

## 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**

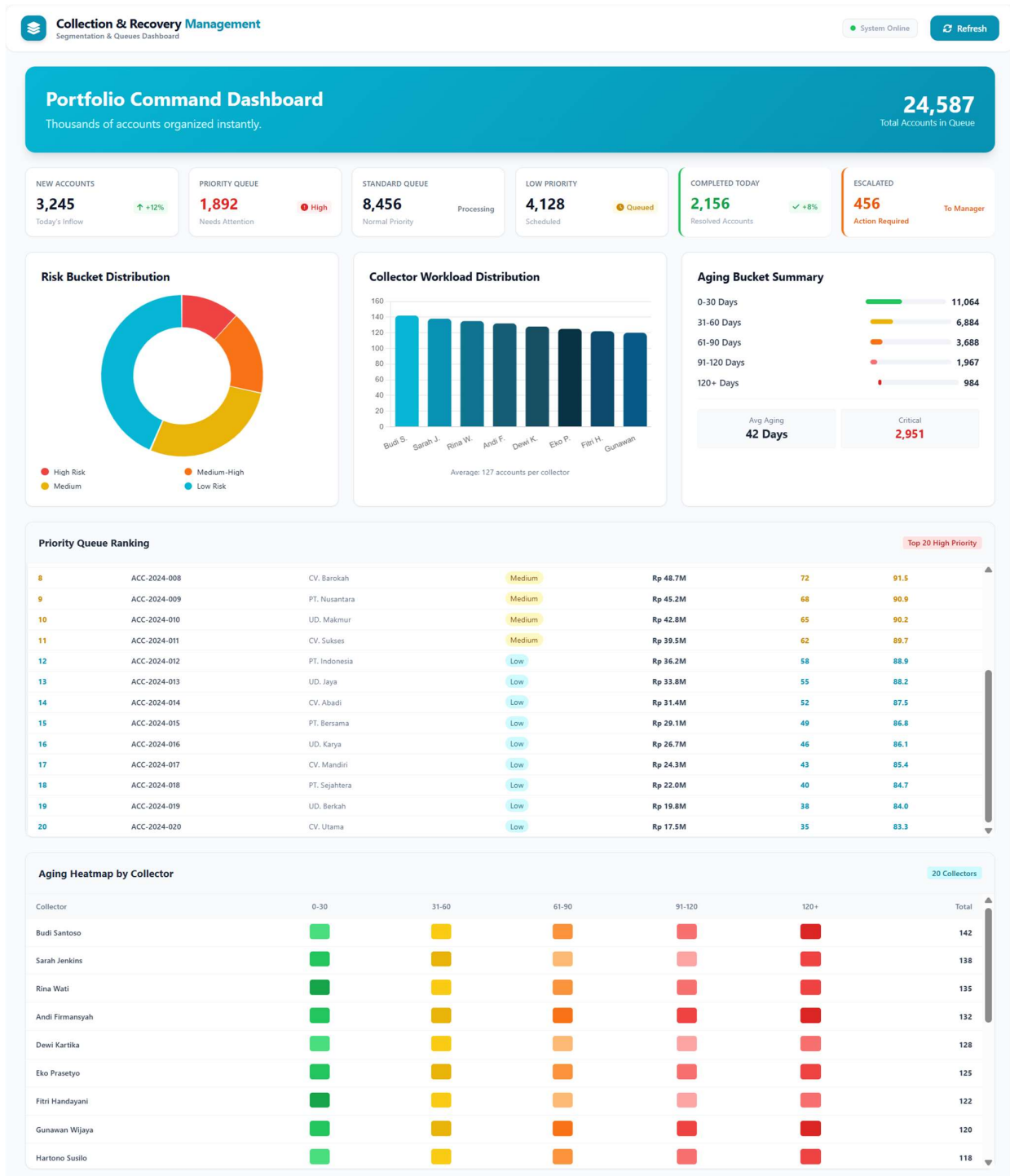
Rayterton Collection & Recovery Management provides end to end operational control over the recovery lifecycle. Instead of fragmented tools for dialer, field, payment, and reporting, the platform orchestrates all recovery activities inside one structured workflow. By centralizing account queues, collector 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.

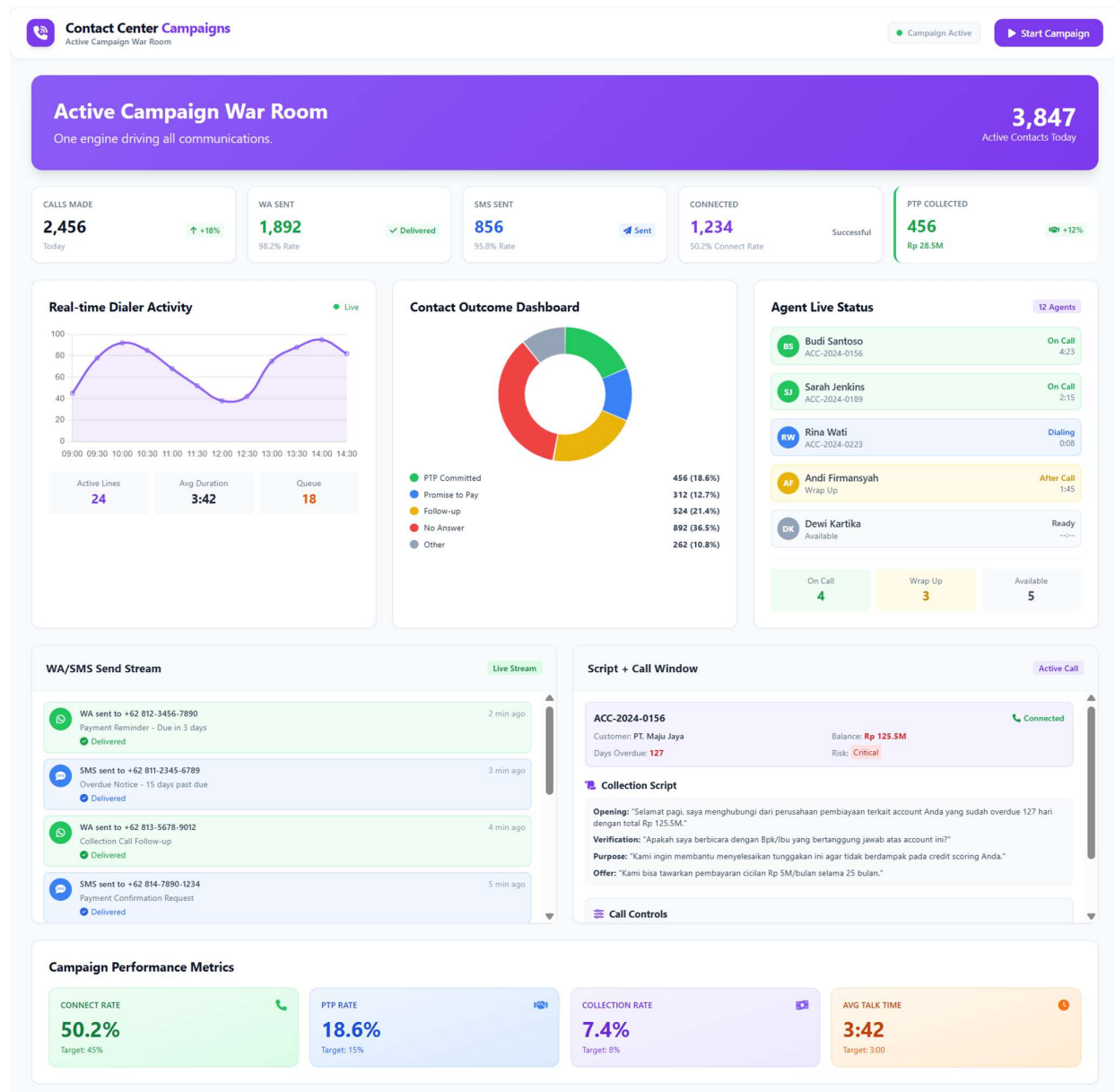
## Segmentation & Queues

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.



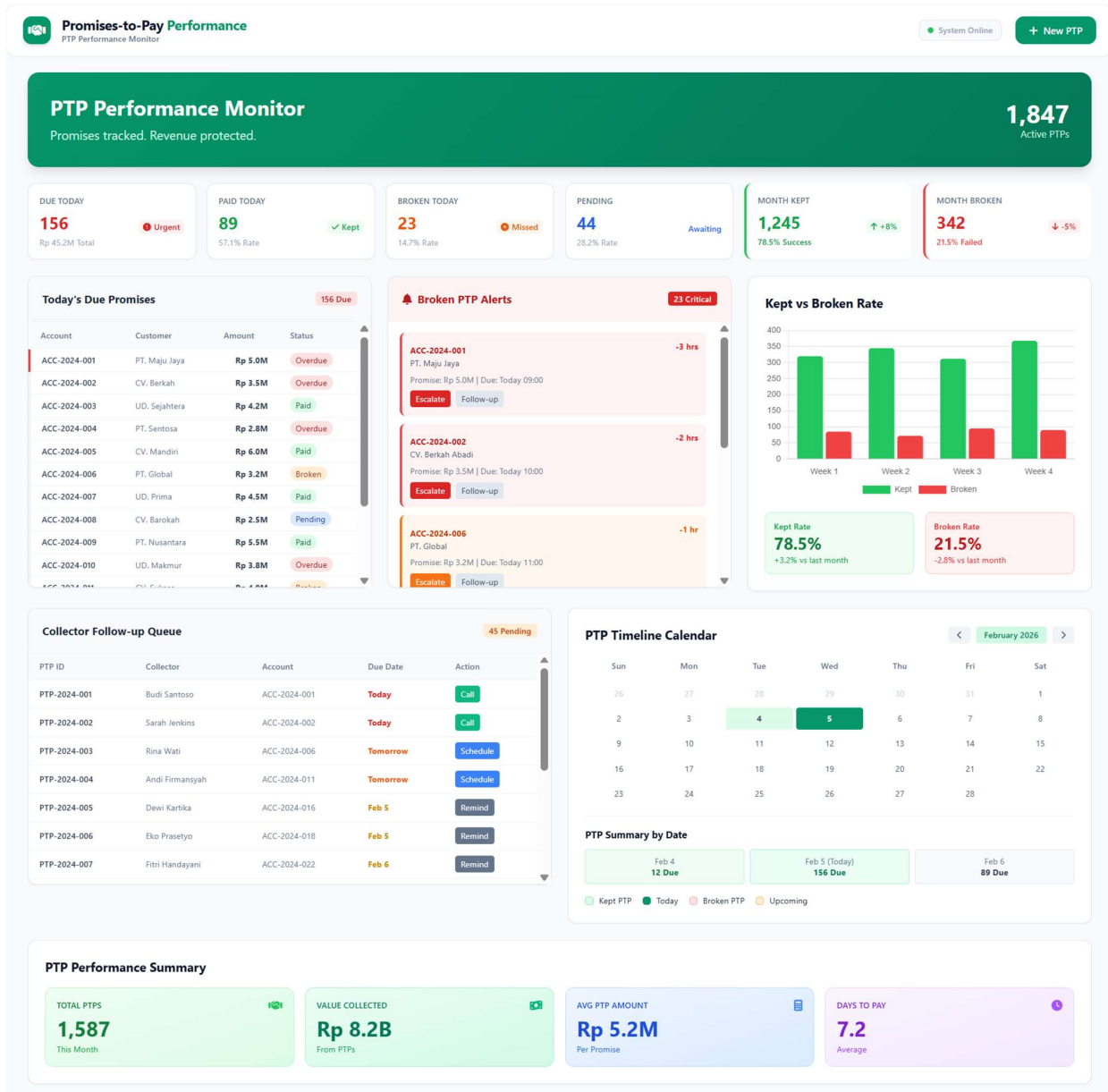
### Contact Center Campaigns

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.



## 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.


**PTP Performance Summary**

**TOTAL PTPS**  
**1,587**  
This Month

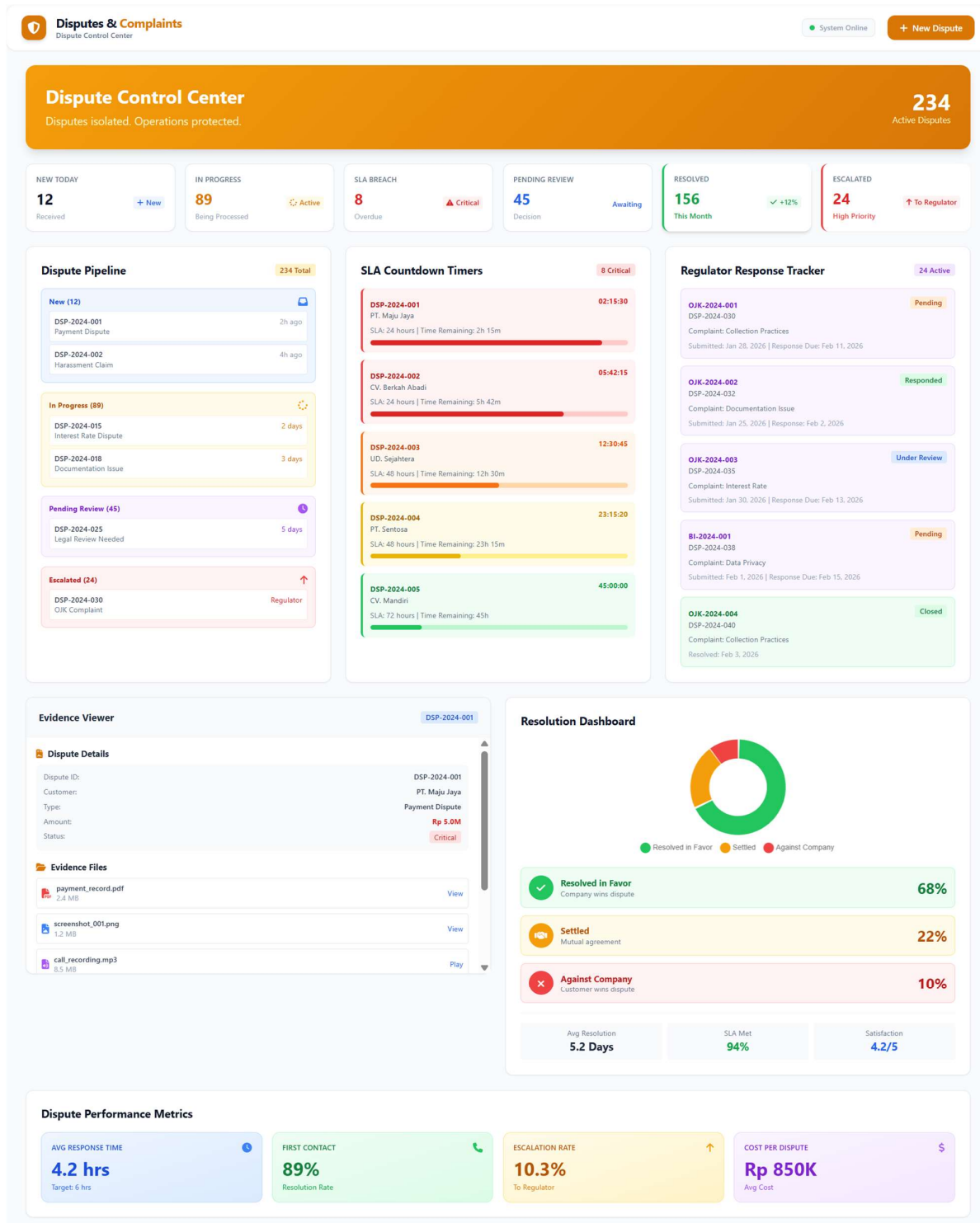
**VALUE COLLECTED**  
**Rp 8.2B**  
From PTPs

**AVG PTP AMOUNT**  
**Rp 5.2M**  
Per Promise

**DAYS TO PAY**  
**7.2**  
Average

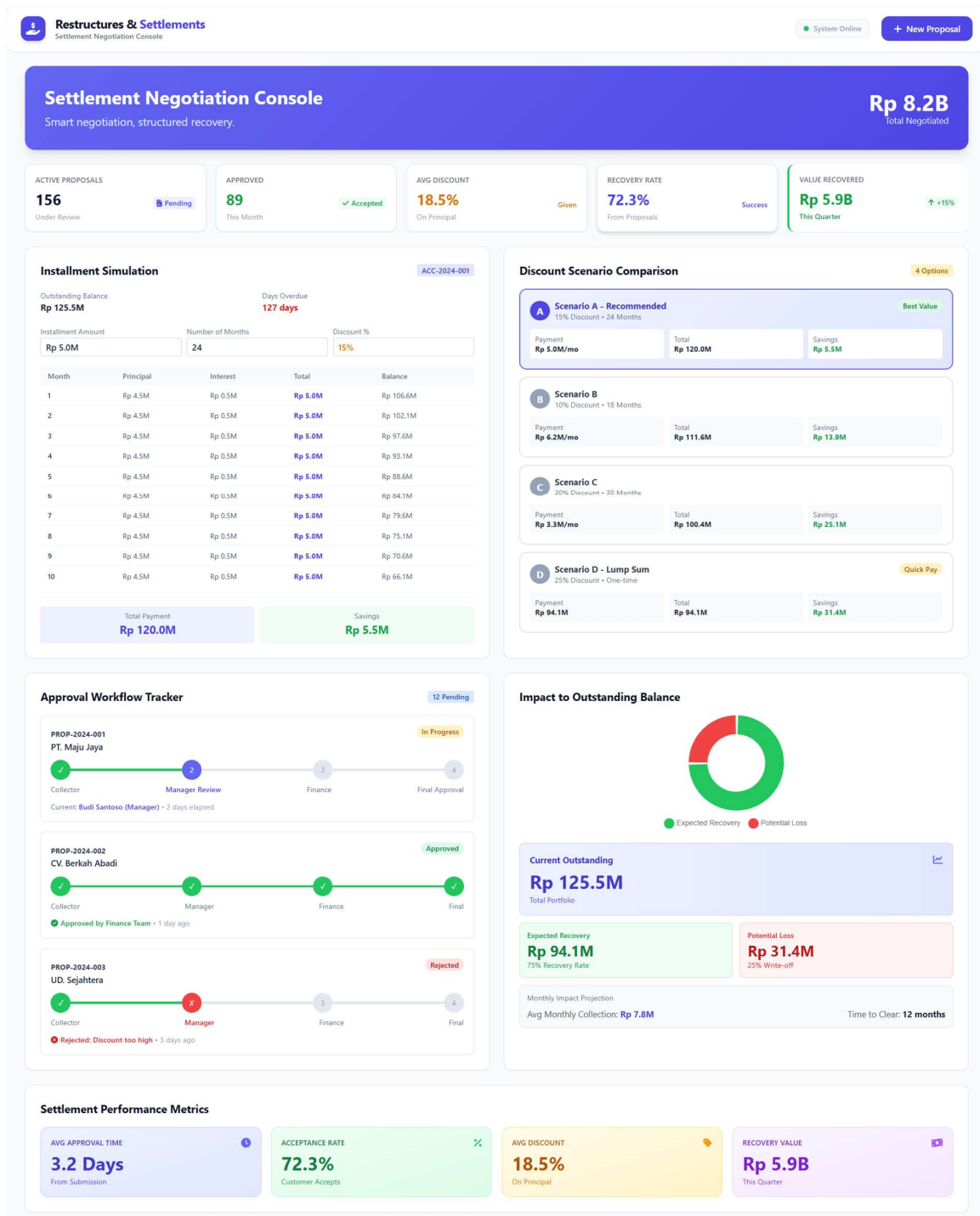
## Disputes & Complaints

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.



## Restructures & Settlements

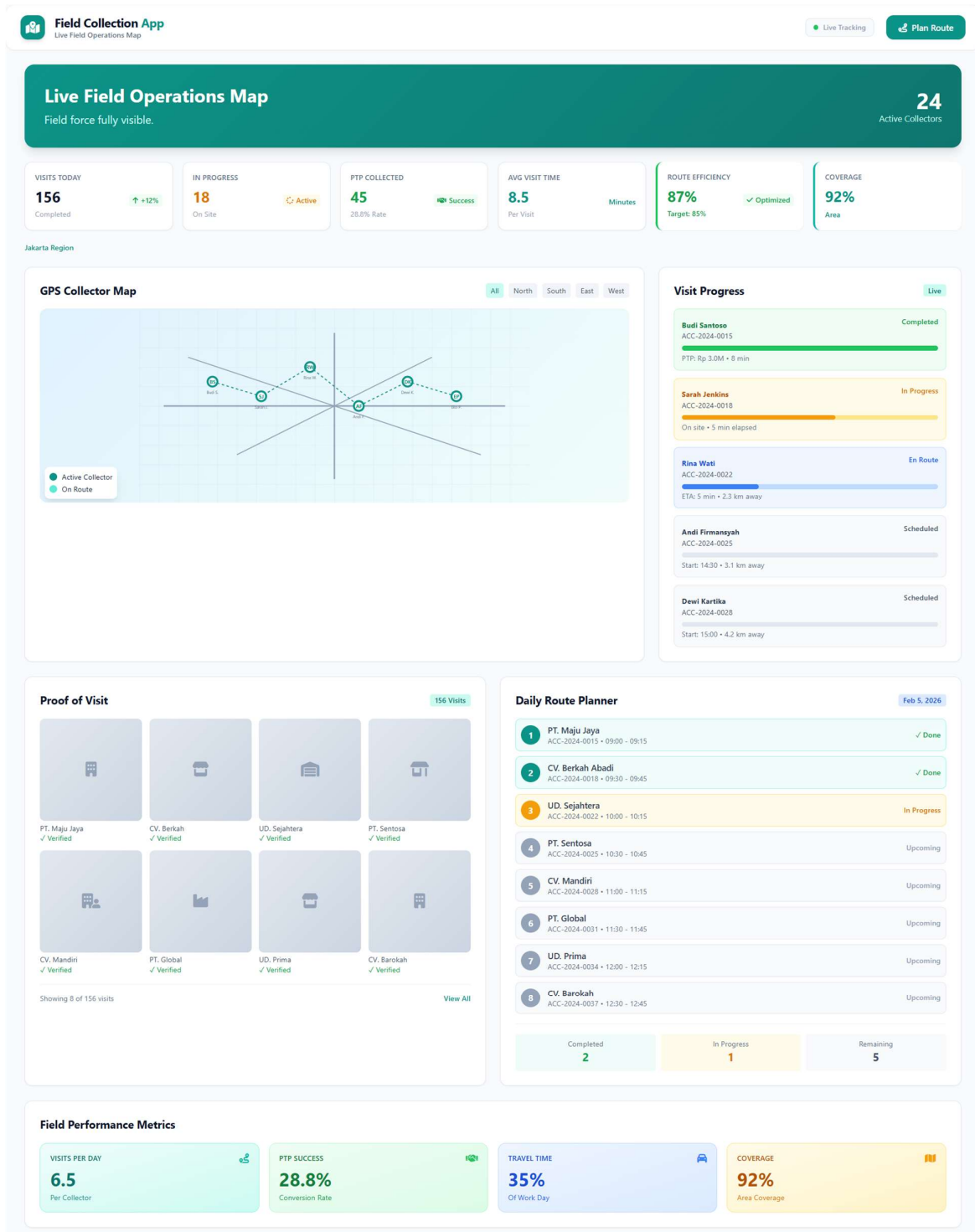
The Restructures & Settlements module supports installment restructuring, discount settlements, and approval flows. Negotiations are simulated financially before approval, ensuring recovery decisions are data driven. Every restructure is traceable and policy aligned.





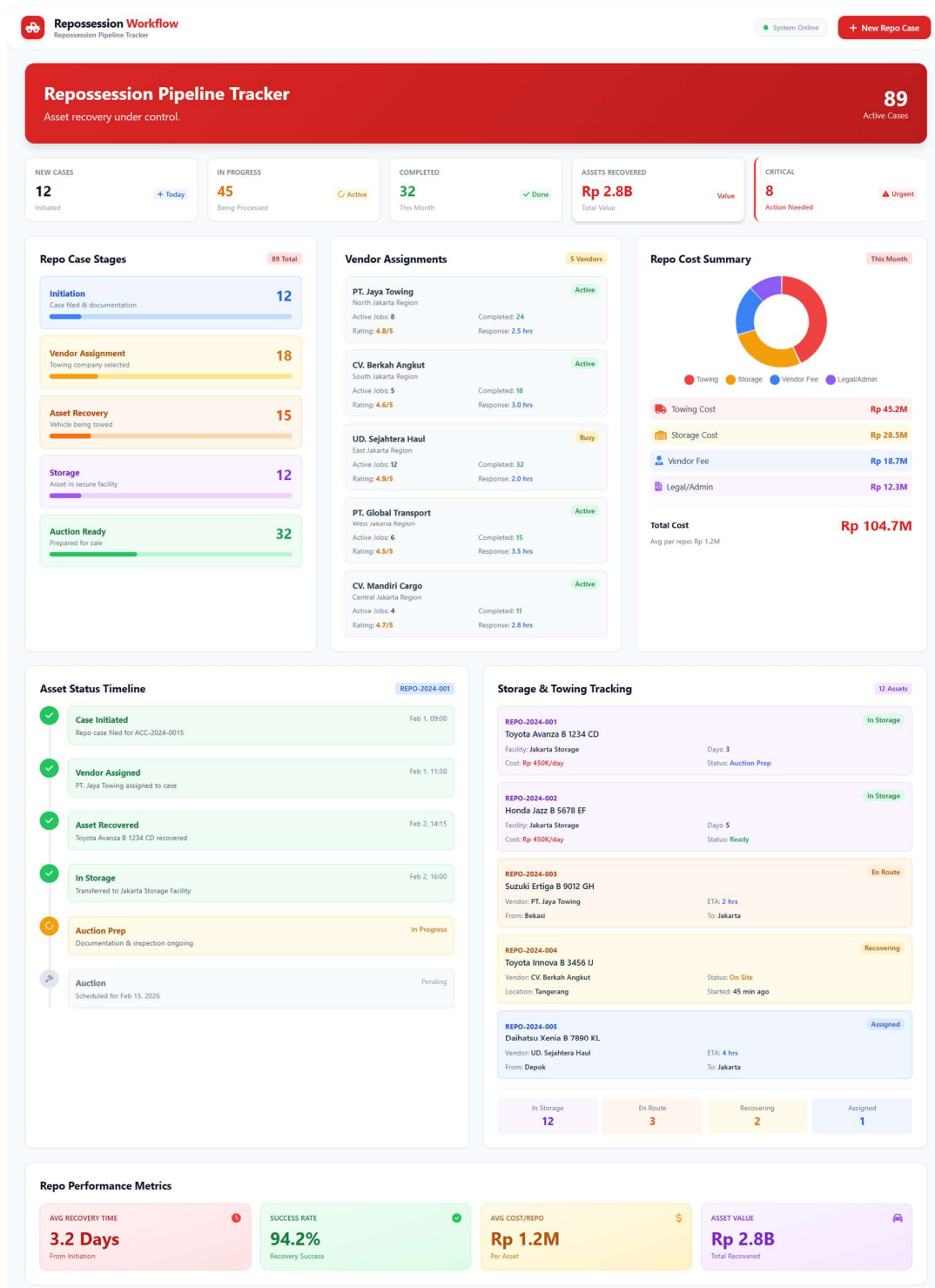
## Field Collection App

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.



## 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  
Payment Links

**VAS CREATED**  
289  
Virtual Accounts

**PAYMENTS RECEIVED**  
1,245  
Today

**CONVERSION RATE**  
68.5%  
Link to Payment

**AUTO RECONCILED**  
98.2%  
Reconciliation

**Instant Payment Link Generator**

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**

**VA-2024-001**  
PT. Maju Jaya  
Bank: BCA  
Amount: Rp 5.0M  
VA Number: 8800123456789  
Expiry: Feb 10, 2026  
Active

**VA-2024-002**  
CV. Berkah Abadi  
Bank: Mandiri  
Amount: Rp 3.5M  
VA Number: 8800987654321  
Expiry: Feb 12, 2026  
Active

**VA-2024-003**  
UD. Sejahtera  
Bank: BNI  
Amount: Rp 4.2M  
VA Number: 8800567890123  
Expiry: Today  
Expiring

**VA-2024-004**  
PT. Sentosa  
Bank: BRI  
Amount: Rp 2.8M  
VA Number: 8800345678901  
Expiry: Feb 3, 2026  
Expired

**VA-2024-005**  
CV. Mandiri  
Bank: CIMB  
Amount: Rp 6.0M  
VA Number: 8800123456780  
Paid: Feb 4, 10:30  
Paid

**Live Payment Confirmations**

**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**

**REC-2024-001**  
ACC-2024-0015  
Rp 5,000,000 matched to PTP-2024-015  
Auto-reconciled in 0.3s  
Matched

**REC-2024-002**  
ACC-2024-0018  
Rp 3,500,000 matched to PTP-2024-018  
Auto-reconciled in 0.4s  
Matched

**REC-2024-003**  
ACC-2024-0022  
Rp 4,200,000 matched to PTP-2024-022  
Matched

**Payment Performance Metrics**

**AVG PROCESSING**  
0.3s  
Reconciliation Speed

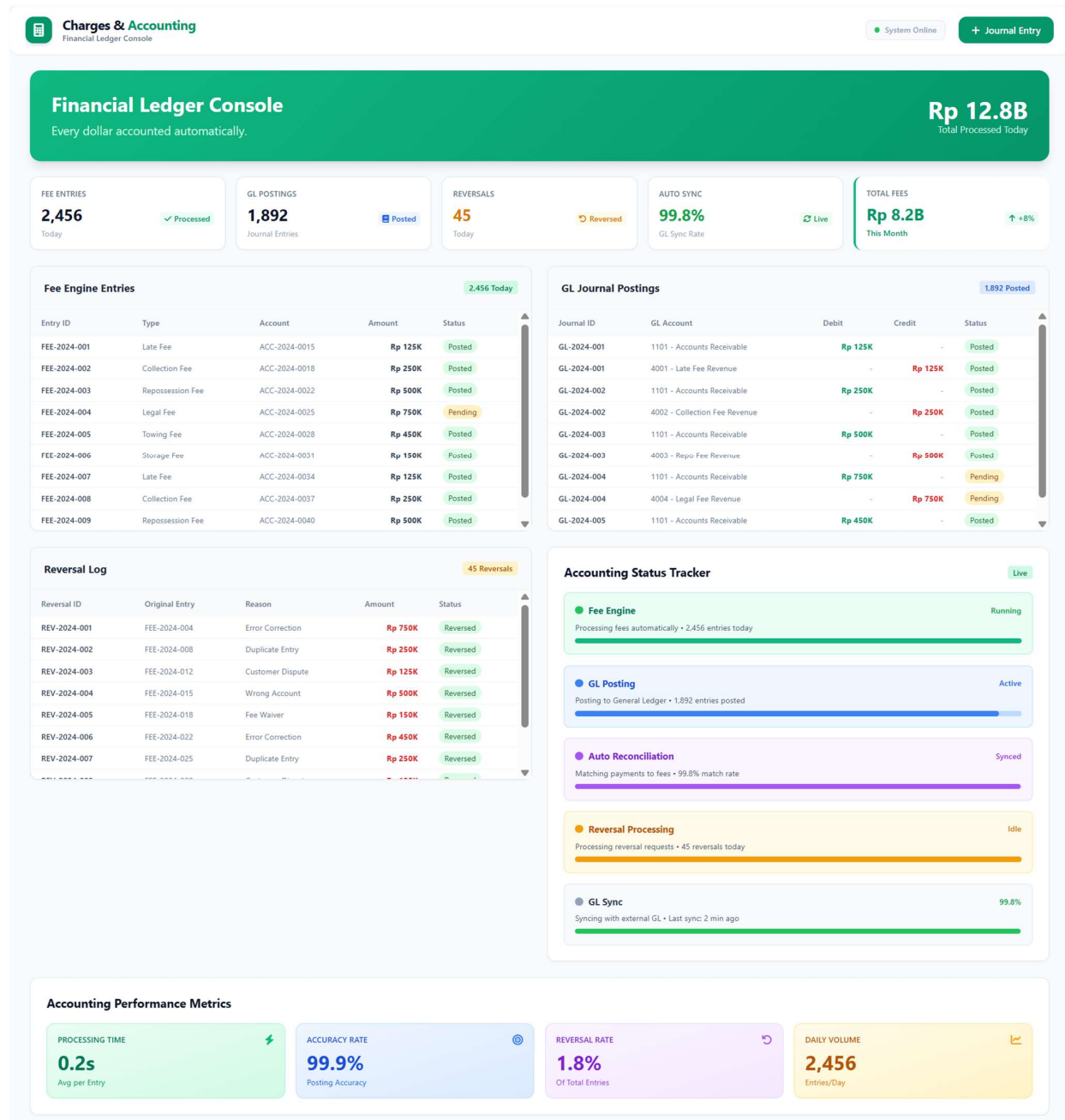
**SUCCESS RATE**  
98.2%  
Auto Match Rate

**DAILY VOLUME**  
1,245  
Payments/Day

**CONVERSION**  
68.5%  
Link to Payment

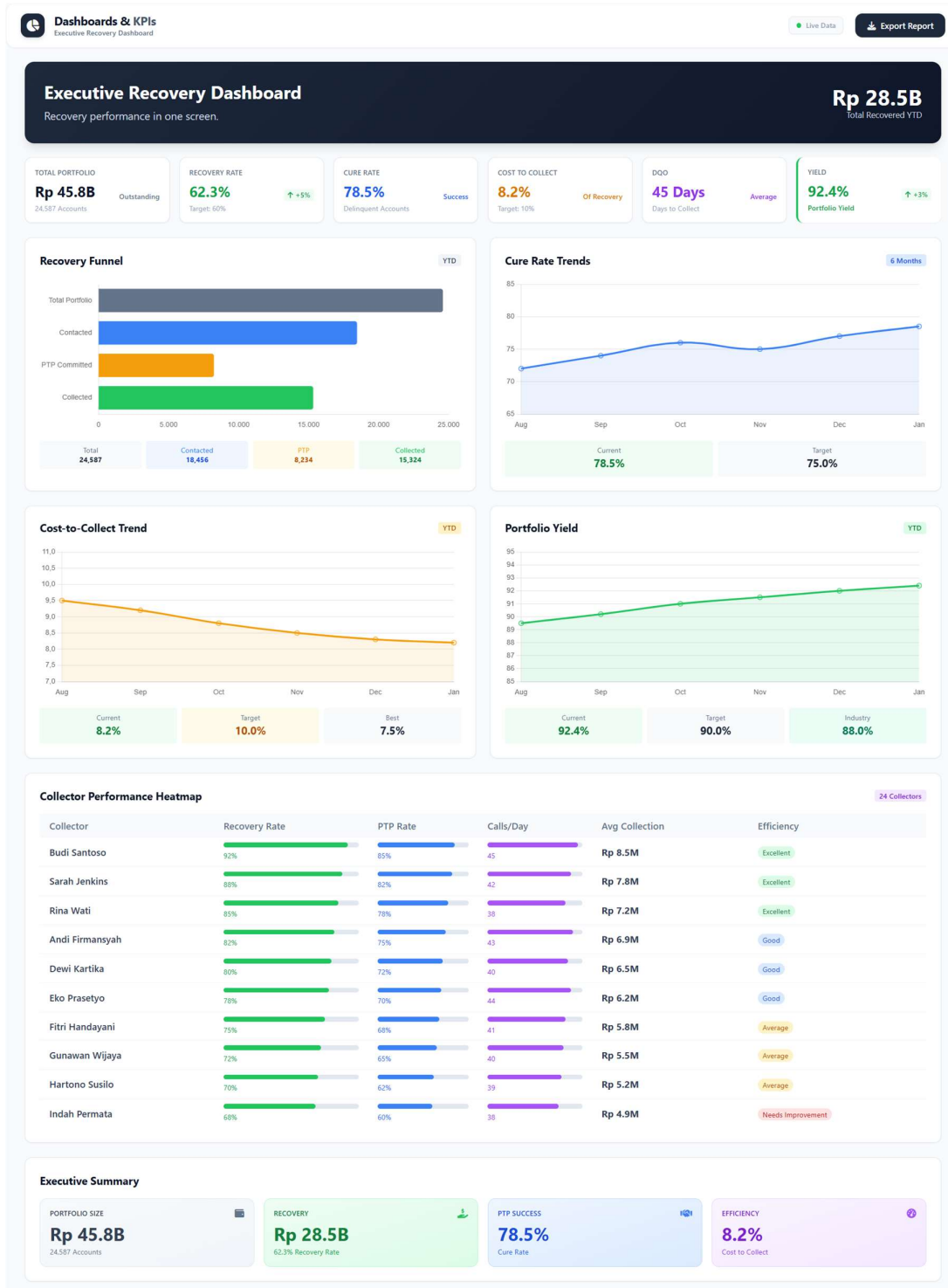
## Charges & Accounting

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.



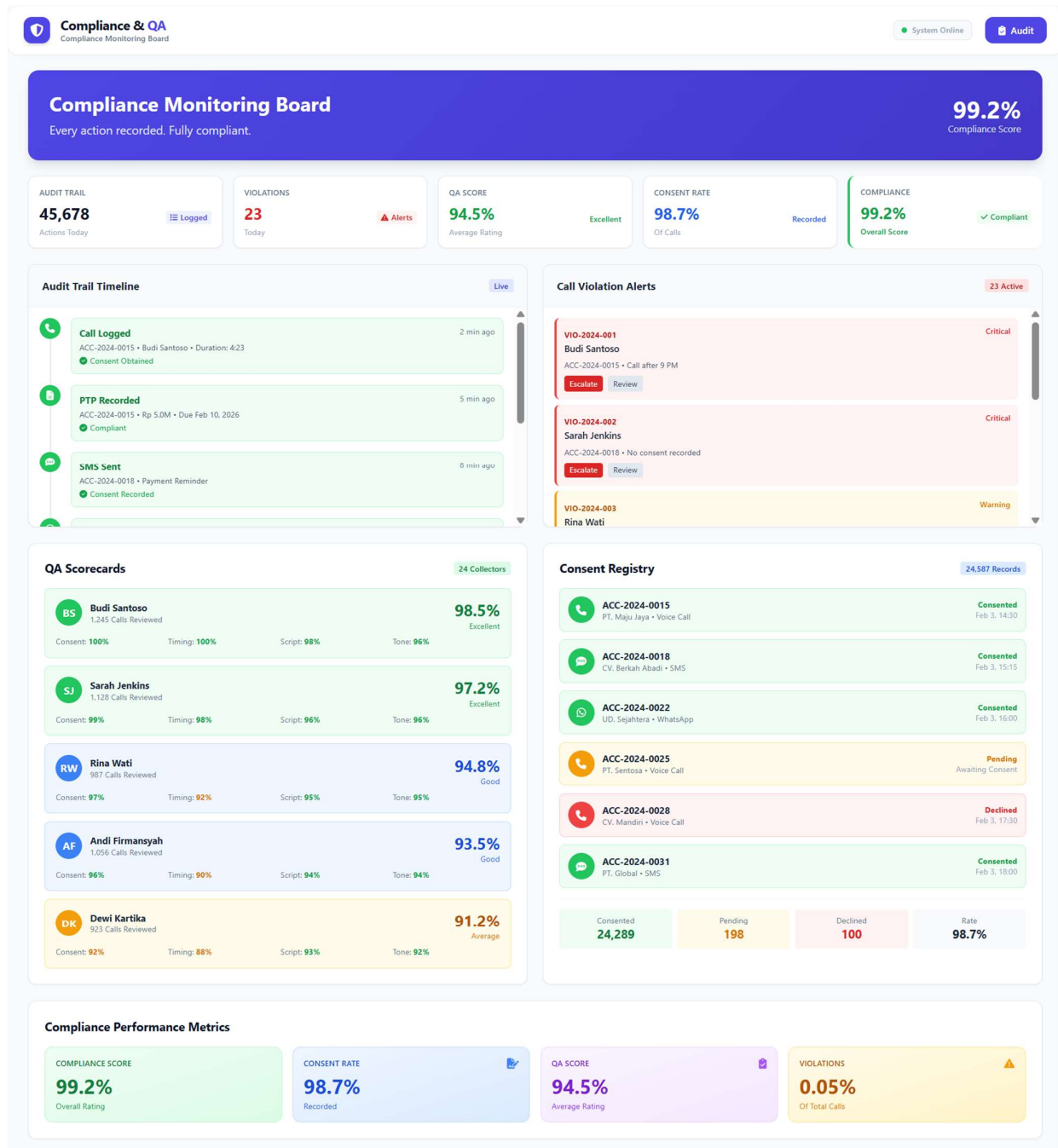
## Dashboards & KPIs

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



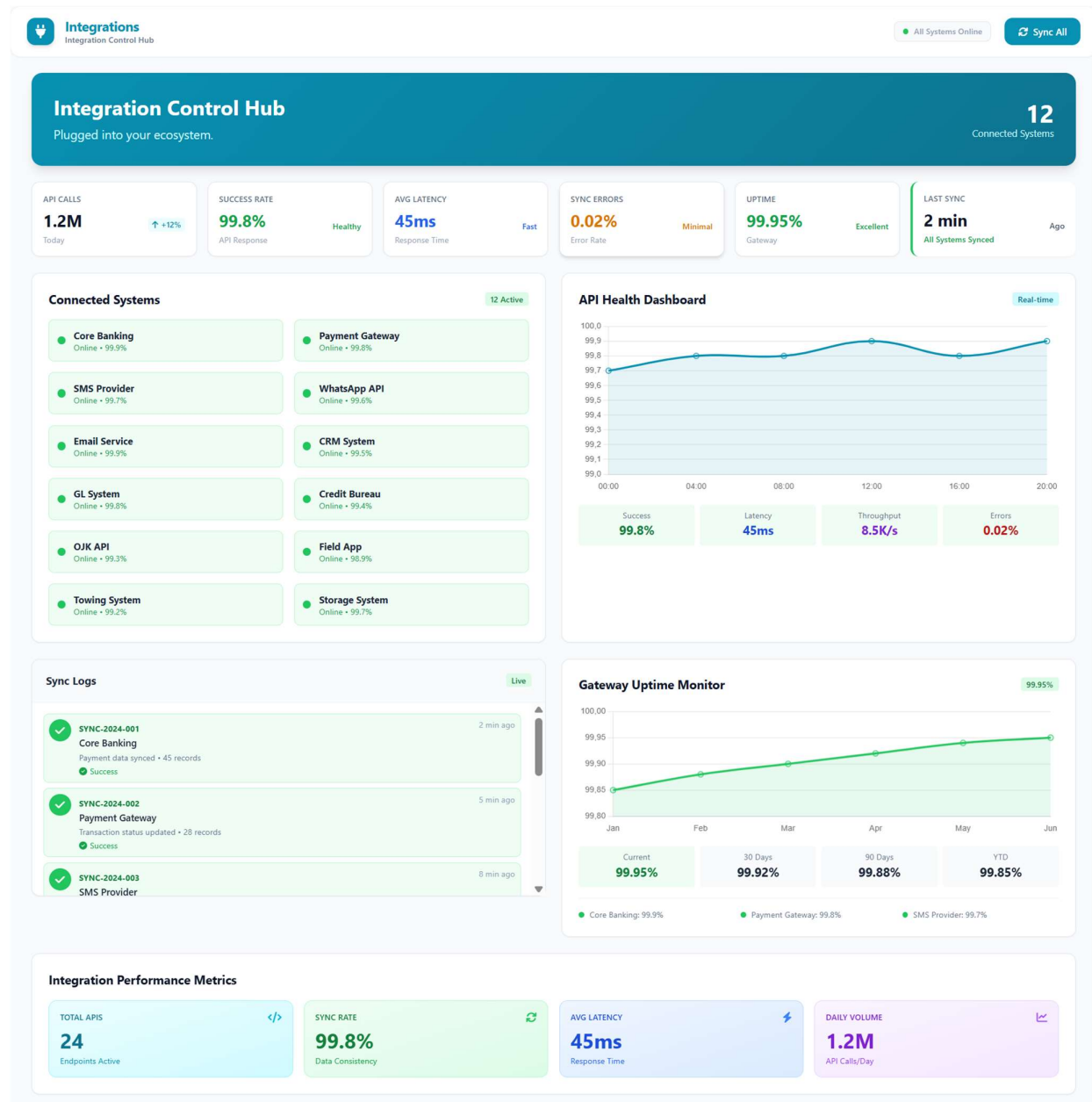
## Compliance & QA

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



## 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.



## **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 :****+62 812 9615 0369****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)**