



Postcode NEWS

THE JOURNAL OF AFD POSTCODE SOFTWARE SPRING Q.1/01 ISSUE 23

NEW AFD BankFinder

Prevent Errors Highlight Fraud

Automated banking is rapidly increasing – are you ready? Payments made by direct debit will more than double over the next 10 years*. Yet just one sort-code error or one digit wrong in a credit card number results in rejected transactions and declined payments.

BankFinder uses sophisticated checks to prevent these errors and highlight potential fraud attempts while speeding up data entry.

The software is easily implemented on web sites, in retail stores and call centres, for utilities, local government, charities... The result is better customer service, sound financial administration, improved accuracy, lower reject rates and lower costs.

BankFinder Features

- Enable quick, accurate completion of forms
- Check account number validity for bank branch
- Check credit card number validity
- Identify card type (eg visa, amex, switch)
- Normalise account numbers to 8 digits
- Check sort code exists and is 'live'
- Identify and correct errors in bank details
- Integrates with "Paperless Direct Debit" systems

Where ever automated transactions are handled BankFinder will pay for itself.

Regularly updated, BankFinder can be used as a component for web sites, fully integrated using a comprehensive API or be put to work with almost any windows application without integration.

Bank Payment Facts*

- 32 Million UK Residents use Direct Debit
- 150,000 UK Organisation use Direct Credit
- 40,000 Organisations are Direct Debit Originators
- CHAPS transactions total £130Bn daily
- Standing order volumes reach £360 Million in 1999

"As a Direct Debit Originator and user of APACS and BACS services we know the importance of checking the accuracy of bank details prior to submitting them. The fact is that people make mistakes, so validation is vital. Any organisation using automated banking for billing, payroll, supplier payments will benefit." Judy Mills, AFD Finance Director

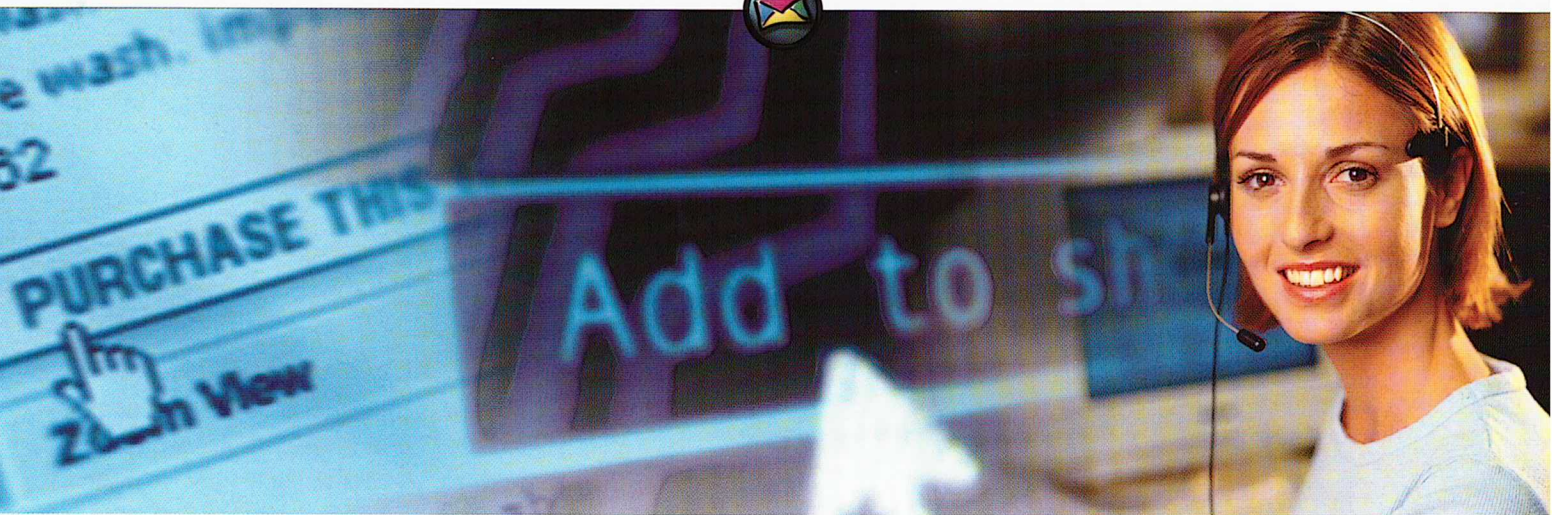
BankFinder, the fastest way to validate and enter bank details is launched at the special introductory price of only £15 per month inc VAT.

See www.afd.co.uk/bankfinder.htm

**Source BACS and APACS*

In This Issue...

Find out how AFD make Postcodes work harder. We've extended the reach of Postcodes into Mobile addressing, speech recognition and web marketing.



Linking Voice Web & Call Centre

Why keep customers waiting in a call queue when they just want to ask you to post a brochure?

Why not use call-waiting time to obtain and verify contact details prior to routing to an operator?

Now you can. AFD Software has been easily integrated with systems by Voice-Recognition specialists, to intelligently combine address management with their voice recognition, call centre databases and web systems. The benefits are outstanding:

- reduce call queues
- automate standard requests involving a postal address
- use "waiting" time to collect verified address details

- minimise boredom for call centre agents
- get straight down to business

"Catalogue requests can now be made by telephone without involving operators and the fulfilment process can be entirely automated. The technology is set to bring enormous administrative savings and quality service gains. AFD Software is right at the heart of this revolution."

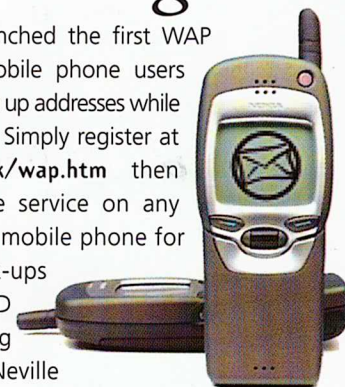
Visitors to the AFD web site can try out a service, which simulates how voice recognition leads to a PAF verified address. Visit www.afd.co.uk/voice.htm

- Fill in your phone number and name
- The number entered will ring
- Follow the prompts
- The address will be confirmed and...
- Simultaneously appear on your web browser as it would appear on a call centre agent's screen.

"Anyone operating a call centre where addresses are captured as part of the process needs to consider the implications of this technology"

TRY IT! WAP Mobile Addressing

AFD have launched the first WAP service for mobile phone users wanting to look up addresses while on the move. Simply register at www.afd.co.uk/wap.htm then bookmark the service on any WAP enabled mobile phone for 10 free look-ups per day. AFD Marketing Director Neville



Hilton "WAP is still an unknown quantity with doom merchants and enthusiasts both taking to the soap box. By making the service available for an initial trial period we can assess the market potential." AFD are encouraging comments from users of the service. Please send to wap@afd.co.uk.



- HOME
- FINISH SYSTEM
- GETTING STARTED
- PROBLEM SOLVED
- HINTS & TIPS
- WIN WITH FINISH
- CONTACT US



Web Marketing – Challenges, Choices, Results

A three-month campaign by Global brand owner Reckitt Benckiser to test the ability of the Internet to generate sample requests from UK and USA consumers drew a huge response with over 120,000 requests for samples to be posted to the USA and UK.

For maximum response and swift professional fulfilment it was essential that respondents entered accurate, validated postal addresses quickly into web forms. ZipAddress Internet and Postcode Plus Internet were used to validate addresses online for three major dishwasher soap brands.

Challenges

Internet consultants marchFIRST were responsible for design and implementation of the three-month campaign. AFD Software was found to be the only “strong” candidate able to provide a single source, web-ready, developer-friendly postal address management solution for both the UK and the USA. Rapid addressing is not an

accepted concept in the USA. There are around 110 million USA addresses and USA address validation technology for the web is neither widely used, nor widely available. An estimated one third of USA mail is incorrectly addressed and 20 percent of net orders were not delivered this Christmas because of poor or ambiguous address details.

Choices

AFD were breaking new ground in being the only software vendor able to provide openly priced, easy to understand, “ready to go” address management software for both the USA (ZipAddress Internet) and the UK (AFD Postcode Internet). marchFIRST were able to minimise integration time and software licensing costs. AFD components cost £2,500 compared with £50,000 for the nearest alternative found by marchFIRST. The cost per valid entry was 2.1p compared to the nearest alternative at 41.6p. No other product fell within budget and no other suitable USA solution could be found.

Integration

AFD Postcode Internet and ZipAddress Internet ActiveX components were



integrated quickly to provide online validation of UK and USA postal addresses to web forms on three branded websites www.finish.co.uk, www.jetdry.com and www.electrosol.com from 11th October 2000 to 31st December 2000 hosted at marchFIRST HostOne.

Quality

Data quality was assured with the latest UK PAF® and USA Zip+4 data being sourced by AFD directly from (respectively) Royal Mail and United States Postal Service. The components proved themselves to be robust during the campaign.

The Result

The campaign was highly successful receiving over 120,000 competition entries with up to 10,000 entries received in a single day. Each of the entries required physical fulfilment with a sample product pack being mailed directly to the 80,000 USA and 40,000 UK respondents. Online address validation meant minimal returns and the creation of a solid marketing database ready for use and analysis.





Why Get it Wrong When You Can Get it Right?



"...as for the home deliveries of books, chocolates, presents in general ordered over the Internet, one in four went to the wrong address or weren't delivered."

This observation by Alistair Cooke in the BBC's "Letter From America" strikes a chord with many using the Internet to buy goods. The buyer wants the goods delivered. Where? To his or her address. Why didn't they arrive? Why was there a delay? Because the address collected is incomplete.. or wrong.

Eagerly anticipated books, CDs and DVDs languish in a delivery office, fresh flowers droop, perishable delicacies smell.

"The costs of non-delivery are enormous – the web brand suffers, customer service costs increase, repeat and loyalty business is lost, delivery drivers are frustrated. In the case

of fresh goods they simply go in the bin. What a waste!", says Neville Hilton, AFD Software Marketing Director.

AFD Software were first on the scene with rapid address capture for web sites and have a large customer base ranging from giants like Freeserve and BT to smaller specialist sites like petplanet.co.uk and letonthenet.com. Beyond address capture, AFD web solutions include backend residency checks, nearest locators and a USA solution "ZipAddress".

With a recently launched unique online service giving access to Royal Mail PAF® based addressing for just £99 per month (inc VAT) AFD solutions have three key advantages

– they are proven, easy to implement and affordable.

Learning Curve

"We are passionate about building e-commerce. What we are saying to net businesses is 'Don't damage the industry's reputation when you can avoid big delivery let-downs for a very reasonable investment in quality software.' Why get it wrong when you can get it right?" Hilton

"We've been through the learning curve and any organisation serious about building a solid net business can tap into our experience and try out the solutions free."

www.afd.co.uk/netproducts.htm



AFD Software... on the desktop, or network... At a Glance

You want to...	You need...	Monthly inc VAT	Annual exc VAT	See latest details at www.afd.co.uk/
Enter addresses quickly	AFD Postcode	£15	£154	postcode.htm
Add grid references to addresses	AFD Plotter	£25	£275	plotter.htm
Find missing postcodes	AFD Postcode Plus	£49	£475	plus.htm
Make low cost mailing labels	AFD ListMaker*	£99	£950	listmaker.htm
Clean up address lists	AFD Provider*	£99	£950	provider.htm
Find people, places, numbers	AFD Names & Numbers	£99	£950	pcnn.htm
Maximise mail discount	AFD MailSaver	£35	£475	mailsaver.htm
Lookup USA Zip+4 addresses	ZipAddress	£15	£154	zipaddress.htm

Notes: Amounts shown are in pounds sterling. Monthly POP payment scheme is for a minimum 12-month period.

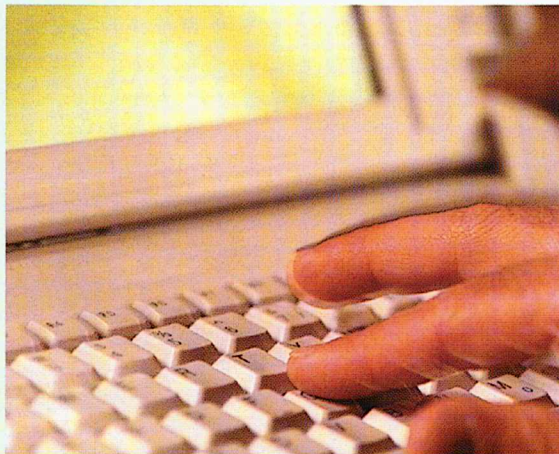
All AFD software is supplied with a license for one computer renewable annually.

Renewal rates and license terms and conditions can be viewed from www.afd.co.uk

* includes a free copy of Postcode Plus

Moving to Browser Based Systems?

Anticipating a continued trend toward browser-based systems AFD has a proven range of component based name and address management solutions. AFD offer an easy upgrade path from existing desktop products enabling customers to preserve existing investment while moving to licenses for browser-based systems not covered by AFD desktop product licenses.



Face the Facts



A distinctive feature of AFD culture is that we're not into high pressure selling. We are however into understanding the needs of your organisation and presenting relevant solutions.

If your organisation is considering system wide licensing or looking to purchase high-end solutions such as AFD Names & Numbers a face-to-face meeting can help to shorten and sharpen the decision process. We have a team of highly trained field sales staff across the UK for this purpose. To arrange a visit call 01624 811711

Alternatively an evaluation of any AFD product from our free CD is enough to convince most organisations that AFD Software is not just fairly priced, but excellent. All programs on the CD are fully functioning but data is either fictitious, outdated or restricted to a small area.

Growth Continues

AFD warmly welcome organisations like Ace Insurance, Homeloan Management, The Salvation Army, The Scottish Executive, Sharp Electronics, Sony UK, Zurich Bank... and hundreds of others who have chosen AFD over the past 3 months. Thank you.

AFD Software is built on robust products, quality data, more data, latest technology, unique innovation and open pricing.



HOT SPOT

David Dorricott

AFD Managing Director



The Dorricott family have been keen sailors for over a decade – even AFD's current location in Ramsey came about as a result of a sailing visit to the Isle of Man back in 1997.

"There are similarities between life at the Helm of a Boat and Business – careful planning, anticipating the climate, siezing opportunities, caring for people and responding to changing conditions with speed and agility.

I try to mix these with two 'James Dyson' qualities – persistence and innovation – but in business we never sail close to the wind!"

One thing remains the same – David will sail all night for a good curry.

"AFD Software is committed to providing excellent, affordable addressing software to small and large users alike. AFD Postcode 2000 products offer a unique combination of more data, faster searching, greater functionality and lower cost."

DAVID DORRICOTT, MANAGING DIRECTOR.

Contact AFD

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Keep in touch with Postcode developments by visiting the AFD Web Site – where you can try out products, collect free software and obtain technical support.

Web Sitewww.afd.co.uk

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**AFD Software Ltd
is a licensed
reseller of the
Royal Mail
Postcode Address
File.**

Data News Q.1/01

AFD strongly recommend customers to update Postcode 2000 programs by ordering the latest update. This will both update major changes to UK address data and provide product enhancements to AFD products.

Fresh Data for AFD Postcode, Plotter, Plus, Provider and Listmaker for Q.1/01 is available now. Names & Numbers Q.2/01 is scheduled for release in April 2001. Significant changes include:

BA (Bath becomes Radstock)

affecting BA2, BA3, BA11

GU (Fleet)

affecting GU13, GU51, GU52

HD (Huddersfield becomes Holmfirth)

affecting HD7, HD9

LU (Leighton Buzzard)

affecting LU7

OX (Witney)

affecting OX8, OX28, OX29

PR (Preston becomes Leyland)

affecting PR5, PR25, PR26

RH (Crawley)

affecting RH10

WA (Warrington)

affecting WA5

Many Island Names are moving from the County Field to the Post Town field in postcode areas KA, HS, PA and ZE

Order now from our secure web site at www.afd.co.uk/order.htm or by fax, email, telephone or post.

Updates cost just £30 + VAT for Postcode, £75 + VAT for Plotter, Plus, Names & Numbers and Provider users – or join the POP scheme and cover all costs with one monthly budget payment. Alternatively order and pay for your next two updates and receive the third one free.

Royal Mail Postcode Address File statistics and newly announced changes to postcodes can be found at www.afd.co.uk/datanews.htm

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