

# Did You Know?

A core AFD Group motivation for profit is to make life better for others. This purpose is one of the things that gives each person at AFD a buzz. This translates into a desire to be the best we can, as efficient as we can and as innovative as we can in providing you with excellent and affordable name, address and bank validation solutions. In this issue of Postcode News:

- See how a special plane donated by the AFD Group will bring practical hope to one of the most remote places on earth.
- Read about AFD's brand new 'Premium Deceased Identification Service'.
- Find out how a new source of Grid Reference data provides security and excellence to AFD customers.

# Mountain Rocket

To celebrate its 25th Anniversary, AFD has donated a revolutionary plane to Mission Aviation Fellowship (MAF). The Kodiak 100 is a "mountain rocket" which will bring vital services and hope to some of the world's most isolated and remote areas. The AFD plane will operate in East Kalimantan on the island of Borneo.

#### Twice The Load - Half The Cost

Designed specifically for bush aviation, the rugged plane can land and take-off using as little as 250 yards and has a climb rate of 1,540 feet per minute. The turbo prop plane can carry twice the load of existing Cessna 206 planes and will halve the running costs.

MAF provide aviation services to a wide variety of government, non-government and Christian agencies involved in medical, educational and church-based operations.

#### A First For The British Isles

Built in the USA, the AFD plane will land near AFD HQ on the Isle of Man on 17th October en route to Kalimantan.

This delivery trip will be first time the Kodiak has visited the British Isles. There will be a special MAF / AFD open day to mark the gift to Mission Aviation Fellowship. As an AFD customer – you are very welcome to attend the event at Andreas Airfield on the Isle of Man. For full details, and to let us know you're coming, please visit: www.afd.co.uk/kodiak

#### **Dense Forest**

Kalimantan is a land of dense forest, swamps and rivers. The highland areas are not easily accessible by land. The Kodiak will be a key resource in delivering conservation projects, surveys, community development, bible translation and emergency medical evacuations.

#### **Lifeline Not A Luxury**

MAF CEO, Ruth Whitaker, says "Our mission is to operate light aircraft in remote places where flying is not a luxury, but a real lifeline. When a MAF plane takes off, on board will be dedicated teams bringing medical care, supplies and Christian hope to communities struggling to survive amidst poverty, conflict or natural disaster."







Ruth concludes "When infrastructure is missing, when conflict threatens safety, when famine and drought wreak devastation, our flights offer fast, safe transport of vital supplies and assistance. AFD's Kodiak donation will impact thousands of lives."

### **About MAF**

MAF is a worldwide partnership operating over 120 aircraft from bases in 30 countries serving 2,500 destinations, enabling aid and development agencies, missions, national churches and other local groups to bring relief and healing for body, mind and spirit.

## Life Saved

Six year old Selestina needed to get to hospital - fast. The seven hour journey over very rough and mountainous roads flooded with wet season rains would take too long. Only an emergency flight could take her at the speed needed for treatment to be effective. Deadly cerebral malaria and pneumonia combined to threaten her young life. In just 30 minutes, MAF pilot Brad Sinclair flew Selestina and her anxious father to the hospital. Life Saved.



# Missing **£Millions**

Recent BBC reports\* back the need for AFD BankFinder. They draw attention to the huge financial cost associated with accidently transferring funds to the wrong bank account via direct credit. Once transferred, it can be difficult, time-consuming or even impossible to retrieve the funds. Each year, millions go missing.

Neville Hilton, AFD Business Development Director said: "Off the record', firms tell us how thousands of pounds have accidently been credited to the wrong bank account – even the entire value of a house!"

Neville continues: "You'd think that retrieving money would be easy, but that is often not the case. Banks can appear obstructive, lawyers have to be involved - and the time of busy senior personnel is required in attempts to retrieve the funds."

#### Better In My Account Than Yours!

Large payments going astray are costly, and highly embarrassing -but the problem is also keenly felt in smaller Direct Debit transactions. The costs of correction and customer service can quickly mount for utilities, insurance companies, building societies or Unions, Clubs and Associations where subscriptions are paid monthly or annually by direct debit.

#### Avoiding Costly Errors - And Stress!

Neville explains: "The key is to prevent errors by validating bank details immediately at the point of entry. This can be on a website or mobile device, in a call centre or administration office.

"Virtually any communication channel can be used to set up a direct debit and many organisations are moving to self-service 'paperless' options. AFD BankFinder is easily

incorporated to support any channel."

#### BankFinder Instant Alert

Users are alerted to errors in UK and Eire bank details on the desktop, network, Internet and mobile device. Details can be clarified immediately. Hundreds of organisations use BankFinder including Apple, BHS, e-On and RSA (formerly Royal Sun Alliance). Starting at an affordable £15 per month, BankFinder also has many charity and small business

www.afd.co.uk/bankfinder

\* http://news.bbc.co.uk/2/hi/business/8251679.stm

## New AFD Secures Grid Reference Data

Grid reference data at postcode level is essential to the 'Where's My Nearest' and Radial Searching functions in AFD products and is also widely used in Marketing Analysis. Until now, Royal Mail has been the only source of reasonably priced geo-coded postcode data. This data is called Postzon. Royal Mail no longer see Postzon as part of its Postcode Address File (PAF®) and is in discussion with Ordnance Survey regarding its future availability and pricing.

In view of this uncertainty, AFD has sought an alternative source for grid reference data to enable its customers to enjoy continuity of supply and pricing. We are delighted to have found a first class source in DataTalk GeoRef

This file has been through rigorous testing and is very much 'fit for purpose'. Initially DataTalk GeoRef will be included alongside the Postzon supply with the intention of a complete substitution at some point during 2010. After this point, customers will still have the option of using Postzon or Ordnance Survey Code Point or Address Point data - at extra cost.

AFD Managing Director David Dorricott commented: "Hundreds of AFD customers use Grid References supplied by AFD. We are delighted to have found a high quality alternative to Postzon and highly recommend DataTalk GeoRef as the economic and stable future of postcode-level grid reference data."

# NEW Unique: AFD Premium Deceased Identification Service

Impersonating a deceased person is a crime. Trying to do business with or write to a deceased person is at the least a costly waste of resources and at worst distressing or offensive to the family of the deceased person.

#### Complete, Accurate and Up-to-date

Now - newly launched - the AFD Premium Deceased Identification Service is the most complete and accurate deceased identification file in the UK. The file contains the details of over 3 million unique individuals who have passed away from 2001 to now.

- 25% of the records do not appear on any other file
- 50% more records than any other provider in the years 2007 and 2008
- Completely up-to-date for 2009
- More records than from any other single source
- Prevent Identity Theft
- Save marketing and administrative resources
- Flag records falsely identified as deceased
- Keep within Data Protection Guidelines
- Retain brand reputation
- Comply with KYC regulations

#### **Unprecedented Levels of Certainty**

AFD Premium Deceased is targeted at public, not-for-profit and private organisations whose databases contain significant numbers of individuals with dates of birth. The matching service achieves unprecedented levels of certainty.

#### **More Complete Than Any Other Source**

The service is available and is recommended for any organisation with more than 250,000 records in its customer or prospect files. AFD Premium Deceased Identification Service is more complete than any other source. It is only available as a service via AFD and will not be available via bureaux.

The turnaround from receipt of file is 10 working days and price is £4.00 per record for a permanent flag – easily saved on the cost of attempting to service a deceased customer or contact.

#### Find 'False' Deceased

Around 10% of records marked as deceased are in fact alive! To falsely identify a living individual as dead can carry serious consequences – including distress to the individual and commercial loss.

'AFD False Deceased' is an optional service. Simply send records identified by others as deceased. We will identify and report to you those for which no death certificate is found.

Identifying a 'false positive' record costs just £20. The turnaround depends on the amount of investigation required. To use this service, dates of birth need to be included with the records supplied.

#### **INTRODUCTORY OFFER**

Use the AFD False Deceased service and receive 50% discount.

Valid until 31 December 2009

The latest AFD data release (Q.4/09) sees over 151,500 new delivery addresses, over 9,000 new postcodes and 10 new localities. 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. Royal Mail Postcode Address File 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 +VAT per annum to £150 +VAT 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

Windows 7 is the latest version of the Microsoft Windows Operating System. Officially released on 22nd October 2009 all AFD Software products are fully tested with it. If you are rolling out Windows 7 you will be pleased to know that we fully support it.





### Oliver Lenihan - Administration and Contracts Manager

After seven years at Lloyds TSB Offshore, managing, co-coordinating and motivating a team of banking executives, Oliver took 6 months sabbatical to travel through Africa. He tracked gorillas in the Rwandan jungle, lived with Massai warriors and reached the summit of Mount Kilimanjaro. This is what qualified Oliver for the Administration and Contracts Management role at AFD. Outside of work he enjoys many outdoor sports including scuba diving, motocross and kite surfing.

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