

## Rayterton Collection & Recovery Management

Collection & Recovery Management is a unified platform designed for multifinance institutions to manage delinquency recovery from soft reminders to hard recovery in a single controlled system. The platform consolidates segmentation, campaigns, field execution, payments, disputes, and compliance into one operational engine, enabling organizations to recover faster while maintaining regulatory discipline.

### About Rayterton Collection & Recovery Management

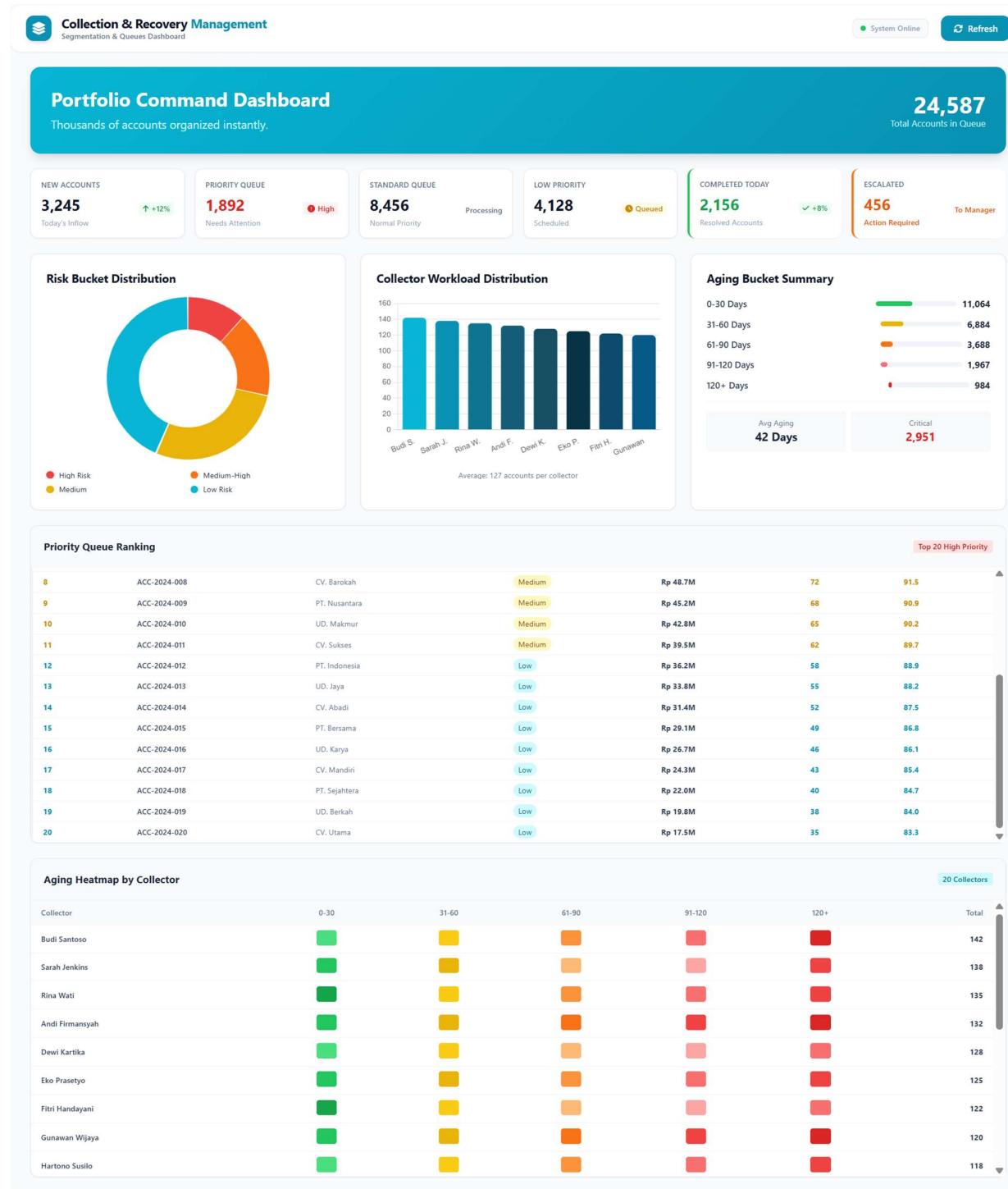
Rayterton Collection & Recovery Management provides end to end operational control over the recovery lifecycle. Instead of fragmented tools for dialer, field, payment, and reporting, the platform orchestrates all recovery activities inside one structured workflow. By centralizing account queues, collector actions, field visits, payment conversion, and accounting reconciliation, organizations gain real time visibility into performance, reduce operational leakage, and improve recovery yield.

### End to end Operating Story

The platform orchestrates the full recovery lifecycle: Segmentation → Campaign Contact → Promise to Pay → Payment Conversion → Field Escalation → Repossession → Accounting → Performance Analytics. A unified recovery pipeline ensures that digital collection, field execution, and financial recording operate from the same data foundation. Built in compliance and audit layers guarantee traceability of every action.

### Segmentation & Queues

The Segmentation & Queues module organizes incoming portfolios into prioritized operational queues. Accounts are classified by risk, delinquency stage, and behavioral patterns to ensure collector focus is aligned with recovery impact. This module reduces random chasing and replaces it with structured prioritization.



### Contact Center Campaigns

The Contact Center Campaign module centralizes dialer, WhatsApp, SMS, and email communications. Campaign execution, scripts, and outcomes are logged in real time, ensuring consistent engagement strategy. Collectors operate inside a campaign engine rather than manual calling.

 **Contact Center Campaigns**  
Active Campaign War Room

Campaign Active  Start Campaign 

**Active Campaign War Room**  
One engine driving all communications.

**3,847**  
Active Contacts Today

CALLS MADE  
**2,456**  
Today 

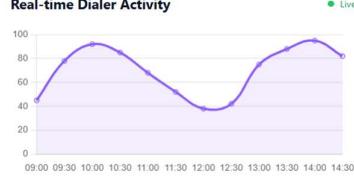
WA SENT  
**1,892**  
98.2% Rate 

SMS SENT  
**856**  
95.8% Rate 

CONNECTED  
**1,234**  
50.2% Connect Rate 

PTP COLLECTED  
**456**  
Rp 28.5M 

**Real-time Dialer Activity**



Active Lines: **24**  
Avg Duration: **3:42**  
Queue: **18**

**Contact Outcome Dashboard**



Category	Percentage
PTP Committed	18.6%
Promise to Pay	12.7%
Follow-up	21.4%
No Answer	36.5%
Other	10.8%

**Agent Live Status**  
12 Agents

Agent	Status	Details
Budi Santoso ACC-2024-0156	On Call	4:23
Sarah Jenkins ACC-2024-0189	On Call	2:15
Rina Wati ACC-2024-0223	Dialing	0:08
Andi Firmansyah Wrap Up	After Call	1:45
Dewi Kartika Available	Ready	0:00

On Call: **4** Wrap Up: **3** Available: **5**

**WA/SMS Send Stream**

Live Stream

-  WA sent to +62 812-3456-7890  
Payment Reminder - Due in 3 days 
-  SMS sent to +62 811-2345-6789  
Overdue Notice - 15 days past due 
-  WA sent to +62 813-5678-9012  
Collection Call Follow-up 
-  SMS sent to +62 814-7890-1234  
Payment Confirmation Request 

**Script + Call Window**

Active Call

ACC-2024-0156  
Customer: PT. Maju Jaya  
Days Overdue: 127  
Balance: Rp 125.5M  
Risk: Critical 

**Collection Script**

Opening: "Selamat pagi, saya menghubungi dari perusahaan pembiayaan terkait account Anda yang sudah overdue 127 hari dengan total Rp 125.5M."  
Verification: "Apakah saya berbicara dengan Bpk/Ibu yang bertanggung jawab atas account ini?"  
Purpose: "Kami ingin membantu menyelesaikan tunggakan ini agar tidak berdampak pada credit scoring Anda."  
Offer: "Kami bisa tawarkan pembayaran cicilan Rp 5M/bulan selama 25 bulan."

**Call Controls**

**Campaign Performance Metrics**

CONNECT RATE  
**50.2%**  
Target: 45%

PTP RATE  
**18.6%**  
Target: 15%

COLLECTION RATE  
**7.4%**  
Target: 8%

AVG TALK TIME  
**3:42**  
Target: 3:00

### Promises to Pay (PTP)

The PTP module captures, monitors, and enforces payment commitments. It tracks due promises, broken commitments, and follow up actions, transforming verbal agreements into measurable recovery controls. PTP performance becomes a monitored KPI instead of guesswork.

 **Promises-to-Pay Performance**  
PTP Performance Monitor

System Online + New PTP

### PTP Performance Monitor

Promises tracked. Revenue protected.

**1,847** Active PTPs

**DUE TODAY** **156** Rp 45.2M Total 1 Urgent

**PAID TODAY** **89** 57.1% Rate ✓ Kept

**BROKEN TODAY** **23** 14.7% Rate ● Missed

**PENDING** **44** 26.2% Rate Awaiting

**MONTH KEPT** **1,245** 78.5% Success ↑ +8%

**MONTH BROKEN** **342** 21.5% Failed ↓ -5%

**Today's Due Promises** **156 Due**

Account	Customer	Amount	Status
ACC-2024-001	PT. Maju Jaya	Rp 5.0M	Overdue
ACC-2024-002	CV. Berkah	Rp 3.5M	Overdue
ACC-2024-003	UD. Sejahtera	Rp 4.2M	Paid
ACC-2024-004	PT. Sentosa	Rp 2.8M	Overdue
ACC-2024-005	CV. Mandiri	Rp 6.0M	Paid
ACC-2024-006	PT. Global	Rp 3.2M	Broken
ACC-2024-007	UD. Prima	Rp 4.5M	Paid
ACC-2024-008	CV. Barokah	Rp 2.5M	Pending
ACC-2024-009	PT. Nusantara	Rp 5.5M	Paid
ACC-2024-010	UD. Makmur	Rp 3.8M	Overdue

**Broken PTP Alerts** **23 Critical**

- ACC-2024-001 PT. Maju Jaya Promise: Rp 5.0M | Due: Today 0900 -3 hrs
- ACC-2024-002 CV. Berkah Abadi Promise: Rp 3.5M | Due: Today 1000 -2 hrs
- ACC-2024-006 PT. Global Promise: Rp 3.2M | Due: Today 1100 -1 hr

**Kept vs Broken Rate**



Kept Rate **78.5%** +3.2% vs last month

Broken Rate **21.5%** -2.8% vs last month

**Collector Follow-up Queue** **45 Pending**

PTP ID	Collector	Account	Due Date	Action
PTP-2024-001	Budi Santoso	ACC-2024-001	Today	Call
PTP-2024-002	Sarah Jenkins	ACC-2024-002	Today	Call
PTP-2024-003	Rina Wati	ACC-2024-006	Tomorrow	Schedule
PTP-2024-004	Andi Firmansyah	ACC-2024-011	Tomorrow	Schedule
PTP-2024-005	Dewi Kartika	ACC-2024-016	Feb 5	Remind
PTP-2024-006	Eko Prasetyo	ACC-2024-018	Feb 5	Remind
PTP-2024-007	Fitri Handayani	ACC-2024-022	Feb 6	Remind

**PTP Timeline Calendar**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

**PTP Summary by Date**

Feb 4 <b>12 Due</b>	Feb 5 (Today) <b>156 Due</b>	Feb 6 <b>89 Due</b>
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Kept PTP Today Broken PTP Upcoming

**PTP Performance Summary**

<b>TOTAL PTPS</b> <b>1,587</b> This Month	<b>VALUE COLLECTED</b> <b>Rp 8.2B</b> From PTPs	<b>AVG PTP AMOUNT</b> <b>Rp 5.2M</b> Per Promise	<b>DAYS TO PAY</b> <b>7.2</b> Average
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### Disputes & Complaints

This module isolates disputed accounts into a structured resolution workflow. Evidence tracking, SLA timers, and regulatory documentation protect operational pipelines from disruption. Disputes are managed without stopping recovery operations.

**Disputes & Complaints**  
Dispute Control Center

System Online + New Dispute

**Dispute Control Center**  
Disputes isolated. Operations protected.

**234** Active Disputes

**NEW TODAY** **12** + New

**IN PROGRESS** **89** ⌚ Active

**SLA BREACH** **8** ⚠ Critical

**PENDING REVIEW** **45** ⌚ Awaiting Decision

**RESOLVED** **156** ⌚ This Month ✓ +12%

**ESCALATED** **24** ⬆ To Regulator High Priority

**Dispute Pipeline** 234 Total

- New (12)**
  - DSP-2024-001 Payment Dispute 2h ago
  - DSP-2024-002 Harassment Claim 4h ago
- In Progress (89)**
  - DSP-2024-015 Interest Rate Dispute 2 days
  - DSP-2024-018 Documentation Issue 3 days
- Pending Review (45)**
  - DSP-2024-025 Legal Review Needed 5 days
- Escalated (24)**
  - DSP-2024-030 OJK Complaint ⬆ Regulator

**SLA Countdown Timers** 8 Critical

- DSP-2024-001 PT. Maju Jaya 02:15:30 SLA: 24 hours | Time Remaining: 2h 15m
- DSP-2024-002 CV. Berkah Abadi 05:42:15 SLA: 24 hours | Time Remaining: 5h 42m
- DSP-2024-003 UD. Sejatiara 12:30:45 SLA: 48 hours | Time Remaining: 12h 30m
- DSP-2024-004 PT. Sentosa 23:15:20 SLA: 48 hours | Time Remaining: 23h 15m
- DSP-2024-005 CV. Mandiri 45:00:00 SLA: 72 hours | Time Remaining: 45h

**Regulator Response Tracker** 24 Active

- OJK-2024-001 DSP-2024-030 Complainant: Collection Practices Submitted: Jan 28, 2026 | Response Due: Feb 11, 2026
- OJK-2024-002 DSP-2024-032 Complainant: Documentation Issue Submitted: Jan 25, 2026 | Response Due: Feb 2, 2026
- OJK-2024-003 DSP-2024-035 Complainant: Interest Rate Submitted: Jan 30, 2026 | Response Due: Feb 13, 2026
- BI-2024-001 DSP-2024-038 Complainant: Data Privacy Submitted: Feb 1, 2026 | Response Due: Feb 15, 2026
- OJK-2024-004 DSP-2024-040 Complainant: Collection Practices Resolved: Feb 3, 2026

**Evidence Viewer**

**Dispute Details**

Dispute ID: DSP-2024-001  
Customer: PT. Maju Jaya  
Type: Payment Dispute  
Amount: Rp 5.0M Critical  
Status:

**Evidence Files**

- payment\_record.pdf 2.4 MB View
- screenshot\_001.png 1.2 MB View
- call\_recording.mp3 8.5 MB Play

**Resolution Dashboard**

Resolved in Favor 68%  
Settled 22%  
Against Company 10%

Avg Resolution: 5.2 Days SLA Met: 94% Satisfaction: 4.2/5

**Dispute Performance Metrics**

- AVG RESPONSE TIME **4.2 hrs** ⌚ Target: 6 hrs
- FIRST CONTACT **89%** 📞 Resolution Rate
- ESCALATION RATE **10.3%** ⬆ To Regulator
- COST PER DISPUTE **Rp 850K** ">\$ Avg Cost

### Restructures & Settlements

The Restructures & Settlements module supports installment restructuring, discount settlements, and approval flows. Negotiations are simulated financially before approval, ensuring recovery decisions are data driven. Every restructure is traceable and policy aligned.

 **Restructures & Settlements**  
Settlement Negotiation Console

System Online + New Proposal

### Settlement Negotiation Console

Smart negotiation, structured recovery.

**Rp 8.2B**  
Total Negotiated

ACTIVE PROPOSALS	PENDING	APPROVED	Avg DISCOUNT	RECOVERY RATE	Value RECOVERED				
156	5 Pending	89 This Month	✓ Accepted	18.5% On Principal	Given	72.3% From Proposals	Success	Rp 5.9B This Quarter	↑ +15%

#### Installment Simulation

Outstanding Balance **Rp 125.5M** Days Overdue **127 days** ACC-2024-001

Installment Amount	Number of Months	Discount %
Rp 5.0M	24	15%

Month	Principal	Interest	Total	Balance
1	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 105.6M
2	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 102.1M
3	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 97.6M
4	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 93.1M
5	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 88.6M
6	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 84.1M
7	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 79.6M
8	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 75.1M
9	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 70.6M
10	Rp 4.5M	Rp 0.5M	Rp 5.0M	Rp 66.1M

Total Payment **Rp 120.0M** Savings **Rp 5.5M**

#### Discount Scenario Comparison

**4 Options**

Scenario	Description	Best Value
<b>A Scenario A - Recommended</b>	15% Discount + 24 Months	Payment <b>Rp 5.0M/mo</b> Total <b>Rp 120.0M</b> Savings <b>Rp 5.5M</b>
<b>B Scenario B</b>	10% Discount + 18 Months	Payment <b>Rp 6.2M/mo</b> Total <b>Rp 111.6M</b> Savings <b>Rp 13.9M</b>
<b>C Scenario C</b>	20% Discount + 30 Months	Payment <b>Rp 3.3M/mo</b> Total <b>Rp 100.4M</b> Savings <b>Rp 25.1M</b>
<b>D Scenario D - Lump Sum</b>	25% Discount + One-time	Payment <b>Rp 94.1M</b> Total <b>Rp 94.1M</b> Savings <b>Rp 31.4M</b>

#### Approval Workflow Tracker

**12 Pending**

- PROP-2024-001** PT. Maju Jaya In Progress  
Collector → Manager Review → Finance → Final Approval  
Current: Budi Santoso (Manager) • 2 days elapsed
- PROP-2024-002** CV. Berkah Abadi Approved  
Collector → Manager → Finance → Final  
Approved by Finance Team • 1 day ago
- PROP-2024-003** UD. Sejahtera Rejected  
Collector → Manager → Finance → Final  
Rejected: Discount too high • 3 days ago

#### Impact to Outstanding Balance



**Current Outstanding** **Rp 125.5M** Total Portfolio

Expected Recovery **Rp 94.1M** 75% Recovery Rate

Potential Loss **Rp 31.4M** 25% Write-off

Monthly Impact Projection Avg Monthly Collection: **Rp 7.8M** Time to Clear: **12 months**

#### Settlement Performance Metrics

Avg Approval Time	Acceptance Rate	Avg Discount	Recovery Value
<b>3.2 Days</b> From Submission	<b>72.3%</b> Customer Accepts	<b>18.5%</b> On Principal	<b>Rp 5.9B</b> This Quarter

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### Field Collection App

The Field Collection App extends the system to on ground collectors. GPS routing, visit proof, and offline capture ensure field operations remain visible and auditable. Field activity is no longer a black box.

**Field Collection App**  
Live Field Operations Map

**Live Field Operations Map**  
Field force fully visible.

**24**  
Active Collectors

**VISITS TODAY** **156**  
Completed **IN PROGRESS** **18**  
On Site **PTP COLLECTED** **45**  
38.8% Rate **AVG VISIT TIME** **8.5**  
Minutes **ROUTE EFFICIENCY** **87%**  
Target: 85% **COVERAGE** **92%**  
Area

**Jakarta Region**

**GPS Collector Map**

**Visit Progress**

**Budi Santoso**  
ACC-2024-0015  
PTP: Rp 3.0M + 8 min

**Sarah Jenkins**  
ACC-2024-0018  
On site + 5 min elapsed

**Rina Wati**  
ACC-2024-0022  
ETA: 5 min + 2.3 km away

**Andi Firmansyah**  
ACC-2024-0025  
Start: 14:30 • 3.1 km away

**Dewi Kartika**  
ACC-2024-0028  
Start: 15:00 • 4.2 km away

**Proof of Visit**

**156 Visits**

**PT. Maju Jaya** ✓ Verified  
**CV. Berkah** ✓ Verified  
**UD. Sejahtera** ✓ Verified  
**PT. Sentosa** ✓ Verified  
**CV. Mandiri** ✓ Verified  
**PT. Global** ✓ Verified  
**UD. Prima** ✓ Verified  
**CV. Barokah** ✓ Verified

Showing 8 of 156 visits [View All](#)

**Daily Route Planner**

Feb 5, 2024

**1** PT. Maju Jaya  
ACC-2024-0015 • 09:00 - 09:15 ✓ Done

**2** CV. Berkah Abadi  
ACC-2024-0018 • 09:30 - 09:45 ✓ Done

**3** UD. Sejahtera  
ACC-2024-0022 • 10:00 - 10:15 In Progress

**4** PT. Sentosa  
ACC-2024-0025 • 10:30 - 10:45 Upcoming

**5** CV. Mandiri  
ACC-2024-0028 • 11:00 - 11:15 Upcoming

**6** PT. Global  
ACC-2024-0031 • 11:30 - 11:45 Upcoming

**7** UD. Prima  
ACC-2024-0034 • 12:00 - 12:15 Upcoming

**8** CV. Barokah  
ACC-2024-0037 • 12:30 - 12:45 Upcoming

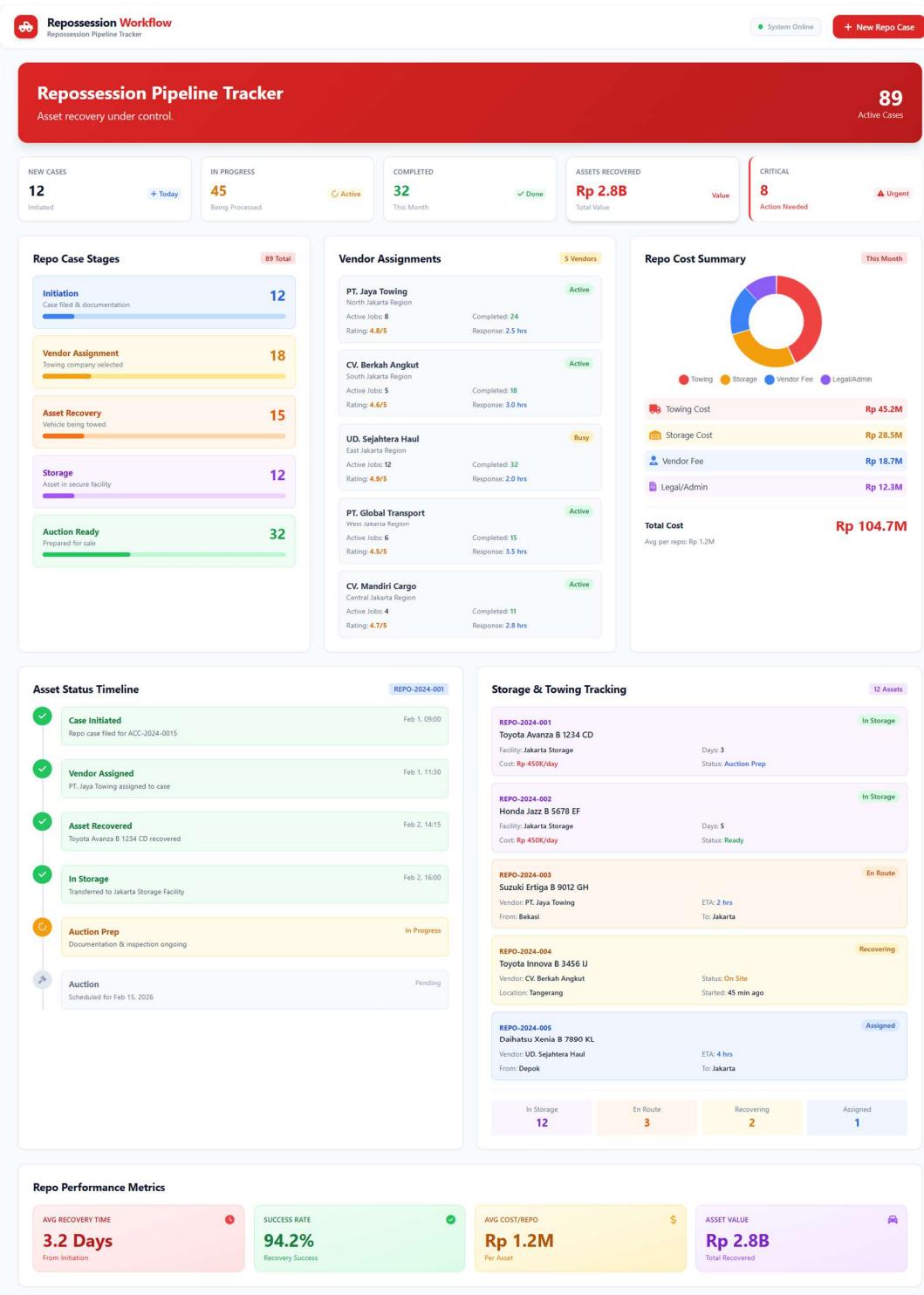
Completed: **2** In Progress: **1** Remaining: **5**

**Field Performance Metrics**

**VISITS PER DAY** **6.5**  
Per Collector **PTP SUCCESS** **28.8%**  
Conversion Rate **TRAVEL TIME** **35%**  
Of Work Day **COVERAGE** **92%**  
Area Coverage

### Repossession Workflow

The Repossession module manages asset recovery through structured case handling. Vendor coordination, towing status, and storage tracking ensure hard recovery is documented and controlled. Asset handling becomes systematic rather than ad hoc.



## Payment Links & Virtual Accounts

The Payment module converts negotiations into immediate transactions. Payment links and virtual accounts enable instant settlement while auto reconciliation updates account balances in real time. Friction between agreement and payment is removed.

 **Payment Links & VAs**  
Payment Conversion Panel

System Online + Generate Link

**Payment Conversion Panel**  
From negotiation to payment in one click.

**Rp 5.8B**  
Collected Today

**LINKS GENERATED** **456** Today **VAS CREATED** **289** Active **PAYMENTS RECEIVED** **1,245** Today **CONVERSION RATE** **68.5%** Confirmed **AUTO RECONCILED** **98.2%** Auto Reconciliation

**Instant Payment Link Generator** Quick Create

Account ID: ACC-2024-0015 Customer Name: PT. Maju Jaya  
Amount: Rp 5,000,000 Due Date: Feb 10, 2026  
Payment Method: Link VA QRIS

Custom Message: Payment for account ACC-2024-0015 - Due Feb 10, 2026

Generate Link Copy

Generated Link: <https://pay.collection.co/acc-2024-0015?amt=5000000&due=2026-02-10>

**VA Status Board** 289 Active

- VA-2024-001 PT. Maju Jaya Bank: BCA VA Number: 8800123456789 Expiry: Feb 10, 2026
- VA-2024-002 CV. Berkah Abadi Bank: Mandiri VA Number: 8800987654321 Expiry: Feb 12, 2026
- VA-2024-003 UD. Sejahtera Bank: BNI VA Number: 8800567890123 Expiry: Today
- VA-2024-004 PT. Sentosa Bank: BRI VA Number: 8800345678901 Expired
- VA-2024-005 CV. Mandiri Bank: CIMB VA Number: 8800123456780 Paid

**Live Payment Confirmations** Live

- PAY-2024-001 PT. Maju Jaya Rp 5,000,000 via BCA VA Auto-reconciled Just now
- PAY-2024-002 CV. Berkah Abadi Rp 3,500,000 via Mandiri VA Auto-reconciled 2 min ago
- PAY-2024-003 UD. Sejahtera Rp 4,200,000 via Payment Link 5 min ago

**Auto Reconciliation Feed** Real-time

- REC-2024-001 ACC-2024-0015 Rp 5,000,000 matched to PTP-2024-015 Matched Auto-reconciled in 0.3s
- REC-2024-002 ACC-2024-0018 Rp 3,500,000 matched to PTP-2024-018 Matched Auto-reconciled in 0.4s
- REC-2024-003 ACC-2024-0022 Rp 4,200,000 matched to PTP-2024-022 Matched

**Payment Performance Metrics**

<b>AVG PROCESSING</b> <b>0.3s</b> Reconciliation Speed	<b>SUCCESS RATE</b> <b>98.2%</b> Auto Match Rate	<b>DAILY VOLUME</b> <b>1,245</b> Payments/Day	<b>CONVERSION</b> <b>68.5%</b> Link to Payment
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### Charges & Accounting

This module records fees, reversals, and accounting journals automatically. Financial entries sync with GL systems, ensuring recovery activity reflects directly in official books. Operational recovery and accounting stay aligned.

 **Charges & Accounting**  
Financial Ledger Console

System Online + Journal Entry

**Financial Ledger Console**  
Every dollar accounted automatically.

**Rp 12.8B**  
Total Processed Today

Fee Entries		GL Postings		Reversals		Auto Sync		Total Fees	
<b>2,456</b>	Processed	<b>1,892</b>	Posted	<b>45</b>	Reversed	<b>99.8%</b>	Live	<b>Rp 8.2B</b>	+ 8%
Fee Engine Entries		GL Journal Postings		Reversals		Auto Sync		Total Fees	
Entry ID	Type	Account	Amount	Status	Journal ID	GL Account	Debit	Credit	Status
FEE-2024-001	Late Fee	ACC-2024-0015	Rp 125K	Posted	GL-2024-001	1101 - Accounts Receivable	Rp 125K	-	Posted
FEE-2024-002	Collection Fee	ACC-2024-0018	Rp 250K	Posted	GL-2024-001	4001 - Late Fee Revenue	-	Rp 125K	Posted
FEE-2024-003	Repossession Fee	ACC-2024-0022	Rp 500K	Posted	GL-2024-002	1101 - Accounts Receivable	Rp 250K	-	Posted
FEE-2024-004	Legal Fee	ACC-2024-0025	Rp 750K	Pending	GL-2024-002	4002 - Collection Fee Revenue	-	Rp 250K	Posted
FEE-2024-005	Towing Fee	ACC-2024-0028	Rp 450K	Posted	GL-2024-003	1101 - Accounts Receivable	Rp 500K	-	Posted
FEE-2024-006	Storage Fee	ACC-2024-0031	Rp 150K	Posted	GL-2024-003	4003 - Repo Fee Revenue	-	Rp 500K	Posted
FEE-2024-007	Late Fee	ACC-2024-0034	Rp 125K	Posted	GL-2024-004	1101 - Accounts Receivable	Rp 750K	-	Pending
FEE-2024-008	Collection Fee	ACC-2024-0037	Rp 250K	Posted	GL-2024-004	4004 - Legal Fee Revenue	-	Rp 750K	Pending
FEE-2024-009	Repossession Fee	ACC-2024-0040	Rp 500K	Posted	GL-2024-005	1101 - Accounts Receivable	Rp 450K	-	Posted

**Reversal Log**  
45 Reversals

Reversal ID	Original Entry	Reason	Amount	Status
REV-2024-001	FEE-2024-004	Error Correction	Rp 750K	Reversed
REV-2024-002	FEE-2024-008	Duplicate Entry	Rp 250K	Reversed
REV-2024-003	FEE-2024-012	Customer Dispute	Rp 125K	Reversed
REV-2024-004	FEE-2024-015	Wrong Account	Rp 500K	Reversed
REV-2024-005	FEE-2024-018	Fee Waiver	Rp 150K	Reversed
REV-2024-006	FEE-2024-022	Error Correction	Rp 450K	Reversed
REV-2024-007	FEE-2024-025	Duplicate Entry	Rp 250K	Reversed

**Accounting Status Tracker**

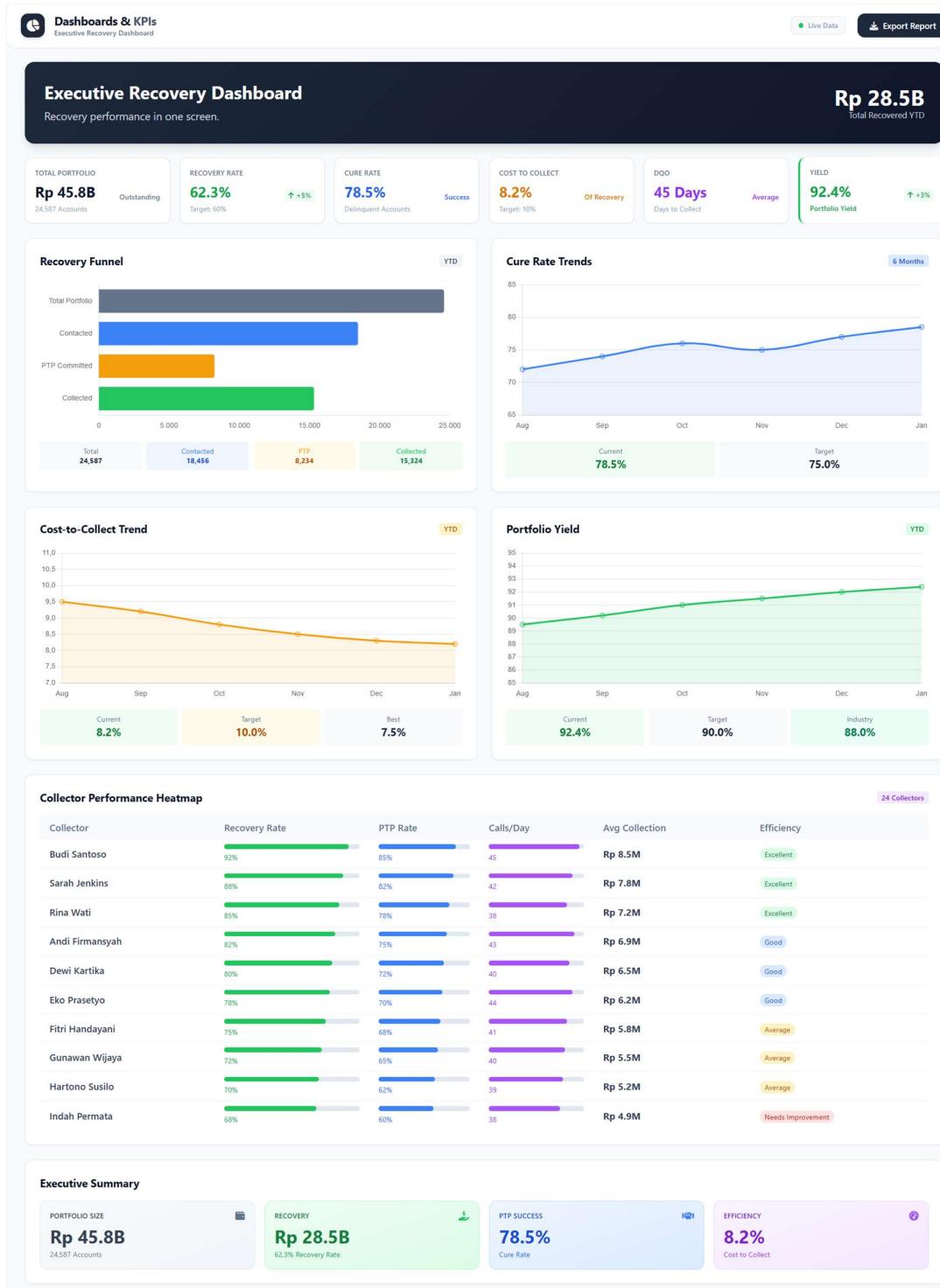
- Fee Engine** Running  
Processing fees automatically • 2,456 entries today
- GL Posting** Active  
Posting to General Ledger • 1,892 entries posted
- Auto Reconciliation** Synced  
Matching payments to fees • 99.8% match rate
- Reversal Processing** Idle  
Processing reversal requests • 45 reversals today
- GL Sync** 99.8%  
Syncing with external GL • Last sync: 2 min ago

**Accounting Performance Metrics**

Processing Time	Accuracy Rate	Reversal Rate	Daily Volume
<b>0.2s</b> Avg per Entry	<b>99.9%</b> Posting Accuracy	<b>1.8%</b> Of Total Entries	<b>2,456</b> Entries/Day

### Dashboards & KPIs

Executive dashboards provide real time recovery visibility. Cure rates, productivity metrics, and cost to collect indicators enable performance driven management. Leadership sees impact instantly.



### Compliance & QA

The Compliance module enforces communication rules, consent tracking, and QA monitoring. Audit trails capture every action for regulator readiness. Compliance is embedded into execution.

**Compliance & QA**  
Compliance Monitoring Board

System Online | Audit

**Compliance Monitoring Board**  
Every action recorded. Fully compliant.

**99.2%**  
Compliance Score

**AUDIT TRAIL**  
45,678 Actions Today

**VIOLATIONS**  
23 Today

**QA SCORE**  
94.5% Average Rating

**CONSENT RATE**  
98.7% Of Calls Recorded

**COMPLIANCE**  
99.2% Overall Score

**Audit Trail Timeline**

- Call Logged: ACC-2024-0015 - Budi Santoso • Duration: 4:23 (Consent Obtained)
- PTP Recorded: ACC-2024-0015 - Rp 5.0M • Due Feb 10, 2026 (Compliant)
- SMS Sent: ACC-2024-0018 - Payment Reminder (Consent Recorded)

**Call Violation Alerts**

- VIO-2024-001: Budi Santoso (Critical) - ACC-2024-0015 • Call after 9 PM (Escalate, Review)
- VIO-2024-002: Sarah Jenkins (Critical) - ACC-2024-0018 • No consent recorded (Escalate, Review)
- VIO-2024-003: Rina Wati (Warning) - ACC-2024-0015 • Consent Obtained

**QA Scorecards**

Agent	Score	Collectors
Budi Santoso	98.5% Excellent	24 Collectors
Sarah Jenkins	97.2% Excellent	24 Collectors
Rina Wati	94.8% Good	24 Collectors
Andi Firmansyah	93.5% Good	24 Collectors
Dewi Kartika	91.2% Average	24 Collectors

**Consent Registry**

Record	Details	Status
ACC-2024-0015	PT. Maju Jaya • Voice Call	Consented Feb 3, 14:30
ACC-2024-0018	CV. Berkah Abadi • SMS	Consented Feb 3, 15:15
ACC-2024-0022	UD. Sejahtera • WhatsApp	Consented Feb 3, 16:00
ACC-2024-0025	PT. Sentosa • Voice Call	Pending Awaiting Consent
ACC-2024-0028	CV. Mandiri • Voice Call	Declined Feb 3, 17:00
ACC-2024-0031	PT. Global • SMS	Consented Feb 3, 18:00

**Compliance Performance Metrics**

Metric	Value
Compliance Score	99.2% Overall Rating
Consent Rate	98.7% Recorded
QA Score	94.5% Average Rating
Violations	0.05% Of Total Calls

### Integrations

The Consent and Privacy Management module supports management of customer communication preferences and privacy related requests. It enables tracking of channel consent, consent history, and privacy request logs, helping banks support compliant communication and data handling practices.

**Integration Control Hub**  
Plugged into your ecosystem.

**Connected Systems** (12 Active):

- Core Banking (Online • 99.9%)
- Payment Gateway (Online • 99.8%)
- SMS Provider (Online • 99.7%)
- WhatsApp API (Online • 99.6%)
- Email Service (Online • 99.9%)
- CRM System (Online • 99.5%)
- GI System (Online • 99.8%)
- Credit Bureau (Online • 99.4%)
- OJK API (Online • 99.3%)
- Field App (Online • 98.9%)
- Towing System (Online • 99.2%)
- Storage System (Online • 99.7%)

**API Health Dashboard** (Real-time):

Success: 99.8% | Latency: 45ms | Throughput: 8.5K/s | Errors: 0.02%

**Sync Logs** (Live):

- SYNC-2024-001 Core Banking (Success) - 2 min ago
- SYNC-2024-002 Payment Gateway (Success) - 5 min ago
- SYNC-2024-003 SMS Provider (Success) - 8 min ago

**Gateway Uptime Monitor** (99.95%):

Core Banking: 99.9% | Payment Gateway: 99.8% | SMS Provider: 99.7%

**Integration Performance Metrics**:

- TOTAL APIs: 24 Endpoints Active
- SYNC RATE: 99.8% Data Consistency
- AVG LATENCY: 45ms Response Time
- DAILY VOLUME: 1.2M API Calls/Day

## Glossary

**API (Application Programming Interface)**

A technical interface that allows different systems to securely connect and exchange data automatically.

**BPI (Business Process Improvement)**

A structured method to analyze and improve how a company's operational processes work to become faster and more efficient.

**CRM (Customer Relationship Management)**

A system used to manage customer data, communication history, and operational activities in one centralized platform.

**CR (Change Request)**

A formal request to modify or adjust a system after implementation, usually related to customization or additional features.

**DPD (Days Past Due)**

A measurement showing how many days a payment is overdue.

**GL (General Ledger)**

The main accounting record where all financial transactions of an organization are officially stored.

**KPI (Key Performance Indicator)**

A measurable value used to evaluate performance and success of operational activities.

**PTP (Promise to Pay)**

A recorded agreement from a customer committing to pay a specific amount on a specific date.

**QA (Quality Assurance)**

A monitoring process to ensure operational activities follow company standards and procedures.

**SLA (Service Level Agreement)**

A defined time target or performance standard that must be met during service or operational handling.

**VA (Virtual Account)**

A temporary or dedicated payment account number used to automatically identify and reconcile incoming payments.

### Ready to Customize Collection & Recovery Management

Reduce delinquency with structured recovery execution, real time visibility, and compliant operations. Deploy a working environment quickly and scale across your portfolio.

#### 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.

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100% Risk Free

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client  
requirements

Easy to  
customize

Software  
ownership

No Change  
Request (CR)  
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maintenance

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