



Minimise Risk, Maximise Quality and Cut Costs

How can you release competitive advantage across your organisation?

Important details will make the difference. Are the name and address correct? Are bank details reliable? Over 7,000 UK organisations - large and small, commercial, not for profit and public sector - use AFD solutions to get the details right.

This issue of Postcode News shows how Pannone LLP use AFD Postcode solutions to minimise risk, maximise quality and cut costs - throughout the firm.

Pannone is the largest single-site law firm in Manchester. Describing itself as 'the complete law firm' it is ranked third in the "Sunday Times Top 100 Companies to Work For" list (March 2006) and was the first law firm ever to obtain BS5750 (now ISO9001) quality assurance certification.

The firm has maintained continuous growth in turnover and profitability and now has over ninety partners and nearly seven hundred staff.





David Griffiths
Director of IT

Information Technology has played a key role in combining rapid growth with quality service, as Director of IT at Pannone, David Griffiths explains:

Why is data important?

"If you are going to have the best people, these people need to be released by the best technology. If you want to maintain the best client reputation, then quality systems which go beyond compliance are vital. At the heart of these systems is client data which includes names, addresses, phone numbers and bank details."

"Valid, accurate data is the difference between supporting and undermining quality processes."

Can you give a few practical examples?

"If a database has duplicate client records it is very difficult to get a comprehensive view. This impacts administrative efficiency and could lead to related information being overlooked while introducing a risk of confusion. For marketing communication to be relevant and effective we have to see the client relationship clearly - that's what we get from a reliable, de-duplicated database."

How did you eliminate duplicate records?

"Duplicates are much easier to spot if the postal address data is accurate. So the first step is to get rid of poor spelling, ensure each address has a full and accurate postcode and that each part of the address sits in a specific data field. We first carried out this process a few years ago with **AFD Refiner**. Despite the age and poor quality of some records, over 85% were matched and corrected automatically. During the cleansing process Refiner identified the duplicates, which we were able to eliminate."

What are the benefits?

"Previously fragmented data is now de-fragmented. From a marketing perspective we analyse growth and identify new opportunities more effectively. The impact affects the whole firm as we all spend less time searching for information and have greater clarity. You don't want time-critical documents to be delayed, returned or wrongly delivered because addresses are incomplete or ambiguous. We utilise Refiner to minimise that risk."

The word 'Risk' has come up a few times?

Rachel Dobson, Director of Support Services at Pannone:



Rachel Dobson
Director of Support Services

"Every organisation has a responsibility to minimise risk to its staff, customers and business. One important area is around anti-money laundering measures, and we now provide expert advice to other law firms on this subject. Central to the prevention of money laundering is the validation of client identification to comply with Money Laundering Regulations and the Proceeds of Crime Act. Non-compliance can lead to a criminal prosecution which would be hugely damaging to our reputation."

"We go beyond Law Society best practice and anti-money laundering legislation in seeking to validate client identification in non-regulated areas. Individual clients may have complicated personal circumstances which make documentation to validate their home address difficult to provide. For this reason we use **AFD Names & Numbers** which provides this evidence for over 90% of clients."

What about case management and client file systems?

David Griffiths: "It is important to understand that cleaning data just once and complying with client identification requirements is not enough. Core case management is provided by Axxia Systems' case management software and the Metastorm e-Works client file opening system. **AFD Postcode Plus** is integrated with these systems so we know that from the moment a case is created, it contains validated address data."



Business crime - Clinical negligence - Commercial litigation
Construction - Corporate - Debt recovery - Employment - EU
French property - Insolvency - Intellectual property - Liquor
Public sector - Residential property - Wills, trusts & probate
Competition EU and UK

Are there any other benefits?

"Pro-active prevention is always better than cure. We prevent the stress, time and cost used to resolve problems that would arise from simple errors. We do this by ensuring all of our staff and systems have access to AFD Name, Address, and Bank data validation solutions."

"We have released our people from typing addresses to focus on the client."

Why is Bank Data validation important?

Jon Miller, Director of Finance at Pannone:

"We handle both large values and large volumes of transactions primarily through our Residential Property and Re-mortgaging department. These include many mortgage redemption and surplus transactions. Other departments such as Commercial Property, Corporate Litigation and Private Client also handle significant volumes of money transfers. I've worked in the Finance Department of more than one law firm and I have seen how just one error in a digit can result in a payment being delayed or returned or, worse, going into the wrong account!"



What are the consequences when money transfers go wrong?

"If funds go to the wrong recipient it can be very difficult procedurally to get them back. Indeed you may not get them back if the recipient is dishonest. At the very least, senior professionals in our firm would be involved in liaising with the financial institutions, recipient, insurers and third party legal representatives to get the money frozen and ultimately returned. This is both costly for the firm and stressful to those involved."

How do money transfer problems occur?

"Manually processing long strings of digits is an error prone process. It's easy for the human mind to read '684' and for the fingers to type '648'. In addition there can be ambiguity in the source information - perhaps a hand-written document. Actually errors happen not only at the point of data entry, but clients themselves often get numbers confused, so having a way of cross-checking is vital."

How can money transfer errors be prevented?

"At Pannone we have integrated **AFD BankFinder** so that checks are carried out at the moment data is entered onto our systems. BankFinder validates the bank sort code, and the account number is checked to ensure it is in the right range for the sort code and that the transaction type is actually allowed. Our accounts department now has no transactions returned unpaid."

AFD Solutions seem to be at work in very corner of the firm?

David Griffiths: "Our initial interest was in **AFD Names & Numbers** to assist with Client Identification."

"We quickly realised that the whole range of AFD solutions could be easily integrated with third party systems, bespoke internal systems and be used as stand alone products."

"The fact is that name, address or bank data is entered or needs validating in just about every corner of the firm. With AFD Software we are able to enter data quickly and confidently throughout Pannone."

PANNONE

THE COMPLETE LAW FIRM

www.pannone.com



AFD Names & Numbers

Lookup People, Phone Numbers & Postcodes



AFD Names & Numbers® is a comprehensive reference to UK names, addresses and telephone numbers. It provides fast, accurate entry and management of address data and contains over 2 million organisations, more than 40 million people and includes full Royal Mail PAF® data for around 28 million delivery points.

AFD Names & Numbers is also a powerful tool for use in the back-end verification of customer credentials for Internet web sites, e-commerce businesses and voice-activated automatic systems.

"We have applied AFD solutions across the firm to ensure our name, address and bank data is clean and validated. The software pays for itself again and again through direct improvement to productivity, release of fee-earner time and helping us to maintain a first rate professional reputation."

David Griffiths – IT Director, Pannone LLP

Business Benefits

Save well over 80% of keystrokes

Harness Caller Line Identity (CLI) to use phone numbers

Reduce fraud by verifying people and places

Build professional, consistent and reliable databases

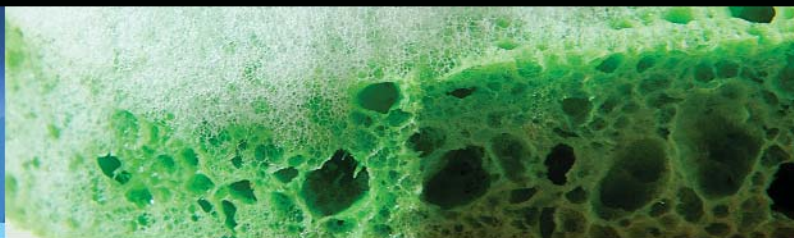
Use as a marketing resource

Find address details from tiny fragments of information

www.afd.co.uk/names

Refiner

Clean Up & Correct Address Lists



AFD Refiner® solves the real address data problems which hamper profitable business and damage the marketing industry. Lost post loses customers, duplicates alienate them, poor spelling antagonises them. These problems are compounded when historically separated databases need to be merged or new lists are bought. Sometimes new computer systems or uses require data to be re-formatted completely or for extra data to be appended. To solve these issues Refiner will enable you to clean, de-duplicate, re-format and append easily and quickly.

The "Easy Access" design appeals to ordinary users looking for top automated match rates and total data flexibility. Refiner is based on the renowned Postcode Plus engine, which contains full Royal Mail PAF data - covering around 28 million letterbox locations. Using Refiner will help you improve customer service, protect your brand, raise quality perception of your organisation, reduce post bills, cut waste and deliver the goods.

Business Benefits

Clean up addresses

De-Duplicate

Reduce post bills

Cut waste

Eliminate spelling mistakes

Enter first-rate, reliable addresses

www.afd.co.uk/refiner

Postcode Plus

Find Missing Postcodes



Used at every point at which address data is entered or updated, AFD Postcode Plus® delivers accurate address data at letterbox level while increasing productivity by up to 80%. Includes full delivery data on around 28 million addresses. Can be integrated with virtually any application and used stand alone.

Postcode Plus can look up any address from tiny fragments of known information, enabling even very poor source information to be resolved to a precise letterbox - lightning fast. 'Where's my nearest?' is included as standard.

Postcode Plus is designed for rapid address entry, address verification, postcoding, NHS Administration, and mapping of existing data. Postcode Plus is ideal for intensive address list management or sorting out poor data.

Business Benefits

- Quickly look up full address from any address fragment**
- Save 80% of keystrokes entering addresses**
- Show nearest branches / offices to most addresses**
- Save hours of wasted time**
- Verify correct postal addresses to delivery point level**
- Eliminate errors in your address lists**

www.afd.co.uk/pcplus

BankFinder

Prevent Errors, Highlight Fraud



AFD BankFinder® checks bank, account and card details at the point of entry. It makes sophisticated checks affordable to all organisations and can highlight potential fraud. BankFinder will eliminate or minimise errors which cause rejected or wrongly allocated payments. It will check account number validity for bank branch; identify card type (eg. Visa, AMEX, Maestro); normalise account numbers to 8 digits; Check sort code exists and is 'live'; identify and correct errors in bank details.

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

BankFinder data is updated each quarter along with all the AFD Product range. BankFinder data is extremely comprehensive - it includes all banks in the UK and Irish banking system.

Business Benefits

- Bank, Account and Card details checked on data entry**
- Makes sophisticated checks affordable to all organisations**
- Cut cost of delayed processing (up to £20 per delayed form)**
- Avoid losses from forms that can never be processed**
- Highlight potential fraud**
- Speed up collection of bank-related data for transactions**

www.afd.co.uk/bankfinder

Data News - Q.4/06

Q.4/06 Data Update is now available for all products apart from Names & Numbers which is scheduled for release in November. The Q.4./06 release includes major changes to postcodes in the Cambridge area. Around 54,000 delivery points in the postcode districts CB1-CB5 have changed. The changes mean there is new capacity for future growth and rural and city postcodes are now distinct.

For further information visit:

www.afd.co.uk/news/datanews

The update also includes new data fields with European Electoral Region (EER) and Local Education Authority (LEA) code and name are now included at postcode level for Postcode Plus and Names & Numbers.

In addition, a new code and description indicating the population density and if properties are in mainly urban or rural areas is included at postcode level. This 'urban / rural indicator' is based on information at output area (groups of around 125 households) level.

To order a data update CD please call 01624 811711 or email: postcode@afd.co.uk

Quarterly data updates range from £60 - £150 per annum according to product. Updates are included for customers licensing software using AFD's monthly Postcode Ownership Plan (POP).

www.afd.co.uk/pop

License News

Royal Mail has been looking at the possible shape of new license arrangements for over five years and has carried out intensive consultation with stakeholders over the past 18 months. Key changes are likely to include the extension of per user licensing regardless of the number of users and the inclusion of provision for uses of PAF data not foreseen in the existing contract. As part of the transition arrangements, new system and multi-system license charges will apply for new and renewal PAF data licenses after 31st August 2007. Final details of the new license are expected within a few years.

On 1st September 2006, Royal Mail issued contract termination notices to all licensed Value Added Resellers including AFD Software Ltd. The notice period for AFD Software is three years and new license arrangements are due to come into effect at the end of this period on 1st September 2009.

Hot Spot

**Neville Hilton -
Business Development Director**

Putting aside the paper round, Neville's first job was minding the shop for Ryman's stationers. Since then he's been mainly involved in media, sales and marketing, the past nine years with AFD Software.

Main pastime is Bass Guitar... and raising twins. Wide musical taste from choral to classic rock and pretty much everything in between. Current favourites Coldplay and Muse ("great bass lines").

On the food front curry is at the top - he gets withdrawal symptoms if denied for more than 7 days - washed down with a pint of Tetley's (no, not the tea). Can you tell he is based in Bradford? (that's Yorkshire, not -upon-Avon) Last holiday Tenby-del-Sol.



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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.

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