



Evaluating Desktop Check Scanners

Debunking the Scanning Speed Myth

“When evaluating check scanner performance and cost, buyers need to look at the factors that contribute to total throughput. Speed alone is not an effective benchmark.”

John Leekley, Founder & CEO
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Speed Does Not Equal Performance

Check scanning speed has been one of the primary criteria in the selection of desktop check scanners. Today's scanners offer speeds ranging from 30 to 180 documents per minute (DPM), with prices increasing accordingly. Many financial institutions and payment providers believe that check scanning speeds of 90 to 120 DPM are critical to efficient branch and RDC operations. However, speed is only one aspect of overall scanner performance, and institutions basing buying decisions on speed alone are essentially paying a premium for a benefit the device may not deliver.

MICR Misreads Offset Speed

In every batch of imaged documents, some will be misread due to a host of factors including MICR line or substitution errors, poor image quality and check damage. Rescanning misread checks requires operators to perform a manual exception process that includes locating the misread item, assessing the nature of the misread and manually re-entering the MICR line. Each item misread requires time to correct and each correction slows the operator's workflow process while adding cost and introducing human error to the transaction. In addition, the percentage of unreadable items (due to MICR misreads, substitution errors or jamming) effectively lowers the average check processing speed of the scanner, so that a scanner rated at 90 DPM with a poor MICR read rate may deliver a considerably lower scanning speed. By comparison, a 60 DPM scanner with an excellent MICR read rate, may, in reality, deliver a higher throughput than the 90 DPM scanner at a much lower cost per unit.

Focusing on Throughput

Given actual scanner speed is offset by misread checks and poor image quality, a more balanced benchmark for evaluating scanner performance is throughput. Throughput is based on a set of factors that measure how quickly the device can process transactions. The three key components of throughput include (a) document scanning speed, (b) MICR reading accuracy and (c) image quality. The scanner that delivers the highest cumulative score can deliver the highest workflow efficiency and ROI. The analysis of these variables exposes the flaws of the scanning speed myth: a fast scanner with high misreads and poor image quality creates hidden costs elsewhere in the check processing spectrum.

It Pays to Do the Math

Successful branch and RDC installations are heavily influenced by workflow efficiency. Scanners that deliver the highest throughput have the least MICR misreads and non-conforming images—eliminating manual intervention and lowering transaction costs. When using the combined throughput criteria of speed, MICR accuracy and image quality to measure check scanner performance, financial institutions can be assured that their scanners will deliver top performance at the least possible cost. Only with this three-pronged throughput evaluation model can financial institutions assess the true cost of a scanner relative to its performance.

Article by Tom Kettell, Strategic Business Manager of Epson America, supplier of the CaptureOne™ desktop check scanner.

