

When someone dies without leaving a list of their accounts, figuring out what exists can feel like searching in the dark. The good news is that digital accounts leave traces everywhere -- in email inboxes, bank statements, browser histories, and the apps on a phone screen. You do not need to find everything at once. Each clue leads to the next, and a partial picture is still valuable.

Email Search Patterns

Once you have access to any email account, use these search terms:

- Search for 'welcome to' or 'thanks for signing up' or 'verify your email'
- Search for 'confirm your account' or 'activate your account'
- Search for 'subscription,' 'receipt,' 'invoice,' 'payment,' 'renewal,' 'billing'
- Search for 'password reset' or 'forgot password' to find previously recovered accounts
- Search for 'two-factor' or 'verification code' to find accounts with 2FA enabled
- Search for 'statement available,' 'account alert,' 'direct deposit' to find financial accounts
- Search platform names one by one: Amazon, Netflix, Spotify, Apple, Google, Facebook, PayPal
- Look in the spam/junk folder -- marketing emails reveal accounts you might otherwise miss
- Check email folders and labels the person created
- Search for 'unsubscribe' to find marketing emails from services with active accounts
- Search for 'order confirmation' or 'shipping' to find e-commerce accounts

THIS CAN WAIT

Building a master account spreadsheet is helpful but not urgent. A notebook, a stack of sticky notes, or a running list in your phone works fine. Organization can come later.

Bank and Credit Card Statement Review

- Gather the most recent 3 to 6 months of bank and credit card statements
- Highlight every recurring charge -- each one represents a subscription or service
- Look for charges from Apple, Google, Amazon, PayPal, and other payment processors
- Check for small verification charges (\$0.01 to \$1.00) indicating recently linked accounts
- Look for annual charges that may not appear every month
- Request a deceased person's credit report from all three bureaus

Credit Bureau Addresses

Equifax: P.O. Box 105139, Atlanta, GA 30348

Experian: P.O. Box 4500, Allen, TX 75013

TransUnion: P.O. Box 2000, Chester, PA 19016

Physical Clue Hunting

- Look for sticky notes near the computer with passwords or account names
- Check notebooks, journals, or index cards for login information
- Check for a physical safe, lockbox, or 'important papers' location
- Look for hardware security keys (small USB devices) near the computer or on their keychain
- Check their wallet for loyalty cards, membership cards, and store credit cards
- Look for printed password manager emergency kits
- Check filing cabinets for printed account statements or financial records
- Check with their attorney, accountant, or financial advisor

Browser History and Saved Passwords

If a browser has saved passwords, this is often the most complete discovery method. A single browser may contain dozens or hundreds of saved credentials.

- Chrome: Settings > Passwords (or <chrome://settings/passwords>)
- Safari: System Settings > Passwords (Mac) or Settings > Passwords (iPhone/iPad)
- Firefox: Settings > Privacy & Security > Saved Logins
- Edge: Settings > Passwords (or <edge://settings/passwords>)
- Check browser bookmarks and history for frequently visited sites
- Try typing common site names in the address bar and see what auto-completes
- Export or photograph all saved passwords before the device locks or is reset

Phone App Inventory

- Photograph every screen of the phone's home screen (each app icon is a potential account)
- Check the App Library (iPhone) or app drawer (Android) for hidden apps
- Check for authenticator apps and photograph every entry
- Check notification center and lock screen for recent app notifications
- On iPhone: Settings > [Name] > Subscriptions for active App Store subscriptions
- On Android: Google Play > Menu > Subscriptions for active Play Store subscriptions
- Look for banking, investment, and payment apps (Venmo, Cash App, Zelle, PayPal)

Master account list or spreadsheet location: