

Oracle Fusion Cloud Financials

Detailed Adoption Guidance: Payments Agent



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1 Detailed Adoption Guidance: Payments Agent

About this Playbook

This guide explains how you can:

- Understand the purpose and capabilities of Payments Agent.
- Prepare the prerequisites required to configure Payments Agent.
- Configure Payments Agent security, access, and financing program intelligence.
- Validate the implementation using recommended test scenarios.
- Learn how payment specialists use Payments Agent to monitor payment operations, evaluate payment opportunities, manage supplier financing offers, and schedule payment process requests.
- Troubleshoot common issues that may occur during adoption.

Overview of Payments Agent

Payment operations are often efficient at executing transactions but provide limited support for identifying optimization opportunities.

Payment runs are typically scheduled according to predefined cycles, working capital analysis is performed separately from payment execution, and operational issues are often identified only after reports are reviewed. Managing supplier financing programs can also require coordination across multiple pages, processes, and communications.

Payments Agent is an AI-powered experience in Oracle Fusion Cloud Financials that helps payment specialists monitor payment operations, evaluate financing opportunities, manage supplier financing offers, and execute payment activities using natural language interactions and actionable insights.

Payments Agent brings payment monitoring, payment optimization analysis, supplier offer management, and payment execution activities into a single conversational experience. Using the Ask Oracle bar, users can analyze payment data, investigate operational issues, evaluate financing opportunities, generate supplier offers, and schedule payment activities while operating within existing Oracle Fusion Cloud Financials security and approval controls.

Payments Agent supports users throughout the payment lifecycle by enabling users to:

- Monitor payment runs, payment files, and payment transactions.
- Identify issues that require attention through proactive insights.
- Analyze upcoming payment obligations and financing opportunities.
- Compare the benefits of available financing programs.
- Create and manage supplier financing offers.
- Schedule and monitor payment runs.

Payments Agent also provides a unified overview page that serves as the starting point for the experience. From the overview page, you can begin with Insights, select Suggested Prompts for common tasks, or choose the appropriate assistant to perform payment-related activities.

Payments Agent combines conversational AI with Oracle Fusion Cloud Financials data to help users make informed payment decisions while maintaining existing security controls, approval processes, and business unit access restrictions.

The Payments Agent experience consists of three specialized assistants that support different aspects of payment operations:

- Payment Execution Assistant helps users monitor payment processing activities, review payment status, and schedule payment runs.
- Payment Options Assistant helps users evaluate financing opportunities and analyze the benefits of available payment programs.
- Supplier Offers Assistant helps users create, manage, and monitor supplier financing offers.

Together, these assistants help organizations move from reactive payment processing to proactive payment optimization, enabling payment teams to focus on decision making and supplier engagement instead of manual monitoring and analysis.

Payments Agent Architecture

Payments Agent consists of a set of connected components that support payment monitoring, payment optimization, supplier offer management, and payment execution.

Each component has a distinct purpose, and the components work together within a single conversational experience.

Payment specialists use the Payments Agent Overview page as the starting point for identifying activities that require attention. From the Insights page, users can access the appropriate assistant to review payment activity, evaluate financing opportunities, manage supplier offers, or schedule payment runs.

Payments Agent Components

Component	Purpose	Example Tasks
Insights	Identifies payment activities and exceptions that require attention	Review payment runs that require action, payment files awaiting acknowledgment, supplier offers that require follow-up, and reconciliation exceptions.
Payment Execution Assistant	Supports payment execution and operational monitoring	Review payment process requests, monitor payment files and transactions, investigate issues, receive context-aware recommendations, and schedule payment runs.
Payment Options Assistant	Supports payment optimization and financing analysis	Evaluate financing opportunities, compare programs, perform what-if analyses, analyze historical supplier spend, generate virtual card draft emails, and create dynamic discounting draft offers.

Component	Purpose	Example Tasks
Supplier Offers Assistant	Supports supplier financing offer management	Review offers, review installment details, confirm offers, and monitor supplier responses.

How the Assistants Work Together

The assistants work together to support the payment lifecycle.

- Insights helps users identify activities that require attention.
- Payment Execution Assistant helps users monitor and manage payment operations.
- Payment Options Assistant helps users evaluate financing opportunities and create draft supplier offers.
- Supplier Offers Assistant helps users manage supplier offers after creation.

Together, these components provide a unified experience for identifying payment priorities, monitoring payment operations, evaluating financing opportunities, managing supplier engagement, and executing payment activities in Oracle Fusion Cloud Financials.

Users can begin their work from the Payments Agent overview page by selecting Insight, choosing a Suggested Prompt, or entering a natural language request using the Ask Oracle bar. Suggested Prompts provide predefined starting points for common payment execution, payment optimization, and suppliers offer management tasks, helping users begin common activities more quickly.

Before You Start

Before configuring Payments Agent, ensure that the following prerequisites are completed.

Complete Payables Configuration

If your organization is setting up Oracle Payables for the first time, complete the foundational Payables configuration before enabling Payments Agent.

Payments Agent relies on existing setup components, including:

- Dynamic Discounting programs
- Virtual Card programs
- Supplier onboarding
- Bank integrations
- Payment Process Request (PPR) templates and payment processing configuration

Confirm Environment Readiness

Ensure that your test or pilot environment is on the expected release and you can access Setup and Maintenance, Security Console, and Scheduled Processes.

Decide Your Rollout Approach

- Phased rollout by business unit (BU) is supported. Payments Agent enablement is performed at the BU level.
- Identify the users who will access Payments Agent.
- Identify the users who will administer Payments Agent and manage AI Agent Studio configurations.

Review Financing Program Requirements

If you plan to use financing-related capabilities, such as Dynamic Discounting or Virtual Card programs, ensure that the required financing programs are configured in Oracle Fusion Cloud Financials.

Identify the program information that will be used to create financing program intelligence documents for Payments Agent.

Plan for Supplier Offer Management

- If you plan to use Dynamic Discounting offers, identify:
- Users responsible for managing financing programs.
 - Supplier contacts who will receive financing offers.
 - Email templates and sender information used for supplier communications.
 - Prepare Validation Scenarios

Before beginning implementation, identify test business units, suppliers, and users that will participate in validation activities.

Use these users to verify financing program analysis, supplier offer creation, and payment execution functionality after completing the configuration.

Required Roles and Access

Payments Agent uses Oracle Fusion Cloud Financials security roles, permission groups, and business unit data access controls to manage administrative and runtime access.

The following roles are typically required to implement and use Payments Agent.

Role	Role Code
Application Implementation Consultant	Application Implementation Consultant
Security Manager	Security Manager
Payment Specialist	ORA_AP_PAYMENT_SPECIALIST_JOB

Financials Intelligent Agent Administrator Duty	ORA_DR_FAI_GENERATIVE_AI_AGENT_FIN_ADMINISTRATOR_DUTY
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Business Unit Data Access

In addition to role assignments, grant users access to the appropriate business units using the Manage Data Access for Users task. Payments Agent enforces Oracle Fusion Cloud Financials business unit security. Users can access only the payment, supplier, and financing data associated with their assigned business units.

After assigning business unit access, run the Process Permission Group Policies action to synchronize data access policies and ensure that Payments Agent applies the appropriate business unit security controls.

2 Core Configuration Steps

Overview of Payments Agent Configuration

The configuration steps are organized into these areas:

- **Payments Agent Security Setup:** Configure security roles, permission groups, profile options, and business unit access required for Payments Agent administrative and runtime access.
- **Dynamic Discounting Security and Function Setup:** Configure the security and functional setup required to create and manage supplier financing offers.
- **Virtual Card Functional Setup:** Establish connectivity with the card issuer and configure the card issuer, payment instruments and virtual card program.
- **Configuring Payment Program RAG Documents:** Create and publish financing program information used by Payments Agent to evaluate payment opportunities and calculate expected benefits.

Payments Agent Security Setup

Payments Agent uses Oracle Fusion Cloud Financials security roles, permission groups, profile options, and business unit data access controls to manage administration and user access.

Enable Required Profile Options at Site Level

Enable the required profile options before configuring Payments Agent security and runtime access.

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Administrator Profile Values**.
2. Search for the profile option code **ORA_HCM_VBCS_PWA_ENABLED**.
3. Select the Site level row. From the Profile Value drop-down list, select **Y**.
4. Select **Save**.
5. Search for the profile option code **ORA_ASE_SAS_INTEGRATION_ENABLED**.
6. Select the Site level row. From the Profile Value drop-down list, select **Yes**.
7. Select **Save and Close**.

Create Custom Role for AI Agent Administration

Create a custom role for users who will configure Payments Agent in AI Agent Studio, such as implementation team and designated admin users. This role grants administrative access to the Financials Intelligent Agent framework.

Create a custom role for users who will configure Payments Agent in AI Agent Studio, such as implementation team and designated admin users. This role grants administrative access to the Financials Intelligent Agent framework.

1. Go to **Navigator > Tools > Security Console > Roles**.
2. Select **Create Role**.
3. On the **Basic Information** page, enter these values:

- Role Name: Enter a name for the role. For example, Financials Intelligent Agent Administrator.
 - Role Code: Enter a unique role code according to your organization's naming standards.
 - Role Category: Financials - Discretionary Roles
4. Select **Enable Permission Groups** and then select **Next**.
 5. On the Roles and Privileges tab, select **Add Role**.
 6. Search for ORA_FUN_MANAGE_FIN_AI_AGENT.
 7. Select Manage Financials Intelligent Agent and add it to the role.
 8. Select **Add Role** again, search for ORA_FUN_MANAGE_FIN_AI_AGENT_HCM.
 9. Select Manage Financials Intelligent Agent (HCM Variant) and add it to the role.
 10. Verify that both roles appear in the role hierarchy and then select **Next**.
 11. On the Roles and Permission Groups tab, select **Add Role**.
 12. Search for ORA_DR_FAI_GENERATIVE_AI_AGENT_FIN_ADMINISTRATOR_DUTY.
 13. Select **Fai GenAI Agent FIN Administrator Duty**.
 14. Add the permission group to the role.
 15. Verify that the permission group appears in the list and then select **Next**.
 16. On the Users page, go to Roles and Privileges tab and select **Add User**.
 17. Search for and select the users who administer Payments Agent.
 18. Add each selected user to the role and select **Next**.
 19. Review the role configuration on the Summary page.
 20. Verify the role hierarchy entries, the permission group, and the assigned users.
 21. Select **Save and Close**.

Enable Permission Groups for Payment Specialist Job Role

Enable permission groups for the Payment Specialist job role to allow users to access Payments Agent capabilities.

1. Go to **Navigator > Tools > Security Console**.
2. Search for the **Payment Specialist** role.
3. Select the **Payment Specialist** role (ORA_AP_PAYMENT_SPECIALIST_JOB).
4. Select **Enable Permission Groups**.
5. Select **Save and Close**.

Assign Payment Specialist Job Role to Users

Assign the Payment Specialist job role to users who access Payments Agent.

1. Go to **Navigator > Tools > Security Console**.
2. Select **Users**.
3. Search for the user who requires access to Payments Agent.
4. Select the user.
5. Select **Edit**.
6. Select **Add Role**.
7. Search for the **Payment Specialist** role (ORA_AP_PAYMENT_SPECIALIST_JOB).
8. Select the role and add it to the user.
9. Select **Add Role Membership**.
10. Verify that the role is assigned to the user.
11. Select **Save and Close**.

Repeat these steps for each user who requires access to Payments Agent.

Create Runtime Role for Payments Agent Chat Access

Create a custom job role that grants access to the Financials Intelligent Agent chat interface. Users assigned this role must also be assigned the Payment Specialist job role.

1. Go to **Navigator > Tools > Security Console > Roles**.
2. Select **Create Role**.
3. On the **Basic Information** page, enter these details:
 - Role Name: Enter a name for the role. For example, Financials Intelligent Agent Administrator.
 - Role Code: Enter a unique role code according to your organization's naming standards.
 - Role Category: Financials - Discretionary Roles
4. Select **Enable Permission Groups**.
5. Select **Next**.
6. On the Roles and Privileges tab, select **Add Role**.
7. Search for **ORA_FUN_FIN_AI_AGENT_RUNTIME_DUTY**.
8. Select Financials Intelligent Agent Runtime Duty and add it to the role.
9. Select **Add Role** again, search for **ORA_FUN_FIN_AI_AGENT_RUNTIME_DUTY_HCM**.
10. Select Financials Intelligent Agent Runtime Duty (HCM Variant) and add it to the role.
11. Verify that both roles appear in the role hierarchy and then select **Next**.
12. On the **Users** page, go to the Roles and Privileges tab.
13. Select **Add User**.
14. Search for and select users who are assigned the Payment Specialist job role.
15. Select **Next**.
16. Review the role configuration on the Summary page.
17. Verify the role hierarchy entries and assigned users.
18. Select **Save and Close**.

Run Security Import ESS Jobs

Run the required security import processes to synchronize role assignments and application security data.

1. Go to **Navigator > Tools > Scheduled Processes**.
2. Select **Schedule New Process** and search for **Import Resource Application Security Data**.
3. Select **Submit**.
4. Wait for the process to complete successfully before proceeding.
5. Select **Schedule New Process**.
6. Search for and select **Import User and Role Application Security Data**.
7. Select **Submit**.
8. Wait for the process to complete successfully before proceeding.
9. Select **Schedule New Process**.
10. Search for and select **Retrieve Latest LDAP Changes**.
11. Select **Submit**.
12. Wait for the process to complete successfully.

Assign Business Unit Data Access

Assign business unit data access to users who access Payments Agent. Payments Agent enforces business unit security. Users can access only the data associated with their assigned business units.

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Data Access for Users**.

2. Select **Users with Data Access**.
3. Enter the username and click **Search**.
4. In the search results, locate the **Payment Specialist** role (ORA_AP_PAYMENT_SPECIALIST_JOB).
5. If a business unit assignment doesn't exist, select **Add**.
6. Enter the following fields:
 - Username: Select the user requiring access.
 - Role: Payment Specialist (ORA_AP_PAYMENT_SPECIALIST_JOB)
 - Security Context: Business Unit
 - Security Context Value: Select the appropriate business unit.
7. Select **Save**.
8. Repeat these steps for each user and business unit combination that requires access.

Synchronize Business Unit Data Access

After assigning business unit data access, synchronize the Payments Agent data access policies to ensure that users can access the appropriate business unit data.

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Data Access for Users**.
2. Verify that all required business unit assignments are complete.
3. Select **Process Permission Group Policies**.
4. Select **Submit**.
5. Wait for the process to complete successfully before proceeding.

If **Process Permission Group Policies** isn't enabled, the controlling profile option isn't enabled for your environment. Complete the following setup and then return to this page.

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Standard Lookups**.
2. Search for the lookup type **ORA_ERP_CONTROLLED%**.
3. Select **Add Lookup Code**.
4. Enter these values:
 - Look Code: MDA_36604437
 - Meaning: Show Button for Process Permission Group Policies
5. Select **Save and Close**.

Dynamic Discounting Security and Functional Setup

Configure Dynamic Discounting programs and supplier offer communications used by Payments Agent.

The setup includes configuring security roles for financing program management, defining financing programs, configuring supplier communication templates, and identifying supplier contacts who receive and respond to financing offers.

Set Up Security Role for Financing Program Management

Create a custom job role for users who manage financing programs and campaigns.

1. Sign in to Oracle Cloud ERP as an IT Security Manager.

2. Go to **Navigator > Tools > Security Console > Roles**.
3. Select **Create Role**.
4. Enter these values:
 - o Role Name: Enter a role name according to your organization's naming standards.
 - o Role Code: Enter a unique role code.
 - o Role Category: Financials - Job Roles
5. Select **Enable Permission Groups**.
6. Select **Next**.
7. On the **Roles and Privileges** tab, select **Add Role**.
8. Search for **Financing Program Management**.
9. Select **ORA_AP_FINANCING_PROGRAM_MANAGEMENT_DUTY**.
10. Select **Add Role Membership**.
11. Select **Next**.
12. On the **Roles and Permission Groups** tab, select **Add Permission Group**.
13. Search for **Financing Program Management**.
14. Select **ORA_DR_AP_FINANCING_PROGRAM_MANAGEMENT_DUTY**.
15. Select **Add Role Membership**.
16. Select **Next**.
17. Review the role configuration on the Summary page.
18. Select **Save and Close**.
19. Assign the new job role to users who manage Dynamic Discounting financing programs and campaigns.

Configure Financing Program

Create a financing program to manage Dynamic Discounting offers.

1. Sign in to Oracle Cloud ERP as a user assigned the Financing Program Management role.
2. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Financing Program**.
 - o Offering : Financials
 - o Functional Area: Cash Management
3. Select **Add**.
4. Enter the financing program details:
 - o Name
 - o Description
 - o Minimum Discount Rate
 - o Maximum Discount Rate
 - o Default Discount Rate
 - o Default Currency Code
 - o Conversion Rate Type
5. Select **Create**.
6. Review the financing program details on the Summary page.

Configure Email Template

Optionally, configure the predefined email template used to send financing offers to suppliers.

Oracle provides a predefined financing offer email template that can be used without modification. Customize the template only if you want to replace placeholder values, such as company information, or modify the notification content, layout, or formatting.

This process involves creating a custom copy of the predefined template, modifying it to meet your business requirements, and uploading the updated template to Oracle Analytics Publisher.

1. Sign in to Oracle Analytics Publisher as a user assigned the **AI_APPS_BIP** role.
2. Select **Catalog**.
3. In the **Folders** pane, go to **Shared Folders > Financials > Workflow Notifications > Payables > Invoices**.
4. Select **Financing Program Offer Email Notification**.
5. Select **More** and then select **Customize**. When you select **Customize**, Oracle Analytics Publisher automatically creates a custom copy of the report and its templates in the custom folder and opens the customized report.
6. Select **Edit** to download the template.
7. Open the downloaded template and update it according to your business requirements. Replace placeholder values, such as the company name and notification content, as needed.
8. Modify the layout and formatting, if required, and save the updated template.
9. Return to the **Financing Program Offer Email Notification** page in Oracle Analytics Publisher.
10. Select **Delete** to remove the existing template.
11. Select **Ok** on the confirmation dialog.
12. Select **Add New Layout**.
13. In the **Upload or Generate Layout** section, select **Upload**.
14. In the **Layout Name** field, enter **Financing Program Offer Email Notification**.
15. In the **Template File** field, select **Choose File** and select the template you edited.
16. In the **Type** field, select **RTF Template**.
17. In the **Locale** field, select **English**.
18. Select **Upload**.
19. Verify that the updated template appears in the list of available layouts.

Configure Email Sender Name and Address

After configuring the email template, configure the sender name and email address used for supplier financing offer notifications.

Enable the Required Profile Option

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Manage Administrator Profile Values**.
2. Search for the profile option code **ORA_FND_BPM_FROM_EMAIL_ADDRESS_ENABLED**.
3. In the **ORA_FND_BPM_FROM_EMAIL_ADDRESS_ENABLED: Profile Values** region, select **Yes** in the **Profile Value** field.
4. Select **Save and Close**.

Configure the Sender Name and Email Address

1. Go to **Navigator > My Enterprise > Manage Task Configurations for Financials**.
2. On the **BPM Worklist** page, search for **FinancingProgramOffer**.
3. Select the task and then select **Edit Task**.
4. Go to **Notifications** tab and select **More**.
5. In the **Email: From and Reply To Address** field, enter the sender email address.
6. In the **Email "From:" Display Name** field, enter the sender display name.
7. Select **Make Notification Actionable**.

8. Select **Save**.
9. Select **Commit Task** to commit the changes.

Configure Recipients

Configure supplier contacts as supplier portal users so that they can receive Dynamic Discounting offers and respond to them by email.

Create a Supplier Portal User Role

1. Sign in to Oracle Cloud ERP as an IT Security Manager.
2. Go to **Navigators > Tools > Security Console > Roles**.
3. Select **Create Role**.
4. Enter the role name and role code.
5. Select **Financials - Job Roles** as the role category.
6. Select **Next**.
7. Go to **Privileges** tab and select **Add Function Security Policy**.
8. Search for **Manage Early Payment Offers in Supplier Portal**.
9. Select the matching result.
10. Select **Add Privilege to Role**.
11. Close the dialog box.
12. Select **Next** until you reach the **Summary** page.
13. Select **Save and Close**.

Add the Role to Supplier User Roles

1. Sign in to Oracle Cloud ERP as a Supplier Administrator or Supplier Manager.
2. Go to **Navigators > My Enterprise > Setup and Maintenance**.
3. Select **Search** in the Tasks panel.
4. Search for the **Manage Supplier User Roles** task.
5. Select **Actions > Select and Add**.
6. Search for the role created in the previous procedure.
7. Select the role and then select **Apply**.

Create or Update a Supplier Contact

1. Go to **Navigators > Procurement > Suppliers**.
2. Search for the supplier.
3. Open the supplier record.
4. Go to **Contacts** tab and select **Edit**.
5. Select an existing contact or create a new contact.
6. Verify that the contact has a valid email address.
7. In the User Account section, select **Create User Account**.
8. Review the default supplier portal roles and then select **Select and Add**.
9. Add the supplier portal user role created earlier.
10. Select **Submit**.

Import User and Role Security Data

1. Go to **Navigators > Tools > Scheduled Processes > Schedule New Process**.

2. Enter these values:
 - Type: Job
 - Name: Import User and Role Application Security Data
3. Select **OK**.
4. In the **Process Details** window, select **Submit**.
5. Wait for the process to complete successfully.

After the process completes, the supplier receives an email confirming supplier portal access and requesting a password reset.

Virtual Card Setup

Configure Virtual Card payment programs and supporting payment infrastructure used by Payments Agent.

This setup enables the Payment Options Assistant to evaluate Virtual Card payment opportunities and calculate projected financing benefits.

The setup includes enabling connectivity with the card issuer, configuring card issuer details, creating payment instruments, and defining Virtual Card programs used during payment opportunity analysis and supplier payment processing. For more details refer to [Set up virtual cards for supplier payments](#) and [Virtual Card Questions and Answers](#).

Enable Connectivity with Virtual Card Issuers

To start using virtual cards for supplier payments, establish connectivity between Oracle Cloud ERP and your participating card issuer for payment processing, and activate the virtual card functionality. For detailed setup instructions, refer to [Enable Connectivity with Virtual Card Issuers](#).

Configure Card Issuer

After connectivity is established with your card issuer, configure the virtual card program in Oracle Cloud ERP. For detailed setup instructions, refer to [Configure Card Issuer](#).

Configure Payment Instruments

Configure payment instruments to enable virtual card payments. For detailed setup instructions, refer to [Configure Payment Instruments](#).

Configure Virtual Card Program

Use the Manage Virtual Card Programs task to configure your virtual card program. For detailed setup instructions, refer to [Configure the Virtual Card Program](#).

Configure Payment Program RAG Documents

Payments Agent uses Retrieval-Augmented Generation (RAG) documents to provide financing program information to the Payment Options Assistant.

These documents contain program specific parameters, such as interest rates, rebate rates, and financing terms, which are used to evaluate payment opportunities and calculate projected benefits. Without these documents, Payments Agent uses default program values to perform financing analysis. This section explains how to create RAG documents, upload them to AI Agent Studio, and publish them for use by Payments Agent.

Payment program details can be provided through published RAG documents for simulation and benefit analysis. This enables the Payment Options Assistant to evaluate the potential benefits of a payment program before the customer decides whether to configure and use the program in Oracle Fusion Cloud Financials.

Payment programs provided through RAG documents for simulation can't be used to create supplier offers or execute payment activities until the corresponding program is configured in Oracle Fusion Cloud Financials.

Create RAG Documents

Create RAG documents that contain the financing program information used by the Payment Options Assistant for opportunity evaluation and benefit analysis.

Create a Dynamic Discounting Program Document

The Dynamic Discounting program document provides the market short-term investment rate, which represents the opportunity cost of paying early. This rate is used as the Short Term Investment (STI)% variable in the Return on Investment (ROI) formula.

1. Create a text document.
2. Enter the Dynamic Discounting program information.
3. Include the market short-term investment rate used by your organization.

Dynamic Discount Program Information

- Market short term investment rate (%): 3.2

4. Save the document.

ROI Formula:

$$\text{Net DD ROI} = (\text{Amount} \times \text{DA}/360 \times \text{APR}\%) - (\text{Amount} \times \text{DA}/360 \times \text{STI}\%)$$

Where DA = Days Accelerated, APR = supplier's offered discount rate, STI = 3.2% (from this RAG document).

For example:

Term	Meaning	Example
Amount	Invoice installment amount	\$100,000
Days Accelerated (DA)	Original due date minus proposed payment date	20 days
Annual Percentage Rate (APR)	Supplier's offered annualized discount rate. The APR rate is derived from the Default APR% configured in the Dynamic Discounting program setup.	25%
Short Term Investment Rate (STI)	Your market rate for short-term investment - opportunity cost of paying early	3.2% (from RAG)
Discount Earned	$\text{Amount} \times (\text{DA}/360) \times \text{APR}$	\$1,388.89
Opportunity Interest Cost	$\text{Amount} \times (\text{DA}/360) \times \text{STI}$	\$177.78
Net DD ROI	Discount Earned - Opportunity Interest Cost	\$1,211.11

Create a Virtual Card Program Document

The Virtual Card program document provides the market borrowing rate and per-RCN rebate rates. Payments Agent uses currency specific Real Card Number (RCN) aliases to calculate rebate income for USD payments.

1. Create a text document.
2. Enter the Virtual Card program information.
3. Include the following information:
 - o Program name
 - o Program code
 - o Market borrowing interest rate
 - o RCN alias name
 - o Rebate rate

For example:

Virtual Card Program information

- o Program name: VC financing program
- o Program code: VC_FIN_PROGRAM
 - Market borrowing interest rate (%): 4.5

RCN (Real Card Number) or Payment Group for JPM Configuration Details

- o RCN-1 Alias Name: CORP-VC-USD
- o Rebate Rate (%): 1.5

4. Save the document.

ROI Formula:

Total VC ROI = (Amount × Rebate%) + (Amount × WAFD/360 × MBR%)

Where WAFD = Weighted Average Float Days, Market Borrowing Interest Rate (MBR) = 4.5% (from this RAG document).
Rebate =1.5%

For example:

Term	Meaning	Example
Amount	Invoice installment amount	\$100,000
Rebate Rate	Card program rebate percentage on spend	1.5% (from RAG, CORP-VC-US)
Weighted Average Float Days (WAFD)	Weighted average days between payment date and card statement due date. Represents your working capital extension. The card statement due date is derived from the Virtual Card payment instrument configuration.	26 days
Market Borrowing Interest Rate (MBR)	Your cost of borrowing - the value of extended float	4.5% (from RAG)
Rebate Income	Amount × Rebate Rate	\$1,500
Float Interest Benefit	Amount × (WAFD/360) × MBR	\$325.00
Total VC ROI	Rebate Income + Float Interest Benefit	\$1,825.00

Review the information in each document before uploading it to AI Agent Studio.

Upload RAG Documents to AI Agent Studio

Upload the financing program RAG documents to AI Agent Studio.

1. Go to **Navigator > Tools > AI Agent Studio**.
2. Go to the Tools tab and search for **Financing Programs RAG** (ORA_FIN_AP_FINANCINGPROGRAMSRAG).
3. Select **Edit**.
4. In the **Documents** section, select **Add**.
5. Enter the document name and description.
6. In the Status field, select **Ready to Publish**.
7. Drop the Dynamic Discounting program document you want to upload.
8. Select **Save**.
9. In the **Documents** section, select **Add**.
10. Enter the document name and description.
11. In the Status field, select **Ready to Publish**.
12. Drop the Virtual Card program document you want to upload.
13. Select **Save**.
14. Verify that all uploaded documents appear in the Documents section.
15. Save the tool configuration.

The uploaded documents are ready to be processed and published.

Publish RAG Documents Using an ESS Job

Publish the uploaded RAG documents so that they are available to Payments Agent.

1. Go to **Navigator > Tools > Scheduled Processes > Schedule New Process**.
2. Select **Schedule New Process** and search for **Process Agent Documents**.
3. Accept the default parameters.
4. Select **Submit**.
5. Wait for the process to complete successfully.
6. Go to **Navigator > Tools > AI Agent Studio**.
7. Go to Tools tab and search for **Financing Programs RAG** (ORA_FIN_AP_FINANCINGPROGRAMSRAG).
8. Open the tool.
9. Verify that all uploaded documents have a status of **Published**.

After the documents are published, Payments Agent can use the financing program information to evaluate payment opportunities and calculate projected benefits.

3 Validation and Testing

Why is Testing Required?

Testing helps confirm that Payments Agent is configured correctly and that users can access the required capabilities.

After completing the setup, validate the implementation to confirm that users can access Payments Agent, financing program information is available, and core assistant capabilities function as expected.

The validation scenarios in this section verify:

- Access to Payments Agent.
- Availability of financing programs.
- Financing opportunity analysis and offer creation.
- Payment execution and payment process request scheduling.

Complete the following tests using a user who has the required Payments Agent roles and business unit access.

Validate Financing Program Discovery and RAG Configuration

Use this validation scenario to confirm that financing programs are available to the Payment Options Assistant and that the financing program information configured in the published RAG documents is used during payment opportunity analysis.

1. Go to **Navigator > Payables > Payments Agent**.
2. Select **Payments** in the bottom navigation bar.
3. Go to the **Payment Options** tab.
4. In the Ask Oracle bar, enter: **What financing programs are available for evaluating upcoming payments?**
5. Review the returned financing programs.
6. Verify that the Payment Options Assistant returns the available financing programs and displays the financing program information from the published RAG documents. Verify that the displayed financing program information matches the values configured in the uploaded RAG documents.

If the validation fails, verify that:

- The RAG documents were uploaded successfully.
- The documents were published using the Process Agent Documents scheduled process.
- The document status is Published in AI Agent Studio.
- The user has the required Payments Agent roles and business unit access.

Validate ROI Analysis and Draft Offer Generation

Use this validation scenario to confirm that the Payment Options Assistant analyzes financing opportunities, calculates projected benefits, and generates draft financing offers.

1. Go to **Navigator > Payables > Payments Agent**.
2. Select **Payments** in the bottom navigation bar.
3. Go to the **Payment Options** tab.
4. In the Ask Oracle bar, enter: **What are the benefits of Dynamic Discounting program?**
5. Review the response returned by the Payment Options Assistant.
6. In the Ask Oracle bar, enter: **What are the upcoming USD payments for BU = [Business Unit] for Supplier = [Supplier Name]?**
7. Review the returned payment schedules.
8. In the Ask Oracle bar, enter: **Run ROI benefit analysis for upcoming USD payments for BU = [Business Unit]**.
9. Review the ROI analysis results.
10. (Optional) If historical supplier spend analysis is enabled, in the Ask Oracle bar, enter: **Show spend analysis for the last 12 months for Supplier = [Supplier Name]**.
11. Review the returned supplier spend analysis.
12. (Optional) If external financing program information is available in the published RAG documents, in the Ask Oracle bar, enter: **What financing programs are available for evaluating upcoming payments?**
13. Review the returned financing programs.
14. In the Ask Oracle bar, enter: **Create Draft Offers for next 6 weeks upcoming USD payments for BU = [Business Unit] and Supplier = [Supplier Name]**.
15. Review the draft offer preview.
16. Confirm the offer creation.
17. In the Ask Oracle bar, enter: *Show existing draft offers for Supplier [Supplier Name]*.
18. Review the returned draft offers.

Expected Result

Verify that the Payment Options Assistant:

- Returns financing benefit analysis.
- Calculates projected ROI using the configured financing program information.
- Returns historical supplier spend analysis when requested.
- Uses payment program details from published RAG documents for simulation and benefit analysis when available.
- Generates a draft offer preview.
- Creates a draft offer after user confirmation.
- Makes the created draft offer available for review.

Validate Payment Run Scheduling and Operational Monitoring

Use this validation scenario to confirm that the Payment Execution Assistant schedules payment process requests and returns payment run and payment file monitoring information.

1. Go to **Navigator > Payables > Payments Agent**.
2. Select Payments in the bottom navigation bar.
3. Go to the **Payment Execution** tab.
4. In the Ask Oracle bar, enter: **Schedule PPR once using template '[YourTemplateName]'**
5. Review the schedule details returned by the Payment Execution Assistant.
6. Confirm the PPR scheduling request.
7. In the Ask Oracle bar, enter: **Show payment process requests requiring attention**
8. Review the returned payment process requests.
9. In the Ask Oracle bar, enter: **Show payment files requiring attention**
10. Review the returned payment files.
11. In the Ask Oracle bar, enter: **Show payments rejected or failed in the last 30 days**.
12. Review the returned payment transactions.
13. In the Ask Oracle bar, enter: **Show Payment Process Requests completed in last 2 days**
14. Review the returned completed payment process requests.

Expected Result

Verify that the Payment Execution Assistant:

- Returns the PPR schedule summary.
- Accepts the confirmed scheduling request.
- Displays PPRs, payment files, and completed payment process requests using the configured payment data.
- Returns payment transaction information and relevant context to support operational investigation and follow-up analysis.

4 Using Payments Agent

Payments Agent Overview

Payments Agent provides unified experience for monitoring payment operations, evaluating payment opportunities, managing supplier financing offers, and executing payment activities.

The Payments Agent overview page serves as the starting point for payment specialists by bringing together operational insights, suggested tasks, and conversational assistance in a single workspace.

From the Payments Agent overview page, users can:

- Review Insights to identify payment activities and operational exceptions that require attention.
- Select Suggested Prompts to quickly begin common payment execution, payment optimization, or supplier offer management tasks.
- Choose the appropriate assistant for the task being performed.
- Enter natural language requests using the Ask Oracle bar to investigate payment activities or perform supported actions.

The following table describes the primary components of the Payments Agent overview page.

Component	Description
Insights	Highlights payment activities, operational exceptions, and supplier offer activities that require attention.
Suggested Prompts	Provides predefined prompts for common payment execution, payment optimization, and suppliers offer management tasks.
Assistant Selector	Allow users to switch between the Payment Execution, Payment Options, and Supplier Offers assistants.
Ask Oracle Bar	Enables users to enter natural language requests to investigate payment activities or perform supported actions.

Suggested Prompts help users quickly begin common activities without having to compose a natural language request from scratch. Users can continue the conversation by asking follow-up questions or entering additional requests to refine the results returned by the assistant.

Suggested Prompts

Payments Agent provides predefined suggested prompts that help users begin common activities with the Payment Execution, Payment Options, and Supplier Offers assistants. Suggested prompts provide a starting point for interacting with an assistant and can be followed by additional natural language requests.

Some predefined suggested prompts contain parameters enclosed in square brackets, such as [Supplier], [Start Date], [Business Unit], or [Amount]. Provide the appropriate value for each parameter when using the prompt.

Examples of predefined Suggested Prompts include:

Assistant	Example Seeded Suggested Prompts
Payment Execution	Show late payments to [Supplier] in last [30] days Show payment process request templates for [Payment Program Type] in [Business Unit] for [Currency]
Payment Options	Show spend analysis of last [3 months] for [Supplier] Show benefit when changing APR to [20%] for [Supplier]
Supplier Offers	Show communicated offers that suppliers haven't responded to in over [5 days] Show communicated offers that are expiring in the next [2 days] and estimated loss of benefit

These examples are representative predefined prompts. Users can also enter their own natural language requests or continue the conversation with follow-up questions.

Identify and Prioritize Payment Actions with Insights

Insights help payment specialists proactively identify payment activities and operational exceptions that require attention.

By continuously monitoring payment operations, Insights highlight issues and opportunities that users can investigate further using the appropriate Payments Agent assistant.

Insights continuously monitor payment operations and surfaces situations that require attention. Instead of relying on reports or manual reviews, users can use Insights to identify payment-related issues, suppliers offer activities, and operational exceptions that may require action.

Each insight provides a summary of the issue, the number of affected items, and direct access to the appropriate Payments Agent capability for further investigation.

Insights are organized into the following categories:

Category	Example Insights
Payment Runs	Payment runs requiring attention
Payment Approvals	Payment approvals pending for more than 5 days
Payment Acknowledgments and Rejections	Payments with unresolved acknowledgments, rejections, or validation errors
Payment Settlement and Reconciliation	Payments remaining unsettled or unreconciled
Supplier Offers	Supplier offers requiring action
Payment Run Readiness	Payment schedules or runs requiring readiness review
Supplier Financial Profile	Supplier financial profile requiring attention

Review high-priority insights regularly to identify operational issues that may require immediate attention.

When additional investigation is required, select the insights and continue the analysis using the appropriate Payments Agent capability.

Payments Agent provides the following predefined Insights to help payment specialists identify payment activities, exceptions, and opportunities that may require attention.

Predefined Insight	Category	Business Value
Payment runs requiring attention	Payment Runs	Identifies PPRs that are stalled, failed, or require operational follow-up.
Payment approvals pending for more than 5 days	Payment Approvals	Identifies approval backlogs that may delay supplier payments or discount capture.
Payments with unresolved acknowledgments, rejections, or validation errors	Payment Acknowledgments and Rejections	Highlights payments affected by bank acknowledgment, rejection, or validation issues.
Recurring payment rejection errors in last 30 days	Payment Acknowledgments and Rejections	Identifies recurring rejection patterns that may require root-cause analysis.
Supplier offers requiring action	Supplier Offers	Identifies offers requiring confirmation, communication, supplier follow-up, or expiry attention.
Payments remaining unsettled or unreconciled	Payment Settlement and Reconciliation	Identifies payments that may affect reconciliation or cash visibility.
Recurring card settlement errors in last 30 days	Payment Settlement and Reconciliation	Identifies recurring card settlement issues requiring operational or root-cause review.
Installments or upcoming payment runs requiring readiness review	Payment Run Readiness	Identifies installments or PPRs that aren't ready for execution because of readiness blockers.
Supplier financial profile requiring attention	Supplier Financial Profile	Identifies supplier setup or profile issues that may affect payments or payment program usage.

Execute and Monitor Payments with the Payment Execution Assistant

The Payment Execution Assistant helps users monitor payment operations and manage payment execution activities using natural language interactions.

The assistant enables users to investigate payment process requests (PPRs), payment files, payment transactions, and operational exceptions without navigating multiple payment management pages. It also provides context-aware recommendations to help users investigate issues and determine the next appropriate action.

Common tasks include:

Task	What the Assistant Helps You Do
Review payment process requests	Monitor PPR status, investigate PPRs requiring attention, and review completed or terminated PPRs.
Monitor payment files	Identify payment files awaiting acknowledgment, rejected files, and other file processing issues.

Investigate payment transactions	Review completed, rejected, unreconciled, or failed payments across suppliers, business units, and currencies.
Review upcoming payment obligations	Analyze upcoming installments and payment commitments to understand future cash requirements.
Schedule payment process requests	Schedule one-time or recurring payment process requests using existing payment templates.
Investigate operational exceptions	Review payment execution issues and receive context-aware recommendations to support investigation and resolution.
Search payment information	Query payment process requests, payment files, and payment transactions using business attributes such as supplier, Business Unit, bank account, payment date, status, and currency.

Use Case: Investigate Payment Process Requests Requiring Attention

Business Objective: Identify PPRs that require investigation and determine the appropriate corrective action.

Prompt: Show PPRs requiring attention

The Payment Execution Assistant returns payment process requests that are in an exception or stalled state, including status, payment date, installments selected, and pending duration. Review the results and navigate to the underlying payment process request for additional investigation.

If additional investigation is required, the assistant provides context-aware recommendations to help identify possible causes and guide the next troubleshooting steps.

Use Case: Schedule a Payment Process Request

Business Objective: Schedule a payment process request using an existing payment template.

Prompt: Schedule PPR once using template [YourTemplateName]

The Payment Execution Assistant displays the proposed schedule for review and requests confirmation before submission. After approval, the PPR is submitted and the scheduling status is returned to the user.

Evaluate Payment Opportunities with the Payment Options Assistant

The Payment Options Assistant helps payment specialists identify and evaluate financing opportunities.

The assistant analyzes upcoming payment obligations, evaluates available financing programs, compares projected benefits, and supports payment optimization decisions using financing program information, historical payment data, and published RAG documents.

Common tasks include:

Task	What the Assistant Helps You Do
Review available financing programs	Identify financing programs available for a business unit or payment population.
Analyze payment outflows	Review upcoming payment obligations and projected cash outflows.

Evaluate financing benefits	Calculate projected benefits for Dynamic Discounting and Virtual Card opportunities.
Compare financing options	Compare projected benefits across multiple financing programs.
Perform what-if analysis	Evaluate alternative scenarios using different assumptions and payment strategies.
Generate supplier communications	Create supplier outreach communications for Virtual Card enrolment opportunities.
Create draft financing offers	Generate draft supplier financing offers for review and confirmation.
Analyze historical supplier spend	Review historical supplier payment activity to identify suppliers that may benefit from financing programs.
Simulate payment programs	Use payment program details provided through published RAG documents to evaluate projected benefits before deciding whether to configure the program in Oracle Fusion Cloud Financials.

Use Case: Identify and Evaluate Financing Opportunities

Business Objective: Identify suppliers that may benefit from Dynamic Discounting or Virtual Card programs and determine which financing strategy provides the greatest projected benefit.

Prompt: Compare DD and VC benefits for my top suppliers in USD for Vision Operations

The Payment Options Assistant analyses upcoming payment obligations, calculates projected benefits for available financing programs, and returns a side-by-side comparison of financing opportunities. Review the results to identify suppliers with the greatest potential benefit and determine the most appropriate financing strategy.

Use Case: Identify Suppliers Using Historical Spend Analysis

Business Objective: Identify suppliers with significant historical payment activity that may be good candidates for Dynamic Discounting or Virtual Card programs.

Prompt: Show spend analysis for the last 12 months for Supplier Vision Corporation

The Payment Options Assistant summarizes the supplier's historical payment activity and identifies suppliers that may benefit from financing programs. Review the results to prioritize supplier outreach and evaluate financing opportunities based on historical spend patterns.

Use Case: Simulate a Payment Program

Business Objective: Evaluate the potential benefits of a payment program before deciding whether to configure and use the program in Oracle Fusion Cloud Financials.

Prompt: Calculate potential benefits for external financing programs

The Payment Options Assistant uses payment program details provided through published RAG documents to simulate the program and calculate its potential benefits. This enables users to evaluate the expected financial benefit and determine whether the payment program is suitable for their organization before configuring and operationalizing it.

Payment programs provided through RAG documents are used for simulation and benefit analysis only. They can't be used to create supplier offers or execute payment activities until the corresponding program is configured in Oracle Fusion Cloud Financials.

Manage Supplier Offers with the Supplier Offers Assistant

The Supplier Offers Assistant helps users manage supplier financing offers throughout the offer lifecycle.

After a financing offer is created, use the Supplier Offers Assistant to review offer details, monitor supplier responses, and manage offer activities.

The assistant supports the complete Dynamic Discounting offer lifecycle, from reviewing draft offers through supplier communication, response monitoring, and offer completion.

Common tasks include:

Task	What the Assistant Helps You Do
Review supplier offers	Review draft, accepted, declined, pending, and expired offers.
Review offer details	Examine offer information, financing program details, and offer status.
Review offer installments	Review invoices and installments included in an offer.
Confirm offers	Review and confirm offers before supplier communication.
Monitor supplier responses	Track accepted, declined, pending, and expired offers.
Review expiring offers	Identify offers that require follow-up before expiration.
Review supplier acceptance trends	Monitor supplier response patterns and identify offers requiring follow-up before they expire.
Manage offer lifecycle	Review offer status throughout the lifecycle, including shortlisted, communicated, accepted, declined, expired, and unsubscribed offers.

Use Case: Confirm a Draft Offer for Supplier Communication

Business Objective: Review a draft Dynamic Discounting offer, verify the included installments, and confirm the offer for supplier communication.

Prompt: Confirm the offer for Vision Corporation

The Supplier Offers Assistant displays the offer details for review, including the supplier, program, discount rate, amount, installment count, and expiry date. Review the results, verify the installment details, and confirm the offer to send it for supplier communication.

Use Case: Monitor Supplier Responses

Business Objective: Monitor supplier responses and identify offers that require follow-up before they expire.

Prompt: Show offers expiring in the next 7 days

The Supplier Offers Assistant returns supplier offers approaching expiration, including supplier name, financing program, offer status, expiry date, and estimated financing opportunity. Review the results and determine whether supplier follow-up is required before the offers expire.

End-to-End Workflows

The following workflows illustrate how payment specialists can use Payments Agent throughout the payment lifecycle.

Daily Payment Operations Workflow

1. Open the Payments Agent overview page and review the Insights that require attention.
2. Optionally, select a Suggested Prompt to begin investigating a payment issue or operational activity.
3. Use the Payment Execution Assistant to investigate payment runs, payment files, and payment transactions.
4. Review operational exceptions and take corrective action as needed.
5. Continue monitoring payment activities until all issues are resolved.

This workflow helps payment specialists proactively identify and resolve operational issues.

Financing Opportunity Workflow

1. Use the Payment Options Assistant to review available financing programs.
2. Analyze upcoming payment obligations and payment outflows.
3. Evaluate projected benefits for available financing programs.
4. Compare financing opportunities and identify the highest benefit financing programs.
5. Optionally, review historical supplier spend to identify suppliers that are good candidates for financing programs.
6. If applicable, simulate payment programs using program details provided through published RAG documents and evaluate the projected benefits before deciding whether to configure the program.
7. Generate supplier financing offers for selected suppliers.
8. Review and confirm the draft offers.

This workflow helps organizations identify and act on payment optimization opportunities.

Supplier Offer Management Workflow

1. Review existing supplier financing offers using the Supplier Offers Assistant.
2. Review offer details and associated invoice installments.
3. Confirm offers for supplier communication.
4. Monitor supplier responses and offer status.
5. Review expiring offers and follow up with suppliers when appropriate.

This workflow helps users manage supplier participation throughout the financing offer lifecycle.

Payment Process Request Scheduling Workflow

1. Review upcoming payment obligations using the Payment Execution Assistant.
2. Verify payment readiness and payment schedules.
3. Schedule a one-time or recurring payment process request.
4. Confirm the PPR schedule.
5. Monitor payment execution and payment files after submission.

If operational issues are identified, use the Payment Execution Assistant to investigate payment runs, payment files, or payment transactions and review the recommended next steps.

This workflow helps users manage payment execution activities while maintaining visibility into payment processing status.

5 Troubleshooting and Tips

Access and Security Issues

Use the following common troubleshooting steps to resolve any access and security issues with the Payments Agent.

Issue	Likely Cause	Resolution
Payments Agent navigation isn't visible after implementation	Payment Specialist access isn't fully configured for Payments Agent runtime.	Enable permission groups for Payment Specialist security import jobs, then sign out and sign in again.
User has the Payment Specialist role but still can't access Payments Agent chat	The custom Financials Intelligent Agent runtime role is missing or not assigned.	Create or update the runtime role, assign it to users, rerun the security import jobs, then confirm the role is assigned successfully.
AI Agent Studio configuration options aren't available to the implementation user	The custom AI Agent administration role is missing or incomplete.	Create or update the AI Agent administration role, assign it to users, rerun the security import jobs, then confirm the role is assigned successfully. Payments Agent tools.
ORA_ASE_SAS_INTEGRATION_ENABLED profile option isn't found.	The profile option isn't seeded or is unavailable in the pod.	If it isn't available, log an SR with Oracle Support. If it is available, set the Site value to Yes.
Payments Agent setup is complete, but changes aren't reflecting for the user	Required synchronization jobs weren't run, or the user session wasn't refreshed.	Run the required synchronization jobs. Rerun Process Permission Group Policies if BU access is assigned, then sign out and sign in again.

Runtime Issues

Use the following common troubleshooting steps to resolve any runtime issues with the Payments Agent.

Issue	Likely Cause	Resolution
"Sorry, the details you requested are currently unavailable" appears when accessing Payment Agent	Missing permission groups or a backend API timeout.	For 403, enable permission groups for Payment Agent. Log an SR with Oracle Support, for 504, retry and check console logs if the issue persists.
Payment Agent redirects to an access requirement page	Read-optimized data store isn't enabled for the environment.	Raise a service request to enable read-optimized data store. Payment Agent opens normally.
Payment Agent can't access specific Business Unit-linked information	Business Unit data access is missing.	Add the required BU access, run the job, then confirm the linked information is returned.
Payment Agent returns empty results for a Business Unit after BU access is assigned	The BU access was added, but the data access layer wasn't synchronized.	Run Process Permission Group Policies, re-login, and rerun the job. Data for the authorized BU.

Agent returns the same table when asked to add more details or columns after analysis	This is expected structured-output behavior.	Ask for the additional information as a separate table structure to change.
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Insights and Payment Options Issues

Use the following common troubleshooting steps to resolve any insights and payment options issues with the Payments Agent.

Issue	Likely Cause	Resolution
ROI calculations show default rates instead of customer specific DD or VCC rates	RAG documents weren't uploaded, saved, published, or processed.	Upload the documents correctly, set them to Ready for Documents, and confirm publication.
RAG documents are uploaded but remain unpublished	The upload or publishing process was incomplete.	Reupload if needed, run the publish process, and confirm Published.
External financing programs aren't available during payment opportunity analysis.	The external financing program information isn't included in the published RAG documents or the documents haven't been published successfully.	Verify that the external financing program information is included in the Process Agent Documents, rerun the Process Agent Documents, and confirm all documents have a status of Published in AI Agent.

Supplier Offers and Payment Execution Issues

Use the following common troubleshooting steps to resolve any supplier offers and payment execution issues with the Payments Agent.

Issue	Likely Cause	Resolution
Rejected: Offer couldn't be delivered because the supplier email isn't available	Supplier contact email or portal access is missing.	Update the supplier contact, assign the required import job, and retry delivery.
Customer hasn't received offer email	The offer wasn't delivered, is still processing, or failed in SOA.	Verify the email address, check spam/junk, and confirm no Error.
Installments aren't getting picked up during a PPR run from Payment Agent	The installment attributes don't match the PPR template criteria.	Use a matching PPR template and submit the PPR.
Dynamic Discounting supplier offer email isn't received by supplier / test mailbox	Recipient mail systems may be grey listing or filtering the email.	Validate the sender override, ask for allowlisting communication.
Dynamic Discounting supplier notification can't be sent because supplier contact isn't a valid Fusion/Supplier Portal user	The supplier contact doesn't have a valid user account or required portal privilege.	Create or update the supplier contact, assign the import job, and retry the notification.

6 Payments Agent FAQ

How do I interact with Payments Agent?

Use the Ask Oracle bar within the Payments Agent work area to enter natural language questions or requests. For best results, include relevant business context such as:

- Business Unit
- Supplier
- Currency
- Payment date range
- Financing program

Providing additional context helps the assistants return more targeted and accurate results.

You can also begin by selecting a Suggested Prompt for common payment execution, payment optimization, or supplier offer tasks. Suggested Prompt provide predefined starting points and can be used instead of entering a prompt manually.

Where should I start each day?

Start with the Insights page. Insights highlights high-priority payment activities, operational exceptions, payment files, payment runs, and supplier offer actions that may require attention.

Start with the Payments Agent overview page. Review the Insights that require attention, select a Suggested Prompt for a common task, or enter a natural language request using the Ask Oracle bar.

What financing programs are supported?

Payments Agent supports the following financing programs:

- Dynamic Discounting (DD)
- Virtual Card (VCC)

These programs can be evaluated using the Payment Options Assistant.

What are RAG documents and why are they important?

RAG (Retrieval-Augmented Generation) documents contain financing program information used by the Payment Options Assistant during payment opportunity analysis.

Examples include:

- Dynamic Discounting rates
- Virtual Card rebate rates
- Market borrowing rates
- Program-specific business rules

Publishing current RAG documents helps ensure that financing analyses reflect your organization's actual financing programs. RAG documents can also include external financing program information that can be used during payment opportunity analysis and ROI simulation before the financing program is configured in Oracle Fusion Cloud Financials.

What happens if RAG documents aren't uploaded?

The Payment Options Assistant can still perform analyses; however, financing calculations may use default program values rather than customer-specific financing program information.

For the most accurate ROI and financing opportunity analysis, upload and publish the required financing program RAG documents.

How does the Payment Options Assistant create financing offers?

After identifying a financing opportunity, the Payment Options Assistant can generate a draft supplier financing offer. Before the offer is created:

1. The assistant presents the proposed offer details.
2. The user reviews the offer.
3. The user confirms the action.

No offer is created until the user explicitly confirms the request.

What is the supplier offer lifecycle?

Supplier financing offers move through several stages during their lifecycle.

Common statuses include:

- Shortlisted
- Offer Finalized
- Offer Communicated
- Accepted
- Declined

- Expired
- Unsubscribed

The Supplier Offers Assistant can be used to review offer status and monitor supplier responses.

How do I monitor supplier responses?

Use the Supplier Offers Assistant to review:

- Pending offers
- Accepted offers
- Declined offers
- Expired offers
- Offers nearing expiration

Regular monitoring helps ensure that financing opportunities are acted upon before they expire.

What can the Payment Execution Assistant do?

The Payment Execution Assistant can help you:

- Review payment process requests (PPRs)
- Monitor payment files
- Review payment transactions
- Analyze payment execution status
- Schedule one-time PPRs
- Schedule recurring PPRs

The assistant provides operational visibility into payment processing activities and status. It can also provide context-aware recommendations to help investigate payment execution issues and guide users toward the appropriate next steps.

Can the Payment Execution Assistant create payment templates?

No, the Payment Execution Assistant uses existing payment process request templates that have already been configured in Oracle Fusion Cloud Financials.

If a new template is required, it must be created outside of Payments Agent using the standard payment configuration process.

What is the Virtual Card email draft feature?

The Payment Options Assistant can generate supplier outreach communications for suppliers that aren't currently enrolled in a Virtual Card program.

These communications are intended to help payment specialists engage suppliers and explain potential financing benefits. The generated communication is a draft and can be reviewed before being shared with the supplier.

Does Payments Agent respect Business Unit security?

Yes, Payments Agent respects Oracle Fusion Cloud Financials security and data access controls.

Users can access only the Business Units and payment information for which they have been granted appropriate access. If a Business Unit isn't available in Payments Agent filters, verify the user's Business Unit data access configuration.

Does Payments Agent perform actions automatically?

No, Actions that create or modify business transactions require user confirmation before they are performed.

Examples include:

- Creating supplier financing offers
- Scheduling payment process requests
- Initiating assistant-guided payment activities

Payments Agent provides recommendations and guidance, but users remain responsible for reviewing and approving actions before execution.

7 Best Practices for Using Payments Agent

How Can You Get the Best Results from Payments Agent?

Payments Agent works best when prompts include clear business context and are aligned with the assistant capability being used.

Use the following guidelines to improve the relevance of responses and streamline your interactions with Payments Agent.

Area	Guidance	Example
Getting started	Begin by reviewing Insights, selecting a Suggested Prompt, or entering a natural language request in the Ask Oracle bar. Suggested Prompts help you quickly start common payment activities.	Select a Suggested Prompt su to begin investigating payment
Scope	Payments Agent returns a limited set of records optimized for conversational review. Include additional filters to narrow the results and focus the analysis.	Instead of: "Show payment run for Vision Operations in USD." "Show payments rejected or fa
Review and export larger result sets	Payments Agent displays a limited number of records in the conversational response. When additional records are available, open the results in Canvas view for a more comprehensive review. You can then use the download action in Canvas view to export the results in a Microsoft Excel-compatible format for further analysis.	Open the results in Canvas view to download the available results
Prompt format	Use quotation marks for multi-word business values when referencing Business Units, suppliers, templates, or payment process requests.	"Show payment outflow for Bu for the next 6 weeks."
Payment Options inputs	Payment optimization analysis works best when both Business Unit and currency are provided.	"What financing programs are payments for USD and Vision
Analysis horizon	If no time horizon is specified, Payment Options analysis defaults to 6 weeks. You can select a different horizon to meet your analysis needs.	"Show payment outflow for Vi weeks."
Payment Execution review	Payment Execution results may include information from both payment process requests and payment files. Use filters and related status details when investigating operational issues.	"Show payment files pending requiring attention."
Insight drilldown	Insights provide a starting point for investigation. If additional detail is required, continue the analysis in the appropriate assistant using more specific filters and queries.	After opening a Payments reje payments rejected or failed th
Supplier offers	Payments Agent currently supports one-time Dynamic Discounting offers. Use Payments Agent to evaluate opportunities, create draft offers, and manage supplier follow-up activities.	"Create draft offers for Supplie in USD for Vision Operations."

