Texas Higher Education Coordinating Board

Request for Offer (RFO)
Student Loan Management and Origination System
781-1-24494

Questions and Answers #4

Clarifying Answer to Question #42

August 18, 2021

Question 42:

Does THECB expect online payments to be integrated into the portal through API or is the borrower redirected to the payment processors site?

Regarding online payments, borrowers are redirected to the payment processor site **(Texas.gov) through their API**.

The borrower portal servicing of online payments happens thusly. THECB Borrower portal provides a visible form with two items:

1. adjustable input text box prefilled with standard payment amount and
2. a radio button to process either as Credit or e-Check.

When submitted to THECB borrower portal, the server submits a new transaction to Texas.gov online payment processor with the details on the transaction (3 lines to identify, payment total, and two lines for credit card fees). Texas.gov online returns a token, then sent to THECB client as URL forward in response to original THECB client request. Client is redirected by that URL to Texas.gov to enter client's require Bank or Credit Card information. From the client's perspective, Texas.gov returns a URL to forward them back to THECB portal with one of four predefined URL's: Success, Failure, Cancel, or Duplicate. Texas.gov handles the client data and financial transactions to collect the funds from client Bank or Credit Card and sends back a series of files with the specific payment details which are extracted to our loan management system as automated payment files.