Are You Ready for Mobile Capture?
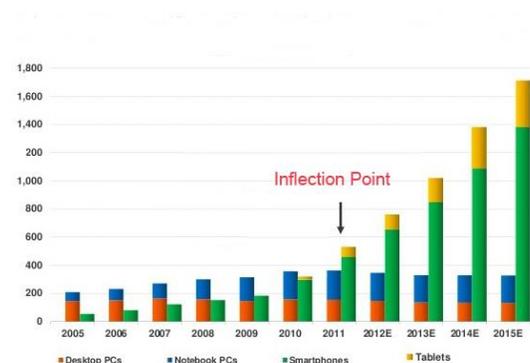## *The Top 10 Questions to Ask Before You Make Your Move*

By Kevin Craine

There is a lot of excitement about mobile capture these days…and for good reason. We live in an age of mobile computing: 58% of American adults use a smartphone, over 40% own a tablet, and mobile computing grew by over 80% just last year alone. Indeed, there are more smartphones out there in the world than there are personal computers; and these numbers will only increase over the next few years. Mobile capture – the ability to capture document images and upload them on the fly – is a natural and inevitable outgrowth of the cultural and technological trend toward mobile computing and one that organizations should evaluate seriously before they get left behind.

Mobile capture is quickly becoming an important differentiator for many companies and organizations, especially those in traditionally document-intensive fields like banking, insurance, healthcare and government operations. According to a 2014 study conducted by AIIM, 45% of companies feel that mobile capture is vitally important, pointing to the competitive need for improved process agility and customer service across the board.

Smartphones & Tablets Surpass PCs in 2011

The time has come to consider ways that mobile capture can benefit your organization. The question is: are you ready?

Mobile Capture

By now, the traditional notion of "capture" – scanning a paper document to make a digital image – is a common business practice. This has usually been a front-of-process activity performed in a centralized facility. More recently a "distributed capture" approach using multi-function printers and copiers to capture data and documents mid-process has become a growing trend. Mobile capture takes the idea one step further; whereas distributed capture moves capture functions from centralized processing facilities out to the edges of the organization, mobile capture extends that ability beyond the confines of the organization. Using smartphones and tablets, organizations can now capture images and documentation directly at the point of service, in regional offices, in the field, and in customer's homes. The result is a faster, more accurate and more cost effective process.

Going Mobile

How are companies benefiting from mobile capture? Financial institutions are using mobile capture for new customer on-boarding. Insurance organizations enable claim adjusters with mobile capture so that they can photograph accident scenes and damage, then capture the accompanying documentation and upload the entire batch on the spot. Government agencies, universities and organizations that work with stacks of documentation find that mobile capture is an open road toward savings and service improvements.

Here are a few examples of how mobile capture is being used:

Mobile Capture and Loan Origination – As other areas of business and commerce have become more and more paperless, the loan origination process for many banks continues to be mired in manual workflow and paper. Mobile capture provides a way for loan officers to digitally capture the necessary documents directly – in customer's homes or workplaces – by simply taking a picture with a smartphone or tablet. Advanced document classification and case management capabilities automate and streamline the back-office management of each loan. While loan origination is one good example, a similar mobile capture approach provides new value and efficiencies in any process where 'paperwork' must be collected for applications, onboarding, contracts, etc.

> **Organizations that work with stacks of documentation find that mobile capture is an open road toward savings and service improvements.**

Mobile Capture and Field Service – There are a number of ways mobile capture is being used to improve service in the field. In addition to the insurance claim example above, mobile capture enabled field workers include facilities and equipment inspectors, drivers and delivery personnel, meter readers -- all benefit from having the ability to capture the necessary information and documentation at the point of service.

Mobile Capture and Trailing Documents – Imagine you have filled out everything for your new mortgage. You've left the meeting and continued on with your day only to get an email later that afternoon indicating that two things were overlooked: a paystub and your W-2. But instead of asking you to return to the bank, your loan office simply asks you to take a picture of the documents with your smartphone, click on a link in the email, and upload the images. Behind the scenes the system automatically updates the case file and triggers actions moving the process forward. The result is better service and the elimination of unnecessary delay in the process. Additional examples are found any time additional trailing documents are needed for college applications, insurance claims, proof of purchase, etc.

> Mobile capture is a natural outgrowth of the cultural trend toward mobile computing and one that you should evaluate seriously before you get left behind.

Adding Mobile Capture to Existing Apps – Organizations benefit from extending mobile capture within existing mobile applications. For example, banks that offer mobile check capture benefit by extending capture to include other forms and information. It makes sense to capture other customer-facing and transactional documents that might be needed for things like a car loan, mortgage application or financial investment authorization. Other examples are found in logistics: delivery service and trucking organizations often enable their drivers with existing mobile applications and now are adding mobile capture to process supporting documents like a signed delivery slip or a bill of lading.

Expand Your View

Mobile capture is transforming the notion of "enterprise content management" taking it beyond the enterprise and has the potential to dramatically improve how companies interact with customers, information and processes. If you've limited your view of capture as one involving only stacks of paper and high speed scanners, it's time to look again. Mobile capture is a practical and profitable bridge between paper and content-intensive applications that can speed the pace of business, improve customer service and experience, and make the most of your people, processes and technology.

Before You Hit the Road

Before you hit the road toward mobile capture there are some important factors to consider as you map your strategy. Correctly adopting mobile capture requires more planning than simply telling everyone to start snapping pictures of forms and documentation and send them in using email. This just-do-it approach was indeed disastrous for many companies new to distributed capture -- all those multifunction copiers quickly clogged hard drives and servers with disorganized scans and images. Moving forward with mobile capture without a clear roadmap has many of the same risks, and more. Here are ten questions to ask before you make your move.

Are You Ready For Mobile Capture? Top 10 Questions to Ask

1. ***Will Mobile Capture Deliver Business Value?*** You'll get the most value out of your efforts and the ability to do mobile capture by identifying those key business processes that have an intersection of service and speed. In other words, where is it that mobile capture will provide the most value to you and your customers?
2. ***Do you have an existing capture process in place today?*** Many organizations already have systems and scenarios for capturing documents, in a central or distributed process. It will be easier for your organization and your people, if you can extend existing systems and best practices. Look to reuse capture techniques, such as validation rules, classification methods and data location strategies, rather than start from scratch.
3. ***Do you have a repository in place to store images coming in, and how will you manage them once they are there?*** Many companies made the mistake of enabling their multifunction printers and copiers with the ability to scan and upload captured images without a strategy to manage them. They found that those scanned images take up a lot of space and quickly filled up file directories and databases. Mobile capture has those same implications so it is important to consider repository needs and plan accordingly.
4. ***What approach will you use to include the proper indexing and metadata associated with each new mobile image?*** Capturing a document image, whether via mobile or any other method, is a great way to eliminate the burden of paper in key business processes. But you have to be able to find that information quickly once it is stored. This often requires additional data entry to include keywords for your search or additional strategies and technical capabilities to automate that indexing process. Be sure to include these aspects in your planning for mobile capture.
5. ***What kind of security measures will be in place?*** If you enable a field worker with mobile capture it is important to ensure that captured images and documentation are not easily available on a smartphone camera roll. You must protect sensitive documents with the

same rigor you would apply inside the organization by ensuring a chain of custody that includes encryption, password protection and other data security measures. Look for mobile capture apps that bring the capture process within the firewall of the organization and provide the needed security capabilities.

6. ***How will you create batches and update case files?*** Mobile capture applications for banking, insurance, government and more all require a great variety of documentation. It is important to avoid mobile capture clutter so be sure to adequately address the need to organize and manage the injection of mobile images as well as to how they append to existing case files and customer accounts. Good mobile capture strategies must include this kind of back-end planning.

7. ***What about image quality control?*** Anyone who has tried to take a photograph of a document can tell you that it is not that easy. If the light is low or your hand shakes at the wrong moment you can end up with a poor image that makes things worse, not better. Getting a good shot is just as important for image quality as it is for traditional scan-and-store capture scenarios: get it skewed, blurred or underexposed and you're asking for additional problems and process delays. Be sure to understand and plan for ways to ensure image quality when employing mobile capture.

8. ***Will you have a proper audit trail and chain of custody?*** As with any sensitive information it is important to ensure proper information governance including the ability to provide an audit trail from the moment a photo is taken and the document is captured continuing through to when the image is uploaded and including how, where and when it was stored. Do not overlook these important legal and regulatory factors in the rush to capture the value of mobile capture.

9. ***Do you have the proper business drivers to justify mobile capture?*** Once you make the decision to move forward with mobile capture it is important to establish the proper metrics and measures that enable you to justify the effort and demonstrate ROI. Typical factors to consider are reducing costs (shipping paper, centralized scanning), process efficiency (reducing cycle time and labor), and service (quicker and more complete).

10. ***Do you need a simple solution or something more complex?*** Not all mobile capture scenarios are the same. Maybe all you need is a simple application that lets you quickly capture key documents with a smartphone or tablet. Conversely, improving process efficiency across an enterprise may require a solution that is more complex with tight integration with process workflow, dynamic case management, document management and information governance. Whichever it is, keep this rule in mind when you approach the project: You can deploy a simple application widely or you can deploy a complex application in small incremental steps. If you try to implement complex applications widely, complications are bound to jeopardize the success of the project.

Making the Move with Mobile Capture

Not all mobile capture solutions are created equal; especially as you consider the various ways that mobile capture can be used. Is your organization ready? These ten questions will help identify which features and requirements are most important and guide you toward the solution that will best suit your needs. Use this paper to build the awareness and perspective needed to move forward productively. Look for solutions and partners that provide the right mix of experience, vision, and advanced capabilities that leverage the full value of the technology.

About the Author

Kevin Craine is the author of the book "*Designing a Document Strategy*," and the host of the "*The Bizcast*" on the C-Suite Network. His books have sold in over 30 countries and he is a respected authority on document management and process improvement. Kevin holds an MBA in the Management of Science and Technology and a BA in Communications. He is the executive director of Craine Communications Group. For more info visit CraineGroup.com.

Need a White Paper Written?

We've written for some of North America's leading brands. Now you can benefit from our expert writing, editing and strategic communications services.

Visit CraineGroup.com or call 503.452.9166