

Payments and receivables

Studio Contoh is fictional. Cutoff: 30 September 2026; one IDR account, seven bank transactions and five invoices.

Matched bank balance	Open receivables	Unmatched receipt
IDR 15,900,000	IDR 5,000,000	IDR 500,000

Reconciliation summary

Opening balance IDR 10,000,000 + net movements IDR 5,900,000 = closing balance IDR 15,900,000. Difference to the fictional statement: zero. Invoices IDR 12,000,000 - allocated receipts IDR 7,000,000 = receivables IDR 5,000,000.

Owner action register

Invoice / client	Outstanding / status	Next action
INV002 / Client B	IDR 1,500,000; Partial; 15 days overdue	Review the fictional 2 October payment promise and receipt evidence.
INV003 / Client C	IDR 2,000,000; Partial; 10 days overdue	Confirm timing; 9 October remains an assumption.
INV004 / Client D	IDR 1,500,000; Due at cutoff	Confirm timing; 23 October remains an assumption.

IDR 500,000 is included in the bank balance but remains unmatched to an invoice. Do not force a match.

Four-week cash plan

Period: 1-28 October 2026. Opening planned cash IDR 15,900,000; scenarios use the same fictional inputs as the reconciliation sample.

October dates	Base closing cash	Conservative closing cash
1-7	IDR 13,400,000	IDR 13,400,000
8-14	IDR 11,900,000	IDR 9,900,000
15-21	IDR 8,900,000	IDR 6,900,000
22-28	IDR 8,400,000	IDR 4,900,000

Assumptions and exceptions

The conservative case excludes IDR 3,500,000 of assumed receipts and retains every planned outflow. Payment promises do not guarantee receipt.

Reviewer and acceptance decisions are not entered. Two exceptions remain open. No collection or payment is executed.

Three next steps

1. Identify the unmatched receipt without forcing a match.
2. Confirm timing for INV003 and INV004.
3. Review outflow changes weekly. Assign action owners and decision dates.

Discuss a pilot

Pilot IDR 1,500,000; deposit IDR 750,000. One entity, one IDR account, one month, up to 200 bank transactions and 30 invoices. Five working days after scope, deposit, inputs, contact person and start date are confirmed. A 30-minute review and one revision on the same inputs within seven days.

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