



## *Empowering Credit Providers with Streamlined Debt Review Management*



*Debt review, also known as Debt Counselling, was introduced in South Africa in 2007 with the National Credit Act. It exists to assist South Africans battling debt obligations. It is fundamental that Lending Institutions handle this function effectively as it weighs heavily on bottom line and many other critical success metrics.*

Rising interest rates, constrained power supply and faltering transport systems are playing havoc with the South African economy and impeding more and more customers ability to repay their debts. Because of this the need to run this function at maximum efficiency is becoming paramount.

It is in every Credit Providers' interest to get a client successfully through debt review to become a contributing customer once again.



+/- **8** million

Credit-active consumers are in debt distress



## The Problem

*The Debt Review Function Globally has been neglected by the IT Industry with little focus on the creation of automated prepackaged process software.*

This has resulted in some of the following issues:

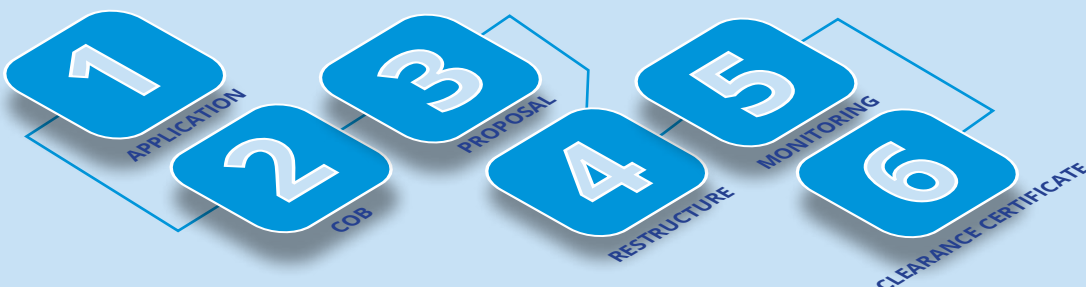
- Outdated custom solutions with little integration
- Lack of Regulatory compliance in a highly regulated environment
- Fragmented and inefficient manual processes
- Difficulty meeting timeline requirements
- High amount of rework
- Frustrated employees, customers, debt counsellors
- High reputational damage with all stakeholders
- Inability to adapt to new changing requirements

## DebtPal - Your Debt Review Solution

DebtPal is a unique, low-code platform that assists Credit Providers in managing the Debt Review process from start to finish. It allows you to manage cases through all the Debt Review stages with a unique module for each of the following:

1. **Debt Review Application:** Consumers approach a Debt Counsellor (DC) who notifies Credit Providers of the application.
2. **Issuing of Certificate of Balance (COB):** Credit Providers provide the DC with COB's, detailing all accounts and outstanding balances.
3. **Proposals:** DC negotiates with Credit Providers to consolidate debt into one affordable monthly repayment amount.
4. **Restructuring:** Upon reaching an agreement, the debt is restructured, potentially leading to a Court Order facilitated by a Debt Specialist Attorney.
5. **Debt Monitoring:** Debt repayments are tracked throughout the restructured repayment period and necessary actions are taken if any default is detected.
6. **Legal:** Monitoring of any cases that has a legal process attached to it.
7. **Clearance:** Upon settling all debts, a Clearance Certificate is issued.

High-level Debt Review Process



*Accelerated by a Dynamic AI engine  
eliminating the need for external technical integration or OCR tools*

## DebtPal Benefits

*Our Debt Review Low Code platform offers:*

- **Regulatory Compliance:** Keep up with the regulations in your industry through a proactive process approach.
- **Process Automation:** Implement automation to minimise user intervention and simplify routine tasks, thereby streamlining all processes.
- **Seamless Integration:** Our platform integrates effortlessly with all other systems in your process.
- **Agility:** Respond rapidly and efficiently to changing requirements.
- **Modern Technology:** Stay ahead with state-of-the-art technology.
- **Speed of Implementation & Adaptability:** Quickly implement changes and adapt to new conditions.
- **Easy Data Extraction:** Integrate seamlessly with third-party analytics tools.
- **Document Generation:** Generate and manage documents for both internal and external communication using DocFusion.
- **Template Standardisation:** Create uniformity across all communication platforms.
- **No Code User Interface Design:** Customise your user interface without the need for coding.
- **Real-Time Process Insights & Performance Metrics:** Track and improve your processes based on reliable data.
- **Out-of-the-Box and Customisable Reporting Capability:** Meet all your reporting needs with our adaptable reporting tools.

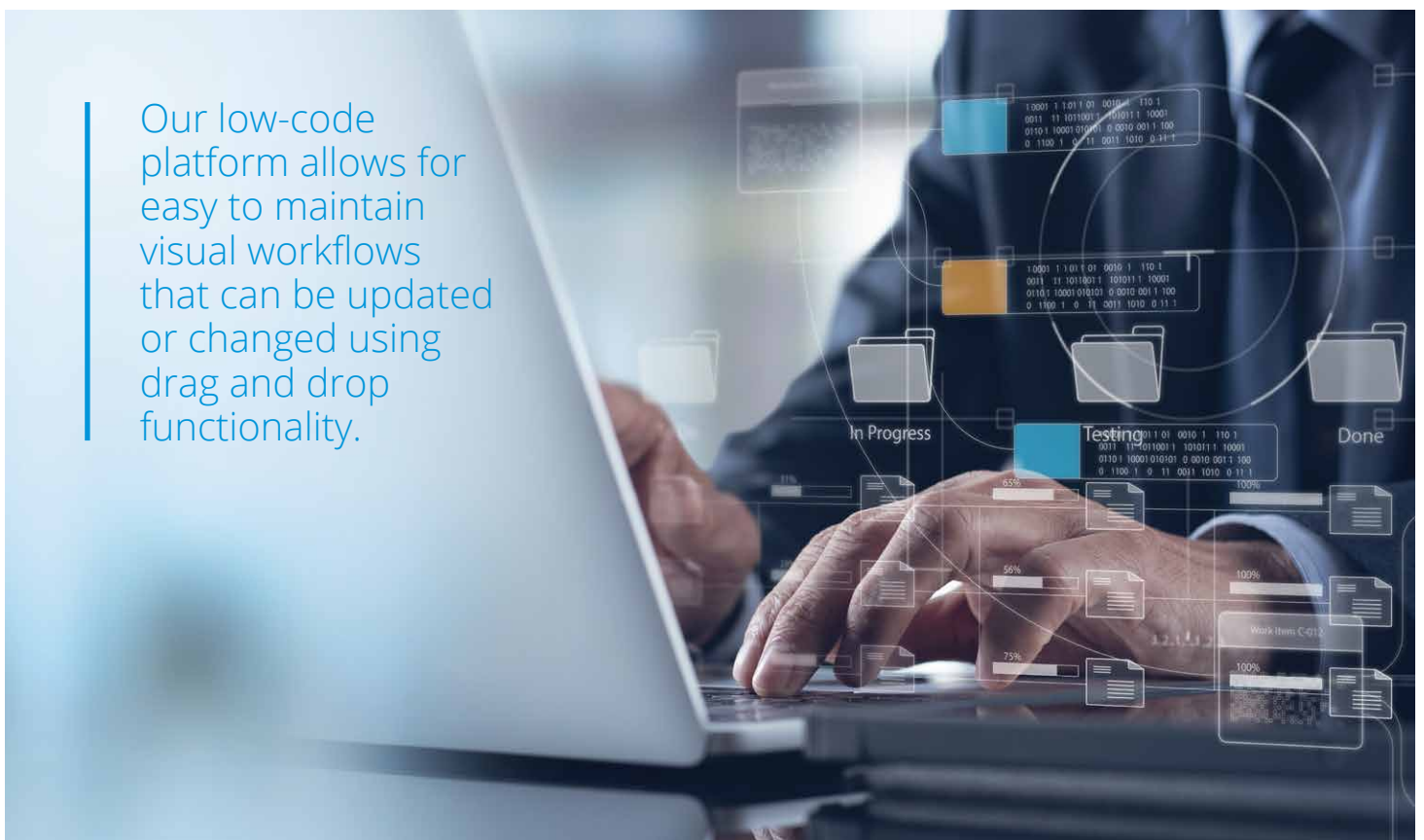


*Greater Revenue, Greater Stakeholder Satisfaction, Greater Professionalism, Greater Accuracy, Enhanced Reputation*



*Lower Cost, Less Errors, Less Risk*

Our low-code platform allows for easy to maintain visual workflows that can be updated or changed using drag and drop functionality.





## Future-Ready

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*With our Low Code platform, you are not just coping with the current environment - you are ready for the future. Be prepared for any change with our agile and adaptable solution.*

## Contact

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*For more information on how our Debt Review Solution can streamline your operations and ensure your compliance, contact us today at [info@digital-orchestrators.com](mailto:info@digital-orchestrators.com).*



**Digital Orchestrators**

**Orchestrating your Success in the Digital Age!**

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