

## 7 Ways that Capture at the Point of Entry beats Point of Origination

There's a lot of talk these days about a new approach to distributed scanning dubbed "Point of Origination™." The idea is to expand capture to the knowledge workers or consumers who are directly responsible for either the creation of the content itself or for initiating a document-centric process, with mobile capture technologies at the forefront. Cheque deposit by mobile phone is just one example of how this can be leveraged.

To be sure, this is a welcome innovation and well-suited for certain applications, such as travel and expense (T&E) management or insurance claims adjustment. And the latest smart phones and tablets along with cloud-based capture are opening new ways for organisations to approach information capture.

But does some of the rhetoric surrounding Point of Origination capture go too far? In their effort to promote the concept, proponents of this new model are attacking centralised scanning as too expensive, too labour intensive, dominated by proprietary hardware and software, and a bottleneck for information delivery to downstream processes.

Those are very serious charges. But are they true? Since the vast majority of documents are still captured in a centralised model, at the very least every organization should carefully examine this before they wind down their centralised scanning operations and migrate applications. When the pros and cons are carefully considered, what they are likely to find is that centralised scanning — which we call Capture at the Point of Entry™ — still delivers tangible benefits in many applications and is a better solution than Point of Origination capture.

Capture at the Point of Entry is the process of scanning documents as soon as the documents enter an organisation, applying business rules to minimise exceptions, and extracting business information to send downstream as quickly as possible. The physical point of entry for the documents can be a mailroom, a warehouse, a dedicated imaging room, a cubicle, or even an email or fax server. Production class scanners and software are used to produce the fastest and most accurate results. The work is done by a few trained document experts in a very lean, tightly controlled and highly productive operation. This is often referred to as an Imaging Center of Excellence.

Capture at the Point of Entry has been around for years and is proven to help organisations manage the shift from paper-based business practices towards digital data, a shift that has reduced costs, improved process efficiency, and met compliance requirements.

After examining the claims, we found seven ways that Capture at the Point of Entry beats Point of Origination:

1. Higher productivity. In a Point of Origination application, capture is out-sourced to many knowledge workers or customers (the "originators") who did not ask to become scan operators. They are expected to add document capture to their daily chores. Anyone who has dabbled with a mobile camera knows how this can be a time sink. And heaven help the originator who is required to do a rescan 24 hours later when the inevitable downstream exceptions cannot be resolved. In comparison, capturing documents at the Point of Entry enables the use of a very small team of focused, highly productive professionals — a Center of Excellence. Takeaway: be careful not to make your knowledge workers and customers less productive by outsourcing capture.
2. Faster resolution of exceptions. People are busy and they hate "do-overs." Yet a Point of Origination application will create downstream exceptions that require rescanning of documents, which might have been destroyed after the initial capture, lost forever, or filed away. There is no good way to guarantee a fast resolution or any resolution. In comparison, Capture at the Point of Entry provides proven and predictable processes for exception handling, which quickly resolve and significantly reduce downstream exceptions without the need to bother the originator.
3. Better data accuracy. With improperly motivated and poorly trained originators splitting their time between their day job and scanning, the situation is ripe for end-user errors. And don't believe all the hype you read; we can't count on intelligent document recognition (IDR) software to completely eliminate these errors somewhere in the cloud. Human intervention is inevitable. In comparison, deploying focused and highly trained employees at the Point of Entry is already proven to deliver very high rates of data accuracy. Point of Entry also provides realtime visibility into business processes so you can quickly make the adjustments necessary to improve quality.
4. Better document prep. Proper document batch preparation is essential to reducing downstream exceptions and increasing productivity. But in a Point of Origination application, organisations are relying on untrained originators and inconsistent document prep procedures (if any at all). As a result of poor doc prep, expect lots of costly and time-consuming downstream errors. Companies can largely eliminate these errors by capturing documents at the Point of Entry using proven, consistent document prep processes performed by highly trained professionals who understand the importance of the task.

5. Increased accountability. In a Point of Origination application, there are going to be “too many throats to choke” when things go wrong. Think about the challenges you could face trying to correct and improve operator performance. In comparison, organizations that capture documents at the Point of Entry have real-time visibility into how the operators are performing, providing greater accountability and the ability to quickly implement corrective actions. One throat to choke is always better than many.

6. Better document control. Mounting regulatory compliance and security requirements have made chain of custody a hotter topic than ever in industries such as healthcare and financial services. But a Point of Origination application can add more risks of compliance failure that will be difficult to mitigate. In comparison, organisations are already successfully managing these risks by capturing documents at the Point of Entry, in a secure centralised operation with employees trained in the latest compliance procedures. They can more securely track documents in real-time throughout the lifecycle, and better control and track information access.

7. Predictable throughput. Vendors of Point of Origination solutions like to tout the speed of their solutions. We will concede that capturing a document on a mobile phone or tablet and uploading to the cloud is certainly faster than overnight mail delivery. But there are two major caveats that they fail to mention. First, their statistics don't take into account the time it will take to resolve downstream exceptions, time that can easily dwarf any gains in processing speed. Second, organisations may find themselves at the mercy of the originator who is supposed to initiate the process. The person may well decide to scan after dinner or in the morning or whenever, introducing unpredictability and uncertainty. In comparison, capturing documents at the Point of Entry provides completely predictable, on-time throughput by eliminating the variable of the originator. This is especially important when you have Service Level Agreements (SLAs) to meet.

In summary, before moving capture applications from a centralized Point of Entry to the Point of Origination – or any distributed scanning environment, for that matter – organisations need to consider the potential impact on staff or customer productivity, data accuracy, exception resolution, chain of custody, accountability, and throughput. When they do, capturing documents at the Point of Entry in a centralized operation will still be the better business decision for many applications.



Point of Origination™ is a trademark of Kofax. Capture at the Point of Entry™ is a trademark of ibml.

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