

Automating High-Volume Payment Processing with ChargeOn

Explore how we automated a publishing brand's invoicing and payment process by integrating ChargeOn with their existing CyberSource payment infrastructure, resulting in real-time payment tracking, card tokenization, and faster multi-cycle collections.

Products: ChargeOn, Sales Cloud, Accounting Seed, CyberSource Payment Gateway

Industry: Book Publishing (Hybrid and Independent Publishing)

Region: California, US



Introduction



The client is a US-based publishing company, founded in 2013. It specializes in providing comprehensive self-publishing solutions to independent authors. Operating across multiple service lines, they deliver:

- Cover design and audiobook publishing
- Book editing, printing, and interior formatting
- Book illustration and distribution services

The company manages a diverse author base ranging from first-time self-publishers to established writers seeking professional publishing services. The company processes about 8 to 10 million credit card transactions each year, requiring fast transaction processing and reliability.



Reason for Collaboration

The client was using Salesforce Sales Cloud and their existing payment processing solution with CyberSource payment gateway integration to manage payments. However, they faced critical challenges: payment processing failures, unpredictable transactional pricing, poor vendor support, and no automation for recurring billing, invoicing, or accounting integration.

Realizing these challenges, the client partnered with Cyntexa to integrate ChargeOn on top of their existing CyberSource infrastructure to automate recurring payments, invoice generation, card tokenization, and Accounting Seed synchronization. We preserved their existing gateway investment and enabled access to 14+ additional gateways for future expansion.

Challenges



Frequent Payment Processing Failures

The client's existing payment processing solution underwent a major system update. It was deployed without any advance notification or staged rollout. This update affected the client's workflows, as the transactions initiated through Salesforce would fail silently at the gateway level without surfacing an error back to Salesforce. Authors attempting to submit service payments would see "pending" statuses for hours and later discovered that their transactions had declined. This resulted in hundreds of blocked payments, escalated support tickets, as authors repeatedly called and emailed to ask why their payments weren't going through.





Repetitive Card Entry for Phone-Based Transactions

Since 70% of payments were sent via phone-based payment links, authors had to re-enter their full card details, including card number, expiry, and CVV. The existing system had no card tokenization mechanism to securely store and reuse payment information. This repetitive friction led to increased payment abandonment due to repeated efforts and created PCI compliance exposure as the card details were not tokenized and securely vaulted.



Siloed Accounting Records and Manual Reconciliation

The payment system and Accounting Seed operated as separate entities. When a payment was processed in Salesforce through the payment gateway, the accounting team had to create a corresponding journal entry in Accounting Seed manually. They had to manually map payment amounts, dates, and author identifiers, which resulted in multiple errors, including mistyped amounts, misrecorded dates, and misaligned transaction IDs.

Month-end reconciliation for finance teams consumed days identifying discrepancies, which extended timelines by 3–5 days. Executives couldn't generate accurate cash flow reports or revenue projections.



Ticket-based Vendor Support with Extended Downtime

The payment processing platform's vendor support used a ticket-based system with no dedicated account manager. The client's team had to log each failed transaction manually, document the error details, and wait for a response from the vendor, which usually took 24–48 hours. Even during critical outages, the vendor did not provide real-time updates or communication, leaving the client confused about the issues. As a result, the client lost operational hours, faced frustrated authors, and accumulated a backlog of failed transactions that needed manual retries and reconciliations.



Manual Payment Plan Setup

The client required splitting large service fees (for example, \$6,000 into three installments, each costing \$3,000). There was no built-in logic to support this functionality in the existing payment system. Therefore, the client's team manually created separate payment records in Salesforce and configured each in the gateway. They had to manually set due dates, configure each one separately in the payment gateway, and ensure they mapped correctly to the original service record.

In case of failed payment, the client's team has to repeat the manual process. This used a lot of staff resources and led to missed payments, wrong payment orders, or broken billing cycles.

Solutions

We integrated ChargeOn with the CyberSource payment gateway, keeping their existing infrastructure intact while enabling access to 14+ additional payment gateways if needed in the future.

This foundation, combined with Salesforce automation tools and custom Accounting Seed integrations, streamlined the entire payment processing.



ChargeOn
by cyntexa.

stripe

accountingseed

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Automated Payment Reminders and Collection Workflows

We configured ChargeOn's payment notification as per the client's requirements. It sent payment reminders:

- 3 days before due date: Courtesy reminder with payment link
- On due date: Payment due notification
- 3 days after the due date: Past-due reminder showcasing urgency
- 7 days after due date: Final reminder with account status notice

If a payment link expires or remains unused, ChargeOn automatically regenerates a fresh link and resends it. This automation has virtually eliminated missed payment follow-ups and significantly improved collection rates while maintaining CyberSource transaction integrity.

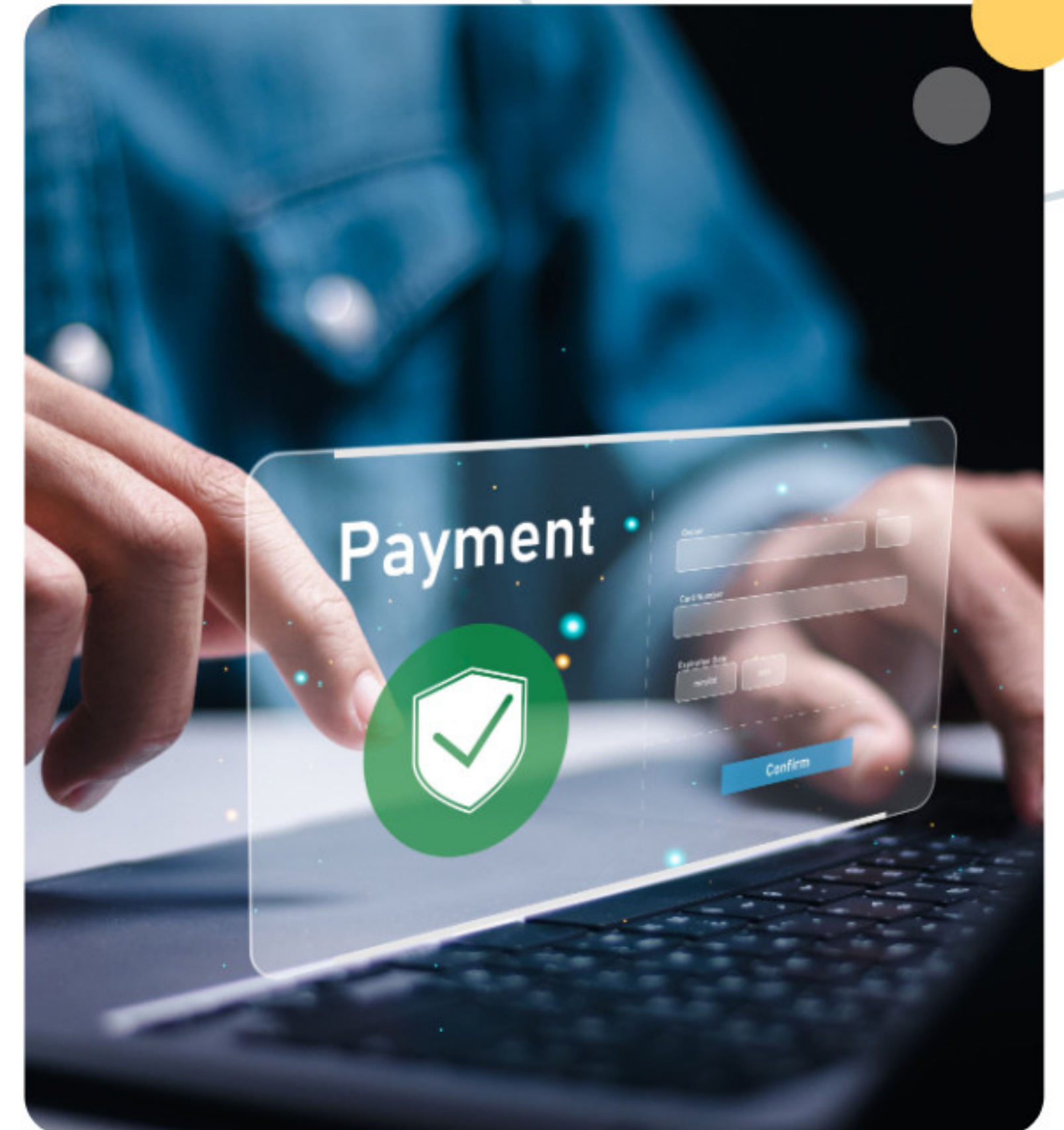


2 Enhanced Payment Processing with the Existing Payment Gateway

We integrated ChargeOn with the client's existing CyberSource payment gateway infrastructure. It required migrating all the data saved in the client's existing payment processing system to ChargeOn. This preserved their merchant account and certifications, added real-time transaction monitoring with immediate error surfacing to Salesforce, and positioned them for future multi-gateway flexibility.

3 Secure Card Tokenization Supporting Friction-Free Repeat Payments

ChargeOn's card tokenization feature securely stores authors' payment information after the first transaction. For subsequent payments, such as recurring service fees, additional editing rounds, and format updates, the authors receive payment links that automatically populate their stored card information. They can complete payment in one click without re-entering card details, reducing friction while maintaining PCI DSS compliance. It reduced payment abandonment rates and improved authors' experience for repeat transactions.



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Automated Recurring Payment Plans

By leveraging ChargeOn's recurring billing feature, we customized partial payment realization and integrated it with Salesforce automation to support complex payment plan scenarios. The system now automatically:

- Takes a service agreement (e.g., \$6,000 publishing package) and splits it into equal recurring installments (three payments of \$3,000) based on predefined recurring billing rules based on the count.
- Using the Salesforce invoicing feature, it generates individual invoices for each installment, linked to the original Service Record.
- Schedules automatic payment attempts at configured intervals, be they weekly, biweekly, monthly, quarterly, half-yearly, or yearly.
- Automatically routes retry attempts through CyberSource using the built-in payment failure logic.
- Logs payment status and invoice linkage in real-time within Salesforce.

This integration with Salesforce simplified the billing process by automatically updating records in Salesforce.

5

Automated Invoice and Receipt Generation

We configured Salesforce automation flows in Salesforce Billing, leveraging the invoicing functionality that automatically generates invoices upon quote approval in Salesforce. It depends on the billing trigger. Additionally, we customized receipt generation that acts as proof of payment receivable.

- Linked to the original Opportunity, Service Record, and Author account in Salesforce
- Embedded with a secure payment link generated by ChargeOn and processed through CyberSource
- Sent to the author via email immediately upon creation
- Tracked in Salesforce for payment status, delivery confirmations, and follow-ups

Upon payment completion through CyberSource, the system automatically generates the invoice record. Authors now have a complete audit trail in Salesforce: original agreement → quote → invoice → payment proof → receipt.

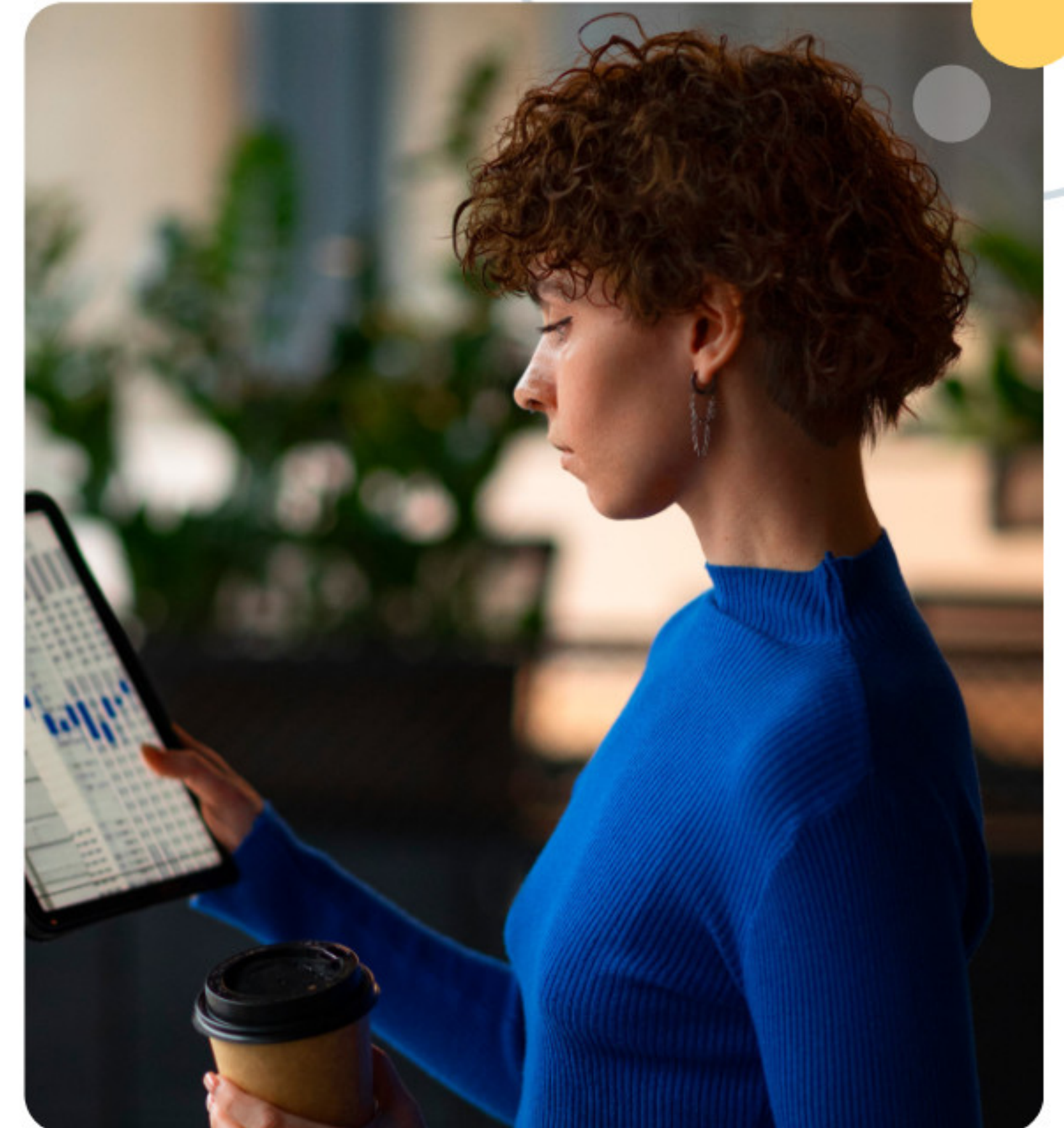
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Real-Time Accounting Seed Synchronization

We built a custom integration that syncs ChargeOn payment transactions processed through CyberSource directly to Accounting Seed in real time. When a payment is successfully processed:

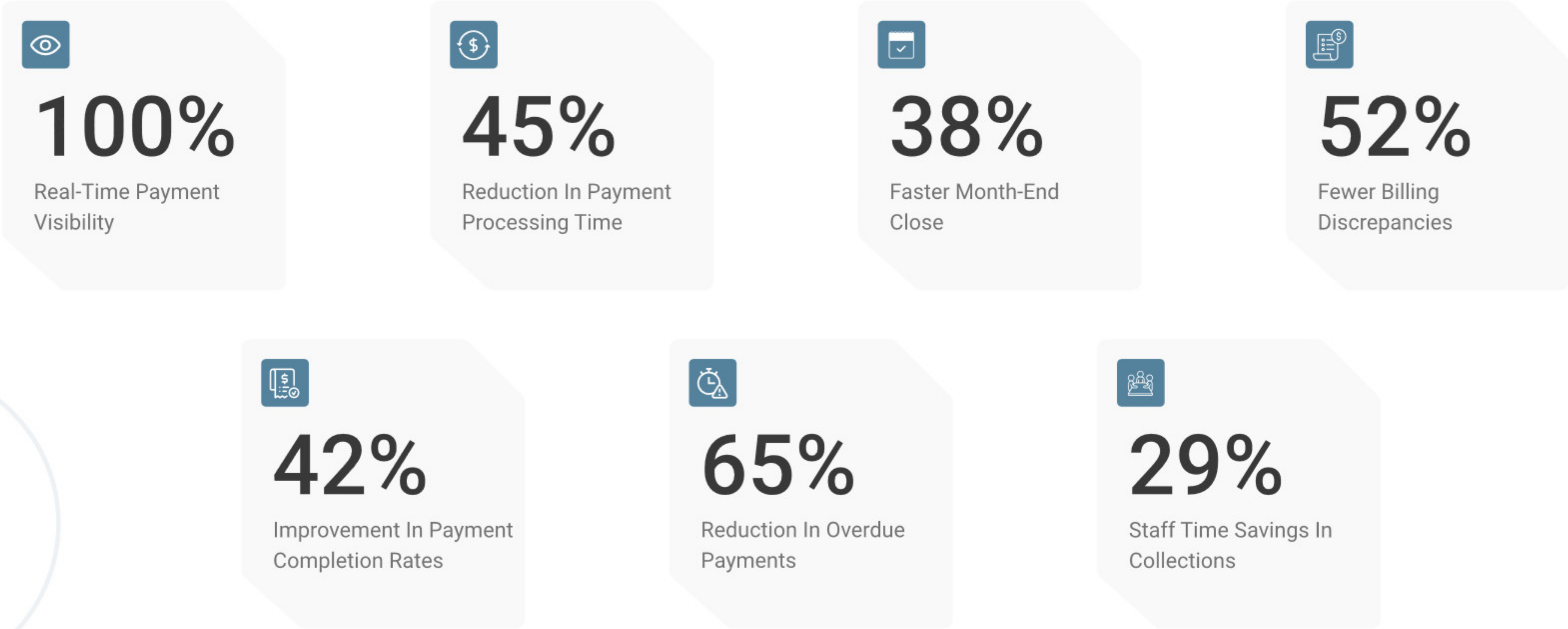
- ChargeOn records the transaction in Salesforce via CyberSource
- A custom Salesforce flow automatically creates a journal entry in Accounting Seed
- Payment amount, date, author ID, service category, and CyberSource transaction ID are synchronized
- Payment status updates (failed, refunded, pending) automatically update the corresponding Accounting Seed record.

This real-time synchronization eliminates manual data entry, reduces month-end reconciliation time, and provides executives with accurate, up-to-date financial visibility.



Benefits

Here are the transformative benefits that our client achieved



ChargeOn's seamless integration with CyberSource transformed our client's payment operations, preserving their existing investments while paving the way for future growth.

Now, it's your turn to experience the same transformation!

Connect With Experts Today!

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Being a leading Salesforce Partner, Cyntexa's global capabilities and the team of CRM experts are assisting businesses of all sizes and types to streamline their manual processes in definite clicks.

We have a team of 400+ Salesforce experts, certified and accredited as Salesforce AppExchange Partner, Salesforce Implementation Partner, and Salesforce Consulting Partner.

With expertise in CRM implementation, integration, and business process automation, we stand out as a prominent industry leader, delivering solutions that generate substantial value to meet your diverse business requirements.

