



# **Hospital Payment Reconciliation Platform with 4-Way Control for Zero Revenue Leakage**





# Payment Sources

Physical cash at billing counters

Card payments across POS machines

UPI via QR codes and apps

Pay-later and EMI providers

Online portals and payment links

## THE CHALLENGE

# The Complex Reality of Hospital Revenue Collection

Modern hospitals collect payments through an increasingly fragmented ecosystem of channels. Each source operates independently, creating complexity that grows with every transaction.

Your team manages cash counters, multiple POS terminals, various UPI providers, pay-later services, EMI partners, and online portals—all feeding into your HIS while banks process settlements separately.



# The Reconciliation Disconnect

1

## You Record Collections

Every transaction logged in your Hospital Information System at point of billing

2

## Banks Credit Separately

Card settlements, UPI reports, and MDR deductions arrive independently

3

## Manual Matching

Your team reconciles everything in Excel with delayed timelines and human error

# Revenue Risk Multiplies Daily

Even small reconciliation gaps can compound into significant revenue leakage when left unchecked. From missed settlements to reporting inaccuracies, these issues often go unnoticed day after day -quietly inflating risk, eroding margins, and making recovery harder over time.

## Missed Settlements

Payments processed but never credited to your account go undetected for weeks.

## MDR Mismatches

Short credits due to incorrect merchant discount rate deductions erode margins silently.

## Double Posting

Same transaction recorded multiple times inflates apparent collections while masking real gaps.

## Wrong Mode Tagging

Misclassified payment methods create reconciliation chaos and reporting errors.

## Late Detection

Issues discovered months later when recovery becomes nearly impossible





## Small Gaps Create Big Losses

**0.5%**

### Typical Leakage Rate

Even minimal slippage compounds rapidly  
across monthly volumes

## Real Financial Impact

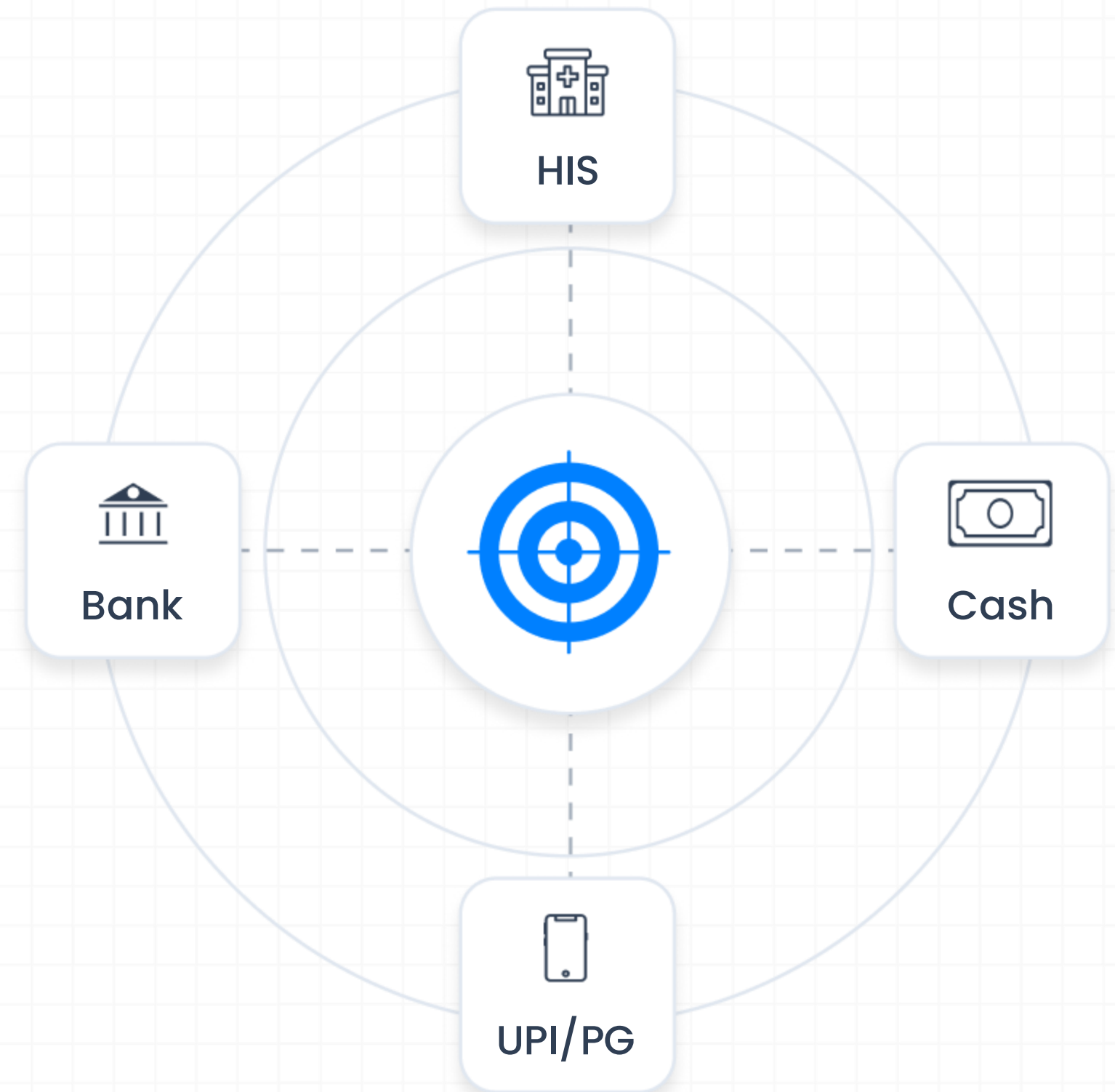
On ₹5 crore in monthly collections, just half a percent leakage translates to ₹2.5 lakh lost every single month. That's ₹30 lakh annually—annually—detected too late to recover, accepted as the cost of manual manual processes.

**For most hospitals, this represents the salary of multiple staff members or critical equipment investments simply evaporating.**

THE SOLUTION

# AstonomiQ: Complete Payment Reconciliation Automation

AstonomiQ eliminates manual reconciliation by automating end-to-end payment tracking across every channel, account, and transaction in your hospital's revenue ecosystem.



# Connected Data Sources



## HIS Billing Records

Direct integration with your hospital information system captures every transaction at source



## Bank Statements

Automated feeds from all accounts track track actual credits and settlement timing timing



## Card Settlement Files

Machine-level transaction data from every POS terminal and provider



## UPI & Digital Wallets

Real-time transaction reports from UPI apps, wallets, pay-later and EMI platforms platforms



## Cash Counter Logs

Shift-wise physical cash tracking with user-level accountability

# Every Rupee Tracked, End-to-End



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**AstronomiQ maintains continuous visibility across this across this entire journey, ensuring nothing falls falls through the cracks between systems.**

CORE TECHNOLOGY

# 4-Way Reconciliation: Four Independent Verification Layers

AstonomiQ doesn't just match two data sources. It reconciles four independent layers for every single transaction, creating unbreakable audit trails and eliminating blind spots.



## Data Elements

**Patient bill number and identifier**

**Gross amount charged**

**Payment mode selected**

**Transaction date and timestamp**

**Billing counter and user ID**

LAYER 1

# HIS Billing Data

## Captured at Billing

This layer represents what your hospital believes it collected — the official record of the transaction as it occurred.

AstonomiQ extracts complete billing context to enable precise matching downstream.

LAYER 2

# Payment Channel Data

This layer shows what payment companies actually processed  
- independent verification of transaction execution.

## Card Networks

Settlement files from all POS machines and card processors

## UPI Transactions

Transaction logs from all UPI apps and aggregators

## Digital Wallets

Activity reports from wallet providers and fintech partners

## EMI & BNPL

**BNPL**  
Detailed statements from pay-later and EMI service providers



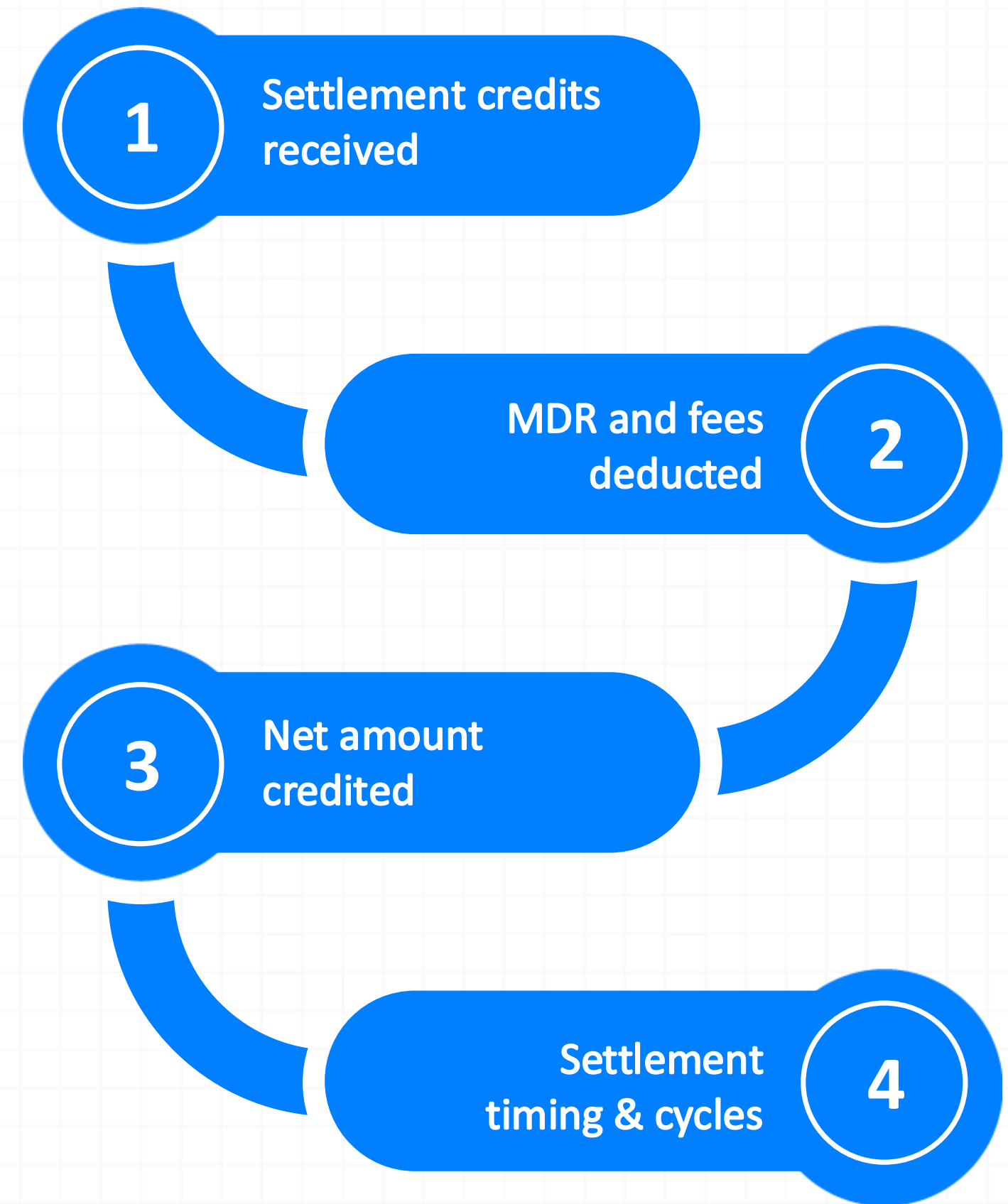
LAYER 3

# Bank Credit Data

## The Ultimate Truth

Bank statements represent what actually reached your hospital's accounts. This is where theoretical collections meet financial reality.

AstonomiQ captures settlement credits, MDR deductions, net amounts, credit dates, and settlement cycles—revealing the true state of your revenue.





1

### **Counter-Level Tracking**

Cash collected at each physical billing location with shift boundaries clearly defined

2

### **Shift-Wise Accountability**

Opening balance, collections, and closing balance logged per shift with user attribution

3

### **Physical vs. System**

Actual cash received compared against against system postings to detect variances immediately

LAYER 4

# Physical Cash Control

MDR INTELLIGENCE

# MDR Reconciliation: Making the Invisible Visible

Merchant Discount Rate deductions are the biggest blind spot in hospital reconciliation. Money disappears between gross billing and net credit, with teams unable to verify if deductions match contracts.

AstonomiQ makes every MDR deduction visible, auditable, and recoverable.

## Capture Rules

Provider contracts and MDR terms



## Calculate Expected

What should be deducted per transaction

## Flag Mismatches

Highlight overcharges and errors

## Compare Actual

What was actually deducted by bank



# MDR Validation and Mismatch Detection

## Intelligent MDR Logic

AstronomiQ maintains provider-specific MDR rules including rate slabs, card type variations, fixed fees, percentage-based charges, and GST on MDR where applicable.

For each transaction, it calculates the expected MDR based on your contracts and compares it against actual deductions.

## Issues Detected

**MDR higher than agreed rates**

**Incorrect slab application**

**Duplicate MDR deductions**

**Late adjustments not reconciled**

**Orphan deductions with no transaction**

# Transaction-Level MDR Transparency

Every single transaction in AstonomiQ shows the complete gross-to-net journey with full MDR breakdown:

**01**

**Gross Amount**

₹10,000 billed to patient

**02**

**MDR Applied**

1.8% = ₹180 deducted

**03**

**Net Credited**

₹9,820 in bank account

**04**

**Variance**

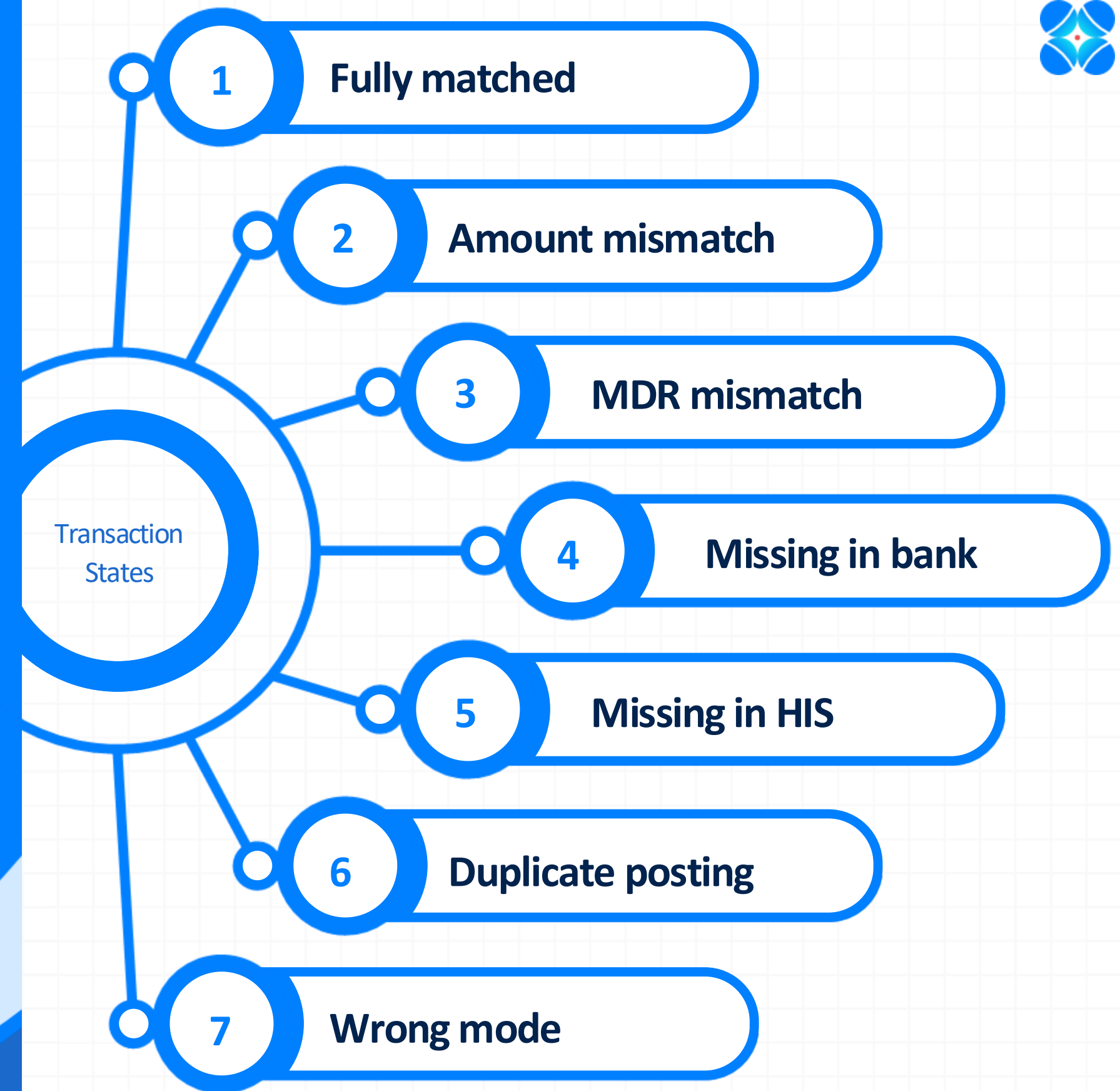
₹0 difference = matched

You no longer guess why money is short. You see exactly where every rupee went, with clickable audit trails for disputes and recovery.



# Intelligent Transaction Matching

AstronomiQ uses sophisticated matching rules that go beyond simple amount comparison. The system links transactions across systems using reference numbers, amount logic with MDR consideration, settlement cycle timing, and provider-specific matching patterns.





# What Hospitals Gain

## Financial Control

Daily visibility into revenue flows with early leakage detection and faster root cause analysis

## Massive Time Savings

Eliminate Excel reconciliation and month-end pressure. Finance teams save 50-70% of reconciliation time

## Revenue Protection

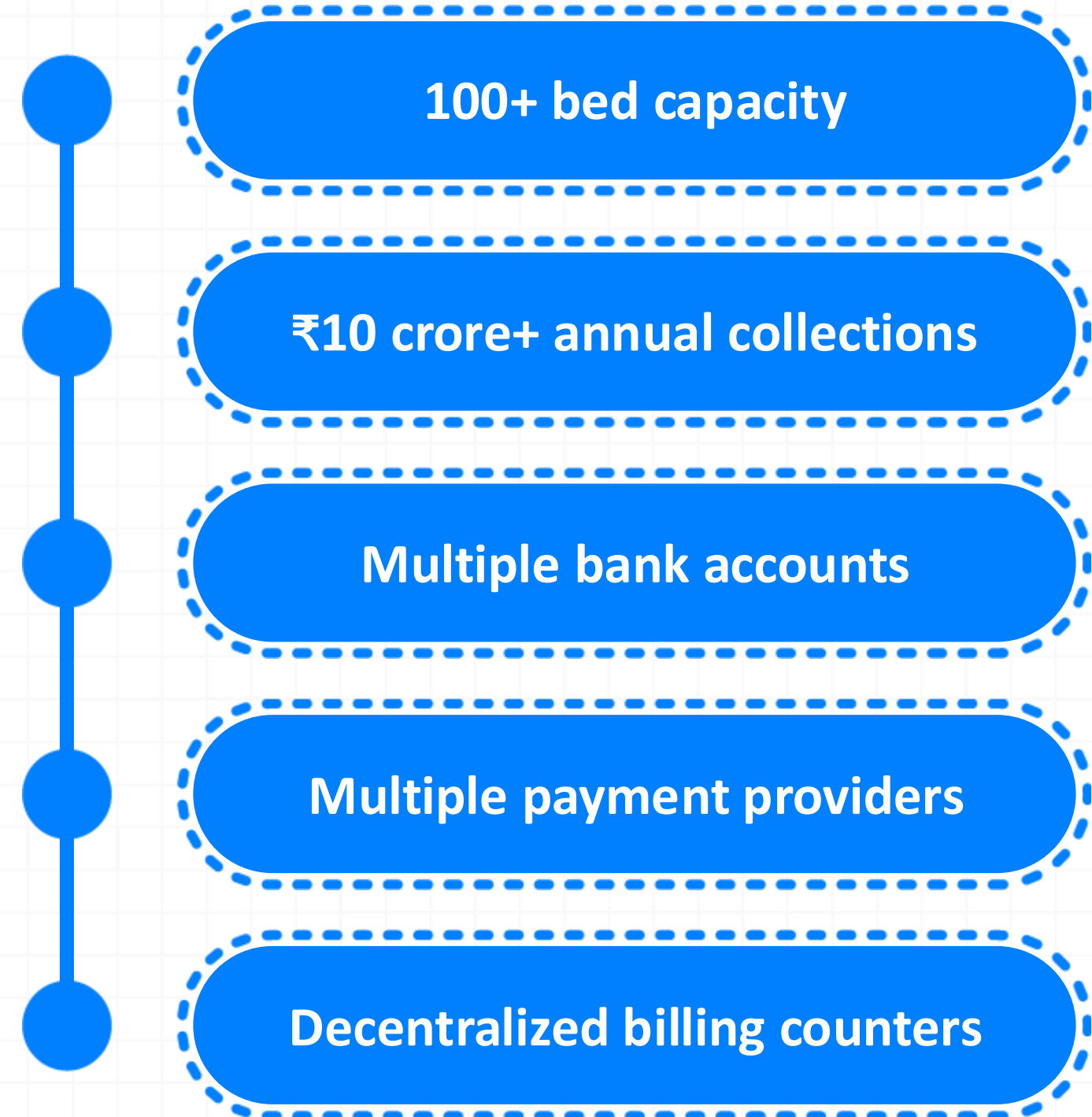
Detect short credits and excess MDR immediately. Even 1% recovery covers system cost completely

## Audit Readiness

Transaction-level proof with clean trails accelerates statutory audits and internal reviews



## Ideal Profile



# Built for Mid-to-Large Multi-Channel Hospitals

## Typical Scenario

A 250-bed hospital operating 8 billing counters connects to 3 banks, processes payments through 4 card providers, 3 UPI apps, and 2 pay-later platforms.

That's 25+ independent data sources every month.

AstonomiQ consolidates all of it into one unified reconciliation system with daily control and zero surprises.

# Daily Control. Zero Leakage. Complete Confidence.

AstonomiQ transforms hospital revenue reconciliation from a monthly scramble into a daily discipline. CFOs gain real-time visibility, accounts teams reclaim their time, internal auditors find instant answers, and senior management makes decisions based on accurate financial data.

Stop accepting revenue leakage as inevitable.  
Start protecting every rupee you've earned.



# Thankyou!

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