

# Rayterton Billing, Collection & Disbursement Platform

Master the full financial lifecycle for insurance operations with a unified platform built for control. Centralizes insurance billing, premium collections, and claim related disbursements into a single source of truth. This ensures that every transaction, from policy invoicing to final bank reconciliation, is governed by consistent rules and real-time financial integrity.

**One platform for the entire flow of funds**

## Challenges in Modern Financial Operations

As insurance billing and payment volumes increase, organizations often struggle with fragmented systems and manual reconciliation. This limits visibility into premium cash flow and claim payments. The result is slower operations, higher financial risk, and more complex regulatory and compliance requirements. Organizations need a way to connect their policy administration systems with accurate and auditable financial records.

The **Rayterton Billing, Collection and Disbursement Platform** addresses these challenges by providing a centralized engine to manage the end-to-end movement of insurance funds. It creates a structured environment where premium billing accuracy is enforced, collections are coordinated across multiple channels, and claim and commission disbursements are tightly controlled. This allows finance and operations teams to focus on strategic oversight rather than manual processing.

## End-to-End Approach

Our platform goes beyond basic insurance billing by delivering true end-to-end financial control across the entire insurance transaction lifecycle. Every premium, fee, and claim payment is linked to a defined insurance business event, accounting policy, and approval workflow. Billing, collections, and disbursements are unified within a single integrated ecosystem. This removes traditional silos between insurance operations and finance and ensures that accounting and compliance are embedded into every transaction from the beginning.

## Platform at a Glance

The platform suite is built on a modular architecture where every component is designed to work in sync. From the initial foundation setup to final period-close reporting, the platform provides a seamless flow of data across the billing cycle, payment orchestration, and automated accounting engines.

**Platform overview**  
End-to-end visibility across billing, collection, and disbursement operations.

BILLING		COLLECTION		DISBURSEMENT		RECONCILIATION	
Total Invoices Issued <b>1,247</b>	This month	Payments received <b>892</b>	This month	Payouts executed <b>156</b>	This month	Reconciliation status <b>845</b>	Items matched
Value Rp 5.48	Pending 342	Value Rp 4.28	Allocation 94%	Value Rp 234K	Approved 142	Unmatched 47	Match rate 94%

**Transaction flow status**  
End-to-end transaction lifecycle visualization.

**Status distribution**  
Current state of all active records.

**Platform module map**  
Core modules and their integration points.

**Data flow legend**  
How records move across modules.

**Transaction lifecycle**  
Single end-to-end flow from invoice to reconciliation.

Stage	Step	Reference	Timestamp	Amount	Status	Module
1	Invoice created	INV-2026-001234	15 Jan 2026 09:30	Rp 5M	INVOICED	Billing
2	Payment link sent	PAY-LNK-789012	15 Jan 2026 09:35	Rp 5M	PENDING	Collection
3	Payment received	TAN-BCA-345678	16 Jan 2026 14:22	Rp 5M	PAID	Collection
4	Allocation posted	GL-POST-901234	16 Jan 2026 14:25			
5	Bank reconciliation	BANK-REC-567890	17 Jan 2026 10:15			

**Recent transactions**  
Last 10 activity entries on modules.

Transaction ID	Type	Customer	Reference	Amount	Status	Module
TIN-2026-0001	Invoice	PT. Segitiga Abadi	INV-2026-001234	Rp 5M	PAID	Billing
TIN-2026-0002	Payment	CV. Maja Jaya	TAN-BCA-345678	Rp 5M	RECONCILED	Collection
TIN-2026-0003	Payout	Budi Santoso	REF-2026-000789	Rp 2M	PENDING	Disbursement
TIN-2026-0004	Invoice	PT. Global Teknik	INV-2026-001235	Rp 7M	OVERDUE	Billing
TIN-2026-0005	Payment	Siti Rohayu	TAN-NAMDKT-001234	Rp 3M	RECONCILED	Collection
TIN-2026-0006	Invoice	CV. Berkah Selatu	INV-2026-001236	Rp 5M	INVOICED	Billing
TIN-2026-0007	Payout	Ahmad Wijaya	REF-2026-000790	Rp 500K	PENDING	Disbursement
TIN-2026-0008	Payment	PT. Nasution	TAN-BRI-567890	Rp 500K	RECONCILED	Collection
TIN-2026-0009	Invoice	Dewi Lestari	INV-2026-001237	Rp 2M	PAID	Billing
TIN-2026-0010	Payout	Rudi Hartono	REF-2026-000791	Rp 2M	PENDING	Disbursement
TIN-2026-0011	Invoice	PT. Makmur Sentosa	INV-2026-001238	Rp 5M	INVOICED	Billing
TIN-2026-0012	Payment	Wahyud Kusuma	TAN-BCA-345679	Rp 4M	RECONCILED	Collection

This integrated view allows organizations to see the status of any invoice or payout at any given moment. By connecting these modules, the platform ensures that a change in one area, such as a payment received, immediately updates the relevant ledger, dunning status, and reconciliation report without manual intervention.

## Foundation and Financial Governance

Strong financial operations begin with a solid foundation. Rayterton allows organizations to centralize their rules, entity setups, and approval matrices, ensuring that all subsequent transactions follow established corporate policies. This governance layer acts as the brain of the system, managing everything from tax mapping to multi-currency configurations.

**Governance overview**  
Audit readiness indicators, rule versioning status, and active policy sets.

Period 2026.01 Ledger 0L Currency IDR

Rule versioning <b>CURRENT</b> <b>12</b> Version v2.1	Policy sets <b>ACTIVE</b> <b>6</b> Compliance 97% Enabled policies Owner Finance Team	Audit readiness <b>READY</b> <b>94%</b> Readiness score Pending Items 3 Next audit 28 Feb 2026	Entity coverage <b>COMPLETE</b> <b>8</b> Configured entities Countries 8 Currencies 8
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**Governance health**  
Rule compliance and policy adoption trends.

CHART 7 days

Mon Tue Wed Thu Fri Sat Sun

**Policy distribution**  
Active policies by category.

Active only

**Legal entities**  
Configured entities with base currency and country.

Rows: 8

Entity code	Entity name	Base currency	Country	Registration	Tax ID	Status
ENT-001	PT Rayterton Insurance Indonesia	IDR	Indonesia	13.123.456.7-001	0	Active
ENT-002	PT Rayterton Insurance Singapore	SGD	Singapore	2023000001C	S	Active
ENT-003	PT Rayterton Insurance Malaysia	MYR	Malaysia	202301000001	M	Active
ENT-004	PT Rayterton Insurance Thailand	THB	Thailand	0185567890123	T	Active
ENT-005	PT Rayterton Insurance Philippines	PHP	Philippines	2023000001	P	Active
ENT-006	PT Rayterton Insurance Vietnam	VND	Vietnam	0188173454	V	Active

**Core financial rules**  
Tax mapping, chart of accounts, and currency conversion rules.

Rows: 12

Rule ID	Rule name	Rule type	Target	Source	Effective date	Status
RUL-001	VAT mapping Indonesia	Tax mapping	All transactions	Tax Regulation 2023	01 Jan 2023	ACTIVE
RUL-002	GST mapping Singapore	Tax mapping	All transactions	IRAS GST Guide	01 Jan 2023	ACTIVE
RUL-003	Revenue recognition IFRS 15	Accounting	Premium revenue	IFRS 15 Standard	01 Jan 2023	ACTIVE
RUL-004	Chart of accounts master	COA reference	All postings	COA v2.1	01 Jan 2023	ACTIVE
RUL-005	Currency conversion BI	Currency	IDR conversions	Bank Indonesia rates	01 Jan 2023	ACTIVE
RUL-006	Currency conversion MAS	Currency	SGD conversions	MAS rates	01 Jan 2023	ACTIVE
RUL-007	Policy fee calculation	Calculation	Policy fees	Product rules v1.5	01 Jan 2023	ACTIVE
RUL-008	Commission calculation	Calculation	Agent commissions	Commission schedule 2024	01 Jan 2024	ACTIVE
RUL-009	Withholding tax Indonesia	Tax mapping	Payouts to agents	Tax Regulation 2023	01 Jan 2023	ACTIVE
RUL-010	Withholding tax Singapore	Tax mapping	Payouts to agents	IRAS Withholding	01 Jan 2023	ACTIVE
RUL-011	Premium allocation rules	Allocation	Premium receipts	Allocation matrix v2.0	01 Jan 2024	ACTIVE
RUL-012	Refund calculation rules	Calculation	Refund requests	Refund policy v1.2	01 Jan 2024	ACTIVE

By establishing these controls upfront, the platform ensures audit readiness and consistency across the enterprise. It provides the maturity required for large-scale operations where roles, permissions, and oversight are critical to maintaining financial security and preventing unauthorized transactions.

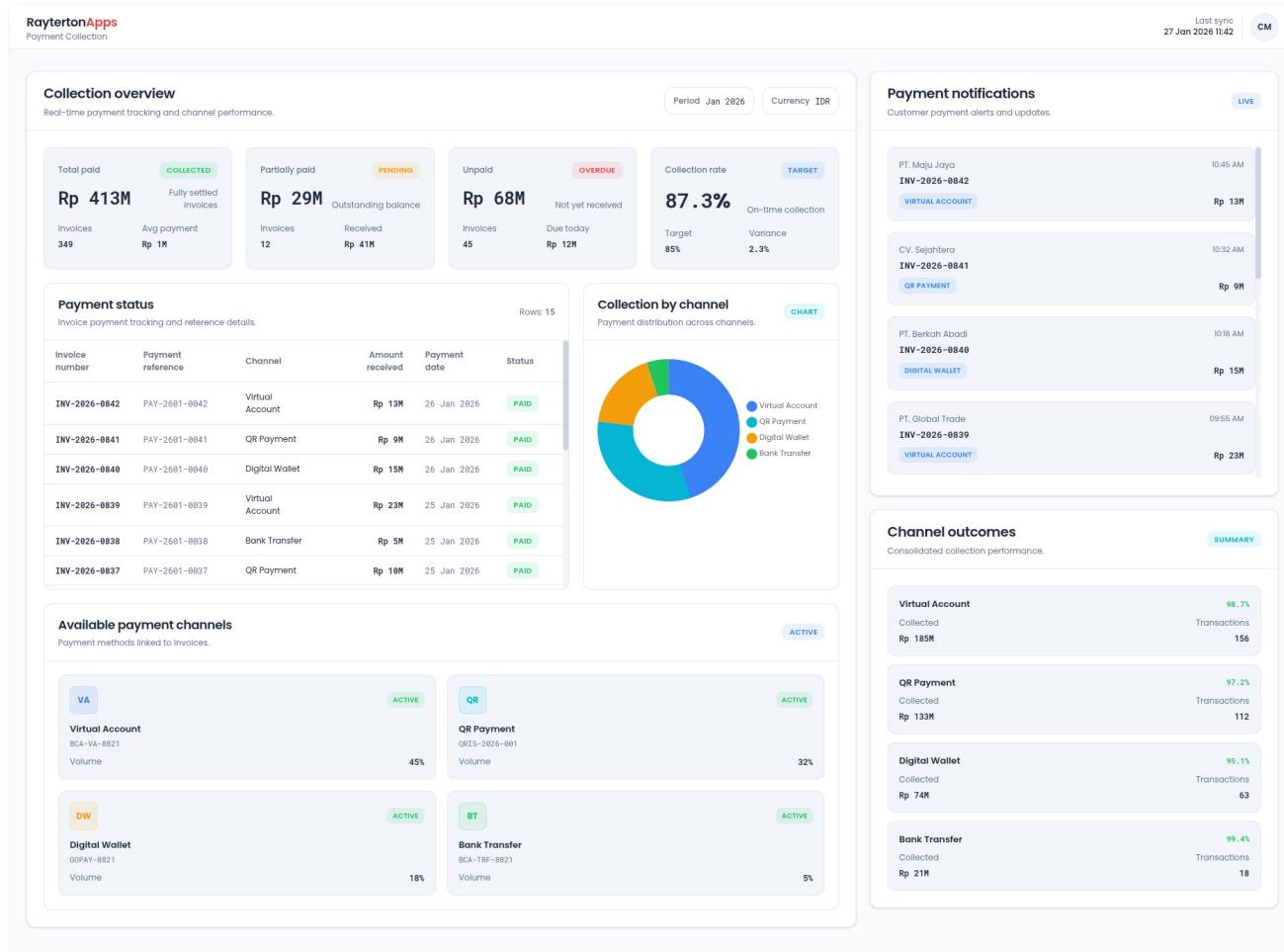
## Billing and Invoicing Management

The platform transforms business obligations into clear, accurate, and professional invoices. The core billing engine is highly flexible, supporting various billing cycles, schedules, and complex tax calculations. This ensures that every customer receives a consistent statement that is easy to understand and pay.

Automating the billing run reduces the risk of human error and significantly shortens the time between service delivery and invoicing. This accuracy directly impacts cash flow, reducing the number of disputes and providing a reliable foundation for the collection process.

## Payment and Collection Orchestration

The platform simplifies the customer payment experience by orchestrating multiple channels, including Virtual Accounts, QR codes, and digital wallets, through a single interface. Customers receive real-time notifications and payment links, while the business gains instant visibility into payment status.



This orchestration approach focuses on improving on-time payment rates while reducing the costs associated with traditional collection methods. By offering customers their preferred payment methods within a structured framework, the platform increases convenience without sacrificing back-end control.

## Allocation, Accounting, and Posting Control

Once money is received, the platform automatically handles the complex task of payment allocation. It applies funds to the correct premiums, fees, and taxes based on predefined rules, even for partial or overpayments. This automated process ensures that the general ledger is always up to date and reflects the true state of the business.

RaytertonApps  
Allocation and Accounting

Last sync: 27 Jan 2026 10:44 | FC

**Payment allocation breakdown**  
Distribution of received payment across principal, fees, and tax components.

Allocated Allocation status: 100% complete

**Allocation distribution**  
Visual breakdown of payment components.

GL account mapping  
Allocated amounts mapped to general ledger accounts.

Component	GL account	Description	Allocated	Currency
Premium principal	1281100	Insurance premium receivable	Rp 12M	IDR
Policy fee	5281100	Policy administration fee	Rp 2M	IDR
Processing fee	5282100	Payment processing charge	Rp 450K	IDR
Tax withholding	2181100	VAT withholding payable	Rp 1M	IDR

**Accounting posting preview**  
Debit and credit entries generated from allocation.

Line	Posting key	GL account	Cost center	Debit	Credit	Currency	Text
1	40	110100	CC-INS-01	Rp 8M	—	IDR	Bank receipt - installment 1
2	40	110100	CC-INS-01	Rp 8M	—	IDR	Bank receipt - installment 2
3	50	120100	CC-INS-01	—	Rp 8M	IDR	Premium recognition
4	50	520100	CC-ADM-02	—	Rp 8M	IDR	Fee recognition
5	40	110100	CC-INS-01	Rp 11M	—	IDR	Bank receipt - installment 1
6	40	110100	CC-INS-01	Rp 11M	—	IDR	Bank receipt - installment 2
7	50	120100	CC-INS-01	—	—	—	—
8	50	520100	CC-ADM-02	—	—	—	—
9	40	110100	CC-INS-01	Rp 9M	—	—	—
10	40	110100	CC-INS-01	Rp 9M	—	—	—
11	50	120100	CC-INS-01	—	—	—	—
12	50	520100	CC-ADM-02	—	—	—	—
13	40	110100	CC-INS-01	Rp 6M	—	—	—
14	40	110100	CC-INS-01	Rp 6M	—	—	—
15	50	120100	CC-INS-01	—	—	—	—
16	50	520100	CC-ADM-02	—	—	—	—
17	40	110100	CC-INS-01	Rp 12M	—	—	—
18	40	110100	CC-INS-01	Rp 12M	—	—	—

**Allocation history**  
Recent payment allocations and posting status.

Payment ID	Received date	Policy number	Received amount	Allocated	Allocation rule	Posting status	Posted date
PMT-2026-0115	26 Jan 2026	POL-2025-88842	Rp 16M	Rp 16M	Premium allocation rule	POSTED	26 Jan 2026 14:32
PMT-2026-0114	26 Jan 2026	POL-2025-88791	Rp 8M	Rp 8M	Premium allocation rule	POSTED	26 Jan 2026 13:18
PMT-2026-0113	25 Jan 2026	POL-2025-88735	Rp 12M	Rp 12M	Premium allocation rule	POSTED	25 Jan 2026 14:45
PMT-2026-0112	25 Jan 2026	POL-2025-88668	Rp 7M	Rp 7M	Premium allocation rule	POSTED	25 Jan 2026 15:22
PMT-2026-0110	24 Jan 2026	POL-2025-88595	Rp 10M	Rp 10M	Premium allocation rule	POSTED	24 Jan 2026 17:08
PMT-2026-0109	24 Jan 2026	POL-2025-88548	Rp 14M	Rp 14M	Premium allocation rule	POSTED	24 Jan 2026 15:55
PMT-2026-0107	23 Jan 2026	POL-2025-88451	Rp 12M	Rp 12M	Premium allocation rule	POSTED	23 Jan 2026 14:49
PMT-2026-0106	23 Jan 2026	POL-2025-88445	Rp 10M	Rp 10M	Premium allocation rule	POSTED	23 Jan 2026 12:28
PMT-2026-0105	22 Jan 2026	POL-2025-88359	Rp 14M	Rp 14M	Premium allocation rule	POSTED	22 Jan 2026 16:15
PMT-2026-0104	22 Jan 2026	POL-2025-88312	Rp 10M	Rp 10M	Premium allocation rule	POSTED	22 Jan 2026 14:52
PMT-2026-0103	21 Jan 2026	POL-2025-88256	Rp 17M	Rp 17M	Premium allocation rule	POSTED	21 Jan 2026 15:38
PMT-2026-0102	21 Jan 2026	POL-2025-88219	Rp 9M	Rp 9M	Premium allocation rule	POSTED	21 Jan 2026 13:25
PMT-2026-0101	20 Jan 2026	POL-2025-88173	Rp 15M	Rp 15M	Premium allocation rule	POSTED	20 Jan 2026 17:05
PMT-2026-0100	20 Jan 2026	POL-2025-88156	Rp 11M	Rp 11M	Premium allocation rule	POSTED	20 Jan 2026 15:42
PMT-2026-0099	19 Jan 2026	POL-2025-88080	Rp 17M	Rp 17M	Premium allocation rule	POSTED	19 Jan 2026 16:28
PMT-2026-0098	19 Jan 2026	POL-2025-88033	Rp 9M	Rp 9M	Premium allocation rule	POSTED	19 Jan 2026 14:15
PMT-2026-0097	18 Jan 2026	POL-2025-87987	Rp 13M	Rp 13M	Premium allocation rule	POSTED	18 Jan 2026 15:58
PMT-2026-0096	18 Jan 2026	POL-2025-87940	Rp 8M	Rp 8M	Premium allocation rule	POSTED	18 Jan 2026 13:45
PMT-2026-0095	17 Jan 2026	POL-2025-87984	Rp 15M	Rp 15M	Premium allocation rule	POSTED	17 Jan 2026 16:32
PMT-2026-0094	17 Jan 2026	POL-2025-87847	Rp 11M	Rp 11M	Premium allocation rule	POSTED	17 Jan 2026 14:19
PMT-2026-0093	16 Jan 2026	POL-2025-87881	Rp 13M	Rp 13M	Premium allocation rule	POSTED	16 Jan 2026 15:07
PMT-2026-0092	16 Jan 2026	POL-2025-87754	Rp 8M	Rp 8M	Premium allocation rule	POSTED	16 Jan 2026 12:54
PMT-2026-0091	16 Jan 2026	POL-2025-87750	Rp 4M	Rp 4M	Premium allocation rule	POSTED	16 Jan 2026 12:54

**Posting summary**  
Status of accounting entries generated today.

Posted entries: 28 | SUCCESS: 28 | Total debit: Rp 167M | Total credit: Rp 167M

Pending entries: 12 | QUEUED | Awaiting approval: 2 (High priority) | 10 (Normal priority)

Exception entries: 6 | ALERT: 1 | Rule conflicts: 0 | Require manual review: 6

**Accounting rule sets**  
Rules applied for allocation and posting.

Premium allocation rule v2.4 | Allocated 15 Jan 2026 | ACTIVE

By removing the need for manual posting, the platform significantly reduces errors and accelerates the monthly closing process. Finance teams benefit from clean, ready-to-use accounting data that is automatically mapped to the appropriate financial accounts and tax categories.

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## Dunning, Reinstatement, and Revenue Protection

The platform actively protects revenue through structured dunning and arrears management by triggering automated reminders and escalation workflows based on defined business rules when payments are delayed, ensuring overdue accounts are handled promptly and professionally. At the same time, it supports businesses that require service continuity by managing reinstatement processes, automatically restoring services or policies once late payments are received, which helps balance effective revenue recovery with a positive customer experience.

**Overdue accounts**  
Aging buckets and dunning status for all overdue policyholders.

Overdue accounts		Recovery rate		Dunning stage	
17	Total overdue policies	76.6%	Recovered	5	Accounts in Stage 3
Total overdue	Avg overdue	Recovered	Target	Stage 2	Stage 1
Rp 196M	Rp 12M	Rp 38M	Rp 50M	5	5

**Aging distribution**  
Overdue accounts by aging bucket.

**Revenue protection**  
Recovered amounts and unresolved arrears.

Total recovered		This period	
Rp 38M	5 policies	Recovery progress	77%

**Unresolved arrears**  
Total: Rp 66M

PT. Mega Sejahtera	Rp 13M	31 to 60 days	STAGE 3
CV. Berkah Abadi	Rp 9M	31 to 60 days	STAGE 3
PT. Sentosa Jaya	Rp 15M	31 to 60 days	STAGE 3
UD. Matmor Sejahtera	Rp 6M	31 to 60 days	STAGE 3

**Overdue accounts list**  
All overdue policies with aging buckets and dunning status.

Policy ID	Holder	Issue Date	Days	Due Date	Amount	Stage	Restored
POL-2025-00156	PT. Global Mandiri	15 Dec 2025	43 days	31 to 60 days	Rp 23M	STAGE 3	21 Jan 2026
POL-2025-07422	CV. Cahaya Harapan	18 Jan 2026	9 days	1 to 30 days	Rp 5M	STAGE 1	23 Jan 2026
POL-2025-08987	PT. Prima Utama	16 Jan 2026	11 days	1 to 30 days	Rp 9M	STAGE 1	24 Jan 2026
POL-2025-07654	UD. Sumber Rejeki	14 Jan 2026	13 days	1 to 30 days	Rp 6M	STAGE 1	25 Jan 2026
POL-2025-08219	PT. Maju Bersama						
POL-2025-06987	CV. Sejahtera Mal						
POL-2025-08765	PT. Berkah Sentos						
POL-2025-07432	UD. Jaya Abadi						
POL-2025-09123	PT. Cahaya Makr						
POL-2025-06676	CV. Utama Sentos						
POL-2025-08543	PT. Sejahtera Glot						

**Dunning schedule**  
Reminder stages, trigger dates, and communication types.

Stage	Trigger condition	Days after due date	Communication type	Channel	Template	Escalation action	Status
Stage 1	Due date passed	7 days	Gentle reminder	Email + SMS	REM-001	None	ACTIVE
Stage 2	14 days overdue	14 days	Formal reminder	Email + SMS + WhatsApp	REM-002	Record flag	ACTIVE
Stage 3	30 days overdue	30 days	Final notice	Email + SMS + WhatsApp + Letter	REM-003	Policy suspension	ACTIVE
Stage 4	60 days overdue	60 days	Demand letter	Registered letter + Email	DEK-001	Legal review	ACTIVE
Stage 5	90 days overdue	90 days	Legal notice	Legal letter + Email	LEO-001	Debt collection	ACTIVE
Stage 6	120 days overdue	120 days	Collection action	Collection agency	COL-001	Write-off review	ACTIVE

**Overdue invoice record**  
Example overdue invoice with current dunning stage and outstanding balance.

Invoice details		Dunning status		Communication history	
Invoice number	INV-2026-01452	Current stage	STAGE 3	Email sent	21 Jan 2026 08:00
Policy ID	POL-2025-08923	Days overdue	27 days		Final notice delivered
Policyholder	PT. Mega Sejahtera	Aging bucket	31 to 60 days	SMS sent	14 Jan 2026 10:30
Issue date	01 Dec 2025	First reminder	07 Jan 2026		Second reminder delivered
Due date	31 Dec 2025	Second reminder	14 Jan 2026	Email sent	07 Jan 2026 08:00
Invoice amount	Rp 12,500,000	Final notice	21 Jan 2026		Final notice delivered
Paid amount	Rp 0	Next action	28 Jan 2026	Invoice issued	01 Dec 2025 00:00
Outstanding balance	Rp 12,500,000	Escalation date			Policy renewal invoice

## Refunds and Disbursements Control

Controlling money leaving the organization is just as critical as managing money coming in. Rayterton provides a disciplined framework for payouts, including refund calculations and payment run scheduling. Every disbursement is subject to a strict approval workflow to ensure only authorized payments are released.

**Refund and payout requests**

Monitor all refund requests and payout submissions awaiting processing.

**Scheduled payment runs**

Upcoming batch disbursement schedules.

**Disbursement record**

Detailed view of a single payout record.

**Recent disbursement activity**

Latest completed and processed payouts.

This module provides full transparency and traceability for every payout. Whether managing a single refund or a large batch of disbursements, the platform ensures that the process is efficient, secure, and fully documented for audit purposes.

## Reconciliation and Financial Close

The platform closes the loop between internal records and actual bank activity by automating the matching of system transactions with bank statements and gateway reports to identify discrepancies early and enable rapid resolution. This automated reconciliation keeps system balances aligned with real bank balances, resulting in a faster period-close process and a comprehensive audit pack that delivers a clear, end-to-end trail of financial activity while reducing the stress typically associated with financial reporting.

**Reconciliation summary**  
System balances versus bank statement balances across all payment channels.

Period: 2026.01 | Currency: IDR | Bank: BCA 0123456789

RECONCILIATION Statement date: 25 Jan 2026

Channel filter: All channels, Virtual Account, QRIS, Gateway

System balance	LEDGER	Bank balance	STATEMENT	Variance	REVIEW	Reconciliation rate	TARGET 98%
<b>Rp 58M</b>	Total recorded	<b>Rp 55M</b>	Per statement	<b>Rp 3M</b>	Net difference	<b>83.3%</b>	Items reconciled
Credits: Rp 58M	Debits: Rp 0	Inflows: Rp 55M	Outflows: Rp 0	Matched: 18	Unmatched: 2	Total items: 12	Gap to target: 14.7%

**Matching trend**  
Daily reconciliation performance over 7 days.

**Unmatched by channel**  
Breakdown of unreconciled items.

Channel	Count
Virtual Account	8
QRIS	5
Gateway	3

**Matching table**  
Bank statement items paired with system transactions.

Bank ref	Bank date	Bank amount	System ref	System date	System amount	Channel	Status
BNK-20260125-001842	25 Jan 2026	Rp 5M	TXN-20260125-008921	25 Jan 2026	Rp 5M	Virtual Account	<span>Matched</span>
BNK-20260125-001843	25 Jan 2026	Rp 3M	TXN-20260125-008922	25 Jan 2026	Rp 3M	QRIS	<span>Matched</span>
BNK-20260125-001844	25 Jan 2026	Rp 8M	TXN-20260125-008923	25 Jan 2026	Rp 8M	Virtual Account	<span>Matched</span>
BNK-20260125-001845	25 Jan 2026	Rp 2M	TXN-20260125-008924	25 Jan 2026	Rp 2M	Gateway	<span>Matched</span>
BNK-20260125-001846	25 Jan 2026	Rp 3M	TXN-20260125-008925	25 Jan 2026	Rp 3M	Virtual Account	<span>Matched</span>
BNK-20260125-001847	25 Jan 2026	Rp 7M	TXN-20260125-008926	25 Jan 2026	Rp 7M	QRIS	<span>Matched</span>
BNK-20260125-001848	25 Jan 2026	Rp 0	—	—	Rp 0	Virtual Account	<span>Unmatched</span>
BNK-20260125-001849	25 Jan 2026	Rp 4M	TXN-20260125-008927	25 Jan 2026	Rp 4M	Virtual Account	<span>Discrepancy</span>
BNK-20260125-001850	25 Jan 2026	Rp 3M	TXN-20260125-008928	25 Jan 2026	Rp 3M	Gateway	<span>Matched</span>

**Break resolution summary**  
Open and resolved discrepancies with ownership and timeline.

Break ID	Type	Description	Amount	Owner	Opened	Resolution
BR-2681-001	Amount variance	Bank amount 4,000,000 vs system 4,000,000	Rp 100K	A. Wijaya	25 Jan 2026	<span>Open</span>
BR-2681-002	Missing system record	Bank statement item has no matching system transaction	Rp 5M	B. Santoso	25 Jan 2026	<span>Open</span>
BR-2681-003	Missing bank record	System transaction has no matching bank item	Rp 4M	C. Putri	25 Jan 2026	<span>Open</span>
BR-2681-004	Date mismatch	Transaction dates differ by 1 day	Rp 2M	D. Kurniawan	24 Jan 2026	<span>Resolved</span>
BR-2681-005	Duplicate system record	Same transaction recorded twice in system	Rp 2M	E. Pratama	24 Jan 2026	<span>Resolved</span>
BR-2681-006	Amount variance	Bank amount 6,800,000 vs system 6,700,000	Rp 100K	F. Lestari	25 Jan 2026	<span>Open</span>
BR-2681-007	Missing bank record	System transaction has no matching bank item	Rp 5M	G. Wibowo	25 Jan 2026	<span>Open</span>
BR-2681-008	Channel mismatch	Transaction recorded under wrong channel	Rp 0	H. Rahayu	24 Jan 2026	<span>Resolved</span>

**Period close status**  
Completion status for reconciliation, posting, and reporting.

ACTIVE

Reconciliation	In Progress
92% complete	<span>92% complete</span>

Posting to GL	Pending
0% complete	<span>0% complete</span>

Reporting	Pending
0% complete	<span>0% complete</span>

**Example matched pair**  
Bank statement line paired with system transaction.

BANK STATEMENT	SYSTEM TRANSACTION
Reference: BNK-20260125-001842	Date: 25 Jan 2026
Amount: Rp 4,500,000	Description: VA PAYMENT POL-2024-008921

Matched

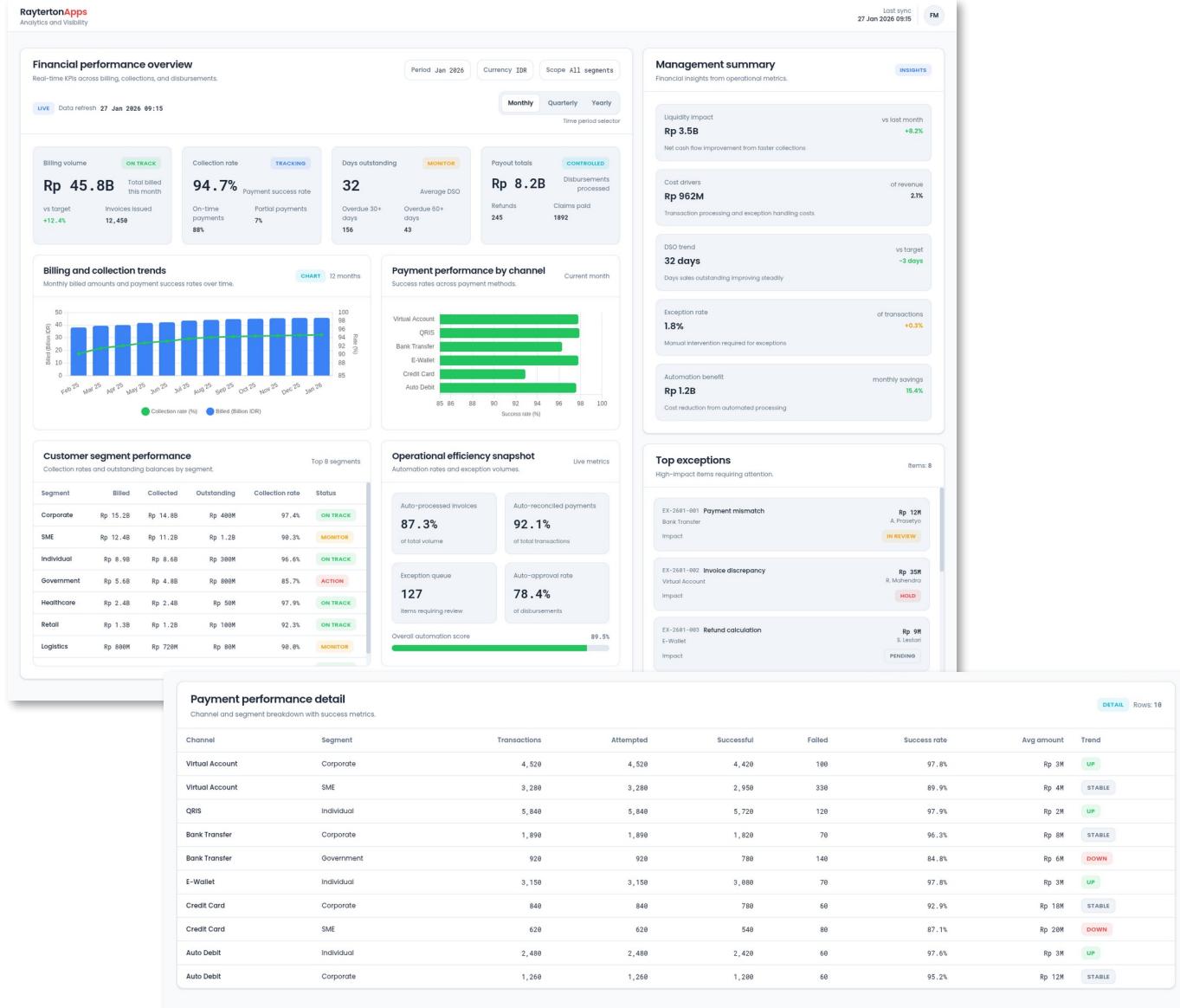
SYSTEM TRANSACTION	
Transaction ID: TXN-20260125-008921	Date: 25 Jan 2026
Amount: Rp 4,500,000	Policy: POL-2024-008921
Channel: Virtual Account	Customer: PT. Mega Konstruksi

**Discrepancy queue**  
Priority list for unresolved breaks.

Break	Amount	Owner	Status
BR-2681-001	Rp 100K	A. Wijaya	<span>Open</span>
BR-2681-002	Rp 5M	B. Santoso	<span>Open</span>
BR-2681-003	Rp 4M	C. Putri	<span>Open</span>
BR-2681-006	Rp 100K	F. Lestari	<span>Open</span>
BR-2681-007	Rp 5M	G. Wibowo	<span>Open</span>
BR-2681-009	Rp 50K	I. Subrisno	<span>Open</span>
BR-2681-010	Rp 6M	J. Pratama	<span>Open</span>
BR-2681-011	Rp 7M	K. Wibisono	<span>Open</span>
BR-2681-014	Rp 100K	N. Putri	<span>Open</span>
BR-2681-015	Rp 6M	O. Rahayu	<span>Open</span>
BR-2681-017	Rp 100K	Q. Wijaya	<span>Open</span>
BR-2681-018	Rp 9M	R. Lestari	<span>Open</span>
BR-2681-019	Rp 5M	S. Wibowo	<span>Open</span>

## Analytics, Visibility, and Optimization

Beyond daily operations, billing and payment data is leveraged as a strategic asset. Dashboards deliver clear visibility into performance and trends, allowing management to address bottlenecks and optimize billing policies with confidence.



This transformation from operational data to strategic intelligence allows the platform to act as a growth lever. By understanding payment behaviors and operational costs, organizations can make more informed decisions to improve liquidity and lower transaction expenses.

## Ready to Centralize Your Financial Operations

Share your billing complexities and payment integration requirements with us. Rayterton will standardize your financial governance, connect your data silos, and deliver end-to-end visibility across your entire billing and collection lifecycle.

### 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](http://rayterton.com)