ChargeOn by cyntexa.

CASE STUDY

Accelerating Collections and Reducing Manual Overheads for a US EdTech Company Using ChargeOn

Discover how a nationally recognized online education provider automated collections, reduced support tickets, accelerated cash collection cycles, and transformed its overall payment operations by implementing ChargeOn.

Products: **Salesforce CRM, ChargeOn, SecurePay, Stripe Link**

Industry: **Education**

Region: **Kansas, US**

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Introduction

The client is a leading provider of vocational diplomas and certification programs across the US. Founded in 2005, they focus on the career development of students and businesses. They can access quality, government-recognized qualifications and courses in high-demand sectors, including:

- Business
- Human Resources (HR)
- Marketing & Social Media
- Counselling
- Community Services
- Information Technology (with specializations in Programming, Web Development, and Networking).

The client offers various courses, apprenticeships, traineeships, government-funded programs, and business-sponsored upskilling programs. With monthly rolling start dates and flexible study schedules, our client empowers individuals to learn anytime and from anywhere. They offer industry-experienced trainers, dedicated career advisors, and comprehensive student support available throughout the learning journey.

Reason for Collaboration

The client was leveraging Salesforce integrated with the SecurePay payment gateway to manage payment collections. However, certain limitations required the integration of a payment processing system to streamline connectivity between Salesforce and SecurePay. Our client also required Stripe Link as one of their payment receivable options. Therefore, again, creating a need for a payment processor that supports multiple payment gateway integrations. This would reduce vendor dependency, fragmented automation, and provide additional payment processing capabilities.

Recognizing these constraints, the client partnered with Cyntexa to integrate ChargeOn with their existing SecurePay infrastructure. The implementation preserved their SecurePay investment while automating recurring payments, payment plan configuration, collections workflows, card tokenization, and real-time dashboards.

Challenges

Vendor Lock-In and Limited Payment Method Options

The client’s reliance on a single payment gateway (SecurePay) created significant operational constraints. As the business looked to scale its student base across different geographies and demographics, it discovered that SecurePay's limited payment method coverage didn't support all customer preferences. Students seeking alternative payment options were unable to complete their transactions. This led to payment abandonment and potential revenue loss.

Furthermore, if SecurePay experienced outages or service disruptions, the entire payment collection process was hindered, with no alternative fallback mechanism in place.

Manual Payment Failure Handling and Revenue Leakage

When SecurePay encountered declined transactions due to insufficient funds or expired cards, the platform would automatically flag the student as ‘defaulted.’ However, there was no retry logic. Client’s operations team had to manually assess each failed transaction, determine whether to retry immediately or on a scheduled date, and manually initiate a retry through SecurePay.

During high transaction scenarios, this manual process created backlogs multiple times. Transactions that should have been retried within 24 hours often remained in a "pending retry" state for 3–5 days.

This manual handling was prone to human errors. Some transactions were retried multiple times unnecessarily, while others were missed entirely. It impacted cash flow, forcing the client’s finance team to write off revenue that could have been recovered through intelligent automated retry logic.

Absence of Real-Time Payment Dashboards and Forecasting Blind Spots

The client's existing system lacked centralized, live visibility into expected payments, completed transactions, and outstanding debt. There was no reporting on expected payments and payment plan details. Teams had to manually compile the data from multiple sources: SecurePay transaction logs, Salesforce student records, and payment schedule configurations. After curating this data, they manually entered it into Salesforce for reporting and dashboards.

The manual efforts in gaining a unified visibility delayed payment forecasting decisions, preventing senior management from accurately predicting cash inflows and outflows at the right time.

Manual Reporting and Payment Plan Configuration

The client required flexible payment scheduling (weekly, fortnightly, or monthly), but the payment plan setup demanded manual configuration for every student. Setting up a $3500 course fee split into three monthly installments is required:

- Manually creating three separate payment records in Salesforce
- Configuring each individually in SecurePay with specific due dates and amounts
- Ensuring consistent mapping between systems.

This manual process introduced errors, including incorrect amounts, misaligned dates, and more.

Solutions

Cyntexa customized course compliance logic and student cohort-specific billing. It transformed ChargeOn into a comprehensive payment processing and orchestration solution aligned with the client's business processes and growth objectives.

ChargeOn by cyntexa

stripe

SecurePay

1

Multi-Gateway Integration and Intelligent Gateway Routing

We integrated ChargeOn and connected SecurePay, Stripe, and additional regional gateways (some included ChargeOn's existing payment gateways).

ChargeOn's intelligent transaction routing and fallback gateway features ensured that if SecurePay experiences an outage or high decline rates for a specific transaction type, payments automatically route to alternative gateways without manual intervention. This eliminated vendor lock-in and ensured continuous payment processing.

2

Salesforce-Native Automation and Reconciliation

As a 100% Salesforce-native solution, ChargeOn eliminates data silos between the CRM, and payment gateways. Payment transactions are automatically logged, reconciled, and reflected in Salesforce records in real-time, eliminating manual data entry and reconciliation errors that previously consumed hours of finance team time.

3

Real-Time Dashboards and Live Payment Visibility

ChargeOn's pre-built and customizable dashboards are natively integrated into the Salesforce environment, providing real-time visibility into expected payments and completed transactions. We customized the dashboards based on certain rules and client requirements. These requirements included visualizing outstanding debt by student, cohort, and at-risk students approaching 'default.'

Their finance and operations teams can now view daily payment forecasts, identify students with deferred payments, track recovery progress in real-time, and generate automated reports. This enabled data-driven decision-making and proactive collections management without manual compilation.

4

Automated Payment Plan Setup and Flexible Scheduling

ChargeOn's flexible payment configuration eliminated manual payment record creation. Operations teams can now set up recurring payment plans with customizable frequencies (weekly, fortnightly, monthly, or custom schedules) in minutes rather than hours. The platform automatically handles fortnightly and weekly direct debits from student credit cards or bank accounts with built-in retry logic for failed payments.

Students requesting payment plan modifications are processed by reconfiguring the payment schedules on the platform without data entry errors.

5

Card Tokenization and Secure Recurring Payments

ChargeOn's tokenization feature securely stores and encrypts student payment details, enabling seamless recurring payments without requiring students to re-enter card information. This reduces payment friction, improves success rates for recurring charges, and ensures PCI DSS compliance without additional overhead. Tokenization is integrated with the automatic retry mechanism, allowing secure re-attempts when initial payments fail.

Benefits

Here are the transformative benefits that our client achieved

52%

Reduction in payment failures

65%

Improvement in failed payment recovery rate

78%

Reduction in payment-related support tickets

55%

Improvement in monthly cash flow predictability

100%

PCI compliance ensured via card tokenization

100%

Automated reporting

ChargeOn's seamless integration with SecurePay and Stripe transformed our client's payment operations, preserving their existing infrastructure investment while enabling intelligent automation, multi-gateway flexibility, and real-time financial visibility.

Now, it's your turn to unlock higher payment recovery rates and streamline collections!

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.

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