

THE DIGITAL SHERIFF PROTECTS BOTH THE CONSUMER AND BUSINESS

Options: Arrangements, disputes, debt counselling and even legal action

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Consumers can now avoid being blacklisted, digitally

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Digital engagement between consumers and business was catapult into 2020 due to Covid 19. Contactless engagement is the new normal and many legal processes followed the same path according to Advocate Lou Pretorius, legal counsel at the Digital Sheriff. There were lots of talk around digitizing processes and looking for new ways to streamline financial and related processes to improve and substantially speed up consumer engagement. Some of these processes are all paper based and sometimes takes months to execute. This is due to legislation that was written more than 70 years ago and needed change. Covid helped the legal profession to urgently reassess and adapt to changing circumstances.

According to Pretorius processes of invoicing, delivery and payment of invoices and final demands and even the process of delivering summonses by the Sheriff were in urgent need of change.

A Digital solution was the logical answer to increase execution speed substantially, eliminate paper, ensure an auditable delivery trail, enable immediate payment, arrangements, apply for debt counseling, dispute invoices and even opt to take legal action. The digital sheriff is the result of 4 years of development work that puts the consumer first.

The sheriff can deliver invoices, final demands and even summonses on your smart phone in one of many channels like the Digital U app, sms, whatsapp, email, telegram and even facebook.

Several companies are already using the digital sheriff to ensure contactless humane consumer engagement. Traditional revenue management and debt collection processes are old fashioned and archaic and in desperate need of renewal. Consumers have choice and wants to be engaged in their channel of choice. They want it instantly and they want to deal with it quickly. With the Digital Sheriff the consumers have choice of channels, choice of options if they have financial troubles and will never be surprised by an aggressive sheriff arriving at their house that wants to take their assets.

The Digital Sheriff is an avatar to treats every consumer on a personal level, with dignity. The consumer that always had choice but were seldom informed of these options is now informed and can select how they want to proceed.

With more than 50% of South Africans over-indebted, debt counseling can be far more than just a solution for the individual consumer to have more cash in his pocket and prevent being blacklisted but can solve much larger macro-economic problems if applied properly.