SOPEO NOW | Credit*NOW*

THE COMPLETE SELF-PAY RECOVERY SUITE

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

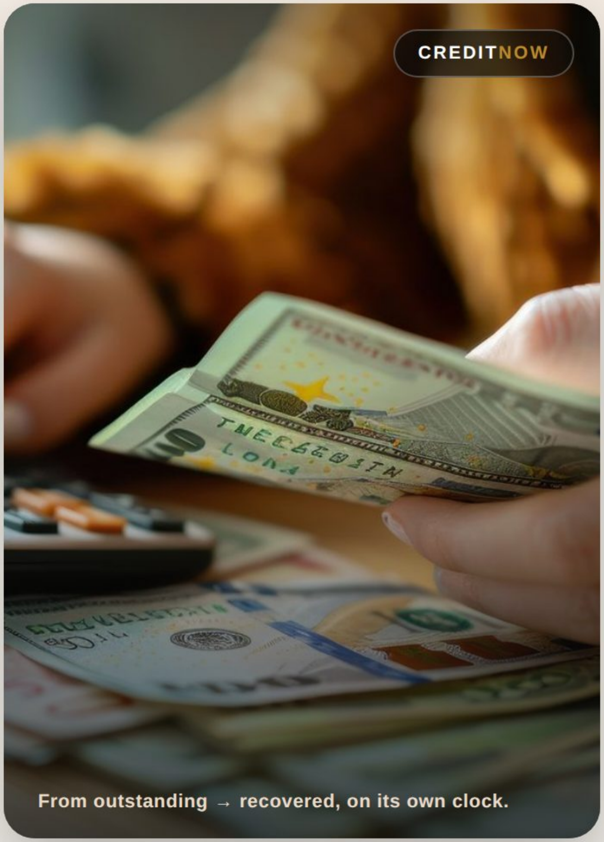
In self-pay care, an unpaid invoice is a **melting asset** — the longer it sits, the less you ever recover. CreditNOW is a complete recovery suite that does the chasing for you: it **sees** every outstanding balance by age, **chases** it automatically across SMS, email, call and letter, runs the floor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

4
CAPABILITIES

4
REMINDER CHANNELS

Group-wide
ONE OR MANY SITES

Daily
AUTOMATED REPORTING



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.

SEE THE MONEY

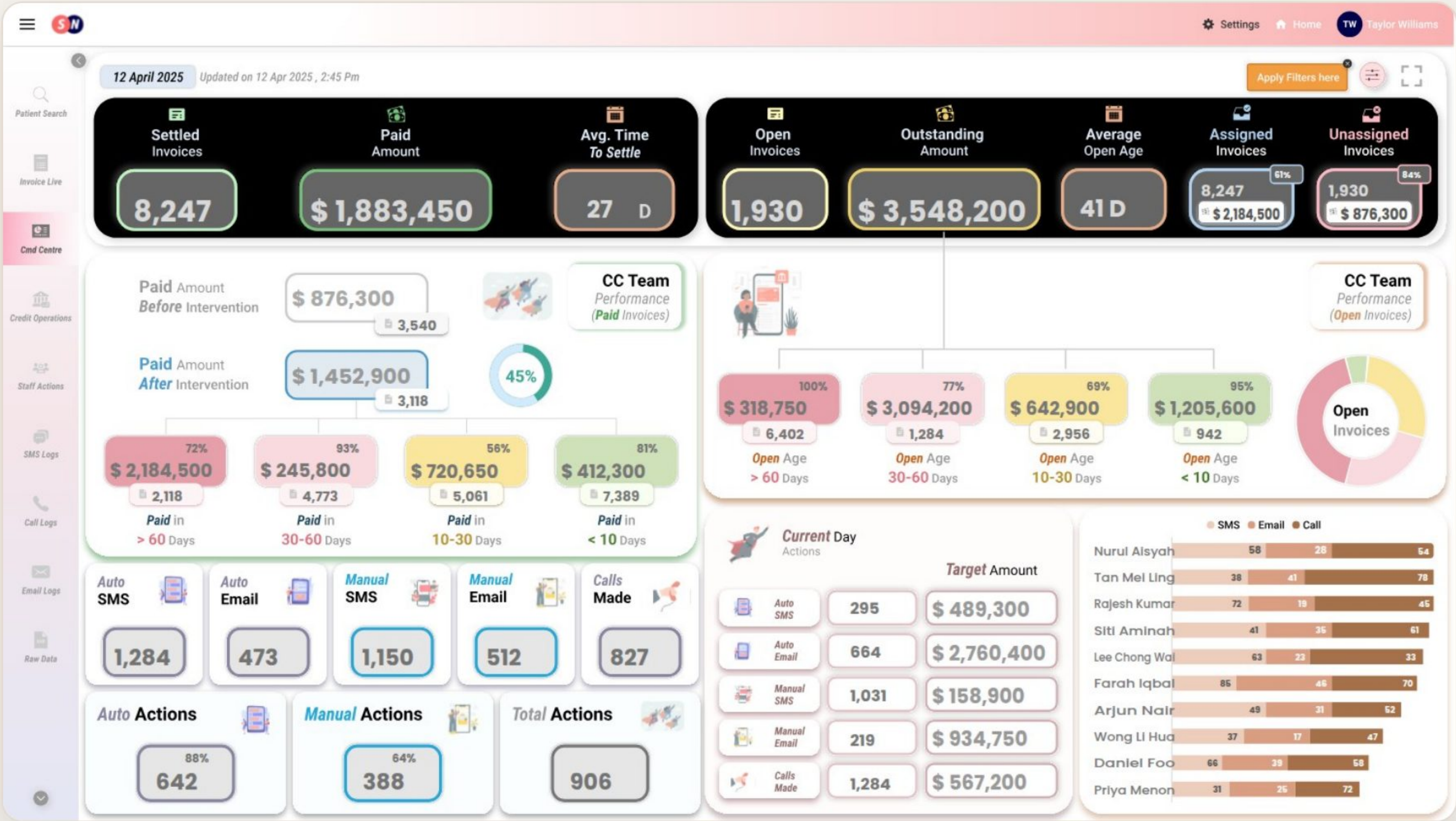
THE FLAGSHIP

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 rollup

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

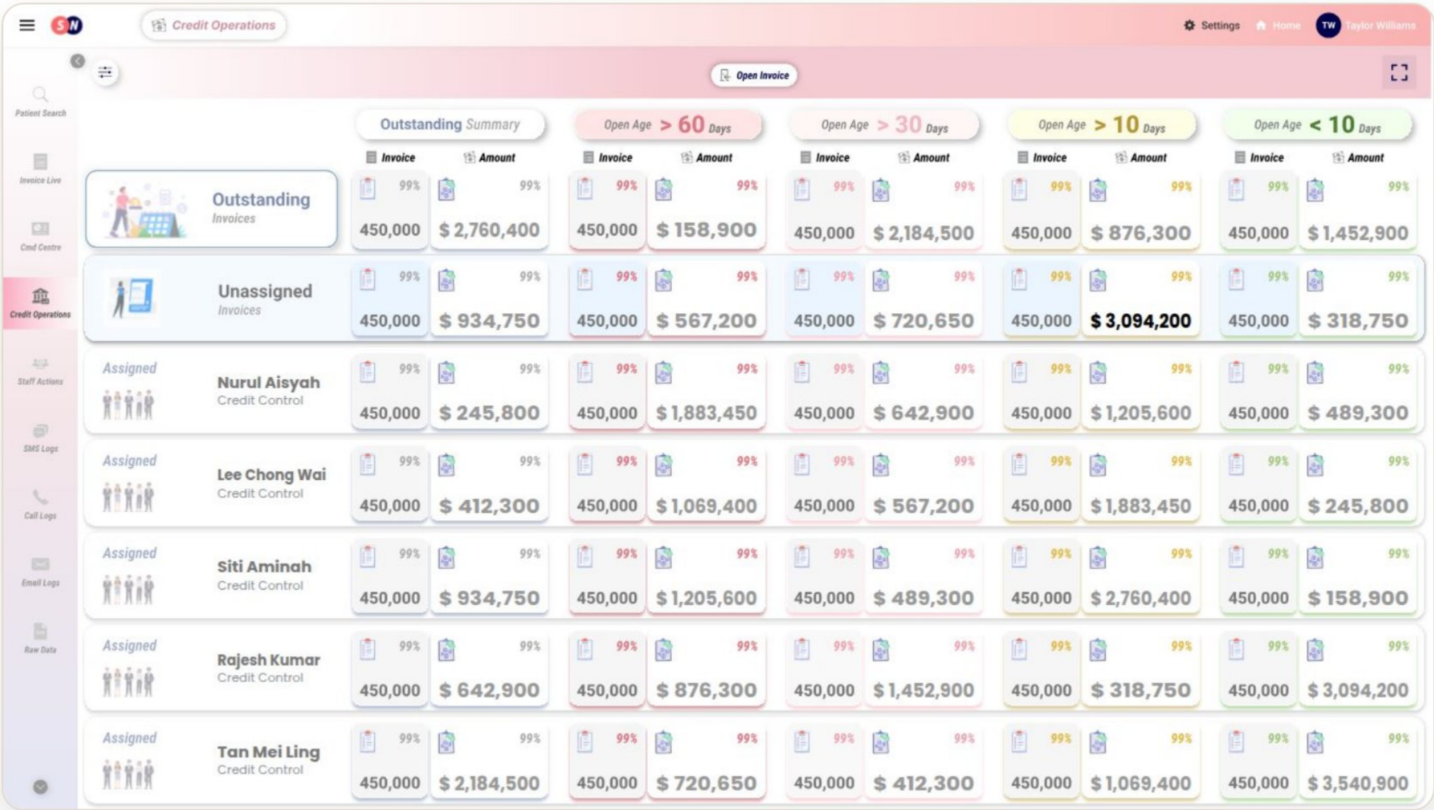
Down to the collector, and the raw record.

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



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

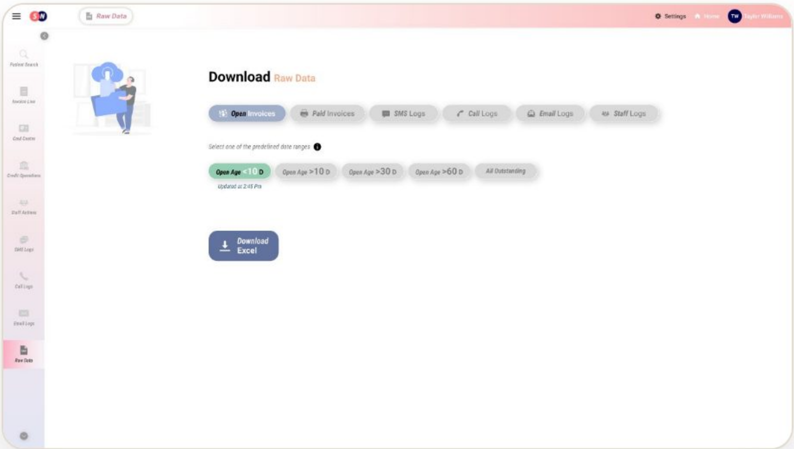
The exportable source record behind every number

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



SEE THE PATIENT

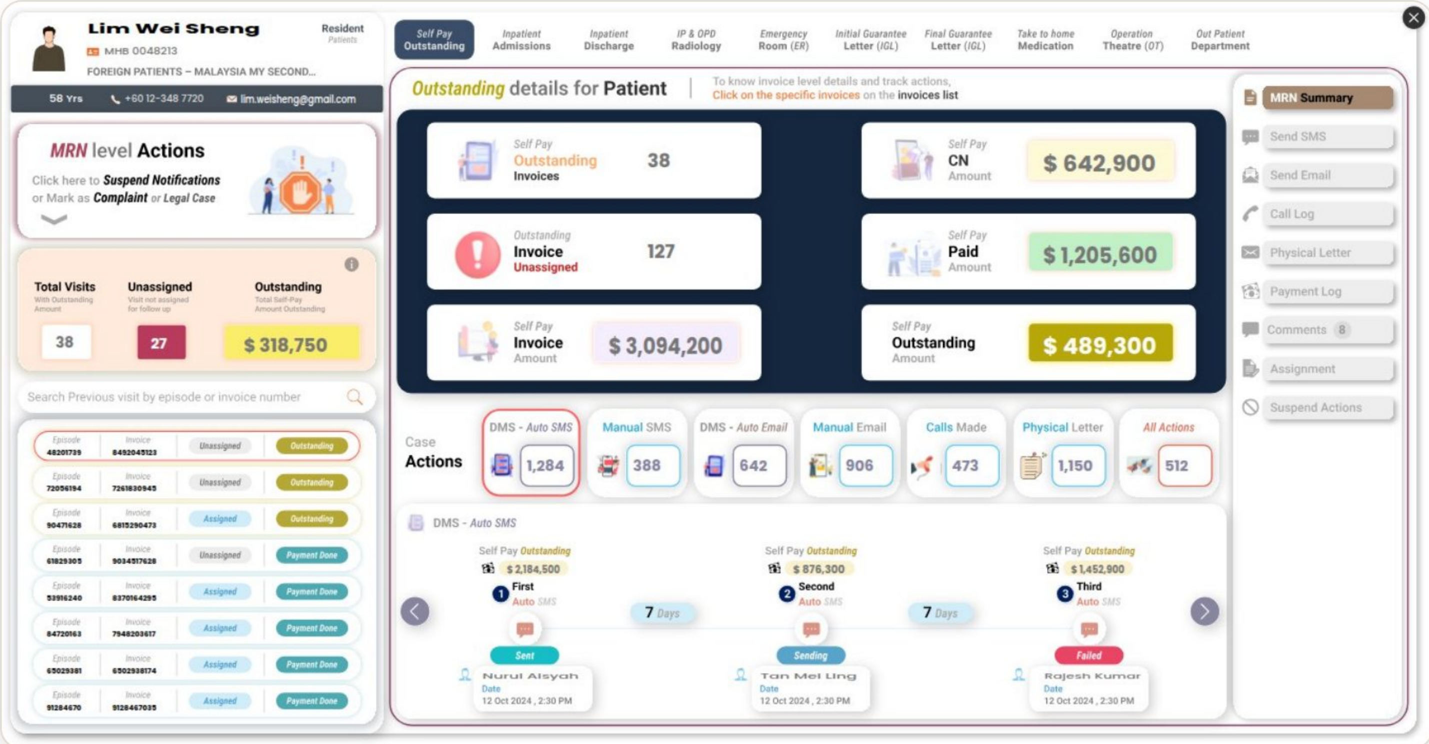
Open one patient. See the whole story, owed and paid.

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

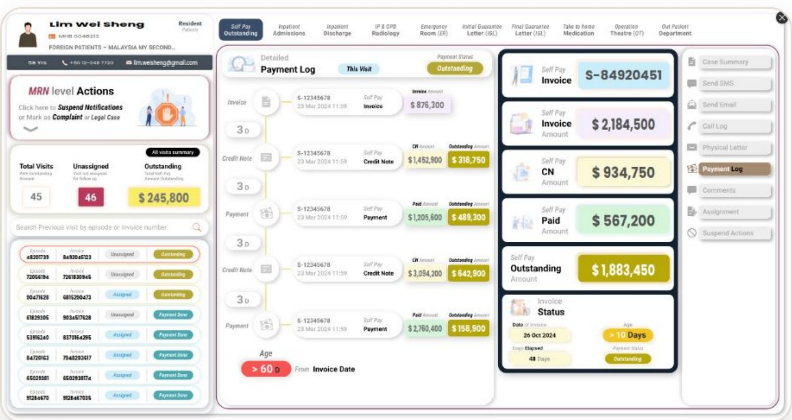
Act with a patient's **entire history in view** — never re-chase a paid bill, never miss an open one.

• 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.

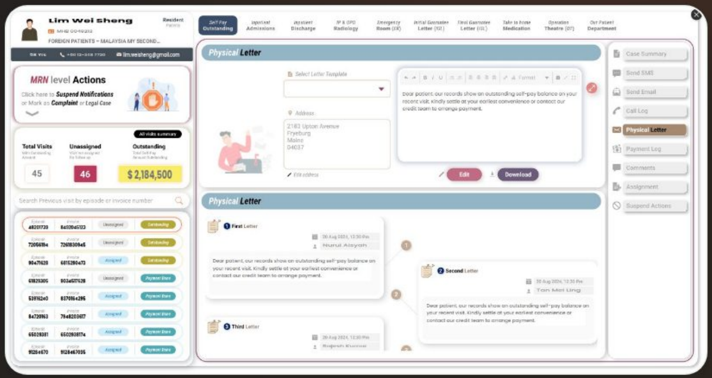
Physical Letters

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



OPERATE LIVE

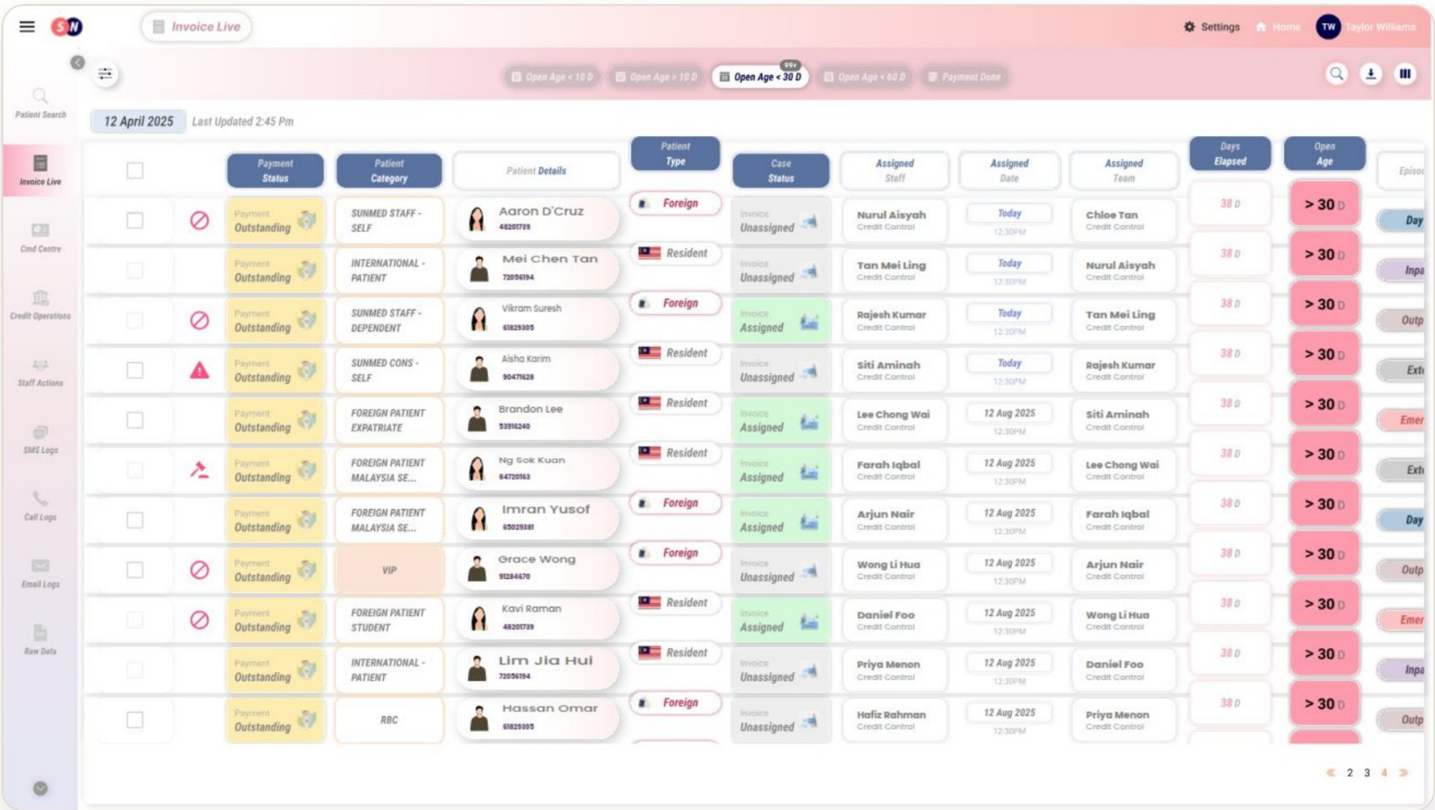
The recovery floor, live by the minute.

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



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 IMPACT

Zero 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

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 IMPACT

Real-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.

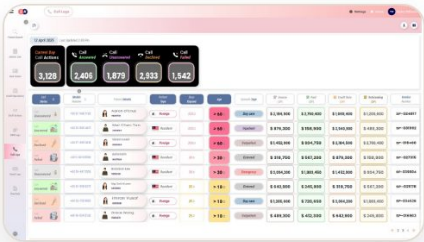
THE IMPACT
Every text — tabulated and traceable on demand.

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.

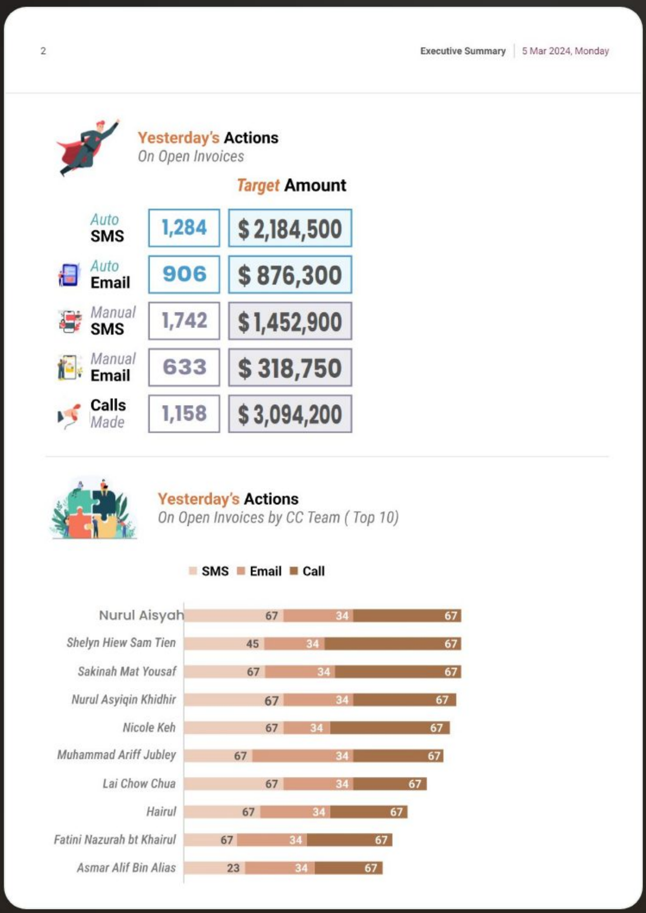
Automated Reports

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



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