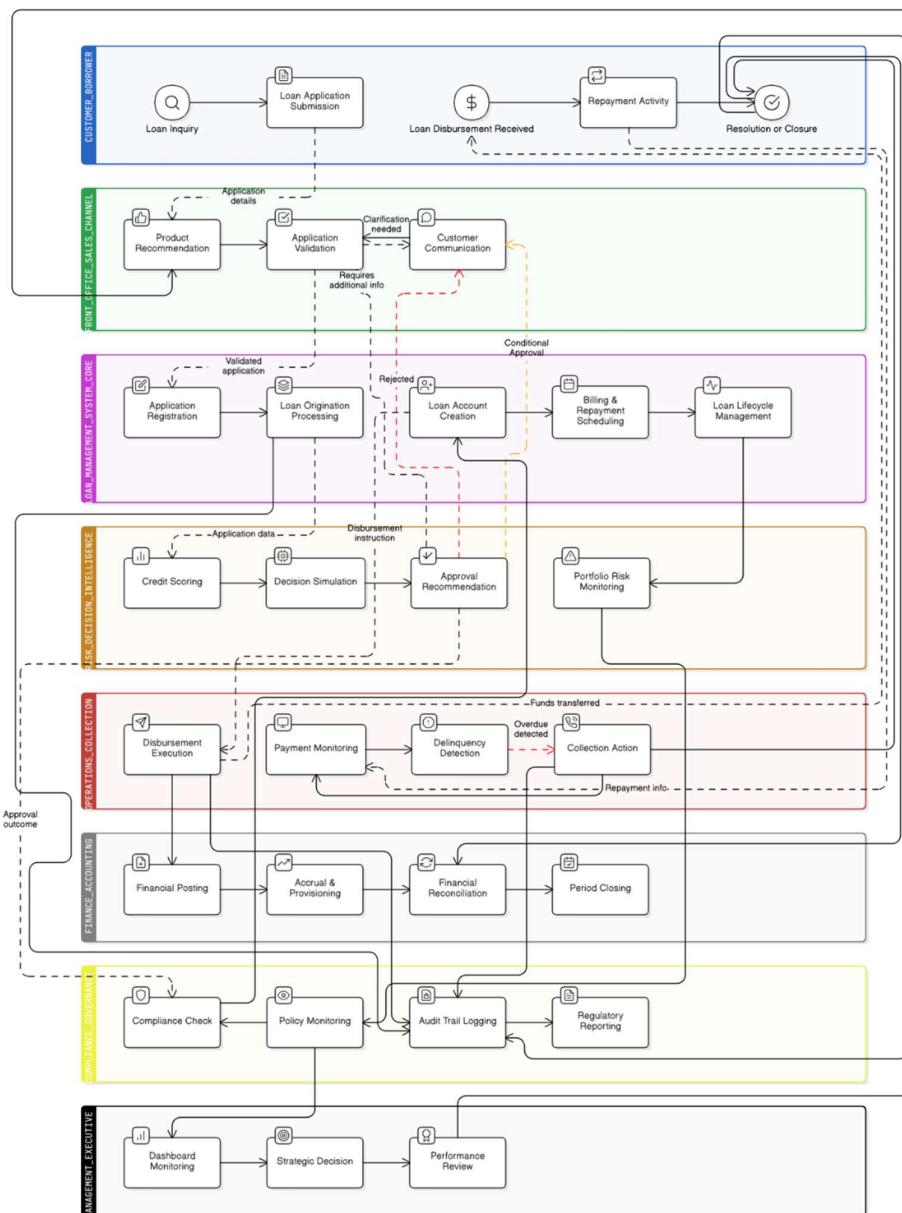


# Rayterton Loan Management System for Multifinance

A unified platform that manages the full lending lifecycle from origination to closure with real time control over risk, profitability, and compliance.

## End-to-end operating story



### About Rayterton Loan Management System for Multifinance

This system is an end to end loan management platform designed for banks, multifinance institutions, leasing companies, and digital lenders. It manages the entire loan lifecycle in one integrated environment, covering customer onboarding, product configuration, origination, disbursement, repayment, collection, accounting, risk, and compliance. The platform is built to support high transaction volume, complex products, and strict regulatory requirements while maintaining operational visibility and control.

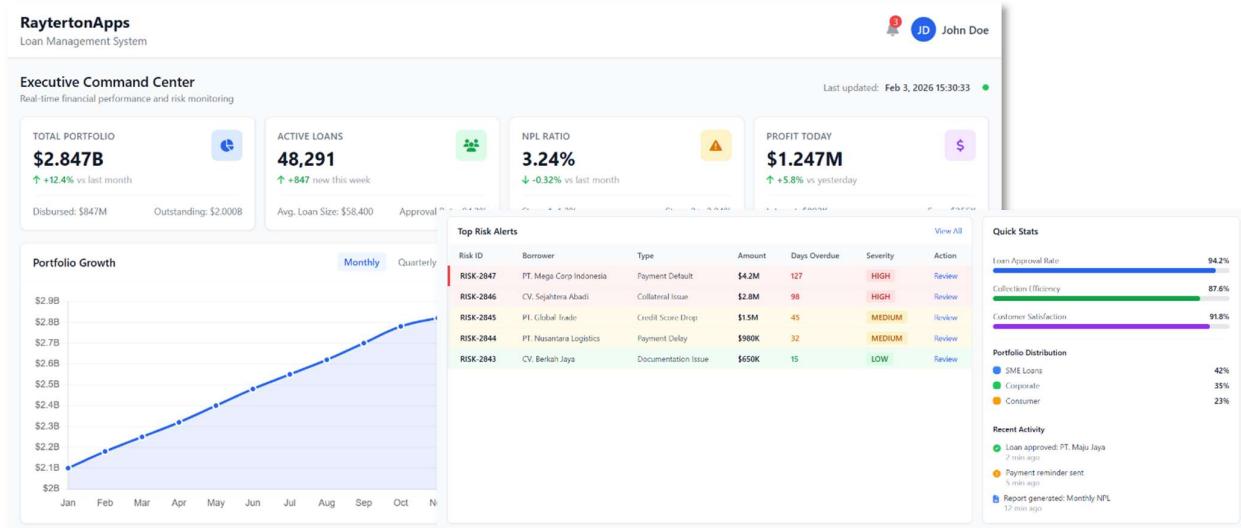
The system is designed for organizations that operate lending, leasing, and credit portfolios at scale. It supports banks, multifinance companies, leasing providers, fintech lenders, digital credit platforms, and enterprise lending operations that require structured processes, risk discipline, and financial transparency.

### Executive Command Center

The Executive Command Center provides management with real time visibility across portfolio performance, risk exposure, and profitability. It consolidates key indicators into a single view so executives can monitor portfolio size, delinquency trends, profit performance, and risk alerts without navigating multiple reports. Each metric is connected to drill down views that allow fast investigation and action.

#### Core capabilities:

- Portfolio size and growth monitoring.
- NPL and delinquency trend tracking.
- Daily, month to date, and year to date profit visibility.
- Risk alerts and early warning indicators.
- Action driven dashboards connected to operational modules.



### Customer 360 View

Customer 360 View centralizes all customer related information in one place. It combines customer profile data, KYC status, active loan exposure, payment behavior, risk score, and profit contribution. This allows relationship managers, risk teams, and collections to work with a consistent and complete view of each customer.

#### Core capabilities:

- Centralized customer master data and identity management.
- KYC status and compliance tracking.
- Active loan and exposure overview.
- Payment behavior and delinquency history.
- Customer level risk score and profitability insight.

**Customer 360 View**

Comprehensive customer profile and loan information

**CONTACT INFORMATION**

- Budi Santoso
- Customer ID: CUST-284756
- Active SME
- bs
- budisantoso@megacorp.co.id
- +62 812 3456 7890
- PT. Mega Corp Indonesia
- Jakarta Selatan, Indonesia

**KYC & RISK STATUS**

- Verified
- 72/100
- BBB+
- Jan 2021

**Key Metrics**

- 3 Active Loans
- \$2.4M Total Exposure
- \$847K Outstanding
- 96.8% On-Time Rate

**Risk Level** Moderate

**Profitability** High

**LTV Ratio** 68.5% (Industry avg: 72%)

**Days Past Due** 0 Days (Current)

**Payment Behavior (Last 12 Months)**

**Loan Portfolio Distribution**

Working Capital: 45%, Equipment Finance: 35%, Inventory Finance: 20%

**Active Loans**

Loan ID	Type	Amount	Outstanding	Interest Rate	Term	Status	Next Payment	Action
LN-284756-01	Working Capital	\$1.2M	\$487K	11.5%	36 months	Active	Feb 15, 2026	<a href="#">View</a>
LN-284756-02	Equipment Finance	\$800K	\$260K	10.8%	24 months	Active	Feb 20, 2026	<a href="#">View</a>
LN-284756-03	Inventory Finance	\$400K	\$100K	12.2%	18 months	Active	Feb 10, 2026	<a href="#">View</a>

**Recent Activity**

- Payment received for LN-284756-01 - \$45,000 (Feb 3, 2026 10:30 AM)
- Document uploaded: Financial Statement Q4 2025 (Feb 2, 2026 3:15 PM)
- Customer service call completed - Loan inquiry (Feb 1, 2026 11:45 AM)

### Loan Origination and Approval Flow

The loan origination flow supports structured and efficient application processing. It manages loan applications, document verification, credit scoring, and approval workflows in a controlled sequence. Decision recommendations are generated based on configurable rules and scoring models, ensuring consistency and auditability in credit decisions.

#### Core capabilities:

- Digital loan application and document management.
- Credit scoring and risk assessment.
- Configurable approval workflow and authority matrix.
- Decision recommendation and status tracking.
- Pre disbursement validation checklist.

**RaytertonApps**  
Loan Management System

Submitted Jan 28, 2026 | Scored Jan 29, 2026 | Approved In Progress | Disbursed Pending

Export | Submit Decision

**Application Details**

Applicant	PT. Sejahtera Logistics
Loan Type	Working Capital
Requested Amount	\$1.5M
Approved Amount	\$1.2M
Interest Rate	11.5% p.a.
Tenor	36 months
Purpose	Fleet Expansion

**Credit Score Breakdown**

**724** Overall Credit Score (Good)

Payment History: 70, Industry Risk: 60, Credit Utilization: 50, Collateral Quality: 40, Business Stability: 30

**Approval Recommendation**

**APPROVED**  
Application meets all credit criteria. Recommended for approval.

Risk Score	Low (28/100)
LTV Ratio	65%
Debt Service Ratio	32%
Collateral Coverage	154%

Approval Confidence: 92%

**Credit Assessment Factors**

Payment History	Excellent
Credit Utilization	Good
Business Stability	Excellent
Collateral Quality	Moderate
Industry Risk	Low

**Key Financial Ratios**

Ratio	Value	Benchmark	Status
Current Ratio	2.4	≥1.5	✓
Debt/Equity	0.8	≤1.0	✓
Interest Coverage	4.2x	≥2.0x	✓
Profit Margin	12.5%	≥8.0%	✓
ROE	18.3%	≥15.0%	✓

**Approval Actions**

**Approve Application** | **Request Additional Info** | **Reject Application**

**Approval Notes**

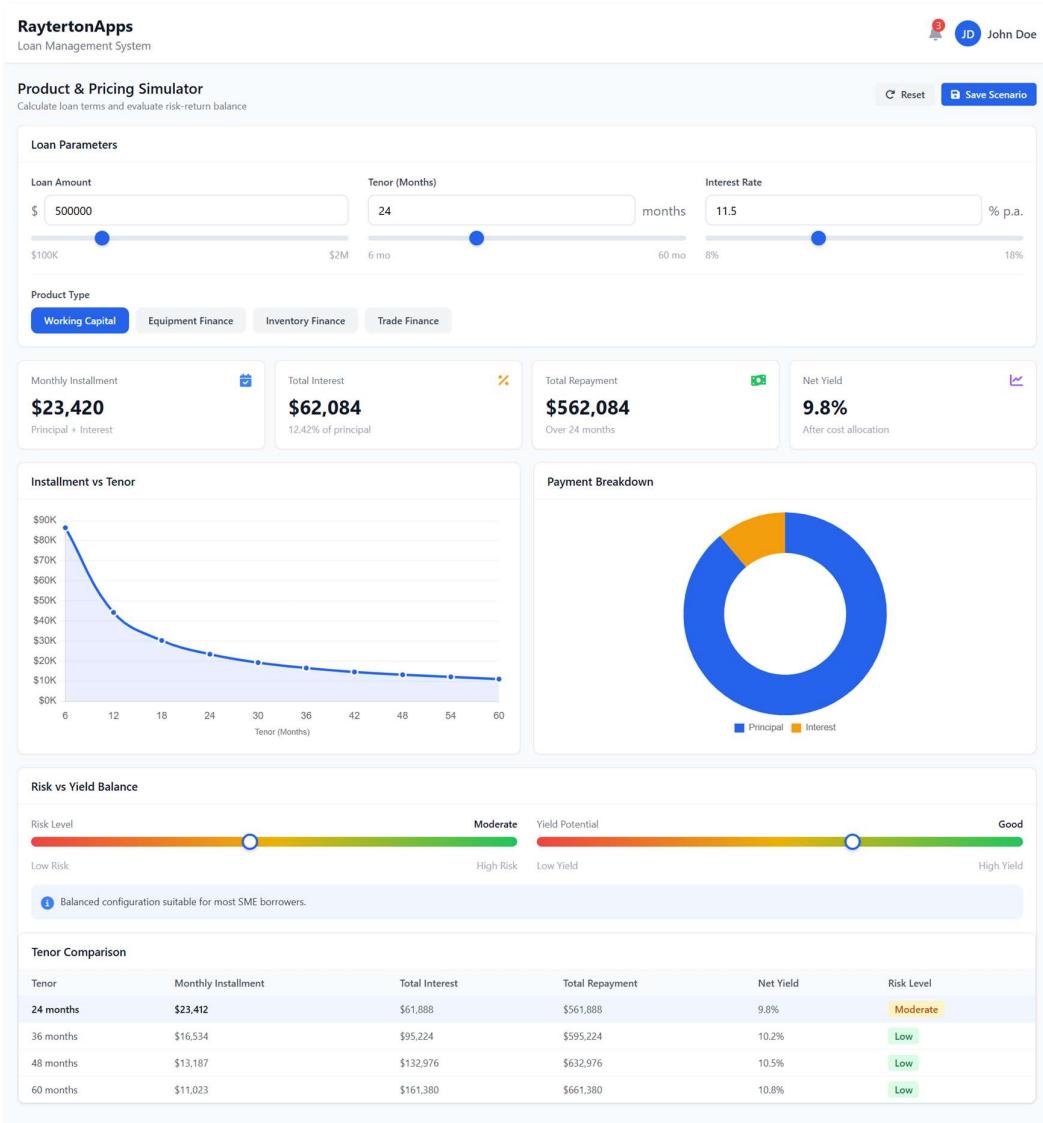
Enter approval notes or conditions...

### Product and Pricing Simulator

The Product and Pricing Simulator allows business teams to configure loan products and simulate pricing outcomes before launch. It supports interest calculation, fee structure, tenor options, and risk versus yield analysis. This enables faster product innovation while maintaining margin and risk control.

#### Core capabilities:

- Flexible product catalog and versioning.
- Interest, fee, and penalty configuration.
- Tenor and installment simulation.
- Risk versus yield indicators.
- Scenario testing before product activation.

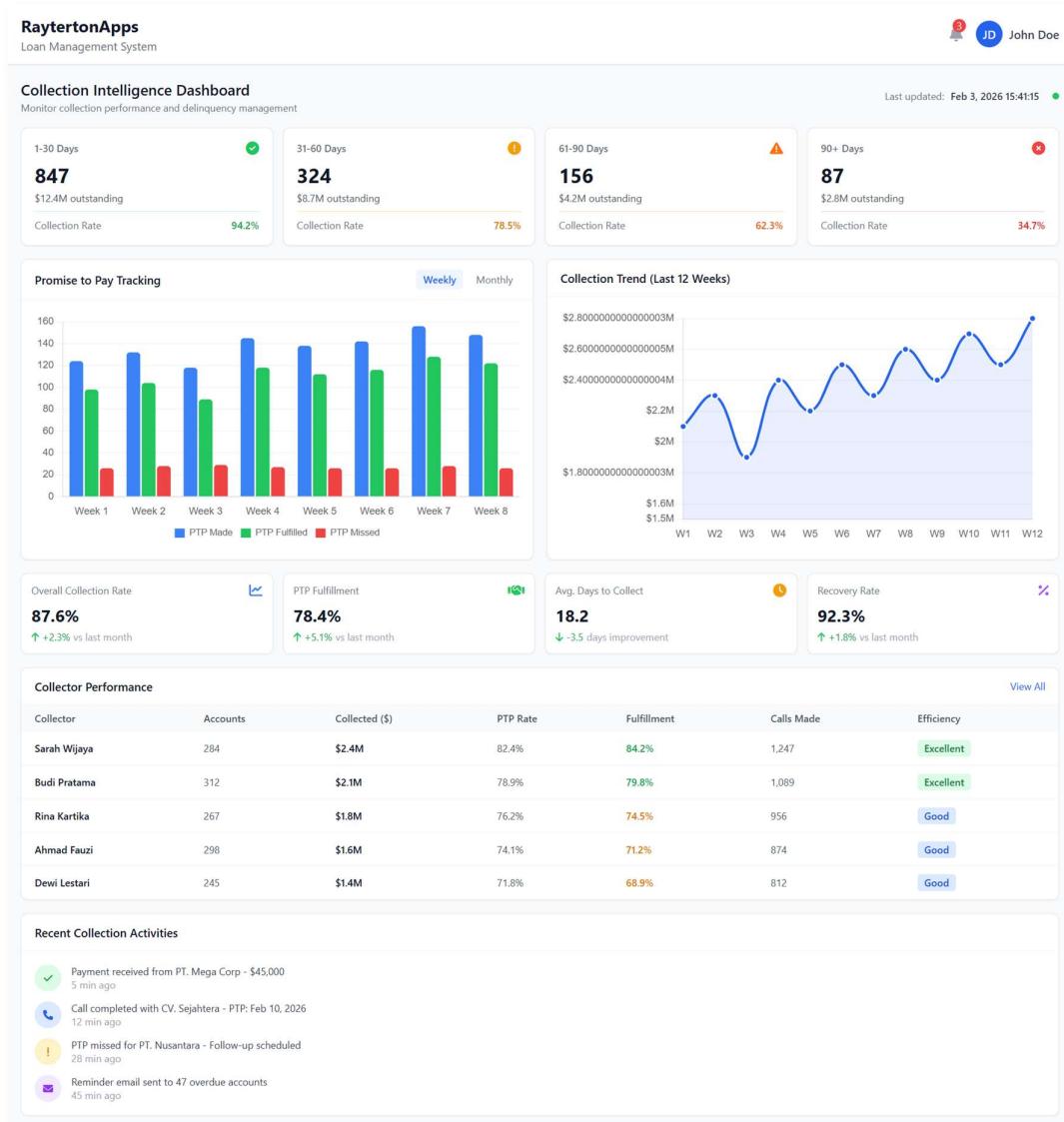


### Collection Intelligence Dashboard

The Collection Intelligence Dashboard supports proactive delinquency management. It tracks overdue accounts by bucket, assigns collection tasks, and monitors promise to pay commitments. Collection performance and effectiveness are visible in real time, enabling better prioritization and resource allocation.

#### Core capabilities:

- Delinquency monitoring by aging bucket.
- Collection strategy and workflow management.
- Collector assignment and workload tracking.
- Promise to pay monitoring.
- Collection effectiveness analysis.

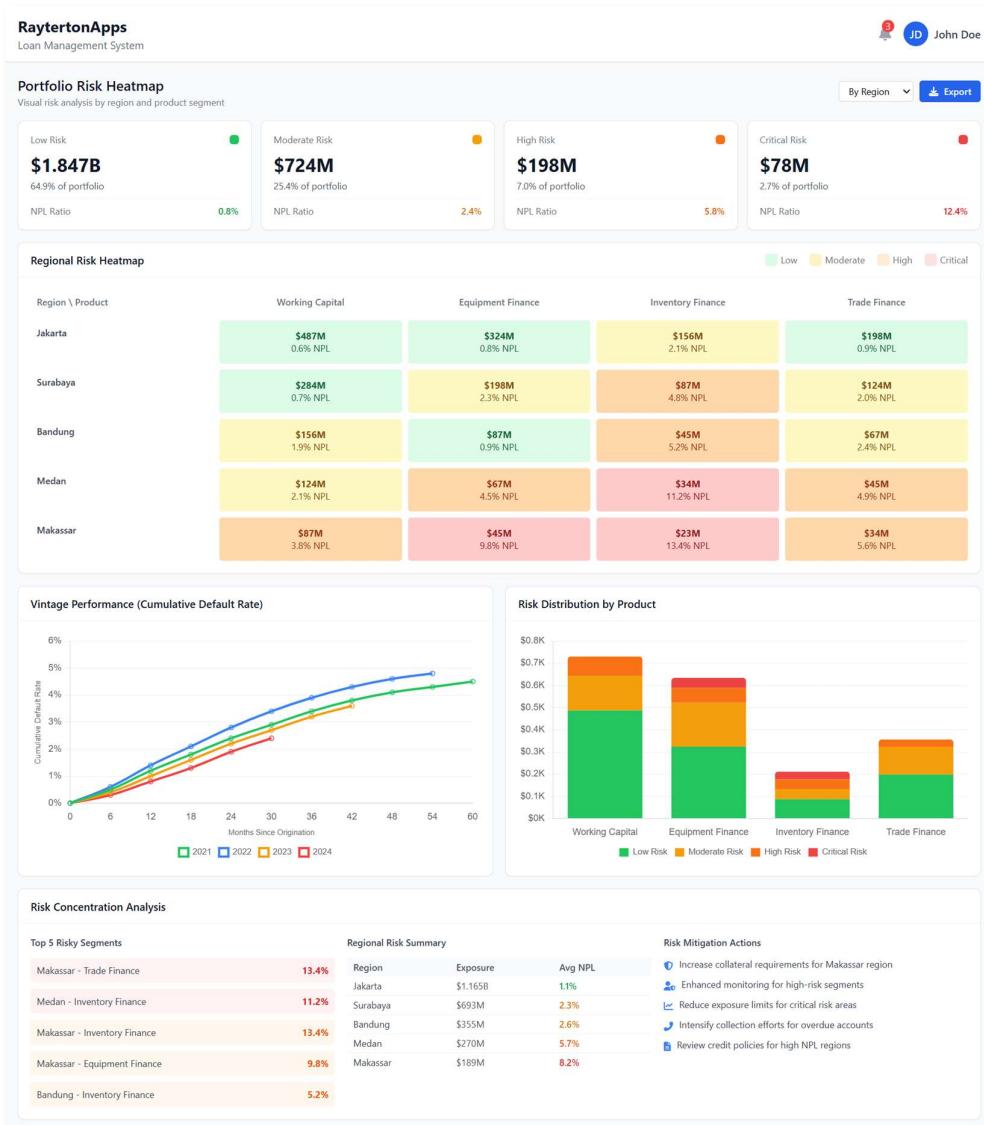


### Portfolio Risk and Profitability Insight

The system provides continuous insight into portfolio risk and profitability. Risk heatmaps visualize exposure by product, region, and vintage, while profitability analysis shows profit per customer, profit per product, and cost to serve. This supports informed portfolio strategy and corrective action.

#### Core capabilities:

- Portfolio risk heatmap by product and geography.
- Vintage performance analysis.
- Profit per customer and per product visibility.
- Cost to serve analysis.
- Integrated risk and profitability view.

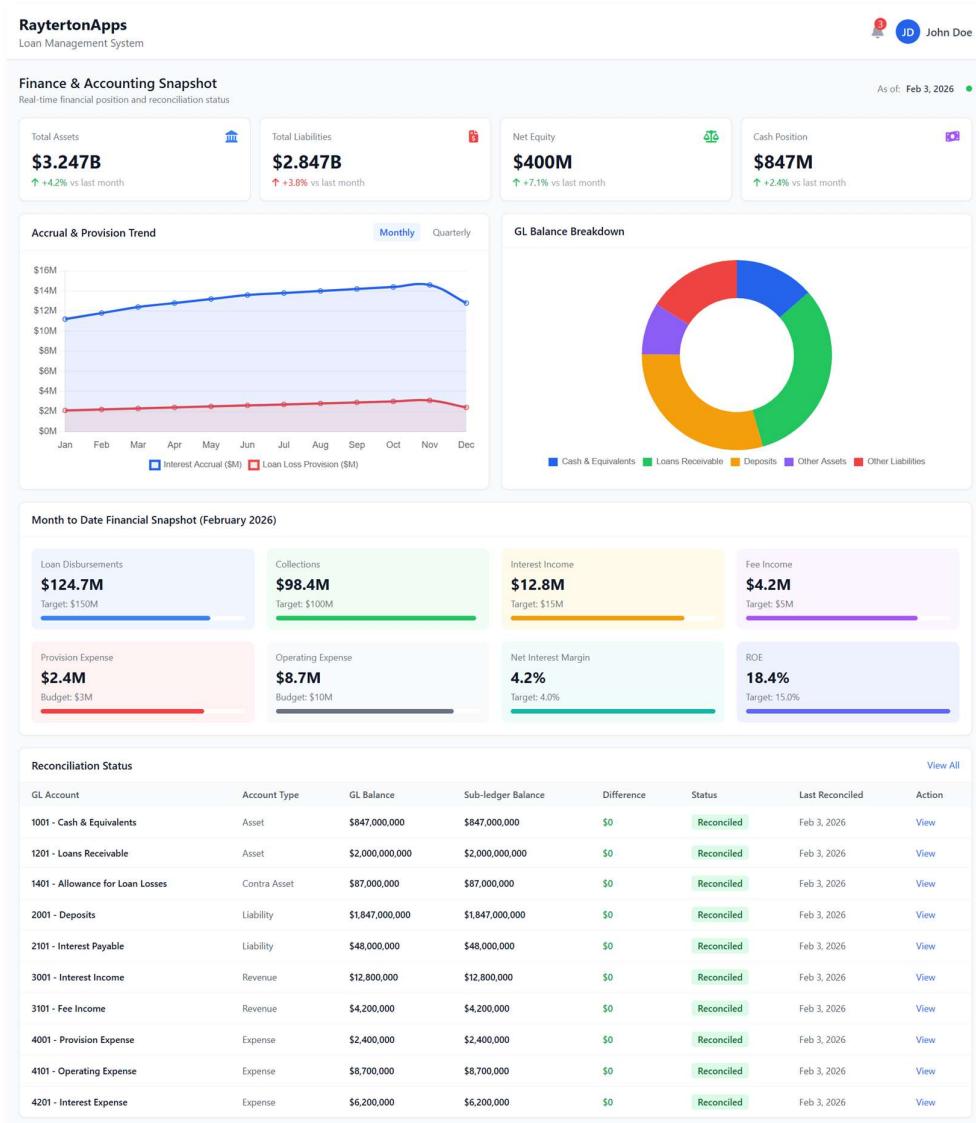


### Finance, Accounting, and Compliance Control

Finance and compliance processes are embedded into daily operations. The system automatically posts accounting entries, manages accruals and provisions, and supports reconciliation and financial closing. Compliance monitoring and audit trails run continuously to ensure regulatory readiness.

#### Core capabilities:

- General ledger integration and automatic journal posting.
- Accrual, provisioning, and reconciliation.
- Financial closing support.
- Regulatory rule enforcement and reporting.
- Full audit trail and policy deviation tracking.



## Ecosystem and Integration Platform

The platform is designed to operate within a broader ecosystem. Open APIs support integration with payment gateways, partners, and third party services. Integration health and usage are monitored to ensure reliability and control.

### Core capabilities:

- API management and partner integration.
- Payment gateway connectivity.
- Third party service integration.
- Integration monitoring and health checks.
- Secure and governed data exchange.

**RaytertonApps**  
Loan Management System

**Ecosystem & Integration Hub**  
Connected services, API usage, and integration health monitoring

**Connected Partners & Services**

Category	Service	Status
Banking	BCA Bank	Connected
Banking	Mandiri	Connected
Credit Bureau	SLIK OJK	Connected
Identity	Dukcapil	Connected
Health	Pedulitindungi	Connected
Insurance	AJK E-Claim	Connected
Payment	Midtrans	Connected
Payment	Xendit	Connected
SMS	Twilio	Degraded
Email	SendGrid	Connected
Cloud	AWS	Connected

**API Usage Trend**

**API Response Time Distribution**

**Integration Health Status**

Integration	Type	Status	Uptime (24h)	Response Time	Error Rate	Last Check	Action
BCA Bank API	Banking	Healthy	99.98%	89ms	0.02%	Just now	<a href="#">Details</a>
Mandiri API	Banking	Healthy	99.95%	112ms	0.05%	Just now	<a href="#">Details</a>
SLIK OJK Service	Credit Bureau	Healthy	99.92%	156ms	0.08%	Just now	<a href="#">Details</a>
Dukcapil API	Identity	Healthy	99.89%	134ms	0.11%	Just now	<a href="#">Details</a>
Twilio SMS	SMS	Degraded	97.45%	287ms	2.55%	2 min ago	<a href="#">Investigate</a>
Midtrans Payment	Payment	Healthy	99.97%	78ms	0.03%	Just now	<a href="#">Details</a>
Xendit Payment	Payment	Healthy	99.94%	95ms	0.06%	Just now	<a href="#">Details</a>
SendGrid Email	Email	Healthy	99.91%	67ms	0.09%	Just now	<a href="#">Details</a>

**Recent API Activity**

- GET /api/v1/loans/284756 - 200 OK  
BCA Bank API • 89ms • 2 seconds ago
- POST /api/v1/credit/score - 200 OK  
SLIK OJK Service • 156ms • 5 seconds ago
- POST /api/v1/sms/send - 503 Service Unavailable  
Twilio SMS • 287ms • 12 seconds ago
- POST /api/v1/payment/process - 200 OK  
Midtrans Payment • 78ms • 18 seconds ago

## Why Rayterton Loan Management System for Multifinance

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The system is designed to support scale, complexity, and regulatory demands without heavy customization. It provides real time intelligence, structured control, and operational transparency across the full lending lifecycle. This enables organizations to manage risk, improve profitability, and maintain governance as their portfolio grows.

### Glossary of terms & abbreviations

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- **API** = Application Programming Interface. A standardized interface that allows external systems and partners to connect and exchange data with the platform.
- **APR** = Annual Percentage Rate. A standardized representation of the total cost of credit, including interest and fees, expressed on an annual basis.
- **CBS** = Core Banking System. A core financial system integrated with the platform for customer, account, and transaction synchronization.
- **Credit Scoring** = A rules based or model driven assessment that evaluates borrower creditworthiness using financial, behavioral, and risk data.
- **Delinquency Bucket** = A classification of overdue loans based on the number of days past due, used for monitoring and collection strategy.
- **DPD** = Days Past Due. A metric that measures how many days a payment is overdue compared to the scheduled due date.
- **GL** = General Ledger. The accounting record where all financial transactions are posted and summarized.
- **KPI** = Key Performance Indicator. Quantitative metrics used to monitor portfolio performance, risk exposure, operational efficiency, and profitability.
- **KYC** = Know Your Customer. Regulatory processes used to verify customer identity and assess customer risk.
- **LTV** = Loan to Value. A ratio that compares the loan amount to the value of the collateral securing the loan.
- **NPL** = Non Performing Loan. A loan classified as non performing based on regulatory or internal delinquency thresholds.
- **Origination** = The end to end process of loan application intake, evaluation, approval, and preparation for disbursement.
- **PTP** = Promise To Pay. A borrower commitment to make a payment on a specified future date, tracked by the collection module.
- **Provisioning** = The accounting process of recognizing expected credit losses based on portfolio risk and regulatory rules.
- **RBAC** = Role Based Access Control. A security mechanism that restricts system access and actions based on user roles and authority levels.
- **Risk Score** = A calculated indicator representing the probability of default or risk level of a borrower or loan.

- **STP** = Straight Through Processing. Automated processing of transactions or applications without manual intervention.
- **Tenor** = The duration of a loan agreement, measured from disbursement date to final maturity date.
- **Vintage Analysis** = Portfolio analysis based on loan origination period to evaluate performance and risk trends over time.

## Take Control of Your Lending Operations

Share your current lending processes, product structures, and portfolio data. We will establish a proof of concept environment that maps your origination, servicing, risk, and accounting flows into the platform. This allows your management, risk, finance, and compliance teams to validate operational control, reporting accuracy, and end to end visibility before full scale deployment.

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