

# PAYMENTUS

## Customer Self-Service Portal Validated Integration with Oracle Financial Services Lending and Leasing 14.4

### Paymentus

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#### Validated Integration

##### Oracle Financial Services

Oracle Validated Integration provides customers with confidence that a partner's integration with an Oracle on-premises application is functionally sound and performs as designed. This can help customers reduce deployment risk, lower total cost of ownership, and improve the user experience related to the partner's integrated offering.

#### The most advanced e-billing and payment self-service portal.

Easily deploy an advanced Customer Portal providing consumers with the ultimate self-service capabilities. Customers can easily and conveniently make one-time payments or enroll online into a highly secure, customer self-service portal to view bill details, due date, and usage; request pay-off quotes; make a payment; schedule payments; and review payment history.

#### Company Overview

Paymentus exists to simplify how bills are paid. Paymentus delivers next-generation solutions that directly address the challenges and gaps experienced between consumer demands and the capabilities of traditional providers. Our solutions automate what has traditionally been manual, integrating to optimize the user's experience and creating a level of bill payer engagement not previously available.

The Paymentus platform combines e-bill presentment, payments, communication tools and business intelligence in a unified solution that will accelerate revenue collection and unlock process efficiencies. Paymentus' next-generation solutions directly address the challenges and gaps experienced with legacy providers. The technology is built on a single, core platform, enabling complete interoperability between functions and the elimination of managing multiple platforms.

#### Integration Overview

Paymentus Customer Self-Service Portal is integrated with Oracle Financial Services Lending and Leasing to provide an integrated and enhanced self-service portal. The integration provides end users with a robust self-serving solution that will improve customer satisfaction and reduce servicing costs. Oracle Financial Services Lending and Leasing clients are looking to deploy solutions that can increase the use of customer self-service tools, offer more payment options, and increase adoption of electronic bills. Bill payers are motivated to manage all aspects of their loan from bill statement (eBill), account summary, payment history, payoff amount, and convenient payment options in one easy-to-use, self-service portal.

#### Integration Details

Paymentus has integrated its Customer Self-Service Portal with Oracle Financial Services Lending and Leasing using APIs and web services designed to provide real time data exchange between consumers and clients. The integration process is

**AVAILABILITY**

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designed to ensure compliance with industry standards for Payment Card Industry (PCI) Level I requirements and National Automated Clearinghouse Association (NACHA) files.

Real-time data exchange and features include:

- View account details.
- Request and view payoff amount.
- View bill and bill history.
- Make credit or debit card payment or use e-check functionality.
- Set up and manage automated payment plan.
- View payment history
- Manage notification details such as phone, SMS, or email.
- Create an e-wallet and store payment methods

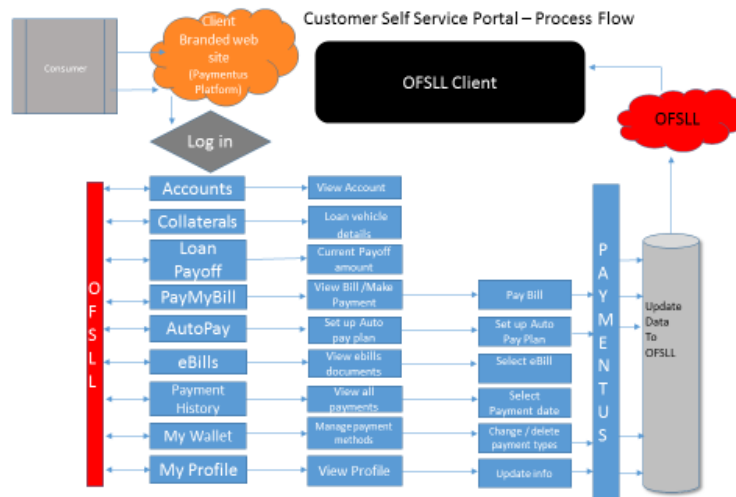


Figure 1. Process flow architecture

**Environment**

Paymentus	Oracle Environment
<ul style="list-style-type: none"> <li>• Customer Self Service Portal 1.0</li> </ul>	<ul style="list-style-type: none"> <li>• Oracle Financial Services Lending and Leasing 14.4</li> <li>• Oracle Database 12c Release 1</li> <li>• Oracle WebLogic 12c Release 2</li> </ul>