

Transforming Debt Relief Operations with Integrated Payment Processing Using ChargeOn

Learn how a financial services firm automated its subscription billing process, enabled flexible payment schedules, and achieved real-time visibility for stakeholders, modernizing its overall payment ecosystem to gain data-driven financial insights.

Products: ChargeOn, Salesforce CRM, PayPal, and NMI

Industry: Financial Services

Region: Canberra, Australia





Business Overview

Our client is an Australia-based debt relief and financial services firm. It specializes in helping consumers understand and navigate debt relief options across multiple debt categories, including personal loans, credit cards, and medical debt.

The client offers comprehensive student loan assistance services, including:

- Federal Student Loan Management and Guidance
- Student Loan Debt Management Services
- Student Loan Programs consultation and enrollment
- Student Loan Retirement Planning Strategies
- Contribution Payment Assistance
- Student Loan Repayment Program Coordination

A background image showing three business professionals in an office. A man with long blonde hair is on the left, a woman with dark hair is in the center, and a man with glasses is on the right. They are all looking towards the left, presumably at a computer screen. The image has a blue tint and is used as a background for the text.

Reason for Collaboration

The client collaborated with Cyntexa to implement an enhanced payment processing system within Salesforce, centralizing payment handling, scheduling, transaction tracking, and notifications to replace disparate systems.

Their requirements included advanced functionalities:

- Recurring billing capabilities
- Real-time transaction notifications to keep relevant stakeholders informed
- Customizable and flexible payment schedules that could be modified based on customer agreements
- Integration with multiple payment gateways (PayPal, NMI for credit cards, and NMI for ACH)

The objective was to consolidate payment processing, schedule management, transaction tracking, and notification within Salesforce to improve visibility, control, and operational efficiency.

Challenges



Lack of Comprehensive Payment Processing Within Salesforce

Our client sought to integrate payment processing capabilities directly into Salesforce. They required multiple payment gateways, including PayPal and NMI, and features such as recurring billing, payment links, card payments, ACH transfers, e-checks, and tokenization.





Ineffective Payment Schedule Management

The client had no interface for managing payment schedules. Since debt relief involves structured payment plans, the inability to easily modify due dates, adjust payment amounts, or cancel installments created a significant operational bottleneck.



No Centralized Reporting on Payment Activity

Our client needed visibility into payment-related data through reports and dashboards for insightful decision-making. It was essential for analyzing collection performance across different loan programs, tracking payment success rates by program type, and identifying trends in their customers' payment behavior.

Solutions

We integrated ChargeOn with Salesforce to enable subscription billing for student loan management services, support payment links, flexible payment scheduling, and facilitate a multi-gateway fallback mechanism.



1

Payment Automation and Multi-Gateway Support for Student Loan Programs

We integrated ChargeOn in Salesforce CRM with PayPal and NMI to enable credit card and ACH payments. This setup enabled automated payment link generation and syncing of payment details from Salesforce Accounts and Opportunities. All transaction logs were stored within Salesforce, linking payment events to the correct client record and enrollment. Payments were automatically routed to the appropriate gateway based on the payment method.



2

Subscription Billing Automation

We configured the subscription billing feature and enabled recurring billing. These services were automatically invoiced, collected, and tracked in the system. With this, our client was able to send auto-reminders and one-click payment links to the customers.

3

Comprehensive Reporting and Analytics

We set up dashboards and reports in ChargeOn. The reports monitored collection performance by program type (Federal Student Loans, various repayment plans), payment success rates by payment method, outstanding payments, and collection pipelines. With this, the client's finance team was able to analyze collection trends, identify underperforming programs, and optimize payment processing strategy based on gateway performance and cost data.



Benefits

Here are the transformative benefits that our client achieved



65%

Reduction in manual
payment processing and
billing effort



48%

Improvement in
payment collection
success rates



52%

faster payment
processing and revenue
recognition



40%

reduction in payment
schedule modification
workload

Ready to implement integrated payment processing within Salesforce?

Connect with our experts to learn how you can establish robust, secure, and compliant payment processing!

Connect With Experts Today!

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