# Mobile document capture from IBM

*Help reduce costs and improve service with mobile capture for customers, agents and knowledge workers*

## Highlights

- Accelerate provisioning of business documents by capturing content directly from mobile devices with on-device optical character recognition (OCR), classification and data extraction

- Improve data quality and reduce the cost of fixing errors by capturing and validating information at the first point of contact

- Eliminate the time and cost of courier services or shipping by removing paper from your business processes

- Speed content input into a case file or business process using remote capture

- Enhance customer service and increase competitiveness by capturing content during customer interactions

- Untether your workforce while enabling them to contribute information to IBM® Datacap on Cloud and on premises

- Streamline and automate business processes by allowing mobile content to feed directly into your digital process automation solution

Mobile engagement is no longer optional for today's businesses—it is mandatory. Smartphones and tablets enable employees and customers to be productive no matter where they are: at the office, at home or on the go. People and organizations across all industries are conducting business transactions online, and mobile is now a critical channel for doing so.

Much of the business information people work with every day is in the form of documents: insurance claims from field agents, proofs-of-delivery from drivers, photos from site inspectors, contracts from salespeople on the road and so on. Essential information can also come from customers—for example, customers can submit check images for remote deposit, forms related to account openings or loan applications, and photo evidence to support an insurance claim. Organizations need a way to capture these and other types of documents quickly and make them part of the business process.

IBM Datacap Mobile enables your organization to electronically capture documents wherever and whenever they are brought into the organization. Real-time document capture and processing capabilities help improve cycle times and accelerate customer service, while integration with back-end enterprise content management (ECM) and robotic process automation (RPA) systems lets you quickly move information from the field into business processes. The multichannel capture capabilities of Datacap allow you to cover all document sources, including scanned documents, images from fax or multifunction devices (MFDs), PDFs and other digital documents acquired as email attachments or through mobile devices.
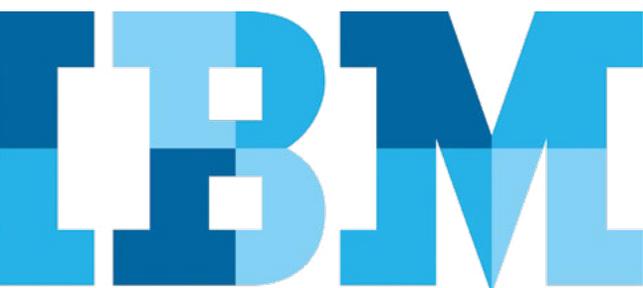
## A simple, powerful user experience

Mobile capabilities help streamline document capture and help ensure the accuracy and quality of captured content. With the Datacap Mobile app, users can capture documents directly on a smartphone or tablet (Figure 1). There's no need to send forms to a background server for processing because Datacap Mobile does it right on the device, right away.

Datacap Mobile is easy to use: open the app and point the device camera at a document. Datacap Mobile will sense when the camera is in the right position and automatically snap a picture. It detects page edges, and then crops and straightens the image to help ensure the highest-possible image quality. A user can also import documents from other content service providers registered on the device, such as Box, Google Drive or Apple iCloud.

Regardless of whether an image was captured by the camera or imported from another location, a user can assemble images in documents and reorder, edit, delete, add or manually enhance images once they are on the device. Datacap Mobile also conducts indexing right on the device with built-in OCR, barcode reader and data entry capabilities. The app automatically classifies and extracts information based on templates for known document types—such as driver's licenses, passports and business forms—or on user-defined zones for ad hoc use. Before uploading, the user can extract and verify critical information from documents—such as names, phone numbers and account numbers—to reduce the cost of repairing indexing errors later in the process.
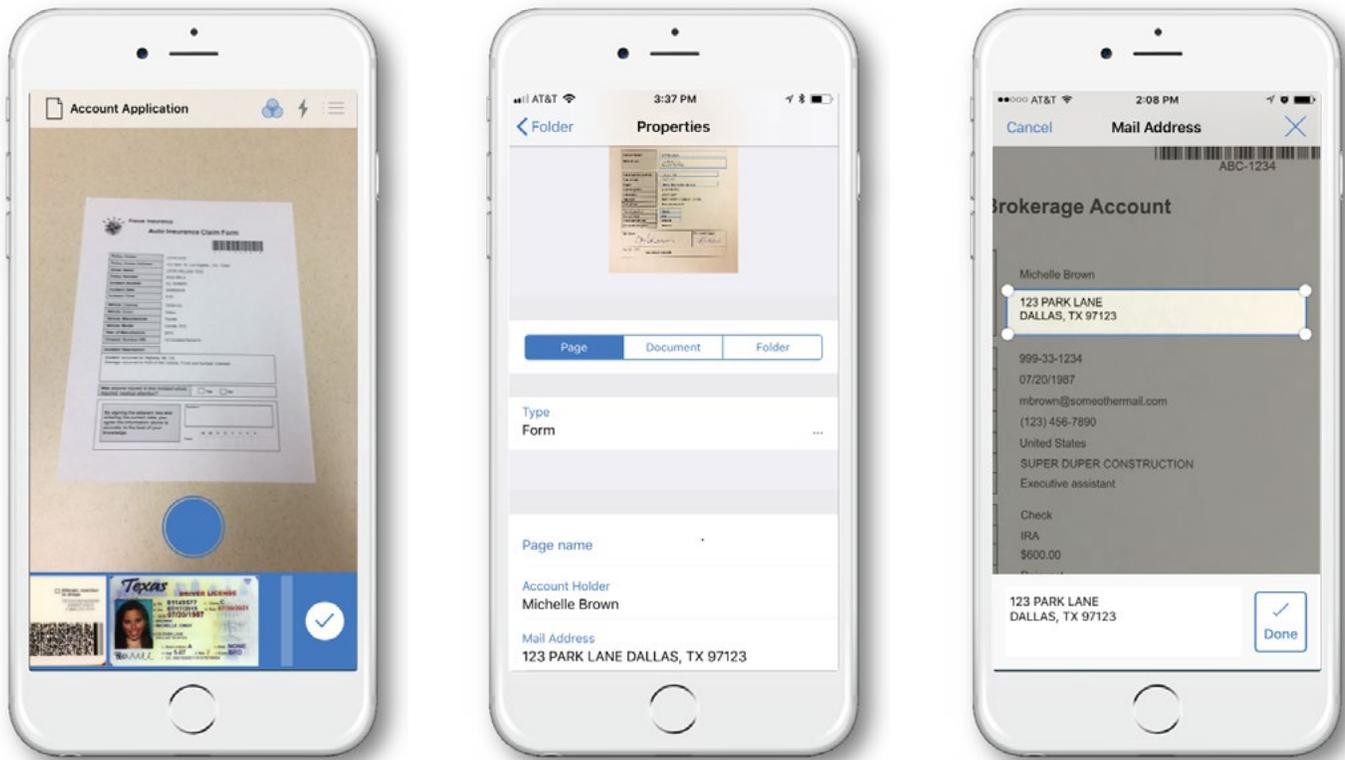


*Figure 1*. The easy-to-use IBM Datacap Mobile interface allows users to capture documents from anywhere, at any time.

**Business need**

A telecommunications company was looking for the right technology and infrastructure that would allow it to serve its corporate customers in the best possible way. The first potential client was one of Turkey's retail giants, which wanted to digitalize loyalty program application forms. The telecom company's challenge was to deliver a solution with good local technical support and an efficient cost model so they could beat the competition and capture market share.

**Solution**

The telecom company used IBM Datacap Mobile to streamline the paperwork process, making it easy for agents to control the data extracted from the application documents and insert it into the user interfaces. Agents can provide faster service because they can access digital information quickly and accurately.

**Results**

- Decreased average call handling time from 120 seconds to 30 seconds, improving call-center productivity

- Processed 30,000 documents per day

- Enhanced the efficiency of workflow processes and increased speed of service

When capturing two-sided identification documents, such as US driver's licenses, the app guides the user to present both the front and back (barcode) sides. To support a basic level of fraud detection for two-sided documents, it also allows users to verify consistency between the human-readable information on the front and the data extracted from the barcode or machine-readable zone (MRZ) lines on the back side.

When the captured documents are ready to send, the user presses the Upload button on the device screen and the upload begins in the background. If a Wi-Fi or cell data connection is not available, the user can save documents securely in the device application until connectivity is restored. Locally saved documents can still be edited to add or delete images, re-run recognition or verify extracted information. This is a helpful function in certain cases, such as when a user needs time to review multiple documents before sending to the server. Once successfully uploaded, all images and information are securely deleted from the device.

With support for both Apple iOS and Google Android operating systems, Datacap Mobile enables users with a broad range of devices to integrate remotely captured content into business processes, applications and repositories. You can download the ready-to-go app from the Apple App Store or Google Play and use it directly with your Datacap application. Or you can use the Datacap Mobile software development kit (SDK) to embed mobile capture capabilities into your custom mobile solutions, such as account opening, mobile banking, auto insurance, customer service, point-of-sale or digital process automation solutions.

**Extract more information from checks**

With Datacap Check Processing, an optional component of IBM Datacap, organizations can use Datacap Mobile to recognize check amounts; routing, account and check numbers; and even cursive handwriting content. The captured image of the check is sent to Datacap Check Processing on a server, which returns in near real-time the extracted content for review on the mobile device.

**Help accelerate deployment and control costs
with IBM Datacap on Cloud**

IBM gives you the option to deploy Datacap on premises
or in the cloud. Datacap on Cloud offers:

- Rapid deployment

- No capital expenses

- Easy scaling—up or down—to meet changing needs

- Secure, monitored infrastructure

- Application-level availability

- Data replication, backup and disaster recovery

- Expert management of upgrades, patches and fixes

Learn more: **ibm.com**/marketplace/cloud/document-capture-
and-imaging/resources/us/en-us

## Integration with enterprise workflow

IBM not only helps organizations improve efficiency and
quality by enabling capture, but also supports enterprise-wide
deployment of captured information for use in work processes.
Mobile capture capabilities are tightly integrated with content
repositories and solutions such as IBM FileNet® Content
Manager, IBM Case Manager and Box. Once Datacap
performs document capture and high-speed data extraction,
the various forms of input—such as medical claims, trailing
loan documents or check images—all feed into a target
system such as a line-of-business application, an ECM
repository, IBM Case Manager or Box. By delivering
information to the right people at the right time, Datacap and
IBM ECM solutions help organizations facilitate faster and
more accurate completion of document-centric work, optimize
outcomes and drive increased customer satisfaction.

## Business benefits of mobile capture

Organizations using Datacap Mobile can cut costs by
eliminating manual data entry, document shipping, paper
handling and paper storage. Mobile capture also helps reduce
errors and trailing documents, saving the time and money
associated with correcting missing information. For example,
mobile capture of ID cards and passports can streamline the
process of opening a bank account or getting a mortgage.
Users can photograph and send receipts from a business trip
or healthcare expenses from their mobile devices, speeding up
the expense reimbursement workflow.
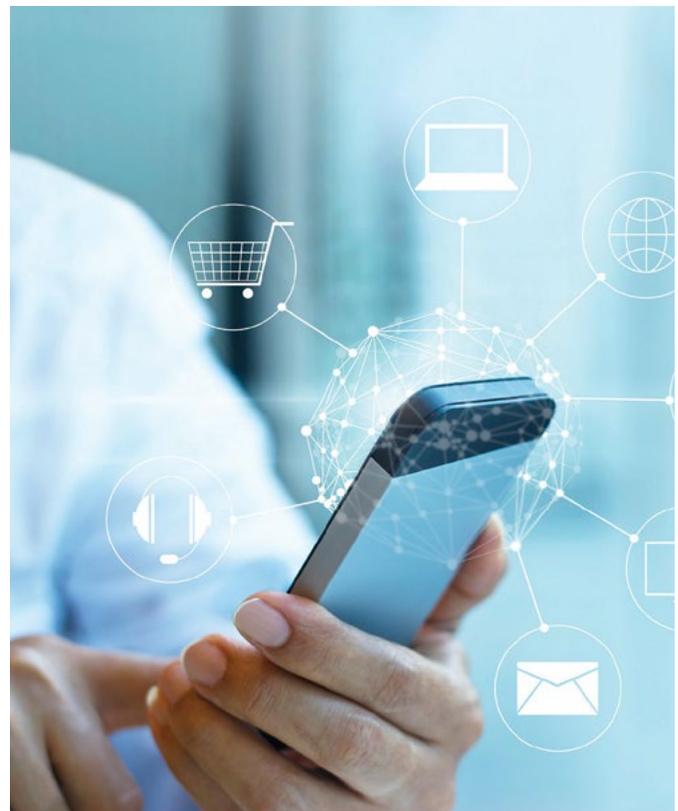
In addition, Datacap Mobile can help executives increase competitiveness, acquire and maintain customers, and boost customer responsiveness. Integration of real-time document capture with back-end systems accelerates information sharing to expedite workloads and improve other document-based processes.

This responsiveness enables an organization to deepen individualized customer engagement, helping to build loyalty and add to revenue growth. At the same time, organizations can establish document access controls and manage regulatory risks from the moment a document is created.

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**Case in point: A large bank in Canada transforms the customer experience with an IBM mobile capture solution**

**Business need**

The bank wanted to streamline the loan process and provide exceptional customer service.

**Solution**

By equipping loan officers with mobile capture capabilities on their smartphones and tablets, the bank enabled mortgage applications to be completed in the comfort of the customer's home.

**Results**

- Hundreds of thousands of dollars saved monthly in courier service fees

- Modernization of the loan application process

- Faster processing, with a significant reduction in missing documents

- Better customer engagement

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## For more information

Get started now with Datacap Mobile. IBM can provide a business value assessment to show how your organization can benefit from mobile capture capabilities.

To learn more about Datacap mobile capture technology, contact your IBM sales representative or IBM Business Partner, or visit:

- **ibm.com**/software/products/en/category/document-imaging-capture
- **ibm.com**/software/products/en/datacap

Additionally, IBM Global Financing provides numerous payment options to help you acquire the technology you need to grow your business. We provide full lifecycle management of IT products and services, from acquisition to disposition. For more information, visit: **ibm.com**/financing

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