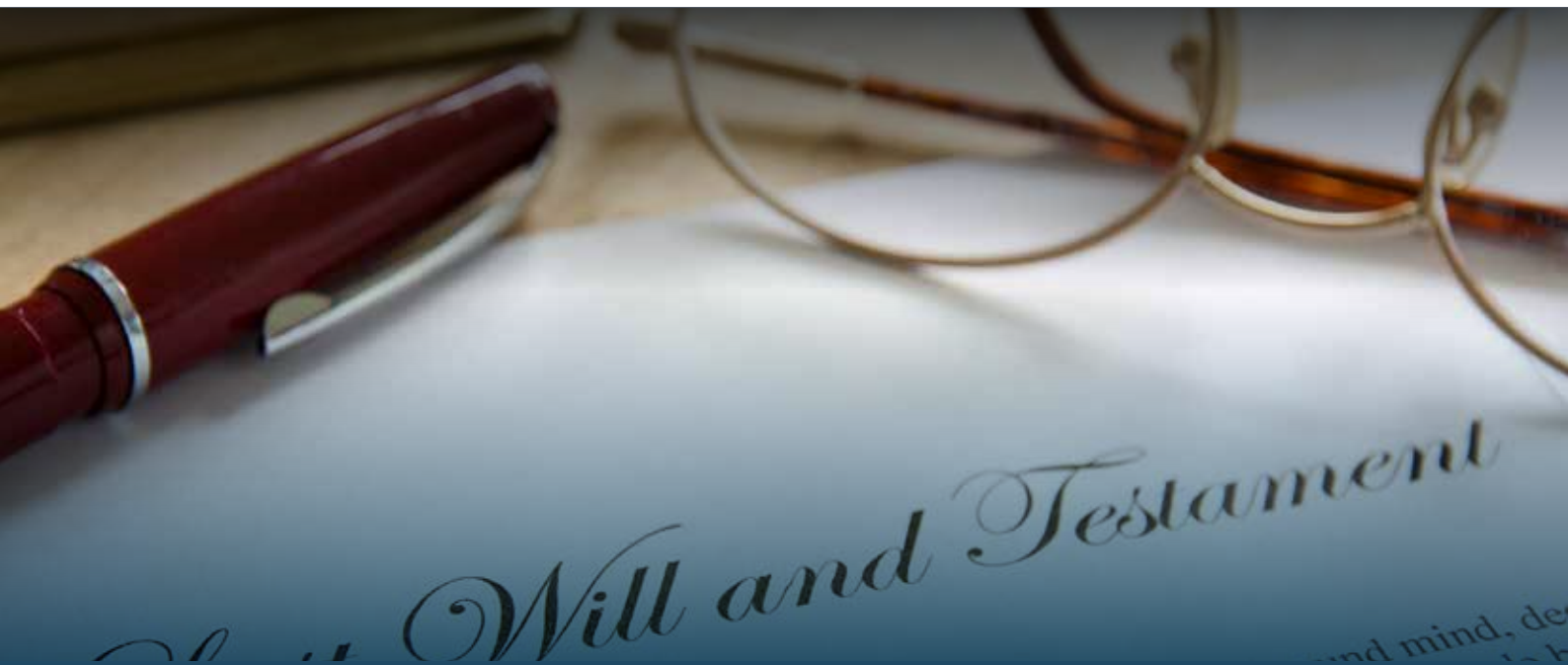




EstatePal

*Fully Automated Estate Administration
for Financial Service Providers*



Managing deceased estates is a complex and highly regulated process for Financial Service Providers (FSPs). The Administration of Estates Act, 66 of 1965, mandates specific procedures to ensure that estates are distributed correctly, debts are settled, and beneficiaries receive their inheritance. However, financial institutions often face regulatory constraints, operational inefficiencies, fraud risks, and customer service hurdles.

Administering a deceased estate can take months or even years, leading to frustration for all involved. EstatePal offers a fully automated solution to simplify and accelerate this process, ensuring compliance, efficiency, and improved client experience.



of estates take longer than one year to settle due to administrative and legal hurdles



The Problem

FSPs encounter numerous obstacles when managing deceased estates, including:

- Delayed Death Notifications
- Lengthy and Complex Processes
- Incomplete or Inaccurate Documentation
- Conflicting or Disputed Claims
- Lack of Communication and Transparency
- Stakeholder Collaboration Issues
- Legal and Regulatory Compliance Risks
- Rising Fraud and Identity Theft Risk
- Operational Inefficiencies
- Reputational Risk

EstatePal - Your Deceased Estate Solution

EstatePal is a low-code platform that empowers FSPs to manage the deceased estate administration process seamlessly. It automates key steps in the process, ensuring compliance and efficiency while reducing manual effort:

- 1. Notification:** The FSP is notified of a death by an external party (family, executor, or Master's Office) or a Section 29 notice is identified.
- 2. Verification:** Validate the identities of the deceased, executors, and beneficiaries before releasing funds or information.
- 3. Portfolio:** Collate all customer portfolio details, including investments, debts, securities, and guarantees. In some cases, this can also include information on related people, such as spouses.

4. Communication: Generate critical documents automatically, such as:

- Certificate of Balance (COB)
- Claims Letter
- Portfolio Letter
- Tax Certificates

Built-in calculators ensure accurate balance calculations.

5. Payments and Claims Processing: Automate payments, claims, insurance claims, and settlements.

6. Finalisation: Efficiently close or transfer deceased accounts, ensuring proper case resolution.



Accelerated by a Dynamic AI engine eliminating the need for external technical integration or OCR tools when dealing with incoming documents

EstatePal Benefits

With EstatePal, FSPs gain a cutting-edge solution that offers:

- **Regulatory Compliance** Keep up with the regulations in your industry through a proactive process approach.
- **Process Automation** Reduce manual intervention and accelerate estate administration.
- **Seamless Integration** Our platform integrates effortlessly with all other systems in your process.
- **Agility** Quickly adapt to new regulations and process changes.
- **Modern Technology** Leverage state-of-the-art tools for efficient case handling.
- **Rapid Implementation** Implement and adapt the platform quickly to changing needs.
- **Easy Data Extraction** Integrate smoothly with third-party analytics tools.
- **Document Generation** Create and manage essential documents using our integrated document generation tool.
- **Template Standardisation** Ensure consistency in communication and documentation.
- **No Code User Interface Design** Modify the platform's interface without coding expertise.
- **Real-Time Process Insights & Performance Metrics** Monitor and optimize estate administration processes with data-driven insights.
- **Comprehensive Reporting** Access standard and customizable reports for enhanced visibility and tracking.



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



Lower Cost, Less Errors, Less Risk

Our low-code platform allows for the automation and streamlining of daily work so that it is more efficient.





Future-Ready

***EstatePal** is not just a solution for today—it's built for the future. Its low-code architecture enables rapid adaptation to new regulations and process requirements, keeping your institution ahead of the curve.*

Contact

*For more information on how our **EstatePal** Solution can streamline your estate administration process, contact us at info@digital-orchestrators.com.*



Digital Orchestrators

Orchestrating your Success in the Digital Age!

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