



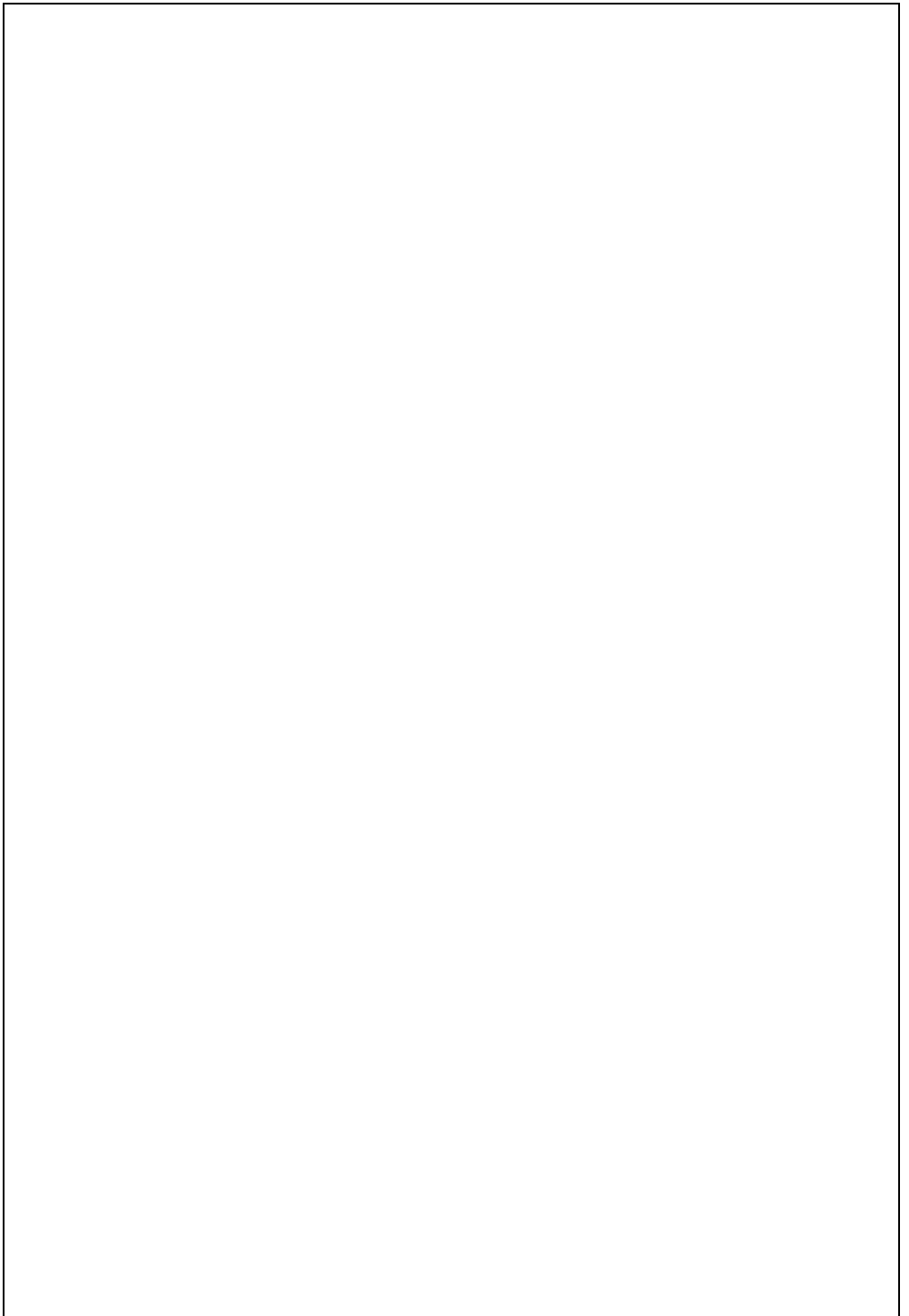
12 THINGS YOU NEED TO KNOW ABOUT FINDING PEOPLE



AN ACS
GUIDE TO
TRACING

HOW TO LOCATE SOMEONE

Advanced Collection Systems Ltd | 2014



12 THINGS YOU NEED TO KNOW ABOUT FINDING PEOPLE

An ACS tips and advice guide
to how tracing experts approach the
difficult task of locating people who you
have lost touch with and ideas and
suggestions that you can use yourself

12 Things You Need to Know About Finding People

There are many reasons why you may need to locate someone; maybe you want to find old friends or family, maybe it's an ex-tenant and you need to return some property to them. It could be that important piece of mail you have sent out has been returned by the post office marked 'gone away.'

Perhaps they owe you money and now you can't get hold of them or you want to find out who owns a property or a piece of land and then get in touch with them.

Finding people or tracing, is a highly skilled and intuitive process. You need to follow a trail of breadcrumbs and make connections between different pieces of information. It's difficult, but with a bit of tenacity, thought and diligence, it is something you can do for yourself. So, when you have a need to trace someone, where do you start?

The tips and advice in this booklet are some of the key things that we have learned from our years of experience locating people for our clients. As a debt recovery agency, we are often trying to find someone who does not want to be found and these are some of the most effective tools we have at our disposal.

They help our team of trace experts find many hundreds of people every year, whether to collect a debt, help a housing association update their records or reconnect old friends, and I am sure they will help you too.

1. How Much do you Already Know?

Information is everything. And the more information you have, the easier it is to track someone down.

Anything could be useful, so make a note of everything you can think of, even if you aren't sure it is relevant.



Date of birth, what school they went to, wife's name, best friends name – any of this could help narrow the field.

As you discover further information, make a note of it. Over time you will build a picture that will help you find the person you are looking for.

2. Not all Information is Equal

Any piece of information you hold could be relevant, but some is more useful than others. Think about it, information can change, especially surnames, the area where someone lives, mobile phone numbers and work email addresses.

Some information is unlikely to change; dates of birth, parents names, company director history. You can use this knowledge to cross reference potential leads you come across to narrow down your search and find the right person.

For example, if you are trying to find David Smith, who used to live in Tracetown then you've got 2 hopes, and Bob probably isn't one of them.



On the other hand, if you are trying to make contact with David William Smith, who used to live at 22 The Street, Tracetown until he married Penelope Roberts in 2010 and moved away, your chances of a successful trace are much higher.

3. Plan For the Worst and Ask for Details Up Front

This really applies to businesses that might extend credit or a landlord who is considering a new tenant, rather than someone trying to find an old school friend. But as you've seen above, if someone does leave owing you money, you want the best chance of finding them.



Make it a part of your vetting process to ask for comprehensive information on the individual. It should be standard practice to ask for their full name including any middle names, a 3 year address history, date of birth and full contact details including mobile numbers and email addresses.

Depending on why you are considering dealing with them it may also be appropriate to ask for additional information; next of kin or parents details if they are a young tenant, partners full name, employers details. A credit check should be mandatory before you even consider dealing with an individual or business.

You may think it is asking a lot but ask yourself this; if someone isn't willing to give you this information before they do business with you, do you really want to take a risk on them?

Obtaining comprehensive information on who you are dealing with is good practice to help you avoid having a problem in the first place, but will also assist you to find someone who does disappear leaving a debt behind.

4. The Internet Holds a Wealth of Information



It may seem obvious, but there are loads of tools and sites available online that can help you locate someone.

If you don't mind doing the legwork, Google can turn up a surprising amount of information and social networking sites like Facebook or business sites such as LinkedIn can help you identify who you want, especially if you know details of their friends or past companies they used to work for.

Be careful how you contact them though. If you are just looking to reconnect, a message on their wall might be OK, but if they owe you money, saying so publicly is a definite no!

If this is the case you have more work to do to enable you to contact them otherwise you run the risk of breaking Data Protection and OFT guidelines, which could cost you a big fine.

5. Returned Mail Does Not Always Mean They Have Moved



Just because your mail has been returned to you by Royal Mail, don't always accept this as proof someone has moved away.

Often a debtor will mark a letter as 'no longer at this address' or 'return to sender' just to avoid you or buy themselves more time.

If you are in any doubt, a telephone call to a neighbour or the local sorting office can often help you confirm someone is still at an address.

Alternatively, letters sent 'signed for' recorded delivery may have a greater chance of being accepted. You can track the letter and see the signature of who accepted it which will often confirm occupancy.

6. Check the Address is Correct

It may seem silly, but confirm the details you hold to ensure you have the correct spelling and the information is accurate. If you aren't sending your letters or invoices to the correct address you won't get a response!

The Post Office website has a handy postcode checker, and you can use a directory enquiry service to confirm telephone and building numbers. If you do find an error, correct it and resend your invoice straightaway.

7. Be Prepared to Give it Some Time

If someone really has moved away, then be aware that it can take some time for them to show up on the various databases we have access to, but they *will* show up.

People have to live somewhere; they need to arrange for a utility supply, TV licence, pay their council tax, transfer their bank account and update Amazon with their new delivery address. These organisations and others, share data with other organisations and eventually they will be back on a database. It may



take 6 weeks or 3 months, but if you can't find someone who has moved away don't give up. Just wait a while and try again

8. **Call at Different Times of the Day**

If you have a telephone number but it is not being answered, it may be because the person is out or at work and unable to take calls.

Try calling at various times of the day, including outside of normal business hours. If there is an answer phone you can leave a message but if you are collecting a debt, there are rules governing how many before it is deemed harassment.

We recommend trying the number at 3 different times during the day but only leave 1 message.



9. Visit the Property

If you are fairly local, you can arrange to visit the address to see if your person is still there or not.



Check to see if the premises look occupied. If not, is there mail piling up in the doorway?

While you are there, you can take the opportunity to talk to the neighbours.

Ask about who lives there, how long they have been gone, do they have a forwarding address or details for the landlord etc.

You can gain a lot of details this way but you must be careful not to divulge personal or financial information about the person.

If you are not local or are not confident about making enquiries of strangers, you can pay for a trace company to do it for you.

10. Be Wary of Paying Fees for Online Trace Services

While you are looking for all the free resources the internet has to offer, you will undoubtedly come across online services that claim to help you locate someone 'for a small fee.'



Our experience of this type of service is that they are just not worth it. We haven't tried them all but they seem to just serve up information that is available for free elsewhere or that is long out of date.

There are systems available with access to multiple databases that are much more accurate and up to date, but they are expensive and only available to properly authorised and registered businesses.

Frankly, if you haven't been able to find your person using the free tools that are available you are much better off contacting a specialist tracing company.

11. How Much Should a Trace Search Cost?

If you haven't been able to locate your gone away person and decide you need the services of a professional tracer, how much should you expect to pay?

The answer to that is probably relevant to how much information you are able to provide. As discussed earlier, the more quality data you have about the person you want to locate, the faster the trace will be conducted and the better the chance of success.

The other thing that will make a difference is if you have just one person to find or are likely to have an ongoing requirement – volume business always generates a saving.

A quick internet search found typical costs for one off searches to be around £100 plus VAT, the going rate for low volume debt traces is around £45 + VAT, reducing with higher levels of business.

One thing that is sure, you should not be asked to pay any up front fees and you should only be charged for a successful trace.

12. What is a Successful Trace?

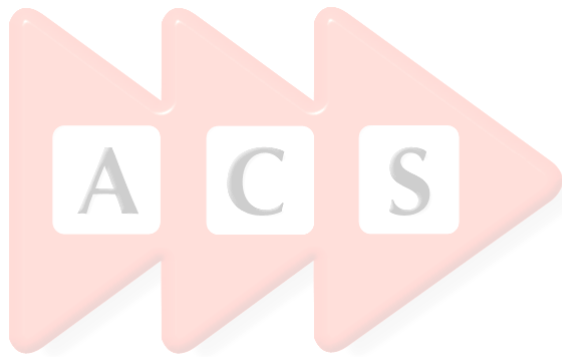
At ACS we only charge a fee for a successful or positive trace, but what do we mean by success?

To us, a successful trace is a new address or telephone number that has been **verified** as being the current contact details for the person you are looking for.



Tracing and especially debt tracing has had a high profile in the news recently with several reports where the wrong person had been identified as a debtor.

You have to be very careful to make sure the traced address is for the right person before making contact, so if you do use an external company, ensure you only engage one that is licensed and regulated by the Financial Conduct Authority (what used to be the FSA), the Credit Services Association (CSA) and make sure they hold a Consumer Credit Licence from the OFT.



Established in 2000, ACS Limited is an experienced debt recovery agency with a specialist, in house trace department.

This guide has been produced with the help of their insight and knowledge of how to locate people who often do not want to be found.

You can find further information and resources that may be of use to you, including a downloadable checklist of the information you should obtain before extending credit to anyone, on our website. To obtain a copy for your own use, please visit:

www.advancedcollection.co.uk/resources

