ORACLE
Textura

Standardize. Scale. Build Enterprise Strength with Oracle Textura.

Connected finance for a stronger enterprise.



PAYMENT VELOCITY

30% faster

ARCO cut subcontractor payment time from 65 days to 45 days.

PROCESS EFFICIENCY

30-40% less time

Gordon Highlander reported significant time savings while processing 1,200 subcontractor invoices a month.

PAY-APPLICATION PROCESSING

4-5 to 2 days

Austin Commercial cut processing time and reduced the effort required to manage pay applications from three employees to less than one FTE.

For project teams:
One familiar process and faster ramp-up.

For AP, finance, risk, legal, procurement, and IT:
Centralized support, shared services efficiency, stronger governance, and more reliable integrations.

For leadership:
Portfolio-wide visibility into payment delays, compliance gaps, cash needs, exceptions, retention, and disputes.

For subcontractors and suppliers:
A consistent portal experience, less duplicate effort, and fewer payment-related questions.

OUTCOMES

- Greater Financial Control
- Higher Operational Efficiency
- Reduced Risk
- Improved Collaboration
- Long-Term Enterprise Value

01

Standardize the operating model

One process for invoicing, approvals, compliance, lien waivers, retention, exceptions, payments, and reporting. Common rules and audit trails strengthen control across projects.

02

Scale with repeatable efficiency

Reuse integrations, templates, roles, training, support, change materials, and rollout playbooks. Each project begins from a proven enterprise blueprint.

03

Create one experience for teams and trade partners

Internal teams work from one familiar process. Subcontractors encounter consistent requirements across projects, reducing duplicate effort, support needs, and payment confusion.

04

Turn payment data into enterprise intelligence

Consistent workflows make cycle time, holds, retention, compliance, exceptions, and cash requirements comparable across the portfolio for analytics and AI.

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Purpose-Built for driving better outcomes, enterprise-wide.



Extend proven project-level payment and compliance processes across your portfolio to help improve efficiency, control, and visibility.

Enterprise adoption establishes a standardized payment-management operating model: shared controls, repeatable implementation, consistent subcontractor experience, and portfolio-level visibility. The value compounds with every project added.

Shifting from a project tool to enterprise capability and control helps you:

- Standardize for greater efficiency
- Strengthen controls and reduce risk
- Fit the enterprise, not one owner's process
- Connect financial operations
- Unlock scaled capabilities
- Streamline project selection and setup

Value from active, in-process projects
Onboarding projects already underway can serve as a mid-project control check: teams can surface payment, compliance, documentation, retention, and approval discrepancies while there is still time to address them, well before closeout. It also brings current payment volume under the enterprise

Efficient enterprise expansion
Reusable integrations, templates, training, permissions, support, and change resources create a repeatable onboarding model that lowers incremental effort and accelerates adoption across projects.

Stronger controls and shared-services efficiency
Common approval rules, compliance checks, payment holds, documentation requirements, and audit trails let AP, risk, legal, procurement, and IT support one operating model.

Portfolio intelligence and AI readiness
Comparable enterprise data improves visibility, benchmarking, root-cause analysis, and forecasting while creating a stronger foundation for AI-enabled exception and inquiry workflows.

ORACLE TEXTURA PAYMENT MANAGEMENT KEY METRICS

$24+ Billion Monthly Payments	**154,000+** Total Projects	**42+ Million** E-documents	**233,000+** Subcontractors
$12+ Million ACH Transfers	**$2.3+ Trillion** Project Value	**13.4 Million** Lien waivers	**$1.4+ Trillion** Payments Processed

SECURE
Enterprise Security. Trusted Protection.

INTELLIGENT
Powered by Orade innovation.

SCALABLE
Built to support you as you grow.

RELIABLE
Always Delivering. 99.97% Up-time.

TRUSTED
By contractors for over 20 years.