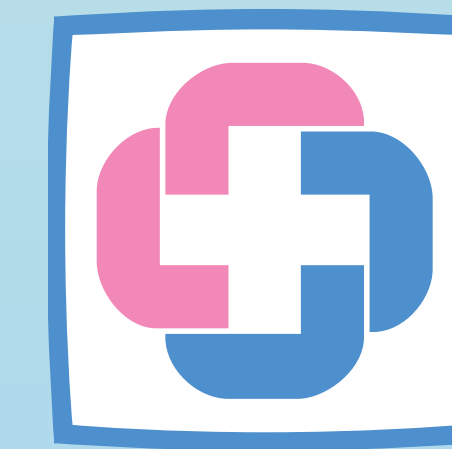




Singapore Healthcare Management 2017



KK Women's and Children's Hospital
SingHealth

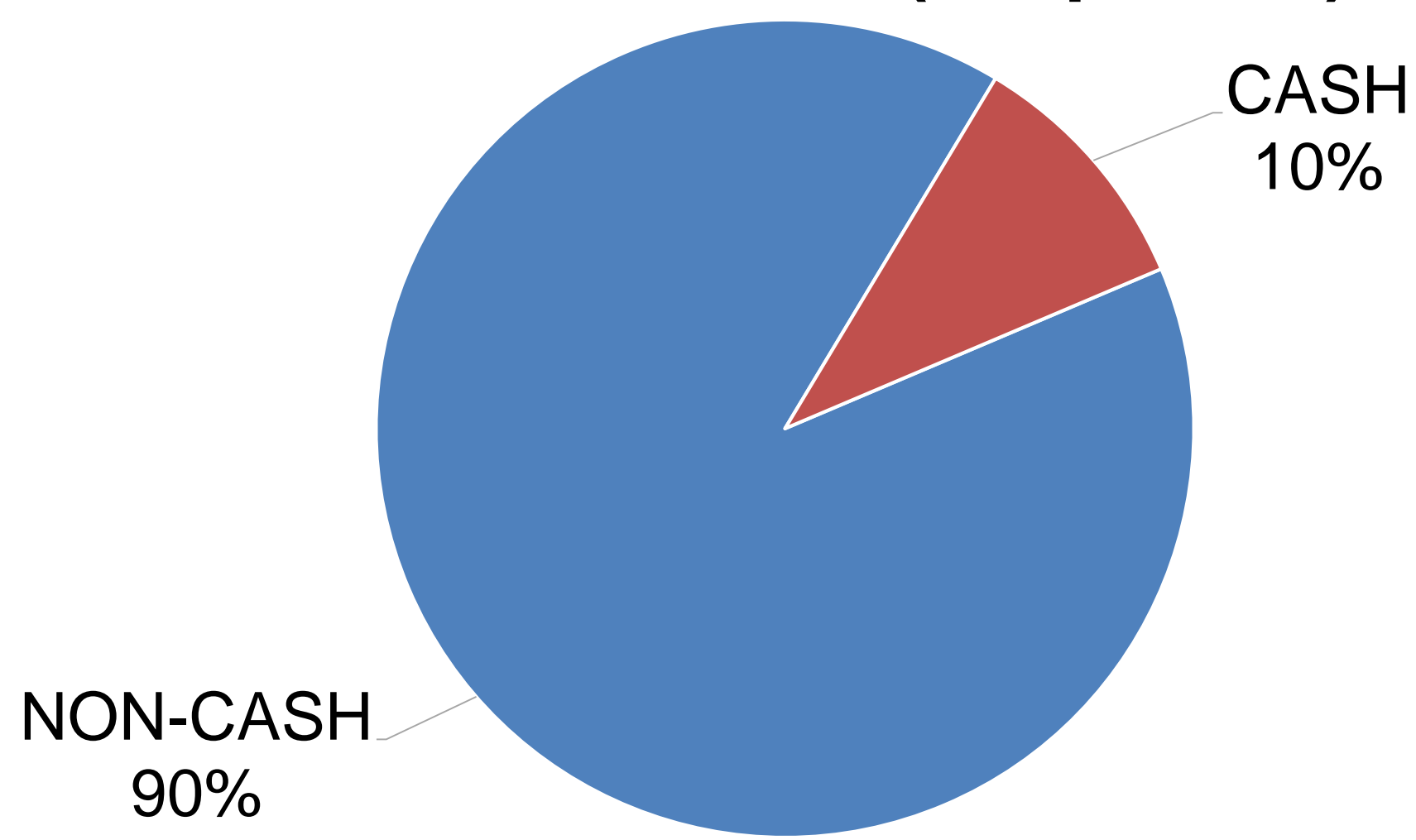
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KK Women's and Children's Hospital

Less Cash in Ecosystem; Embracing Digital Payment

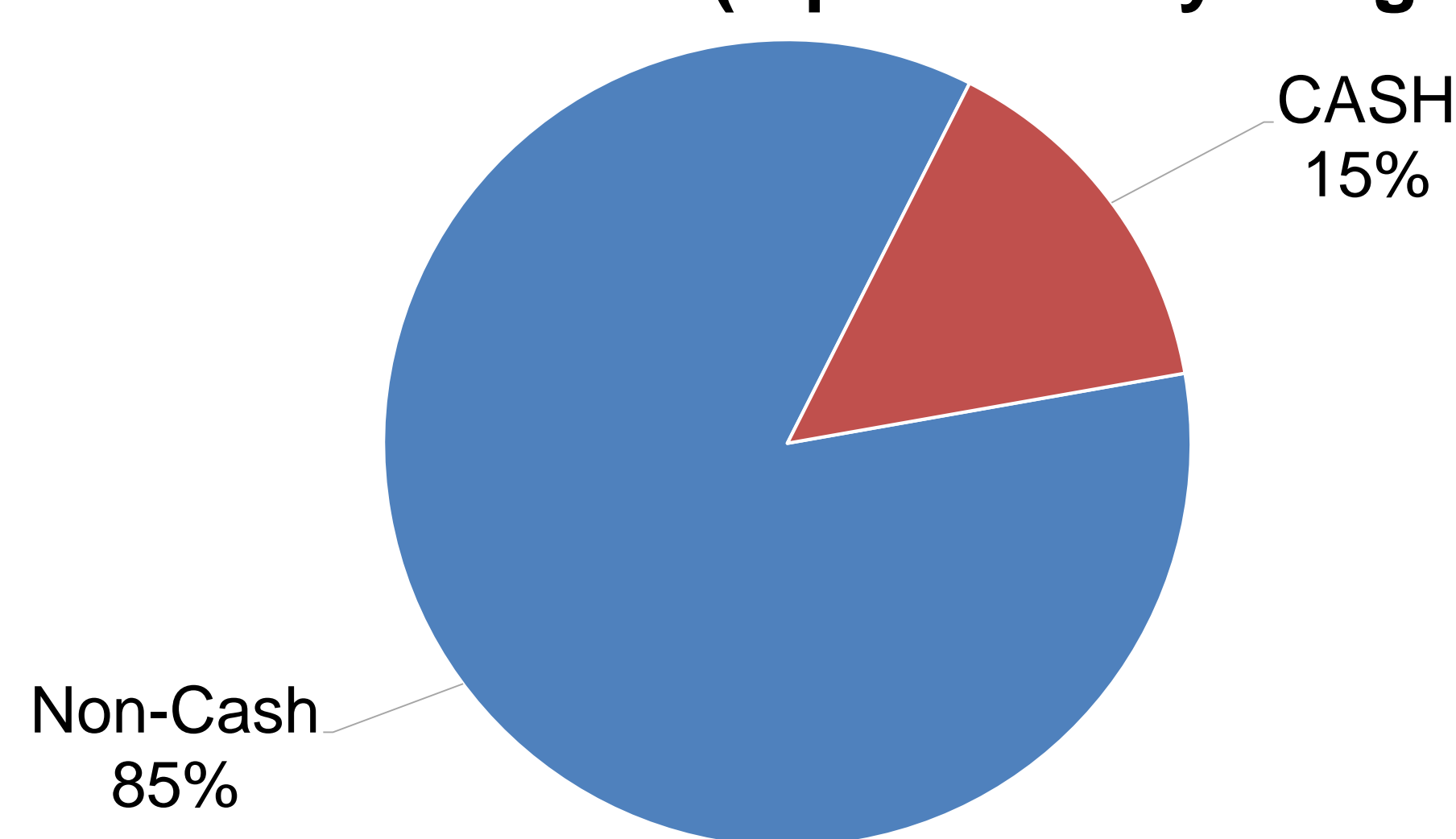
Introduction

Source: SAP, OAS, MaxCare from July to December 2016

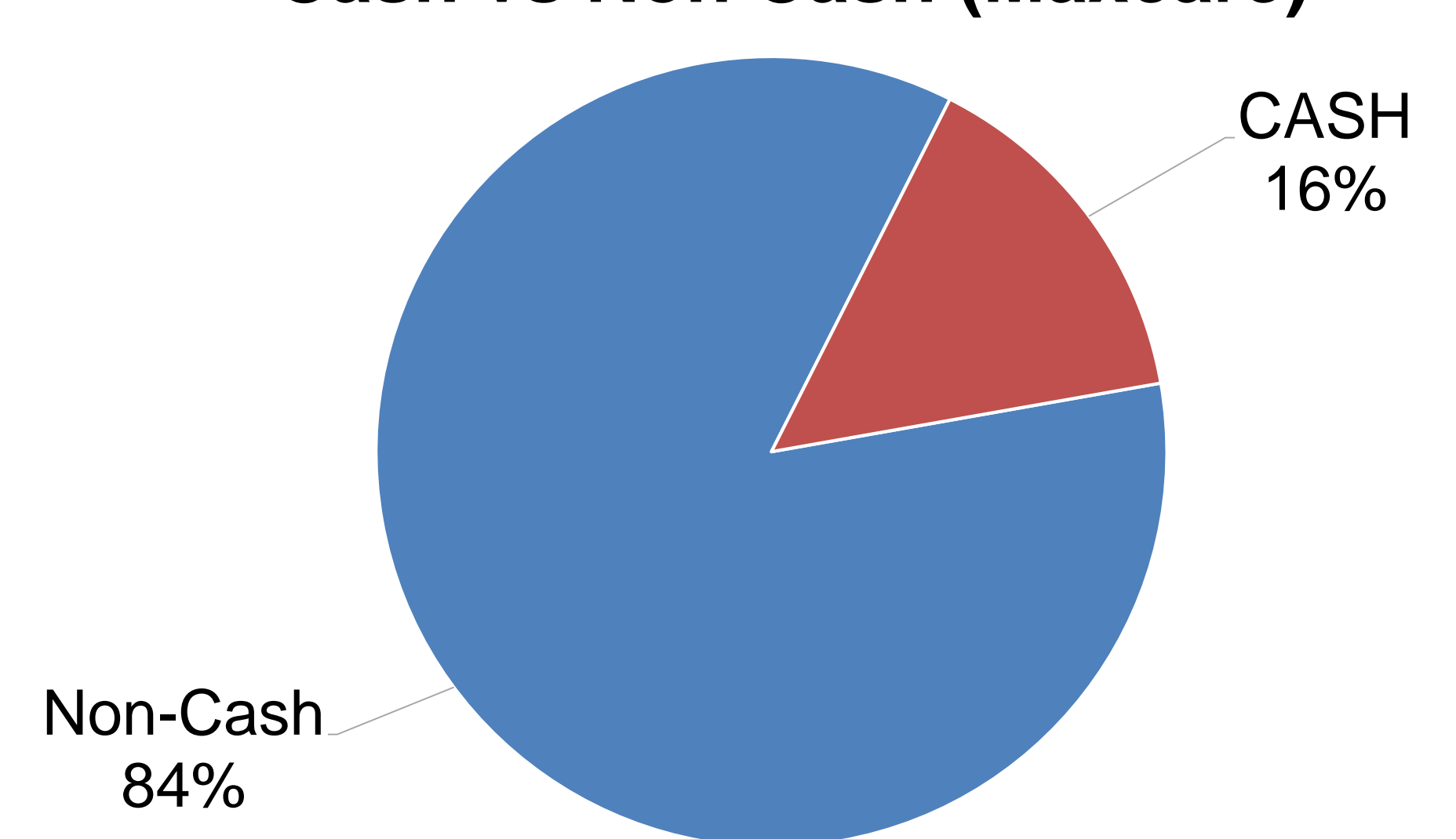
Cash vs Non Cash (Outpatient)



Cash vs Non Cash (Inpatient/Day Surgery)



Cash vs Non Cash (Maxcare)



Problem 1: High amount of cash transactions of average \$1.8 million per month.

Problem 2: Cashiers spend a considerable amount of time in physical cash counting, float exchange, cash settlement and deposit.

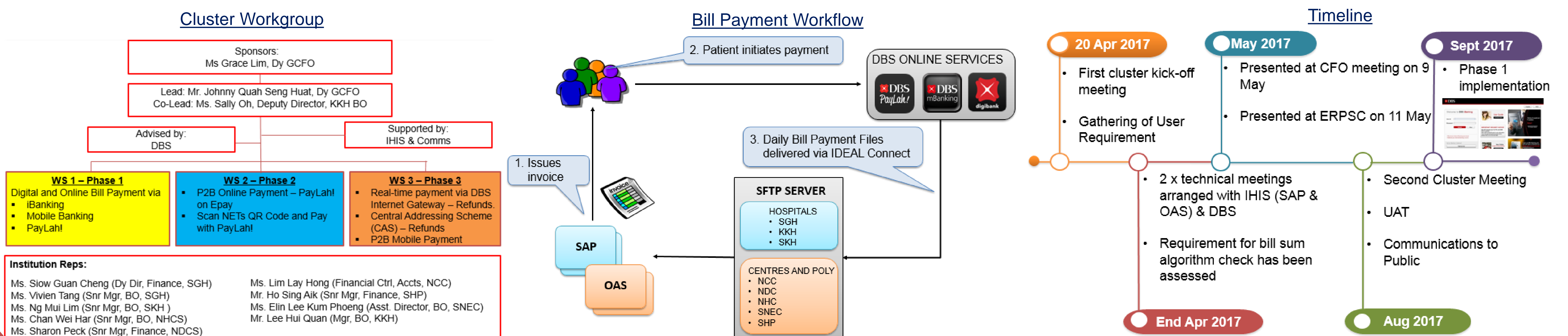
Problem 3: Limited payment option and customers feel cumbersome to sign credit card slips especially for small payment.

Aims

- Reduce the total amount of cash transaction in the hospital.
- To provide faster and convenience payment mode especially for small payment.
- To improve patient and staff payment experience by offering more digital and cashless payment options.

Methodology 1: Bill Payment via DBS Internet Banking, DBS Mobile Banking and DBS PayLah!

In partnership with DBS Bank, SingHealth Cluster Workgroup is formed to look into Bundled Bill Payment via DBS internet banking, mobile banking and mobile payment application i.e. DBS PayLah!



Methodology 2: Contactless Payment Terminal

1) Over-the-Counter

- Implement contactless payment terminals.
- Implement NETS Terminals with QR code capabilities which allows payment via mobile wallets such as DBS PayLah!.
- Implement Unified POS (NETS & Credit Card Terminal) in one device.



2) Self-Service Kiosk @ Specialist Outpatient Clinics

- Enhance OAS self-payment module and IUN terminal to accept NETS, Credit Card, Contactless and QR code payment (without manually keying 16 digits credit card number).
- No Signature Required.

Methodology 3:

Collaborate with local banks, NETS and KKH retail merchants to incentivise customers who use credit/debit card or NETS for hospital bill payment.

3% CASHBACK ON MEDICAL SPEND
FOR OCBC CHILD DEVELOPMENT ACCOUNT TRUSTEES

OCBC Bank

KOPITIAM True Singapore Taste

Redeem a free cup of coffee/tea/milo for hospital bill payment via DBS Credit/Debit Card

Conclusion

Employing the use of digital payment helps to reduce cost by removing the need for intermediaries which includes the need for cash in transit vendors and manpower associated with cash handling. Payment of hospital services and consumables may no longer require a cashier because the payment process becomes simple via internet banking, mobile banking and tapping or scanning of mobile device or credit/debit card. It provides customer greater accessibility, maximum convenience and confidence in making payments. This is in-line with Government's vision to make Singapore an electronic payment society. All the above 3 methodologies will be implemented by July 2017 at KKH.