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ANTS Michael Schulze
Richard Gagnon

Method of obtaining an electronically-stored financial document

SECRET

ABANDONED

PTO-2040
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ISSUING CLASSIFICATION									
ORIGINAL		CROSS REFERENCE(S)							
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INTERNATIONAL CLASSIFICATION									
606F	17/30								

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	Sheets Drwg. 4	Figs. Drwg. 4	Print Fig. 2	Total Claims 88	Print Claim for O.G. 23
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☐ The term of this patent shall not extend beyond the expiration date of U.S Patent. No. _____	<u>5-31-02</u> (Date)			6-13-02	
☐ The terminal _____ months of this patent have been disclaimed.	<u>SAN RIMELA</u> <u>PRIMARY EXAMINER</u> <u>AJ 2/25</u> (Primary Examiner)			ISSUE FEE	
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Formal Drawings (____ sheets) set
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 Page 1

Page 1

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Bib Data Sheet

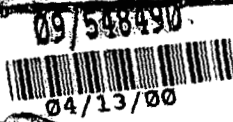
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PATENT APPLICATION



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1. Application papers.		
2. <i>Run test watch</i>	<i>July 13 2000</i>	
3. IDS	<i>9-11-00</i>	
4. <i>Change of attorney address 5-17-01</i>		
5. <i>Amendment to make special</i>	<i>05/11/01</i>	
6. <i>Interview Summary granted 4/6/01</i>	<i>12-26-01</i>	
7. <i>Obj (3)</i>	<i>12-26-01</i>	
8. <i>Amend A</i>	<i>1/24/02</i>	
9. <i>Notice of Allowance</i>	<i>2-26-02</i>	
10. <i>Amend B (Rule 312) AS</i>	<i>3/20/02</i>	
11. <i>IDS</i>	<i>3/20/02</i>	
12. <i>Response to Rule 312</i>	<i>5/21/02</i>	
13. <i>RCE</i>	<i>5/28/02</i>	
14. <i>Notice of Allowance</i>	<i>6-13-02</i>	
15. <i>Interview Summary</i>	<i>6-17-02</i>	
16. <i>Amend C (Rule 312) AS</i>	<i>6/21/02</i>	
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19. <i>Notice of Rescinded Abn</i>	<i>8/1/02</i>	
20. <i>IDS</i>	<i>9-16-02</i>	
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(12) **United States Patent**
Schulze et al.

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(45) **Date of Patent:** Sep. 3, 2002

(54) **METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT**

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(52) U.S. Cl. 707/10; 707/3; 707/204

(58) Field of Search 382/137, 245, 382/103; 707/531, 104, 10, 204, 1, 3, 4, 200-201; 385/379

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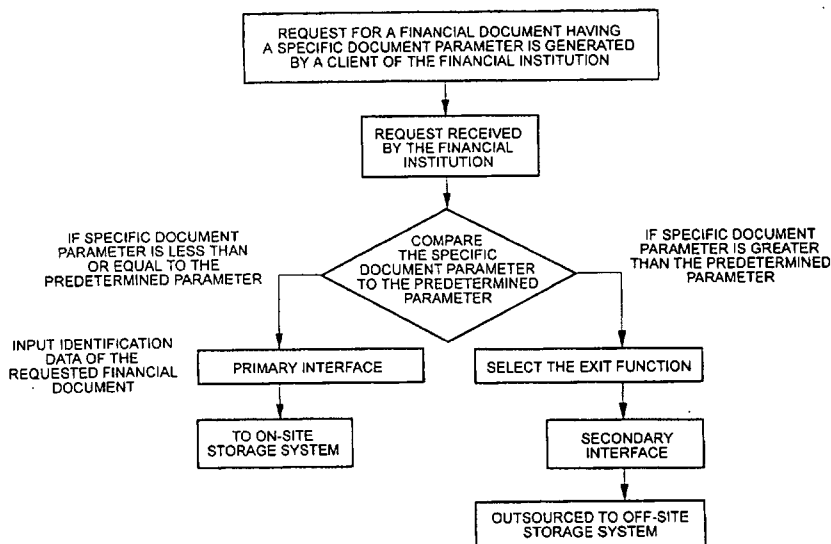
Assistant Examiner—J. A. Haythim

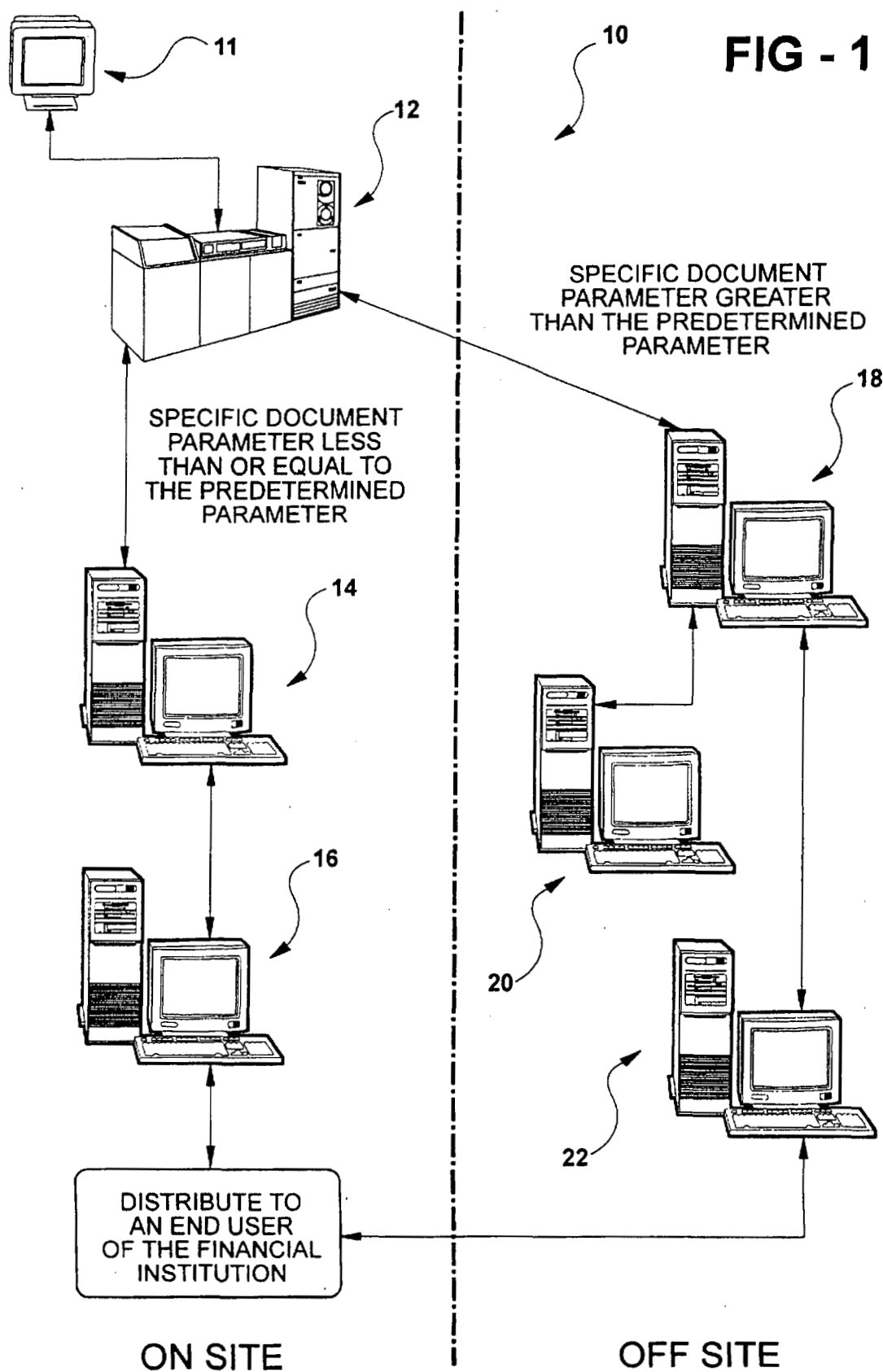
(74) Attorney, Agent, or Firm—Howard & Howard

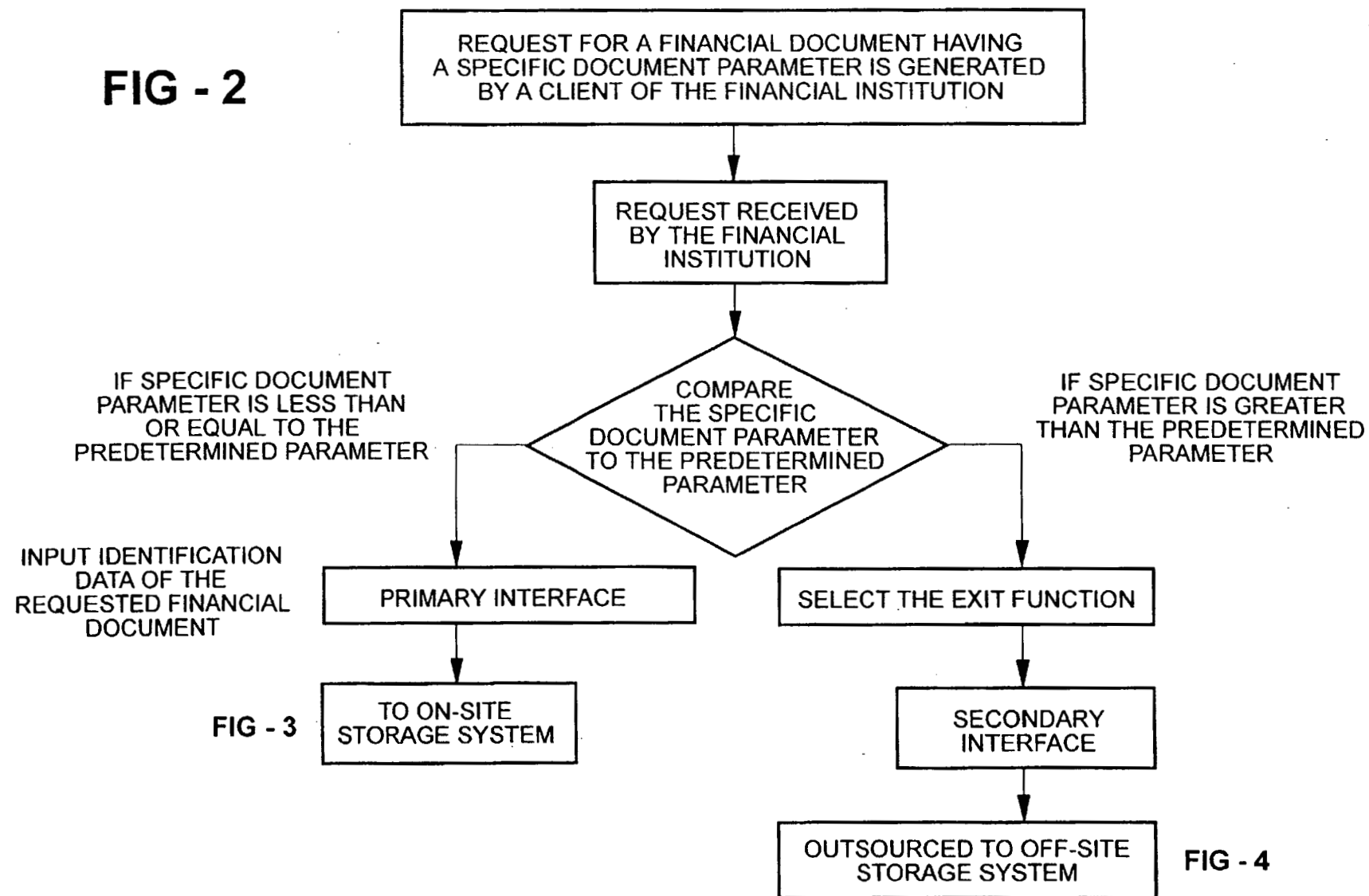
(57) **ABSTRACT**

A method for a bank to obtain an electronically-stored financial document is disclosed. The financial document includes a specific document parameter, such as a record date. The bank maintains the financial document in an off-site storage system when the record date is later than a pre-selected date and in an on-site storage system when the record date is earlier than or equal to the pre-selected date. The off-site storage system is remotely-located from the on-site storage system. The bank receives a request for the financial document from a client and compares the record date to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date. In processing the request, the bank utilizes a computer terminal connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the record date to the pre-selected date. After accessing the appropriate storage system, the bank inputs data into the computer terminal to identify the requested financial document and then retrieves the requested financial document. The bank then reproduces the requested financial document and distributes the requested financial document to the requesting client, or some other end user of the bank.

61 Claims, 4 Drawing Sheets

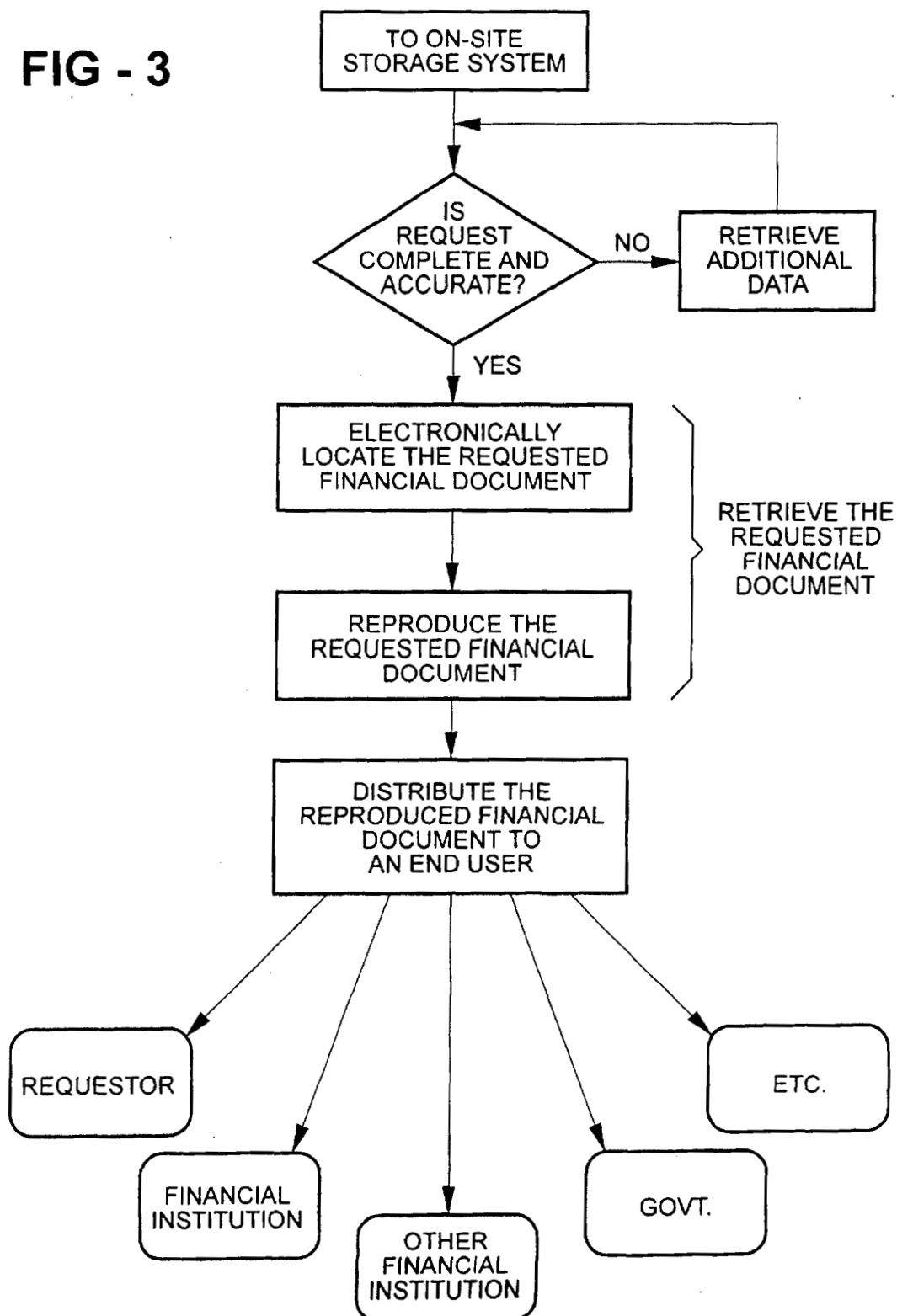






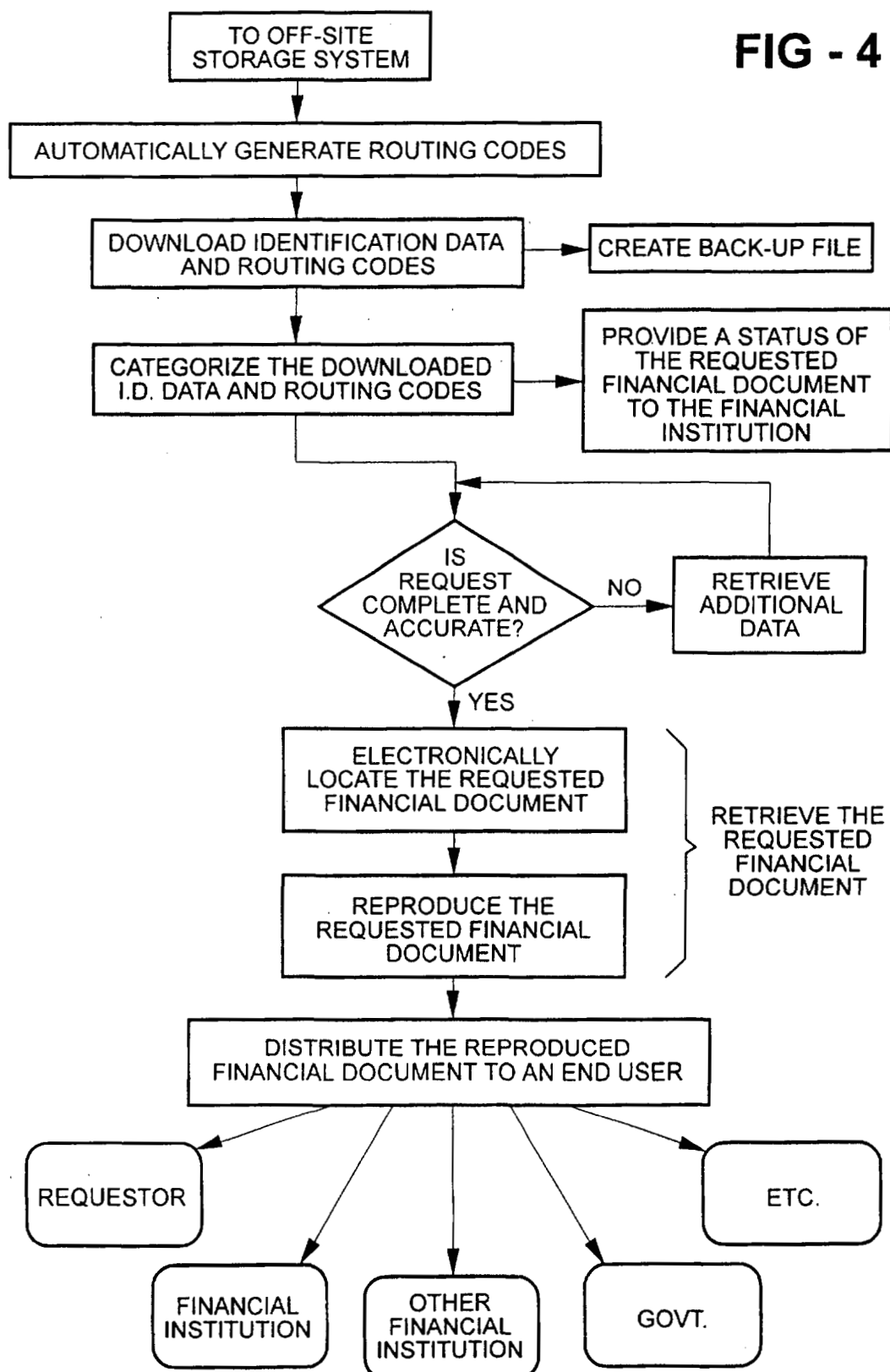
(ON-SITE STORAGE SYSTEM)

FIG - 3



(OFF-SITE STORAGE SYSTEM)

FIG - 4



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METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

This patent application claims priority to and all advantages of U.S. Provisional Patent Application Serial No. 60/129,021 which was filed on Apr. 13, 1999 and is entitled "REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM."

BACKGROUND OF THE INVENTION

1) Technical Field

The subject invention relates to a method for a financial institution to obtain electronically-stored financial documents from an off-site storage system remotely-located from an on-site storage system.

2) Description of the Prior Art

Methods for obtaining electronically-stored financial documents are generally known in the art. Financial institutions, such as banks and credit unions, utilize such methods to rapidly and efficiently obtain financial documents for distribution to clients upon request. Such financial documents include paid checks, account statements, and other related documents. These financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. Further, these financial documents are typically electronically-stored in an on-site storage system located at the financial institution or in an off-site storage system. Electronic storage of these financial documents permits financial institutions to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

Once the document is stored, the client may request an image of a particular stored document. Client requests are made to replace lost or stolen documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. The client's request is inputted into a computer terminal at the financial institution. More specifically, conventional methods for obtaining an electronically-stored financial document enable an employee of the financial institution, such as a bank teller, to input the request into an interface incorporated into the computer terminal. The interface is inter-linked with the on-site storage system. Typically, all requests for a particular period are grouped together and subsequently downloaded for retrieval of the requested image by the financial institution. The financial institution retrieves the image, e.g. a photocopy of the check, and then distributes the photocopy to the client via facsimile, mail or hand delivery. The storing, downloading, and retrieving of the financial document, including the reproduction and the distribution of the document, are known in the industry as back office production. Back office production for financial institutions is particularly resource intensive, time consuming, and expensive. Also, back office production becomes increasingly expensive if the client requests a particularly old financial document because older financial documents frequently require more resources and time to locate and retrieve.

The majority of financial institutions electronically store financial documents only in an on-site storage system and not in an off-site storage system. Consequently, these financial institutions are unable to outsource the responsibilities

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for the back office production to third party entities to alleviate the expenses and resources associated with the back office production. These financial institutions realize a significant financial burden since the back office production is concentrated strictly at the financial institution.

Other financial institutions do electronically store financial documents in on-site and off-site storage systems. However, the methods utilized by these financial institutions to access the financial documents stored in the off-site storage system are deficient in that the interface utilized in such methods is only inter-linked with the on-site storage system. That is, there is no interface independently inter-linked with the off-site storage system. As a result, the financial documents stored in the off-site storage system can not be efficiently accessed. These financial institutions are still responsible for retrieving the requested financial documents through their back office production and their expenses remain high. One such method of retrieving documents from on-site and off-sited storage systems is disclosed in U.S. Pat. No. 5,784,610 to Copeland, III et al.

Due to the inefficiencies identified in the conventional methods used by financial institutions to obtain financial documents, it is desirable to implement a method for a financial institution to obtain electronically-stored financial documents from both on-site and off-site storage systems that reduces, if not eliminates, the back office production of the financial institution by providing a direct interface inter-linked with the off-site storage system. With such an interface, the responsibility for retrieving financial documents from the off-site storage can be outsourced to third party entities while still providing the financial institution with efficient access to any financial documents electronically-stored in the off-site storage system.

SUMMARY OF THE INVENTION AND ADVANTAGES

A method for a financial institution to obtain electronically-stored financial documents having a specific document parameter is disclosed. The specific document parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution to obtain the financial documents from an off-site storage system. The off-site storage system is remotely-located from an on-site storage system. The financial documents of the financial institution are maintained in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. The financial documents that are less than or equal to the predetermined parameter are maintained in the on-site storage system.

When the financial institution receives a request for a financial document, the financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal located at the financial institution is connected to both the off-site and on-site storage systems. The computer terminal is utilized to access one of the storage systems in response to the comparison of the specific document parameter to the predetermined parameter. For instance, if it is determined that the specific document parameter is less than or equal to the predetermined document parameter, then the computer terminal accesses the on-site storage system. On the other hand, if it is determined that the specific document parameter of the financial document is greater than the predeter-

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mined parameter, then the computer terminal accesses the off-site storage system.

After the computer terminal accesses the appropriate storage system, identification data of the requested financial document is inputted into the computer. More specifically, to access the on-site storage system, the identification data is input into a primary interface that is specifically inter-linked with the on-site storage system. To access the off-site storage system, an exit function is selected at the primary interface and the identification data is then input into a secondary interface that is initiated upon selection of the exit function. The secondary interface is specifically inter-linked with the off-site storage system.

Finally, after the identification data of the requested financial document is inputted, the requested document is then retrieved in order to reproduce the financial document, and distribute the financial document to an end user of the financial institution.

The subject invention therefore provides a method that enables financial institutions to obtain electronically-stored financial documents from an off-site storage system via a secondary interface that is specifically inter-linked with the off-site storage system and the financial documents electronically-stored in that system. As such, the financial institution can selectively store financial documents in either an on-site storage system or the off-site storage system, and the responsibility for the financial documents in the off-site storage system can be outsourced to a third party entity. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the off-site storage system is strategically reduced or even completely eliminated.

BRIEF DESCRIPTION OF THE DRAWINGS

Other advantages of the present invention will be readily appreciated as the same becomes better understood by reference to the following detailed description when considered in connection with the accompanying drawings wherein:

FIG. 1 is a flow diagram schematically detailing an on-site storage system, and an off-site storage system in accordance with the subject invention;

FIG. 2 is a block diagram generally representing a method for a financial institution to obtain electronically-stored financial documents from the on-site and off-site storage systems;

FIG. 3 is a block diagram completing the method of obtaining electronically-stored financial documents from the on-site storage system; and

FIG. 4 is a block diagram completing the method of obtaining electronically-stored financial documents from the off-site storage system.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in FIG. 1. The method introduced in the subject invention enables the financial institution to obtain the financial document from an off-site storage system remotely located from an on-site storage system. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from

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the financial institution. This allows the financial institution to 'outsource' the responsibilities associated with obtaining the financial document.

Methods for financial institutions to obtain electronically-stored documents are frequently used by such entities as banks, credit unions, and other financially-oriented institutions. For illustrative purposes only, the description of the subject invention is discussed with reference to banks. However, as appreciated by those skilled in the art, other businesses, such as insurance companies, may also utilize similar methods and incorporate the aspects of the subject invention.

Methods for banks to obtain electronically-stored financial documents are generally used by banks to rapidly and efficiently obtain financial documents for distribution to clients upon request. As described above, the financial documents for banks are usually paid checks, checking statements, and other related financial documents, and these documents include at least one specific document parameter. As appreciated by those skilled in the art, it is not the financial document (e.g. the paid check) itself that is electronically-stored. Rather, it is data included on the document such as a sequence number that is electronically stored to make up the financial document. The specific document parameter is preferably a particular numerical sequence. As appreciated, the specific document parameter of the financial document can include, but is not limited to, a record date or age of the document, a series number, or some other document identifying number of the financial document. More specifically, in the preferred embodiment of the subject invention, the particular numerical sequence of the financial document is the record date of the financial document. That is, the date that the particular financial document was created or posted.

The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of IMAGELINK™ Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

As described above, the financial documents are electronically-stored in either the on-site storage system located at the bank or in the off-site storage system remotely located from the on-site storage system. More specifically, the subject invention includes the step of maintaining the financial documents in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. Financial documents are maintained in the on-site storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter. As appreciated, the document parameter of the financial documents stored in the off-site storage system may be greater than or equal to the predetermined parameter with the on-site storage system having documents only less than the predetermined parameter.

Similar to the specific document parameter of the financial document, the predetermined parameter is also a

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numerical value. The predetermined parameter is specifically a numerical value predetermined by the bank. For instance, if the specific document parameter is a series number of a paid check and the series number is greater than the predetermined parameter which, in this case, would be an arbitrarily selected base series number, then the paid check would be stored in the off-site storage system.

In the preferred embodiment of the subject invention, the predetermined numerical value is a date pre-selected by the bank. For instance, the bank may pre-select a date that is one year before a current date—the current date being the actual date that the client requests the financial document. Of course, the bank may pre-select a date that is some other time period before a current date (e.g. two or three years) without varying from the scope of the subject invention. As such, if the record date of the particular financial document is older than one year, then the particular financial document is maintained in the off-site storage system. If the record date of the particular financial document is earlier than or equal to one year, then the particular financial document is maintained in the on-site storage system. As discussed above, the document having record dates equal to the one year may be stored in the off-site or on-site storage systems.

Once the financial document is maintained in the appropriate storage system, the bank is capable of receiving a request for the financial document from the client. In reality, the client is requesting an image of the stored financial document. As appreciated, clients request the image for various reasons. As discussed above, requests are typically made for replacing lost or stolen financial documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. Ultimately, the bank retrieves the image, reproduces the image, and distributes the reproduced image to the requesting client of the bank.

Referring now to FIG. 1, the method for banks to obtain electronically-stored financial documents is discussed in detail. Initially, the requesting client requests a particular financial document, such as a paid check. The client is typically a customer of the bank or other financial institution. The client's request is inputted into a computer terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

From the computer terminal 11, the request is fed into a mainframe computer 12 at the bank. In the preferred embodiment of the subject invention, if the client requests a financial document having a record date earlier than or equal to one year before the current date, then the request, and other requests like it, are processed at the bank in the on-site storage system. That is, the requests are grouped together and downloaded to a downloading terminal 14 at the bank. The downloading may occur at particular intervals such as at the end of each day, every three hours, etc. The sequence number of each check requested is then determined. A document terminal 16 subsequently creates or reproduces the document, i.e., a photocopy of the check. The photocopy is then distributed to the client via facsimile, mail, or hand delivery.

It is known in the art that the majority of requests for financial documents are requests for documents which were created in the most recent year. That is, if the pre-selected date is one year before the current date, as in the preferred embodiment, then the majority of requests are seeking financial documents having a record date earlier than or equal to the pre-selected date. The remaining document requests relate to financial documents that are older than one year. Since, as described in the Background of the Invention,

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retrieval of financial documents that are older than one year is particularly expensive, the preferred embodiment of the subject invention outsources all of the document requests which relate to documents having a record date later than one year before the current date. As appreciated, the particular time frame which is outsourced is not a critical feature of the subject invention and may be adjusted to meet the needs of any particular financial institution. In fact, all of the document requests, including the most recent, may be outsourced using the outsourcing procedure of the subject invention.

In the preferred embodiment, if the client requests a financial document having a record date later than one year before the current date, then the request, and others like it, are grouped together and downloaded from the mainframe computer 12 to an outsourced downloading terminal 18. As above, the downloading may be at particular intervals as needed. The sequence number is determined by a sequencing terminal 20. The sequence number is then sent back to the outsourced downloading terminal 18. An outsourced document terminal 22 then creates or reproduces the desired document which is then distributed to either the client or the bank. As appreciated, two document retrieval operations, one for the bank to retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in FIG. 1 and are not intended to be limiting in any manner. For instance, the schematic illustration of the outsourced document terminal 22 need not include a computer terminal and an accompanying PC base. Instead, the outsourced document terminal 22 is preferably some sort of printing device.

Referring to FIGS. 2 through 4, the method for banks to obtain electronically-stored financial documents is described in even greater detail. The request is first generated by the client. The request is then processed by the bank. The processing, retrieval and reproduction of the requested financial document is typically controlled by one interlinked computer software program. One such computer software program is a software program called Antinori Software Incorporated or ASI which is sold under the name of INNOVASION™ by Carreker-Antinori of Dallas, Tx. However, other frequently used software programs include PEGAT™ and Sterling™. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

The processing of the request is completed by a customer service tracking system and the computer terminal 11. The customer service tracking system assists the financial institution in receiving the request. More specifically, the customer service tracking system gives branches, customer service, and other bank departments the capability to enter, log, track, route and monitor the status of all requests for financial documents. The customer service tracking system also provides the capability to enter, log, track, route and monitor the status of customer complaints and other customer service related items.

A bank employee, such as a bank teller first determines a status of the requested document. More specifically, the employee compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. If the specific document parameter is a particular

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numerical sequence and the predetermined parameter is a predetermined numerical value, then the employee compares the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value. Further, if as in the preferred embodiment, the particular numerical sequence is a record date of the financial document, and the predetermined numerical value is a pre-selected date, then the employee compares the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

The customer service tracking system enables a bank employee, such as a bank teller, to submit the request. More specifically, the employee utilizes the computer terminal 11 located at the bank and connected to both the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter. For instance, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the off-site storage system, and when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the on-site storage system. As discussed above, the documents have a numerical sequence equal to the predetermined numerical value may be stored in either the off-site or on-site storage systems.

After the computer terminal 11 is utilized to access the desired storage system, the employee manually inputs identification data of the requested financial document into the computer terminal 11. More specifically, when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value, the employee inputs identification data into a primary interface and selects the requested document. Also, the primary interface preferably provides an option for the employee to select among several different output formats. The primary interface is inter-linked with the on-site storage system. In the preferred embodiment of the subject invention, the primary interface appears as follows and includes the identification data detailed below:

Account Number:	Prod Type:
Account Name:	Customer Code:
Address:	
City:	State:
Home Phone: ()	Zip Code:
Fax: ()	Work Phone: ()
Service Code:	
For Items Posted Within A Year	
Copy of Statement Only	Savings Items
Copy of Check/Deposit Ticket	Misc (G/L, Loans, Teller, Etc)
Check(s)/Deposit(s)<30 Items	Cash Letter Reconstruction
Statements and<30 Items	Lockbox
Statements and>30 Items	Legal Statement Only
Deposit Reconstruction	Legal Statement and Items
Regardless of Posting Date	
Missing Transactions	Returned Items
Online (Backdated/Unposted)	Encoding Error/Wrong Account

EXIT FUNCTION

Alternatively, when the particular numerical sequence of the financial document is greater than the predetermined

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numerical value, the employee selects an exit function at the primary interface. The exit function distinguishes that the request is to be sent to an outsourcing third party entity. Upon selection of the exit function at the primary interface, a secondary interface, inter-linked with the exit function, is initiated. The secondary interface is inter-linked with the off-site storage system. The employee inputs identification data into the secondary interface and selects the requested document. Also, the secondary interface preferably provides an option for the employee to select among several different output formats. Preferably, routing, or service codes will be generated automatically upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface. The routing codes enable the bank to recognize that the request is being sent to the outsourced third party entity. Furthermore, the routing codes are configured to automatically forward the inputted identification data to the off-site storage system. The inputted identification data and the routing codes are forwarded into the mainframe computer 12 introduced above for temporary storage before transfer to the off-site storage system. This temporary storage also serves to defend against unexpected power outages, computer malfunctions, and the like. In the preferred embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

Account Number:	Prod Type:
Account Name:	Customer Code:
Address:	
City:	State:
Home Phone: ()	Zip Code:
Fax: ()	Work Phone: ()
Service Code:	
For Items Posted Prior to a Year	
Copy of Statement Only	Savings Items
Copy of Check/Deposit Ticket	Misc (G/L, Loans, Teller, Etc)
Check(s)/Deposit(s)<30 Items	Cash Letter Reconstruction
Statements and<30 Items	Lockbox
Statements and>30 Items	Legal Statement Only
Deposit Reconstruction	Legal Statement and Items

Once the bank employee has inputted the necessary identification data into either the primary or secondary interface, then retrieval of the financial document can continue. Specifically, the requested financial document is retrieved as defined by the inputted identification data. Two separate document retrieval procedures are discussed hereinbelow. One document retrieval procedure is for the financial documents having a record date earlier than or equal to the pre-selected date—one year before the current date in this example. The other document retrieval procedure is for the financial documents having a record date later than the pre-selected date. As discussed above, the one year timing selected for the pre-selected date is simply shown as an example and any suitable time frame may be utilized. In fact, even all financial document retrievals may be outsourced to the third party entity. As also discussed above, the two separate document retrieval procedures will typically operate simultaneously.

With reference to the subject example, if the record date of the financial document is earlier than or equal to one year before the current date, the remaining steps occur at the bank. As discussed above, these steps are known as the back office production of the bank. The request is first categorized by a research automation system. The research automation system automates the entire workflow of a bank's research and photocopy departments by sending requests to the

appropriate sequence for processing. The downloading terminal 14 serves to perform the research automation system's tasks.

Photocopy requests are routed to an image control system, statement requests are sent to a document retrieval system, and requests for financial adjustments are routed to an adjustment system. The document terminal 16 serves to perform these tasks. In the illustrated embodiment of the subject invention, the sample document request is for a paid check. Hence, the categorized sequence will be the image control system which handles photocopy requests.

Referring now to FIG. 3, after the request is categorized, the request is verified for completeness and accuracy. If the request is not complete then additional data is retrieved. The additional data is retrieved by using a sequence number retrieval system and/or an all items research system. Once the request is complete and accurate, then the image reference number can be determined. That is, once the request is complete and accurate, then the requested financial document can be electronically located in the on-site storage system. The reference number may be a routing, sequence, or any other type of indicator. The reference number is determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's IMAGELINK™ Digital Workstations (IDW). Specifically, the image control system first connects to a network node. The network node is any type of storage device as is known in the art. Preferably a Kodak network node is used. The network node drives the IDW to find the location of the image by using the reference number. Specifically, the employee is prompted to verify that the correct media is loaded in the IDW such that the IDW can locate the image. The reference number for the document is known and the document image is now verified and located.

The requested image can now be retrieved and reproduced. In other words a copy of the digitized document (the check) is created. The copy may be created by manually pulling the microfilm, microfiche, or the like and photocopying the document. The copy may also be made by printing the document from a digitized record. The photocopy of the check is then distributed to the requesting client or other end user of the financial institution. Other end users of the financial institution include, but are not limited to, other financial institutions and federal and state governments. Additional information such as a photocopy report, a statement of charges, a research report and/or a daily status report may also be produced for the requesting client, the other end user, and/or the financial institution. The document retrieval system incorporated at the bank and the method for obtaining electronically-stored financial documents from the on-site storage system is now completed.

Continuing with the subject example, if the record date of the financial document is later than one year before the current date, the automated retrieval of the financial document is outsourced to the third party entity. To begin, a separate file is automatically generated at the bank by the input of the identification data into the secondary interface. Referring specifically to FIG. 4, the routing codes direct the request created on the separate file to be routed separately to the outsourced third party entity. In the preferred embodiment of the subject invention, additional user ID's are created to allow only selected users into the secondary interface. The identification data stored in the separate file and the routing codes are downloaded to the off-site storage system for retrieval of the requested financial documents by the outsourced downloading terminal 18. Preferably, the

identification data and routing codes are grouped into batches of common requests for optimum retrieval of the requested financial document by the outsourced third party entity at the off-site storage system. The downloading step may occur at any suitable predetermined interval. Preferably, the downloading will occur three times a day. The downloaded documents are known in the industry as a basket of requests.

The subject method further includes the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system. The back-up file acts as an emergency information source in case the mainframe computer 12 at the financial institution has a catastrophic failure. In addition, the outsourced third party entity is in direct connection with the mainframe computer 12 of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database backup is an additional safe guard for the financial institution.

The downloaded identification data and routing codes are then categorized for processing in the off-site storage system. The research automation system categorizes this information in a like fashion as discussed above. In fact, the outsourced third party entity uses the same computer software package as the financial institution such that the flow of information is optimum and not interrupted. As discussed above, the subject example request is for a paid check. Hence, the request will be categorized into the image control system and a sequence number will be determined by the sequencing terminal 20. Also, a status to update the progress of the requested financial document is provided to the financial institution.

After the request is categorized, the request, specifically the inputted identification data, is verified for completeness and accuracy. If the request is not complete or accurate, then additional data is retrieved. In a similar fashion as above, the additional data is retrieved by using the sequence number retrieval system and/or the all items research system. As appreciated, the outsourced third party entity may retrieve this information from the mainframe computer 12, via its direct line, or from its own backup database files. Once the request is complete and accurate, the image reference number can be determined. Again, as above, the reference number is determined by the image control system.

The requested image is then retrieved. More specifically, the requested financial document is electronically located in the off-site storage system. Additionally, the requested financial document is also reproduced after the document is electronically located in the off-site storage system by the outsourced document terminal 22. In other words, a copy of the digitized document (the check) is created. A status file is then created for the completed transaction. Also, a status of the request is sent to the financial institution wherein the institution may update their records. The status updates, as well as the information connections, create a two way information exchange between the outsourced third party entity and the bank.

The photocopy of the check is then distributed or digitally transferred to the requesting client, the financial institution, or other end users of the financial institution. In the preferred embodiment of the subject invention, the photocopy of the request is distributed to the requesting client, etc. based on the routing codes. That is, in addition to directing the request to be separately routed to the outsourced third party entity, the routing codes also indicate an appropriate distribution for the request client or other end user. The request is now completed.

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A special circumstance occurs when the record date of one portion of the client's request is earlier than or equal to one year before the current date, and when the record date of another portion of the client's request is later than one year before the current date. These types of requests are known in the industry as spanned requests. One solution is to incorporate an additional interface utilized when the employee of the bank is utilizing the computer terminal 11 and comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. If the request is a spanned request, then the request will be split into two separate requests which can be handled simultaneously. A special notation would be put onto the requests such that they may be put back together before distributing the documents to the client or other end user. Another solution simply notifies the inputting employee that two requests should be entered separately. A third solution sends the request to the back office production at the bank wherein the back office employees notify the outsourced third party entity by a separate request to retrieve the requested financial documents.

The invention has been described in an illustrative manner, and it is to be understood that the terminology which has been used is intended to be in the nature of words of description rather than of limitation. Obviously, many modifications and variations of the present invention are possible in light of the above teachings. It is, therefore, to be understood that within the scope of the appended claims, wherein reference numerals are merely for convenience and are not to be in any way limiting, the invention may be practiced otherwise than as specifically described.

What is claimed is:

1. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:
 - maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;
 - maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;
 - receiving a request for the financial document at the financial institution;
 - comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;
 - utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems;
 - automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age;
 - inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the

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specific document age of the financial document is greater than the predetermined age; and
retrieving the requested financial document as defined by the inputted identification data.

2. A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

3. A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

4. A method as set forth in claim 2 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

5. A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

6. A method as set forth in claim 2 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

7. A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

9. A method as set forth in claim 8 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

10. A method as set forth in claim 9 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

11. A method as set forth in claim 9 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

12. A method as set forth in claim 11 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

13. A method as set forth in claim 12 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

14. A method as set forth in claim 13 further including the step of downloading the stored identification data and routing codes to the computer terminal.

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ing codes to the off-site storage system for retrieval of the requested financial documents.

15. A method as set forth in claim 14 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

16. A method as set forth in claim 14 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

17. A method as set forth in claim 14 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

18. A method as set forth in claim 17 further including the step of providing a status of the requested financial document to update progress to the financial institution.

19. A method as set forth in claim 17 further including the step of verifying the completeness and accuracy of the inputted identification data.

20. A method as set forth in claim 19 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

21. A method as set forth in claim 20 wherein the step of retrieving the requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

22. A method as set forth in claim 21 further including the step of distributing the reproduced financial document to an end user of the financial institution based on the routing codes.

23. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermine age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through computer terminal when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

24. A method as set forth in claim 23 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

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25. A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

26. A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

27. A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

28. A method as set forth in claim 23 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

29. A method as set forth in claim 28 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

30. A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

31. A method as set forth in claim 23 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

32. A method as set forth in claim 23 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

33. A method as set forth in claim 32 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

34. A method as set forth in claim 33 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

35. A method as set forth in claim 32 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a preselected date.

36. A method as set forth in claim 32 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

37. A method as set forth in claim 36 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

38. A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

39. A method as set forth in claim 38 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

40. A method as set forth in claim 38 further including the step of automatically generating routing codes upon the

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initiation of the secondary interface and the inputting of the identification data into the secondary interface.

41. A method as set forth in claim 40 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

42. A method as set forth in claim 41 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

43. A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

44. A method as set forth in claim 43 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

45. A method as set forth in claim 43 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

46. A method as set forth in claim 43 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

47. A method as set forth in claim 46 further including the step of providing a status of the requested financial document to update progress to the financial institution.

48. A method as set forth in claim 46 further including the step of verifying the completeness and accuracy of the inputted identification data.

49. A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

50. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

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automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

51. A method as set forth in claim 50 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

52. A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

53. A method as set forth in claim 51 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

54. A method as set forth in claim 51 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

55. A method as set forth in claim 54 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

56. A method as set forth in claim 55 wherein the selection of the exit function is further defined by inputting a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

57. A method as set forth in claim 50 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

58. A method as set forth in claim 50 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

59. A method as set forth in claim 58 wherein the step of retrieving the requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

60. A method as set forth in claim 59 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

61. A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

* * * * *

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 1 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 13.

Line 56, before "computer terminal" insert -- the --.

Column 14.

Line 45, please replace "preselected date" with -- pre-selected date --.

Column 16.

Line 3, please replace "to access" with -- accessing --.

Line 41, please replace "inputting" with -- initiating --.

Column 16.

Line 65, after Claim 61 insert the following claims;

-- 62. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

- maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than or equal to a predetermined age;
- maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than the predetermined age;
- receiving a request for the financial document at the financial institution;
- comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;
- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 2 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than or equal to the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

63. A method as set forth in claim 62 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

64. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

65. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

66. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

67. A method as set forth in claim 62 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

68. A method as set forth in claim 67 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

69. A method as set forth in claim 68 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 3 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

70. A method as set forth in claim 62 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

71. A method as set forth in claim 62 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

72. A method as set forth in claim 71 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

73. A method as set forth in claim 72 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than or equal to the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than the predetermined numerical value.

74. A method as set forth in claim 71 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

75. A method as set forth in claim 71 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than the predetermined numerical value.

76. A method as set forth in claim 75 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than or equal to the predetermined numerical value.

77. A method as set forth in claim 76 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 4 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

78. A method as set forth in claim 77 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

79. A method as set forth in claim 77 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

80. A method as set forth in claim 79 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

81. A method as set forth in claim 80 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

82. A method as set forth in claim 81 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

83. A method as set forth in claim 82 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

84. A method as set forth in claim 82 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

85. A method as set forth in claim 82 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 5 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

86. A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

87. A method as set forth in claim 85 further including the step of verifying the completeness and accuracy of the inputted identification data.

88. A method as set forth in claim 62 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed. --

Signed and Sealed this

Eighteenth Day of February, 2003

A handwritten signature in black ink, appearing to read "James E. Rogan", with a horizontal line drawn underneath it.

JAMES E. ROGAN
Director of the United States Patent and Trademark Office

Case Docket No. 60,419-002

Date: 11/13, 2000

BOX PATENT APPLICATION

Assistant Commissioner for Patents
Washington, D. C. 20231

Sir:

Transmitted herewith for filing is a Patent Application of:

Inventor(s): MICHAEL D. SCHULZE and RICHARD J. GAGNON

For : METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

Enclosed are:

- ☒ 28 Page patent application.
☒ 4 Sheets of drawings -- ☒ Formal, ☐ Informal
An Assignment of the invention to _____
☒ A Combined Declaration and Power of Attorney
☒ A Verified Statement By Assignee Claiming Small Entity Status
An Associate Power of Attorney
A Preliminary Amendment
Information Disclosure Statement and PTO Form 1449 with copies of cited patents
☒ This application claims priority to U.S. Provisional Patent Application Serial No. 60/129,021, filed on April 13, 1999

The filing fee has been calculated as shown below:

	No. Filed	No. Extra	Small Entity		Large Entity	
Basic Fee				\$345.00		\$-0-
Total Claims	22-20	2	@ \$ 9	18.00	@ \$ 18.00	-0-
Indep. Claims	1-3	-0-	@ 39	-0-	@ \$ 78.00	-0-
Multiple Depend. Claim(s) Present: <u>-0-</u>			\$ 260.00			
TOTAL \$ <u>363.00</u>				TOTAL \$ <u>-0-</u>		

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Respectfully Submitted,

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Brenda J. Hughes
Brenda J. Hughes

METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

5 This patent application claims priority to and all advantages of United States Provisional Patent Application Serial No. 60/129,021 which was filed on April 13, 1999 and is entitled "REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM."

BACKGROUND OF THE INVENTION

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1) TECHNICAL FIELD

The subject invention relates to a method for a financial institution to obtain electronically-stored financial documents from an off-site storage system remotely-located from an on-site storage system.

2) DESCRIPTION OF THE PRIOR ART

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Methods for obtaining electronically-stored financial documents are generally known in the art. Financial institutions, such as banks and credit unions, utilize such methods to rapidly and efficiently obtain financial documents for distribution to clients upon request. Such financial documents include paid checks, account statements, and other related documents. These financial documents are typically stored on microfiche, 20 microfilm, digitally, or by some other electronic storage means. Further, these financial documents are typically electronically-stored in an on-site storage system located at the financial institution or in an off-site storage system. Electronic storage of these financial documents permits financial institutions to eliminate storage of paper or "hard" copies of

Docket No.: 60,419-002

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these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

Once the document is stored, the client may request an image of a particular stored document. Client requests are made to replace lost or stolen documents, for tax purposes, 5 for proof of financial transactions, for legal disputes, and other similar matters. The client's request is inputted into a computer terminal at the financial institution. More specifically, conventional methods for obtaining an electronically-stored financial document enable an employee of the financial institution, such as a bank teller, to input the request into an interface incorporated into the computer terminal. The interface is inter- 10 linked with the on-site storage system. Typically, all requests for a particular period are grouped together and subsequently downloaded for retrieval of the requested image by the financial institution. The financial institution retrieves the image, e.g. a photocopy of the check, and then distributes the photocopy to the client via facsimile, mail or hand delivery. The storing, downloading, and retrieving of the financial document, including the 15 reproduction and the distribution of the document, are known in the industry as back office production. Back office production for financial institutions is particularly resource intensive, time consuming, and expensive. Also, back office production becomes increasingly expensive if the client requests a particularly old financial document because older financial documents frequently require more resources and time to locate and 20 retrieve.

The majority of financial institutions electronically store financial documents only in an on-site storage system and not in an off-site storage system. Consequently, these financial

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institutions are unable to outsource the responsibilities for the back office production to third party entities to alleviate the expenses and resources associated with the back office production. These financial institutions realize a significant financial burden since the back office production is concentrated strictly at the financial institution.

5 Other financial institutions do electronically store financial documents in on-site and off-site storage systems. However, the methods utilized by these financial institutions to access the financial documents stored in the off-site storage system are deficient in that the interface utilized in such methods is only inter-linked with the on-site storage system. That is, there is no interface independently inter-linked with the off-site storage system. As a result, the financial documents stored in the off-site storage system can not be efficiently
10 accessed. These financial institutions are still responsible for retrieving the requested financial documents through their back office production and their expenses remain high. One such method of retrieving documents from on-site and off-sited storage systems is disclosed in United States Patent No. 5,784,610 to Copeland, III et al.

15 Due to the inefficiencies identified in the conventional methods used by financial institutions to obtain financial documents, it is desirable to implement a method for a financial institution to obtain electronically-stored financial documents from both on-site and off-site storage systems that reduces, if not eliminates, the back office production of the financial institution by providing a direct interface inter-linked with the off-site storage
20 system. With such an interface, the responsibility for retrieving financial documents from the off-site storage can be outsourced to third party entities while still providing the

financial institution with efficient access to any financial documents electronically-stored in the off-site storage system.

SUMMARY OF THE INVENTION AND ADVANTAGES

5 A method for a financial institution to obtain electronically-stored financial documents having a specific document parameter is disclosed. The specific document parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution to obtain the financial documents from an off-site storage system. The off-site storage
10 system is remotely-located from an on-site storage system. The financial documents of the financial institution are maintained in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. The financial documents that are less than or equal to the predetermined parameter are maintained in the on-site storage system.

15 When the financial institution receives a request for a financial document, the financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal located at the financial institution is connected to both the off-site and on-site storage
20 systems. The computer terminal is utilized to access one of the storage systems in response to the comparison of the specific document parameter to the predetermined parameter. For instance, if it is determined that the specific document parameter is less

than or equal to the predetermined document parameter, then the computer terminal accesses the on-site storage system. On the other hand, if it is determined that the specific document parameter of the financial document is greater than the predetermined parameter, then the computer terminal accesses the off-site storage system.

5 After the computer terminal accesses the appropriate storage system, identification data of the requested financial document is inputted into the computer. More specifically, to access the on-site storage system, the identification data is input into a primary interface that is specifically inter-linked with the on-site storage system. To access the off-site storage system, an exit function is selected at the primary interface and the identification
10 data is then input into a secondary interface that is initiated upon selection of the exit function. The secondary interface is specifically inter-linked with the off-site storage system.

 Finally, after the identification data of the requested financial document is inputted, the requested document is then retrieved in order to reproduce the financial document, and
15 distribute the financial document to an end user of the financial institution.

 The subject invention therefore provides a method that enables financial institutions to obtain electronically-stored financial documents from an off-site storage system via a secondary interface that is specifically inter-linked with the off-site storage system and the financial documents electronically-stored in that system. As such, the
20 financial institution can selectively store financial documents in either an on-site storage system or the off-site storage system, and the responsibility for the financial documents in the off-site storage system can be outsourced to a third party entity. Therefore, the back

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office production of the financial institution associated with the retrieval and distribution of financial documents stored in the off-site storage system is strategically reduced or even completely eliminated.

5

BRIEF DESCRIPTION OF THE DRAWINGS

Other advantages of the present invention will be readily appreciated as the same becomes better understood by reference to the following detailed description when considered in connection with the accompanying drawings wherein:

Figure 1 is a flow diagram schematically detailing an on-site storage system, and an
10 off-site storage system in accordance with the subject invention;

Figure 2 is a block diagram generally representing a method for a financial institution to obtain electronically-stored financial documents from the on-site and off-site storage systems;

Figure 3 is a block diagram completing the method of obtaining electronically-
15 stored financial documents from the on-site storage system; and

Figure 4 is a block diagram completing the method of obtaining electronically-stored financial documents from the off-site storage system.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

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Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in Figure 1. The

method introduced in the subject invention enables the financial institution to obtain the financial document from an off-site storage system remotely located from an on-site storage system. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial institution. This allows the financial institution to 'outsource' the responsibilities associated with obtaining the financial document.

Methods for financial institutions to obtain electronically-stored documents are frequently used by such entities as banks, credit unions, and other financially-oriented institutions. For illustrative purposes only, the description of the subject invention is discussed with reference to banks. However, as appreciated by those skilled in the art, other businesses, such as insurance companies, may also utilize similar methods and incorporate the aspects of the subject invention.

Methods for banks to obtain electronically-stored financial documents are generally used by banks to rapidly and efficiently obtain financial documents for distribution to clients upon request. As described above, the financial documents for banks are usually paid checks, checking statements, and other related financial documents, and these documents include at least one specific document parameter. As appreciated by those skilled in the art, it is not the financial document (e.g. the paid check) itself that is electronically-stored. Rather, it is data included on the document such as a sequence number that is electronically stored to make up the financial document. The specific document parameter is preferably a particular numerical sequence. As appreciated, the specific document parameter of the financial document can include, but is not limited to, a

record date or age of the document, a series number, or some other document identifying number of the financial document. More specifically, in the preferred embodiment of the subject invention, the particular numerical sequence of the financial document is the record date of the financial document. That is, the date that the particular financial
5 document was created or posted.

The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic
10 storage device is sold by Kodak under the name of *IMAGELINK*TM Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

As described above, the financial documents are electronically-stored in either the on-site storage system located at the bank or in the off-site storage system remotely located from the on-site storage system. More specifically, the subject invention includes the step of maintaining the financial documents in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter.
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20 Financial documents are maintained in the on-site storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter. As appreciated, the document parameter of the financial documents stored in

the off-site storage system may be greater than or equal to the predetermined parameter with the on-site storage system having documents only less than the predetermined parameter.

Similar to the specific document parameter of the financial document, the
5 predetermined parameter is also a numerical value. The predetermined parameter is specifically a numerical value predetermined by the bank. For instance, if the specific document parameter is a series number of a paid check and the series number is greater than the predetermined parameter which, in this case, would be an arbitrarily selected base series number, then the paid check would be stored in the off-site storage system.

10 In the preferred embodiment of the subject invention, the predetermined numerical value is a date pre-selected by the bank. For instance, the bank may pre-select a date that is one year before a current date—the current date being the actual date that the client requests the financial document. Of course, the bank may pre-select a date that is some other time period before a current date (e.g. two or three years) without varying from the
15 scope of the subject invention. As such, if the record date of the particular financial document is older than one year, then the particular financial document is maintained in the off-site storage system. If the record date of the particular financial document is earlier than or equal to one year, then the particular financial document is maintained in the on-site storage system. As discussed above, the document having record dates equal to the
20 one year may be stored in the off-site or on-site storage systems.

Once the financial document is maintained in the appropriate storage system, the bank is capable of receiving a request for the financial document from the client. In

reality, the client is requesting an image of the stored financial document. As appreciated, clients request the image for various reasons. As discussed above, requests are typically made for replacing lost or stolen financial documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. Ultimately, the bank
5 retrieves the image, reproduces the image, and distributes the reproduced image to the requesting client of the bank.

Referring now to Figure 1, the method for banks to obtain electronically-stored financial documents is discussed in detail. Initially, the requesting client requests a particular financial document, such as a paid check. The client is typically a customer of
10 the bank or other financial institution. The client's request is inputted into a computer terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

From the computer terminal 11, the request is fed into a mainframe computer 12 at the bank. In the preferred embodiment of the subject invention, if the client requests a
15 financial document having a record date earlier than or equal to one year before the current date, then the request, and other requests like it, are processed at the bank in the on-site storage system. That is, the requests are grouped together and downloaded to a downloading terminal 14 at the bank. The downloading may occur at particular intervals such as at the end of each day, every three hours, etc. The sequence number of each check
20 requested is then determined. A document terminal 16 subsequently creates or reproduces the document, i.e., a photocopy of the check. The photocopy is then distributed to the client via facsimile, mail, or hand delivery.

It is known in the art that the majority of requests for financial documents are requests for documents which were created in the most recent year. That is, if the pre-selected date is one year before the current date, as in the preferred embodiment, then the majority of requests are seeking financial documents having a record date earlier than or
5 equal to the pre-selected date. The remaining document requests relate to financial documents that are older than one year. Since, as described in the Background of the Invention, retrieval of financial documents that are older than one year is particularly expensive, the preferred embodiment of the subject invention outsources all of the document requests which relate to documents having a record date later than one year
10 before the current date. As appreciated, the particular time frame which is outsourced is not a critical feature of the subject invention and may be adjusted to meet the needs of any particular financial institution. In fact, all of the document requests, including the most recent, may be outsourced using the outsourcing procedure of the subject invention.

In the preferred embodiment, if the client requests a financial document having a
15 record date later than one year before the current date, then the request, and others like it, are grouped together and downloaded from the mainframe computer 12 to an outsourced downloading terminal 18. As above, the downloading may be at particular intervals as needed. The sequence number is determined by a sequencing terminal 20. The sequence number is then sent back to the outsourced downloading terminal 18. An outsourced
20 document terminal 22 then creates or reproduces the desired document which is then distributed to either the client or the bank. As appreciated, two document retrieval operations, one for the bank to retrieve financial documents having record dates earlier than

or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in Figure 1 and are not intended to be limiting in any manner. For instance, the schematic illustration of the outsourced document terminal 22 need not include a computer terminal and an accompanying PC base. Instead, the outsourced document terminal 22 is preferably some sort of printing device.

Referring to Figures 2 through 4, the method for banks to obtain electronically-stored financial documents is described in even greater detail. The request is first generated by the client. The request is then processed by the bank. The processing, retrieval and reproduction of the requested financial document is typically controlled by one interlinked computer software program. One such computer software program is a software program called Antinori Software Incorporated or ASI which is sold under the name of *INNOVATIONTM* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGATM* and *SterlingTM*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

The processing of the request is completed by a customer service tracking system and the computer terminal 11. The customer service tracking system assists the financial institution in receiving the request. More specifically, the customer service tracking system gives branches, customer service, and other bank departments the capability to enter, log, track, route and monitor the status of all requests for financial documents. The customer service tracking system also provides the capability to enter, log, track, route and monitor the

status of customer complaints and other customer service related items.

A bank employee, such as a bank teller first determines a status of the requested document. More specifically, the employee compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the
5 specific document parameter is greater than, less than, or equal to the predetermined parameter. If the specific document parameter is a particular numerical sequence and the predetermined parameter is a predetermined numerical value, then the employee compares the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than,
10 or equal to the predetermined numerical value. Further, if as in the preferred embodiment, the particular numerical sequence is a record date of the financial document, and the predetermined numerical value is a pre-selected date, then the employee compares the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

15 The customer service tracking system enables a bank employee, such as a bank teller, to submit the request. More specifically, the employee utilizes the computer terminal 11 located at the bank and connected to both the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter. For
20 instance, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the off-site storage system, and when the particular numerical sequence of the

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financial document is less than or equal to the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the on-site storage system.

As discussed above, the documents have a numerical sequence equal to the predetermined numerical value may be stored in either the off-site or on-site storage systems.

5 After the computer terminal 11 is utilized to access the desired storage system, the employee manually inputs identification data of the requested financial document into the computer terminal 11. More specifically, when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value, the employee inputs identification data into a primary interface and selects the requested
10 document. Also, the primary interface preferably provides an option for the employee to select among several different output formats. The primary interface is inter-linked with the on-site storage system. In the preferred embodiment of the subject invention, the primary interface appears as follows and includes the identification data detailed below:

Account Number:

Prod Type:

Account Name:

Customer Code:

Address:

City:

State:

Zip Code:

Home Phone: ()

Work Phone: ()

Fax: ()

Service Code:

For Items Posted Within A Year

Copy of Statement Only

Savings Items

Copy of Check/Deposit Ticket

Misc (G/L, Loans, Teller, Etc)

Check(s)/Deposit(s)<30 Items

Cash Letter Reconstruction

Statements and<30 Items

Lockbox

Statements and>30 Items

Legal Statement Only

Deposit Reconstruction

Legal Statement and Items

Regardless of Posting Date

Missing Transactions

Returned Items

Online (Backdated/Unposted)Encoding Error/Wrong Account

EXIT FUNCTION

- Alternatively, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee selects an exit function at the primary interface. The exit function distinguishes that the request is to be sent to an outsourcing third party entity. Upon selection of the exit function at the primary interface, a secondary interface, inter-linked with the exit function, is initiated. The secondary interface is inter-linked with the off-site storage system. The employee inputs identification data into the secondary interface and selects the requested document. Also, the secondary interface preferably provides an option for the employee to select among

several different output formats. Preferably, routing, or service codes will be generated automatically upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface. The routing codes enable the bank to recognize that the request is being sent to the outsourced third party entity. Furthermore, 5 the routing codes are configured to automatically forward the inputted identification data to the off-site storage system. The inputted identification data and the routing codes are forwarded into the mainframe computer 12 introduced above for temporary storage before transfer to the off-site storage system. This temporary storage also serves to defend against unexpected power outages, computer malfunctions, and the like. In the preferred 10 embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

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Account Number:		Prod Type:	
Account Name:		Customer Code:	
Address:			
City:	State:	Zip Code:	
Home Phone: ()		Work Phone: ()	
Fax: ()			
Service Code:			
For Items Posted Prior to a Year			
Copy of Statement Only		Savings Items	
Copy of Check/Deposit Ticket		Misc (G/L, Loans, Teller, Etc)	
Check(s)/Deposit(s)<30 Items		Cash Letter Reconstruction	
Statements and<30 Items		Lockbox	
Statements and>30 Items		Legal Statement Only	
Deposit Reconstruction		Legal Statement and Items	

Once the bank employee has inputted the necessary identification data into either the primary or secondary interface, then retrieval of the financial document can continue.

Specifically, the requested financial document is retrieved as defined by the inputted
5 identification data. Two separate document retrieval procedures are discussed hereinbelow.

One document retrieval procedure is for the financial documents having a record date earlier than or equal to the pre-selected date—one year before the current date in this example. The other document retrieval procedure is for the financial documents having a record date later than the pre-selected date. As discussed above, the one year timing selected for the pre-
10 selected date is simply shown as an example and any suitable time frame may be utilized. In fact, even all financial document retrievals may be outsourced to the third party entity. As also discussed above, the two separate document retrieval procedures will typically operate simultaneously.

With reference to the subject example, if the record date of the financial document is
15 earlier than or equal to one year before the current date, the remaining steps occur at the bank. As discussed above, these steps are known as the back office production of the bank. The request is first categorized by a research automation system. The research automation system automates the entire workflow of a bank's research and photocopy departments by sending requests to the appropriate sequence for processing. The downloading terminal 14
20 serves to perform the research automation system's tasks.

Photocopy requests are routed to an image control system, statement requests are sent to a document retrieval system, and requests for financial adjustments are routed to an

adjustment system. The document terminal 16 serves to perform these tasks. In the illustrated embodiment of the subject invention, the sample document request is for a paid check. Hence, the categorized sequence will be the image control system which handles photocopy requests.

5 Referring now to Figure 3, after the request is categorized, the request is verified for completeness and accuracy. If the request is not complete then additional data is retrieved. The additional data is retrieved by using a sequence number retrieval system and/or an all items research system. Once the request is complete and accurate, then the image reference number can be determined. That is, once the request is complete and accurate, then the
10 requested financial document can be electronically located in the on-site storage system. The reference number may be a routing, sequence, or any other type of indicator. The reference number is determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's *IMAGELINKTM* Digital Workstations (IDW). Specifically, the image control system first
15 connects to a network node. The network node is any type of storage device as is known in the art. Preferably a Kodak network node is used. The network node drives the IDW to find the location of the image by using the reference number. Specifically, the employee is prompted to verify that the correct media is loaded in the IDW such that the IDW can locate the image. The reference number for the document is known and the document image is
20 now verified and located.

The requested image can now be retrieved and reproduced. In other words a copy of the digitized document (the check) is created. The copy may be created by manually

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pulling the microfilm, microfiche, or the like and photocopying the document. The copy may also be made by printing the document from a digitized record. The photocopy of the check is then distributed to the requesting client or other end user of the financial institution. Other end users of the financial institution include, but are not limited to, other financial institutions and federal and state governments. Additional information such as a photocopy report, a statement of charges, a research report and/or a daily status report may also be produced for the requesting client, the other end user, and/or the financial institution. The document retrieval system incorporated at the bank and the method for obtaining electronically-stored financial documents from the on-site storage system is now completed.

Continuing with the subject example, if the record date of the financial document is later than one year before the current date, the automated retrieval of the financial document is outsourced to the third party entity. To begin, a separate file is automatically generated at the bank by the input of the identification data into the secondary interface. Referring specifically to Figure 4, the routing codes direct the request created on the separate file to be routed separately to the outsourced third party entity. In the preferred embodiment of the subject invention, additional user ID's are created to allow only selected users into the secondary interface. The identification data stored in the separate file and the routing codes are downloaded to the off-site storage system for retrieval of the requested financial documents by the outsourced downloading terminal 18. Preferably, the identification data and routing codes are grouped into batches of common requests for optimum retrieval of the requested financial document by the outsourced third party entity at the off-site storage system. The downloading step may occur at any suitable predetermined interval.

Preferably, the downloading will occur three times a day. The downloaded documents are known in the industry as a basket of requests.

The subject method further includes the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system. The back-up file acts as an emergency information source in case the mainframe computer 12 at the financial institution has a catastrophic failure. In addition, the outsourced third party entity is in direct connection with the mainframe computer 12 of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database backup is an additional safe guard for the financial institution.

The downloaded identification data and routing codes are then categorized for processing in the off-site storage system. The research automation system categorizes this information in a like fashion as discussed above. In fact, the outsourced third party entity uses the same computer software package as the financial institution such that the flow of information is optimum and not interrupted. As discussed above, the subject example request is for a paid check. Hence, the request will be categorized into the image control system and a sequence number will be determined by the sequencing terminal 20. Also, a status to update the progress of the requested financial document is provided to the financial institution.

After the request is categorized, the request, specifically the inputted identification data, is verified for completeness and accuracy. If the request is not complete or accurate, then additional data is retrieved. In a similar fashion as above, the additional data is retrieved by using the sequence number retrieval system and/or the all items research

system. As appreciated, the outsourced third party entity may retrieve this information from the mainframe computer 12, via its direct line, or from its own backup database files. Once the request is complete and accurate, the image reference number can be determined. Again, as above, the reference number is determined by the image control
5 system.

The requested image is then retrieved. More specifically, the requested financial document is electronically located in the off-site storage system. Additionally, the requested financial document is also reproduced after the document is electronically located in the off-site storage system by the outsourced document terminal 22. In other
10 words, a copy of the digitized document (the check) is created. A status file is then created for the completed transaction. Also, a status of the request is sent to the financial institution wherein the institution may update their records. The status updates, as well as the information connections, create a two way information exchange between the outsourced third party entity and the bank.

15 The photocopy of the check is then distributed or digitally transferred to the requesting client, the financial institution, or other end users of the financial institution. In the preferred embodiment of the subject invention, the photocopy of the request is distributed to the requesting client, etc. based on the routing codes. That is, in addition to directing the request to be separately routed to the outsourced third party entity, the routing
20 codes also indicate an appropriate distribution for the request client or other end user. The request is now completed.

A special circumstance occurs when the record date of one portion of the client's

request is earlier than or equal to one year before the current date, and when the record date of another portion of the client's request is later than one year before the current date. These types of requests are known in the industry as spanned requests. One solution is to incorporate an additional interface utilized when the employee of the bank is utilizing the computer terminal 11 and comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. If the request is a spanned request, then the request will be split into two separate requests which can be handled simultaneously. A special notation would be put onto the requests such that they may be put back together before distributing the documents to the client or other end user. Another solution simply notifies the inputting employee that two requests should be entered separately. A third solution sends the request to the back office production at the bank wherein the back office employees notify the outsourced third party entity by a separate request to retrieve the requested financial documents.

The invention has been described in an illustrative manner, and it is to be understood that the terminology which has been used is intended to be in the nature of words of description rather than of limitation. Obviously, many modifications and variations of the present invention are possible in light of the above teachings. It is, therefore, to be understood that within the scope of the appended claims, wherein reference numerals are merely for convenience and are not to be in any way limiting, the invention may be practiced otherwise than as specifically described.

CLAIMS

What is claimed is:

- SUB A17
1. A method for a financial institution to obtain an electronically-stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter, said method comprising the steps of:
- 5 maintaining the financial document in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter;
- maintaining the financial document in the on-site storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;
- 10 receiving a request for the financial document at the financial institution;
- comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter;
- 15 utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter;
- 20 inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

2. A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence and the predetermined parameter is a predetermined numerical value.

3. A method as set forth in claim 2 wherein the step of comparing the specific document parameter to the predetermined parameter is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

4. A method as set forth in claim 2 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

5. A method as set forth in claim 4 wherein the step of comparing the specific document parameter to the predetermined parameter is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

6. A method as set forth in claim 2 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

SUB A37

7. A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

9. A method as set forth in claim 8 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

10. A method as set forth in claim 9 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

11. A method as set forth in claim 9 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

12. A method as set forth in claim 11 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

26

13. A method as set forth in claim 12 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

5 14. A method as set forth in claim 13 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

15. A method as set forth in claim 14 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum
10 retrieval of the requested financial document.

16. A method as set forth in claim 14 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

17. A method as set forth in claim 14 further including the step of categorizing
15 the downloaded identification data and routing codes for processing in the off-site storage system.

18. A method as set forth in claim 17 further including the step of providing a status of the requested financial document to update progress to the financial institution.

19. A method as set forth in claim 17 further including the step of verifying the
20 completeness and accuracy of the inputted identification data.

20. A method as set forth in claim 19 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

21. A method as set forth in claim 20 wherein the step of retrieving the
5 requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

22. A method as set forth in claim 21 further including the step of distributing the reproduced financial document to an end user of the financial institution based on the
10 routing codes.

ADD A47
ADD B27

09/548498

ABSTRACT OF THE DISCLOSURE

A method for a bank to obtain an electronically-stored financial document is disclosed. The financial document includes a specific document parameter, such as a record date. The bank maintains the financial document in an off-site storage system when
5 the record date is later than a pre-selected date and in an on-site storage system when the record date is earlier than or equal to the pre-selected date. The off-site storage system is remotely-located from the on-site storage system. The bank receives a request for the financial document from a client and compares the record date to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date. In
10 processing the request, the bank utilizes a computer terminal connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the record date to the pre-selected date. After accessing the appropriate storage system, the bank inputs data into the computer terminal to identify the requested financial document and then retrieves the requested financial document. The bank then reproduces
15 the requested financial document and distributes the requested financial document to the requesting client, or some other end user of the bank.

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR UNITED STATES PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated near my name below.

I believe I am an **original, first and joint inventor** of the subject matter of which is claimed and for which a patent is sought on the invention entitled:

**METHOD OF OBTAINING AN ELECTRONICALLY-
STORED FINANCIAL DOCUMENT**

which is described and claimed in the specification of which:

X is executed on even date herewith; attorney docket number 60,419-002.

___ was filed on _____ as United States Application Serial No. _____, and was amended on _____; attorney docket number _____.

I declare that this application is:

X a first filing.

___ a continuation.

___ a continuation-in-part.

___ a divisional.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I do not know and do not believe my invention was known or used by others in the United States of America, or patented or described in a printed publication in any country before my invention thereof.

I do not know and do not believe my invention was patented or described in a printed publication in any country or in public use or on sale in the United States of America, more than one year prior to this application.

I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim that no application for patent or inventor's certificate on this invention has been filed in any foreign country or in the United States of America prior to this application by me or my legal representatives or assigns except as follows:

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of the foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

☒ no such applications have been filed.

☐ such applications have been filed as follows:

COUNTRY	APPLICATION NUMBER	DATE OF FILING (month, day, year)	PRIORITY CLAIMED UNDER 37 USC 119 Yes___ No___

I hereby claim priority to and all the benefits under Title 35, United States Code, §119(e) of any United States provisional application(s).

☐ no such applications have been filed.

☒ such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)
60/129,021	April 13, 1999

I hereby claim priority to and all the benefits under Title 35, United States Code, §120 of any United States application(s) listed below. If the above identified application is a continuation-in-part application, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this continuation-in-part application in accordance with Title 37, Code of Federal Regulations, Section 1.63(e).

 X no such applications have been filed.

 such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)	STATUS (patented, pending, abandoned)

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorneys and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith with full power of substitution and revocation. (all names listed with corresponding registration numbers)

Raymond E. Scott	22,981	John E. Carlson	37,794
Theodore W. Olds	33,080	David J. Gaskey	37,139
Harold W. Milton, Jr.	22,180	Jeffrey A. Sadowski	29,005
Kerrie A. Laba	42,777	William H. Honaker	31,623
Samuel J. Haidle	42,619	Randall L. Shoemaker	43,118
William Gottschalk	44,130	Kevin MacKenzie	45,639
David LaPrairie	46,295	David Wisz	46,350
Bharat C. Gandhi	35,146		

Please address all correspondence and telephone calls to:

SAMUEL J. HAIDLE, ESQ.
HOWARD & HOWARD
 1400 North Woodward Avenue, Suite 101
 Bloomfield Hills, Michigan 48304-2855
 (248) 645-1483

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Dated:

4-12-00


Michael D. Schulze

Post Office and
Residence Address:

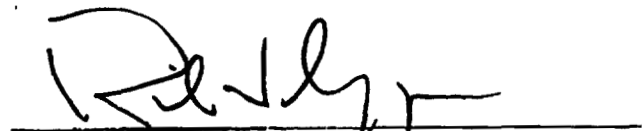
1607 Kirts
Troy, MI 48084

Citizenship:

United States

Dated:

4/12/00


Richard J. Gagnon

Post Office and
Residence Address:

69 Touraine Road
Grosse Pointe Farms, MI 48236

Citizenship:

United States

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**VERIFIED STATEMENT BY INVENTOR CLAIMING
SMALL ENTITY STATUS [37 C.F.R. 1.9(f) and 1.27(c)]**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled:

**METHOD OF OBTAINING AN ELECTRONICALLY-
STORED FINANCIAL DOCUMENT**

described in the specification filed herewith.

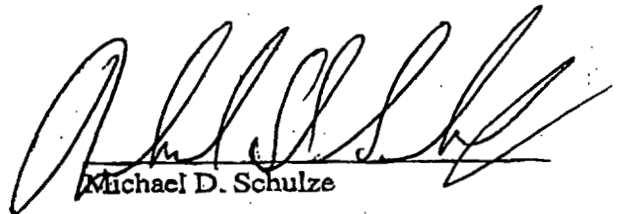
I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below: None

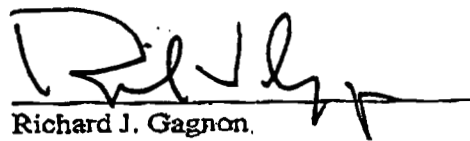
I acknowledge the duty to file, in this application or patent, notification of any change in status result in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.28(b)].

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent to which this verified statement is directed.

Dated: 4-12-00


Michael D. Schulze

Dated: 4/12/00


Richard J. Gagnon.

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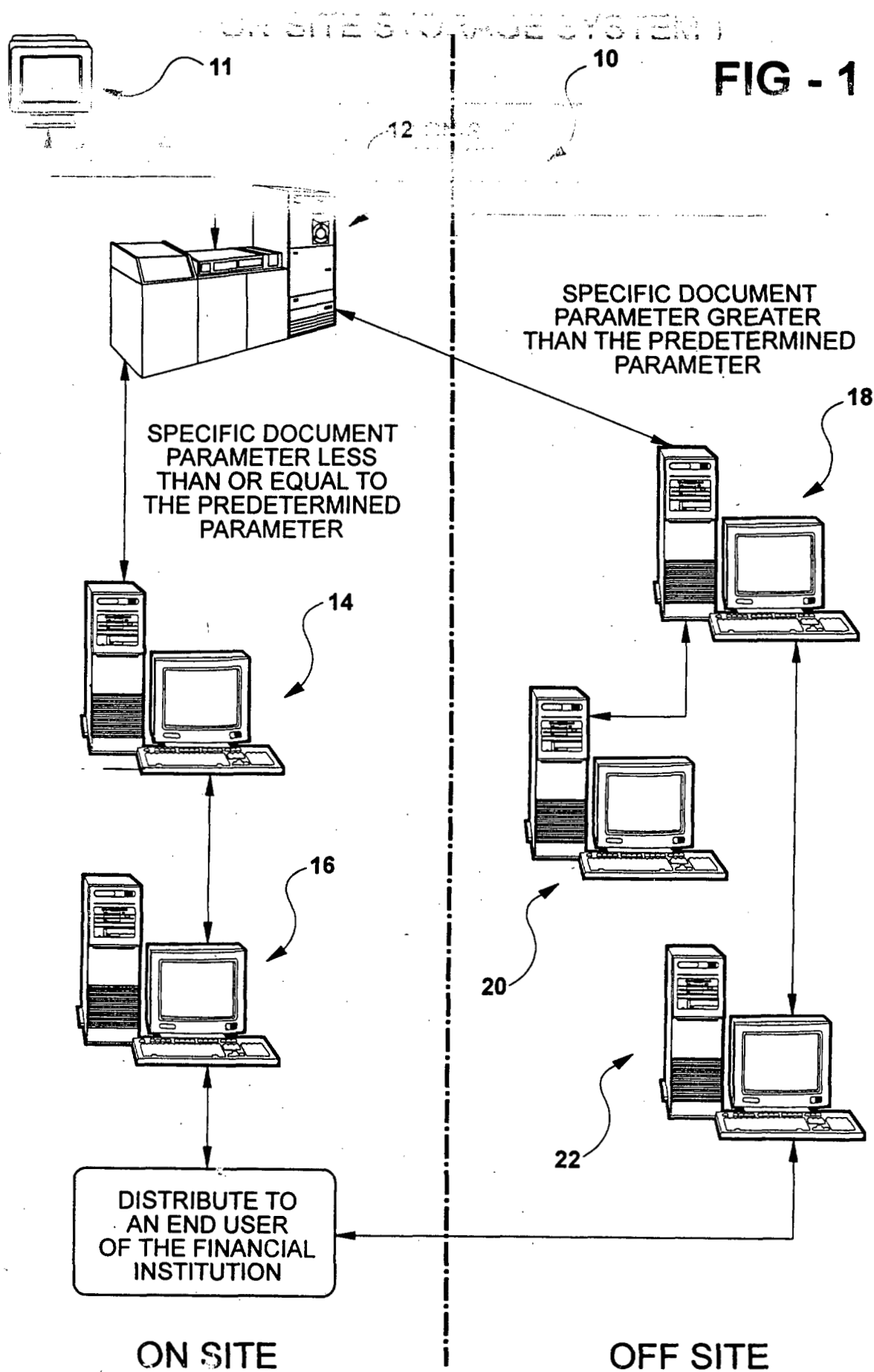
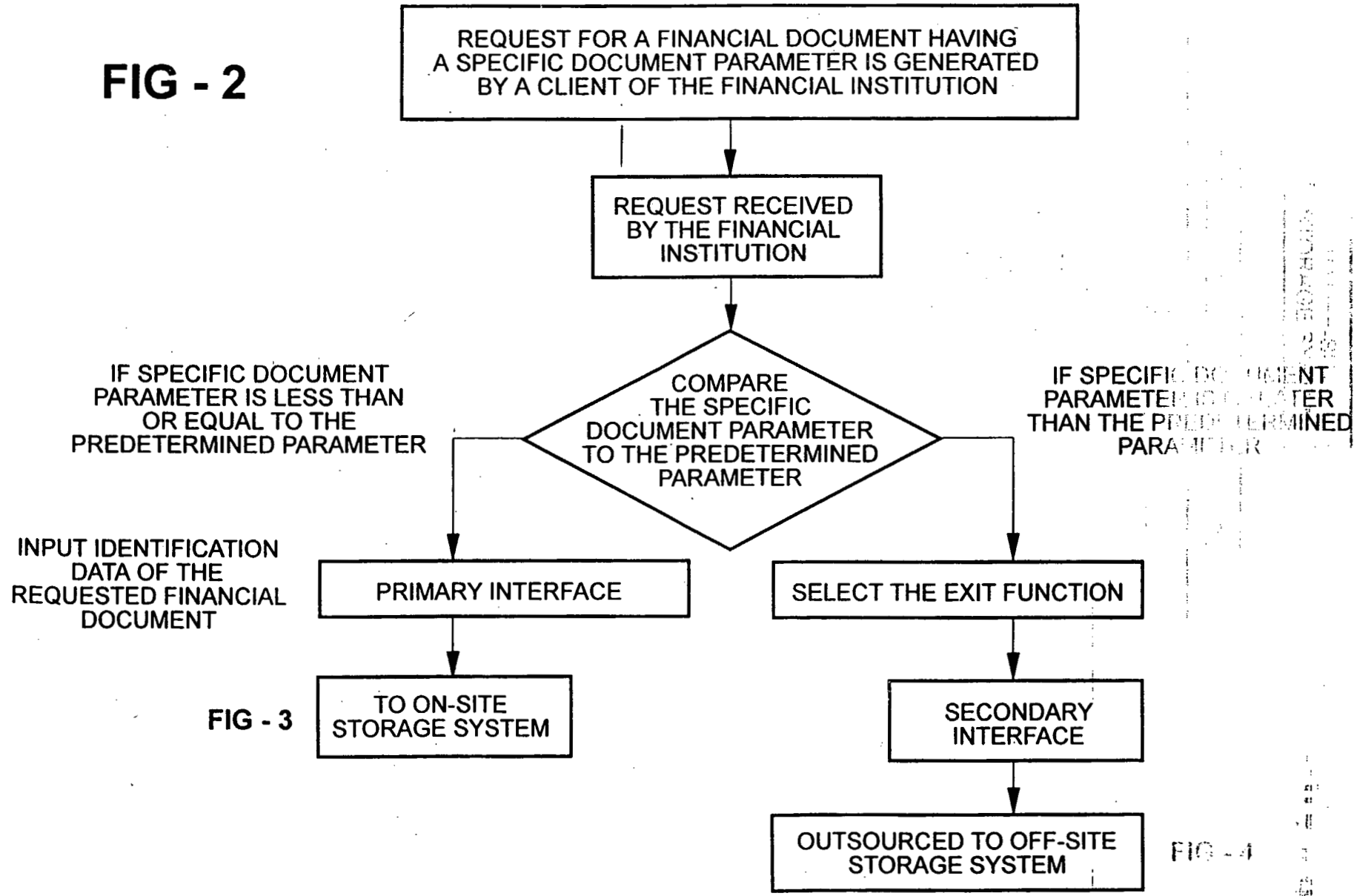
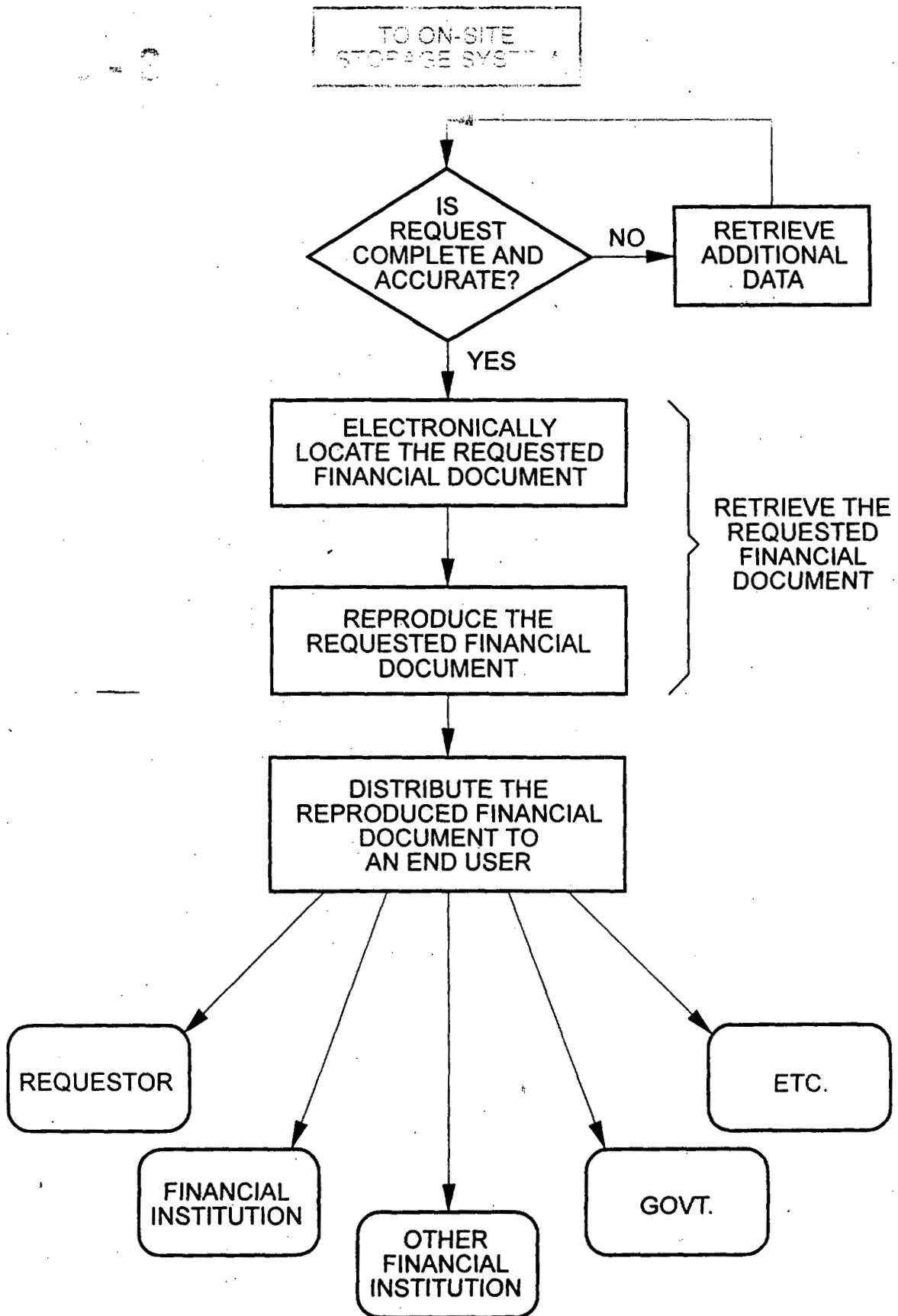


FIG - 2



(ON-SITE STORAGE SYSTEM)



(OFF-SITE STORAGE SYSTEM)

FIG - 4

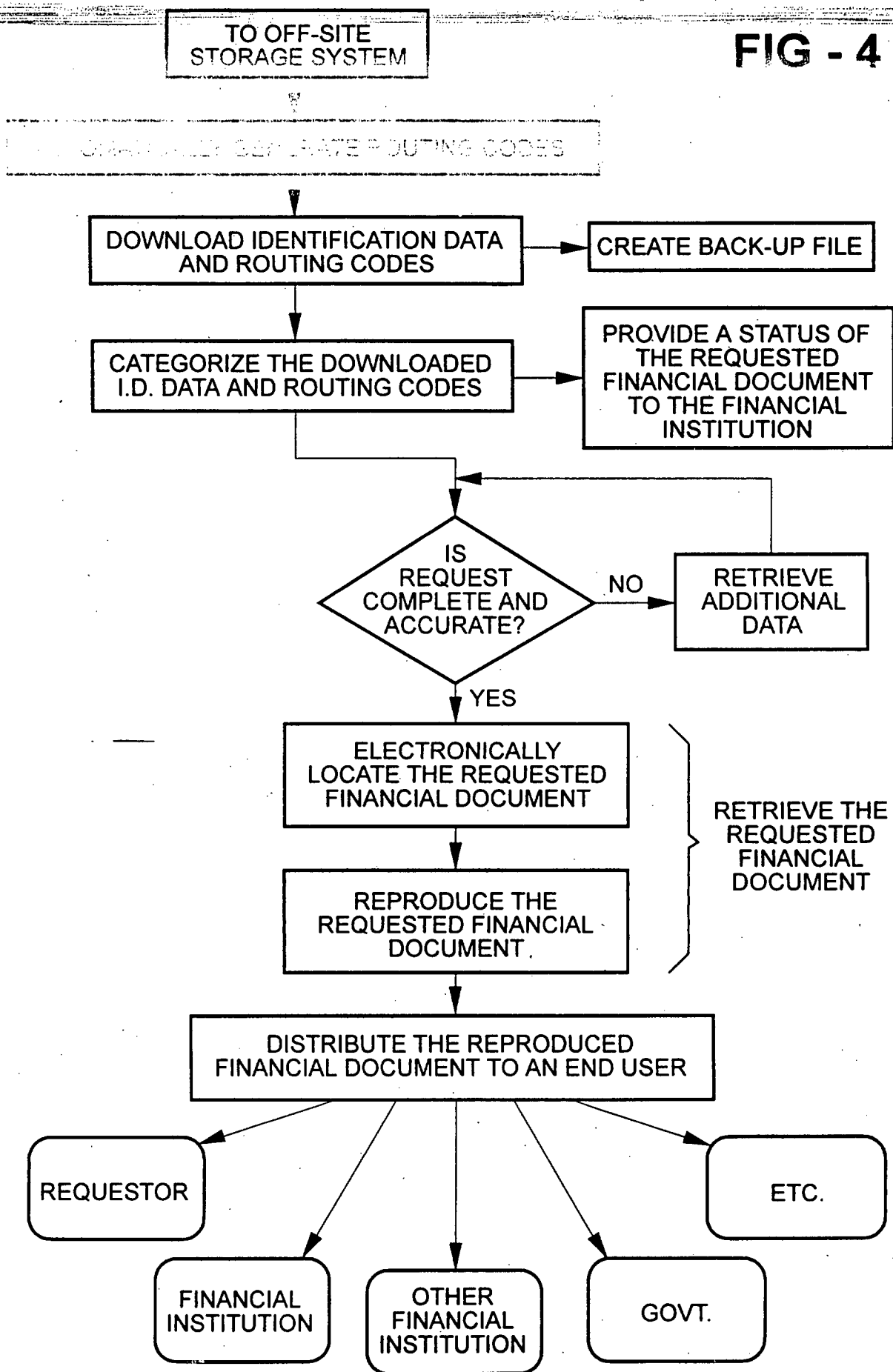


FIG - 1

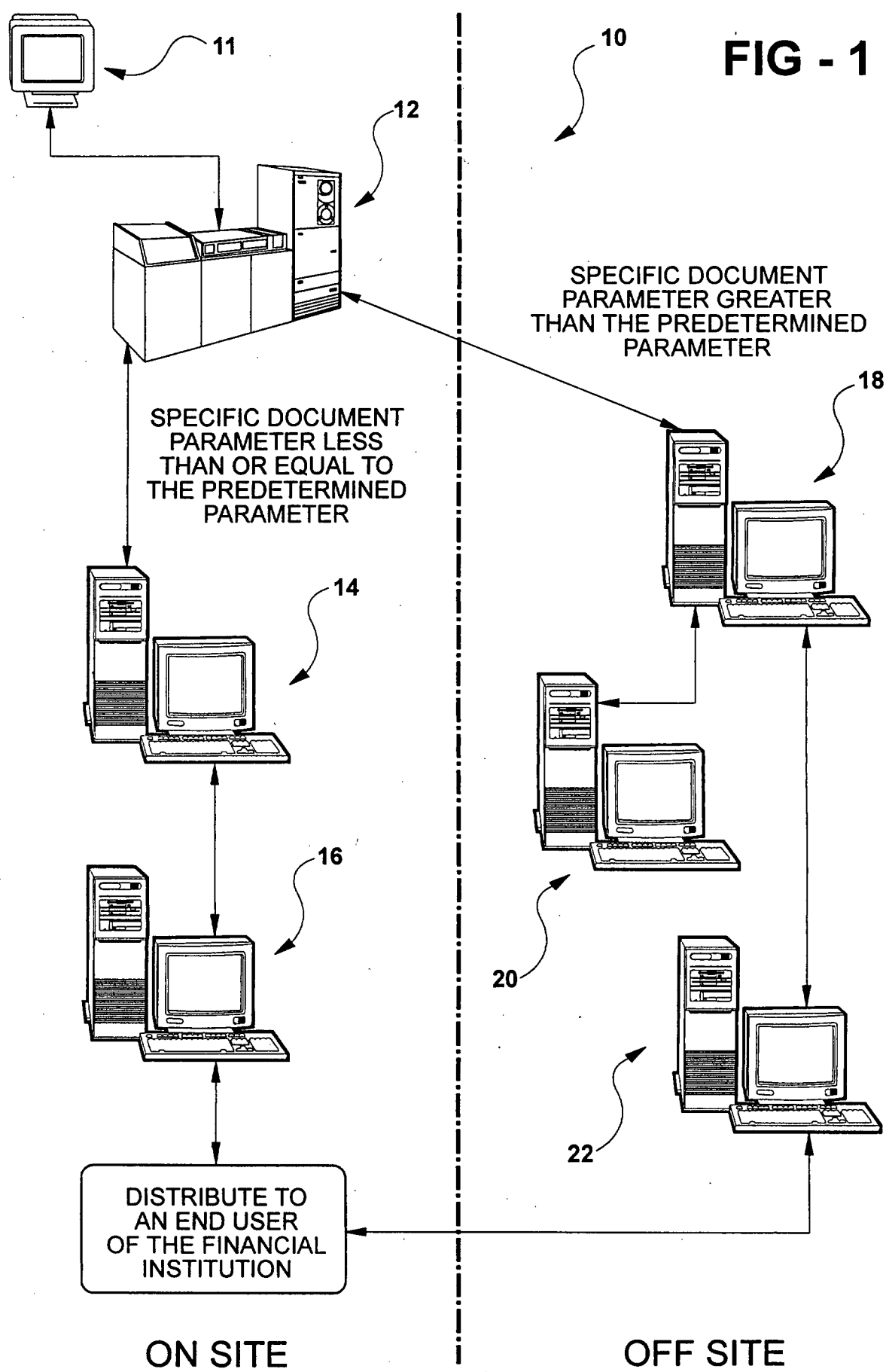
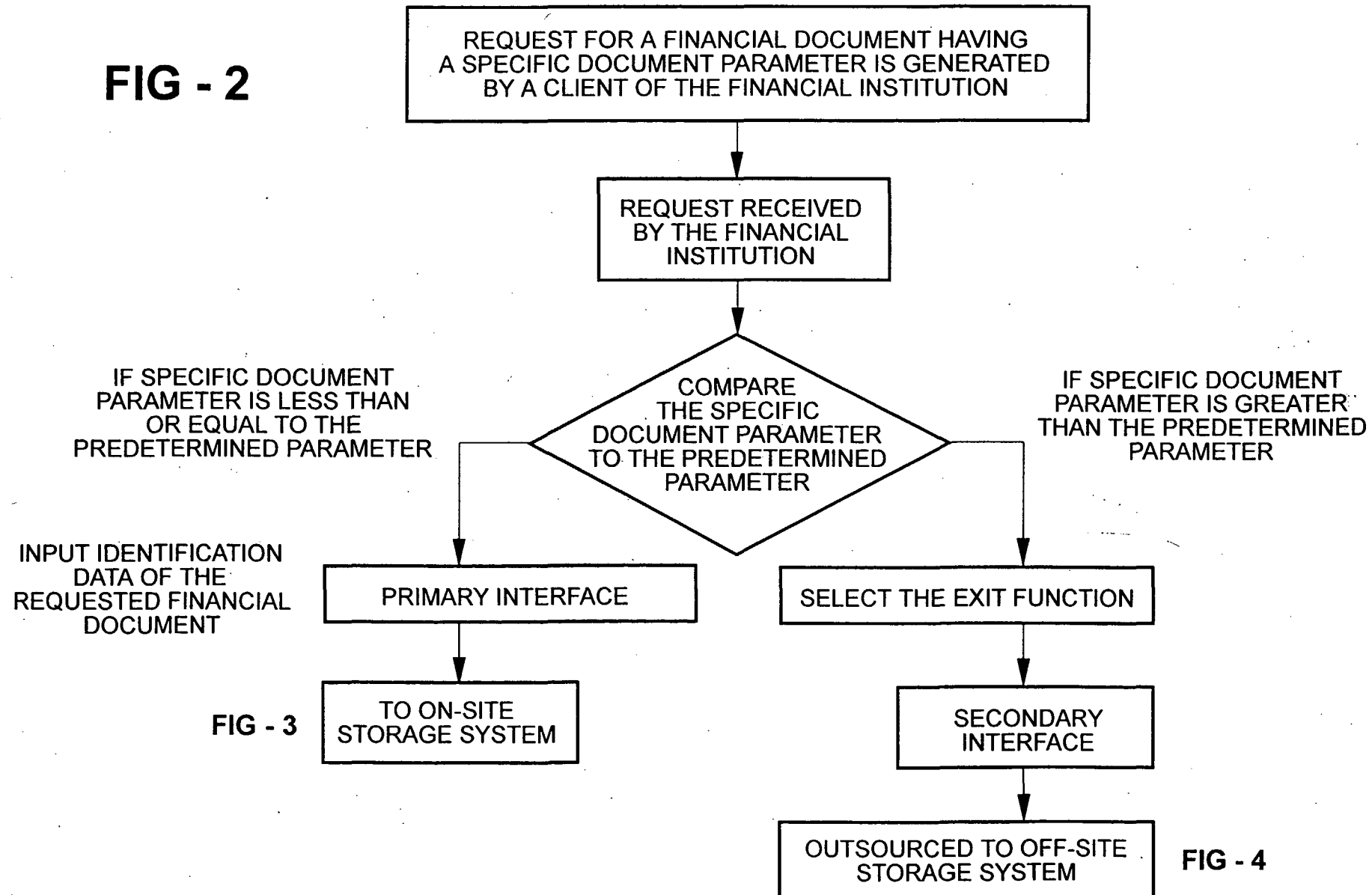
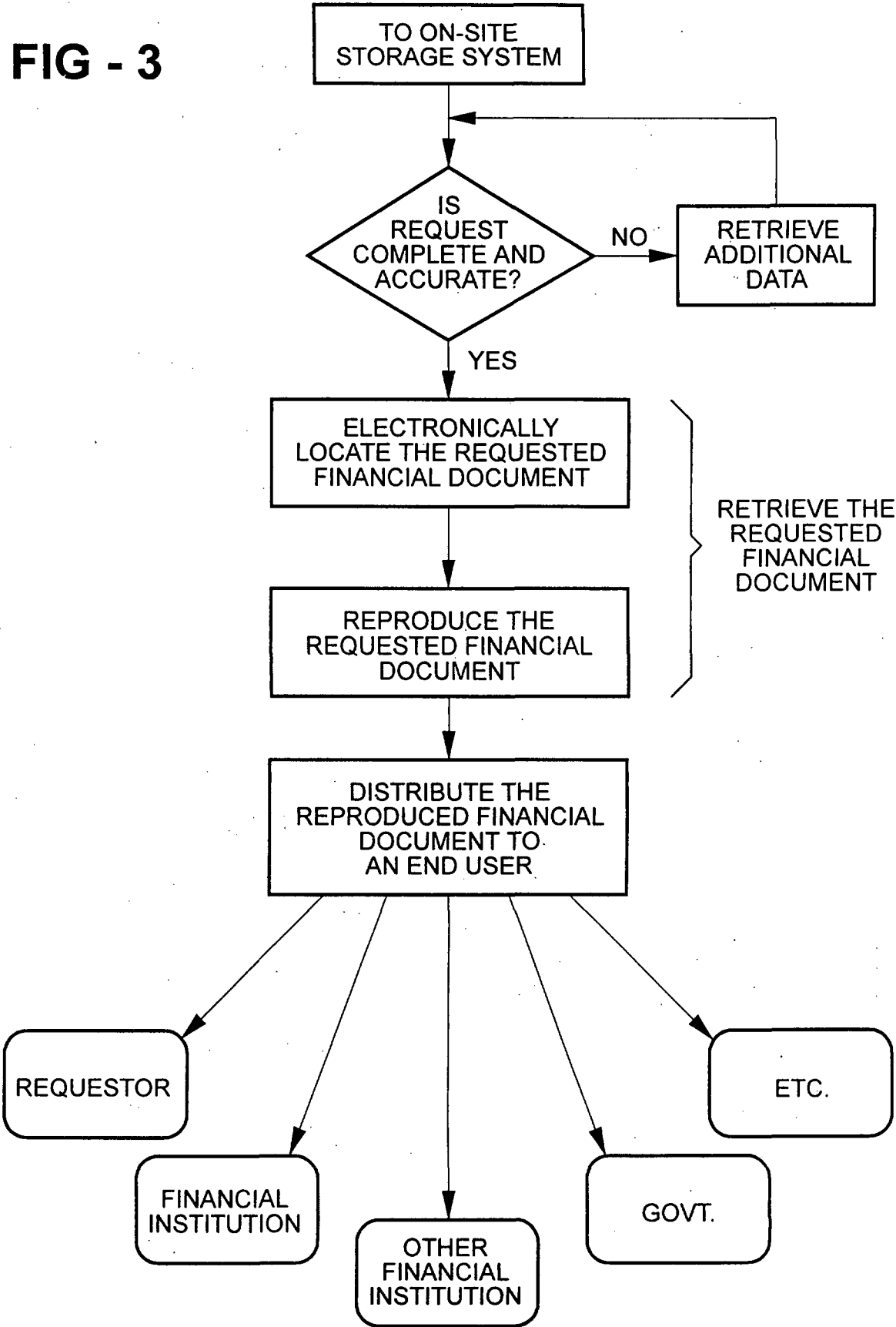


FIG - 2



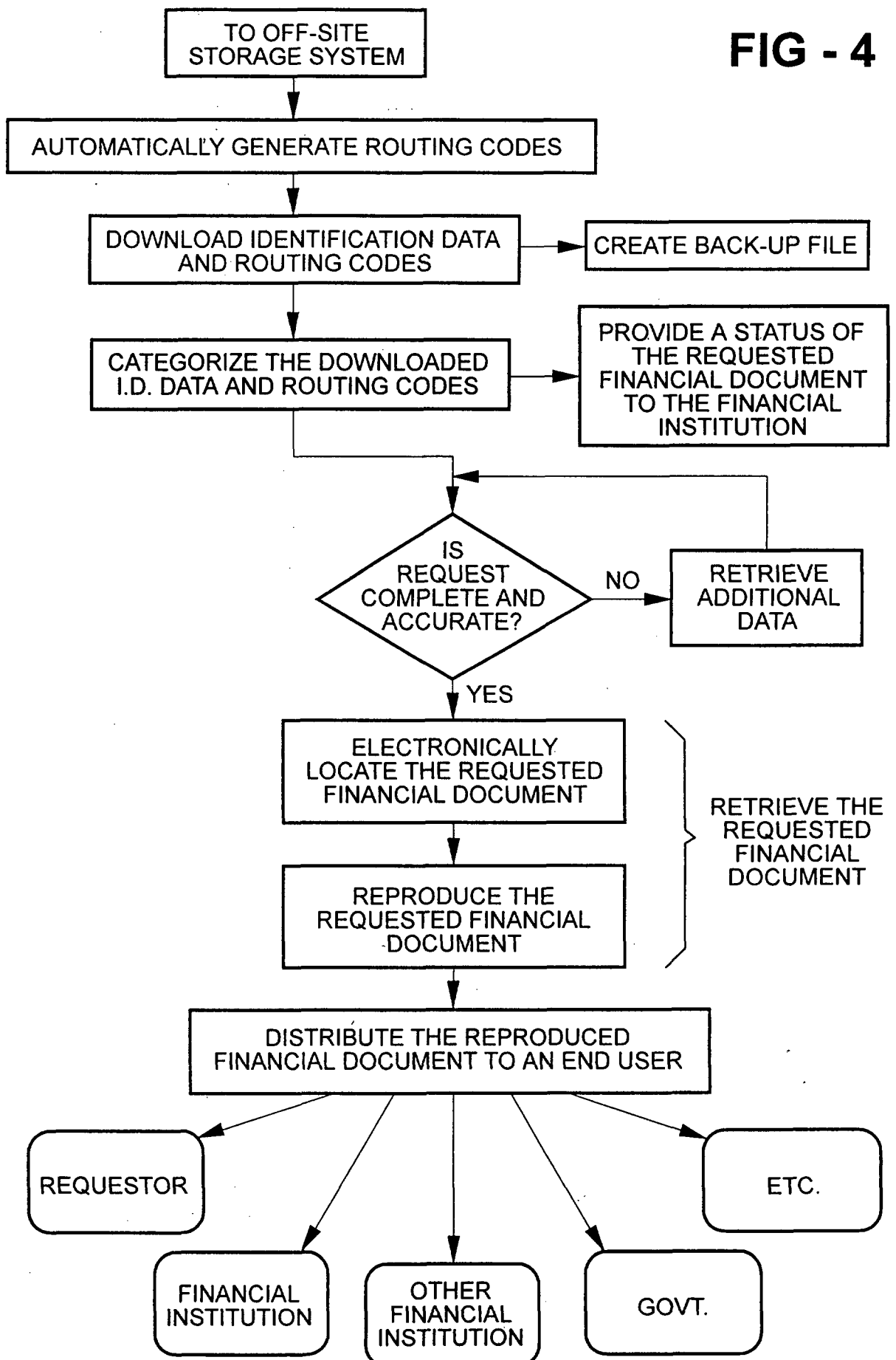
(ON-SITE STORAGE SYSTEM)

FIG - 3



(OFF-SITE STORAGE SYSTEM)

FIG - 4



2768

Attorney Docket No.: 60,419-002

UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Michael D. Schulze et al
SERIAL NO.: 09/548,490
FILED: April 13, 2000
FOR: Method Of Obtaining An Electronically-Stored Financial Document

GROUP ART: 2768 2171
EXAMINER: To Be Assigned
HA #222/10
K. Ward
8/22/00
attch



RECEIVED

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR 1.97 AND 1.98

JUL 18 2000
GROUP 2700

Box DD
Assistant Commissioner for Patents
Washington, DC 20231

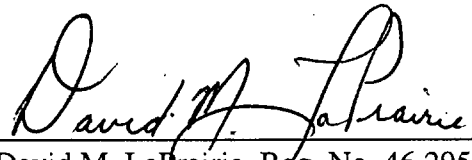
Dear Sir:

Pursuant to Rule 97 and in compliance with Rule 56, Applicant hereby makes of record the items listed on the attached Form PTO-1449. Copies of the listed items are enclosed.

None of these items discloses the inventive concepts claimed in the subject application. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits so no fee is required.

However, should there be a fee associated with this document, you are authorized to charge Deposit Account No. 08-2789 in the name of Howard & Howard. A duplicate of this paper is enclosed.

Respectfully submitted,


David M. LaPrairie, Reg. No. 46,295
The Pinhurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Dated: July 11, 2000
PTO-1449 w/1 Cited References



Attorney Docket No.: 60,419-002

CERTIFICATE OF MAILING

I hereby certify that the enclosed **Information Disclosure Statement** and **PTO 1449** is being deposited with the United States Postal Service as first-class mail, postage prepaid, in an envelope addressed to the **Box DD, Assistant Commissioner for Patents, Washington, D.C. 20231**, on **July 11, 2000**.

Brenda J. Hughes
Brenda J. Hughes

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JUL 18 2000
TC 2700 MAIL ROOM



GAU 2768

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Attorney Docket No.: 60,419-002

SEP 13 2000

TC 2700 MAIL ROOM

Case Docket No. 60,419-002

Date: September 7, 2000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze et al.

Serial No.: 09/548,490

Group Art Unit: 2768

Filed: April 13, 2000

Examiner: To Be Assigned

For: Method Of Obtaining An Electronically-Stored Financial Documents

INFORMATION DISCLOSURE STATEMENT

Box DD

Assistant Commissioner for Patents

Washington, D.C. 20231

Dear Sir:

Pursuant to Rule 97 and in compliance with Rule 56, Applicants submit herewith the items listed on the attached Form PTO-1449 and hereby requests that the Office consider them in its consideration of the above-referenced application and make them of record in the case. Copies of the listed items are enclosed. In accordance with 37 CFR § 97(e), Applicants hereby certify that each item contained herein was cited in a communication from a foreign Patent Office (PCT International Search Authority) in a counterpart foreign application not more than three months prior to the filing of this statement.

The filing of this information disclosure statement shall not be construed as a representation that a search has been made (37 CFR 1.97(g)), an admission that the information cited is, or is considered to be, material to patentability or that no other material information exists. The filing of this information disclosure statement shall not be construed as an admission against interest in any manner.



Attorney Docket No. 604191002

RECEIVED

SEP 13 2000

TC 2700 MAIL ROOM

Applicants believe that no fee is due notwithstanding the fact that this document is being filed more than three (3) months after filing the application. However, should there be a fee associated with this document, please charge it to Deposit Account No. 08-2789. A duplicate of this paper is enclosed.

Respectfully submitted,
HOWARD & HOWARD ATTORNEYS, P.C.

David M. LaPrairie

David M. LaPrairie, Reg. No. 46,295
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Dated: September 7, 2000
Enclosures

CERTIFICATE OF MAILING

I hereby certify that the attached document(s) is/are being deposited with the U.S. Postal Service as first class mail, postage prepaid, in an envelope addressed to **Box DD, Assistant Commissioner for Patents, Washington, D.C. 20231** on September 7, 2000.

Brenda J. Hughes
Brenda J. Hughes

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PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To: DAVID M. LAPRAIRIE HOWARD & HOWARD ATTORNEYS, P.C. 1400 NORTH WOODWARD AVENUE SUITE 101 BLOOMFIELD HILLS MI 48304

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT OR THE DECLARATION

(PCT Rule 44.1)

Applicant's or agent's file reference 60419-033	Date of Mailing <i>(day/month/year)</i> 22 AUG 2000
International application No. PCT/US00/09926	International filing date <i>(day/month/year)</i> 13 APRIL 2000
Applicant SCHULZE, MICHAEL D.	

1.	☒	The applicant is hereby notified that the international search report has been established and is transmitted herewith. Filing of amendments and statement under Article 19: The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46): When? The time limit for filing such amendments is normally 2 months from the date of transmittal of the international search report; however, for more details, see the notes on the accompanying sheet. Where? Directly to the International Bureau of WIPO 34, chemin des Colombettes 1211 Geneva 20, Switzerland Facsimile No.: (41-22) 740.14.35 For more detailed instructions, see the notes on the accompanying sheet.
2.	☐	The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect is transmitted herewith.
3.	☐	With regard to the protest against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that: ☐ the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Offices. ☐ no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.
4.	Further action(s): The applicant is reminded of the following: Shortly after 18 months from the priority date, the international application will be published by the International Bureau. If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in rules 90 <i>bis</i> 1 and 90 <i>bis</i> 3, respectively, before the completion of the technical preparations for international publication. Within 19 months from the priority date, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later). Within 20 months from the priority date, the applicant must perform the prescribed acts for entry into the national phase before all designated Offices which have not been elected in the demand or in a later election within 19 months from the priority date or could not be elected because they are not bound by Chapter II.	

Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized officer STEPHEN HONG
Facsimile No. (703) 305-3230	Telephone No. (703) 305-3900

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference 60419-033	FOR FURTHER ACTION	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
International application No. PCT/US00/09926	International filing date (day/month/year) 13 APRIL 2000	(Earliest) Priority Date (day/month/year) 13 APRIL 1999
Applicant SCHULZE, MICHAEL D.		

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.

☒ It is also accompanied by a copy of each prior art document cited in this report.

1. Basis of the report

a. With regard to the language, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ the international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).

b. With regard to any nucleotide and/or amino acid sequence disclosed in the international application, the international search was carried out on the basis of the sequence listing:

☐ contained in the international application in written form.

☐ filed together with the international application in computer readable form.

☐ furnished subsequently to this Authority in written form.

☐ furnished subsequently to this Authority in computer readable form.

☐ the statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

☐ the statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished.

2. ☐ Certain claims were found unsearchable (See Box I).

3. ☐ Unity of invention is lacking (See Box II).

4. With regard to the title,

☒ the text is approved as submitted by the applicant.

☐ the text has been established by this Authority to read as follows:

5. With regard to the abstract,

☐ the text is approved as submitted by the applicant.

☒ the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. The figure of the drawings to be published with the abstract is Figure No. _____

☐ as suggested by the applicant.

☒ because the applicant failed to suggest a figure.

☐ because this figure better characterizes the invention.

☐ 1 None of the figures.

INTERNATIONAL SEARCH REPORT

International application No.
PT/US00/09926

Box III TEXT OF THE ABSTRACT (Continuation of item 5 of the first sheet)

The technical features mentioned in the abstract do not include a reference sign between parentheses (PCT Rule 8.1(d)).

NEW ABSTRACT

The financial document includes a specific document parameter, such as a record date. The bank maintains the financial document in an off-site storage system when the record date is later than a pre-selected date and in an on-site storage (11) system when the record date is earlier than or equal to the pre-selected date. The off-site storage system is remotely-located from the on-site storage system (10). The bank receives a request for the financial document from a client and compares the record date to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date. In processing the request, the bank utilizes a computer terminal connected to the off-site storage systems to access one of the storage systems in response to the comparison of the record date to the preselected date. After accessing the appropriate storage system, the bank inputs data into the computer terminal to identify the requested financial document and then retrieves the requested financial document. The bank then reproduces the requested financial document and distributes the requested financial document to the requesting client, or some other end user of the bank (12).

INTERNATIONAL SEARCH REPORT

International application No.

CT/US00/09926

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/30

US CL : 707/500, 501, 511, 530, 8, 10, 201, 203

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 707/500, 501, 511, 530, 8, 10, 201, 203

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WEST database search:

document, retrieval, date, time, comparison,

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,819,300 A (KOHNO et al) 06 October 1998, col.3, line 50 to col.4, line 33; col.5, line 30 to col.6, line 65; FIG.23	1-22
Y	US 5,784,610 A (COPELAND, III et al) 21 July 1998, col.1, line 20 to col.4, line 30.	1-22
A, E	US 5,897,643 A (MATSUMOTO) 27 April 1999	1-22
A,E	US 6,061,686 A (GAUVIN et al) 09 May 2000.	1-22
A	US 5,806,078 A (HUG et al) 08 September 1998.	1-22

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
E earlier document published on or after the international filing date	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*Z* document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means	
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

28 JUNE 2000

Date of mailing of the international search report

22 AUG 2000

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

STEPHEN HONG

Telephone No. (703) 305-3900

NOTES TO FORM PCT/ISA/220

These Notes are intended to give the basic instructions concerning the filing of amendments under Article 19. The Notes are based on the requirements of the Patent Cooperation Treaty and of the Regulations and the Administrative Instructions under that Treaty. In case of discrepancy between these Notes and those requirements, the latter are applicable. For more detailed information, see also the PCT Applicant's Guide, a publication of WIPO.

In these Notes, "Article", "Rule" and "Section" refer to the provisions of the PCT, the PCT Regulations and the PCT Administrative Instructions, respectively.

INSTRUCTIONS CONCERNING AMENDMENTS UNDER ARTICLE 19

The applicant has, after having received the international search report, one opportunity to amend the claims of the international application. It should however be emphasized that, since all parts of the international application (claims, description and drawings) may be amended during the international preliminary examination procedure, there is usually no need to file amendments of the claims under Article 19 except where, e.g. the applicant wants the letter to be published for the purposes of provisional protection or has another reason for amending the claims before international publication. Furthermore, it should be emphasized that provisional protection is available in some States only.

What parts of the international application may be amended ?

The claims only.

The description and the drawings may only be amended during international preliminary examination under Chapter II.

When ? Within 2 months from the date of transmittal of the international search report or 16 months from the priority date, whichever time limit expires later. It should be noted, however, that the amendments will be considered as having been received on time if they are received by the International Bureau after the expiration of the applicable time limit but before the completion of the technical preparations for international publication (Rule 46.1).

Where not to file the amendments ?

The amendments may only be filed with the International Bureau and not with the receiving Office or the International Searching Authority (Rule 46.2).

Where a demand for international preliminary examination has been filed, see below.

How ? Either by cancelling one or more entire claims, by adding one or more new claims or by amending the text of one or more of the claims as filed.

A replacement sheet must be submitted for each sheet of the claims which, on account of an amendment or amendments, differs from the sheet originally filed.

All the claims appearing on a replacement sheet must be numbered in Arabic numerals. Where a claim is cancelled, no renumbering of the other claims is required. In all cases where claims are renumbered, they must be renumbered consecutively (Administrative Instructions, Section 205(b)).

What documents must/may accompany the amendments ?

Letter (Section 205(b)):

The amendments must be submitted with a letter.

The letter will not be published with the international application and the amended claims. It should not be confounded with the "Statement under Article 19(1)" (see below, under "Statement under Article 19(1)").

The letter must indicate the differences between the claims as filed and the claims as amended. It must, in particular, indicate, in connection with each claim appearing in the international application (it being understood that identical indications concerning several claims may be grouped), whether

- (i) the claim is unchanged;
- (ii) the claim is cancelled;
- (iii) the claim is new;
- (iv) the claim replaces one or more claims as filed;
- (v) the claim is the result of the division of a claim as filed.

NOTES TO FORM PCT/ISA/220 (continued)

The following examples illustrate the manner in which amendments must be explained in the accompanying letter:

1. [Where originally there were 48 claims and after amendment of some claims there are 51]:
"Claims 1 to 29, 31, 32, 34, 35, 37 to 48 replaced by amended claims bearing the same numbers; claims 30, 33 and 36 unchanged; new claims 49 to 51 added."
2. [Where originally there were 15 claims and after amendment of all claims there are 11]:
"Claims 1 to 15 replaced by amended claims 1 to 11."
3. [Where originally there were 14 claims and the amendments consist in cancelling some claims and in adding new claims]:
"Claims 1 to 6 and 14 unchanged; claims 7 to 13 cancelled; new claims 15, 16 and 17 added." or
"Claims 7 to 13 cancelled; new claims 15, 16 and 17 added; all other claims unchanged."
4. [Where various kinds of amendments are made]:
"Claims 1-10 unchanged; claims 11 to 13, 18 and 19 cancelled; claims 14, 15 and 16 replaced by amended claim 14; claim 17 subdivided into amended claims 15, 16 and 17; new claims 20 and 21 added."

"Statement under Article 19(1)" (Rule 46.4)

The amendments may be accompanied by a statement explaining the amendments and indicating any impact that such amendments might have on the description and the drawings (which cannot be amended under Article 19(1)).

The statement will be published with the international application and the amended claims.

The statement should be brief, it should not exceed 500 words if in English or if translated into English.

It should not be confounded with and does not replace the letter indicating the differences between the claims as filed and as amended. It must be filed on a separate sheet and must be identified as such by a heading, preferably by using the words "Statement under Article 19(1)".

It should not contain any disparaging comments on the international search report or the relevance of citations contained in that report. Reference to citations, relevant to a given claim, contained in the international search report may be made only in connection with an amendment of that claim.

In what language ?

The amendments must be made in the language in which the international application is published. The letter and any statement accompanying the amendments must be in the same language as the international application if that language is English or French; otherwise, it must be in English or French, at the choice of the applicant.

Consequence if a demand for international preliminary examination has already been filed ?

If, at the time of filing any amendments under Article 19, a demand for international preliminary examination has already been submitted, the applicant must preferably, at the same time of filing the amendments with the International Bureau, also file a copy of such amendments with the International Preliminary Examining Authority (see Rule 62.2(a), first sentence).

Consequence with regard to translation of the international application for entry into the national phase ?

The applicant's attention is drawn to the fact that, where upon entry into the national phase, a translation of the claims as amended under Article 19 may have to be furnished to the designated/elected Offices, instead of, or in addition to, the translation of the claims as filed.

For further details on the requirements of each designated/elected Office, see Volume II of the PCT Applicant's Guide.

#4



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2172

Applicant : Michael D. Schulze et al. ^{TC2100 CSO}
Serial Number : 09/548,490 ^{STATUS INQUIRY}
Attny Docket No : 60,419-002 ^{RECEIVED} Group Art Unit: 2768
Filed : April 13, 2000 ^{May 22 2001} Examiner: To Be Assigned
Title : METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
Initials: PK

RECEIVED
MAY 22 2001

CHANGE OF ATTORNEY'S ADDRESS

Assistant Commissioner of Patents
Washington, D.C. 20231

Technology Center 2100

Dear Sir:

Please change the address of the attorney of record to:

✓ HOWARD & HOWARD ATTORNEYS, P.C.
The Pinehurst Office Center, Suite #101
39400 Woodward Avenue
Bloomfield Hills, Michigan 48304-5151

OK

It is certified that the person who signatures appear below has the authority to change the correspondence address for the application. The original of this document has been filed with the United States Commissioner of Patents' Office of Enrollment and Discipline.

Respectfully submitted,

Bharat C. Gandhi
Bharat C. Gandhi, Reg. No. 35,146

Samuel J. Haidle
Samuel J. Haidle, Reg. No. 42,619

Kevin S. MacKenzie
Kevin S. MacKenzie, Reg. No. 45,639

Raymond E. Scott
Raymond E. Scott, Reg. No. 22,981

Randall L. Shoemaker
Randall L. Shoemaker, Reg. No. 43,118

William H. Honaker
William H. Honaker, Reg. No. 31,623

ADD David M. LaPrairie
David M. LaPrairie, Reg. No. 46,295

Harold W. Milton, Jr.
Harold W. Milton, Jr. Reg. No. 22,180

Jeffrey A. Sadowski
Jeffrey A. Sadowski, Reg. No. 29,005

ADD John M. Siragusa
John M. Siragusa, Reg. No. 46,174

I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim that no application for patent or inventor's certificate on this invention has been filed in any foreign country or in the United States of America prior to this application by me or my legal representatives or assigns except as follows:

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of the foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

☒ no such applications have been filed.

☐ such applications have been filed as follows:

COUNTRY	APPLICATION NUMBER	DATE OF FILING (month, day, year)	PRIORITY CLAIMED UNDER 37 USC 119

Yes___ No___

I hereby claim priority to and all the benefits under Title 35, United States Code, §119(e) of any United States provisional application(s).

☐ no such applications have been filed.

☒ such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)
60/129,021	April 13, 1999

I hereby claim priority to and all the benefits under Title 35, United States Code, §120 of any United States application(s) listed below. If the above identified application is a continuation-in-part application, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this continuation-in-part application in accordance with Title 37, Code of Federal Regulations, Section 1.63(e).

 X no such applications have been filed.

 such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)	STATUS (patented, pending, abandoned)

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorneys and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith with full power of substitution and revocation. (all names listed with corresponding registration numbers)

Raymond E. Scott	22,981	John E. Carlson	37,794
Theodore W. Olds	33,080	David J. Gaskey	37,139
Harold W. Milton, Jr.	22,180	Jeffrey A. Sadowski	29,005
Kerrie A. Laba	42,777	William H. Honaker	31,623
Samuel J. Haidle	42,619	Randall L. Shoemaker	43,118
William Gottschalk	44,130	Kevin MacKenzie	45,639
David LaPrairie	46,295	David Wisz	46,350
Bharat C. Gandhi	35,146		

Please address all correspondence and telephone calls to:

SAMUEL J. HAIDLE, ESQ.
HOWARD & HOWARD
1400 North Woodward Avenue, Suite 101
Bloomfield Hills, Michigan 48304-2855
(248) 645-1483



2100 \$2768
2164
#5

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Michael D. Schulze, et al.

SERIAL NO.: 09/548,490

RECEIVED

FILED: 04/13/2000

JUL 09 2001

GROUP ART UNIT: 2768

Technology Center 2100

EXAMINER: To Be Assigned

FOR: METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT

ATTORNEY DOCKET NO.: 60,419-002

PETITION TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102(d)

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The following is a Petition to Make Special for the above-identified Patent Application. The grounds and conditions for granting this Petition, such that this Application may be afforded special status, are found in 37 C.F.R. § 1.102(d) and MPEP 708.02(II) and (VIII).

Under 37 C.F.R. § 1.102(d), the petition fee set forth in 37 C.F.R. § 1.17(i), of \$130.00 is enclosed.

As provided for in MPEP 708.02, Applicant agrees to the special examining procedure detailed therein. In particular, under MPEP 708.02(II), entitled INFRINGEMENT, the requirements are as follows:

(A) that there is an infringing device or product actually on the market or method in use;

(B) that a rigid comparison of the alleged infringing device, product or method with the claims of the Application has been made, and that, in his or her opinion, some of the claims are unquestionably infringed; and

06/13/2001 SDEHUB1 00000092-09548490

01 FC:122

130.00 CP

(C) that he or she has made or caused to be made a careful and thorough search of the prior art or has a good knowledge of the pertinent prior art.

Further, under MPEP 708.02(VIII), entitled SPECIAL EXAMINING PROCEDURE FOR CERTAIN NEW APPLICATIONS – ACCELERATED EXAMINATION, the following is required:

(A) submits a Petition to Make Special accompanied by the fee set forth in 37 C.F.R. § 1.17(i);

(B) presents all claims directed to a single invention, or if the office determines that all the claims presented are not obviously directed to a single invention, will make an election without traverse as a prerequisite to the grant of the special status;

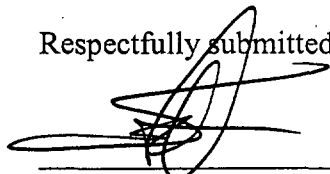
(C) submits a statement(s) that a pre-examination search was made, listing the field of search by class and subclass, publication, chemical abstracts, foreign patents, etc. A search made by a foreign patent office satisfies this requirement;

(D) submits one copy each of the references deemed most closely related to the subject matter encompassed by the claims if said references are not already of record; and

(E) submits a detailed discussion of the references which discussion points out, with the particularity required by 37 C.F.R. § 1.111(b) and (c), how the claimed subject matter is patentable over the references.

In support of this petition, Applicant submits the Declaration of Samuel J. Haidle. This Declaration sets forth each of the requirements as detailed above in MPEP 708.02(II) and 708.02(VIII), including Applicant's basis for making these contentions. Accordingly, Applicant requests that this Petition to Make Special be granted and the Application undergo accelerated examination.

Respectfully submitted,

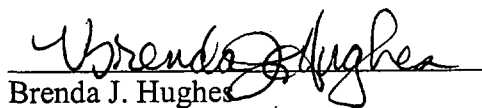


Samuel J. Haidle
Registration No. 42,619
Attorneys for Applicant
Howard & Howard Attorneys, P.C.
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: June 8, 2001

CERTIFICATE OF MAILING

I hereby certify that the enclosed **Petition to Make Special Under 37 C.F.R. 1.102(D)** is being deposited with the United States Postal Service as first-class mail, postage prepaid, in an envelope addressed to the **Commissioner for Patents and Trademarks, Washington, DC 20231**, on this **8th day of June, 2001**.



Brenda J. Hughes

\\BHSVR1\CLIENTS\M\MirrorIm\lp00002\PATENT\Petition.doc



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Michael D. Schulze, et al.

SERIAL NO.: 09/548,490

FILED: 04/13/2000

GROUP ART UNIT: 2768

EXAMINER: To Be Assigned

FOR: METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT

ATTORNEY DOCKET NO.: 60,419-002

RECEIVED

JUL 09 2001

Technology Center 2100

**DECLARATION IN SUPPORT OF PETITION
TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102(d)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

DECLARATION OF SAMUEL J. HAIDLE

Samuel J. Haidle declares as follows:

1. I am a member of the firm of Howard & Howard Attorneys, P.C. and the attorney for the Applicant in the above-identified Patent Application. I am a member of the Bar of the State of Michigan and a registered patent attorney, with Registration No. 42,619. I make this Declaration in support of Applicant's Petition to Make Special in the above-identified Patent Application.

2. The subject matter of the above-identified Patent Application relates to a remote document retrieval and storage system.

3. There is an infringing device or product actually on the market including an infringing method in use. A rigid comparison of the alleged infringing product and

infringing method, with the claims of the subject Application, has been made. It is my opinion that some of the claims are unquestionably infringed.

4. I have made a careful and thorough search of the prior art before the filing of the subject patent Application in the United States. The following patents were uncovered in that search:

4,888,812	5,287,497
4,941,125	5,301,350
5,170,466	5,321,816
5,187,750	5,784,610

5. In addition, the subject application was filed under the Patent Cooperation Treaty ("PCT") and the International Searching Authority of the PCT conducted their own independent search. The International Searching Authority uncovered the following U.S. Patents:

5,819,300	6,061,686
5,784,610	5,806,078
5,897,643	

6. During the pre-filing pre-examination search, various subclasses under U.S. classes 382, 364 and 395 were searched. As stated above, a search was also made by the International Searching Authority of the PCT.

7. The closest prior art reference to the subject Application as initially uncovered by Applicant was United States patent no. 5,784,610 (the '610 patent).

8. In addition, the PCT Application proceeded to the International Preliminary Examination Report stage, such that the International Preliminary Examining Authority determined, independently of Applicant, which references were deemed the closest prior art to the subject Application. The International Preliminary Examining Authority determined that the '610 patent and United States Patent No. 5,819,300 (the '300 patent) were deemed most relevant.

9. Each of the prior art references uncovered by both Applicant and the International Searching Authority have been submitted with Information Disclosure

Statements in the subject application. Applicant has also included a copy of the '610 patent and the '300 patent for the Commissioner's convenience.

10. A detailed discussion of the most pertinent references, which points out how the claimed subject matter is patentable over the references, is as follows.

11. The '610 patent discloses a remote document retrieval and storage system represented in Figure 1. Initially, an originating client or requestor requests a particular document. Next, the request, in the form of a "transaction file," is batched by priority. The batched transaction file is then transmitted to a document terminal. A host is connected to the document terminal. The host sends a group of batched transaction files to one of a number of different archive storage sites. The host retrieves the document in digital format from the archive storage site and transmits the document back to the document terminal. The document terminal then forwards the document to the remote workstation for subsequent reproduction of the document.

12. The '610 patent does not disclose the step of comparing a parameter, such as a date, of the requested document to a predetermined parameter, and then picking which archive storage site to retrieve the document based upon the parameter comparison. This 'decision' making step is not disclosed nor can this step be reasonably suggested from the '610 patent.

13. The '300 patent discloses a document retrieval mechanism which retrieves current document information from an auxiliary memory device. The document information can then be displayed. The '300 patent utilizes an additional feature wherein both current and past document information can be extracted from the same memory device. The change between the current and past document information can also be displayed. The past version of the document is then stored indicating the information and the changes from the current document. This creates a series of past documents and a current document. Alternatively, a changed document can be restored as the same document with the changes noted thereon, as opposed to having a series of past documents and a current document as discussed above. Also, a device is included which tracks the number of changes. This device may be a counter or a user-classified reference time.

14. The '300 patent in no way discloses or suggests the step of comparing a parameter, such as a date, of the requested document to a predetermined parameter, and then picking which archive storage site to retrieve the document based upon the parameter comparison.

15. Neither the '610 or the '300 patents disclose each and every step of the subject invention as claimed in Claim 1. In particular, neither the '610 or the '300 patents disclose the steps of; comparing a specific document parameter of a requested financial document to a predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter; utilizing a computer terminal located at a financial institution and connected to an off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter; inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data.

16. The International Preliminary Examining Authority, as stated in their International Preliminary Examination Report, concurs with Applicant's determination that the prior art does not disclose the specific method steps outlined above. In other words, the International Preliminary Examining Authority states that Claims 1 through 22 of the subject application meet the criteria set out in PCT Article 33(2)-(4) such that these claims are novel, include an inventive step, and meet the requirements for industrial applicability.

17. The remaining references cited by both Applicant and the International Searching Authority of the PCT likewise fail to disclose each and every method step of the subject invention as claimed.

18. Therefore, Applicant respectfully submits that the subject invention, as claimed in independent Claim 1, is not anticipated by any of the cited prior art patents.

19. Additionally, any combination of the cited prior art references does not include each and every element of the subject method as recited in independent Claim 1.

Hence, Applicant submits that independent Claim 1 is not obvious in light of the cited prior art patents.

20. The remaining claims, namely Claims 2-22, each depend upon the novel features of Claim 1 such that these claims are also deemed unique and non-obvious in light of the cited prior art patents.

21. As there is only one independent claim, and each of the remaining claims depend upon the unique features of Claim 1, Applicant submits that all claims are directed to a single invention as required by MPEP 708.02(VIII)(B).

22. I further declare that all statements made herein of my own personal knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the above-referenced Application or any patent issuing thereon.

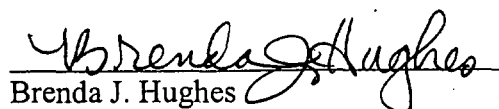
Respectfully submitted,



Samuel J. Haidle
Registration No. 42,619
Attorneys for Applicant
Howard & Howard Attorneys, P.C.
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

CERTIFICATE OF MAILING

I hereby certify that the enclosed **Declaration of Samuel J. Haidle** is being deposited with the United States Postal Service as first-class mail, postage prepaid, in an envelope addressed to the **Commissioner for Patents and Trademarks, Washington, DC 20231**, on this 8th day of **June, 2001**.



Brenda J. Hughes

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UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, DC 20231
www.uspto.gov

542 B/A
Paper No. 7

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

MAILED

SEP 06 2001

Technology Center 2100

In re Application of: M. Schulze et al.
Application No.: 09/548,490
Filed: April 13, 2000
For: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL
DOCUMENT

DECISION ON PETITION
TO MAKE SPECIAL

This is a decision on the petition filed June 11, 2001 under 37 C.F.R. §102(d) and M.P.E.P. § 708.02(II):Infringement and §708.02(VIII):Accelerated, to make the above-identified application special.

M.P.E.P. § 708.02, Section VIII which sets out the prerequisites for a grantable petition for Accelerated Examination under 37 C.F.R. § 102(d) states in relevant part:

A new application (one which has not received any examination by the examiner) may be granted special status provided that applicant (and this term includes applicant's attorney or agent) complies with each of the following items:

- (A) Submits a petition to make special accompanied by the fee set forth in 37 CFR 1.17(i);
- (B) Presents all claims directed to a single invention, or if the Office determines that all the claims presented are not obviously directed to a single invention, will make an election without traverse as a prerequisite to the grant of special status...;
- (C) Submits a statement(s) that a pre-examination search was made, listing the field of search by class and subclass, publication, Chemical Abstracts, foreign patents, etc. A search made by a foreign patent office satisfies this requirement;
- (D) Submits one copy each of the references deemed most closely related to the subject matter encompassed by the claims if said references are not already of record; and
- (E) Submits a detailed discussion of the references, which discussion points out, with the particularity required by 37 CFR 1.111 (b) and (c), how the claimed subject matter is patentable over the references.

In those instances where the request for this special status does not meet all the prerequisites set forth above, applicant will be notified and the defects in the request will be stated. The application will remain in the status of a new application awaiting action in its regular turn. In those instances where a request is defective in one or more respects, applicant will be given one opportunity to perfect the request in a renewed petition to make special. If perfected, the request will then be granted. If not perfected in the first renewed petition, any additional renewed petitions to make special may or may not be considered at the discretion of the Group Special Program Examiner.

Applicant's submissions filed June 11, 2001, meet all the criteria set forth above under M.P.E.P. § 708.02(VIII) and thus the petition is **GRANTED**. Since the petition is granted with respect to M.P.E.P. § 708.02(VIII), the application is already made special and the issue of whether M.P.E.P. § 708.02(II) is also met by the petition is **DISMISSED**. This also ensures clarity in the set of special examining procedures applied to the application.

The application file is being forwarded to the Examiner for accelerated examination in accordance with M.P.E.P. § 708.02(VIII). If the application is subsequently allowed, it will be given priority for printing. See M.P.E.P. § 1309.



Robert A. Weinhardt
Special Program Examiner
Technology Center 2100
Computer Architecture, Software, & Electronic Commerce
703 305 9780

DEC. 10. 2001 3:39PM

HOWARD HOWARD

NO. 3240 P. 11/11

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Michael D. Schulze, et al.

SERIAL NO.: 09/548,490

FILED: 04/13/2000

GROUP ART UNIT: 2768

EXAMINER: To Be Assigned *HA*

FOR: METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT

ATTORNEY DOCKET NO.: 60,419-002

PETITION TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102(d)

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

The following is a Petition to Make Special for the above-identified Patent Application. The grounds and conditions for granting this Petition, such that this Application may be afforded special status, are found in 37 C.F.R. § 1.102(d) and MPEP 708.02(II) and (VIII).

Under 37 C.F.R. § 1.102(d), the petition fee set forth in 37 C.F.R. § 1.17(i), of \$130.00 is enclosed.

As provided for in MPEP 708.02, Applicant agrees to the special examining procedure detailed therein. In particular, under MPEP 708.02(II), entitled INFRINGEMENT, the requirements are as follows:

- (A) that there is an infringing device or product actually on the market or method in use;
- (B) that a rigid comparison of the alleged infringing device, product or method with the claims of the Application has been made, and that, in his or her opinion, some of the claims are unquestionably infringed; and

(C) that he or she has made or caused to be made a careful and thorough search of the prior art or has a good knowledge of the pertinent prior art.

Further, under MPEP 708.02(VIII), entitled SPECIAL EXAMINING PROCEDURE FOR CERTAIN NEW APPLICATIONS - ACCELERATED EXAMINATION, the following is required:

(A) submits a Petition to Make Special accompanied by the fee set forth in 37 C.F.R. § 1.17(i);

(B) presents all claims directed to a single invention, or if the office determines that all the claims presented are not obviously directed to a single invention, will make an election without traverse as a prerequisite to the grant of the special status;

(C) submits a statement(s) that a pre-examination search was made, listing the field of search by class and subclass, publication, chemical abstracts, foreign patents, etc. A search made by a foreign patent office satisfies this requirement;

(D) submits one copy each of the references deemed most closely related to the subject matter encompassed by the claims if said references are not already of record; and

(E) submits a detailed discussion of the references which discussion points out, with the particularity required by 37 C.F.R. § 1.111(b) and (c), how the claimed subject matter is patentable over the references.

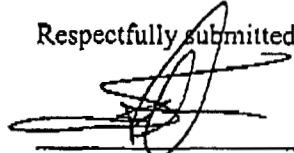
DEC. 10. 2001 3:37PM

HOWARD HOWARD

NO. 3240 P. 3/11

In support of this petition, Applicant submits the Declaration of Samuel J. Haidle. This Declaration sets forth each of the requirements as detailed above in MPEP 708.02(II) and 708.02(VIII), including Applicant's basis for making these contentions. Accordingly, Applicant requests that this Petition to Make Special be granted and the Application undergo accelerated examination.

Respectfully submitted,

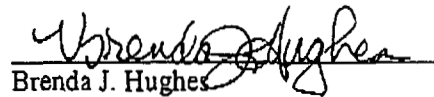


Samuel J. Haidle
Registration No. 42,619
Attorneys for Applicant
Howard & Howard Attorneys, P.C.
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: June 8, 2001

CERTIFICATE OF MAILING

I hereby certify that the enclosed **Petition to Make Special Under 37 C.F.R. 1.102(D)** is being deposited with the United States Postal Service as first-class mail, postage prepaid, in an envelope addressed to the **Commissioner for Patents and Trademarks, Washington, DC 20231**, on this 8th day of June, 2001.



Brenda J. Hughes

\\BHSVR\CLIENTS\M\Mirror\m\p00002\PATENT\Petition.doc

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Michael D. Schulze, et al.

SERIAL NO.: 09/548,490

FILED: 04/13/2000

GROUP ART UNIT: 2768

EXAMINER: To Be Assigned

FOR: METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT

ATTORNEY DOCKET NO.: 60,419-002

**DECLARATION IN SUPPORT OF PETITION
TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102(d)**

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

DECLARATION OF SAMUEL J. HAIDLE

Samuel J. Haidle declares as follows:

1. I am a member of the firm of Howard & Howard Attorneys, P.C. and the attorney for the Applicant in the above-identified Patent Application. I am a member of the Bar of the State of Michigan and a registered patent attorney, with Registration No. 42,619. I make this Declaration in support of Applicant's Petition to Make Special in the above-identified Patent Application.

2. The subject matter of the above-identified Patent Application relates to a remote document retrieval and storage system.

3. There is an infringing device or product actually on the market including an infringing method in use. A rigid comparison of the alleged infringing product and

infringing method, with the claims of the subject Application, has been made. It is my opinion that some of the claims are unquestionably infringed.

4. I have made a careful and thorough search of the prior art before the filing of the subject patent Application in the United States. The following patents were uncovered in that search:

4,888,812	5,287,497
4,941,125	5,301,350
5,170,466	5,321,816
5,187,750	5,784,610

5. In addition, the subject application was filed under the Patent Cooperation Treaty ("PCT") and the International Searching Authority of the PCT conducted their own independent search. The International Searching Authority uncovered the following U.S. Patents:

5,819,300	6,061,686
5,784,610	5,806,078
5,897,643	

6. During the pre-filing pre-examination search, various subclasses under U.S. classes 382, 364 and 395 were searched. As stated above, a search was also made by the International Searching Authority of the PCT.

7. The closest prior art reference to the subject Application as initially uncovered by Applicant was United States patent no. 5,784,610 (the '610 patent).

8. In addition, the PCT Application proceeded to the International Preliminary Examination Report stage, such that the International Preliminary Examining Authority determined, independently of Applicant, which references were deemed the closest prior art to the subject Application. The International Preliminary Examining Authority determined that the '610 patent and United States Patent No. 5,819,300 (the '300 patent) were deemed most relevant.

9. Each of the prior art references uncovered by both Applicant and the International Searching Authority have been submitted with Information Disclosure

Statements in the subject application. Applicant has also included a copy of the '610 patent and the '300 patent for the Commissioner's convenience.

10. A detailed discussion of the most pertinent references, which points out how the claimed subject matter is patentable over the references, is as follows.

11. The '610 patent discloses a remote document retrieval and storage system represented in Figure 1. Initially, an originating client or requestor requests a particular document. Next, the request, in the form of a "transaction file," is batched by priority. The batched transaction file is then transmitted to a document terminal. A host is connected to the document terminal. The host sends a group of batched transaction files to one of a number of different archive storage sites. The host retrieves the document in digital format from the archive storage site and transmits the document back to the document terminal. The document terminal then forwards the document to the remote workstation for subsequent reproduction of the document.

12. The '610 patent does not disclose the step of comparing a parameter, such as a date, of the requested document to a predetermined parameter, and then picking which archive storage site to retrieve the document based upon the parameter comparison. This 'decision' making step is not disclosed nor can this step be reasonably suggested from the '610 patent.

13. The '300 patent discloses a document retrieval mechanism which retrieves current document information from an auxiliary memory device. The document information can then be displayed. The '300 patent utilizes an additional feature wherein both current and past document information can be extracted from the same memory device. The change between the current and past document information can also be displayed. The past version of the document is then stored indicating the information and the changes from the current document. This creates a series of past documents and a current document. Alternatively, a changed document can be restored as the same document with the changes noted thereon, as opposed to having a series of past documents and a current document as discussed above. Also, a device is included which tracks the number of changes. This device may be a counter or a user-classified reference time.

14. The '300 patent in no way discloses or suggests the step of comparing a parameter, such as a date, of the requested document to a predetermined parameter, and then picking which archive storage site to retrieve the document based upon the parameter comparison.

15. Neither the '610 or the '300 patents disclose each and every step of the subject invention as claimed in Claim 1. In particular, neither the '610 or the '300 patents disclose the steps of; comparing a specific document parameter of a requested financial document to a predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter; utilizing a computer terminal located at a financial institution and connected to an off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter; inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data.

16. The International Preliminary Examining Authority, as stated in their International Preliminary Examination Report, concurs with Applicant's determination that the prior art does not disclose the specific method steps outlined above. In other words, the International Preliminary Examining Authority states that Claims 1 through 22 of the subject application meet the criteria set out in PCT Article 33(2)-(4) such that these claims are novel, include an inventive step, and meet the requirements for industrial applicability.

17. The remaining references cited by both Applicant and the International Searching Authority of the PCT likewise fail to disclose each and every method step of the subject invention as claimed.

18. Therefore, Applicant respectfully submits that the subject invention, as claimed in independent Claim 1, is not anticipated by any of the cited prior art patents.

19. Additionally, any combination of the cited prior art references does not include each and every element of the subject method as recited in independent Claim 1.

DEC. 10. 2001 3:38PM

HOWARD & HOWARD

NO. 3240 P. 8/11

docket no. 60,419-002

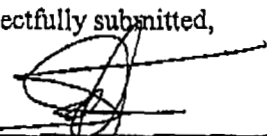
Hence, Applicant submits that independent Claim 1 is not obvious in light of the cited prior art patents.

20. The remaining claims, namely Claims 2-22, each depend upon the novel features of Claim 1 such that these claims are also deemed unique and non-obvious in light of the cited prior art patents.

21. As there is only one independent claim, and each of the remaining claims depend upon the unique features of Claim 1, Applicant submits that all claims are directed to a single invention as required by MPEP 708.02(VIII)(B).

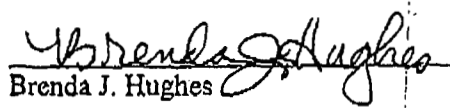
22. I further declare that all statements made herein of my own personal knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the above-referenced Application or any patent issuing thereon.

Respectfully submitted,


Samuel J. Haidle
Registration No. 42,619
Attorneys for Applicant
Howard & Howard Attorneys, P.C.
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 645-1483

CERTIFICATE OF MAILING

I hereby certify that the enclosed Declaration of Samuel J. Haidle is being deposited with the United States Postal Service as first-class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents and Trademarks, Washington, DC 20231, on this 8th day of June, 2001.


Brenda J. Hughes

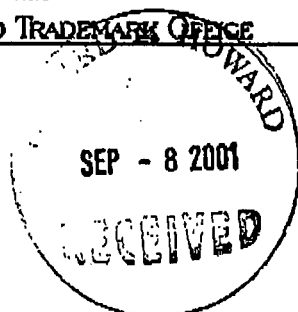
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DEC. 10. 2001 3:39PM

HOWARD & HOWARD

UNITED STATES PATENT AND TRADEMARK OFFICE



NO. 3240 P. 9/11

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, DC 2023
www.uspto.gov

Paper No. 7

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

MAILED

SEP 06 2001

Technology Center 2100

In re Application of: M. Schulze et al.
Application No.: 09/548,490
Filed: April 13, 2000
For: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL
DOCUMENT

DECISION ON PETITION
TO MAKE SPECIAL

This is a decision on the petition filed June 11, 2001 under 37 C.F.R. §102(d) and M.P.E.P. § 708.02(II):Infringement and §708.02(VIII):Accelerated, to make the above-identified application special.

M.P.E.P. § 708.02, Section VIII which sets out the prerequisites for a grantable petition for Accelerated Examination under 37 C.F.R. § 102(d) states in relevant part:

A new application (one which has not received any examination by the examiner) may be granted special status provided that applicant (and this term includes applicant's attorney or agent) complies with each of the following items:

- (A) Submits a petition to make special accompanied by the fee set forth in 37 CFR 1.17(i);
- (B) Presents all claims directed to a single invention, or if the Office determines that all the claims presented are not obviously directed to a single invention, will make an election without traverse as a prerequisite to the grant of special status...;
- (C) Submits a statement(s) that a pre-examination search was made, listing the field of search by class and subclass, publication, Chemical Abstracts, foreign patents, etc. A search made by a foreign patent office satisfies this requirement;
- (D) Submits one copy each of the references deemed most closely related to the subject matter encompassed by the claims if said references are not already of record; and
- (E) Submits a detailed discussion of the references, which discussion points out, with the particularity required by 37 CFR 1.111 (b) and (c), how the claimed subject matter is patentable over the references.

DEC. 10. 2001 3:39PM

HOWARD

NO. 3240 P. 10/11

Application No. 09/548,490
On Petition

2

In those instances where the request for this special status does not meet all the prerequisites set forth above, applicant will be notified and the defects in the request will be stated. The application will remain in the status of a new application awaiting action in its regular turn. In those instances where a request is defective in one or more respects, applicant will be given one opportunity to perfect the request in a renewed petition to make special. If perfected, the request will then be granted. If not perfected in the first renewed petition, any additional renewed petitions to make special may or may not be considered at the discretion of the Group Special Program Examiner.

Applicant's submissions filed June 11, 2001, meet all the criteria set forth above under M.P.E.P. § 708.02(VIII) and thus the petition is **GRANTED**. Since the petition is granted with respect to M.P.E.P. § 708.02(VIII), the application is already made special and the issue of whether M.P.E.P. § 708.02(II) is also met by the petition is **DISMISSED**. This also ensures clarity in the set of special examining procedures applied to the application.

The application file is being forwarded to the Examiner for accelerated examination in accordance with M.P.E.P. § 708.02(VIII). If the application is subsequently allowed, it will be given priority for printing. See M.P.E.P. § 1309.



Robert A. Weinhardt
Special Program Examiner
Technology Center 2100
Computer Architecture, Software, & Electronic Commerce
703 305 9780

DEC. 10. 2001 3:37PM

HOWARD HOWARD

3240 P. 1/11

Howard & Howard

law for business

FACSIMILE TRANSMITTAL SHEET

This communication is confidential and intended only for the addressee. Any distribution or duplication of this communication is prohibited. If this facsimile was not intended for you, please telephone us immediately so that we can arrange for its return at our expense.

TO:	FROM:
Haythim Alaubaidi	Samuel J. Haidle
COMPANY:	DATE:
US Patent and Trademark Office	12/10/01
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
(603) 962-5995	11
PHONE NUMBER:	SENDER'S TELEPHONE NUMBER:
	(248) 723-0334
CLIENT NUMBER	SENDER'S FAX NUMBER:
60,419-002	(248) 645-1568
RE:	

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Regarding U.S.S.N. 09/548,490

Dear Mr. Alaubaidi:

As requested, attached are the Petition to Make Special, the Declaration In Support Of Petition To Make Special Under 37 C.F.R. § 1.102(d) and the Decision On Petition to Make Special.

Very truly yours,

Samuel J. Haidle

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE 101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MICHIGAN 48304-5151

H-6

Interview Summary	Application No.	Applicant(s)	
	09/548,490	SCHULZE ET AL.	
	Examiner	Art Unit	
	Haythim J. Alaubaidi	2171	

All participants (applicant, applicant's representative, PTO personnel):

- (1) Haythim J. Alaubaidi.
- (2) Samuel J. Haidle.
- (3) _____
- (4) _____

Date of Interview: 10 December 2001.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
If Yes, brief description: _____.

Claim(s) discussed: 1 and 4.

Identification of prior art discussed: 6029175 and 09/5784610.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☐ It is not necessary for applicant to provide a separate record of the substance of the interview(if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

Examiner's signature, if required

Summary of Record of Interview Requirements

Manual of Patent Examining Procedure (MPEP), Section 713.04, Substance of Interview Must be Made of Record

A complete written statement as to the substance of any face-to-face, video conference, or telephone interview with regard to an application must be made of record in the application whether or not an agreement with the examiner was reached at the interview.

Title 37 Code of Federal Regulations (CFR) § 1.133 Interviews

Paragraph (b)

In every instance where reconsideration is requested in view of an interview with an examiner, a complete written statement of the reasons presented at the interview as warranting favorable action must be filed by the applicant. An interview does not remove the necessity for reply to Office action as specified in §§ 1.111, 1.135. (35 U.S.C. 132)

37 CFR §1.2 Business to be transacted in writing.

All business with the Patent or Trademark Office should be transacted in writing. The personal attendance of applicants or their attorneys or agents at the Patent and Trademark Office is unnecessary. The action of the Patent and Trademark Office will be based exclusively on the written record in the Office. No attention will be paid to any alleged oral promise, stipulation, or understanding in relation to which there is disagreement or doubt.

The action of the Patent and Trademark Office cannot be based exclusively on the written record in the Office if that record is itself incomplete through the failure to record the substance of interviews.

It is the responsibility of the applicant or the attorney or agent to make the substance of an interview of record in the application file, unless the examiner indicates he or she will do so. It is the examiner's responsibility to see that such a record is made and to correct material inaccuracies which bear directly on the question of patentability.

Examiners must complete an Interview Summary Form for each interview held where a matter of substance has been discussed during the interview by checking the appropriate boxes and filling in the blanks. Discussions regarding only procedural matters, directed solely to restriction requirements for which interview recordation is otherwise provided for in Section 812.01 of the Manual of Patent Examining Procedure, or pointing out typographical errors or unreadable script in Office actions or the like, are excluded from the interview recordation procedures below. Where the substance of an interview is completely recorded in an Examiners Amendment, no separate Interview Summary Record is required.

The Interview Summary Form shall be given an appropriate Paper No., placed in the right hand portion of the file, and listed on the "Contents" section of the file wrapper. In a personal interview, a duplicate of the Form is given to the applicant (or attorney or agent) at the conclusion of the interview. In the case of a telephone or video-conference interview, the copy is mailed to the applicant's correspondence address either with or prior to the next official communication. If additional correspondence from the examiner is not likely before an allowance or if other circumstances dictate, the Form should be mailed promptly after the interview rather than with the next official communication.

The Form provides for recordation of the following information:

- Application Number (Series Code and Serial Number)
- Name of applicant
- Name of examiner
- Date of interview
- Type of interview (telephonic, video-conference, or personal)
- Name of participant(s) (applicant, attorney or agent, examiner, other PTO personnel, etc.)
- An indication whether or not an exhibit was shown or a demonstration conducted
- An identification of the specific prior art discussed
- An indication whether an agreement was reached and if so, a description of the general nature of the agreement (may be by attachment of a copy of amendments or claims agreed as being allowable). Note: Agreement as to allowability is tentative and does not restrict further action by the examiner to the contrary.
- The signature of the examiner who conducted the interview (if Form is not an attachment to a signed Office action)

It is desirable that the examiner orally remind the applicant of his or her obligation to record the substance of the interview of each case unless both applicant and examiner agree that the examiner will record same. Where the examiner agrees to record the substance of the interview, or when it is adequately recorded on the Form or in an attachment to the Form, the examiner should check the appropriate box at the bottom of the Form which informs the applicant that the submission of a separate record of the substance of the interview as a supplement to the Form is not required.

It should be noted, however, that the Interview Summary Form will not normally be considered a complete and proper recordation of the interview unless it includes, or is supplemented by the applicant or the examiner to include, all of the applicable items required below concerning the substance of the interview.

A complete and proper recordation of the substance of any interview should include at least the following applicable items:

- 1) A brief description of the nature of any exhibit shown or any demonstration conducted,
- 2) an identification of the claims discussed,
- 3) an identification of the specific prior art discussed,
- 4) an identification of the principal proposed amendments of a substantive nature discussed, unless these are already described on the Interview Summary Form completed by the Examiner,
- 5) a brief identification of the general thrust of the principal arguments presented to the examiner,
(The identification of arguments need not be lengthy or elaborate. A verbatim or highly detailed description of the arguments is not required. The identification of the arguments is sufficient if the general nature or thrust of the principal arguments made to the examiner can be understood in the context of the application file. Of course, the applicant may desire to emphasize and fully describe those arguments which he or she feels were or might be persuasive to the examiner.)
- 6) a general indication of any other pertinent matters discussed, and
- 7) if appropriate, the general results or outcome of the interview unless already described in the Interview Summary Form completed by the examiner.

Examiners are expected to carefully review the applicant's record of the substance of an interview. If the record is not complete and accurate, the examiner will give the applicant an extendable one month time period to correct the record.

Examiner to Check for Accuracy

If the claims are allowable for other reasons of record, the examiner should send a letter setting forth the examiner's version of the statement attributed to him or her. If the record is complete and accurate, the examiner should place the indication, "Interview Record OK" on the paper recording the substance of the interview along with the date and the examiner's initials.

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments:

The examiner called up the Applicant's representative on Dec. 10, 2001 in order to amend the independent claims to include the limitation "date" as opposed to "parameter", the Applicant's representative agreed to replace the limitation "parameter" with the limitation "age" also the Applicant's representative requested to add the limitation "only" in between the words "access" and "one" in independent claim one on line 17.



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 12/26/2001

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

ALAUBAIDI, HAYTHIM J.

ART UNIT	PAPER NUMBER

2171

DATE MAILED: 12/26/2001

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/548,490

Applicant(s)

SCHULZE ET AL.

Examiner

Haythim J. Alaubaidi

Art Unit

2171

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 13 April 1999.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-7 is/are rejected.
- 7) ☒ Claim(s) 8-22 is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 13 July 1999 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☒ Interview Summary (PTO-413) Paper No(s) _____
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ 6) ☐ Other:

DETAILED ACTION

1. Claims 1-22 are presented for examination.

Drawings

2. The drawings are objected to because figures 2, 3 and 4 are missing the identification element numbers. A proposed drawing correction or corrected drawings are required in reply to the Office action to avoid abandonment of the application. The objection to the drawings will not be held in abeyance.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. The examiner called up the Applicant's representative on Dec. 10, 2001 in order to amend the independent claims to include the limitation "date" as opposed to "parameter", the Applicant's representative agreed to replace the limitation "parameter" with the limitation "age" also the Applicant's representative requested to add the limitation "only" in between the words "access" and "one" in independent claim one on line 17. However after further reconsideration and the newly discovered prior art the following action is made:

5. Claims 1-7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stanley M. Josephson (US Patent No. 5,783,808 and Josephson hereinafter) and further in view of Yen-whei Chow (US Patent No. 6,029,175 and Chow hereinafter).

6. Regarding Claim 1, Josephson teaches receiving a request for the financial document (Col 15, Lines 34-38, i.e. user to request) at the financial institution; (Col 1, Lines 34-38, i.e. all banks) comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter; (Col 8, Lines 52-66, i.e. step (1) and (2); see also Col 9, Lines 1-6, i.e. step (3); see also, Col 9, Lines 7-11, i.e. process to determine differences) utilizing a computer terminal located at the financial institution; (Col 3, Lines 13-22, i.e. computer systems) in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter (Col 9, Lines 1-6, i.e. step (3)).

Josephson does not teach maintaining the financial document in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter; maintaining the financial document in the on-site storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter; and connected to the off-site and on-site storage systems to access one of the storage systems; inputting identification data of the requested financial document into the computer terminal after the desired

storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data.

Chow teaches maintaining the financial document (Col 37, Lines 47-50 i.e. financial statement) in the off-site storage system (Col 1, Lines 13-15, i.e. local or remote) when the specific document parameter of the financial document is greater than a predetermined parameter; (Col 34, Lines 38-41, i.e. time-limit; see also Col 34, Lines 64-67, i.e. larger) maintaining the financial document in the on-site storage system (Col 1, Lines 13-15, i.e. local or remote) when the specific document parameter of the financial document is less than or equal to the predetermined parameter; (Col 14, Line 67, i.e. smaller; see also Col 15, Lines 1-2) and connected to the off-site and on-site storage systems to access one of the storage systems (Col 9, Lines 23-31, i.e. way to connect to either a wide or local) inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed; and (Col 8, Lines 10-12, i.e. user has entered; see also Col 40, Line 20) retrieving the requested financial document as defined by the inputted identification data. (Col 3, Lines 60-61, i.e. retrieving changed document; see also Col 4, Lines 59-64).

It would have been obvious to a person of ordinary skill in the art at the time of Applicant's invention to modify the teaching of Josephson with the teachings of Chow to include maintaining the financial document in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter; maintaining the financial document in the on-site storage system when the specific document parameter of the financial document is less than or equal to the

predetermined parameter; and connected to the off-site and on-site storage systems to access one of the storage systems; inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data with the motivation to optimize the costs and performance of providing timely and high-quality information to many groups over a wide area (Col 4, Lines 47-49).

7. Regarding Claims 2 and 4, the limitations of these claims have been noted in the rejected claim above. In addition, Josephson teaches numerical sequence (Col 13, Lines 44-48) numerical value. (Col 16, Lines 54-59).

8. Regarding Claim 3, the limitations of this claim have been noted in the rejected claims above. It is therefore rejected as set forth.

9. Regarding Claim 5, the limitations of this claim have been noted in the rejected claim above. In addition, Josephson teaches comparing the record date of the financial document to the pre-selected date to determined if the record date is later than, earlier than or equal to the pre-selected date. (Col 13, Lines 48-55, i.e. scans the CIF database).

10. Regarding Claim 6, the limitations of this claim have been noted in the rejected claim above. In addition, Josephson teaches accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical

sequence is less than or equal to the predetermined numerical value (Col 7, Lines 54-67, i.e. account holding branch; see also Col 8, Lines 1-13, i.e. branch of first deposit).

11. Regarding Claim 7, the limitations of this claim have been noted in the rejected claim above. In addition, Josephson teaches inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value (Col 11, Lines 26-28, i.e. interfaced; see also Col 11, Lines 38-41, i.e. the sorter read).

Allowable Subject Matter

12. Claims 8-22 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

13. Claims 8-22 are allowed over the prior art made of record.

14. The following is a statement of reasons for the indication of allowable subject matter:

Applicant's particular method for a financial institution environment is selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value in combination with the other limitations of the claims, was not disclosed by, would not have been obvious over, nor would have been fairly suggested by the prior art of record.

The dependent claims, being further limiting to the independent claim,

definite and enabled by the Specification are also allowed.

The closest prior art, Josephson discloses a system for electronically processing and providing return transaction notification, a process to determine differences between the information extracted from each of the physical checks and the information contained in the electronic file for each corresponding check. Josephson does not disclose selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value. The closest prior art fails to anticipate or render Applicant's limitations above obvious.

Other Prior Art Made of Record

15. A. Cornelia et al. (US Patent No. 6065026) discloses a multi-user electronic document authoring system with prompted updating of shared language;

B. Doran et al. (US Patent No. 6212303) discloses a method and module system for high speed processing of item images;

C. Krouse et al. (US Patent No. 6097834) discloses financial transaction processing systems and methods; and

D. Moore et al. (US Patent No. 6246778) discloses a product distribution verification system using encoded marks indicative of product and destination.

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Art Unit: 2171

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Conclusion

16. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure.

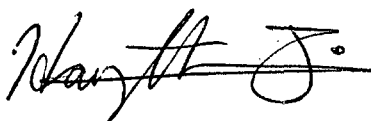
Points of Contact

17. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (703) 305-1950. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas G Black, can be reached on (703) 305-9707.

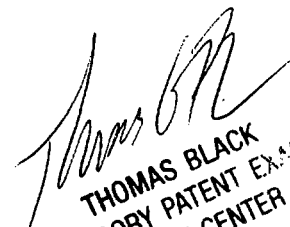
Any response to this office action should be mailed to The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at our phone number (703) 746-5612.

For formal or draft communications, please label "PROPOSED" or "DRAFT". Hand-delivered response should be brought to Crystal Part II, 2021 Crystal Park II, 6th Floor Receptionist, Arlington, Virginia.



Haythim J. Alaubaidi
Patent Examiner
Technology Center 2100

December 14, 2001



THOMAS BLACK
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

Notice of References Cited	Application/Control No. 09/548,490	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.	
	Examiner Haythim J. Alaubaidi	Art Unit 2171	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-6029175	02-2000	Chow et al.	707 / 104
	B	US-6065026	05-2000	Cornelia et al.	707 / 531
	C	US-6212303	04-2001	Doran et al.	382 / 245
	D	US-5783808	07-1998	Josephson et al.	235 / 379
	E	US-6097834	08-2000	Krouse et al.	382 / 137
	F	US-6246778	06-2001	Moore	382 / 103
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

FORM PTO-1449 U.S. Department of Commerce (Rev. 2-83) Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 60,419-002	SERIAL NO. 09/548,490
	APPLICANT Michael D. Schulze et al.	
	FILING DATE April 13, 2000	GROUP 2768



U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
HA	4 8 8 8 8 1 2	12/19/89	Dinan et al.	382	142	
HA	4 9 4 1 1 2 5	7/10/90	Boyne	707	102	
HA	5 1 7 0 4 6 6	12/8/92	Rogan et al.	707	530	
HA	5 1 8 7 7 5 0	2/16/93	Behera	382	140	
HA	5 2 8 7 4 9 7	2/15/94	Behera	707	109	
HA	5 3 0 1 3 5 0	4/5/94	Rogan et al.	705	33	
HA	5 3 2 1 8 1 6	6/14/94	Rogan et al.	705	42	
HA	5 7 8 4 6 1 0	7/21/98	Copeland, III et al.	707	10	

FOREIGN DOCUMENTS

Document Number	Date	Country	Class	Subclass	Translation
					Yes

OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

EXAMINER	Waythri J.	DATE CONSIDERED	12-15-01
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

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FORM PTO-1449 U.S. Department of Commerce (Rev. 2-83) Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 60,419-002	SERIAL NO. 09/548,490
	APPLICANT Michael D. Schulze et al.	
	FILING DATE April 13, 2000	GROUP 2768

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
HA	5 7 8 4 6 1 0	7/21/98	Copeland, III et al.	707	10	
HA	5 8 0 6 0 7 8	9/8/98	Hug et al.	707	511	
HA	5 8 1 9 3 0 0	10/6/98	Kohn et al.	707	511	
HA	5 8 9 7 6 4 3	4/27/99	Matsumoto	707	511	
HA	6 0 6 1 6 8 6	5/9/00	Gauvin et al.	707	10	

FOREIGN DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No

OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

HA	PCT Search Report dated 8/22/00; International Filing Date 4/13/00; PCT/US00/009926	
EXAMINER	Day, A. J.	DATE CONSIDERED 12-15-01
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

PROPOSED AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Official Action dated 12/26/01, please amend the subject application as follows;

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the

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predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age;

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

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3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting the exit function at the primary interface when the

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particular numerical sequence of the financial document is greater than the predetermined numerical value.

Please add the following new claims;

23. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or

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equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

24. (New) A method as set forth in claim 23 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

25. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

26. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

27. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

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28. (New) A method as set forth in claim 23 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

29. (New) A method as set forth in claim 28 wherein the step of retrieving the requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

30. (New) A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

31. (New) A method as set forth in claim 23 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

32. (New) A method as set forth in claim 23 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

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33. (New) A method as set forth in claim 32 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

34. (New) A method as set forth in claim 33 wherein the step of utilizing the computer terminal to access the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

35. (New) A method as set forth in claim 32 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

36. (New) A method as set forth in claim 32 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the

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financial document is less than or equal to the predetermined numerical value.

37. (New) A method as set forth in claim 36 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

38. (New) A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

39. (New) A method as set forth in claim 38 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

40. (New) A method as set forth in claim 38 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

41. (New) A method as set forth in claim 40 further including the step of inter-linking the exit function with the secondary interface and configuring the

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routing codes to automatically forward the inputted identification data to the off-site storage system.

42. (New) A method as set forth in claim 41 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

43. (New) A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

44. (New) A method as set forth in claim 43 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

45. (New) A method as set forth in claim 43 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

46. (New) A method as set forth in claim 43 further including the step of categorizing the downloaded identification data and routing codes for processing in

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the off-site storage system.

47. (New) A method as set forth in claim 46 further including the step of providing a status of the requested financial document to update progress to the financial institution.

48. (New) A method as set forth in claim 46 further including the step of verifying the completeness and accuracy of the inputted identification data.

49. (New) A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

50. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein

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the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

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51. (New) A method as set forth in claim 50 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

52. (New) A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

53. (New) A method as set forth in claim 51 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

54. (New) A method as set forth in claim 51 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

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55. (New) A method as set forth in claim 54 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

56. (New) A method as set forth in claim 55 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

57. (New) A method as set forth in claim 50 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

58. (New) A method as set forth in claim 50 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

59. (New) A method as set forth in claim 58 wherein the step of retrieving the requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in

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the off-site storage system.

60. (New) A method as set forth in claim 59 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

61. (New) A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

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REMARKS

The Examiner has objected to Figures 2, 3, and 4 in that these Figures do not include element numbers. Applicant respectfully submits that element numbers are not necessary for these Figures. Figures 2, 3, and 4 illustrate flow diagrams which correlate to particular method steps of the subject invention. It is well recognized that element numbers are not necessary for method steps and applicant submits that element numbers would simply convolute the application. It is therefore requested that the objection be withdrawn.

After entry of the subject amendment, claims 1 - 61 will be pending in the application with claims 1, 23, and 50 being in independent form. Claims 23 - 61 have been added to the application to highlight additional novel features of the subject invention as is discussed below. A version of the originally filed claims with markings to show changes made is attached.

Claims 1-7 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Josephson (U.S. Patent No. 5,783,808) in view of Chow (U.S. Patent No. 6,029,175). Claims 8-22 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

As indicated by the Examiner, claim 1 has been amended to include the clarifying language that the specific document parameter is a *specific document age*. Claims 2, 3, and 5 also include this clarifying amendment. The incorporation of the term "only" into claim 1, as noted by the Examiner, has not been made as this

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limitation is not necessary to support the novelty of claim 1. The "only" limitation is set forth in newly added dependent claims 31 and 61.

Claim 1 has also been amended to include the novel feature of allowed claim 8 along with intervening claim 7. Intervening claims 2 and 6 have not been incorporated into claim 1 as the limitations set forth in these claims are not necessary to support the novelty of allowed claim 8. In particular, intervening claim 7 sets forth a primary interface for the on-site storage system and allowed claim 8 sets forth an exit function at the primary interface for the off-site storage system. Intervening claim 2, which relates to the document parameter having a numerical sequence and the predetermined age having a numerical value, and intervening claim 6, which relates to associating the off-site and on-site storage systems with the numerical sequence, are not necessary to support the novelty of the exit function of claim 8. Accordingly, claim 1 is believed allowable as amended and claims 2-22 are believed allowable as these claims depend from the novel features of claim 1.

Turning to newly added independent claims 23 and 50, these claims include all of the limitations of originally filed independent claim 1 with further clarifying and/or limiting amendment(s). Each of the amendments to the claims are fully supported by the specification as originally filed. Hence, no new matter is being introduced.

Independent claim 23 includes the following clarification;

- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access *the off-site storage system when the specific document age is greater than the predetermined age and to*

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access the on-site storage system when the specific document age is less than or equal to the predetermined age.

Also, independent claim 50 includes the following additions;

- providing an outsourcing institution associated with an off-site storage system and a requestor,

- associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other,

- maintaining the financial document *with the outsourcing institution* in the off-site storage system,

- maintaining the financial document *with the financial institution* in the on-site storage system,

- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access *the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age.*

In addition to the above, applicant respectfully traverses the Examiners obviousness rejection. As will become apparent from the foregoing discussion, the Examiner has misinterpreted the prior art references.

The Examiner indicates that Josephson discloses the following features;

- comparing a specific document age of a requested financial document to a

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predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age, at Column 8, lines 52-66 and Column 9, lines 1-6, and

- utilizing a computer terminal located at the financial institution in response to a comparison of a specific document age of the requested financial document to a predetermined age, at Column 9, lines 1-6.

The Josephson reference discloses a check presentment process between a presentment bank and a payor bank. The thrust of this reference relates to providing an early notification of returned checks to the presentment bank such that the presentment bank can place a hold on a depositor's account. Referring to the sections cited by the Examiner, the Josephson reference discusses the following process;

- 1) The presentment bank sends a batch of checks to the payor bank,
- 2) The payor bank reviews the batch of checks to determine which are to be paid. The payor bank looks at certain factors such as insufficient funds, stop payment notices, etc.,
- 3) The payor bank sends back to the presentment bank;
 - a) an electronic file of checks to be paid by the payor bank, and
 - b) an electronic exceptions file of checks that will not be paid.

The presentment bank therefore receives an early notification of checks that will not be paid without waiting for the physical checks to be returned.

Applicant respectfully submits that the Examiner has misinterpreted this portion of the Josephson reference. There is no disclosure or suggestion in

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Josephson of comparing a *document age* of the requested financial document to a *predetermined age* to determine if the specific document age is *greater than, less than, or equal to* the predetermined age. The payor bank simply reviews the batched checks against a depositors' accounts to see if there are sufficient funds, stop payment notices, and the like.

In addition, there is no disclosure or suggestion of using a computer terminal *in response to a comparison of a specific document age to a predetermined age.*

Turning to the Chow reference, the Examiner states that Chow discloses the following features;

- maintaining a financial document in an off-site storage system when a specific document age of the financial document is greater than a predetermined age, at Column 34, lines 38-41 and lines 64-67. The Examiner notes the terms "time-limit" and "larger",

- maintaining a financial document in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age, at Column 14, line 67, and Column 15, lines 1-2. The Examiner notes the term "smaller", and

- inputting identification data of a requested financial document into a computer terminal while a desired storage system is accessed, at Column 8, lines 10-12, and Column 40, line 20.

The Chow reference discloses a revision manager for automatically retrieving changed documents previously accessed. The revision manager operates as an

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intermediary between a client and a local or remote server as illustrated below;



The client communicates with the revision manager about a document to be retrieved and where that document is located, i.e. the client provides the location of the document. The client also notifies the revision manager to monitor the document and forward any revised versions of the document.

Referring to Column 34, lines 38-41 and lines 64-67, the Examiner indicates that the terms "time limit" and "larger" disclose that the financial document is maintained in an off-site storage system when a specific document age of the financial document is greater than a predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the terms "time limit" and "larger", and used these terms out of context.

The "time limit" and "larger" terms refer to a feature of the revision manager where the revision manager notifies the client if an update of a document does NOT occur within a certain time period. This feature is useful when a source of updates is malfunctioning. After the client is notified of the non-updating of a document, the time period for the next notification is increased (larger) by a reporting interval. Taking into consideration the proper interpretation of these terms, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

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Turning to Column 14, line 67, and Column 15, lines 1-2, the Examiner states that the term "smaller" discloses that a financial document is maintained in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the term "smaller", and used this term out of context.

The term "smaller" is used during a discussion relating to the updating service provided by the revision manager. As also discussed at Column 6, lines 25-29 and Column 10, lines 24-30, a time interval for the updating service can be set by the client. However, update intervals smaller than 10 seconds are not feasible. Hence, if the client inputs a time interval smaller than 10 seconds, then the revision manager will choose 10 seconds as the time interval. Taking into consideration the proper interpretation of this term, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

Turning to Column 8, lines 10-12, and Column 40, line 20, the Examiner states that the Chow reference discloses inputting identification data of a requested financial document into a computer terminal *while a desired storage system is accessed*. Applicant respectfully disagrees with this determination. The Chow reference does not disclose or suggest of first accessing one of the storage systems based upon an age of the document and then inputting identification data while the storage system is accessed. The Chow reference simply discloses inputting data to

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retrieve a document from a known storage site (server). There is no decision making process of determining which storage site (server) to access and then using the inputted data.

Having properly interpreted the prior art of record, applicant respectfully submits that the newly added independent claims 23 and 50 are unique and non-obvious, and therefore allowable. Claims 24-49 and 51-61 are dependent upon the novel features of claims 23 and 50, respectively, such that these claims are also believed allowable.

Accordingly, it is respectfully submitted that the Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any additional fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

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Date: January 14, 2002

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Version of Originally Filed Specification and Claims with Markings
to Show Changes Made

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain [an electronically-] a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age [parameter] of the financial document is greater than a predetermined age [parameter];

maintaining the financial document in the on-site storage system when the specific document age [parameter] of the financial document is less than or equal to the predetermined age [parameter];

receiving a request for the financial document at the financial institution;

comparing the specific document age [parameter] of the requested financial document to the predetermined age [parameter] to determine if the specific document age [parameter] is greater than, less than, or equal to the predetermined age [parameter];

utilizing a computer terminal located at the financial institution and

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connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document age [parameter] of the requested financial document to the predetermined age [parameter];

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age [parameter] is a predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the

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predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the record date of the financial document to the pre-selected date to determined if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into [a] the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting [an] the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

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TO:	Haythim Alaubaidi	FROM:	Samuel J. Haidle
COMPANY:	US Patent and Trademark Office	DATE:	01/14/02
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RE:			

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Regarding U.S.S.N. 09/548,490

Dear Examiner Alaubaidi:

Attached is a Proposed Amendment for your review. I look forward to reviewing this with you on Thursday.

In the meantime, should you have any comments or questions, please to not hesitate to contact me.

Very truly yours,

Samuel J. Haidle

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1-23-02

Al-Aubaidi, Haythim

From: SHaidle@HowardandHoward.com
Sent: Wednesday, January 23, 2002 11:42 AM
To: haythim.al-aubaidi@usps.gov
Subject: USSN 09/548,490

Importance: High
Sensitivity: Confidential



Third Proposed
Amendment.doc

Dear Examiner Alaubaidi,

As we discussed, attached is the Proposed Amendment for your review. Please do not hesitate to contact me should you have any questions or comments.

I look forward to your response.

Very Truly Yours,

Sam Haidle

<<Third Proposed Amendment.doc>>

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/200

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

PROPOSED AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Official Action dated 12/26/01, please amend the subject application as follows;

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the

predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems;

automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age;

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a

predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is

further defined by selecting the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

Please add the following new claims;

23. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal (associated with) the financial institution and connected to the off-site and on-site storage systems;

~~automatically~~ accessing the off-site storage system through the computer

terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

24. (New) A method as set forth in claim 23 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

25. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

26. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

27. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial

document on microfiche.

28. (New) A method as set forth in claim 23 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

29. (New) A method as set forth in claim 28 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

30. (New) A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

31. (New) A method as set forth in claim 23 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

32. (New) A method as set forth in claim 23 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

33. (New) A method as set forth in claim 32 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

34. (New) A method as set forth in claim 33 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

35. (New) A method as set forth in claim 32 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

36. (New) A method as set forth in claim 32 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the

financial document is less than or equal to the predetermined numerical value.

37. (New) A method as set forth in claim 36 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

38. (New) A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

39. (New) A method as set forth in claim 38 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

40. (New) A method as set forth in claim 38 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

41. (New) A method as set forth in claim 40 further including the step of inter-linking the exit function with the secondary interface and configuring the

routing codes to automatically forward the inputted identification data to the off-site storage system.

42. (New) A method as set forth in claim 41 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

43. (New) A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

44. (New) A method as set forth in claim 43 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

45. (New) A method as set forth in claim 43 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

46. (New) A method as set forth in claim 43 further including the step of categorizing the downloaded identification data and routing codes for processing in

the off-site storage system.

47. (New) A method as set forth in claim 46 further including the step of providing a status of the requested financial document to update progress to the financial institution.

48. (New) A method as set forth in claim 46 further including the step of verifying the completeness and accuracy of the inputted identification data.

49. (New) A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

50. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein

the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

~~automatically~~ accessing the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted

identification data.

51. (New) A method as set forth in claim 50 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

52. (New) A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

53. (New) A method as set forth in claim 51 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

54. (New) A method as set forth in claim 51 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the

financial document is less than or equal to the predetermined numerical value.

55. (New) A method as set forth in claim 54 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

56. (New) A method as set forth in claim 55 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

57. (New) A method as set forth in claim 50 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

58. (New) A method as set forth in claim 50 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

59. (New) A method as set forth in claim 58 wherein the step of retrieving the requested financial document is further defined by reproducing the requested

financial document after the requested financial document is electronically located in the off-site storage system.

60. (New) A method as set forth in claim 59 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

61. (New) A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

REMARKS

The Examiner has objected to Figures 2, 3, and 4 in that these Figures do not include element numbers. Applicant respectfully submits that element numbers are not necessary for these Figures. Figures 2, 3, and 4 illustrate flow diagrams which correlate to particular method steps of the subject invention. It is well recognized that element numbers are not necessary for method steps and applicant submits that element numbers would simply convolute the application. It is therefore requested that the objection be withdrawn.

After entry of the subject amendment, claims 1 - 61 will be pending in the application with claims 1, 23, and 50 being in independent form. Claims 23 - 61 have been added to the application to highlight additional novel features of the subject invention as is discussed below. A version of the originally filed claims with markings to show changes made is attached.

Claims 1-7 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Josephson (U.S. Patent No. 5,783,808) in view of Chow (U.S. Patent No. 6,029,175). Claims 8-22 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

As indicated by the Examiner, claim 1 has been amended to include the clarifying language that the specific document parameter is a *specific document age*. Claims 2, 3, and 5 also include this clarifying amendment. The incorporation of the term "only" into claim 1, as noted by the Examiner, has not been made as this

limitation is not necessary to support the novelty of claim 1. The "only" limitation is set forth in newly added dependent claims 31 and 61.

Claim 1 has also been amended to include the novel feature of allowed claim 8 along with intervening claim 7. Intervening claims 2 and 6 have not been incorporated into claim 1 as the limitations set forth in these claims are not necessary to support the novelty of allowed claim 8. In particular, intervening claim 7 sets forth a primary interface for the on-site storage system and allowed claim 8 sets forth an exit function at the primary interface for the off-site storage system. Intervening claim 2, which relates to the document parameter having a numerical sequence and the predetermined age having a numerical value, and intervening claim 6, which relates to associating the off-site and on-site storage systems with the numerical sequence, are not necessary to support the novelty of the exit function of claim 8. Accordingly, claim 1 is believed allowable as amended and claims 2-22 are believed allowable as these claims depend from the novel features of claim 1.

Turning to newly added independent claims 23 and 50, these claims include all of the limitations of originally filed independent claim 1 with further clarifying and/or limiting amendment(s). Each of the amendments to the claims are fully supported by the specification as originally filed. Hence, no new matter is being introduced.

Independent claim 23 includes the following clarifications;

- automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal

when the specific document age is less than or equal to the predetermined age,

- automatically retrieving the requested financial document *from the accessed storage system* as defined by the inputted identification data.

Also, independent claim 50 includes the following additions;

- providing an outsourcing institution associated with an off-site storage system and a requestor,

- associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other,

- maintaining the financial document *with the outsourcing institution* in the off-site storage system,

- maintaining the financial document *with the financial institution* in the on-site storage system,

- automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age.

In addition to the above; applicant respectfully traverses the Examiners obviousness rejection. As will become apparent from the foregoing discussion, the Examiner has misinterpreted the prior art references.

The Examiner indicates that Josephson discloses the following features;

- comparing a specific document age of a requested financial document to a

predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age, at Column 8, lines 52-66 and Column 9, lines 1-6, and

- utilizing a computer terminal located at the financial institution in response to a comparison of a specific document age of the requested financial document to a predetermined age, at Column 9, lines 1-6.

The Josephson reference discloses a check presentment process between a presentment bank and a payor bank. The thrust of this reference relates to providing an early notification of returned checks to the presentment bank such that the presentment bank can place a hold on a depositor's account. Referring to the sections cited by the Examiner, the Josephson reference discusses the following process;

- 1) The presentment bank sends a batch of checks to the payor bank,
- 2) The payor bank reviews the batch of checks to determine which are to be paid. The payor bank looks at certain factors such as insufficient funds, stop payment notices, etc.,
- 3) The payor bank sends back to the presentment bank;
 - a) an electronic file of checks to be paid by the payor bank, and
 - b) an electronic exceptions file of checks that will not be paid.

The presentment bank therefore receives an early notification of checks that will not be paid without waiting for the physical checks to be returned.

Applicant respectfully submits that the Examiner has misinterpreted this portion of the Josephson reference. There is no disclosure or suggestion in

Josephson of comparing a *document age* of the requested financial document to a *predetermined age* to determine if the specific document age *is greater than, less than, or equal to* the predetermined age. The payor bank simply reviews the batched checks against a depositors' accounts to see if there are sufficient funds, stop payment notices, and the like.

In addition, there is no disclosure or suggestion of using a computer terminal *in response to a comparison of a specific document age to a predetermined age*.

Turning to the Chow reference, the Examiner states that Chow discloses the following features;

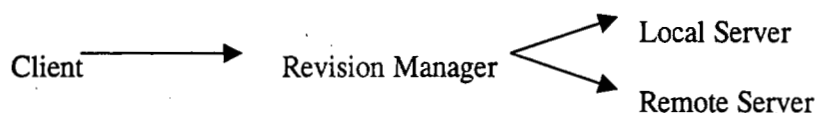
- maintaining a financial document in an off-site storage system when a specific document age of the financial document is greater than a predetermined age, at Column 34, lines 38-41 and lines 64-67. The Examiner notes the terms "time-limit" and "larger",

- maintaining a financial document in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age, at Column 14, line 67, and Column 15, lines 1-2. The Examiner notes the term "smaller", and

- inputting identification data of a requested financial document into a computer terminal while a desired storage system is accessed, at Column 8, lines 10-12, and Column 40, line 20.

The Chow reference discloses a revision manager for automatically retrieving changed documents previously accessed. The revision manager operates as an

intermediary between a client and a local or remote server as illustrated below;



The client communicates with the revision manager about a document to be retrieved and where that document is located, i.e. the client provides the location of the document. The client also notifies the revision manager to monitor the document and forward any revised versions of the document.

Referring to Column 34, lines 38-41 and lines 64-67, the Examiner indicates that the terms "time limit" and "larger" disclose that the financial document is maintained in an off-site storage system when a specific document age of the financial document is greater than a predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the terms "time limit" and "larger", and used these terms out of context.

The "time limit" and "larger" terms refer to a feature of the revision manager where the revision manager notifies the client if an update of a document does NOT occur within a certain time period. This feature is useful when a source of updates is malfunctioning. After the client is notified of the non-updating of a document, the time period for the next notification is increased (larger) by a reporting interval. Taking into consideration the proper interpretation of these terms, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

Turning to Column 14, line 67, and Column 15, lines 1-2, the Examiner states that the term "smaller" discloses that a financial document is maintained in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the term "smaller", and used this term out of context.

The term "smaller" is used during a discussion relating to the updating service provided by the revision manager. As also discussed at Column 6, lines 25-29 and Column 10, lines 24-30, a time interval for the updating service can be set by the client. However, update intervals smaller than 10 seconds are not feasible. Hence, if the client inputs a time interval smaller than 10 seconds, then the revision manager will choose 10 seconds as the time interval. Taking into consideration the proper interpretation of this term, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

Turning to Column 8, lines 10-12, and Column 40, line 20, the Examiner states that the Chow reference discloses inputting identification data of a requested financial document into a computer terminal *while a desired storage system is accessed*. Applicant respectfully disagrees with this determination. The Chow reference does not disclose or suggest of first accessing one of the storage systems based upon an age of the document and then inputting identification data while the storage system is accessed. The Chow reference simply discloses inputting data to

retrieve a document from a known storage site (server). There is no decision making process of determining which storage site (server) to access and then using the inputted data.

Having properly interpreted the prior art of record, applicant respectfully submits that the newly added independent claims 23 and 50 are unique and non-obvious, and therefore allowable. Claims 24-49 and 51-61 are dependent upon the novel features of claims 23 and 50, respectively, such that these claims are also believed allowable.

Accordingly, it is respectfully submitted that the Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any additional fees or credit the account for any overpayment.

Respectfully submitted,

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Date: January 23, 2002

Version of Originally Filed Specification and Claims with Markings
to Show Changes Made

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain [an electronically-] a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age [parameter] of the financial document is greater than a predetermined age [parameter];

maintaining the financial document in the on-site storage system when the specific document age [parameter] of the financial document is less than or equal to the predetermined age [parameter];

receiving a request for the financial document at the financial institution;

comparing the specific document age [parameter] of the requested financial document to the predetermined age [parameter] to determine if the specific document age [parameter] is greater than, less than, or equal to the predetermined age [parameter];

utilizing a computer terminal located at the financial institution and

connected to the off-site and on-site storage systems;

automatically accessing [to access] one of the storage systems in response to the comparison of the specific document age [parameter] of the requested financial document to the predetermined age [parameter];

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age [parameter] is a predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the

particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the record date of the financial document to the pre-selected date to determined if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into [a] ~~the~~ primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting [an] ~~the~~ exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/200

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Received

JAN 24 2002

Technology Center 2100

Dear Sir:

In response to the Official Action dated 12/26/01, please amend the subject application as follows;

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the

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predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems;

automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age;

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a

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predetermined numerical value.

A1
3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

A2
5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

A3
7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is

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A³
further defined by selecting the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

Please add the following new claims;

23. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

A⁴
maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system through the computer

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terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

24. (New) A method as set forth in claim 23 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

25. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

26. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

27. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial

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document on microfiche.

28. (New) A method as set forth in claim 23 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

29. (New) A method as set forth in claim 28 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

A4
30. (New) A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

31. (New) A method as set forth in claim 23 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

32. (New) A method as set forth in claim 23 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

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33. (New) A method as set forth in claim 32 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

Ad
34. (New) A method as set forth in claim 33 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

35. (New) A method as set forth in claim 32 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

36. (New) A method as set forth in claim 32 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the

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financial document is less than or equal to the predetermined numerical value.

37. (New) A method as set forth in claim 36 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

A4
38. (New) A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

39. (New) A method as set forth in claim 38 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

40. (New) A method as set forth in claim 38 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

41. (New) A method as set forth in claim 40 further including the step of inter-linking the exit function with the secondary interface and configuring the

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routing codes to automatically forward the inputted identification data to the off-site storage system.

42. (New) A method as set forth in claim 41 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

A4
43. (New) A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

44. (New) A method as set forth in claim 43 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

45. (New) A method as set forth in claim 43 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

46. (New) A method as set forth in claim 43 further including the step of categorizing the downloaded identification data and routing codes for processing in

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the off-site storage system.

47. (New) A method as set forth in claim 46 further including the step of providing a status of the requested financial document to update progress to the financial institution.

48. (New) A method as set forth in claim 46 further including the step of verifying the completeness and accuracy of the inputted identification data.

A4
49. (New) A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

50. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein

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the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted

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identification data.

51. (New) A method as set forth in claim 50 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

52. (New) A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

53. (New) A method as set forth in claim 51 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

54. (New) A method as set forth in claim 51 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the

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financial document is less than or equal to the predetermined numerical value.

55. (New) A method as set forth in claim 54 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

56. (New) A method as set forth in claim 55 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

57. (New) A method as set forth in claim 50 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

58. (New) A method as set forth in claim 50 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

59. (New) A method as set forth in claim 58 wherein the step of retrieving the requested financial document is further defined by reproducing the requested

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financial document after the requested financial document is electronically located in the off-site storage system.

60. (New) A method as set forth in claim 59 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

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61. (New) A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

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REMARKS

The Examiner has objected to Figures 2, 3, and 4 in that these Figures do not include element numbers. Applicant respectfully submits that element numbers are not necessary for these Figures. Figures 2, 3, and 4 illustrate flow diagrams which correlate to particular method steps of the subject invention. It is well recognized that element numbers are not necessary for method steps and applicant submits that element numbers would simply convolute the application. It is therefore requested that the objection be withdrawn.

After entry of the subject amendment, claims 1 - 61 will be pending in the application with claims 1, 23, and 50 being in independent form. Claims 23 - 61 have been added to the application to highlight additional novel features of the subject invention as is discussed below. A version of the originally filed claims with markings to show changes made is attached.

Claims 1-7 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Josephson (U.S. Patent No. 5,783,808) in view of Chow (U.S. Patent No. 6,029,175). Claims 8-22 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

As indicated by the Examiner, claim 1 has been amended to include the clarifying language that the specific document parameter is a *specific document age*. Claims 2, 3, and 5 also include this clarifying amendment. The incorporation of the term "only" into claim 1, as noted by the Examiner, has not been made as this

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limitation is not necessary to support the novelty of claim 1. The "only" limitation is set forth in newly added dependent claims 31 and 61.

Claim 1 has also been amended to include the novel feature of allowed claim 8 along with intervening claim 7. Intervening claims 2 and 6 have not been incorporated into claim 1 as the limitations set forth in these claims are not necessary to support the novelty of allowed claim 8. In particular, intervening claim 7 sets forth a primary interface for the on-site storage system and allowed claim 8 sets forth an exit function at the primary interface for the off-site storage system. Intervening claim 2, which relates to the document parameter having a numerical sequence and the predetermined age having a numerical value, and intervening claim 6, which relates to associating the off-site and on-site storage systems with the numerical sequence, are not necessary to support the novelty of the exit function of claim 8. Accordingly, claim 1 is believed allowable as amended and claims 2-22 are believed allowable as these claims depend from the novel features of claim 1.

Turning to newly added independent claims 23 and 50, these claims include all of the limitations of originally filed independent claim 1 with further clarifying and/or limiting amendment(s). Each of the amendments to the claims are fully supported by the specification as originally filed. Hence, no new matter is being introduced.

Independent claim 23 includes the following clarifications;

- automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal

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when the specific document age is less than or equal to the predetermined age,

- automatically retrieving the requested financial document *from the accessed storage system* as defined by the inputted identification data.

Also, independent claim 50 includes the following additions;

- providing an outsourcing institution associated with an off-site storage system and a requestor,

- associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other,

- maintaining the financial document *with the outsourcing institution* in the off-site storage system,

- maintaining the financial document *with the financial institution* in the on-site storage system,

- automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age.

In addition to the above, applicant respectfully traverses the Examiners obviousness rejection. As will become apparent from the foregoing discussion, the Examiner has misinterpreted the prior art references.

The Examiner indicates that Josephson discloses the following features;

- comparing a specific document age of a requested financial document to a

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predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age, at Column 8, lines 52-66 and Column 9, lines 1-6, and

- utilizing a computer terminal located at the financial institution in response to a comparison of a specific document age of the requested financial document to a predetermined age, at Column 9, lines 1-6.

The Josephson reference discloses a check presentment process between a presentment bank and a payor bank. The thrust of this reference relates to providing an early notification of returned checks to the presentment bank such that the presentment bank can place a hold on a depositor's account. Referring to the sections cited by the Examiner, the Josephson reference discusses the following process;

- 1) The presentment bank sends a batch of checks to the payor bank,
- 2) The payor bank reviews the batch of checks to determine which are to be paid. The payor bank looks at certain factors such as insufficient funds, stop payment notices, etc.,
- 3) The payor bank sends back to the presentment bank;
 - a) an electronic file of checks to be paid by the payor bank, and
 - b) an electronic exceptions file of checks that will not be paid.

The presentment bank therefore receives an early notification of checks that will not be paid without waiting for the physical checks to be returned.

Applicant respectfully submits that the Examiner has misinterpreted this portion of the Josephson reference. There is no disclosure or suggestion in

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Josephson of comparing a *document age* of the requested financial document to a *predetermined age* to determine if the specific document age is *greater than, less than, or equal to* the predetermined age. The payor bank simply reviews the batched checks against a depositors' accounts to see if there are sufficient funds, stop payment notices, and the like.

In addition, there is no disclosure or suggestion of using a computer terminal *in response to a comparison of a specific document age to a predetermined age.*

Turning to the Chow reference, the Examiner states that Chow discloses the following features;

- maintaining a financial document in an off-site storage system when a specific document age of the financial document is greater than a predetermined age, at Column 34, lines 38-41 and lines 64-67. The Examiner notes the terms "time-limit" and "larger",

- maintaining a financial document in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age, at Column 14, line 67, and Column 15, lines 1-2. The Examiner notes the term "smaller", and

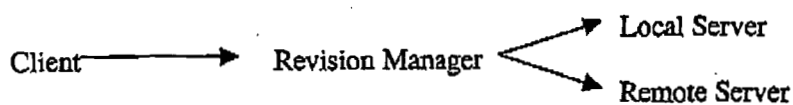
- inputting identification data of a requested financial document into a computer terminal while a desired storage system is accessed, at Column 8, lines 10-12, and Column 40, line 20.

The Chow reference discloses a revision manager for automatically retrieving changed documents previously accessed. The revision manager operates as an

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intermediary between a client and a local or remote server as illustrated below;



The client communicates with the revision manager about a document to be retrieved and where that document is located, i.e. the client provides the location of the document. The client also notifies the revision manager to monitor the document and forward any revised versions of the document.

Referring to Column 34, lines 38-41 and lines 64-67, the Examiner indicates that the terms "time limit" and "larger" disclose that the financial document is maintained in an off-site storage system when a specific document age of the financial document is greater than a predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the terms "time limit" and "larger", and used these terms out of context.

The "time limit" and "larger" terms refer to a feature of the revision manager where the revision manager notifies the client if an update of a document does NOT occur within a certain time period. This feature is useful when a source of updates is malfunctioning. After the client is notified of the non-updating of a document, the time period for the next notification is increased (larger) by a reporting interval. Taking into consideration the proper interpretation of these terms, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

U.S.S.N. 09/548,490

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Turning to Column 14, line 67, and Column 15, lines 1-2, the Examiner states that the term "smaller" discloses that a financial document is maintained in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the term "smaller", and used this term out of context.

The term "smaller" is used during a discussion relating to the updating service provided by the revision manager. As also discussed at Column 6, lines 25-29 and Column 10, lines 24-30, a time interval for the updating service can be set by the client. However, update intervals smaller than 10 seconds are not feasible. Hence, if the client inputs a time interval smaller than 10 seconds, then the revision manager will choose 10 seconds as the time interval. Taking into consideration the proper interpretation of this term, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

Turning to Column 8, lines 10-12, and Column 40, line 20, the Examiner states that the Chow reference discloses inputting identification data of a requested financial document into a computer terminal *while a desired storage system is accessed*. Applicant respectfully disagrees with this determination. The Chow reference does not disclose or suggest of first accessing one of the storage systems based upon an age of the document and then inputting identification data while the storage system is accessed. The Chow reference simply discloses inputting data to

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retrieve a document from a known storage site (server). There is no decision making process of determining which storage site (server) to access and then using the inputted data.

Having properly interpreted the prior art of record, applicant respectfully submits that the newly added independent claims 23 and 50 are unique and non-obvious, and therefore allowable. Claims 24-49 and 51-61 are dependent upon the novel features of claims 23 and 50, respectively, such that these claims are also believed allowable.

Accordingly, it is respectfully submitted that the Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any additional fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.



Samuel J. Haidle
Registration No. 42,619
The Pinehurst Office Center
Suite 101
1400 North Woodward Ave.
Bloomfield Hills, MI 48304
(248) 645-1483

Date: January 24, 2002

Docket No.: 60,419-002



01/24/2002 14:05 FAX 1

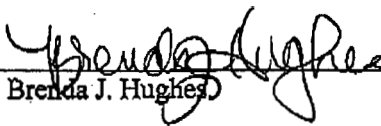
024

U.S.S.N. 09/548,490

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CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the attached Amendment is being facsimilied to the United States Patent and Trademark Office addressed to Examiner Haythim J. Alaubaidi, at the Assistant Commissioner for Patents, Washington, D.C. 20231, facsimile number (703) 746-5612, on this 24th day of January, 2002.


Brenda J. Hughes

Docket No.: 60,419-002

U.S.S.N. 09/548,490

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Version of Originally Filed Specification and Claims with Markings
to Show Changes Made

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain [an electronically-] a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age [parameter] of the financial document is greater than a predetermined age [parameter];

maintaining the financial document in the on-site storage system when the specific document age [parameter] of the financial document is less than or equal to the predetermined age [parameter];

receiving a request for the financial document at the financial institution;

comparing the specific document age [parameter] of the requested financial document to the predetermined age [parameter] to determine if the specific document age [parameter] is greater than, less than, or equal to the predetermined age [parameter];

utilizing a computer terminal located at the financial institution and

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connected to the off-site and on-site storage systems;

automatically accessing [to access] one of the storage systems in response to the comparison of the specific document age [parameter] of the requested financial document to the predetermined age [parameter];

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age [parameter] is a predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the

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particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the record date of the financial document to the pre-selected date to determined if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into [a] the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting [an] the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

01/24/2002 13:59 FAX 1

001

Howard & Howard

law for business

Received

JAN 24 2002

Technology Center 2100

FACSIMILE TRANSMITTAL SHEET

This communication is confidential and intended only for the addressee. Any distribution or duplication of this communication is prohibited. If this facsimile was not intended for you, please telephone us immediately so that we can arrange for its return at our expense.

TO:	FROM:
Haythim J. Alaubaidi	Samuel J. Haidle
COMPANY:	DATE:
USPTO	01/24/02
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
(703) 746-5612	27
PHONE NUMBER:	SENDER'S TELEPHONE NUMBER:
	(248) 723-0334
CLIENT NUMBER:	SENDER'S FAX NUMBER:
60,419-002	(248) 645-1568
RE:	

☐ URGENT ☒ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

Re: Method Of Obtaining An Electronically-Stored
Financial Document
Serial No.: 09/548,490

Dear Examiner Alaubaidi:

Attached is the Amendment for the above-identified application. Please do not hesitate to contact me if you have any questions or comments.

Very truly yours,

Samuel J. Haidle

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE 101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MICHIGAN 48304-5151

Notice of Allowability

Application No.

09/548,490

Examiner

Haythim J. Alaubaidi

Applicant(s)

SCHULZE ET AL.

Art Unit

2171

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☐ This communication is responsive to _____.
2. ☒ The allowed claim(s) is/are 1-61.
3. ☒ The drawings filed on 13 April 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: _____.
5. ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) ☐ The translation of the foreign language provisional application has been received.
6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. ☐ CORRECTED DRAWINGS must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached.
 - 1) ☐ hereto or 2) ☐ to Paper No. _____.
 - (b) ☐ including changes required by the proposed drawing correction filed _____, which has been approved by the Examiner.
 - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1 ☐ Notice of References Cited (PTO-892)	2 ☐ Notice of Informal Patent Application (PTO-152)
3 ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)	4 ☐ Interview Summary (PTO-413), Paper No. _____
5 ☒ Information Disclosure Statements (PTO-1449), Paper No. _____	6 ☐ Examiner's Amendment/Comment
7 ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material	8 ☒ Examiner's Statement of Reasons for Allowance
	9 ☐ Other

SAFET METJAHIC
SUPERVISORY PATENT EXAMINER
GROUP 2100

DETAILED ACTION

1. Claims 1-61 are presented for examination.

Allowable Subject Matter

2. Claims 1-61 are allowed over the prior art of record.
3. The following is a statement of reasons for the indication of allowable subject matter:

Regarding Independent Claims 1, 23 and 50, Applicant's particular method for a financial institution environment to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age in combination with the other limitations of the claims, was not disclosed by, would not have been obvious over, nor would have been fairly suggested by the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

The prior art of record, or that encountered in searches of the prior art, fails to disclose or suggest obtaining a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age. The prior art of record, or that encountered in searches of the prior art fails to anticipate or render Applicant's limitations above obvious.

Application/Control Number: 09/548,490
Art Unit: 2171

Page 4

Conclusion

4. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure.

Points of Contact

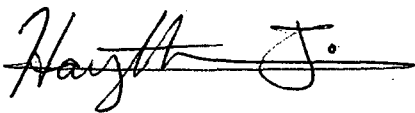
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (703) 305-1950. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (703) 308-1436.

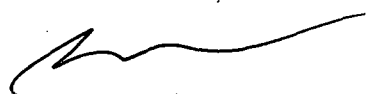
Any response to this office action should be mailed to:

The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at our phone number (703) 746-7416.

For formal or draft communications, please label "PROPOSED" or "DRAFT". Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6th Floor Receptionist, Arlington, Virginia.



Haythim J. Alaubaidi
Patent Examiner
Technology Center 2100
January 24, 2002



SAFET METJAHIC
SUPERVISORY PATENT EXAMINER
GROUP 2100



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 02/26/2002
HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER	
ALAUBAIDI, HAYTHIM J	
ART UNIT	CLASS-SUBCLASS
2171	707-001000

DATE MAILED: 02/26/2002

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

TOTAL CLAIMS	APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
16	nonprovisional	YES	\$640	\$0	\$640	05/28/2002

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE REFLECTS A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE APPLIED IN THIS APPLICATION. THE PTOL-85B (OR AN EQUIVALENT) MUST BE RETURNED WITHIN THIS PERIOD EVEN IF NO FEE IS DUE OR THE APPLICATION WILL BE REGARDED AS ABANDONED.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above. If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:
A. If the status is changed, pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above and notify the United States Patent and Trademark Office of the change in status; or
B. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay TOTAL FEE(S) DUE shown above, or
B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check the box below and enclose the PUBLICATION FEE and 1/2 the ISSUE FEE shown above.
☐ Applicant claims SMALL ENTITY status.
See 37 CFR 1.27.

II. PART B - FEE(S) TRANSMITTAL should be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). Even if the fee(s) have already been paid, Part B - Fee(s) Transmittal should be completed and returned. If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and mail this form, together with applicable fee(s), to:

Box ISSUE FEE
Assistant Commissioner for Patents
Washington, D.C. 20231

MAILING INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 02/26/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

Note: The certificate of mailing below can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing.

Certificate of Mailing

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

TOTAL CLAIMS	APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
16	nonprovisional	YES	\$640	\$0	\$640	05/28/2002

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2171	707-001000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). Use of PTO form(s) and Customer Number are recommended, but not required. ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached. ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached.	2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 1 _____ 2 _____ 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) ☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

- ☐ Issue Fee
☐ Publication Fee
☐ Advance Order - # of Copies _____

4b. Payment of Fee(s):

- ☐ A check in the amount of the fee(s) is enclosed.
☐ Payment by credit card. Form PTO-2038 is attached.
☐ The Commissioner is hereby authorized to charge the required fee(s), or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

The COMMISSIONER OF PATENTS AND TRADEMARKS is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature) (Date)

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending on the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, United States Patent and Trademark Office, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND FEES AND THIS FORM TO: Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMIT THIS FORM WITH FEE(S)



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596
27305	7590	02/26/2002	EXAMINER	
HOWARD & HOWARD ATTORNEYS, P.C. THE PINEHURST OFFICE CENTER, SUITE #101 39400 WOODWARD AVENUE BLOOMFIELD HILLS, MI 48304-5151 UNITED STATES			ALAUBAIDI, HAYTHIM J	
			ART UNIT	PAPER NUMBER
			2171	

DATE MAILED: 02/26/2002

Determination of Patent Term Extension under 35 U.S.C. 154 (b)
(application filed after June 7, 1995 but prior to May 29, 2000)

The patent term extension is 0 days. Any patent to issue from the above identified application will include an indication of the 0 day extension on the front page.

If a continued prosecution application (CPA) was filed in the above-identified application, the filing date that determines patent term extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) system. (<http://pair.uspto.gov>)



Match & Return

B
#10B
5/17/02
#10B

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

AMENDMENT AND INFORMATION DISCLOSURE STATEMENT
AFTER NOTICE OF ALLOWANCE UNDER 37 CFR § 1.312

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231
Dear Sir:
In response to the Notice of Allowability dated January 24, 2002, please amend
the subject application as follows and consider the subsequent remarks;

IN THE CLAIMS:

Please amend claim 50 as follows:

50. (Amended) A method for a financial institution to obtain a stored financial
document from an off-site storage system remotely-located from an on-site storage
system wherein the financial document includes at least one specific document
parameter with the specific document parameter being a specific document age, said
method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system
and a requestor;

associating the financial institution with the on-site storage system wherein the

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Notice of Allowability dated January 24, 2002, please amend
the subject application as follows and consider the subsequent remarks;

IN THE CLAIMS:

Please amend claim 50 as follows:

50. (Amended) A method for a financial institution to obtain a stored financial
document from an off-site storage system remotely-located from an on-site storage
system wherein the financial document includes at least one specific document
parameter with the specific document parameter being a specific document age, said
method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system
and a requestor;

associating the financial institution with the on-site storage system wherein the

Docket No.: 60,419-002

Match and Return

other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

B1 comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

Please add the following new claims;

B2 62. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than or equal to a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than or equal to the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

63. (New) A method as set forth in claim 62 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

64. (New) A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

65. (New) A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

66. (New) A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

B2
67. (New) A method as set forth in claim 62 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

68. (New) A method as set forth in claim 67 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

69. (New) A method as set forth in claim 68 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

70. (New) A method as set forth in claim 62 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

71. (New) A method as set forth in claim 62 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

72. (New) A method as set forth in claim 71 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

73. (New) A method as set forth in claim 72 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than or equal to the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than the predetermined numerical value.

B2
74. (New) A method as set forth in claim 71 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

75. (New) A method as set forth in claim 71 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than the predetermined numerical value.

76. (New) A method as set forth in claim 75 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than or equal to the predetermined numerical value.

77. (New) A method as set forth in claim 76 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

78. (New) A method as set forth in claim 77 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

79. (New) A method as set forth in claim 77 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

B2
80. (New) A method as set forth in claim 79 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

81. (New) A method as set forth in claim 80 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

82. (New) A method as set forth in claim 81 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

83. (New) A method as set forth in claim 82 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

84. (New) A method as set forth in claim 82 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

85. (New) A method as set forth in claim 82 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

B2
86. (New) A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

87. (New) A method as set forth in claim 85 further including the step of verifying the completeness and accuracy of the inputted identification data.

88. (New) A method as set forth in claim 62 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

REMARKS

Applicant respectfully requests that the two attached publications be part of the prosecution history for the subject application. A PTO-1449 form is also attached, which lists the two publications. The two publications relate to a "Star Chek" check retrieval system operated by Star Systems, Inc. One of the documents is a press release from January 16, 2001 and the other document is a further description of the Star Chek process as set forth in a product description retrieved from the Internet on January 16, 2002.

The Star Chek check retrieval system was mentioned by the Examiner during the prosecution of the subject application. Applicant in turn uncovered these two publications which were informally submitted to the Examiner. As neither the Examiner nor the Applicant has formally made these documents a part of the prosecution history, Applicant now wishes to do so. It should be noted that Applicant does not concede that these publications are "prior art". In fact, the effective filing date of the subject application predates the press release date of the Star Chek publication.

As these documents were uncovered during the prosecution of the subject Application, no fees are believed to be due for the submission of this PTO-1449. In addition, even though the submission of this PTO-1449 is after the Notice of Allowance, no substantial amount of additional work on the part of the patent office is required and the novelty of the claims as amended is not affected. Stated another way, the publications submitted in the enclosed PTO-1449 were already considered by the Examiner during the prosecution of the claims in the subject Application and the claims were deemed allowable over these references.

After entry of the subject Amendment, claims 1 through 88 will be pending in the subject application. Claim 50 has been amended to correct a typographical error. Claims 62 through 88 have been added to the Application. Claim 62 is the only newly added independent claim. Independent claim 62 closely tracks independent claim 23. In particular, claim 23 sets forth that the financial document in the off-site storage system is *greater than* a predetermined age and the financial document in the on-site

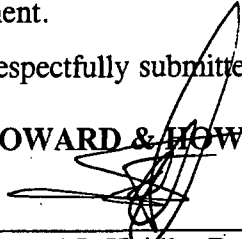
storage system is *less than or equal to* a predetermined age. Conversely, claim 62 sets forth that the financial document in the off-site storage system is *greater than or equal to* a predetermined age and the financial document in the on-site storage system is *less than* the predetermined age. Hence, the term "equal to" has been moved from the on-site storage system as set forth in claim 23 to the off-site storage system as set forth in claim 62. This amendment is deemed necessary for proper protection of the invention.

Also, the addition of independent claim 62 does not require a substantive examination such that no substantial amount of additional work is required on the part of the patent office. Certainly, no additional search or examination is required in allowing claims 62 through 88.

It is respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

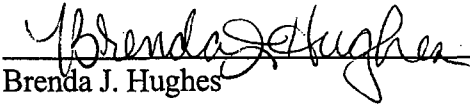


Samuel J. Hurdle, Registration No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: March 12, 2002

CERTIFICATE OF MAILING

I hereby certify that the attached **Amendment And Information Disclosure Statement After Notice Of Allowance Under 37 CFR § 1.312** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, on **March 12, 2002.**



Brenda J. Hughes

**VERSION OF CLAIMS
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

50. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the

predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and [to access] accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: MICHAEL D. SCHULZE
SERIAL NO.: 09/548,490
GROUP ART UNIT: 2171
FILED: 04/13/00
EXAMINER: Alaubaidi, Haythim J.
FOR: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL
DOCUMENT
ATTORNEY DOCKET NO: 60,419-002

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Applicant wishes to thank the Examiner for stating the reasons for allowance on pages 2-3 of the Notice of Allowability. In addition to the comments set forth by the Examiner, Applicant offers the following information for the record.

The statement of reasons for the indication of allowable subject matter, as set forth by the Examiner, only relates to independent claim 1 of the subject application. With regards to independent claim 23, the prior art fails to disclose, teach, or suggest a method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from on on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, which includes maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age and maintaining the financial document in the on-site storage system when the specific document age of the financial document is

less than or equal to the predetermined age; receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems; automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than or equal to the predetermined age; inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

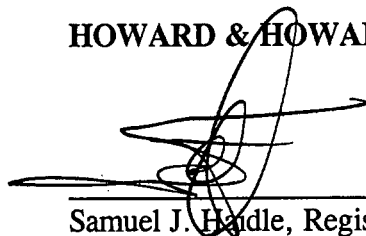
Further, regarding independent claim 50, the prior art fails to disclose, teach, or suggest a method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, which includes providing an outsourcing institution associated with the off-site storage system and a requester; associating the financial institution with the on-site storage system wherein the outsourcing institution, requester, and financial institution are different from each other; maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age; maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age; receiving a request from the requester for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems; automatically accessing the off-site storage system when the

specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age; inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data.

Applicant respectfully requests entry of the above remarks in addition to the Examiner's statements included in the Notice of Allowability.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

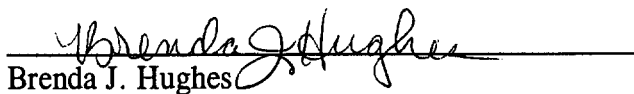


Samuel J. Handle, Registration No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Dated: March 12, 2002

CERTIFICATE OF MAILING

I hereby certify that the attached **Comments on Statement Of Reasons For Allowance** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, on **March 12, 2002**.



Brenda J. Hughes

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Press Releases

STAR CHEK Goes Live with Online Check Verification

January 16, 2001

Nearly 400,000 Checks Verified During Christmas Shopping S

Maitland, Fla. (January 16, 2001) – Star Systems, Inc. (STARsm), the n-
leading electronic payments network, said today that its newly operatio
check verification service, **STAR CHEK®**, completed a successful Christr
shopping season and is expected to clear 25 million retail transactions t

From November 14, 2000, to January 9, 2001, STAR processed nearly 4
verifications routed through the STAR CHEK system and authorized by I
Check Solutions, STAR CHEK's first customer. The majority of purchase
294,613, were successfully processed in December, a time of peak tran
volumes.

STAR CHEK enables retailers to route check verifications, online via the
Network, to a national database that provides "positive" status informat
customers' checking accounts, thus enhancing fraud prevention efforts.
financial institutions, check authorization companies, and retailers come
with STAR CHEK, transaction volume is expected to exceed 25 million in
Similarly, Equifax estimates payment verifications through STAR CHEK
continue to grow via major retailers such as Best Buy, Sears, Federated
Department Stores, Dillards, CompUSA, Office Max, Talbot's, Kmart, an
Us.

"This is a breakthrough that means enhanced fraud prevention for retai
more convenience for consumers who prefer to pay by check," said Ron
Congemi, STAR president and CEO. "With STAR CHEK, this verification :
the first step on the road to real-time check conversion – means that m
checks will be accepted by retailers and check fraud will be reduced."

"We are looking forward to working with STAR and its participating fina
institutions to be able to electronically verify and validate demand depo
account numbers. This will mean significant net savings for our retailers:
minimizing costs and reducing losses due to fraud," said Jeff Carbiener,
vice president and general manager of Equifax Check Solutions, the che
management services arm of Atlanta-based Equifax (NYSE:EFX).

STAR CHEK is a joint project between STAR and Primary Payments Syst
(PPS), a STAR-majority-owned company, the nation's leading shared ac
transaction database, and a trusted provider of risk management soluti
CHEK enables retailers to route check verifications online to the PPS na
database, a positive database – updated daily – of account and transac
information from nearly 140 million consumer checking accounts held a
participating financial institutions.

STAR CHEK's verification service to the PPS database is the first of two toward real-time electronification of paper checks at the point of sale. S currently testing its real-time check verification and conversion product hopes to make them available to participating financial institutions and in the first half of 2001.

The STAR Network processes more than 2.7 billion transactions a year, 3,500 member financial institutions and 640,000 participating ATMs and merchant locations such as grocery stores, gas stations, and discount stores. As a leading electronic payments network in the U.S., STAR is headquartered in Maitland, FL, with offices also in San Diego, CA; Columbia, SC; Reston, VA; and St. Louis, MO.

For more information, please E-mail us.

--# # #--

For more STAR press releases, please return to the main press page.

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Enhanced Check Verification

STARsm now offers retailers and financial institutions enhanced check verification services through **STAR CHEK®**, a joint project with **Primary Payments Systems, Inc. (PPS)**.

Majority-owned by STAR, PPS is the nation's leading repository of financial institution account and transaction information and a trusted provider of risk management solutions.



PPS operates the only national database that is updated daily by participating financial institutions and includes information about the status of customer checking accounts held by those institutions. Utilizing the unique PPS database of nearly 140 million consumer checking accounts, STAR CHEK provides a valuable verification capability to retailers, even before financial institutions develop systems to accommodate real-time check conversions.

- [Check Electronif White Pa](#)
- [Web Agg White Pa](#)
- [ATM local](#)
- [Retailer L](#)

[Member Infi](#)

ONLINE CHECK VERIFICATION. The first phase of STAR CHEK enables retailers to route check verifications, online via the STAR Network, to the PPS database. Using STAR CHEK, a retailer can ascertain - virtually in real time - whether a check is likely to be returned. A retailer scans a paper check at the point-of-sale and electronically transmits the magnetic ink character recognition (MICR) information, along with the transaction amount, via STAR to the PPS database, which responds with a message on the status of the account. Online verification is completed in seconds, although the transaction is not completed until the paper check is processed.



"Negative" databases contain only negative incidents, such as fraud and returns for NSF, and may not contain up-to-date information, leading retailers to unnecessarily decline good customers' checks. By contrast, "positive" databases, such as the PPS database, include far more comprehensive information on all of the individual accounts for each contributing financial institution.

each contributing financial institution.

BENEFITS OF STAR CHEK. As part of a robust risk management and fraud prevention strategy, STAR CHEK enables retailers to accept more checks, and with greater confidence. Consumers can continue to rely on paper checks, a preferred payment method for many, while financial institutions can process more transactions electronically, adding both speed, reduced costs and greater security to the process.

ADDITIONAL PPS SERVICES. These additional PPS risk-management products are designed to meet the needs of check-accepting organizations.

- **DEPOSIT CHEK®** provides financial institutions with alerts regarding possible check returns - before they accept a potentially bad check for deposit - and enables them to make more informed decisions about whether to place a hold on a specific deposit.
- **PRIME CHEK®** provides credit card issuers, remittance processors, and collection agencies with warnings of potential check returns, reducing the "open-to-buy" exposure on credit lines and reducing the risk associated with collection operations.
- **PRIME PAY®** provides the nation's leading check acceptance companies access to high risk information within the PPS national database of status information on customers' checking accounts, enhancing their ability to prevent loss or abuse.

Additional plans for STAR CHEK include providing STAR members with online access to DEPOSIT CHEK, as well as providing STAR participants with flexible posting options when processing check debits routed from the point-of-sale.

For more information about STAR CHEK, please see our **January 16 press release** or **request more information online**. Further information on check electronification is found in the STAR white paper, **Check Electronification at the Beginning of the 21st Century**.

Additional STAR Products & Services:

- **The STARsm ATM and POS Network:**
Coast-to-coast ATM access and PIN-secured

debit transactions at more than 900,000 locations

- **STAR ATM and Card Authorization**

Services: ATM terminal driving and monitoring, as well as card authorization processing

- **Signature Debit and Card Authorization**

Services from STAR: VisaCheck® and MasterCard® debit card programs, risk management, and fraud protection

- **Agent Bank Program:** The turnkey Agent Bank Program is designed to build and attract commercial accounts at little cost or effort

- **STARs_{fm} (formerly Avail®)**: Streamlined, turnkey surcharge-free ATM access program

- **Utility Bill Payment:** Consumers can pay utility bills by phone or via the Internet

- **Enhanced Check Verification:** Online check verification and electronification of paper checks to reduce fraud and costs

- **Stored Value Cards:** Enhance your ATM/debit Card Program with Stored Value Cards

- **Card Services:** Full turnkey card issuing, maintenance, activation, and inventory control

- **Other Products and Services**

Electronic payment enhancements such as the deposit sharing program and mini-statements.

For additional details on STAR products and services, please see the Concord EFS **index of products and services** or **request more information online**.

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PART B - FEE(S) TRANSMITTAL

Complete and mail this form, together with applicable fee(s), to:

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CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 02/26/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
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LAURE L. COX	(Depositor's name)
<i>Laure L. Cox</i>	(Signature)
March 12, 2002	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

TOTAL CLAIMS	APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
16	nonprovisional	YES	\$640	\$0	\$640	05/28/2002

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2171	707-001000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). Use of PTO form(s) and Customer Number are recommended, but not required.

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached.

2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1. Howard & Howard
2. _____
3. _____

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PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent)

☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

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☐ Publication Fee
☒ Advance Order - # of Copies 10

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☐ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

The COMMISSIONER OF PATENTS AND TRADEMARKS is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature) *[Signature]* (Date) March 12, 2002

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In re application of: Michael D. Schulze
Serial No.: 09/548,490
Filed: 04/13/2000

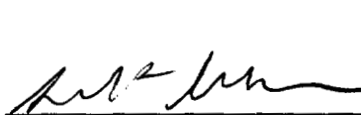
For: Method of Obtaining an Electronically-Stored Financial Document.

**NOTICE OF NON-COMPLIANCE OF INFORMATION DISCLOSURE
STATEMENT WITH PROVISIONS OF 37 C.F.R. §1.97**

The information disclosure statement filed in this application on March 20, 2002 fails to include the petition after allowance required under 37 C.F.R. §1.97(d). See 1135 O.G. 13 dated February 4, 1992, which is effective for all information disclosure statements filed after March 16, 1992.

The petition should also be accompanied by the required fee set forth under 37 C.F.R. § 1.97(d) and 1.17(i)(1) and a proper certification as specified in 37 C.F.R. § 1.97(d) and 1.97(e).

The information disclosure statement has been made of record in the application file but will not be considered by the examiner until it complies with 37 C.F.R. § 1.97-1.98.

 5/20/02

Safet Metjahic
SPE of TC 2100

Howard & Howard Attorneys, P.C.
The Pinehurst Office Center, Suite #101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 05/21/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

ALABAIDI, HAYTHIM J 12

ART UNIT	PAPER NUMBER

2171

DATE MAILED: 05/21/2002

Please find below and/or attached an Office communication concerning this application or proceeding.



**UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.

EXAMINER

ART UNIT	PAPER NUMBER

12

DATE MAILED:

**Response to Rule 312
Communication**

- ☐ The petition filed on _____ under 37 CFR 1.312(b) is granted. The paper has been forwarded to the examiner for consideration on the merits.

Director,
Patent Examining Group _____

- ☒ The amendment filed on 3/20/02 under 37 CFR 1.312 has been considered, and has been:
- ☐ entered.
 - ☐ entered as directed to matters of form not affecting the scope of the invention (Order 3311).
 - ☒ disapproved. See explanation below.
 - ☐ entered in part. See explanation below.

The amendment to claims 50, and proposed new claims 62 through 88 affect the scope of the invention and are therefore NOT entered.

Attachment included: Notice of Non-Compliance of IDS.

SAFET METJAHIC
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

0 28/2002 13:59 FAX 1

002/002

Received
MAY 28 2002
Technology Center 2100

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Approved for use through 10/31/2002. OMB 0851-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
May 28 2002

**REQUEST
FOR
CONTINUED EXAMINATION (RCE)
TRANSMITTAL**

Address to:
Commissioner for Patents
Box RCE
Washington, DC 20231

Application Number	09/548,496
Filing Date	April 13, 2000
First Named Inventor	Michael D. Schulze
Art Unit	2171
Examiner Name	Haythim J. Alaubaidi
Attorney Docket Number	60,419-002

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application. Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. **Submission required under 37 CFR 1.114**

- a. ☒ Previously submitted
- i. ☐ Consider the amendment(s)/reply under 37 CFR 1.116 previously filed on _____
(Any unentered amendment(s) referred to above will be entered).
- ii. ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____
- iii. ☒ Other Amendment And Information Disclosure Statement
After Notice of Allowance under 37 CFR Section 1.312 previously
- b. ☐ Enclosed filed on 3/12/02.
- i. ☐ Amendment/Reply
- ii. ☐ Affidavit(s)/Declaration(s)
- iii. ☐ Information Disclosure Statement (IDS)
- iv. ☐ Other _____

2. **Miscellaneous**

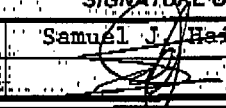
- a. ☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of _____ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(l) required)
- b. ☐ Other _____

3. **Fees** The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

- a. ☒ The Director is hereby authorized to charge the following fees, or credit any overpayments, to Deposit Account No. 08-2789
- i. ☒ RCE fee required under 37 CFR 1.17(e) (small entity - \$370.00)
- ii. ☐ Extension of time fee (37 CFR 1.136 and 1.17)
- iii. ☐ Other _____
- b. ☐ Check in the amount of \$ _____ enclosed
- c. ☐ Payment by credit card (Form PTO-2038 enclosed)

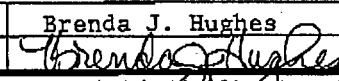
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED:

Name (Print/Type)	Samuel J. Hardie	Registration No. (Attorney/Agent)	42,619
Signature		Date	May 28, 2002

CERTIFICATE OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner For Patents, Box RCE, Washington, DC 20231, or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

Name (Print/Type)	Brenda J. Hughes	Date	May 28, 2002
Signature			

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND Fees and Completed Forms to the following address: Assistant Commissioner for Patents, Box RCE, Washington, DC 20231.

05/30/2002 AM 11:01 00000001 002700 09543490

77-2789 170-00-01

05/28/2002 13:59 FAX 1

001/002

Howard & Howard

law for business

FACSIMILE TRANSMITTAL SHEET

This communication is confidential and intended only for the addressee. Any distribution or duplication of this communication is prohibited. If this facsimile was not intended for you, please telephone us immediately so that we can arrange for its return at our expense.

TO:	Examiner Haythim J. Alaubaidi	FROM:	Samuel J. Haidle
COMPANY:	United States Patent and Trademark Office	DATE:	May 28, 2002
FAX NUMBER:	(703) 746-7416	TOTAL NO. OF PAGES INCLUDING COVER:	2
PHONE NUMBER:		SENDER'S TELEPHONE NUMBER:	(248) 723-0334
CLIENT NUMBER	60,419-002	SENDER'S FAX NUMBER:	(248) 645-1568

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

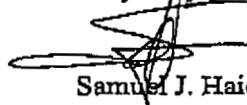
NOTES/COMMENTS:

RE: Serial No. 09/548,490
Our Docket No. 60,419-002

Dear Examiner Alaubaidi:

Attached is our Request for Continued Examination (RCE) Transmittal to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,


Samuel J. Haidle

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE 101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MICHIGAN 48304-5151

Notice of Allowability

Application No.

09/548,490

Examiner

Haythim J. Alaubaidi

Applicant(s)

SCHULZE ET AL.

Art Unit

2171

#14

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☐ This communication is responsive to ____.
2. ☒ The allowed claim(s) is/are 1-88.
3. ☐ The drawings filed on ____ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
 - * Certified copies not received: ____.
5. ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
 - (a) ☐ The translation of the foreign language provisional application has been received.
6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. ☐ CORRECTED DRAWINGS must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No. ____.
 - (b) ☐ including changes required by the proposed drawing correction filed ____, which has been approved by the Examiner.
 - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. ____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1 ☐ Notice of References Cited (PTO-892)	2 ☐ Notice of Informal Patent Application (PTO-152)
3 ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)	4 ☐ Interview Summary (PTO-413), Paper No. ____.
5 ☒ Information Disclosure Statements (PTO-1449), Paper No. <u>11</u> .	6 ☐ Examiner's Amendment/Comment
7 ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material	8 ☒ Examiner's Statement of Reasons for Allowance
	9 ☐ Other

JAN RINEZ
Primary Examiner
AU 2171

Application/Control Number: 09/548,490
Art Unit: 2171

Page 2

DETAILED ACTION

1. Claims 1-88 are presented for examination. Claims 62-88 are new added Claims.

Continued Examination Under 37 CFR 1.114

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under *Ex Parte Quayle*, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on March 20, 2002 has been entered.

Allowable Subject Matter

3. Claims 1-88 are allowed over the prior art of record.
4. The following is a statement of reasons for the indication of allowable subject matter:

Regarding Independent Claims 1, 23, 50 and 62, Applicant's particular method for a financial institution environment to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request

for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age in combination with the other limitations of the claims, was not disclosed by, would not have been obvious over, nor would have been fairly suggested by the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

The prior art of record, or that encountered in searches of the prior art, fails to disclose or suggest obtaining a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific

Application/Control Number: 09/548,490
Art Unit: 2171

Page 4

document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age. The prior art of record, or that encountered in searches of the prior art fails to anticipate or render Applicant's limitations above obvious.

Conclusion

5. The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure.

Points of Contact

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (703) 305-1950. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (703) 308-1436.

Any response to this office action should be mailed to:

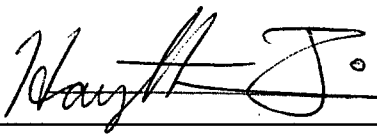
Application/Control Number: 09/548,490

Page 5

Art Unit: 2171

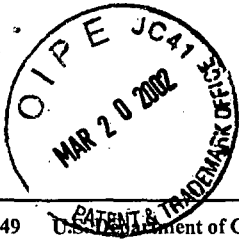
The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at
our fax number (703) 746-7238 or (703) 746-7239 or (703) 746-7240.

Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6th
Floor Receptionist, Arlington, Virginia. 22202.



Haythim J. Alaubaidi
Patent Examiner
Technology Center 2100
May 31, 2002

SAN RIMEL
PRIMARY EXAMINER
AU 2171



#11

Sheet 1 of 1

FORM PTO-1449 (Rev. 2-83) U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 60,419-002	SERIAL NO. 09/548,490
	APPLICANT Michael D. Schulze	
	FILING DATE April 13, 2000	GROUP 2171

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date

FOREIGN DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation	
						Yes	No

OTHER DOCUMENTS (Including Author, Title, Date**, Relevant Pages, Place of Publication***)

HA	☒	Star Check Press Release, "Star Check Goes Live With Online Check Verification", dated January 16, 2001.
	☒	Star Check Products & Services description of "Enhanced Check Verification", retrieved from the Internet on January 16, 2002.
EXAMINER <i>Haughthorn J.</i>		DATE CONSIDERED 6-1-02
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
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NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 06/13/2002
HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER	
ALABAIDI, HAYTHIM J	
ART UNIT	CLASS-SUBCLASS
2171	707-001000

DATE MAILED: 06/13/2002

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$0	\$0	\$0	09/13/2002

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE REFLECTS A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE APPLIED IN THIS APPLICATION. THE PTOL-85B (OR AN EQUIVALENT) MUST BE RETURNED WITHIN THIS PERIOD EVEN IF NO FEE IS DUE OR THE APPLICATION WILL BE REGARDED AS ABANDONED.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above. If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:
A. If the status is changed, pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above and notify the United States Patent and Trademark Office of the change in status, or
B. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay TOTAL FEE(S) DUE shown above, or
B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check the box below and enclose the PUBLICATION FEE and 1/2 the ISSUE FEE shown above.
☐ Applicant claims SMALL ENTITY status.
See 37 CFR 1.27.

II. PART B - FEE(S) TRANSMITTAL should be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). Even if the fee(s) have already been paid, Part B - Fee(s) Transmittal should be completed and returned. If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail Box ISSUE FEE**
Commissioner for Patents
Washington, D.C. 20231
Fax (703)746-4000

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 06/13/2002
HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above, or being facsimile transmitted to the USPTO, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$0	\$0	\$0	09/13/2002

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2171	707-001000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____
2 _____
3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) ☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

4b. Payment of Fee(s):

☐ Issue Fee

☐ A check in the amount of the fee(s) is enclosed.

☐ Publication Fee

☐ Payment by credit card. Form PTO-2038 is attached.

☐ Advance Order - # of Copies _____

☐ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

Commissioner for Patents is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature)

(Date)

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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TRANSMIT THIS FORM WITH FEE(S)



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Washington, D.C. 20231
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596
27305	7590	06/13/2002	EXAMINER	
HOWARD & HOWARD ATTORNEYS, P.C. THE PINEHURST OFFICE CENTER, SUITE #101 39400 WOODWARD AVENUE BLOOMFIELD HILLS, MI 48304-5151 UNITED STATES			ALAUBAIDI, HAYTHIM J	
			ART UNIT	PAPER NUMBER
			2171	
DATE MAILED: 06/13/2002				

Determination of Patent Term Extension under 35 U.S.C. 154 (b)
(application filed after June 7, 1995 but prior to May 29, 2000)

The patent term extension is 0 days. Any patent to issue from the above identified application will include an indication of the 0 day extension on the front page.

If a continued prosecution application (CPA) was filed in the above-identified application, the filing date that determines patent term extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) system. (<http://pair.uspto.gov>)



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 06/17/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

ALAUBAIDI, HAYTHIM J

ART UNIT PAPER NUMBER

2171

DATE MAILED: 06/17/2002

Please find below and/or attached an Office communication concerning this application or proceeding.



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office

Address: COMMISSIONER OF PATENTS AND TRADEMARK
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.

EXAMINER

ART UNIT	PAPER NUMBER

15

DATE MAILED:

INTERVIEW SUMMARY

All participants (applicant, applicant's representative, PTO personnel):

- (1) Samuel J. Haidle (Reg. # 42,619) (3) _____
(2) Dov Popovici (SPE art unit 2175) (4) _____

Date of Interview June 14, 2002

Type: ☒ Telephonic ☐ Televideo Conference ☐ Personal (copy is given to ☐ applicant ☐ applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☒ No If yes, brief description: _____

Agreement ☐ was reached. ☐ was not reached.

Claim(s) discussed: Claim 50

Identification of prior art discussed: None

Description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant's representative, Samuel Haidle, was informed that in the Amendment (Paper # 108) filed on March 20, 2002, that in claim 50, lines 8-9, the recitation of "Wherein the other" should be -- Wherein the outsourcing institution, requestor, and financial institution are different from each other -- as claimed in claim 50 of Amendment (Paper # 8A), filed on 1/24/2002. It was agreed that applicant's representative will fax this Amendment as an Amendment after notice of allowance under 37 CFR 1.312 and the amendment will be considered and entered.
(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

☐ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

Examiner Note: You must sign this form unless it is an attachment to another form.

Dov Popovici
DOV POPOVICI

SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

06/21/2002 14:09 FAX 1

002

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6/24/02
Hong

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

OK to
For Law
D.W. 7/10/02

AMENDMENT AFTER NOTICE OF ALLOWANCE
UNDER 37 CFR § 1.312

Received

JUN 21 2002

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Technology Center 2100

Dear Sir:

Please amend the subject application as follows and consider the subsequent remarks;

IN THE CLAIMS:

Please replace claim 50 with the following;

50. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each

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2

other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

U.S.S.N. 09/548,490

3

REMARKS

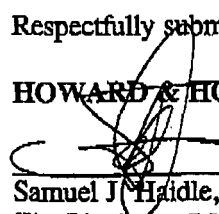
A typographical error has been recently uncovered in the Amendment After Allowance filed on March 12, 2002. In particular, some language was inadvertently omitted from Claim 50 in the body of the amendment. In fact, Claim 50 is correctly set forth in the Version of Claims with Markings to Show Changes Made. The subject Amendment After Allowance is being filed to correct this oversight.

Examiner Haythim Alaubaidi and Dove Popovici are aware of this error and have suggested the submission of the subject Amendment After Allowance. Examiner Popovici stated that this amendment will be entered.

It is therefore respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

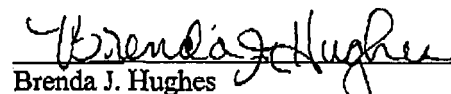
HOWARD & HOWARD ATTORNEYS, P.C.


Samuel J. Hiddle, Registration No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: June 14, 2002

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the attached Amendment After Notice of Allowance is being facsimiled to the United States Patent and Trademark Office addressed to Examiner Haythim J. Alaubaidi and Customer Service Center Art Unit 2100, at Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, facsimile number (703) 746-7238, on this 14th day of June, 2002.


Brenda J. Hughes

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U.S.S.N. 09/548,490

4

**VERSION OF CLAIMS
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

50. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than,

U.S.S.N. 09/548,490

5

or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

Howard & Howard

law for business

FACSIMILE TRANSMITTAL SHEET

This communication is confidential and intended only for the addressee. Any distribution or duplication of this communication is prohibited. If this facsimile was not intended for you, please telephone us immediately so that we can arrange for its return at our expense.

TO:	Examiner Haythim J. Alaubaidi	FROM:	Samuel J. Haidle
COMPANY:	United States Patent and Trademark Office	DATE:	JUNE 21, 2002
FAX NUMBER:	(703) 746-7416	TOTAL NO. OF PAGES INCLUDING COVER:	6
PHONE NUMBER:		SENDER'S TELEPHONE NUMBER:	(248) 723-0334
CLIENT NUMBER	60,419-002	SENDER'S FAX NUMBER:	(248) 645-1568

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

RE: Serial No. 09/548,490
Our Docket No. 60,419-002

Received

JUN 21 2002

Dear Examiner Alaubaidi:

Technology Center 2100

Pursuant to your request, attached is a copy of the Amendment After Notice of Allowance dated June 14, 2002 that is to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,

Samuel J. Haidle

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE 101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MICHIGAN 48304-5151

JUN-14-2002 14:37

P.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

AMENDMENT AFTER NOTICE OF ALLOWANCE
UNDER 37 CFR § 1.312

Received

JUN 14 2002

Technology Center 2100

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Please amend the subject application as follows and consider the subsequent remarks.

IN THE CLAIMS:

Please replace claim 50 with the following;

50. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each

U.S.S.N. 09/548,490

2

other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

U.S.S.N. 09/548,490

3

REMARKS

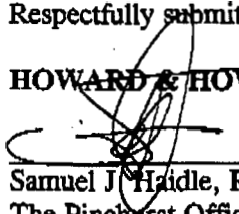
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Examiner Haythim Alaubaidi and Dove Popovici are aware of this error and have suggested the submission of the subject Amendment After Allowance. Examiner Popovici stated that this amendment will be entered.

It is therefore respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

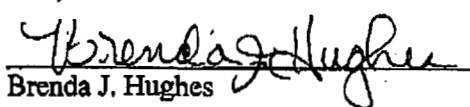


Samuel J. Haidle, Registration No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151
(248) 645-1483

Date: June 14, 2002

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that the attached **Amendment After Notice of Allowance** is being facsimiled to the United States Patent and Trademark Office addressed to **Examiner Haythim J. Alaubaidi and Customer Service Center Art Unit 2100, at Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231**, facsimile number (703) 746-7238, on this 14th day of June, 2002.



Brenda J. Hughes

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U.S.S.N. 09/548,490

4

**VERSION OF CLAIMS
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

50. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than,

JUN-14-2002 14:38

P.06

U.S.S.N. 09/548,490

5

or equal to the predetermined age;

utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system when the specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

JUN-14-2002 14:37

P.01

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Received
JUN 14 2002

Technology Center 2100

FACSIMILE TRANSMITTAL SHEET

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TO:	FROM:
Examiner Haythim J. Alaubaidi	Samuel J. Haidle
COMPANY:	DATE:
United States Patent and Trademark Office	JUNE 14, 2002
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER:
(703) 746-7416	6
PHONE NUMBER:	SENDER'S TELEPHONE NUMBER:
	(248) 723-0334
CLIENT NUMBER	SENDER'S FAX NUMBER:
60,419-002	(248) 645-1568

☒ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/COMMENTS:

RE: Serial No. 09/548,490
Our Docket No. 60,419-002

Dear Examiner Alaubaidi:

Attached is our Amendment After Notice of Allowance to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,

Samuel J. Haidle

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE 101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MICHIGAN 48304-5151

Received from < > at 6/14/02 2:38:16 PM [Eastern Daylight Time]



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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 07/15/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER	
ALAUBAIDI, HAYTHIM J	
ART UNIT	PAPER NUMBER

2171

DATE MAILED: 07/15/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Response to Rule 312 Communication	Application No.	Applicant(s)	
	09/548,490	SCHULZE ET AL.	
	Examiner	Art Unit	
	Haythim J. Alaubaidi	2171	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

1. ☒ The amendment filed on 14 June 2002 under 37 CFR 1.312 has been considered, and has been:
- a) ☒ entered.
 - b) ☐ entered as directed to matters of form not affecting the scope of the invention.
 - c) ☐ disapproved because the amendment was filed after the payment of the issue fee.
Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
 - d) ☐ disapproved. See explanation below.
 - e) ☐ entered in part. See explanation below.


SAFET METJAHIC
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** Box ISSUE FEE
Commissioner for Patents
Washington, D.C. 20231
Fax (703)746-4000



INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 06/13/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission
I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above, or being facsimile transmitted to the USPTO, on the date indicated below.

Sara Colunga (Depositor's name)
Sara Colunga (Signature)
June 20, 2002 (Date)

09/548,490
APPLICATION NO. FILING DATE FIRST NAMED INVENTOR ATTORNEY DOCKET NO. CONFIRMATION NO.
09/548,490 04/13/2000 Michael D. Schulze 60,419-002 6596

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$0	\$0	\$0	09/13/2002

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2171	707-001000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached. Use of a Customer Number is required.

2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1. Howard & Howard
2.
3.

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent)

☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

4b. Payment of Fee(s):

☐ Issue Fee

☐ A check in the amount of the fee(s) is enclosed.

☐ Publication Fee

☐ Payment by credit card. Form PTO-2038 is attached.

☒ Advance Order - # of Copies 10

☒ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

Commissioner for Patents is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature) (Date)

June 20, 2002

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant, a registered attorney or agent, or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the collection of this information should be sent to the Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

07/10/2002 SLUANG2 00000007 082789 09548490
01 FC:561 30.00 CH

03/22/2002

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\$640.00 03/20/2002

OP



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 07/30/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

ALAUBAIDI, HAYTHIM J

ART UNIT	PAPER NUMBER

2171

DATE MAILED: 07/30/2002

PH 18

Please find below and/or attached an Office communication concerning this application or proceeding.



**UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.

09/648,490

EXAMINER

ART UNIT	PAPER NUMBER

P#18

DATE MAILED:

NOTICE OF ABANDONMENT

This application is abandoned in view of:

- ☐ Applicant's failure to timely file a proper response to the Office letter mailed on _____.
- ☐ A response (with a Certificate of Mailing or Transmission of _____) was received on _____; which is after the expiration of the period for response (including a total extension of time of _____ month(s)) which expired on _____.
- ☐ A proposed response was received on _____, but it does not constitute a proper response to the final rejection.
- (A proper response to a final rejection consists only of: a timely filed amendment which places the application in condition for allowance; a Notice of Appeal; or the filing of a continuing application under 37 CFR 1.62 (FWC).
- ☐ No response has been received.
- ☒ Applicant's failure to timely pay the required issue fee within the statutory period of three months from the mailing date of the Notice of Allowance.
- ☐ The issue fee (with a Certificate of Mailing or Transmission of _____) was received on _____.
- ☐ The submitted issue fee of \$ _____ is insufficient. The issue fee required by 37 CFR 1.18 is \$ _____.
- ☒ The issue fee has not been received.
- ☐ Applicant's failure to timely file new formal drawings as required in the Notice of Allowability.
- ☐ Proposed new formal drawings (with a Certificate of Mailing or Transmission of _____) were received on _____.
- ☐ The proposed new formal drawings filed _____ are not acceptable.
- ☐ No proposed new formal drawings have been received.
- ☐ The express abandonment under 37 CFR 1.62(g) in favor of the FWC application filed on _____.
- ☐ The letter of express abandonment which is signed by the attorney or agent of record, the assignee of the entire interest, or all of the applicants.
- ☐ The letter of express abandonment which is signed by an attorney or agent (acting in a representative capacity under 37 CFR 1.34(a) upon the filing of a continuing application.
- ☐ The decision by the Board of Patent Appeals and Interferences rendered on _____ and because the period for seeking court review of the decision has expired and there are no allowed claims.
- ☐ The reason(s) below:

ABANDONMENT
CONTACT PERSON IS:
TOM HAWKINS
305-8380 Page 252



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/548,490	04/13/2000	Michael D. Schulze	60,419-002	6596

27305 7590 08/01/2002

HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER

ALAUBAIDI, HAYTHIM J

ART UNIT

PAPER NUMBER

2171

DATE MAILED: 08/01/2002

19

Please find below and/or attached an Office communication concerning this application or proceeding.



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

SERIAL NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NO.
09/548490	4/13/00	Schulze	

EXAMINER	
ALAUBAIDI	
ART UNIT	PAPER NUMBER
2171	19

DATE MAILED: 8/1/02

NOTICE OF RESCINDED ABANDONMENT

☐ In response to your communication filed _____

☒ Through inadvertence, a Notice of Abandonment was mailed in the above identified application. The Notice of Abandonment is hereby rescinded. The issue fee receipt will be mailed within six weeks.

(Ser) *Joni M. Nord*
Manager, Publishing Division
Office of Publication and Dissemination
703-578-6811



THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent No.: 6,446,072
Inventor(s): Michael D. Schulze
Serial No. 09/548,490
Examiner: Alabaidi, Haythim J.
Issued: 09/03/2002
Group Art Unit: 2171
Title: "METHOD OF OBTAINING AN ELECTRONICALLY
STORED FINANCIAL DOCUMENT"
Attorney Docket No.: 60,419-002

Certificate
SEP 18 2002
of Correction

**REQUEST FOR CERTIFICATE OF CORRECTION
PURSUANT TO 37 C.F.R. 1.322 (35 U.S.C. 254)**

**Certificate of Correction Branch
Commissioner for Patents
Washington, D.C. 20231**

Dear Sir:

Transmitted herewith is a Certificate of Correction for U.S. Patent No. 6,446,072, which issued on September 3, 2002.

Referring to the Certificate of Correction, the two "Star Chek" publications were submitted to the Patent and Trademark Office in a PTO-1449 through the filing of an RCE on May 28, 2002. The PTO-1449 citing the "Star Chek" publications and including the Examiner's initials is attached at Exhibit A. The correction to Claim 50 and the addition of Claims 62-88 were submitted to the Patent and Trademark Office through an amendment which was entered on May 28, 2002 in conjunction with the filing of the RCE. Hence, Claims 62-88 were examined and allowed during the prosecution of the subject patent. The Notice of Allowance indicating that all 88 claims were allowed is submitted herewith at Exhibit B. As for the errors in Claims 23, 35, and 56, these typographical errors were made by the Patent and Trademark Office at the time of printing.

SEP 19 2002

Accordingly, all of the errors made in the above identified patent incurred through the fault of the Patent and Trademark Office. In accordance with 35 U.S.C. 254, no fee is due because the errors for which the Certificate of Correction is sought were the result of a Patent and Trademark Office mistake. However, should there be any fees required, the Commissioner is hereby authorized to charge payment or credit any overpayment to Deposit Account No. 08-2789.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

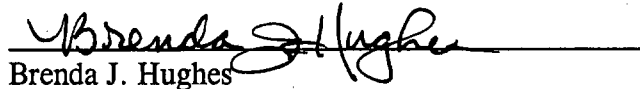


Samuel J. Haidle
Attorney for Patentee
Registration No. 42,619
39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

Date: September 11, 2002 (248) 723-0334

CERTIFICATE OF MAILING

I hereby certify that the attached **Certificate of Correction** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231, on **September 11, 2002**.



Brenda J. Hughes

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072 **Br**
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

no On the front page under the "OTHER PUBLICATIONS" section insert the following;

Star Chek Press Release, "Star Chek Goes Live With Online Check Verification", dated January 16, 2001. **A**

Star Chek Products & Services description of "Enhanced Check Verification", retrieved from the Internet on January 16, 2002. **A**

~~Within Claim 23 at~~ column 13, line 56, before "computer terminal" insert -- the

~~Within Claim 35 at~~ column 14, line 45, please replace "preselected date" with -- pre-selected date --.

~~Within Claim 50 at~~ column 16, line 3, please replace "to access" with -- accessing

~~Within Claim 56 at~~ column 16, line 41, please replace "inputting" with -- initiating --.

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.
39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

⇒ 1 of 8

Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary depending upon the needs of the individual case. Any comment on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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(Also Form PTO-1050)

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Col 16, line 65
After Claim 61 insert the following claims;

-- 62. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

- maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than or equal to a predetermined age;
- maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than the predetermined age;
- receiving a request for the financial document at the financial institution;
- comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;
- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

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Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

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⇒ 2 of 8

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(Also Form PTO-1050)

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than or equal to the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

63. A method as set forth in claim 62 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

64. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

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PATENT NO. 6,446,072

No. of additional copies

⇒ 3 of 8

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

65. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

66. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

67. A method as set forth in claim 62 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

68. A method as set forth in claim 67 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

69. A method as set forth in claim 68 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

MAILING ADDRESS OF SENDER:

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PATENT NO. 6,446,072

No. of additional copies

⇒ 4 of 8

Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary depending upon the needs of the individual case. Any comment on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

70. A method as set forth in claim 62 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

71. A method as set forth in claim 62 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

72. A method as set forth in claim 71 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

73. A method as set forth in claim 72 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than or equal to the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than the predetermined numerical value.

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.
39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

⇒ 5 of 8

Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary depending upon the needs of the individual case. Any comment on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

74. A method as set forth in claim 71 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

75. A method as set forth in claim 71 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than the predetermined numerical value.

76. A method as set forth in claim 75 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than or equal to the predetermined numerical value.

77. A method as set forth in claim 76 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.
39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

⇒ 6 of 8

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

78. A method as set forth in claim 77 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

79. A method as set forth in claim 77 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

80. A method as set forth in claim 79 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

81. A method as set forth in claim 80 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

82. A method as set forth in claim 81 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

MAILING ADDRESS OF SENDER:

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39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

→ 7 of 8

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**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072
DATED : 09/03/2002
INVENTOR(S) : Michael D. Schulze

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

83. A method as set forth in claim 82 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

84. A method as set forth in claim 82 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

85. A method as set forth in claim 82 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

86. A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

87. A method as set forth in claim 85 further including the step of verifying the completeness and accuracy of the inputted identification data.

88. A method as set forth in claim 62 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed. --

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.
39400 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

⇒ 8 of 8

Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary depending upon the needs of the individual case. Any comment on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 1 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 13.

Line 56, before "computer terminal" insert -- the --.

Column 14.

Line 45, please replace "preselected date" with -- pre-selected date --.

Column 16.

Line 3, please replace "to access" with -- accessing --.

Line 41, please replace "inputting" with -- initiating --.

Column 16.

Line 65, after Claim 61 insert the following claims;

– 62. A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

- maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than or equal to a predetermined age;
- maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than the predetermined age;
- receiving a request for the financial document at the financial institution;
- comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;
- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 2 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than or equal to the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

63. A method as set forth in claim 62 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

64. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

65. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

66. A method as set forth in claim 63 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

67. A method as set forth in claim 62 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

68. A method as set forth in claim 67 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

69. A method as set forth in claim 68 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 3 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

70. A method as set forth in claim 62 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

71. A method as set forth in claim 62 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

72. A method as set forth in claim 71 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

73. A method as set forth in claim 72 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than or equal to the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than the predetermined numerical value.

74. A method as set forth in claim 71 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

75. A method as set forth in claim 71 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than the predetermined numerical value.

76. A method as set forth in claim 75 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than or equal to the predetermined numerical value.

77. A method as set forth in claim 76 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

**UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION**

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 4 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

78. A method as set forth in claim 77 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

79. A method as set forth in claim 77 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

80. A method as set forth in claim 79 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

81. A method as set forth in claim 80 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

82. A method as set forth in claim 81 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

83. A method as set forth in claim 82 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

84. A method as set forth in claim 82 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

85. A method as set forth in claim 82 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,446,072 B1
DATED : September 3, 2002
INVENTOR(S) : Michael D. Schulze

Page 5 of 5

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

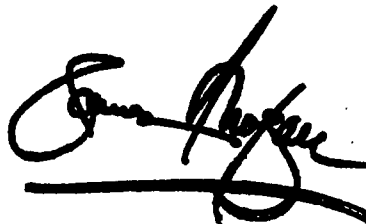
86. A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

87. A method as set forth in claim 85 further including the step of verifying the completeness and accuracy of the inputted identification data.

88. A method as set forth in claim 62 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed. --

Signed and Sealed this

Eighteenth Day of February, 2003

A handwritten signature in black ink, appearing to read "James E. Rogan", with a horizontal line drawn underneath it.

JAMES E. ROGAN
Director of the United States Patent and Trademark Office



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY OF COMMERCE AND
COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231

Date: DEC 10 2002

21

Patent No.: 6,446,072
Inventor(s): Schulze et al
Issued: September 3, 2002
For: Method Of Obtaining An Electronically-Stored Financial Document

Re: Request for Certificate of Correction

Consideration has been given your request for the issuance of a certificate of correction in the above-identified patent under Rule 1.322.

The two citations under other publication are not in conformance with MPEP and not considered

Therefore, no correction (s) is in order here under United States Codes (U.S.C.) 254 and the Code of Federal Regulation (C.F.R.) 1.322. **A certificate of correction will issue to correct the remaining errors.**

Future correspondence concerning this matter should be filed and directed to:

U.S. Patent and Trademark Office
Washington, D.C. 20231
Attn: Decision & Certificate of Correction Branch

Maryanne Y. Draney
For Cecelia B. Newman, Supervisor
Decisions & Certificates of
Correction Branch
(703) 305-8309 or 305 -8188

Howard & Howard
394000 North Woodward Avenue, Suite 101
Bloomfield Hills, MI 48304-5151

Al-Aubaidi, Haythim

From: SHaidle@HowardandHoward.com
Sent: Wednesday, January 16, 2002 11:10 AM
To: haythim.al-aubaidi@uspto.gov
Subject: USSN 09/548,490

Importance: High
Sensitivity: Confidential

RECEIVED

OCT 14 2003

Technology Center 2100



Second Proposed
Amendment.doc

Attorney Docket No.: 60,419-002

Dear Examiner Alaubaidi,

Attached is a draft of a Proposed Amendment for your review and comment. As we have discussed, please contact me if you have any comments or questions.

<Second Proposed Amendment.doc>

Also, the following are two links discussing the StarChek system;

<http://www.star-systems.com/cfm/news-press.cfm?id=42>

http://www.star-system.com/about-fi-products_check_acc.html

The operation of the StarChek system is embodied in the Josephson reference (USPN 5,783,808). The StarChek system is an electronic check presentment (ECP) system which does NOT utilize separate storage systems, compare document ages, access the storage systems based on an age of a document, or automatically retrieve the stored document.

I look forward to discussing this further and arranging an interview either by phone or in person.

Very Truly Yours,
Sam Haidle
Registration No. 42,619

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/200

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

PROPOSED AMENDMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED

OCT 14 2003

Technology Center 2100

Dear Sir:

In response to the Official Action dated 12/26/01, please amend the subject application as follows;

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

(R) 1. (Amended) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the

predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

automatically
utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems to ^{AUTOMATICALLY} access one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age;

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting the exit function at the primary interface when the

particular numerical sequence of the financial document is greater than the predetermined numerical value.

Please add the following new claims;

23. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

^{or functionally} utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and

automatically accessing the on-site storage system through the computer terminal when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and

automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

24. (New) A method as set forth in claim 23 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

25. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as electronically storing the financial document in a fixed electronic medium.

26. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

27. (New) A method as set forth in claim 24 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

28. (New) A method as set forth in claim 23 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

29. (New) A method as set forth in claim 28 further including the step of reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

30. (New) A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

31. (New) A method as set forth in claim 23 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

32. (New) A method as set forth in claim 23 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

33. (New) A method as set forth in claim 32 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

34. (New) A method as set forth in claim 33 wherein the step of automatically accessing the off-site and on-site storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

35. (New) A method as set forth in claim 32 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

36. (New) A method as set forth in claim 32 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

37. (New) A method as set forth in claim 36 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

38. (New) A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

39. (New) A method as set forth in claim 38 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the requested financial document.

40. (New) A method as set forth in claim 38 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

41. (New) A method as set forth in claim 40 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site

storage system.

42. (New) A method as set forth in claim 41 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily storing the identification data and routing codes in the mainframe computer.

43. (New) A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

44. (New) A method as set forth in claim 43 further including the step of grouping the stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

45. (New) A method as set forth in claim 43 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

46. (New) A method as set forth in claim 43 further including the step of categorizing the downloaded identification data and routing codes for processing in the off-site storage system.

47. (New) A method as set forth in claim 46 further including the step of providing a status of the requested financial document to update progress to the financial institution.

48. (New) A method as set forth in claim 46 further including the step of verifying the completeness and accuracy of the inputted identification data.

49. (New) A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

50. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

providing an outsourcing institution associated with the off-site storage system and a requestor;

AUTOMATICALLY associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from

each other;

maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age;

maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age;

receiving a request from the requestor for the financial document at the financial institution;

comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

automatically
utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age;

inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and

retrieving the requested financial document as defined by the inputted identification data.

51. (New) A method as set forth in claim 50 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age is a predetermined numerical value.

52. (New) A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

53. (New) A method as set forth in claim 51 wherein the step of utilizing the computer terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

54. (New) A method as set forth in claim 51 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into a primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

55. (New) A method as set forth in claim 54 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting an exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

56. (New) A method as set forth in claim 55 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

57. (New) A method as set forth in claim 50 further including the step of storing the financial document in a fixed medium at one of the off-site and on-site storage systems based on the specific document age of the financial document.

58. (New) A method as set forth in claim 50 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

59. (New) A method as set forth in claim 58 wherein the step of retrieving the requested financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

60. (New) A method as set forth in claim 59 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

61. (New) A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

REMARKS

The Examiner has objected to Figures 2, 3, and 4 in that these Figures do not include element numbers. Applicant respectfully submits that element numbers are not necessary for these Figures. Figures 2, 3, and 4 illustrate flow diagrams which correlate to particular method steps of the subject invention. It is well recognized that element numbers are not necessary for method steps and applicant submits that element numbers would simply convolute the application. It is therefore requested that the objection be withdrawn.

After entry of the subject amendment, claims 1 - 61 will be pending in the application with claims 1, 23, and 50 being in independent form. Claims 23 - 61 have been added to the application to highlight additional novel features of the subject invention as is discussed below. A version of the originally filed claims with markings to show changes made is attached.

Claims 1-7 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Josephson (U.S. Patent No. 5,783,808) in view of Chow (U.S. Patent No. 6,029,175). Claims 8-22 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

As indicated by the Examiner, claim 1 has been amended to include the clarifying language that the specific document parameter is a *specific document age*. Claims 2, 3, and 5 also include this clarifying amendment. The incorporation of the term "only" into claim 1, as noted by the Examiner, has not been made as this

limitation is not necessary to support the novelty of claim 1. The "only" limitation is set forth in newly added dependent claims 31 and 61.

Claim 1 has also been amended to include the novel feature of allowed claim 8 along with intervening claim 7. Intervening claims 2 and 6 have not been incorporated into claim 1 as the limitations set forth in these claims are not necessary to support the novelty of allowed claim 8. In particular, intervening claim 7 sets forth a primary interface for the on-site storage system and allowed claim 8 sets forth an exit function at the primary interface for the off-site storage system. Intervening claim 2, which relates to the document parameter having a numerical sequence and the predetermined age having a numerical value, and intervening claim 6, which relates to associating the off-site and on-site storage systems with the numerical sequence, are not necessary to support the novelty of the exit function of claim 8. Accordingly, claim 1 is believed allowable as amended and claims 2-22 are believed allowable as these claims depend from the novel features of claim 1.

Turning to newly added independent claims 23 and 50, these claims include all of the limitations of originally filed independent claim 1 with further clarifying and/or limiting amendment(s). Each of the amendments to the claims are fully supported by the specification as originally filed. Hence, no new matter is being introduced.

Independent claim 23 includes the following clarifications;

- automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal

when the specific document age is less than or equal to the predetermined age,

- automatically retrieving the requested financial document *from the accessed storage system* as defined by the inputted identification data.

Also, independent claim 50 includes the following additions;

- providing an outsourcing institution associated with an off-site storage system and a requestor,

- associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other,

- maintaining the financial document *with the outsourcing institution* in the off-site storage system,

- maintaining the financial document *with the financial institution* in the on-site storage system,

- utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access *the off-site storage system when the specific document age is greater than the predetermined age and to access the on-site storage system when the specific document age is less than or equal to the predetermined age.*

In addition to the above, applicant respectfully traverses the Examiners obviousness rejection. As will become apparent from the foregoing discussion, the Examiner has misinterpreted the prior art references.

The Examiner indicates that Josephson discloses the following features;

- comparing a specific document age of a requested financial document to a predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age, at Column 8, lines 52-66 and Column 9, lines 1-6, and

- utilizing a computer terminal located at the financial institution in response to a comparison of a specific document age of the requested financial document to a predetermined age, at Column 9, lines 1-6.

The Josephson reference discloses a check presentment process between a presentment bank and a payor bank. The thrust of this reference relates to providing an early notification of returned checks to the presentment bank such that the presentment bank can place a hold on a depositor's account. Referring to the sections cited by the Examiner, the Josephson reference discusses the following process;

- 1) The presentment bank sends a batch of checks to the payor bank,
- 2) The payor bank reviews the batch of checks to determine which are to be paid. The payor bank looks at certain factors such as insufficient funds, stop payment notices, etc.,
- 3) The payor bank sends back to the presentment bank;
 - a) an electronic file of checks to be paid by the payor bank, and
 - b) an electronic exceptions file of checks that will not be paid.

The presentment bank therefore receives an early notification of checks that will not be paid without waiting for the physical checks to be returned.

Applicant respectfully submits that the Examiner has misinterpreted this

portion of the Josephson reference. There is no disclosure or suggestion in Josephson of comparing a *document age* of the requested financial document to a *predetermined age* to determine if the specific document age *is greater than, less than, or equal to* the predetermined age. The payor bank simply reviews the batched checks against a depositors' accounts to see if there are sufficient funds, stop payment notices, and the like.

In addition, there is no disclosure or suggestion of using a computer terminal *in response to a comparison of a specific document age to a predetermined age*.

Turning to the Chow reference, the Examiner states that Chow discloses the following features;

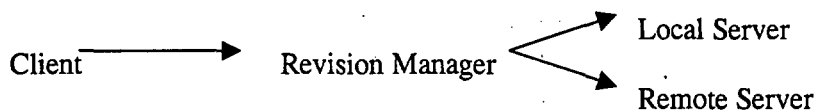
- maintaining a financial document in an off-site storage system when a specific document age of the financial document is greater than a predetermined age, at Column 34, lines 38-41 and lines 64-67. The Examiner notes the terms "time-limit" and "larger",

- maintaining a financial document in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age, at Column 14, line 67, and Column 15, lines 1-2. The Examiner notes the term "smaller", and

- inputting identification data of a requested financial document into a computer terminal while a desired storage system is accessed, at Column 8, lines 10-12, and Column 40, line 20.

The Chow reference discloses a revision manager for automatically retrieving

changed documents previously accessed. The revision manager operates as an intermediary between a client and a local or remote server as illustrated below;



The client communicates with the revision manager about a document to be retrieved and where that document is located, i.e. the client provides the location of the document. The client also notifies the revision manager to monitor the document and forward any revised versions of the document.

Referring to Column 34, lines 38-41 and lines 64-67, the Examiner indicates that the terms "time limit" and "larger" disclose that the financial document is maintained in an off-site storage system when a specific document age of the financial document is greater than a predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the terms "time limit" and "larger", and used these terms out of context.

The "time limit" and "larger" terms refer to a feature of the revision manager where the revision manager notifies the client if an update of a document does NOT occur within a certain time period. This feature is useful when a source of updates is malfunctioning. After the client is notified of the non-updating of a document, the time period for the next notification is increased (larger) by a reporting interval. Taking into consideration the proper interpretation of these terms, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the

document.

Turning to Column 14, line 67, and Column 15, lines 1-2, the Examiner states that the term "smaller" discloses that a financial document is maintained in an on-site storage system when a specific document age of the financial document is less than or equal to the predetermined age. Applicant respectfully submits that the Examiner has misinterpreted this portion of the Chow reference, which uses the term "smaller", and used this term out of context.

The term "smaller" is used during a discussion relating to the updating service provided by the revision manager. As also discussed at Column 6, lines 25-29 and Column 10, lines 24-30, a time interval for the updating service can be set by the client. However, update intervals smaller than 10 seconds are not feasible. Hence, if the client inputs a time interval smaller than 10 seconds, then the revision manager will choose 10 seconds as the time interval. Taking into consideration the proper interpretation of this term, this disclosure in the Chow reference in no way teaches or suggests of placing a document in a particular storage database based upon the age of the document.

Turning to Column 8, lines 10-12, and Column 40, line 20, the Examiner states that the Chow reference discloses inputting identification data of a requested financial document into a computer terminal *while a desired storage system is accessed*. Applicant respectfully disagrees with this determination. The Chow reference does not disclose or suggest of first accessing one of the storage systems based upon an age of the document and then inputting identification data while the

storage system is accessed. The Chow reference simply discloses inputting data to retrieve a document from a known storage site (server). There is no decision making process of determining which storage site (server) to access and then using the inputted data.

Having properly interpreted the prior art of record, applicant respectfully submits that the newly added independent claims 23 and 50 are unique and non-obvious, and therefore allowable. Claims 24-49 and 51-61 are dependent upon the novel features of claims 23 and 50, respectively, such that these claims are also believed allowable.

Accordingly, it is respectfully submitted that the Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any additional fees or credit the account for any overpayment.

Respectfully submitted,

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U.S.S.N. 09/548,490

23

Date: January 16, 2002

Version of Originally Filed Specification and Claims with Markings
to Show Changes Made

IN THE CLAIMS:

Claims 4, 6, and 9-22 remain unchanged in the application.

Please replace claims 1-3, 5, and 7-8 with the following;

1. (Amended) A method for a financial institution to obtain [an electronically-] a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

maintaining the financial document in the off-site storage system when the specific document age [parameter] of the financial document is greater than a predetermined age [parameter];

maintaining the financial document in the on-site storage system when the specific document age [parameter] of the financial document is less than or equal to the predetermined age [parameter];

receiving a request for the financial document at the financial institution;

comparing the specific document age [parameter] of the requested financial document to the predetermined age [parameter] to determine if the specific document age [parameter] is greater than, less than, or equal to the predetermined age [parameter];

utilizing a computer terminal located at the financial institution and

connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document age [parameter] of the requested financial document to the predetermined age [parameter];

inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed by utilizing a primary interface inter-linked with the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age and selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data.

2. (Amended) A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document age and the predetermined age [parameter] is a predetermined numerical value.

3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age [parameter] to the predetermined age [parameter] is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the

predetermined numerical value.

5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document ~~age~~ [parameter] to the predetermined ~~age~~ [parameter] is further defined by comparing the record date of the financial document to the pre-selected date to determined if the record date is later than, earlier than, or equal to the pre-selected date.

7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into [a] ~~the~~ primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

8. (Amended) A method as set forth in claim 7 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by selecting [an] ~~the~~ exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

PATENT APPLICATION SERIAL NO. _____

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE
FEE RECORD SHEET

PTO-1556
(5/87)

*U.S. GPO: 1999-459-082/19144

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Search Results - Record(s) 1 through 8 of 8 returned.

☐ 1. Document ID: US 20010018697 A1

L5: Entry 1 of 8

File: PGPB

Aug 30, 2001

PGPUB-DOCUMENT-NUMBER: 20010018697

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010018697 A1

TITLE: Structured document processing system and structured document processing method

PUBLICATION-DATE: August 30, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Kunitake, Setsu	Nakai-machi		JP	
Yamashita, Ichiro	Nakai-machi		JP	
Kawabe, Shigehisa	Nakai-machi		JP	

US-CL-CURRENT: 707/517; 707/514, 707/531

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image

☐ 2. Document ID: US 6301577 B1

L5: Entry 2 of 8

File: USPT

Oct 9, 2001

US-PAT-NO: 6301577

DOCUMENT-IDENTIFIER: US 6301577 B1

TITLE: Similar document retrieval method using plural similarity calculat on methods and recommended article notification service system using similar document retrieval method

DATE-ISSUED: October 9, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Matsumoto; Kazunori	Ohmiya			JPX
Hashimoto; Kazuo	Fujimi			JPX
Muramatsu; Shigeki	Tokyo			JPX

US-CL-CURRENT: 707/5; 706/14, 707/6

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image

☐ 3. Document ID: US 6151610 A

L5: Entry 3 of 8File: USPTNov 21, 2000

US-PAT-NO: 6151610DOCUMENT-IDENTIFIER: US 6151610 A

TITLE: Document display system using a scripting language having container variables setting document attributes

DATE-ISSUED: November 21, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Senn; Jeffrey A.	Pittsburgh	PA		
Lucas; Peter	Pittsburgh	PA		
Khanna; Rashi	Monroeville	PA		

US-CL-CURRENT: 707/516

Full	Title	Citation	Front	Review	Classification	Date	Reference	Claims	KWIC	Draw Desc	Image

☐ 4. Document ID: US 6049799 A

L5: Entry 4 of 8File: USPTApr 11, 2000

US-PAT-NO: 6049799DOCUMENT-IDENTIFIER: US 6049799 A

TITLE: Document link management using directory services

DATE-ISSUED: April 11, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Mangat; Satwinder S.	Orem	UT		
Taylor; Wayne	Provo	UT		
Mahlum; Steven	Orem	UT		

US-CL-CURRENT: 707/10; 370/396, 707/1, 707/2, 707/201, 709/203, 709/221, 710/11, 714/15

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 5. Document ID: US 6018735 A

L5: Entry 5 of 8File: USPTJan 25, 2000

US-PAT-NO: 6018735
DOCUMENT-IDENTIFIER: US 6018735 A

TITLE: Non-literal textual search using fuzzy finite-state linear non-deterministic automata

DATE-ISSUED: January 25, 2000

INVENTOR-INFORMATION:
NAME CITY STATE ZIP CODE COUNTRY
Hunter; Kenneth M. San Francisco CA

US-CL-CURRENT: 707/5; 706/2, 706/23, 707/3, 707/4

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 6. Document ID: US 5696962 A

L5: Entry 6 of 8 File: USPT Dec 9, 1997
US-PAT-NO: 5696962
DOCUMENT-IDENTIFIER: US 5696962 A

TITLE: Method for computerized information retrieval using shallow linguistic analysis

DATE-ISSUED: December 9, 1997

INVENTOR-INFORMATION:
NAME CITY STATE ZIP CODE COUNTRY
Kupiec; Julian M. Cupertino CA

US-CL-CURRENT: 707/4; 704/9, 707/5

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 7. Document ID: US 5694594 A

L5: Entry 7 of 8 File: USPT Dec 2, 1997
US-PAT-NO: 5694594
DOCUMENT-IDENTIFIER: US 5694594 A

TITLE: System for linking hypermedia data objects in accordance with associations of source and destination data objects and similarity threshold without using keywords or link-difining terms

DATE-ISSUED: December 2, 1997

INVENTOR-INFORMATION:
NAME CITY STATE ZIP CODE COUNTRY
Chang; Daniel Belmont CA 94002

US-CL-CURRENT: 707/6; 707/10, 707/2, 707/3, 707/501.1, 707/513, 709/218

Full	Title	Citation	Front	Review	Classification	Date	Reference	KMIC	Draw Desc	Image

☐ 8. Document ID: US 4748678 A

L5: Entry 8 of 8File: USPTMay 31, 1988

US-PAT-NO: 4748678

DOCUMENT-IDENTIFIER: US 4748678 A

TITLE: Method of storing and retrieving image data

DATE-ISSUED: May 31, 1988

INVENTOR-INFORMATION:				
NAME	CITY	STATE	ZIP CODE	COUNTRY
Takeda; Haruo	Kawasaki			JPX
Tabata; Kuniaki	Nishitama			JPX
Machida; Tetsuo	Sagamihara			JPX
Hino; Masatoshi	Yokohama			JPX
Nomura; Kunihiro	Kawasaki			JPX

US-CL-CURRENT: 382/306; 382/236, 707/512

Full	Title	Citation	Front	Review	Classification	Date	Reference	KMIC	Draw Desc	Image

Generate Collection

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14 and compar\$6	8

Display10 Documents, starting with Document: 8

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Today's Date: 12/10/2001

DB Name	Query	Hit Count	Set Name
USPT	18 and update	31	<u>L9</u>
USPT	16 and 17	111	<u>L8</u>
USPT	"financial document"	281	<u>L7</u>
USPT	14 and 15	430	<u>L6</u>
USPT	document same financial	1120	<u>L5</u>
USPT	12 and 13	711	<u>L4</u>
USPT	out same document	15908	<u>L3</u>
USPT	11 and financial	2695	<u>L2</u>
USPT	document and out	82367	<u>L1</u>



Generate Collection

Search Results - Record(s) 1 through 10 of 31 returned.

☐ 1. Document ID: US 6246778 B1

L9: Entry 1 of 31File: USPTJun 12, 2001

US-PAT-NO: 6246778DOCUMENT-IDENTIFIER: US 6246778 B1

TITLE: Product distribution verification system using encoded marks indicative of product and destination

DATE-ISSUED: June 12, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Moore; Lewis J.	Charlotte	NC	28270	

US-CL-CURRENT: 382/103; 340/5.1

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWC	Draw Desc	Image

☐ 2. Document ID: US 6212303 B1

L9: Entry 2 of 31File: USPTApr 3, 2001

US-PAT-NO: 6212303DOCUMENT-IDENTIFIER: US 6212303 B1

TITLE: Method and module system for high speed processing of item images

DATE-ISSUED: April 3, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Doran; Wayne M.	Kitchener			CAX
Bray; John E.	Guelph			CAX
Pope; Charles K.	Waterloo			CAX
Vieth; John O. G.	Waterloo			CAX

US-CL-CURRENT: 382/245; 358/261.3, 382/271, 382/304

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWC	Draw Desc	Image

☐ 3. Document ID: US 6097834 A

L9: Entry 3 of 31File: USPTAug 1, 2000

US-PAT-NO: 6097834
DOCUMENT-IDENTIFIER: US 6097834 A

TITLE: Financial transaction processing systems and methods

DATE-ISSUED: August 1, 2000

INVENTOR-INFORMATION:
NAME CITY STATE ZIP CODE COUNTRY
Krouse; Louis J. Rancho Palos Verdes CA
Strovink; Eric F. Nashua NH

US-CL-CURRENT: 382/137; 382/139

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 4. Document ID: US 6065026 A

L9: Entry 4 of 31 File: USPT May 16, 2000
US-PAT-NO: 6065026
DOCUMENT-IDENTIFIER: US 6065026 A

TITLE: Multi-user electronic document authoring system with prompted updating of shared language

DATE-ISSUED: May 16, 2000

INVENTOR-INFORMATION:
NAME CITY STATE ZIP CODE COUNTRY
Cornelia; Edward J. Belmont MA
Fine; Benjamin Boston MA
Jacobs; Jonathan D. Chestnut Hill MA
Karasic; Neal J. Cambridge MA

US-CL-CURRENT: 707/531; 707/511

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 5. Document ID: US 6029175 A

L9: Entry 5 of 31 File: USPT Feb 22, 2000

TITLE: Automatic retrieval of changed files by a network software agent
DATE-ISSUED: February 22, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Chow; Yen-whei	San Jose	CA		
Hayes-Roth; Frederick A.	Atherton	CA		
Jacobstein; Neil A.	Palo Alto	CA		
Manley; James E.	San Jose	CA		
McMahan; Christopher B.	Cupertino	CA		

US-CL-CURRENT: 707/104.1; 707/10, 707/200, 707/201, 707/203, 709/202, 709/203

Full	Title	Citation	Front	Review	Classification	Date	Reference

KMJC	Drawn Desc	Image

☐ 6. Document ID: US 5937084 A

L9: Entry 6 of 31 File: USPT Aug 10, 1999
US-PAT-NO: 5937084
DOCUMENT-IDENTIFIER: US 5937084 A

TITLE: Knowledge-based document analysis system
DATE-ISSUED: August 10, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Crabtree; Ralph N.	Atlanta	GA		
Peng; Antai	Irvington	NJ		

US-CL-CURRENT: 382/137; 382/190, 382/224, 707/500

Full	Title	Citation	Front	Review	Classification	Date	Reference

KMIC	Drawn Desc	Image

☐ 7. Document ID: US 5917925 A

[illegible]

US-PAT-NO: 5917925
DOCUMENT-IDENTIFIER: US 5917925 A

TITLE: System for dispensing, verifying and tracking postage and other information on mailpieces

DATE-ISSUED: June 29, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Moore; Lewis J.	Charlotte	NC	28270	

US-CL-CURRENT: 382/101

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 8. Document ID: US 5895455 A

L9: Entry 8 of 31File: USPTApr 20, 1999

US-PAT-NO: 5895455
DOCUMENT-IDENTIFIER: US 5895455 A

TITLE: Document image display system and method

DATE-ISSUED: April 20, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bellinger; David T.	Atlanta	GA		
Garner, IV; Andrew J.	Charlotte	NC		

US-CL-CURRENT: 705/35; 705/42, 707/908

Full	Title	Citation	Front	Review	Classification	Date	Reference	KWIC	Draw Desc	Image

☐ 9. Document ID: US 5874717 A

L9: Entry 9 of 31File: USPTFeb 23, 1999

US-PAT-NO: 5874717
DOCUMENT-IDENTIFIER: US 5874717 A

TITLE: Image-based document processing system

DATE-ISSUED: February 23, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kern; Norman P.	Birmingham	MI		
Palgut; Karen M.	Plymouth	MI		
Benkarski; Michael T.	Wyandotte	MI		

US-CL-CURRENT: 235/379; 235/375

KMC	Drawn Desc	Image

Feb 9, 1999

DOCUMENT-IDENTIFIER: US 5870725 A

DATE-ISSUED: February 9, 1999

COUNTRY

GA

GA

US-CL-CURRENT: 705/45; 705/44

KMJC	Draw Desc	Image

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Today's Date: 11/7/2001

DB Name	Query	Hit Count	Set Name
USPT	bank\$ same database	1521	<u>L6</u>
USPT	bank\$ same asp	55	<u>L5</u>
USPT	bank\$ same asp	55	<u>L4</u>
USPT	bank\$ same asp	55	<u>L3</u>
USPT	bank\$ same asp same offsite	0	<u>L2</u>
USPT	bank\$ same asp same database	8	<u>L1</u>

b 9,15,16,20,148,160,256, 7,278,621,623,624,634,636,810,8 625,268,626,267,139,608
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4988521 COMPAR?
8345341 FINANCIAL
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1151 FINANCIAL (N) DOCUMENT
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3141052 DATE
1804004 DATABAS?
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1151 FINANCIAL (N) DOCUMENT
1134310 CHECK
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4143 EXTERNAL (N) DATABAS?
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    1134310  CHECK
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S9      2747  COMPARE AND DATE AND CHECK AND BANK
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Processing
Completed processing all files
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    1134310  CHECK
    6075006  BANK
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    4988521  COMPAR?
    3141052  DATE
    1134310  CHECK
    6075006  BANK
    11940    OFFSITE
    1558428  DATABASE
S11      0  COMPAR? (S) DATE (S) CHECK (S) BANK (S) OFFSITE
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    3141052  DATE
    1134310  CHECK
    6075006  BANK
S12      0  COMPAR? (W) DATE (S) CHECK(S) BANK
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Processing
Processed 10 of 22 files ...
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    4988521  COMPAR?
    3141052  DATE
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    6075006  BANK
S13     1210  COMPAR? (S) DATE (S) CHECK (S) BANK

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USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l21 and number\$2	1	<u>L23</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l21 and numeric\$4	0	<u>L22</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l20 and predetermined	1	<u>L21</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l19 and sequence	1	<u>L20</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l18 and date	1	<u>L19</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l16 and com\$6	1	<u>L18</u>
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USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l15 and parameter	1	<u>L16</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l14 and remote	1	<u>L15</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l13 and financial document	1	<u>L14</u>
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USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l11 and third party	0	<u>L12</u>
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USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l4 and sta check	0	<u>L10</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l4 and starcheck	0	<u>L9</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l3 and financial	1117	<u>L8</u>
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USPT,PGPB,JPAB,EPAB,DWPI,TDBD	l1 and third party	1	<u>L2</u>
USPT,PGPB,JPAB,EPAB,DWPI,TDBD	financial and mizrahi	16	<u>L1</u>

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<i>DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
L2	5819300.uref,bi.	2	L2
L1	5784610.uref,bi.	2	L1

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	Type	L #	Hits	Search Text	DBs	Time Stamp	Comments
1	IS&R	L1	94	("705/45").CCLS.	USPAT; EPO; JPO; DERWENT; IBMTDB	2001/11/07 11:55	

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starting with: COMPAR\$(COMPARISONS.TIMES.28).P28-P88.

Search Results -

Terms	Documents
finan\$ and check and (off-site) and compar\$	106

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Refine Search:

Search History

Today's Date: 11/23/2001

DB Name	Query	Hit Count	Set Name
USPT	finan\$ and check and (off-site) and compar\$	106	<u>L7</u>
USPT	finan\$ and check and (off-site)	123	<u>L6</u>
USPT	finan\$ and check and (off-site or backup)	870	<u>L5</u>
USPT	finan\$ adj document\$ and check and compar\$ and redund\$	32	<u>L4</u>
USPT	finan\$ adj document\$ and check and off-site and stor\$ and compar\$ and greater and less and redund\$	0	<u>L3</u>
USPT	finan\$ adj (document\$ or check) and off-site and stor\$ and compar\$ and greater and less	0	<u>L2</u>
USPT	finan\$ and off-site and stor\$ and compar\$	131	<u>L1</u>

Personal Banking

CHECKING ACCOUNTS

Star Electronic Package

Sign up for any automated service and get:

- No service charge checking
- No minimum balance
- Earn a higher rate of interest on your statement savings account.
- StarChek Card* or ATM Card
- Discount rates on consumer loans
- Easy access to cash or transfers between accounts
- 24 hour banking at your convenience by ATM, internet or phone

StarChek

- Daily balance of \$200.00 or \$5.00 per month
- StarChek Card* or ATM Card

Senior Checking

Age 50+

- No minimum balance
- Free checks (limited selection)
- StarChek Card* or ATM Card
- Direct Deposit

Student Checking

- Thru Age 24
- No minimum balance
- Free checks (limited selection)
- StarChek Card* or ATM Card

Star Fund Checking

- Daily balance of \$300.00 or \$6.00 per month
- Earns variable rate of interest, paid at statement cycle
- Unlimited check writing
- StarChek Card* or ATM Card

Regular Corporate

- Daily balance of \$500.00 or \$8.00 per month

Star Corporate Fund

- Daily balance of \$300.00 or \$6.00 per month

- Earns variable rate of interest, paid at statement cycle
- Limited check writing

OVERDRAFT PROTECTION

Star Protection * (DDA)

- Advances automatically from your demand deposit Loan
- Fee per transaction-----\$3.00

Cash Reserve (Account)

- Fee per transaction-----\$3.00

Savings Accounts

Statement Savings Account

- Variable rate of interest
- Compounded and paid quarterly
- Quarterly statement

Christmas Club

- Direct deposit
- Automatic funds transfer

NOTE: * Subject to approval

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FDIC



THE DRAWINGS ARE
FORMAL AND TIMELY

Initials MD
Date 7/30/02
PTO

PATENT APPLICATION FEE DETERMINATION RECORD

Effective December 29, 1999

Application or Docket Number

4281N
01548460

CLAIMS AS FILED - PART I

(Column 1)

(Column 2)

FOR	NUMBER FILED	NUMBER EXTRA
BASIC FEE		
TOTAL CLAIMS	22 minus 20 =	* 2
INDEPENDENT CLAIMS	1 minus 3 =	*
MULTIPLE DEPENDENT CLAIM PRESENT		

* If the difference in column 1 is less than zero, enter "0" in column 2

CLAIMS AS AMENDED - PART II

(Column 1)

(Column 2)

(Column 3)

AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total	•	Minus	**	=
	Independent	•	Minus	***	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM				

AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total	•	Minus	**	=
	Independent	•	Minus	***	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM				

AMENDMENT C		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
	Total	•	Minus	**	=
	Independent	•	Minus	***	=
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM				

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20."

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3."

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

SMALL ENTITY TYPE ☒

OR

OTHER THAN SMALL ENTITY

RATE	FEE
	345.00
X\$ 9=	18
X39=	
+130=	
TOTAL	363

OR

RATE	FEE
	690.00
X\$18=	
X78=	
+260=	
TOTAL	

SMALL ENTITY

OR

OTHER THAN SMALL ENTITY

RATE	ADDITIONAL FEE
X\$ 9=	
X39=	
+130=	
TOTAL ADDIT. FEE	

OR

RATE	ADDITIONAL FEE
X\$18=	
X78=	
+260=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$ 9=	
X39=	
+130=	
TOTAL ADDIT. FEE	

OR

RATE	ADDITIONAL FEE
X\$18=	
X78=	
+260=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$ 9=	
X39=	
+130=	
TOTAL ADDIT. FEE	

OR

RATE	ADDITIONAL FEE
X\$18=	
X78=	
+260=	
TOTAL ADDIT. FEE	

POSITION	INITIALS	ID NO.	DATE
FEE DETERMINATION	MA	70891	4/24
O.I.P.E. CLASSIFIER			6-20-05
FORMALITY REVIEW	PWB	70976	
RESPONSE FORMALITY REVIEW			

INDEX OF CLAIMS

- ✓ Rejected
= Allowed
- (Through numeral)... Canceled
÷ Restricted

N Non-elected
I Interference
A Appeal
O Objected

Claim	Date	
Final	Original	
1	1	12-14-01
2	2	12-14-01
3	3	12-14-01
4	4	12-14-01
5	5	12-14-01
6	6	12-14-01
7	7	12-14-01
8	8	12-14-01
9	9	12-14-01
10	10	12-14-01
11	11	12-14-01
12	12	12-14-01
13	13	12-14-01
14	14	12-14-01
15	15	12-14-01
16	16	12-14-01
17	17	12-14-01
18	18	12-14-01
19	19	12-14-01
20	20	12-14-01
21	21	12-14-01
22	22	12-14-01
23	23	12-14-01
24	24	12-14-01
25	25	12-14-01
26	26	12-14-01
27	27	12-14-01
28	28	12-14-01
29	29	12-14-01
30	30	12-14-01
31	31	12-14-01
32	32	12-14-01
33	33	12-14-01
34	34	12-14-01
35	35	12-14-01
36	36	12-14-01
37	37	12-14-01
38	38	12-14-01
39	39	12-14-01
40	40	12-14-01
41	41	12-14-01
42	42	12-14-01
43	43	12-14-01
44	44	12-14-01
45	45	12-14-01
46	46	12-14-01
47	47	12-14-01
48	48	12-14-01
49	49	12-14-01
50	50	12-14-01

Claim	Date	
Final	Original	
51	51	12-14-01
52	52	12-14-01
53	53	12-14-01
54	54	12-14-01
55	55	12-14-01
56	56	12-14-01
57	57	12-14-01
58	58	12-14-01
59	59	12-14-01
60	60	12-14-01
61	61	12-14-01
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69	69	12-14-01
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73	73	12-14-01
74	74	12-14-01
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78	78	12-14-01
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81	81	12-14-01
82	82	12-14-01
83	83	12-14-01
84	84	12-14-01
85	85	12-14-01
86	86	12-14-01
87	87	12-14-01
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89	89	12-14-01
90	90	12-14-01
91	91	12-14-01
92	92	12-14-01
93	93	12-14-01
94	94	12-14-01
95	95	12-14-01
96	96	12-14-01
97	97	12-14-01
98	98	12-14-01
99	99	12-14-01
100	100	12-14-01

Claim	Date	
Final	Original	
101	101	12-14-01
102	102	12-14-01
103	103	12-14-01
104	104	12-14-01
105	105	12-14-01
106	106	12-14-01
107	107	12-14-01
108	108	12-14-01
109	109	12-14-01
110	110	12-14-01
111	111	12-14-01
112	112	12-14-01
113	113	12-14-01
114	114	12-14-01
115	115	12-14-01
116	116	12-14-01
117	117	12-14-01
118	118	12-14-01
119	119	12-14-01
120	120	12-14-01
121	121	12-14-01
122	122	12-14-01
123	123	12-14-01
124	124	12-14-01
125	125	12-14-01
126	126	12-14-01
127	127	12-14-01
128	128	12-14-01
129	129	12-14-01
130	130	12-14-01
131	131	12-14-01
132	132	12-14-01
133	133	12-14-01
134	134	12-14-01
135	135	12-14-01
136	136	12-14-01
137	137	12-14-01
138	138	12-14-01
139	139	12-14-01
140	140	12-14-01
141	141	12-14-01
142	142	12-14-01
143	143	12-14-01
144	144	12-14-01
145	145	12-14-01
146	146	12-14-01
147	147	12-14-01
148	148	12-14-01
149	149	12-14-01
150	150	12-14-01

If more than 150 claims or 10 actions
staple additional sheet here

(LEFT INSIDE)

SEARCHED			
Class	Sub.	Date	Exmr.
382 ↓	137 245	12-6-01 ↓	HA ↓
707	531 104	12-7-01 ↓	HA ↓
382 385	103 379	12-7-01 ↓	HA ↓
707 ↓	10 204 3	12-8-01 ↓	HA ↓
707 ↓	1 3-4 200-201	12-8-01 ↓	HA ↓

[illegible]

INTERFERENCE SEARCHED			
Class	Sub.	Date	Exmr.
707 ↓	10 204 3	12-8-01 ↓	HA ↓