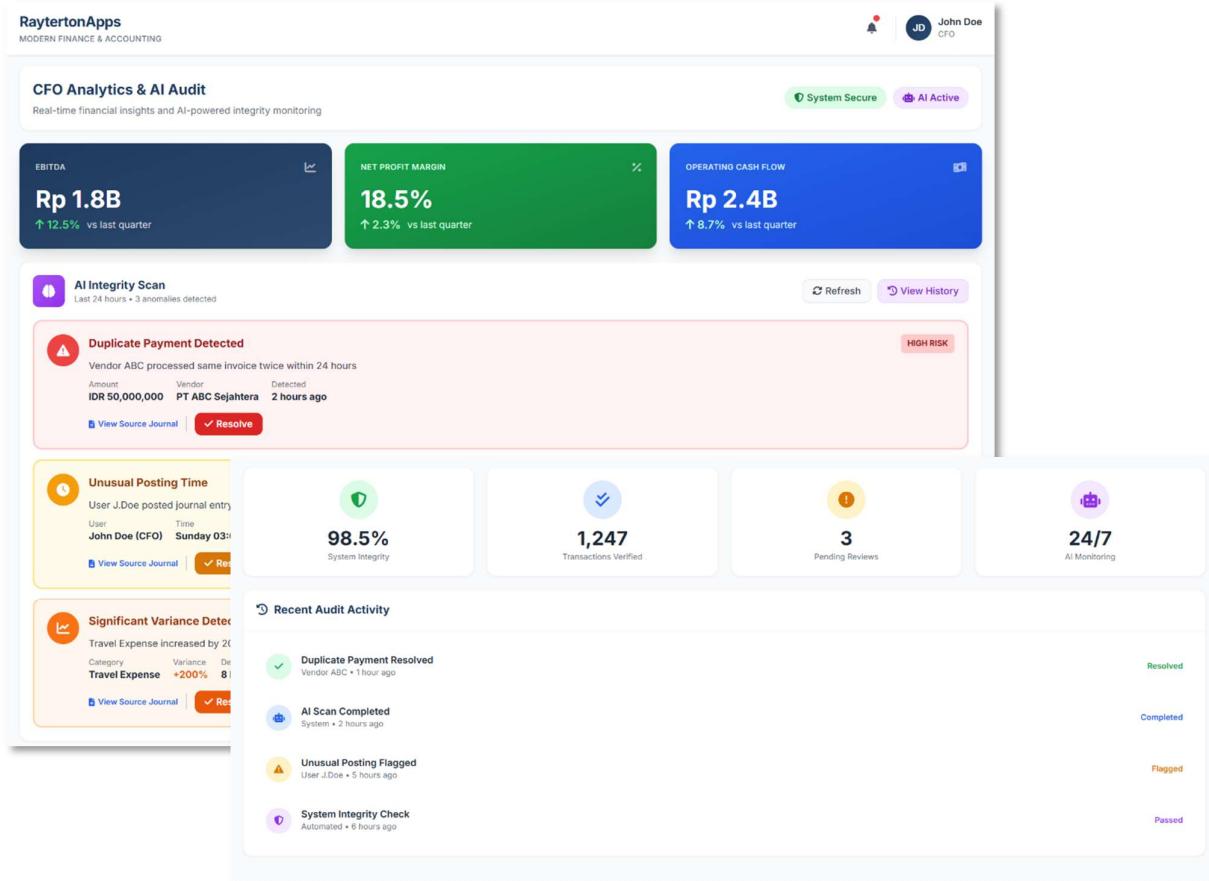
  

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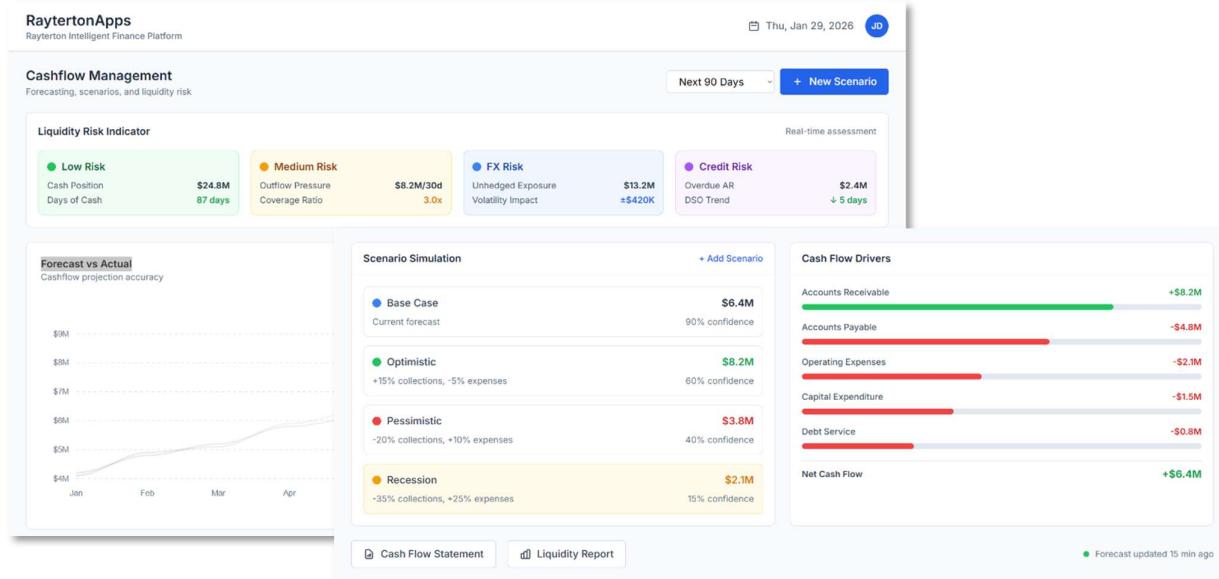
AI Analytics and Continuous Compliance

AI monitors transactions 24/7 to detect anomalies such as duplicate payments or unauthorized weekend postings. It provides a drill-down capability from macro graphics to specific journal entries. The system ensures compliance with local standards including PSAK and tax regulations. Audit trails record every data change to satisfy external auditors. This security framework creates a safe environment for high-level decision making.

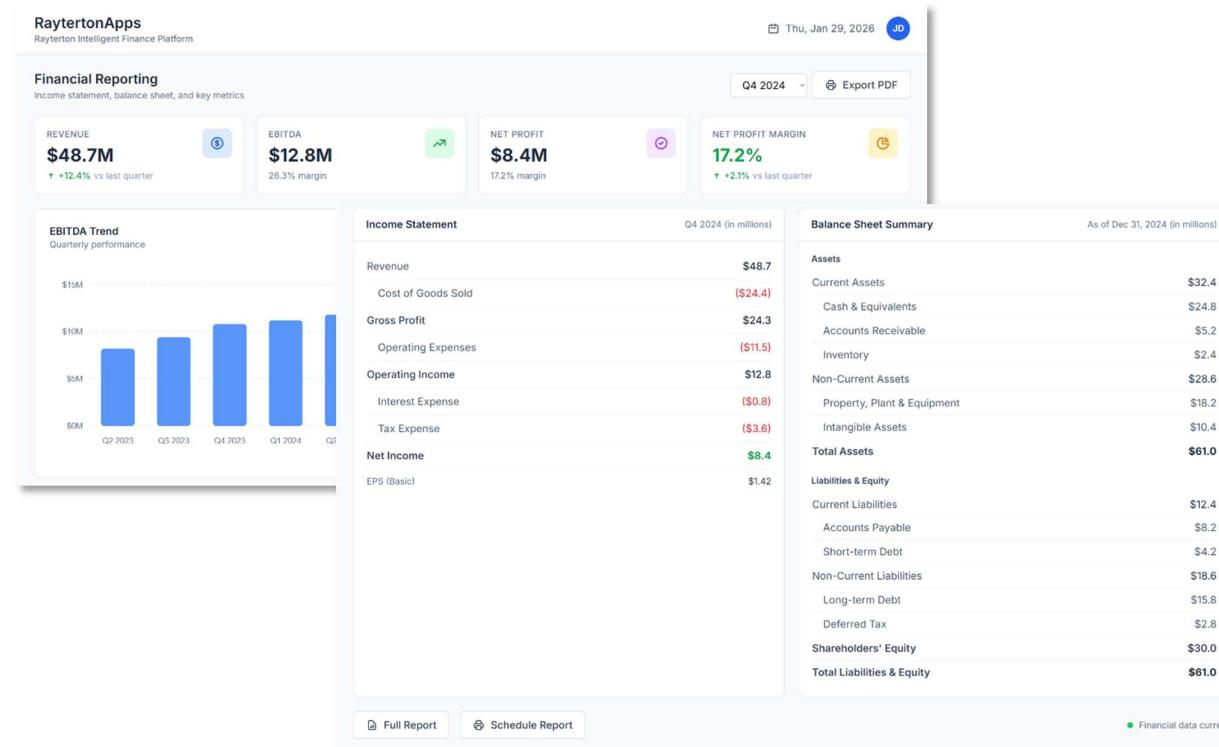


Cashflow management

This feature visualizes future liquidity through real-time data analysis to support strategic decisions. The dashboard displays actual cash balances alongside forecasted cash positions for the upcoming 30 days. Users can simulate various scenarios such as currency fluctuations or payment delays to plan for investments or loans. This predictive capability identifies potential cash shortages in advance to allow for proactive liquidity planning.



Financial reporting



The reporting suite transforms historical data into actionable insights using real-time dashboards. Executives can monitor key performance indicators such as EBITDA and Net Profit Margin with the ability to drill down from macro graphics to specific journal entries. Self-service tools allow non-technical users to generate custom reports without IT

assistance. The system ensures full compliance with local standards including PSAK and tax regulations.

Glossary of terms & abbreviations

- **OCR** (*Optical Character Recognition*) : Technology that converts images of typed or handwritten text into machine-encoded text.
- **3-Way Match** : A payment verification process that compares the Invoice, Purchase Order, and Goods Receipt.
- **DSO** (*Days Sales Outstanding*) : A measure of the average number of days that it takes a company to collect payment after a sale has been made.
- **FX** (*Foreign Exchange*) : The exchange of one currency for another or the conversion of one currency into another currency.
- **PSAK** (*Pernyataan Standar Akuntansi Keuangan*) : The Financial Accounting Standards used in Indonesia.
- **EBITDA** : Earnings Before Interest, Taxes, Depreciation, and Amortization.
- **API** (*Application Programming Interface*) : A software intermediary that allows two applications to talk to each other.
- **RBAC** (*Role-Based Access Control*) : A method of restricting network access based on the roles of individual users within an enterprise.
- **WHT** (*Withholding Tax*) : Income tax withheld from employees' wages and paid directly to the government by the employer.

Deploy Your Intelligent Finance and Treasury Core

Share your chart of accounts structure, historical invoice data, and budget templates. Rayterton will configure a pilot environment that maps your specific multi-entity hierarchy and local tax requirements. We then execute a historical analysis using the AI Anomaly Detector to identify past irregularities and potential fraud patterns in your actual journals. This process allows your CFO and auditors to validate the accuracy of the OCR engine, the speed of the period close consolidation, and the reliability of cashflow forecasts before a full implementation

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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