

THE COMPLETE SELF-PAY RECOVERY SUITE

Recover every outstanding balance **before** it ages into a write-off.

In self-pay care, an unpaid invoice is a **melting asset** — the longer it sits, the less you ever recover. CreditNOW is a complete recovery suite that does the chasing for you: it **sees** every outstanding balance by age, **chases** it automatically across SMS, email, call and letter, runs the floor **live**, and **proves** the recovery every morning.



4
CAPABILITIES



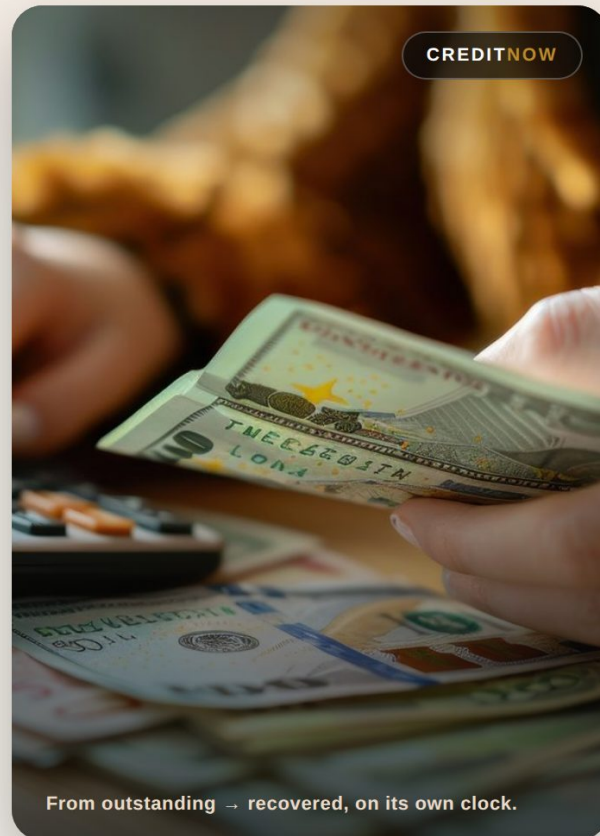
4
REMINDER CHANNELS



Group-wide
ONE OR MANY SITES



Daily
AUTOMATED REPORTING



From outstanding → recovered, on its own clock.

FOUR CAPABILITIES · ONE OUTCOME



See

Every balance and account — by age and by collector.



Chase

Every SMS, email, call and letter — all logged.



Operate

The whole recovery floor, live by the minute.



Prove

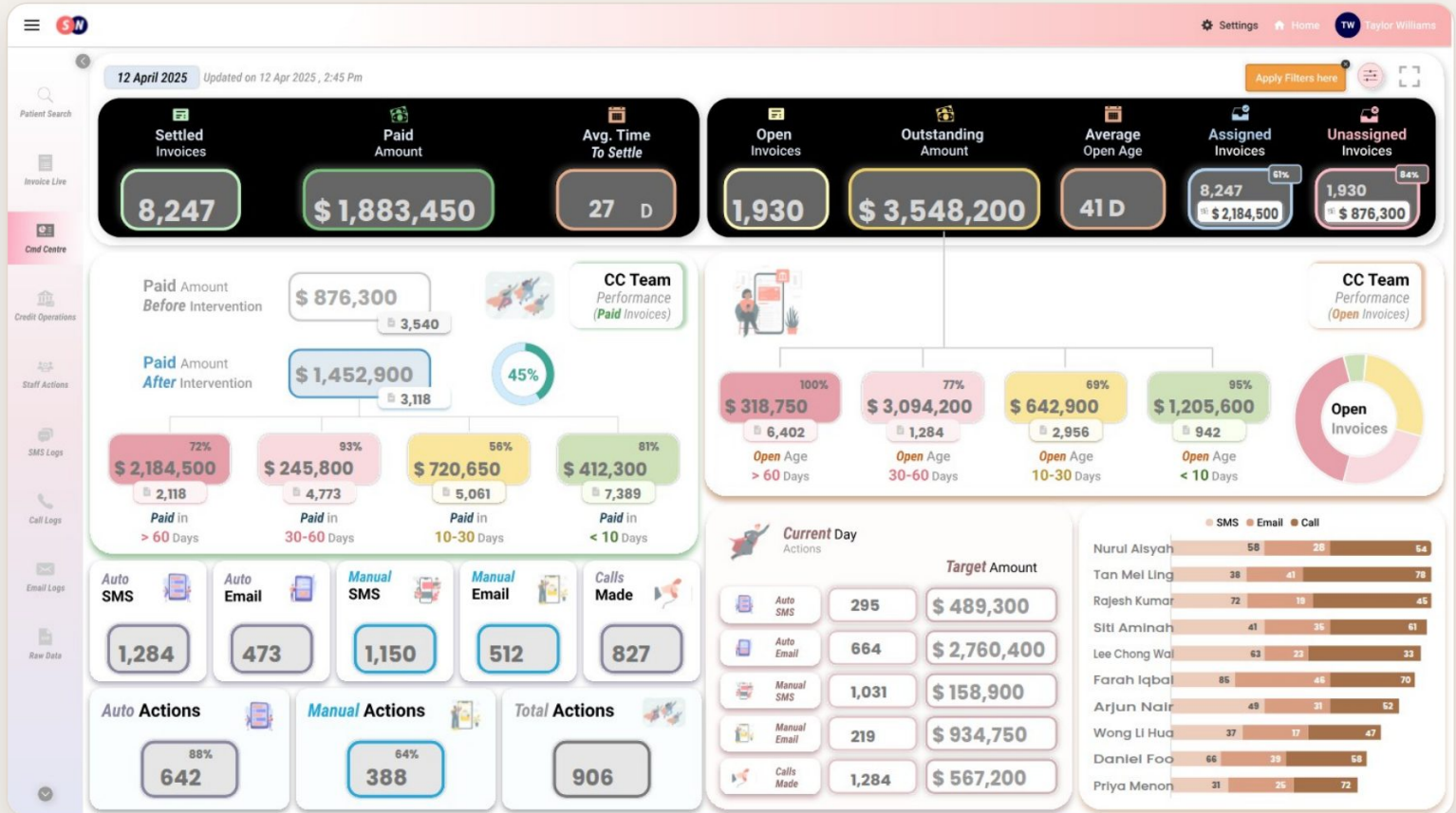
Consistent templates and automated daily reporting.

The Command Centre

LIVE DASHBOARD

Your **entire self-pay book** on one live screen — for one hospital or an entire group.

LIVE · RECEIVED vs OUTSTANDING · AGEING, RECOVERY & TEAM ACTIVITY ACROSS THE GROUP



THE IMPACT

Catch the balance about to age into a **write-off** while it's still collectable — and steer the entire book from a single screen, instead of a dozen disconnected spreadsheets.



Vital signs

Settled vs open, paid vs outstanding, time-to-settle and age — **the book's health at a glance.**



Intervention impact

Paid **before versus after** the team steps in — the uplift, quantified.



Ageing breakdown

Outstanding and recovered, split <10 → >60 days — **see where money is stuck.**



Recovery by collector

Each officer's paid and open invoices, side by side — **manage, don't guess.**



Today's activity

Every SMS, email and call today, against target — **the floor's live pulse.**



Group-wide rollout

One site or the whole group on one screen — **drill in or zoom out.**

Down to the collector, and the raw record.

Beyond the headline view, the same data drills all the way to each officer's workload and the exportable source record behind every figure.

Operations Board

PER-COLLECTOR

Open invoices and outstanding, by collector and age

Credit Operations										
Open Invoice										
Outstanding Summary		Open Age > 60 Days		Open Age > 30 Days		Open Age > 10 Days		Open Age < 10 Days		
Invoice		Invoice		Invoice		Invoice		Invoice		
Amount		Amount		Amount		Amount		Amount		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 2,760,400		\$ 158,900		\$ 2,184,500		\$ 876,300		\$ 1,452,900		
Unassigned Invoices		Unassigned Invoices		Unassigned Invoices		Unassigned Invoices		Unassigned Invoices		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 934,750		\$ 567,200		\$ 720,650		\$ 3,094,200		\$ 318,750		
Assigned Nurul Aisyah Credit Control		Assigned Nurul Aisyah Credit Control		Assigned Nurul Aisyah Credit Control		Assigned Nurul Aisyah Credit Control		Assigned Nurul Aisyah Credit Control		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 245,800		\$ 1,883,450		\$ 642,900		\$ 1,205,600		\$ 489,300		
Assigned Lee Chong Wai Credit Control		Assigned Lee Chong Wai Credit Control		Assigned Lee Chong Wai Credit Control		Assigned Lee Chong Wai Credit Control		Assigned Lee Chong Wai Credit Control		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 412,300		\$ 1,069,400		\$ 567,200		\$ 1,883,450		\$ 245,800		
Assigned Siti Aminah Credit Control		Assigned Siti Aminah Credit Control		Assigned Siti Aminah Credit Control		Assigned Siti Aminah Credit Control		Assigned Siti Aminah Credit Control		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 934,750		\$ 1,205,600		\$ 489,300		\$ 2,760,400		\$ 158,900		
Assigned Rajesh Kumar Credit Control		Assigned Rajesh Kumar Credit Control		Assigned Rajesh Kumar Credit Control		Assigned Rajesh Kumar Credit Control		Assigned Rajesh Kumar Credit Control		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 642,900		\$ 876,300		\$ 1,452,900		\$ 318,750		\$ 3,094,200		
Assigned Tan Mei Ling Credit Control		Assigned Tan Mei Ling Credit Control		Assigned Tan Mei Ling Credit Control		Assigned Tan Mei Ling Credit Control		Assigned Tan Mei Ling Credit Control		
99%		99%		99%		99%		99%		
450,000		450,000		450,000		450,000		450,000		
\$ 2,184,500		\$ 720,650		\$ 412,300		\$ 1,069,400		\$ 3,540,900		

What it does. A real-time view of open invoices and outstanding amounts **assigned to each credit-control officer**, split by age band — workload and recovery, person by person.

THE IMPACT

Make recovery a **measurable individual sport** — coach the slipping book, reward the cleared one, and let no account hide in a shared queue.

PER-COLLECTOR

AGE-SPLIT

WORKLOAD

Raw Data Export

TO EXCEL

The exportable source record behind every number

What it does. Download open ageing invoices and the full **SMS, email, call and staff-action history** for any date range, straight to Excel.

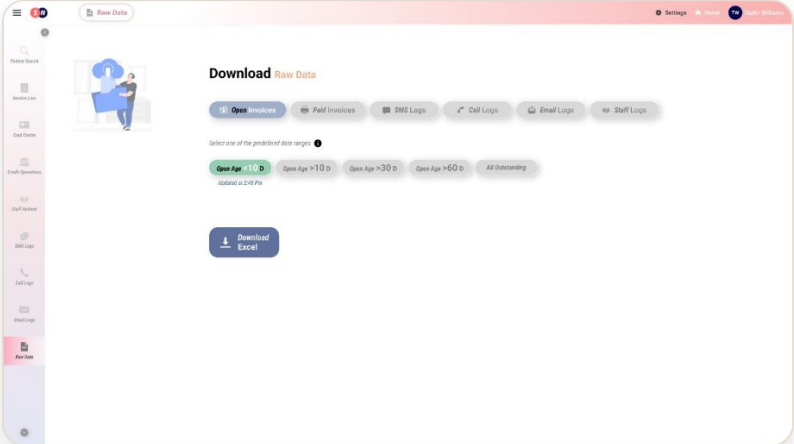
THE IMPACT

Hand finance **audit-proof evidence**, settle disputes with the record, and feed your own BI — in one click, no IT ticket.

ANY DATE RANGE

FULL LOGS

AUDIT-READY



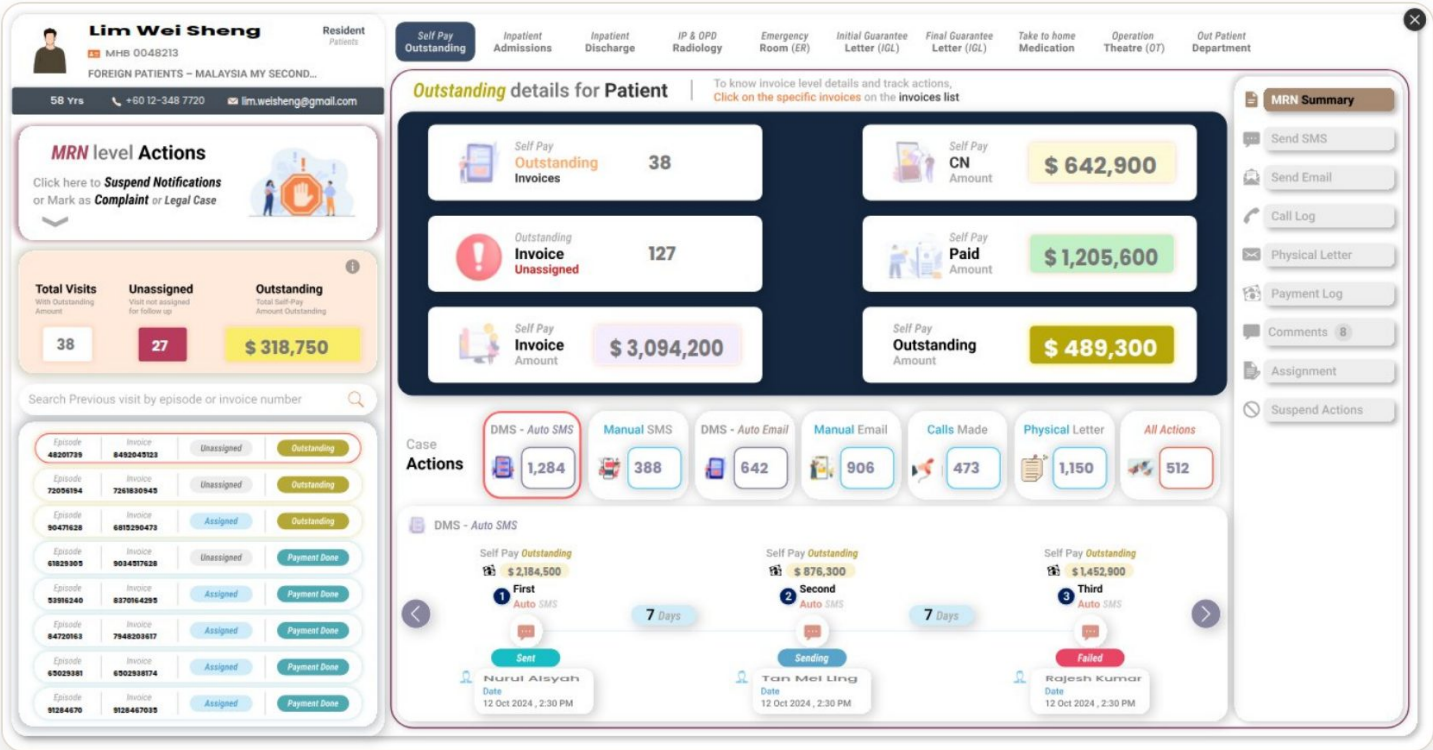
Open one patient. See the whole story, owed and paid.

When the desk opens an account, guesswork ends — the entire financial history sits on one screen.

Patient Central View

360° ACCOUNT

Every visit, reminder and payment on one file



What it does. Cumulative outstanding across **every** visit, all credit notes and payments, the full case-action tally, and a live timeline of every reminder already sent — auto and manual.

THE IMPACT

Act with a patient's **entire history in view** — never re-chase a paid bill, never miss an open one.

• ALL VISITS

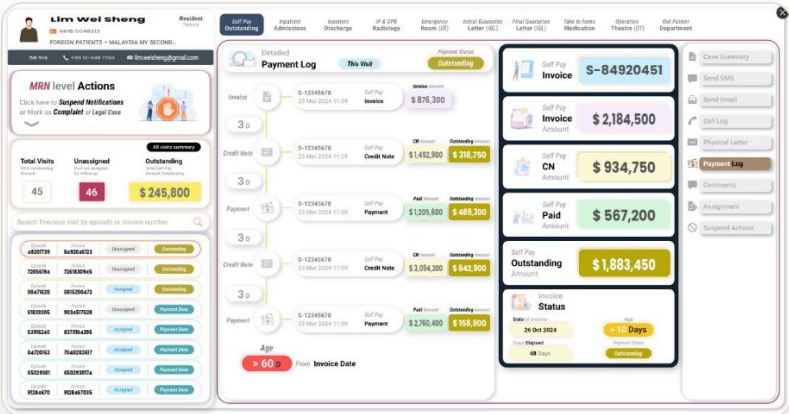
• ACTION TALLY

• REMINDER TIMELINE

Payment Log

LIVE BALANCE

Every invoice, credit note and payment on one timeline



What it does. Every invoice, credit note and payment on one timeline, with outstanding and ageing computed **live** from the invoice date — no stale spreadsheet, no manual recalculation.

THE IMPACT

A balance that's always **exact to the last decimal** — quote with confidence, reconcile in seconds, and settle disputes on the spot.

• LIVE OUTSTANDING

• AGEING

• FULL HISTORY

Relentless follow-up, **without lifting a finger.**

Recovery is won by consistency, not heroics. CreditNOW fires staged reminders automatically as a balance ages — and lets the desk escalate across four channels, every touch logged.

SMS Reminders



Auto + manual. Staged texts at each ageing threshold, plus manual sends from the desk — each with a delivery log.

THE IMPACT

Thousands of nudges go out on the channel patients actually read — not one is forgotten.

Email Reminders



Auto + manual. Recovery emails with delivery status tracked on the account timeline.

THE IMPACT

A documented, escalating paper trail that builds itself — ready for formal action.

Call Logging



On record. Log every recovery call — answered, unanswered, outcome and promise.

THE IMPACT

Calls compound instead of repeating — every contact starts informed by the last.

Physical Letters

ESCALATE

What it does. Generate first, second and final recovery letters from templates and download to print — tracked on the same timeline as every SMS, email and call.

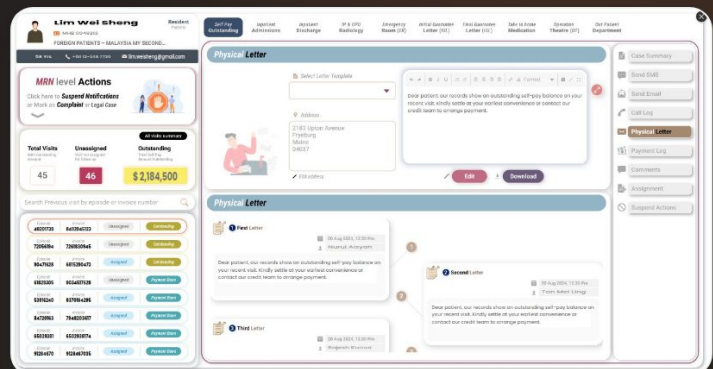
THE IMPACT

A formal escalation ladder on tap — **auditable, dispute-ready, zero manual drafting.**

• 1ST • 2ND • FINAL

• TEMPLATE-DRIVEN

• PRINT-READY



The recovery floor, live by the minute.

New balances hit the board the instant a patient is discharged, and every action lands in real time — no lag, no waiting on a report.

Invoice Live

REAL-TIME

New outstanding the moment a patient is discharged

SN

Invoice Live

SettingsHomeTW Taylor Williams

Open Age < 10 DOpen Age > 10 DOpen Age < 30 DOpen Age < 60 DPayment Done

12 April 2025Last Updated 2:45 Pm

	Payment Status	Patient Category	Patient Details	Patient Type	Case Status	Assigned Staff	Assigned Date	Assigned Team	Days Elapsed	Open Age	Episode
☐	Payment Outstanding	SUNMED STAFF - SELF	Aaron D'Cruz 4820779	Foreign	Invoice Unassigned	Nurul Aisyah Credit Control	Today 12:30PM	Chloe Yan Credit Control	38 D	> 30 D	Day
☐	Payment Outstanding	INTERNATIONAL - PATIENT	Mei Chen Tan 72050154	Resident	Invoice Unassigned	Tan Mei Ling Credit Control	Today 12:30PM	Nurul Aisyah Credit Control	38 D	> 30 D	Inpa
☐	Payment Outstanding	SUNMED STAFF - DEPENDENT	Vikram Suresh 61029305	Foreign	Invoice Assigned	Rajesh Kumar Credit Control	Today 12:30PM	Tan Mei Ling Credit Control	38 D	> 30 D	Outp
☐	Payment Outstanding	SUNMED CONS - SELF	Aisha Karim 90476128	Resident	Invoice Unassigned	Siti Aminah Credit Control	Today 12:30PM	Rajesh Kumar Credit Control	38 D	> 30 D	Ext
☐	Payment Outstanding	FOREIGN PATIENT EXPATRIATE	Brandon Lee 51912440	Resident	Invoice Assigned	Lee Chong Wai Credit Control	12 Aug 2025 12:30PM	Siti Aminah Credit Control	38 D	> 30 D	Emer
☐	Payment Outstanding	FOREIGN PATIENT MALAYSIA SE...	Ng Sok Kuan 84720163	Resident	Invoice Assigned	Farah Iqbal Credit Control	12 Aug 2025 12:30PM	Lee Chong Wai Credit Control	38 D	> 30 D	Ext
☐	Payment Outstanding	FOREIGN PATIENT MALAYSIA SE...	Imran Yusof 61029305	Foreign	Invoice Assigned	Arjun Nair Credit Control	12 Aug 2025 12:30PM	Farah Iqbal Credit Control	38 D	> 30 D	Day
☐	Payment Outstanding	VIP	Grace Wong 91284670	Foreign	Invoice Unassigned	Wong Li Hua Credit Control	12 Aug 2025 12:30PM	Arjun Nair Credit Control	38 D	> 30 D	Outp
☐	Payment Outstanding	FOREIGN PATIENT STUDENT	Kavi Raman 4820779	Resident	Invoice Assigned	Daniel Foo Credit Control	12 Aug 2025 12:30PM	Wong Li Hua Credit Control	38 D	> 30 D	Emer
☐	Payment Outstanding	INTERNATIONAL - PATIENT	Lim Jia Hui 72050154	Resident	Invoice Unassigned	Priya Menon Credit Control	12 Aug 2025 12:30PM	Daniel Foo Credit Control	38 D	> 30 D	Inpa
☐	Payment Outstanding	RBC	Hassan Omar 61029305	Foreign	Invoice Unassigned	Hafiz Rahman Credit Control	12 Aug 2025 12:30PM	Priya Menon Credit Control	38 D	> 30 D	Outp

234

What it does. Every new self-pay balance appears immediately after discharge — categorised by age and assignment, and held on the board until it's paid in full.

THE IMPACTZero lag between discharge and the first reminder — recovery starts before the bed is turned over.

- INSTANT

AGE-CATEGORISED

HELD UNTIL PAID

Staff Actions Live

SCORECARD

SN

Staff Actions

SettingsHomeTW Taylor Williams

Open Age < 10 DOpen Age > 10 DOpen Age < 30 DOpen Age < 60 DPayment Done

12 April 2025Last Updated 2:45 Pm

	Assigned Staff	Outstanding (SP)	Invoices < 10 Days	Open Age	% Age Invoices	Outstanding (SP)	% Age Amount	DMS Auto Actions	Staff Manual Actions	DMS Auto Actions	Total
	Nurul Aisyah Credit Control	\$ 2,184,500	428190376	< 10 D	95%	\$ 567,200	95%	Auto 123456Auto 123456	123456123456	123456123456	1234561
	Tan Mei Ling Credit Control	\$ 876,300	715203948	< 10 D	95%	\$ 1,883,450	95%	Auto 123456Auto 123456	Not ApplicableNot Applicable	Auto 123456Auto 123456	1234561
	Rajesh Kumar Credit Control	\$ 1,452,900	603917452	< 10 D	95%	\$ 245,800	95%	Not ApplicableNot Applicable	123456123456	123456123456	1234561
	Siti Aminah Credit Control	\$ 318,750	892047163	< 10 D	95%	\$ 720,650	95%	Auto 123456Auto 123456	Not ApplicableNot Applicable	Auto 123456Auto 123456	1234561
	Lee Chong Wai Credit Control	\$ 3,094,200	531860294	< 10 D	95%	\$ 412,300	95%	Auto 123456Auto 123456	Not ApplicableNot Applicable	Not ApplicableNot Applicable	1234561
	Farah Iqbal Credit Control	\$ 642,900	746028193	< 10 D	95%	\$ 1,069,400	95%	Auto 123456Auto 123456	123456123456	123456Not Applicable	1234561
	Arjun Nair Credit Control	\$ 1,205,600	689501374	< 10 D	95%	\$ 3,540,900	95%	Not ApplicableNot Applicable	123456123456	123456Auto 123456	1234561
	Wong Li Hua Credit Control	\$ 489,300	920184637	< 10 D	95%	\$ 2,184,500	95%	Not ApplicableNot Applicable	123456123456	Auto 123456Auto 123456	1234561
	Daniel Foo Credit Control	\$ 2,760,400	428190376	< 10 D	95%	\$ 876,300	95%	Auto 123456Auto 123456	123456123456	123456Not Applicable	1234561
	Priya Menon Credit Control	\$ 158,900	715203948	< 10 D	95%	\$ 1,452,900	95%	Not ApplicableNot Applicable	Not ApplicableNot Applicable	Auto 123456Auto 123456	1234561
	Hafiz Rahman Credit Control	\$ 934,750	603917452	< 10 D	95%	\$ 318,750	95%	Auto 123456Auto 123456	123456123456	123456Auto 123456	1234561

234

What it does. A live scorecard of every manual SMS, email and call, by team member — effort and results, in the open, all day long.

THE IMPACTReal-time accountability — coach in the moment, not at month-end.

- LIVE

PER-STAFF

EFFORT + RESULTS

Every touch logged. The proof writes itself.

Every SMS, email and call is recorded and auditable; templates keep each reminder consistent and compliant; and automated reports put the recovery number in finance's inbox before anyone asks.

Live SMS Logs



What it does. Every automated and manual SMS sent today, with delivery status logged against each account.

THE IMPACT

Every text — tabulated and traceable on demand.

Live Email Logs

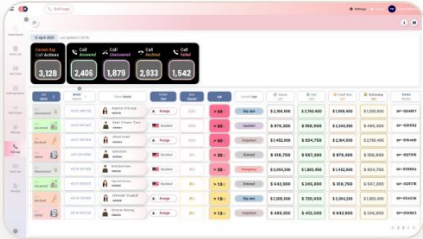


What it does. Every recovery email sent, with delivery and read status captured the moment it goes out.

THE IMPACT

The day's emails, provable in one view.

Live Call Logs



What it does. Every recovery call placed against an open balance, with the outcome and promise noted.

THE IMPACT

Every call placed today, on the record.

SMS Templates

LIBRARY

A reusable library of SMS reminder templates — the right message, the same way, every send.

Email Templates

LIBRARY

The same central control for email — written once, on-brand across the whole team.

Automated Reports

BY EMAIL

What it does. Daily and monthly summaries — recovered vs outstanding, ageing and activity — delivered automatically.

THE IMPACT

The recovery number in finance's inbox **before they ask**.

• DAILY EXEC SUMMARY

• MONTHLY DEEP-DIVE

• AUTO-SENT



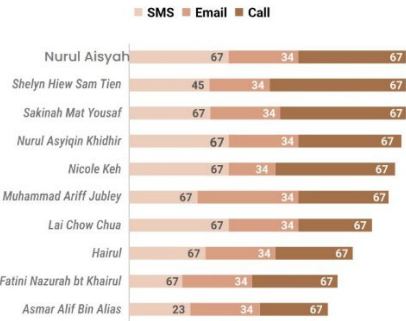
Yesterday's Actions On Open Invoices

Target Amount

Auto SMS	1,284	\$ 2,184,500
Auto Email	906	\$ 876,300
Manual SMS	1,742	\$ 1,452,900
Manual Email	633	\$ 318,750
Calls Made	1,158	\$ 3,094,200



Yesterday's Actions On Open Invoices by CC Team (Top 10)



One outstanding book, getting smaller every day.

Every feature pulls the same way — see it, chase it, prove it. CreditNOW runs on the same SOPEONOW platform as **InsuranceNOW** and the rest of the suite: one system underneath, nothing new to maintain.

WWW.SOPEONOW.COM

BOOK A WALKTHROUGH