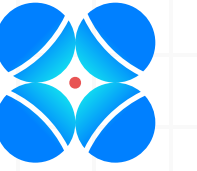




Hospital Payment Reconciliation Platform with 4-Way Control for Zero Revenue Leakage





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

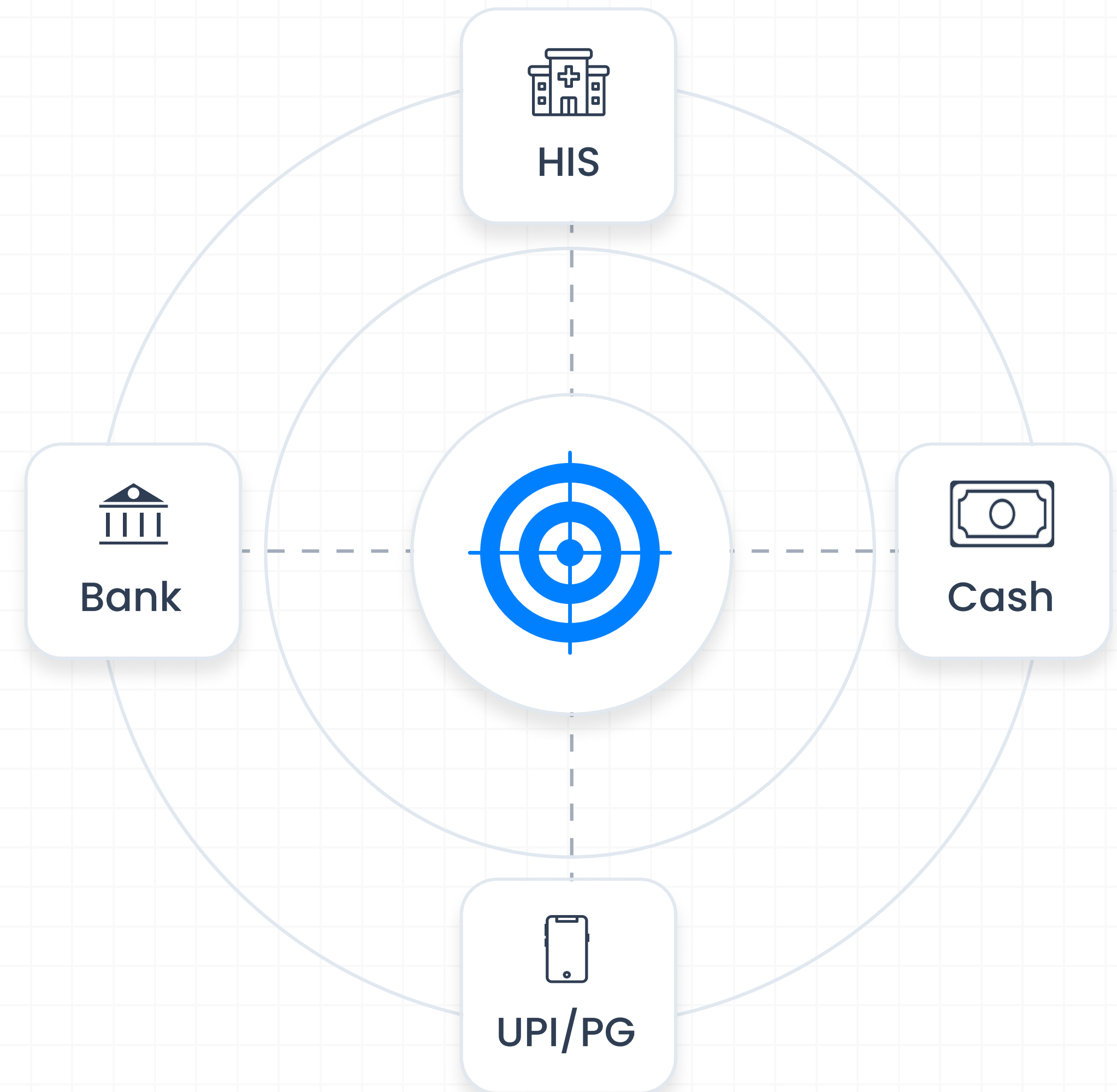
On ₹5 crore in monthly collections, just half a percent leakage translates to ₹2.5 lakh lost every single month. That's ₹30 lakh annually—detected too late to recover, accepted as the cost of manual processes.

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 actual credits and settlement 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



Cash Counter Logs

Shift-wise physical cash tracking with user-level accountability

Every Rupee Tracked, End-to-End

1

You Record Collections

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

2

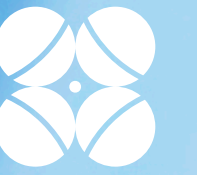
Banks Credit Separately

Card settlements, UPI reports, and MDR deductions arrive independently

3

Manual Matching

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

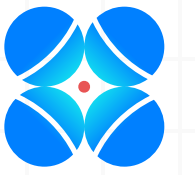


AstronomiQ maintains continuous visibility across this entire journey, ensuring nothing falls through the cracks between systems.

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

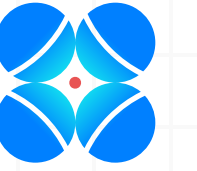
Transaction logs from all UPI apps and aggregators

Digital Wallets

Activity reports from wallet providers and fintech partners

EMI & BNPL

Detailed statements from pay-later and EMI service providers



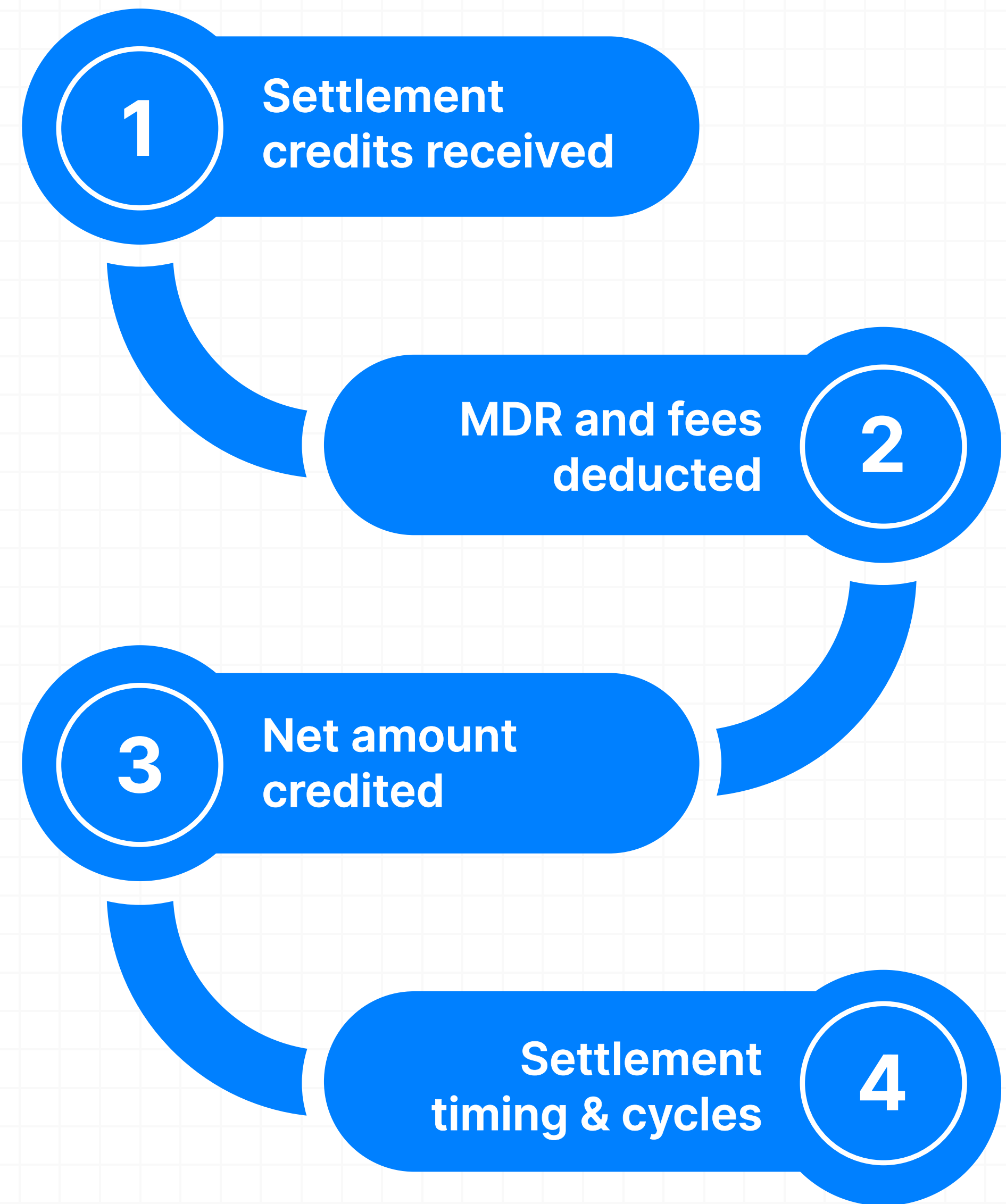
LAYER 3

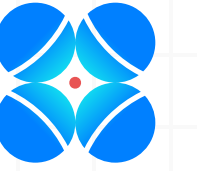
Bank Credit Data

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 system postings to detect variances immediately

LAYER 4

Physical Cash Control

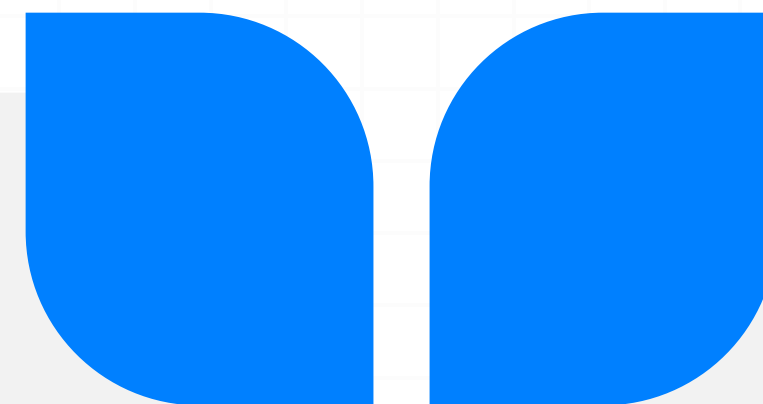
MDR Reconciliation: Making the Invisible Visible

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

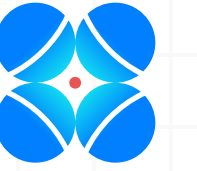
Flag Mismatches

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

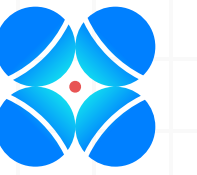
₹9,820 in bank account

04

Variance

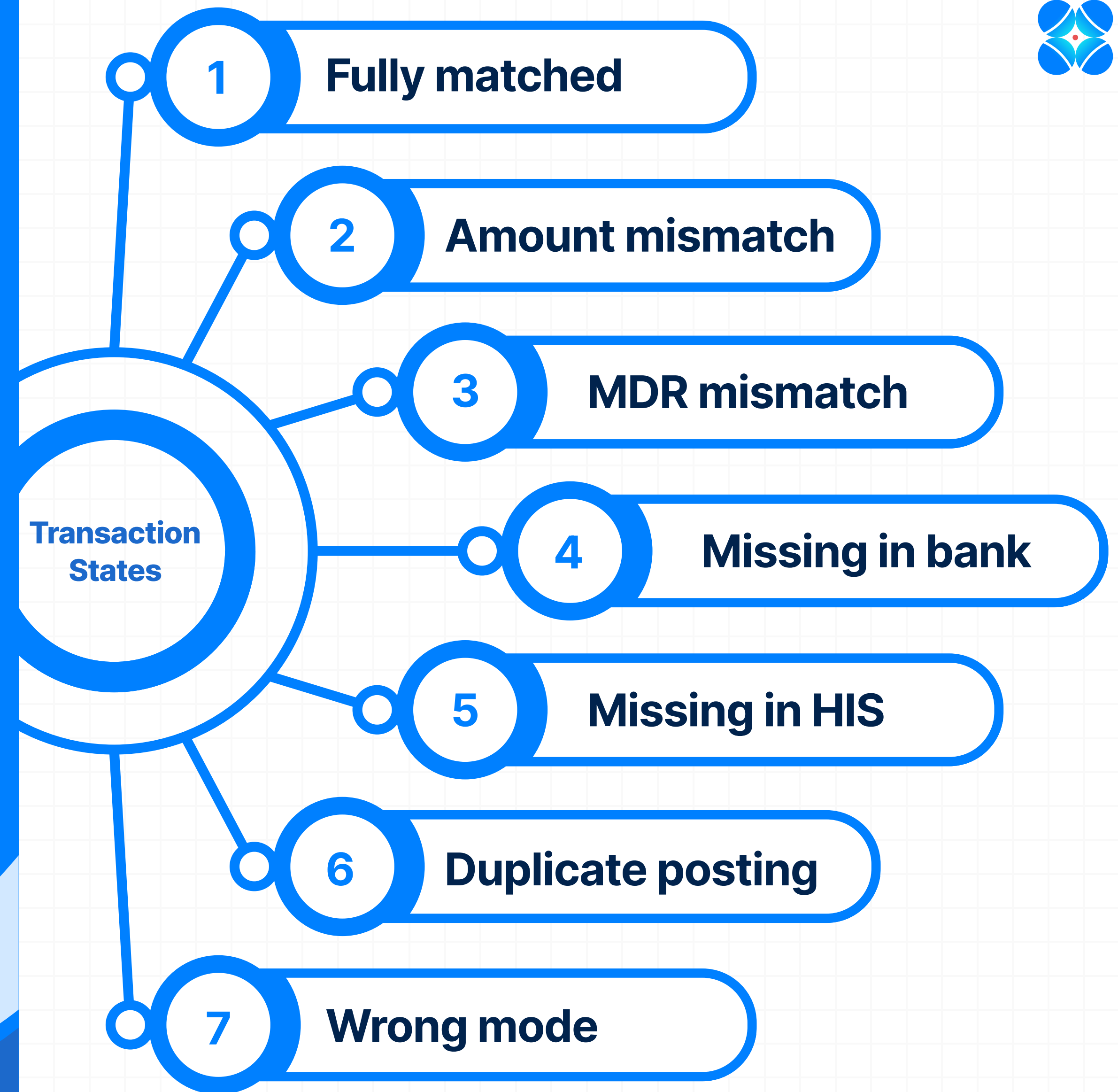
₹0 difference = matched

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

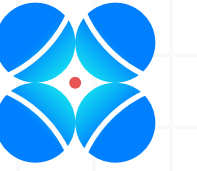
Eliminate Excel reconciliation and month-end pressure. Finance teams save 50-70% of reconciliation time

Revenue Protection

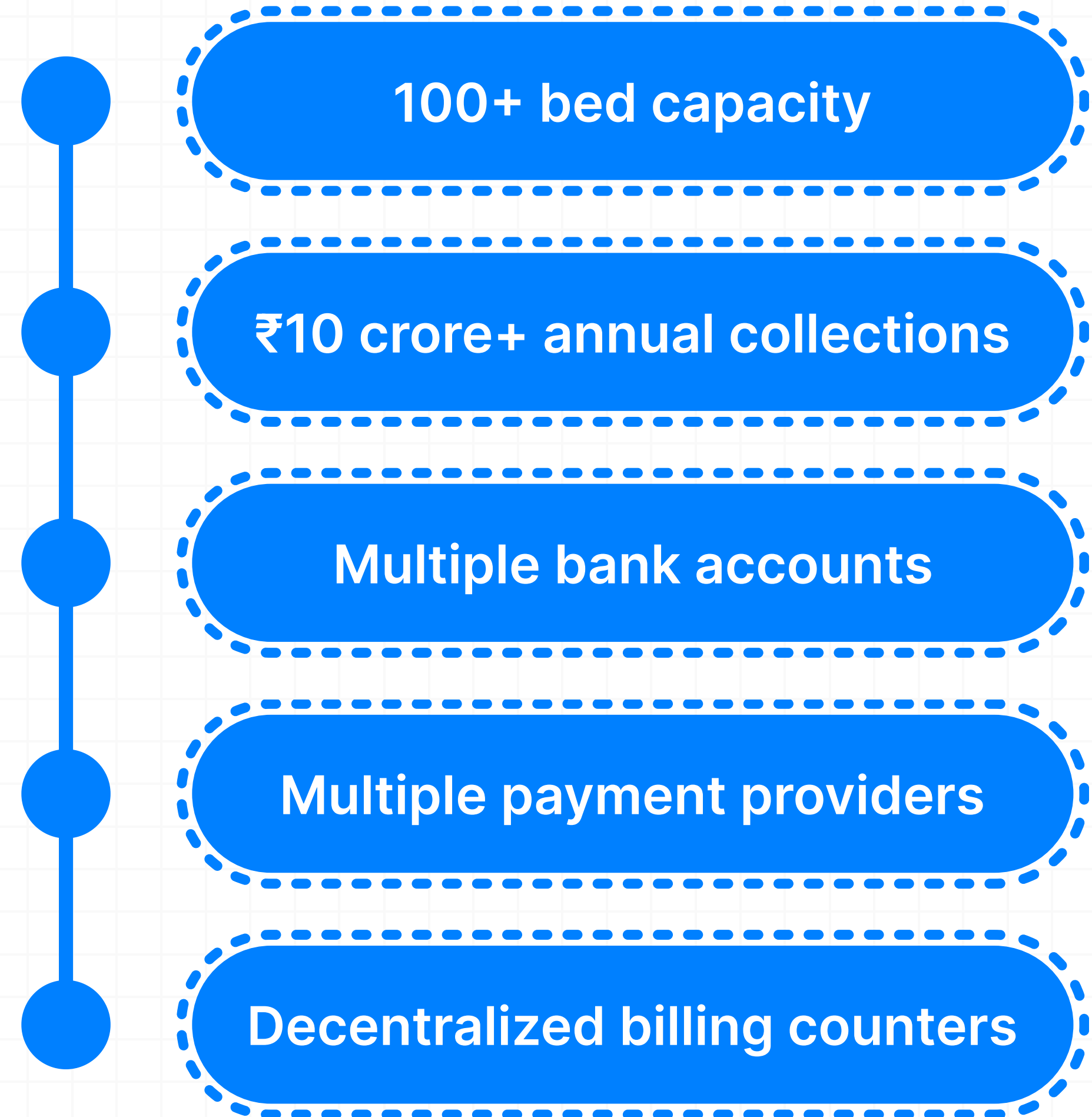
Detect short credits and excess MDR immediately. Even 1% recovery covers system cost completely

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!



www.astonomiq.ai



+91 95405 39310



WeWork, Embassy Tech Village Block L,
Bellandur, Bangalore, Karnataka, 560103