



Trace Debtors More Effectively



Mackenzie Hall specialise in locating debtors and collecting the money they owe. They accept "salvage" debt which is older and generally harder to collect and will usually have been through internal credit systems and through two external debt collection agencies before arriving at Mackenzie Hall.

Operations Director Gary Jones founded the specialist trace arm of Mackenzie Hall when he saw an opening for a Trace or Debt Collection Agency that utilises modern tools and processes combined with highly skilled staff who use the telephone as the primary tool for locating debtors.

Three years on, the trace operation has grown considerably and now serves a wide number of clients including Link Financial, Co-operative Bank and Halifax. Gary explained how AFD solutions have enabled him to achieve this growth and make the most of the skills of his twenty tracing staff:

"AFD Refiner raises address accuracy from around 40% to around 92%"

First Things First

"Most cases have addresses that are not validated to letterbox level. This reduces my chance of finding neighbours, family and friends and locating the debtor - and also increases the chance of mail going to the wrong address or being returned. We needed a cost-effective way of cleansing addresses automatically as they were loaded to our case management system, allowing human intervention where necessary. We settled on AFD Refiner and this raises address accuracy from around 40% to around 92%. We use Refiner's interactive mode to clean the rest. Since using Refiner we have not had a single letter returned as "undeliverable". The result is that more people now contact us to resolve their debt issues."

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"Refiner has reduced manual processing from 60% to just 8% and we now get better matching to other files such as bereavement or gone away suppression. This not only reduces cost and hassle but also embarrassment. For example it is insensitive and costly to trace a person then find out they had actually passed away. We are also able to append grid references, enabling us to search for potential relatives within a specified distance of a last known address. Efficient and effective tracing starts with address data accurate to letterbox level and that is achieved with Refiner."

Automate Donkey Work

"Having got a high degree of accuracy on the last known address, we have incorporated AFD Names & Numbers to do the 'donkey work' behind the scenes."

"Names & Numbers contains the edited electoral roll and other UK residency data. Where relevant data can be found automatically, the case management system presents it to the tracer ready for work. This information may include neighbours, occupancy periods, telephone numbers etc."

"Using Names & Numbers makes the work more enjoyable, the costs are lower and the results are better"

Controlled Creativity

"Of course life is not always that simple, so we also enable each tracer to use Names & Numbers to search creatively using a wide variety of "fuzzy" techniques to cross reference different names at the same address. They can work from just a partial name / surname or a bit of a street to search, collate, gather, explore and validate. Names & Numbers releases the controlled creativity of our tracers."

Cut Error Rates

"Using Names & Numbers and staff tracers we have a re-check and error rate of just 1.3% whereas my staff have validated data from other major sources and found error rates of 20-40%. The difference is significant and has a dramatic effect in reducing trace cost and increasing successful outcomes."

Integration and Compliance

"We decided to build our own end-to-end case management system and have made AFD solutions an integral part of it. The system is transparent and compliant and has full audit trails for data sources and trace activity. We have called it REACT (anagram of TRACE) and it has boosted our productivity and success rates. We believe it could do the same for any organisation involved in tracing and we intend to license it to others in the near future."

Cut Costs

"I'm into system-driven processes and AFD Refiner and Names & Numbers are the primary workhorses - our preparation team. I now have 20 dedicated tracers yet only one administrator. I have calculated that AFD has replaced nearly nine people: allowing our tracers to more quickly hone their telephone skills by using them. This alone has more than paid for the cost of the software. Refiner has released my staff from mundane data preparation work and Names & Numbers has provided a powerful tool enabling them to work creatively. Using Names & Numbers makes the work more enjoyable, the costs are lower and the results are better. I think that is what any professional trace operation is looking for."

Want to see Refiner and Names & Numbers and judge for yourself? Call now to arrange a demonstration:

01624 811711 www.afd.co.uk/refiner
www.afd.co.uk/names

Welsh Language Address Data

The Welsh language is reviving and AFD has launched a special version of Postcode Plus which includes Welsh language address data for Welsh addresses.

Today 99% of Welsh secondary schools teach Welsh and nearly half a million people are fully literate in Welsh - able to speak, write and read in the language. It is estimated that over 1.5 million of the 2.9 million nationals will speak Welsh over the next decade.

One factor driving the revival of the Welsh language is that the law requires public bodies to be able to deliver mail addressed using the Welsh language.

A further driver is the increasing cultural interest, awareness and cultural energy surrounding the Welsh language.

These factors are affecting the IT world: with Microsoft XP and Office 2003 now both available localised to the Welsh Language, a national online database of 3,000 IT terms which can be translated to and from Welsh and a Welsh version of Linux Open Office.

Hundreds of Welsh based organisations use AFD Postcode solutions and AFD has kept a close eye on both the significance and availability of Welsh address data.

"There are good levels of Welsh address data for property, locality and town. Although street data has been slow in coming, bilingual road signage mean it is within easy reach of Welsh local authorities to provide the data. We think the release of Welsh address data is timely."

Mike Solomon - AFD Sales Director

Welsh language address data is available on request at no extra cost with AFD Postcode Plus solutions.

Need Welsh Data? Call to discuss your needs:

01624 811711

Did you know?

Llanfairpwllgwyngyllgogerychwyrndrobwlllantysiliogogoch appears as:

LLANFAIRPWLLGWYNGYLL in Royal Mail PAF Data



One Developer Kit - Access to All

AFD has launched the new AFD "Common API" (Application Programming Interface) which means that all AFD address management solutions can now be integrated and accessed through a single programmer's API. This is carefully developed to help customers get even more out of AFD products - with even less work! The Common API does not affect existing integrations or users of AFD front ends and Robot®

AFD Common API		Postcode	Postcode Plotter	Postcode Plus	Names & Numbers
PRODUCT DATA OPTIONS					
Organisation Name	.	.	✓	✓	
PO Boxes	✓	✓	✓	✓	
Property Names & Building Numbers	.	.	✓	✓	
Street, Locality & Town	✓	✓	✓	✓	
Postcodes / Street / Locality / Town	✓	✓	✓	✓	
Postal, Administrative & Traditional County	✓	✓	✓	✓	
Changed Postcodes	✓	✓	✓	✓	
Delivery Point Suffix / UDPRN	.	.	✓	✓	
Mailsort Codes / STD Codes	✓	✓	✓	✓	
STD Code	✓	✓	✓	✓	
Grid references / Long, Lat / UK Maps	.	✓	✓	✓	
Parliamentary Constituency / Political Ward	.	.	✓	✓	
Local or Unitary Authority Name	.	.	✓	✓	
PCT s / NHS Codes & Region / TV Region	.	.	✓	✓	
Residential Names & Telephone Numbers	.	.	✓	✓	
Length of Residency	.	.	✓	✓	
Organisation Telephone	.	.	✓	✓	
Organisation Description & SIC Code	.	.	✓	✓	
Business Size - Employee Band	.	.	✓	✓	
Geodemographic Data - Censation	✓	✓	✓	✓	
Occupancy / Address type indicator	✓	✓	✓	✓	

Single Integration

A single integration at Names & Numbers level will also work with AFD Postcode Plus, Plotter and Postcode. This means that no further work is needed in order offer the full AFD range or for users to upgrade to richer data solutions.

Single Integration, Access to All

BankFinder, TraceMaster and Zipaddress can also be integrated using the common API.

Ready to use data formatting

The Common API provides full formatting options enabling data fields to be retrieved in whatever format suits the underlying database or application. For example, a BS7666 format address will be different from an address label. Some databases require separation of the out-code (eg IM8) or in-code (eg 1RG) parts of a postcode. Others require house number to be separated from the street name. The common API supports these and many other field structures.

BS7666

The common API enables AFD Postcode Plus and AFD Names & Numbers to return address data in a format that is fully compliant with the address format specified in British Standard BS7666-5:2006 due to be published by the British Standards Institution this summer.

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List Box

The Common API can provide its own pick-list box for selecting the correct result when a lookup or search returns multiple entries. This makes it easy to get our products working in end-user applications with minimum coding.

Existing Integrations

If you are happy with your existing integration there is no need to invest any more time integrating with our new API: we will continue to support your integration alongside the new Common API.

Common API Wizard



The Common API ships with a Wizard which can be used to produce the declarations and code required for integration - in minutes. Even developers with limited experience can carry out an accomplished integration and in most cases the API provides address fields in the required format so no re-formatting is needed. The code and the API calls are clear and straightforward so for advanced developers it's easy to see how it works and modify it to suit your needs.

The API Wizard generates code for the following environments and more will be added over time.

Borland C++ Builder	Microsoft Visual Basic .NET
Borland Delphi	Microsoft Visual C++
Microsoft Access	Microsoft Visual C# .NET
Microsoft Visual Basic	Microsoft Visual J# .NET

If you are not using one of the environments listed above, then simply take the closest code or contact support@afd.co.uk. The Common API guide is available online at:

www.afd.co.uk/support

Answers to your Questions

When should we start using the Common API?

We would recommend the common API for all new developments and integrations, especially as it provides greater flexibility and the ability for the same code to work with any of our address management products.

Other good reasons to use the Common API are for adding new functions (eg Nearest, BS7666 formatting) to support a change from a Client to Server environment or if a new development environment or language is being introduced.

Will AFD be phasing out existing APIs?

With over 7,000 existing customer organisations we remain fully committed to the existing APIs and have no plans to phase out support.

How will the Common API affect the AFD GUI and AFD Robot®?

The new Common API is available for those wishing to carry out new integrations and will have no effect on the way the AFD GUI ("front-end" program) and Robot features work.

Will installing the update break anything?

No. New installations of our products will still contain the same programming libraries (DLLs). You can be confident that your existing application will continue to work into the future.

You can email our support department if you require any additional information regarding the new Common API:

support@afd.co.uk

Pricing In Proportion



Major changes are being made to the way in which Royal Mail calculates postage rates. In addition to relating price to item weight, the item size will now affect the mailing cost. This is called 'Pricing In Proportion' (PIP) and the new methodology comes into effect on 21st August. In the middle of July AFD will release a free update for MailSaver customers, which handles PIP.

www.afd.co.uk/mailever

Data News Q.3/06

Postal Address Data is constantly changing. New buildings are constructed, existing buildings are changed to apartments or back to large houses, and some are demolished. Also, postcodes are changed and new localities are established.

All changes need to be reflected in the Royal Mail PAF file on which AFD address management solutions are built.

Royal Mail PAF statistics and newly announced changes can be found at: www.afd.co.uk/news/datanews

Bank administration is also constantly changing. Consolidation, centralisation, re-organisation and regionalisation are regular occurrences. Without BankFinder updates, details that should be rejected may be accepted and vice versa. Occasional 'emergency updates' from BACS are immediately made available to BankFinder customers who receive updates.

Updates range in price from £60 per annum to £150 per annum depending on the product. For details and to order updates please call **01624 811711** or email postcode@afd.co.uk

AFD's monthly Postcode Ownership Plan (POP) covers all costs (including updates & VAT) in a single monthly payment. www.afd.co.uk/pop

Please note Names & Numbers Q.3/06 is due in August. All other Q.03/06 product releases are available now.

AFD is now providing Electronic Updates via Email.
Call 01624 811711 today for more details on Electronic Updates and Invoicing.

Hot Spot

Angy Inglesfield - Sales Administrator

Angy is from the USA and visited the Isle of Man to trace her family history. She met and married a Manx fisherman and utilises her previous sales and admin experience with AFD. Born in Germany, Angy is well travelled. During "Desert Storm" Angy was located in Saudi Arabia in the armed services communications operations. In a country where women are not allowed to drive, she drove Hummers and other trucks.

Angy's most exhilarating moment was during a sky dive, when the main parachute failed and although the reserve opened she ended up in a tree! She describes this as "fun". She got into sky diving because it meant not carrying a heavy rucksack or an M16.

Angy loves horses and worked as manager for an Arabian breeding farm in Michigan which bred top studs.

Favourite owned vehicle was a 1985 Jeep CJ-7 white with tiger stripes used for off road thrills. Oh, finally Angy enjoys both pizza and belly dancing (but not during office hours!).



Contact AFD

By Phone

01624 811711 (Sales)
01624 811712 (HelpDesk)
0800 083 8424 (FREEPHONE Registration)

By Fax

01624 817695

By Email

postcode@afd.co.uk

By Post

AFD Software Ltd
Lough House
Approach Road
Ramsey
ISLE OF MAN
IM8 1RG

Web Site

www.afd.co.uk

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.

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