



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

128C  
4

App. Serial No.: 10/104,541

05/26/2017 DALLEN 00000010 10104541

01 FC:1461

260.00 OP

Patent No.: 6,963,866

Inventor: Michael D. Schulze

Title: METHOD OF OBTAINING AN ELECTRONICALLY STORED  
FINANCIAL DOCUMENT

05/26/2017 DALLEN 00000011 6963866

Filed: March 22, 2002

01 FC:1599

3085.00 OP

Group Art Unit: 2161

Confirmation No.: 6138

Attorney Docket No.: 8580.3001.001

**NOTICE UNDER 37 C.F.R. § 1.28(c)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

61:11:10 04/11/19  
RECEIVED  
COUNTING

Dear Commissioner:

This notice under 37 C.F.R. § 1.28(c) is being filed to assert a loss of small entity status for U.S. Patent No. 6,963,866. The Assignee/Inventors became aware that small entity fees were submitted in error, as small entity status changed at or around June 28, 2004.

Included herein is an itemization of the total deficiency payment pursuant to MPEP § 509 and 37 C.F.R. § 1.28(c)(2)(ii). All fees listed and paid are in U.S. dollars. The Assignee/Inventors assert by way of signature below that each of these fees were paid in good faith without any intent to deceive the Patent Office. Also submitted herein is a check for payment of the \$3345.00 deficiency due to fully satisfy the required large entity fees for the subject patent.

Petitioner's Exhibit 1006

Itemization under 37 C.F.R. § 1.28(c)(2)(ii)

<b>Date</b>	<b>Fee Description</b>	<b>Current Large Entity Fee</b>	<b>Small Entity Fees Paid</b>	<b>Difference (Amount Due)</b>
5/25/2005	Issue Fee	\$960.00	\$700.00	\$260.00
10/20/2009	3.5 Year Maintenance Fee	\$1600.00	\$490.00	\$1110.00
10/20/2009	Late Surcharge for Maintenance Fee Payment	\$160.00	\$65.00	\$95.00
11/8/2013	7.5 Year Maintenance Fee	\$3600.00	\$1800.00	\$1800.00
11/8/2013	Late Surcharge for Maintenance Fee Payment	\$160.00	\$80.00	\$80.00
<b>TOTALS</b>		<b>\$6480.00</b>	<b>\$3135.00</b>	<b>\$3345.00</b>

61 11 19 19  
CITING


May 15, 2017

**Conclusion**

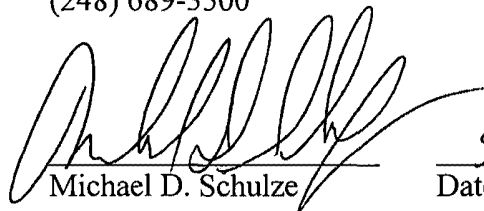
The Office is invited to telephone the undersigned registered attorney if doing so would advance resolution of this matter.

The Commissioner is hereby authorized to charge Deposit Account No. 50-0852 for any required fees, or to credit that same deposit account with any overpayment associated with this communication.

Respectfully submitted,

  
Shannon K. Smith      5/16/17  
Date

Attorney for Assignee  
Registration No. 73,822  
Reising Ethington P.C.  
P.O. Box 4390  
Troy, Michigan 48099  
(248) 689-3500

  
Michael D. Schulze      5-16-17  
Date

Inventor/President of Assignee, Mirror  
Imaging L.L.C.



**Certificate of Mailing**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as certified mail in an envelope addressed to:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

on May 18, 2017.

Signed: /Shannon K. Smith/  
Shannon K. Smith, Reg. No. 73,822

2017  
MAY 23 2017





UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
10/104,541	03/22/2002	Michael D. Schulze	60,419-006

27305  
HOWARD & HOWARD ATTORNEYS PLLC  
450 West Fourth Street  
Royal Oak, MI 48067

**CONFIRMATION NO. 6138**  
**POWER OF ATTORNEY NOTICE**



Date Mailed: 05/18/2017

**NOTICE REGARDING CHANGE OF POWER OF ATTORNEY**

This is in response to the Power of Attorney filed 05/16/2017.

- The Power of Attorney to you in this application has been revoked by the assignee who has intervened as provided by 37 CFR 3.71. Future correspondence will be mailed to the new address of record(37 CFR 1.33).

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at (571) 272-4000 or (571) 272-4200 or 1-888-786-0101.

/jtfitzhugh sr/



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
10/104,541	03/22/2002	Michael D. Schulze	8580.3001.001

23399  
REISING ETHINGTON P.C.  
P O BOX 4390  
TROY, MI 48099-4390

**CONFIRMATION NO. 6138**  
**POA ACCEPTANCE LETTER**



Date Mailed: 05/18/2017

## NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

This is in response to the Power of Attorney filed 05/16/2017.

The Power of Attorney in this application is accepted. Correspondence in this application will be mailed to the above address as provided by 37 CFR 1.33.

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at (571) 272-4000 or (571) 272-4200 or 1-888-786-0101.

/jtfitzhugh sr/

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

<b>PATENT - POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS</b>	Patent Number	6963866
	Issue Date	November 8, 2005
	First Named Inventor	Michael D. Schulze
	Title	Method of Obtaining an Electronically Stored Financial Document
	Attorney Docket No.	8580.3001.001

I hereby revoke all previous powers of attorney given in the above-identified patent.

☐ A Power of Attorney is submitted herewith.

OR

☒ I hereby appoint Practitioner(s) associated with the Customer Number identified in the box at right as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

23399

OR

☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified patent to:

☒ The address associated with the above-identified Customer Number.

OR

☐ The address associated with the Customer Number identified in the box at right:

OR

☐ Firm or  
Individual Name

Address

City

State

Zip

Country

Telephone

Email

I am the:

☐ Applicant.

OR

☒ Patent owner.

Statement under 37 CFR 3.73(a) (Form PTO/AIA/96) submitted herewith or filed on \_\_\_\_\_.

SIGNATURE of Applicant or Patent Owner

Signature

Date

Name

Michael D. Schulze

Telephone

Title and Company

President, Mirror Imaging L.L.C.

NOTE: Signatures of all the applicants or patent owners of the entire interest or their representative(s) are required. If more than one signature is required, submit multiple forms, check the box below, and identify the total number of forms submitted in the blank below.

☒ A total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32, and 1.33. The information is required to obtain or retain a benefit by the public, which is to update (and by the USPTO to process) the file of a patent or reexamination proceeding. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 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, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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.

**STATEMENT UNDER 37 CFR 3.73(c)**Applicant/Patent Owner: Mirror Imaging L.L.C.Application No./Patent No.: 6963866Filed/Issue Date: November 8, 2005Titled: Method of Obtaining an Electronically Stored Financial DocumentMirror Imaging L.L.C., a limited liability company

(Name of Assignee)

(Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that, for the patent application/patent identified above, it is (choose **one** of options 1, 2, 3 or 4 below):

1. ☒ The assignee of the entire right, title, and interest.
2. ☐ An assignee of less than the entire right, title, and interest (check applicable box):
- ☐ The extent (by percentage) of its ownership interest is \_\_\_\_\_%. Additional Statement(s) by the owners holding the balance of the interest must be submitted to account for 100% of the ownership interest.
- ☐ There are unspecified percentages of ownership. The other parties, including inventors, who together own the entire right, title and interest are:

Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

3. ☐ The assignee of an undivided interest in the entirety (a complete assignment from one of the joint inventors was made). The other parties, including inventors, who together own the entire right, title, and interest are:

Additional Statement(s) by the owner(s) holding the balance of the interest must be submitted to account for the entire right, title, and interest.

4. ☐ The recipient, via a court proceeding or the like (e.g., bankruptcy, probate), of an undivided interest in the entirety (a complete transfer of ownership interest was made). The certified document(s) showing the transfer is attached.

The interest identified in option 1, 2 or 3 above (not option 4) is evidenced by either (choose **one** of options A or B below):

- A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 013105, Frame 0294, or for which a copy thereof is attached.
- B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:
1. From: \_\_\_\_\_ To: \_\_\_\_\_
- The document was recorded in the United States Patent and Trademark Office at
- Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_
- The document was recorded in the United States Patent and Trademark Office at
- Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

[Page 1 of 2]

This collection of information is required by 37 CFR 3.73(b). 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 1.11 and 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, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

**STATEMENT UNDER 37 CFR 3.73(c)**

3. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

4. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

5. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

6. From: \_\_\_\_\_ To: \_\_\_\_\_

The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet(s).

☒ As required by 37 CFR 3.73(c)(1)(i), the documentary evidence of the chain of title from the original owner to the assignee was, or concurrently is being, submitted for recordation pursuant to 37 CFR 3.11.

[NOTE: A separate copy (i.e., a true copy of the original assignment document(s)) must be submitted to Assignment Division in accordance with 37 CFR Part 3, to record the assignment in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

/Shannon K. Smith/

Signature

Shannon K. Smith

Printed or Typed Name

May 16, 2017

Date

73822

Title or Registration Number

## Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	29225044
<b>Application Number:</b>	10104541
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	6138
<b>Title of Invention:</b>	METHOD OF OBTAINING AN ELECTRONICALLY STORED FINANCIAL DOCUMENT
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	27305
<b>Filer:</b>	Shannon Smith
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	60,419-006
<b>Receipt Date:</b>	16-MAY-2017
<b>Filing Date:</b>	22-MAR-2002
<b>Time Stamp:</b>	15:40:12
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	6963866POA-Signed.pdf	86191	no	1
			85fb3ead8ba539149c7fb8b384a75ae259291795		

### Warnings:

The page size in the PDF is too large. The pages should be 8.5 x 11 or A4. If this PDF is submitted, the pages will be resized upon entry into the Image File Wrapper and may affect subsequent processing

**Information:**

2	Assignee showing of ownership per 37 CFR 3.73	3-73c-6963866.pdf	118238	no	3
			11835b6f4d00dd865a896dff47aa14781d8b5448		

**Warnings:**

**Information:**

<b>Total Files Size (in bytes):</b>	204429
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**This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.**

**New Applications Under 35 U.S.C. 111**

**If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.**

**National Stage of an International Application under 35 U.S.C. 371**

**If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.**

**New International Application Filed with the USPTO as a Receiving Office**

**If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.**



AO 120 (Rev. 3/04)

<b>TO:</b> <b>Mail Stop 8</b> <b>Director of the U.S. Patent and Trademark Office</b> <b>P.O. Box 1450</b> <b>Alexandria, VA 22313-1450</b>	<b>REPORT ON THE</b> <b>FILING OR DETERMINATION OF AN</b> <b>ACTION REGARDING A PATENT OR</b> <b>TRADEMARK</b>
---	---

In Compliance with 35 U.S.C. § 290 and/or 15 U.S.C. § 1116 you are hereby advised that a court action has been  
 filed in the U.S. District Court Eastern District of Texas on the following ☒ Patents or ☐ Trademarks:

DOCKET NO. 2:08-CV-295	DATE FILED 7/29/2008	U.S. DISTRICT COURT Eastern District of Texas
PLAINTIFF MIRROR IMAGING LLC		DEFENDANT SUNTRUST BANKS, INC., et al
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK	HOLDER OF PATENT OR TRADEMARK
1 6,963,866	11/8/2005	Method of Obtaining an Electronically Stored Financial
2		Document
3		
4		
5		

In the above—entitled case, the following patent(s)/ trademark(s) have been included:

DATE INCLUDED	INCLUDED BY <input type="checkbox"/> Amendment <input type="checkbox"/> Answer <input type="checkbox"/> Cross Bill <input type="checkbox"/> Other Pleading
PATENT OR TRADEMARK NO.	DATE OF PATENT OR TRADEMARK
1	
2	
3	
4	
5	

In the above—entitled case, the following decision has been rendered or judgement issued:

DECISION/JUDGEMENT
--------------------

CLERK	(BY) DEPUTY CLERK	DATE
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Copy 1—Upon initiation of action, mail this copy to Director    Copy 3—Upon termination of action, mail this copy to Director  
 Copy 2—Upon filing document adding patent(s), mail this copy to Director    Copy 4—Case file copy

**PART B - FEE(S) TRANSMITTAL**

Complete and send this form, together with applicable fee(s), to: **Mail**

**Mail Stop ISSUE FEE**  
**Commissioner for Patents**  
**P.O. Box 1450**  
**Alexandria, Virginia 22313-1450**  
**or Fax (703) 746-4000**

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. Appropriate 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: Use Block 1 for any change of address)

27305 7590 05/20/2005

**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 Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

<u>Natalya DeVries</u>	(Depositor's name)
<u>Natalya DeVries</u>	(Signature)
<u>05/25/2005</u>	(Date)

**EV612878945US**

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/104,541	03/22/2002	Michael D. Schulze	60,419-006	6138
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TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY STORED FINANCIAL DOCUMENT

**05/27/2005 WABDEL3 00000086 10104541**

<b>01 FC:2501</b>	<b>700.00 OP</b>					
<b>02 FC:1504</b>	<b>300.00 OP</b>	ISSUE FEE	PUBLICATION FEE	TOTAL FEE(S) DUE	DATE DUE	
<b>03 FC:18001</b>	<b>30.00 OP</b>					
Nonprovisional	YES	\$700	\$300	\$1000	08/22/2005	

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2161	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; Rev 03-02 or more recent) 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.

Howard & Howard

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. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

(B) RESIDENCE: (CITY and STATE OR COUNTRY)

**Mirror Imaging L.L.C.**

**Southfield, MI**

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 (No small entity discount permitted)
- ☒ Advance Order - # of Copies 10

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 Director 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).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO 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.

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.

Authorized Signature Samuel J. Haidle

Date 05/25/2005

Typed or printed name Samuel J. Haidle

Registration No. 42,619

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, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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*am*

## NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 05/20/2005

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

2161

DATE MAILED: 05/20/2005

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/104,541	03/22/2002	Michael D. Schulze	60,419-006	6138

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	\$700	\$300	\$1000	08/22/2005

**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 the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

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 box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

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 Mail Stop 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**

**Mail Stop ISSUE FEE  
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P.O. Box 1450  
Alexandria, Virginia 22313-1450  
(703) 746-4000**

or **Fax**

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 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: Use Block 1 for any change of address)

27305 7590 05/20/2005

**HOWARD & HOWARD ATTORNEYS, P.C.  
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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 Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (703) 746-4000, on the date indicated below.

(Depositor's name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/104,541	03/22/2002	Michael D. Schulze	60,419-006	6138

**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	\$700	\$300	\$1000	08/22/2005

EXAMINER	ART UNIT	CLASS-SUBCLASS
ALAUBAIDI, HAYTHIM J	2161	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; Rev 03-02 or more recent) 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, \_\_\_\_\_ 1
- (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. \_\_\_\_\_ 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. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. 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 (No small entity discount permitted)
- ☐ 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 Director is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

**5. Change in Entity Status (from status indicated above)**

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

The Director of the USPTO 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.

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.

Authorized Signature \_\_\_\_\_

Date \_\_\_\_\_

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Registration No. \_\_\_\_\_

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/104,541	03/22/2002	Michael D. Schulze	60,419-006	6138

27305 7590 05/20/2005  
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THE PINEHURST OFFICE CENTER, SUITE #101  
39400 WOODWARD AVENUE  
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER	
ALAUBAIDI, HAYTHIM J	
ART UNIT	PAPER NUMBER
2161	

DATE MAILED: 05/20/2005

## Determination of Patent Term Adjustment under 35 U.S.C. 154 (b) (application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 549 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 549 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment 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) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571) 272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at (703) 305-8283.

**Notice of Allowability**

Application No.

10/104,541

Examiner

Haythim J. Alaubaidi

Applicant(s)

SCHULZE ET AL.

Art Unit

2161

**-- 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 the Amendment of December 30, 2004.
2. ☒ The allowed claim(s) is/are 44-50,55-68 and 70-103.
3. ☒ The drawings filed on 22 March 2002 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: \_\_\_\_\_.

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.**

5. ☐ 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.
  6. ☐ CORRECTED DRAWINGS ( as "replacement sheets") 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./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ 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 Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date 1/24/05
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### **DETAILED ACTION**

1. This communication is in response to the Amendment of December 30, 2004.
2. Claims 44-50, 55-68 and 70-103 following the above amendment were presented for examination.
3. The Independent Claims are 44, 71 and 93.
4. The Examiner acknowledges the cancellation of Claims 1-43, 51-54 and 69.
5. Claims 44-50, 55-68 and 70-103 are allowable over the prior art of record.

### ***Priority***

6. Applicant claim priority for a provisional patent application filed on April 13, 1999 was granted.

### ***Allowable Subject Matter***

7. Claims 44-50, 55-68 and 70-103 are allowed over the prior art of record.
8. The following is the Examiner's statement of reasons for the indication of allowable subject matter:

Regarding Independent Claims 44, 71 and 93, Applicant's particular method for storing and retrieving electronically-stored financial document on one storage system remotely-located from a second storage system is the combination of the limitations of 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 after the request has been

Art Unit: 2161

inputted; with the limitation of automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter 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 or that encountered in searching of the prior art.

The dependent Claims 45-50, 55-68 and 70 being further limiting to independent Claim 44; dependent Claims 72-92 being further limiting to independent Claim 71; and dependent Claims 94-103 being further limiting to independent Claim 93 definite and enabled by the Specification are also allowed.

#### ***Other Prior Art Made of Record***

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

Josephson (U.S. Patent No. 5783808) discloses an electronic check presentment system having transaction level reconciliation capability;

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

Chowet al. (U.S. Patent No. 6029175) discloses an automatic retrieval of changed files by a network software agent.



**Conclusion**

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

**Points of Contact**

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (571) 272-4014. 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 (571) 272-4023.

Any response to this office action should be mailed to:

The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at our fax number (703) 872-9306.

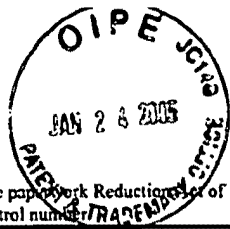
Hand-delivered responses should be brought to the Customer Service Window of the Randolph Building at 401 Dulany Street, Alexandria, VA 22314

*Haythim J. Alaubaidi*

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Patent Examiner  
Technology Center 2100  
Art Unit 2161  
April 25, 2005

  
**FRANTZ COBY**  
**PRIMARY EXAMINER**



PTO SB 08A (08-03) (modified)

Approved for use through 07-31-2006 OMB 0651-0031

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Substitute for form 1449A/PTO		Complete if Known	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		Application Number	10/104,541
		Filing Date	March 22, 2002
		First Named Inventor	Schulze et al.
		Art Unit	2161
		Examiner Name	Alaubaidi, H.J.
		Attorney Docket Number	60,419-006
Sheet 1	of 1		

U.S. PATENT DOCUMENTS					
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	U.S. Patent Document Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HA		US- 5,910,988	06/08/1999	Ballard	
HA		US- 6,032,137	02/29/2000	Ballard	
		US-			
		US-			
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FOREIGN PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear

Examiner Signature	<i>Hayes J.</i>	Date Considered	4-22-05
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\*EXAMINER: Initial if reference 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. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard St. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. 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 C.F.T. 1.14. This collection is estimated to take 2 hours 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, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

<b>Notice of References Cited</b>	Application/Control No. 10/104,541	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.	
	Examiner Haythim J. Alaubaidi	Art Unit 2161	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,187,750	02-1993	Behera, Bailochan	382/140
	B	US-6,115,509	09-2000	Yeskel, Filip Jay	382/309
	C	US-6,029,175	02-2000	Chow et al.	707/104.1
	D	US-6,065,026	05-2000	Cornelia et al.	715/531
	E	US-6,212,303	04-2001	Doran et al.	358/426.16
	F	US-5,783,808	07-1998	Josephson, Stanley M.	235/379
	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.



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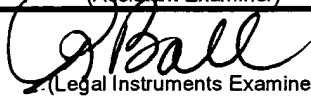
Bib Data Sheet

CONFIRMATION NO. 6138

<b>SERIAL NUMBER</b> 10/104,541	<b>FILING DATE</b> 03/22/2002 <b>RULE</b>	<b>CLASS</b> 707	<b>GROUP ART UNIT</b> <del>2171</del> 2161	<b>ATTORNEY DOCKET NO.</b> 60,419-006
<b>APPLICANTS</b> Michael D. Schulze, Troy, MI; Richard J. Gagnon, Grosse Pointe Farms, MI; <i>H12</i>				
<b>** CONTINUING DATA *****</b> THIS APPLICATION IS A CON OF 09/548,490 04/13/2000 WHICH CLAIMS BENEFIT OF 60/129,021 04/13/1999 <i>H12</i>				
<b>** FOREIGN APPLICATIONS *****</b> <i>WA</i>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY **</b> <b>** 04/17/2002</b>				
Foreign Priority claimed 35 USC 119 (a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after Allowance Examiner's Signature <i>Hayes</i> Initials	<b>STATE OR COUNTRY</b> MI	<b>SHEETS DRAWING</b> 4	<b>TOTAL CLAIMS</b> <del>19</del> 55
<b>INDEPENDENT CLAIMS</b> <del>2</del> 3				
<b>ADDRESS</b> 27305				
<b>TITLE</b> Method of obtaining an electronically stored financial document				
<b>FILING FEE RECEIVED</b> 370	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	

<b>Issue Classification</b> 	<b>Application/Control No.</b>		<b>Applicant(s)/Patent under Reexamination</b>	
	10/104,541		SCHULZE ET AL.	
	<b>Examiner</b>		<b>Art Unit</b>	
	Haythim J. Alaubaidi		2161	

ISSUE CLASSIFICATION										
ORIGINAL					CROSS REFERENCE(S)					
CLASS		SUBCLASS			CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
707		3			707	10	204	205		
INTERNATIONAL CLASSIFICATION					705	39	35			
G	O	6	F	17/30						
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Haythim Alaubaidi 4/22/05 (Assistant Examiner) (Date)		 <b>FRANTZ COBY</b> PRIMARY EXAMINER  (Primary Examiner) (Date)	Total Claims Allowed: 55	
 (Legal Instruments Examiner) (Date)			O.G. Print Claim(s) 1	O.G. Print Fig. 1

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant										<input type="checkbox"/> CPA		<input type="checkbox"/> T.D.		<input type="checkbox"/> R.1.47	
Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
	1		31		14		61		43		91				
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**Haythim J. Alaubaidi**

2161

$\sqrt{\quad}$	Rejected
$=$	Allowed

-	(Through numeral) Cancelled
+	Restricted

N	Non-Elected
I	Interference

A	Appeal
O	Objected

Claim		Date					
Final	Original	4/25/05					
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**Search Notes**

Application/Control No.

10/104,541

Examiner

Haythim J. Alaubaidi

Applicant(s)/Patent under  
Reexamination

SCHULZE ET AL.

Art Unit

2161

**SEARCHED**

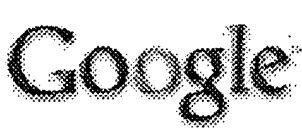
Class	Subclass	Date	Examiner
707	3, 10, 204 & 205	4/22/2005	HA
705	35 & 39	4/22/2005	HA
Update	Search	4/22/2005	HA

**INTERFERENCE SEARCHED**

Class	Subclass	Date	Examiner
707	3 & 10	4/22/2005	HA
707	204 & 205	4/22/2005	HA
705	35 & 39	4/22/2005	HA

**SEARCH NOTES  
(INCLUDING SEARCH STRATEGY)**

	DATE	EXMR
Inventer Search, NPL / IEEE search, Web / Google search	4/22/2005	HA
WEST search including: USPT, PGPB, JPAB, EPAB, DWPI, TDBD and IBM database	4/22/2005	HA
Consulted primary 705 Sam Sough Art Unite 3628	4/21/2005	HA



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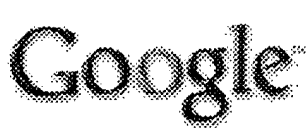
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### PeachSeed Software Alpha Listing - Your Internet Shareware Source

... system used to **store** your private **documents** into a single encrypted file. ...  
Password Database and **access** it over the Internet or WAP; **Automatic** and ...  
[www.peachseed.com/alpha.html?alpha\\_idx=P](http://www.peachseed.com/alpha.html?alpha_idx=P) - 513k - [Cached](#) - [Similar pages](#)

### [doc] English for Documentalists

File Format: Microsoft Word 2000 - [View as HTML](#)

... **storage** of materials, **access** to materials and provision of reading space for  
... 710 - Factors such as **age**, type, format of **document**, as well as previous ...  
[www.ugr.es/~alozano/Translations/5AXmples1.doc](http://www.ugr.es/~alozano/Translations/5AXmples1.doc) - [Similar pages](#)

### [doc] Contents

File Format: Microsoft Word 6 - [View as HTML](#)

... **access** and archiving, multimedia mail, multimedia **document** handling, ...  
with **age**. Less than 10 percent of blind people are under 20 years of **age** ...  
[www.stakes.fi/cost219/ISSUEA91.DOC](http://www.stakes.fi/cost219/ISSUEA91.DOC) - [Similar pages](#)

### Erik Benson: November 2003

... in the **first** place) it was trivially easy to create automated players that  
... etc, matching your voice to records that are **stored remotely** (so that it ...  
[erikbenson.typepad.com/mu/2003/11/](http://erikbenson.typepad.com/mu/2003/11/) - 376k - [Cached](#) - [Similar pages](#)

### The Evolution of Aging

... and data **storage** scheme including the digital benefits and limitations. ...  
of **age**) that would be expected for the test tubes (or **ageless** animals) as ...  
[www.azinet.com/aging/Aging\\_Book.html](http://www.azinet.com/aging/Aging_Book.html) - 515k - [Cached](#) - [Similar pages](#)

### Data Warehousing

... of international health insurance plans that give you **access** to **first** class  
... A provider of secure automated online data **storage**, backup and recovery ...  
[data-warehousing4u.blogspot.com/](http://data-warehousing4u.blogspot.com/) - 513k - [Cached](#) - [Similar pages](#)

### aback abaft abandon abandoned abandoning abandonment abandons ...

... against agape agar agate agates **age** aged **ageless** agencies agency agenda ...  
automata automate automated automates **automatic** **automatically** automating ...  
[academics.tjhsst.edu/compsci/ai/words.lower](http://academics.tjhsst.edu/compsci/ai/words.lower) - 346k - [Cached](#) - [Similar pages](#)

### [PDF] Knowledge management : Innovation in the Knowledge Economy

File Format: PDF/Adobe Acrobat

... technological capacity is available for knowledge-sharing, **remote** **access** and  
... made "**storage**" of information in the digital **age** less a matter of ...  
[www1.oecd.org/publications/e-book/9604041E.PDF](http://www1.oecd.org/publications/e-book/9604041E.PDF) - [Similar pages](#)

### Words, by the number of messages they appear in: (Words which only ...

... auth-int authored authorisation auto-generate 3 auto-generated auto-view ...  
3 remailer remailers remained remedial remember-me remixes **remote**->**local** 3 ...  
[twistedmatrix.com/users/acapnotic/wip/wordcount-3plus.txt](http://twistedmatrix.com/users/acapnotic/wip/wordcount-3plus.txt) - 284k - [Cached](#) - [Similar pages](#)

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... **Automatic** installs should not place any shortcuts on the Desktop. ... a way  
to compare updated db with expected structure - **document** required settings ...

[www.usabilitymustdie.com/jos/WW\\_Weekly\\_Comments\\_21\\_Sep\\_2003.html](http://www.usabilitymustdie.com/jos/WW_Weekly_Comments_21_Sep_2003.html) - 513k - [Cached](#) - [Similar pages](#)

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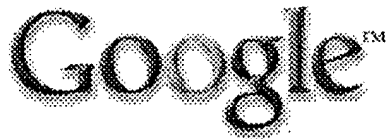


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Terms	Documents
L12 and (financial near1 document)	1

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 US Patents Full-Text Database  
 US OCR Full-Text Database  
 EPO Abstracts Database  
 JPO Abstracts Database  
 Derwent World Patents Index  
 IBM Technical Disclosure Bulletins

Search:

L13

Refine Search

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Interrupt

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<u>Set</u> <u>Name</u>	<u>Query</u>	<u>Hit</u> <u>Count</u>	<u>Set</u> <u>Name</u> result set
side by side			
<i>DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR</i>			
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<u>L12</u>	L7 and (parameter same (age or less or more))	2	<u>L12</u>
<u>L11</u>	L10 and (financial near1 document)	0	<u>L11</u>
<u>L10</u>	L6 and ((automatic\$5 near2 access\$5) and (comparing near2 parameter))	1	<u>L10</u>
<u>L9</u>	L7 and ((automatic\$5 near2 access\$5) and (comparing near2 parameter))	0	<u>L9</u>
<u>L8</u>	L7 and (automatic\$5 near2 access\$5)	2	<u>L8</u>
<u>L7</u>	L6 and l5	28	<u>L7</u>
<u>L6</u>	(((first or local) with (storage or data\$base or archiv\$3)) and ((second or remote) with (storage or data\$base or archiv\$3)))	94797	<u>L6</u>
<u>L5</u>	L3 and 705/39.ccls.	111	<u>L5</u>
<u>L4</u>	L3 and 705/35.ccls.	109	<u>L4</u>
<u>L3</u>	((store or storing or sav\$3 or maintain\$4 or archiv\$3) with (document or page or check))	48532	<u>L3</u>

<u>L2</u>	(store or storing or sav\$3 or maintain\$4 or archiv\$3 with (document or page or check))	1938434	<u>L2</u>
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IEEE JNL IEEE Journal or Magazine

IEEE CNF IEEE Conference Proceeding

IEEE CNF IEEE Conference Proceeding

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IEEE JNL	IEEE Journal or Magazine
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Case Docket No.: 60,419-006

Date: January 18, 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: 10/104,541

Group Art Unit: 2161

Examiner: Alaubaidi, H.J.

Filed: March 22, 2002

For: Method of Obtaining Electronically-Stored Financial Document

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 AND 1.98**

**Mail Stop Patent Application**  
**Commissioner for Patents**  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.97 and 37 CFR 1.98 and in compliance with 37 CFR 1.56, Applicant hereby makes of record the patents, publication, or other information listed on the attached Form PTO-1449 or PTO/SB/08A. Applicant respectfully requests that the Office consider the patents, publications, or other information and make these of record in the subject application.

Copies of the patents and publications are enclosed herewith. None of the patents, publications, or other information being provided discloses the inventive concepts claimed in the subject application.

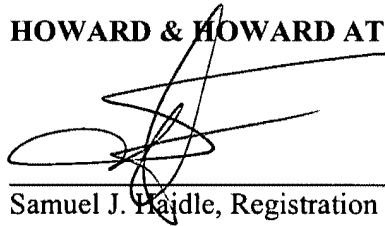
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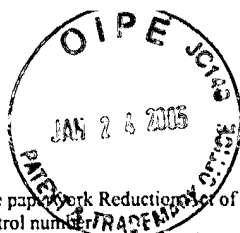
In addition to the above, the Commissioner is authorized to charge Howard & Howard Attorneys, P.C. Deposit Account No. 08-2789 for any additional fees or credit any overpayment.

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS, P.C.**

A handwritten signature in dark ink, appearing to read 'Samuel J. Hajdler', is written over a horizontal line. The signature is stylized with loops and a long horizontal stroke extending to the right.

Samuel J. Hajdler, Registration No.: 42,619  
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39400 Woodward Avenue, Suite 101  
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PTO SB 08A (08-03) (modified)

Approved for use through 07/31/2006 OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1

of 1

## Complete if Known

Application Number	10/104,541
Filing Date	March 22, 2002
First Named Inventor	Schulze et al.
Art Unit	2161
Examiner Name	Alaubaidi, H.J.
Attorney Docket Number	60,419-006

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	U.S. Patent Document Number-Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 5,910,988	06/08/1999	Ballard	
		US- 6,032,137	02/29/2000	Ballard	
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sub>6</sub>

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference 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. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard St. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. 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 C.F.T. 1.14. This collection is estimated to take 2 hours 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, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



**CERTIFICATE OF MAILING**

I hereby certify that the attached **Supplemental Information Disclosure Statement** and for **PTO/08/A** are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to Commissioner For Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on January 18, 2005.

Sandra L. Barry  
Sandra L. Barry

01-03-05

2161  
[Signature]

Attorney Docket No. 60,419-006



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: 10/104,541

Group Art Unit: 2161

Filing Date: March 22, 2002

Examiner: Alaubaidi, H.J.

For: Method of Obtaining Electronically-Stored Financial Document

**REQUEST FOR RECONSIDERATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicant hereby requests reconsideration of the Official Action mailed on 11/26/2004. In particular, there are a number of limitations in independent claims 44, 71, and 93 that are not addressed by the Official Action. As such, the rejections of these claims is improper and the Official Action should be withdrawn.

In the Official Action, all of the independent claims, namely claims 31, 44, 71, and 93, stand rejected under 35 U.S.C. § 102 as being anticipated by Behera (U.S. Patent No. 5,187,750). The Examiner specifically recites the rejections in paragraphs a-m. Paragraphs a-m track independent claim 31. Independent claim 44, 71, and 93, however, include alternative and additional limitations not found in independent claim 31. The alternative and additional limitations are not addressed at any point in the Official Action.

Each of the limitations of claims 31, 44, 71, and 93 are different from each other and the Examiner is requested to review each independent claim independently from each other. Further, independent claims 44, 71, and 93 include at least the following limitations

not found in claim 31:


- 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 after the request has been inputted (see claim 44).
- 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 after the request has been inputted (see claims 71 and 93).
- providing an outsourcing institution associated with the off-site storage system and a requestor (see claim 93).
- associating the financial institution with the on-site storage system wherein the outsourcing institution, requestor, and financial institution are different from each other (see claim 93).

In accordance with 37 CFR 1.104, an Official Action is to be complete as to all matters. The Official Action of 11/26/2004 is not complete and therefore should be withdrawn. Regarding the Behera reference, this patent fails to disclose, teach, or suggest a number of the claimed features of independent claims 44, 71, and 93. To expedite the allowance of the subject application, claims 31-41 are being cancelled in a Fourth Preliminary Amendment filed concurrently herewith.

It is respectfully submitted that the subject application is in condition for allowance. Although no fees are believed due, the Commissioner is hereby authorized to charge any fees or credits to Deposit Account No. 08-2789.

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS, P.C.**

A handwritten signature in black ink, appearing to read 'Samuel T. Haidle', is written over a horizontal line.

Samuel T. Haidle  
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(248) 645-1483

Date: December 30, 2004





**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: 10/104,541

Group Art Unit: 2161

Filed: March 22, 2002

Examiner: Alaubaidi, H. J.

Title: Method of Obtaining Electronically-Stored Financial Document

**FOURTH PRELIMINARY AMENDMENT**

**Commissioner for Patents**

P.O. Box 1450

Alexandria, Virginia 22313-1450

Dear Sir:

Please amend the subject application as follows and consider the accompanying remarks.

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

- 1. - 22. (Cancelled)
- 23. - 30. (Cancelled)
- 31. - 41. (Cancelled)
- 42. - 43. (Cancelled)

44. (Previously Presented) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter;

storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

receiving a request for at least one of the stored financial documents;

inputting the request into the computer terminal;

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 after the request has been inputted;

automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and

retrieving the requested financial document, as defined by the inputted request, in the first fixed medium when the specific document parameter is greater than the

predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

45. (Previously Presented) A method as set forth in claim 44 wherein the first and second fixed mediums are different from each other.

46. (Previously Presented) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on a physical media.

47. (Previously Presented) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on one of microfilm and microfiche.

48. (Previously Presented) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

49. (Previously Presented) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents on an electronic disc media.

50. (Previously Presented) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in an electronically retrievable memory.

51. - 54. (Cancelled)

55. (Previously Presented) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

56. (Previously Presented) A method as set forth in claim 55 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on one of microfilm or microfiche.

57. (Previously Presented) A method as set forth in claim 44 wherein the first and second fixed mediums are the same.

58. (Previously Presented) A method as set forth in claim 57 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

59. (Previously Presented) A method as set forth in claim 44 wherein the specific document parameter of the financial document is a particular numerical sequence.

60. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific document age.

61. (Previously Presented) A method as set forth in claim 60 wherein the specific document age of the financial document is a record date of the financial document and the predetermined parameter is a pre-selected date.

62. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific account number.

63. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific check number.

64. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific payment date.

65. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific monetary amount.

66. (Previously Presented) A method as set forth in claim 44 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

67. (Previously Presented) A method as set forth in claim 66 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

68. (Previously Presented) A method as set forth in claim 44 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

69. (Cancelled).

70. (Previously Presented) A method as set forth in claim 44 further including an outsourcing institution associated with the second storage system.

71. (Previously Presented) 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 defined as 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;

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

- receiving a request for the financial document;

inputting the request into the computer terminal;

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 after the request has been inputted;

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

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

72. (Previously Presented) A method as set forth in claim 71 further including the step of processing the request to locate the requested financial document.

73. (Previously Presented) A method as set forth in claim 72 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

74. (Previously Presented) A method as set forth in claim 73 wherein the steps of processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by an interlinked computer program.

75. (Previously Presented) A method as set forth in claim 71 further including the step of feeding the request from the computer terminal into the processing unit.

76. (Previously Presented) A method as set forth in claim 75 further including the step of downloading the request from the processing unit into a downloading terminal.

77. (Previously Presented) A method as set forth in claim 76 further including the step of transmitting the request from the downloading terminal to a document terminal.

78. (Previously Presented) A method as set forth in claim 77 further including the step of reproducing the requested financial document through the document terminal.

79. (Previously Presented) A method as set forth in claim 78 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

80. (Previously Presented) A method as set forth in claim 75 further including the step of categorizing the request.

81. (Previously Presented) A method as set forth in claim 75 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

82. (Previously Presented) A method as set forth in claim 81 further including the step of determining an image reference number of the requested financial document.

83. (Previously Presented) A method as set forth in claim 71 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.

84. (Previously Presented) A method as set forth in claim 71 wherein the step of automatically accessing the off-site and on-site storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

85. (Previously Presented) A method as set forth in claim 71 further including the step of inputting identification data of the requested financial document into the computer terminal through 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.

86. (Previously Presented) A method as set forth in claim 85 further including the step of inputting identification data of the requested financial document into the computer terminal by selecting an exit function at the primary interface when the specific document

age of the financial document is greater than the predetermined age.

87. (Previously Presented) A method as set forth in claim 86 wherein the step of selecting 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.

88. (Previously Presented) A method as set forth in claim 87 wherein the step of retrieving the requested financial document is further defined as retrieving the requested financial document as defined by the inputted identification data.

89. (Previously Presented) A method as set forth in claim 71 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.

90. (Previously Presented) A method as set forth in claim 89 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.

91. (Previously Presented) A method as set forth in claim 89 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

92. (Previously Presented) A method as set forth in claim 89 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

93. (Previously Presented) 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 defined as 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;

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

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

inputting the request into the computer terminal at the financial institution after the request is received;

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 after the request has been inputted;

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

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

94. (Previously Presented) A method as set forth in claim 93 further including the step of processing the request to locate the requested financial document.

95. (Previously Presented) A method as set forth in claim 94 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

96. (Previously Presented) A method as set forth in claim 95 wherein the steps of

processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by a single computer program.

97. (Previously Presented) A method as set forth in claim 93 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

98. (Previously Presented) A method as set forth in claim 93 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the specific document age of the financial document.

99. (Previously Presented) A method as set forth in claim 98 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

100. (Previously Presented) A method as set forth in claim 98 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

101. (Previously Presented) A method as set forth in claim 98 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

102. (Previously Presented) A method as set forth in claim 93 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

103. (Previously Presented) A method as set forth in claim 102 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

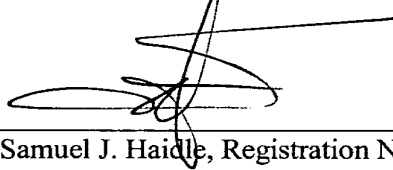
**Remarks**

After entry of the subject Preliminary Amendment, claims 44-50, 55-68 and 70-103 will be pending in the Application. Claims 44, 71, and 93 are in independent form. Claims 31-41 are currently being cancelled to expedite the allowance of the subject application. Claims 1-22, 23-30, 42-43, 51-54, and 69 were previously cancelled.

It is respectfully submitted that the Application, as amended, is 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.

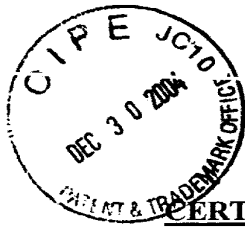
Respectfully submitted,

**HOWARD AND HOWARD ATTORNEYS, P.C.**

A handwritten signature in black ink, appearing to read 'Samuel J. Haidle', is written over a horizontal line.

Samuel J. Haidle, Registration No. 42,619  
The Pinehurst Office Center  
39400 Woodward Avenue, Suite 101  
Bloomfield Hills, Michigan 48304-5151  
Phone: (248) 645-1483

Dated: December 30, 2004



Attorney Docket No.: 60,419-006

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

I hereby certify that the enclosed Fourth Preliminary Amendment, Interview Summary and Request for Reconsideration are being deposited with the United States Postal Service as Express Mail, postage prepaid, in an envelope as "Express Mail Post Office to Addressee", **Mailing Label No. EV 612875665 US** and addressed to **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **December 30, 2004**.

  
\_\_\_\_\_  
Sandra Barry

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Serial No.: 10/104,541

Group Art Unit: 2161

Filing Date: March 22, 2002

Examiner: Alaubaidi, H.J.

For: Method of Obtaining Electronically-Stored Financial Document

INTERVIEW SUMMARY

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

On December 17, 2004, Applicant's Representative, Sam Haidle, conducted a personal interview with Examiner Haythim Alaubaidi. The purpose of the interview was to discuss the Official Action of 11/26/2004.

During the course of the interview, all of the independent claims were discussed, which included claims 31, 44, 71, and 93. U.S. Patent No. 5,187,750 to Behera was also discussed. In addition, the rejections of each of the independent claims was reviewed in light of the particular claim limitations and the Behera reference.

The principal arguments presented to the Examiner were that the rejections did not address all of the limitations as set forth in each of the independent claims and that the Behera reference does not disclose all of the limitations set forth in these claims. The Examiner conceded that at least one of the limitations in independent claims 44, 71, and 93 were not addressed in the Official Action. The Examiner suggested that Applicant prepare and file a Request for Reconsideration of the Official Action to allow the Examiner an opportunity to re-issue and/or clarify the Official Action. A Request for Reconsideration is being filed concurrently herewith.

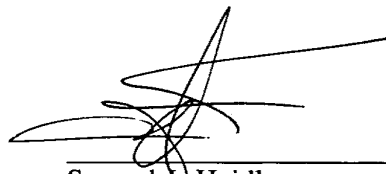
The Examiner also conceded that at least one limitation in each of the independent claims 44, 71, and 93 were not found in the Behera reference. Specifically, the Examiner conceded that the "comparing" and "automatically accessing" steps in these claims are not anticipated by Behera. Further, the Examiner conceded that numerous additional limitations in claim 93 are not anticipated by Behera.

As also discussed with the Examiner, Applicant is canceling claims 31-41 to expedite the allowance of the subject application. A Fourth Preliminary Amendment is being filed concurrently herewith canceling these claims.

Applicant respectfully requests that the subject Interview Summary, accompanied Request for Reconsideration, and accompanied Fourth Preliminary Amendment be entered and considered. In light of these clarifications, it is respectfully submitted that the Application is presented in condition for allowance, which allowance is respectfully solicited. Although no fees are believed due, 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 N Haidle  
Registration No. 42,619  
The Pinehurst Office Center  
1400 North Woodward Ave., Suite 101  
Bloomfield Hills, MI 48304 -5151  
(248) 645-1483

Date: December 30, 2004

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.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b>						Application or Docket Number <b>10/104541</b>	
Substitute for Form PTO-875							
<div style="display: flex; justify-content: space-between;"> <div style="width: 20%;"> <b>12-30-04</b>            CLAIMS AS FILED <i>Amended</i>            (Column 1)      (Column 2)         </div> <div style="width: 40%; text-align: center;"> <b>SMALL ENTITY</b>      OR      <b>OTHER THAN SMALL ENTITY</b> </div> </div>							
FOR		NUMBER FILED		NUMBER EXTRA			
<del>BASIC FEE</del> <del>(37 CFR 1.16(e))</del>							
TOTAL CLAIMS (37 CFR 1.16(c))		55 minus 20 = 35		0			
INDEPENDENT CLAIMS (37 CFR 1.16(b))		3 minus 2 = 1		0			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(d))				0			
* If the difference in column 1 is less than zero, enter "0" in column 2.							
<b>CLAIMS AS AMENDED – PART II</b>							
(Column 1)		(Column 2)		(Column 3)			
<b>AMENDMENT A</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA		
	Total (37 CFR 1.16(c))		Minus **		=		
	Independent (37 CFR 1.16(b))		Minus ***		=		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))						
(Column 1)		(Column 2)		(Column 3)			
<b>AMENDMENT B</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA		
	Total (37 CFR 1.16(c))		Minus **		=		
	Independent (37 CFR 1.16(b))		Minus ***		=		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))						
(Column 1)		(Column 2)		(Column 3)			
<b>AMENDMENT C</b>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA		
	Total (37 CFR 1.16(c))		Minus **		=		
	Independent (37 CFR 1.16(b))		Minus ***		=		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(d))						

\* 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**      OR      **OTHER THAN SMALL ENTITY**

RATE	FEE
	\$ _____
X \$ _____ =	
X \$ _____ =	
+ \$ _____ =	
<b>TOTAL</b>	
<b>ADD'L FEE</b>	

This collection of information is required by 37 CFR 1.16. 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, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/104,541	03/22/2002	Michael D. Schulze	60,419-006	6138

27305 7590 11/26/2004

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
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2161

DATE MAILED: 11/26/2004

9

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



**Office Action Summary**

Application No.

10/104,541

Applicant(s)

SCHULZE ET AL.

Examiner

Haythim J. Alaubaidi

Art Unit

2161

-- 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 22 March 2002.
- 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) 31-41, 44-50, 55-68 and 70-103 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) 31-41, 44-50, 55-68, 70-85 and 89-103 is/are rejected.
- 7) ☒ Claim(s) 86-88 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 22 March 2002 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).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ 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.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)  | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date <u>3 and 6-7</u> . | 6) <input type="checkbox"/> Other: _____  |

### **DETAILED ACTION**

1. This communication is a first Non-Final office action in response to Application No. 10/104,541 filed on March 22, 2002.
2. Claims 31-41, 44-50, 55-68 and 70-103 following the preliminary amendment of June 9, 2004.
3. Independent Claims are 31, 44, 71 and 93.
4. Claims 31-36, 39-40, 44-46, 48-50, 55, 57-66, 68, 70-78, 80-85, 89-90, 93-99 and 102, are rejected under 35 U.S.C. 102(b).
5. Claims 37-38, 41, 47, 56, 67, 79, 91-92, 100-101 and 103, are rejected under 35 U.S.C. 103(a).
6. Claims 86-88, are objected to as being dependent upon a rejected base claim.

### ***Priority***

7. Applicant claim priority for a provisional patent application filed on April 13, 1999 was granted.

### ***Claim Rejections - 35 USC § 102***

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

9. Claims 31-36, 39-40, 44-46, 48-50, 55, 57-66, 68, 70-78, 80-85, 89-90, 93-99 and 102, are rejected under 35 U.S.C. 102(b) as being anticipated by Bailochan Behera (U.S. Patent No. 5,187,750 and Behera hereinafter).

Regarding Claims 31, 44-46, 59-65, 71-72, 76, 85 and 93, Behera, discloses:

a- obtaining an electronically-stored financial document from a first storage system geographically located at a first location (Figure No. 1, Element No's. 10, 20, 30 and 30d {short-term storage} and corresponding text; see also Col 4, Lines 17-23; see also Col 7, Lines 54-55);

b- which is remotely-located from a second storage system geographically located at a second location (Figure No. 1, Element No's. 50a, i.e. Library Archival Storage and 50j, i.e. Optical Disk Jukebox; see also Col 4, Lines 25-68, i.e. long-term; see also Col 7, Lines 50-55)<sup>1</sup>;

c- wherein the first and second storage systems each include a plurality of financial documents stored therein (Abstract; see also Col 2, Lines 35-43; see also Col 2, Lines 48-55);

d- wherein each of the financial documents include at least one specific document parameter defined as a numeric sequence (Col 2, Lines 35-38, i.e. 30-day supply; see also Col 5, Lines 1-13, i.e. certain account number on

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<sup>1</sup> Please note that the plurality of the storages showing in Figure No. 1, such as, Element No. 20, 30d, 50a and 50j are in fact geographically located apart of each other since they are showing to be separate storages, which reads on the limitations of Claim No. 1. in regard to the geographical locations of the databases.

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certain days of the month; see also Col 6, Lines 42-49, i.e. monthly statements; see also reference information; see also Col 3, Lines 52-60; see also Col 14, Lines 43-68, i.e. Date (of capture of document into the system); Account Number; Check Number; Amount of Check. (The capture date is placed on the original document via magnetic ink encoding);

e- storing a plurality of financial documents in the first storage system at the first geographical location (Figure No. 1, Element No's. 10, 20, 30 and 30d {short-term storage} and corresponding text; see also Col 4, Lines 17-23; see also Col 7, Lines 54-55) when the particular numeric sequence of the financial document is associated with a first geographical area (Col 7, Lines 1-9), i.e.

from the archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only (to cover the 22-day-banking-cycle monthly period). The actual check images are related to an index file.

(see also Col 6, Lines 46-49)<sup>2</sup>

f- storing a plurality of financial documents in the second storage system at the second geographical location (Figure No. 1, Element No's. 50a, i.e. Library Archival Storage and 50j, i.e. Optical Disk Jukebox; see also Col 4, Lines

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<sup>2</sup> Please note that the Examiner is interpreting the (30 days and/or the image reference (Col 6, Lines 46-49) that was indexed) to be the numeric sequence of the claimed limitation according to the Specification of the current Applications (see Page No. 2, Line 10, i.e. particular period; see also Page 4 of the preliminary amendment filed on June 9, 2004 the 3<sup>rd</sup> line of the 3<sup>rd</sup> paragraph, i.e. record date). The Behera reference is storing certain check image files (with certain references) in the short-term databases, i.e. Figure No. 1, Element No. 20 and 30d which the Examiner is interpreting to be the first storage system located at location other than the second storage system, which is located at a different location).

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25-68, i.e. long-term; see also Col 7, Lines 50-55) when the particular numeric sequence of the financial document is associated with a second geographical area (Col 7, Lines 1-9), i.e.

from the archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only (to cover the 22-day-banking-cycle monthly period). The actual check images are related to an index file.<sup>3</sup>

(see also Col 5, Lines 1-8; see also Col 4, Lines 63-67);

g- utilizing a computer terminal connected to the first and second storage systems (Figure No. 1, Element No. 12 and 22 and corresponding text) through a processing unite (Figure No. 1, Element No. 6 and corresponding text);

h- receiving a request for at least one of the stored financial documents (Figure No. 1C, Element No. 12; see also Col 4, Lines 24-25, i.e. workstation 12 to access; see also Col 4, Lines 47-48, i.e. retrieve archive data for viewing);

i- inputting the request into the computer terminal (Col 4, Lines 46-49, i.e. may call up and retrieve);

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<sup>3</sup> The same interpretation as above is being used for the long-term databases (second storage location) where check image files with different indexes and different amount of days (more then 30 days) are being stored at the second storage location (long-term storage, i.e. Figure No. 1, Element No. 50a and 50j).

j- determining the particular numerical sequence of the requested financial document to determine the storage system (Col 5, Lines 1-8) i.e.

The host processor 6 can be programmed to select certain account numbers on certain days of the month and to cause the monthly account data to be retrieved from the optical disk jukebox;

k- automatically accessing the first storage system at the first geographical location through the processing unite when the determined numerical sequence of the requested financial document is associated with the first geographical area (this limitation is a combination of limitation (e and j above) except for the "accessing" part, which Behera also discloses the accessing feature of the first storage (Figure No. 1, Element No. 12 and corresponding text; see also Col 4, Lines 24-25, i.e. A system operator can use a workstation such as workstation 12 to access data from the SRM 10; see also Col 7, Lines 46-47);

l- automatically accessing the second storage system at the second geographical location through the processing unite when the determined numerical sequence of the requested financial document is associated with the second geographical area (this limitation is a combination of limitation (f and j above) except for the "accessing" part which Behera also discloses the accessing feature of the second storage (Col 5, Lines 1-8) i.e. "select"; see also

Col 7, Lines 50-55, i.e. receive; see also Figure 1, Element No. 22 and corresponding text; see also Col 4, Lines 43-48, i.e. workstation 22);

m- retrieving the financial document (Col 5, Lines 1-8) i.e. "data to be retrieved".

Regarding Claims 32 and 33, Behera, discloses wherein the first and second geographical locations are different from each other (Figure No. 1, Element No. 20, 30d, 50a and 50j, see footnote No. 1, above).

Regarding Claims 34 and 81, Behera, discloses wherein the particular numerical sequence is series numbers (Col 2, Lines 35-38, i.e. 30-day supply; see also Col 5, Lines 1-13, i.e. certain account number on certain days of the month; see also Col 6, Lines 42-49, i.e. monthly statements; see also reference information; see also Col 3, Lines 52-60; see also Col 14, Lines 43-68, i.e. Date (of capture of document into the system); Account Number; Check Number; Amount of Check. (The capture date is placed on the original document via magnetic ink encoding).

Regarding Claims 35, 68, 84 and 97, Behera, discloses accessing only one of the storage systems at any one time (Figure No. 1, Element No. 12 and corresponding text; see also Col 4, Lines 24-25, i.e. A system operator can use a workstation such as workstation 12 to access data from the SRM 10; see also Col 7, Lines 46-47) and (Col 5,

Lines 1-8) i.e. "select"; see also Col 7, Lines 50-55, i.e. receive; see also Figure 1, Element No. 22 and corresponding text; see also Col 4, Lines 43-48, i.e. workstation 22)<sup>4</sup>.

Regarding Claims 36, 39, 48-50, 55, 57-58, 90 and 99, Behera, Discloses storing the financial document in a fixed medium at one of the first and second storage systems (Figure No. 1, Element No's. 50a, i.e. Library Archival Storage and 50j, i.e. Optical Disk Jukebox) based on the particular numerical sequence (Col 2, Lines 35-38, i.e. 30-day supply; see also Col 5, Lines 1-13, i.e. certain account number on certain days of the month; see also Col 6, Lines 42-49, i.e. monthly statements; see also reference information; see also Col 3, Lines 52-60; see also Col 14, Lines 43-68, i.e. Date (of capture of document into the system); Account Number; Check Number; Amount of Check. (The capture date is placed on the original document via magnetic ink encoding).

Regarding Claims 40, 66, 73, 78, 95 and 102, Behera discloses reproducing the financial document after retrieval (Col 12, Lines 41-48).

Regarding Claim 70, Behera, discloses outsourcing institution associated with the second storage system (Figure No. 1, Element No. 2, 3, 4A and 4B and corresponding text; see also Figure No. 1B, Element No. 42, print subsystem)<sup>5</sup>

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<sup>4</sup> Please note that workstation 12 of Figure No. 1, or workstation 22 of the same figure, is accessing an



Regarding Claims 74 and 96, Behera, discloses an interlinked computer program (Figure No. 1, Element No. 6 and corresponding text).

Regarding Claim 75, Behera, discloses feeding the request from the computer terminal into the processing unite (Figure No. 1, i.e. see the line from Element No. 12 to Element No. 10 and corresponding text).

Regarding Claim 77, Behera, discloses transmitting the request from the download terminal to a document terminal (Col 4, Lines 28-30; see also Col 4, Lines 52-56).

Regarding Claim 80, Behera, discloses categorizing the requests (Abstract, i.e. The system retrieves and accumulates monthly groups of digital image data; see also Col 9, Lines 19-21, i.e. group of 18,000).

Regarding Claim 82, Behera, discloses image reference number of the request financial document (Col 6, Lines 47-49).

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image of a check or a record or a financial document at one of the databases connected to them is reading on the limitations of the claim according to the Behera reference (Col 4, Lines 24-25).

<sup>5</sup> Please note that the Examiner is interpreting the "outsource" to be similar to the printing environment part with all its capabilities to be the same as Behera's reference based on the Application specification in Page 12, Lines 3-7.

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Regarding Claims 83 and 94, Behera, discloses locating the requested financial document (Col 16, Lines 23-28).

Regarding Claims 89 and 98, Nehera, discloses storing the financial document based on the specific document age (Col 2, Lines 35-37; see also Col 7, Lines 1-5).

***Claim Rejections - 35 USC § 103***

10. 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.

11. Claims 37-38, 47, 56, 91-92 and 100-101, are rejected under 35 U.S.C. 103(a) as being unpatentable over Bailochan Behera (U.S. Patent No. 5,187,750 and Behera hereinafter) and Applicant's own admitted prior art (Page 1, Background of the Invention, section 2, Description of the prior art).

Regarding Claims 37-38, 47, 56, 91-92 and 100-101, Behera discloses all of the claimed subject matter set forth above, except the reference does not explicitly indicate the storing of financial documents on a microfilm or on a microfiche. However, the Applicant admits that storing financial documents on microfilms and microfiche are well

known in the art (the current Application Page 1, Background of the Invention, section 2, Description of the prior art).

Given the fact that the feature of storing documents on microfilms and/or microfiches are well known in the art, it would have been obvious to a person of ordinary skill in the art at the time of Applicant's invention to modify the teachings of Behera by adding this feature limitation due to the known reliability of microfilms and microfiches and for there known capabilities of maintaining data for long periods of times.

12. Claims 41, 67, 79 and 103, are rejected under 35 U.S.C. 103(a) as being unpatentable over Bailochan Behera (U.S. Patent No. 5,187,750 and Behera hereinafter).

Regarding Claims 41, 67, 79 and 103, Behera discloses all of the claimed subject matter set forth above, except the reference does not explicitly indicate the step of distributing the reproduced financial document to a financial institution based on routing codes. However the Examiner takes Official Notice that the use of routing numbers is a well known feature in the art as they are the most widely used method for uniquely identifying banks.

Given the intended broad application of Behera's reference, it would have been obvious to a person of ordinary skill in the art at the time of Applicant's invention to

modify the teachings of Behera by using the well know bank identification for distribution of the bank statements in order to increase profits by maximizing the systems flexibility by the use of an already established unique ID and to better integrate the current system with other ones.

***Allowable Subject Matter***

13. Claims 86-88, 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.

14. The following is the Examiner's statement of reasons for the indication of allowable subject matter:

Regarding Claim 86, Applicant's particular system and associated methods in an environment for a financial institution to obtain a financial document from an off-site storage system is the step of inputting identification data of the requested financial document into the computer terminal by 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 or that encountered in searching of the prior art.

The dependent Claims 87-88, being further limiting to dependent Claim 86, definite and enabled by the Specification would also be allowed if its respective dependent Claim 86 was rewritten in independent form including all of the limitations of the base claim and any intervening claims.

### ***Other Prior Art Made of Record***

15. Yeskel (U.S. Patent No. 6115509) discloses a high volume document image archive system and method.

### ***Conclusion***

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

### ***Points of Contact***

16. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (571) 272-4014. 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 (571) 272-4023.

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Any response to this office action should be mailed to:

The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at  
our fax number (703) 872-9306.

Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6<sup>th</sup>  
Floor Receptionist, Arlington, Virginia. 22202.

*Haythim J. Alaubaidi*

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Patent Examiner  
Technology Center 2100  
Art Unit 2161  
November 23, 2004

  
SAFET METJAHIC  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100

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**Notice of References Cited**Application/Control No.  
10/104,541Applicant(s)/Patent Under  
Reexamination  
SCHULZE ET AL.Examiner  
Haythim J. AlaubaidiArt Unit  
2161

Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-5,187,750	02-1993	Behera, Bailochan	382/140
	B	US-6,115,509	09-2000	Yeskel, Filip Jay	382/309
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	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					
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	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.

15978 U.S. PTO  
10/104541  
03/22/02

<b>FORM PTO-1449</b> U.S. Department of Commerce (Rev. 2-83) Patent and Trademark Office <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use several sheets if necessary)	<b>ATTY. DOCKET NO.</b> 60,419-006	<b>SERIAL NO.</b> <del>To Be Assigned</del> 10/104541
	<b>APPLICANT</b> Michael D. Schulze et al.	
	<b>FILING DATE</b> Concurrent Herewith	<b>GROUP</b> 2161 <del>To Be Assigned</del>

## 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.			
HA		4	9	4	1	1	2	5	7/10/90	Boyne			
HA		5	1	7	0	4	6	6	12/8/92	Rogan et al.			
HA		5	1	8	7	7	5	0	2/16/93	Behera			
HA		5	2	8	7	4	9	7	2/15/94	Behera			
HA		5	3	0	1	3	5	0	4/5/94	Rogan et al.			
HA		5	3	2	1	8	1	6	6/14/94	Rogan et al.			
HA		5	7	8	3	8	0	8	7/98	Josephson et al.			
HA		5	7	8	4	6	1	0	7/21/98	Copeland, III et al.			
HA		5	8	0	6	0	7	8	9/8/98	Hug et al.			
HA		5	8	1	9	3	0	0	10/6/98	Kohn et al.			
HA		5	8	9	7	6	4	3	4/27/99	Matsumoto			
HA		6	0	2	9	1	7	5	2/00	Chow et al.			
HA		6	0	6	1	6	8	6	5/9/00	Gauvin et al.			
HA		6	0	6	5	0	2	6	5/00	Comelia et al.			
HA		6	0	9	7	8	3	4	8/00	Krouse et al.			
HA		6	2	1	2	3	0	3	4/01	Doran et al.			
HA		6	2	4	6	7	7	8	6/01	Moore			




## FOREIGN DOCUMENTS

		Document Number							Date	Country	Class	Subclass	Translation	
													Yes	No

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

HA	HA	PCT Search Report dated 8/22/00; International Filing Date 4/13/00; PCT/US00/009926
	HA	Star Chek Press Release, "Star Chek Goes Live With Online Check Verification", dated January 16, 2001
	HA	Star Chek Products & Services description of "Enhanced Check Verification", retrieved from the internet on January 16, 2002
EXAMINER <u>Hayden J.</u>		DATE CONSIDERED <u>11-23-07</u>
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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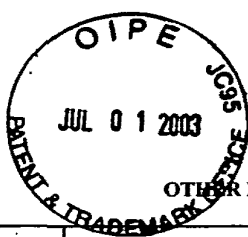
<b>FORM PTO-1449</b> U.S. Department of Commerce (Rev. 2-83) Patent and Trademark Office  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use several sheets if necessary)		<b>ATTY. DOCKET NO.</b> 60,419-006	<b>SERIAL NO.</b> 10/104,541
<div style="text-align: center;"> <b>RECEIVED</b>          JUL 03 2003          Technology Center 2100       </div>		<b>APPLICANT</b> Michael D. Schulze et al.	
		<b>FILING DATE</b> March 22, 2002	<b>GROUP</b> 217 2161

## U.S. PATENT DOCUMENTS

Examiner Initial		Document Number							Date	Name	Class	Subclass	Filing Date
HA		4	8	9	9	2	9	9	2/6/90	Margaret G. MacPhail	364	570	12/23/87
HA		5	3	2	5	5	1	1	6/28/94	Michael J. Collins et al.	395	425	9/14/93
HA		5	3	3	9	3	1	1	8/16/94	Jonathan S. Turner	370	60	1/19/93
HA		5	3	6	1	2	5	5	11/1/94	Felix V. Diaz et al.	370	58.1	4/29/91
HA		5	5	9	2	4	3	2	1/7/97	Natan Vishlitzky	365	230.03	9/5/95
HA		5	6	4	9	1	9	6	7/15/97	James R. Woodhill et al.	395	620	11/9/95
HA		5	7	5	1	9	9	3	5/12/98	Yuval Ofek et al.	395	463	9/5/95
HA		5	9	4	9	4	9	2	9/7/99	Roy J. Mankovitz	348	473	11/22/95
HA		5	9	5	3	7	2	9	9/14/99	Luis F. Cabrera et al.	707	204	12/23/97
HA		6	1	2	4	8	7	8	9/26/00	Michael Brian Adams et al.	348	10	12/20/96
HA		6	1	5	7	9	3	1	12/5/00	David Cane et al.	707	204	12/3/97
HA		6	2	6	9	3	8	0	7/31/01	Douglas B. Terry et al.	707	200	8/31/98
HA		6	2	6	9	3	8	2	7/31/01	Luis Felipe Cabrera et al.	707	204	8/31/98
HA		6	3	0	8	1	7	9	10/23/01	Karin Petersen et al.	707	102	8/31/98
HA		6	3	2	1	2	5	8	11/20/01	Brennen W. Stollfus et al.	709	220	12/11/97

## FOREIGN DOCUMENTS

		Document Number							Date	Country	Class	Subclass	Translation	
													Yes	No
HA		3	0	8	5	6	4	9	4/10/1991	Japan	G06F12/00		Abstract	
HA		7	0	6	4	8	3	5	3/10/1995	Japan	G06F 12/00		Abstract	



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

HA	Publication dated 11/1/76 from <i>Forbes Magazine</i> entitled "Dozier Willard's Crazy (Like A Fox) Idea"
HA	Publication dated 1978, authors Caroline M. Eastman and Stephen F. Weiss, entitled "A Tree Algorithm For Nearest Neighbor Searching In Document Retrieval Systems"
HA	Publication dated August 1981, from the Communications of the ACM Volume 24, Number 8, author Alan Jay Smith of University of California, Berkeley, entitled "Long Term File Migration: Development and Evaluation of Algorithms"
HA	Publication dated 8/15/89, from <i>Datamation</i> , Vol. 35, No. 16, author Jeff Moad, entitled "The Networked Storage Game"
HA	Publication dated 1991, authors Vincent Cate and Thomas Gross, entitled "Combining the Concepts of Compression and Caching for a Two-level Filesystem"
HA	Publication dated August 1994 from <i>PC Magazine</i> , author Steve Rigney, entitled "Palindrome HSM: Affordable and Flexible"
HA	Publication dated 1995, from <i>New Library World</i> , authors Catherine Hare and Graham Southwood, entitled "Getting the Records Straight - Developments in Records Management"
HA	Publication dated 1995, authors Jeong-Ki Kim and Jae-Woo Chang; entitled "A New Parallel Signature File Method For Efficient Information Retrieval"
HA	Publication dated 1996, author Daniel A. Menascé, Odysseas I. Pentakalos, and Yelena Yesha, entitled "An Analytic Model of Hierarchical Mass Storage Systems With Network-Attached Storage Devices"
HA	Publication dated February 1996, from <i>ACM Transactions on Computer Systems</i> , Vol. 14, No. 1, Pages 108-136, authors John Wilkes, Richard Golding, Carl Staelin, and Tim Sullivan of Hewlett-Packard Laboratories, entitled "The HP AutoRAID Hierarchical Storage System"
HA	Publication dated March 25, 1996, from <i>Information Week</i> , No. 572, pp. 77(6), author Neil Raden, entitled "Boost Warehouse Performance"
HA	Publication dated Nov. 4, 1996, from <i>Computerworld</i> , author Alice LaPlante, entitled "(Ware)house of Cards"
HA	Publication dated March 18, 1998, from <i>Document Imaging Report</i> , Vol. 8, Issue 6, entitled "Sterling Integrates Storage Archives for Bank Documents"
HA	Publication dated October 1973 from <i>Burroughs Clearing House</i> , entitled "Maximum Security For Financial Records"

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	<b>APPLICANT</b> Michael D. Schulze et al.	
	<b>FILING DATE</b> March 22, 2002	<b>GROUP</b> 2161 <del>To Be Assigned</del>

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
HA	5 6 0 2 9 3 6	2/11/1997	Green			
HA	5 7 0 6 4 5 7	1/6/1998	Dwyer			
HA	5 8 2 5 5 0 6	10/20/1998	Bednar			
HA	5 8 2 5 9 4 3	10/20/1998	DeVito			
HA	5 8 6 0 0 6 6	1/12/1999	Rouse			
HA	5 8 7 0 7 2 5	2/9/1999	Bellinger			
HA	5 8 9 5 4 5 5	4/20/1999	Bellinger			
HA	5 9 2 6 6 2 3	7/20/1999	Jsukakoshi			
HA	5 9 4 0 8 4 4	8/17/1999	Cahill			
HA	6 1 1 5 5 0 9	9/5/2000	Yeskel			
HA	6 1 8 1 8 3 7	1/30/2001	Cahill			

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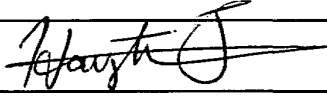
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OTHER DOCUMENTS (Including Author, Title, Date\*\*, Relevant Pages, Place of Publication\*\*\*)

	HA	Publication dated May 1996, from <i>Logistics Focus</i> , Vol. 4, No. 4, author Rick Ballard; article entitled "Managing the Paper chain"
	HA	Publication dated December 5, 1994, from <i>World Newspaper</i> , Vol. 16, Issue 49, author Brett Glass, article entitled "NeverEnding Disk"
	HA	Publication dated November 1972, from <i>Banking, Journal of the American Bankers Association</i> , author unknown, entitled "Bank has a disaster bust survives – here's how"
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Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	1	"5588147".pn.	US-PGPUB; USPAT	OR	OFF	2004/11/18 18:32
L2	1	"5588147".pn. and file\$1	US-PGPUB; USPAT	OR	OFF	2004/11/18 18:34
L3	1	"5588147".pn. and (file\$1 same (filter\$1 or rule\$1))	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:02
L4	1	"5588147".pn. and filter\$1	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:02
L5	1	"5588147".pn. and filter\$6	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:07
L6	1	"5588147".pn. and (multiple adj class-independent)	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:37
L7	68	@pd < "19990401" and (prefix same index\$5) and "707".clas.	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:37
L8	288	@pd < "19990401" and (prefix adj3index\$5) and "707".clas.	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:37
L9	9	@pd < "19990401" and (prefix adj3 index\$5) and "707".clas.	US-PGPUB; USPAT	OR	OFF	2004/11/18 19:39
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"remote" (and any subsequent words) was ignored because we limit queries to 10 words.

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## Search Results -

Terms	Documents
L23 and retriev\$6	1

Database:

US Pre-Grant Publication Full-Text Database  
US Patents Full-Text Database  
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EPO Abstracts Database  
JPO Abstracts Database  
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Search:

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Set  
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result set

*DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR*

<u>L26</u>	L23 and retriev\$6	1	<u>L26</u>
<u>L25</u>	L23 and retri\$6	0	<u>L25</u>
<u>L24</u>	L23 and temporary\$4	1	<u>L24</u>
<u>L23</u>	6115509.pn.	1	<u>L23</u>
<u>L22</u>	(check with archiv\$4).ab.	4	<u>L22</u>
<u>L21</u>	L14 and (check with archiv\$4).ab.	0	<u>L21</u>
<u>L20</u>	L17 and (check with archiv\$4).ab.	0	<u>L20</u>
<u>L19</u>	L17 and (check with archi).ab.	0	<u>L19</u>
<u>L18</u>	L17 and check.ab.	42	<u>L18</u>
<u>L17</u>	L16 and l2	425	<u>L17</u>
<u>L16</u>	L14 and @ad<19990413	425	<u>L16</u>
<u>L15</u>	L14 and @ad<1999413	0	<u>L15</u>
<u>L14</u>	L13 and l6	577	<u>L14</u>
<u>L13</u>	L12 and l5	577	<u>L13</u>
<u>L12</u>	L11 and l4	577	<u>L12</u>
<u>L11</u>	L7 and l3	577	<u>L11</u>
<u>L10</u>	l7 and MIRROR.as.		<u>L10</u>

<u>L9</u>	6446072.pn.	1	<u>L9</u>
<u>L8</u>	6446072.uref.	0	<u>L8</u>
<u>L7</u>	L6 and (check with (archiv\$3 or stor\$4 or sav\$3))	1626	<u>L7</u>
<u>L6</u>	L5 and (financ\$4 or bank or teller)	5721	<u>L6</u>
<u>L5</u>	L4 ((document or page or check) near1 (number or sequen\$4))	30926	<u>L5</u>
<u>L4</u>	L3 and (num\$4 or sequen\$4)	10690	<u>L4</u>
<u>L3</u>	L1 and (((first or local) near2 (storage or data\$base or archiv\$3)) and ((second or remote) near2 (storage or data\$base or archiv\$3)))	11123	<u>L3</u>
<u>L2</u>	L1 and (((first or local) with (storage or data\$base or archiv\$3)) and ((second or remote) with (storage or data\$base or archiv\$3)))	36395	<u>L2</u>
<u>L1</u>	(store or storing or sav\$3 or maintain\$3 or archiv\$3) and (document or page or check)	470684	<u>L1</u>

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## Search Results -

Terms	Documents
L14 and @ad<19990413	425

Database:

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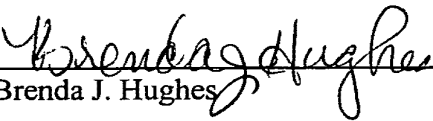
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<u>L14</u>	L13 and l6	577	<u>L14</u>
<u>L13</u>	L12 and l5	577	<u>L13</u>
<u>L12</u>	L11 and l4	577	<u>L12</u>
<u>L11</u>	L7 and l3	577	<u>L11</u>
<u>L10</u>	l7 and MIRROR.as.	2	<u>L10</u>
<u>L9</u>	6446072.pn.	1	<u>L9</u>
<u>L8</u>	6446072.uref.	0	<u>L8</u>
<u>L7</u>	L6 and (check with (archiv\$3 or stor\$4 or sav\$3))	1626	<u>L7</u>
<u>L6</u>	L5 and (financ\$4 or bank or teller)	5721	<u>L6</u>
<u>L5</u>	L4 ((document or page or check) near1 (number or sequen\$4))	30926	<u>L5</u>
<u>L4</u>	L3 and (num\$4 or sequen\$4)	10690	<u>L4</u>
<u>L3</u>	L1 and (((first or local) near2 (storage or data\$base or archiv\$3)) and ((second or remote) near2 (storage or data\$base or archiv\$3)))	11123	<u>L3</u>
<u>L2</u>	L1 and (((first or local) with (storage or data\$base or archiv\$3)) and ((second or remote) with (storage or data\$base or archiv\$3)))	36395	<u>L2</u>
<u>L1</u>	(store or storing or sav\$3 or maintain\$3 or archiv\$3) and (document or page or check)	470684	<u>L1</u>

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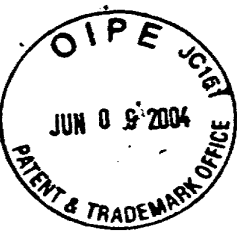
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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: 10/104,541

Group Art Unit: 2171 2161

Filed: March 22, 2002

Examiner: Alaubaidi, Haythim J.

Title: Method of Obtaining Electronically-Stored Financial Document

Attorney Docket No.: 60,419-006

**THIRD PRELIMINARY AMENDMENT**

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**Commissioner for Patents**  
P.O. Box 1450  
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Technology Center 2100

Dear Sir:

Prior to examination of the above-identified application, please amend the subject application as follows and consider the accompanying remarks.

06/24/2004 RBALL11 00000001 082789 10104541

01 FC:1201 86.00 DA  
02 FC:1202 324.00 DA

Docket No.: 60,419-006

Amendments to the Specification

Please amend the paragraph beginning at page 1, line 5, as follows;

C1  
This patent application is a continuation of U.S. Patent Application Serial No. 09/548,490, now U.S. Patent No. 6,446,072 [[\_\_\_\_\_]], which in turn claims priority to and all the advantages of United States Provisional Patent Application Serial No. 60/129,021, which was filed on April 13, 1999.

Please amend the paragraph beginning at page 4, line 5, as follows;

C2  
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 a first or an off-site storage system. The first or off-site storage system is remotely-located from a second or an on-site storage system. In one embodiment, the [[The]] financial documents of the financial institution are maintained in the first or 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 second or on-site storage system.

~~Please amend the paragraph beginning at page 4, line 15, as follows;~~

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 through a processing unit. The ~~computer terminal~~ processing unit is utilized to automatically 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~~ processing unit accesses the second or 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~~ processing unit accesses the first or off-site storage system.

---

Please delete the paragraph beginning at page 5, line 5, and ending at page 5, line 12.

Please amend the paragraph beginning at page 5, line 13, as follows;

~~Finally, after the identification data of~~ After 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.

C3  
~~Please amend the paragraph beginning at page 5, line 16, as follows;—~~

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. Further, the documents can be stored in different fixed mediums, such as microfiche, microfilm, digitally, electronically, etc., and can be stored in different geographical locations. 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.

---



Please amend the paragraph beginning at page 6, line 20, as follows;

C4  
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 a first or an off-site storage system remotely located from a second or 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.

Please amend the paragraph beginning at page 10, line 7, as follows;

C5  
Referring now to Figure 1, the method for banks to obtain electronically-stored financial documents is discussed in detail in accordance with a general scope of the subject invention. 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.

~~Please amend the paragraph beginning at page 10, line 13, as follows;~~

From the computer terminal 11, the request is fed into a processing unit 12, which is illustrated as 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.

Please amend the paragraph beginning at page 13, line 2, as follows;

96  
[[A]] In accordance with one contemplated embodiment of the invention, 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 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.

Please amend the Abstract as follows;

n.e.  
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 and inputs 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 through a processing unit, 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.

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. - 22. (Cancelled)

23. - 30. (Cancelled)

C7  
31. (Currently Amended) A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence, said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the particular numerical sequence of the financial document is associated with ~~presented in~~ a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the particular numerical sequence of the financial document is associated with ~~presented in~~ a second geographical area;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

receiving a request for at least one of the stored financial documents;

inputting the request into the computer terminal;

determining the ~~geographical area in which~~ particular numerical sequence of the requested financial document ~~was presented~~ to determine the storage system in which the requested financial document is stored;

~~utilizing a processing unit associated with the first and second storage systems;~~

~~inputting identification data of the requested financial document into the~~

~~processing unit;~~

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence ~~geographical area~~ of the requested financial document is associated with the first geographical area and automatically accessing the second storage system at the second geographical location through the processing unit when the determined numerical sequence ~~geographical area~~ of the requested financial document is associated with the second geographical area; and

C1  
retrieving the requested financial document, as defined by the inputted request, ~~identification data~~ from the first storage system if the requested financial document is located at the first geographical location and from the second storage system if the requested financial document is located at the second geographical location.

32. (Currently Amended) A method as set forth in claim 31 wherein ~~[[said]]~~ the first and second geographical locations are different from each other.

33. (Currently Amended) A method as set forth in claim 32 wherein ~~[[said]]~~ the first and second geographical areas are different from each other.

34. (Currently Amended) A method as set forth in claim 31 wherein ~~said specific document parameter of the financial document is a~~ the particular numerical sequence is further defined as a series number.

35. (Currently Amended) A method as set forth in claim 31 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

36. (Currently Amended) A method as set forth in claim 31 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the particular numerical sequence ~~specific~~

~~document age~~ of the financial document.

37. (Previously Presented) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

38. (Previously Presented) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

39. (Previously Presented) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

40. (Previously Presented) A method as set forth in claim 31 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

41. (Previously Presented) A method as set forth in claim 40 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

42. - 43. (Cancelled)

44. (Currently Amended) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first

storage system when ~~[[a]] the~~ specific document parameter of the financial document is greater than a predetermined parameter;

storing a plurality of financial documents in a second fixed medium at the second storage system when ~~[[a]] the~~ specific document parameter of the financial document is less than or equal to the predetermined parameter;

utilizing a computer terminal connected to the first and second storage systems through a processing unit;

receiving a request for at least one of the stored financial documents;

inputting the request into the computer terminal;

C<sup>7</sup> 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 after the request has been inputted;

~~utilizing a processing unit associated with the first and second storage systems;~~

~~inputting identification data of the requested financial document;~~

automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and

retrieving the requested financial document, as defined by the inputted request, ~~identification data~~ in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

45. (Previously Presented) A method as set forth in claim 44 wherein the first and second fixed mediums are different from each other.

46. (Previously Presented) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as

storing a plurality of financial documents on a physical media.

47. (Previously Presented) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on one of microfilm and microfiche.

48. (Previously Presented) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

C<sup>7</sup>  
49. (Previously Presented) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents on an electronic disc media.

50. (Previously Presented) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in an electronically retrievable memory.

51. - 54. (Cancelled)

55. (Previously Presented) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

56. (Previously Presented) A method as set forth in claim 55 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on one of microfilm or microfiche.

57. (Previously Presented) A method as set forth in claim 44 wherein the first and



second fixed mediums are the same.

58. (Previously Presented) A method as set forth in claim 57 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

59. (Previously Presented) A method as set forth in claim 44 wherein the specific document parameter of the financial document is a particular numerical sequence.

C<sup>1</sup>  
60. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific document age.

61. (Previously Presented) A method as set forth in claim 60 wherein the specific document age of the financial document is a record date of the financial document and the predetermined parameter is a pre-selected date.

62. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific account number.

63. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific check number.

64. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific payment date.

65. (Previously Presented) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific monetary amount.

66. (Previously Presented) A method as set forth in claim 44 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

67. (Previously Presented) A method as set forth in claim 66 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

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68. (Currently Amended) A method as set forth in claim 44 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

69. (Cancelled).

70. (Previously Presented) A method as set forth in claim 44 further including an outsourcing institution associated with the second storage system.

71. (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 defined as 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;

utilizing a computer terminal associated with the financial institution and

connected to the off-site and on-site storage systems through a processing unit;  
receiving a request for the financial document;  
inputting the request into the computer terminal;  
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 after the request has been inputted;  
automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and  
automatically retrieving the requested financial document from the accessed storage system as defined by the inputted request.

72. (New) A method as set forth in claim 71 further including the step of processing the request to locate the requested financial document.

73. (New) A method as set forth in claim 72 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

74. (New) A method as set forth in claim 73 wherein the steps of processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by an interlinked computer program.

75. (New) A method as set forth in claim 71 further including the step of feeding the request from the computer terminal into the processing unit.

76. (New) A method as set forth in claim 75 further including the step of downloading the request from the processing unit into a downloading terminal.

77. (New) A method as set forth in claim 76 further including the step of transmitting the request from the downloading terminal to a document terminal.

78. (New) A method as set forth in claim 77 further including the step of reproducing the requested financial document through the document terminal.

79. (New) A method as set forth in claim 78 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

80. (New) A method as set forth in claim 75 further including the step of categorizing the request.

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81. (New) A method as set forth in claim 75 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

82. (New) A method as set forth in claim 81 further including the step of determining an image reference number of the requested financial document.

83. (New) A method as set forth in claim 71 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.

84. (New) A method as set forth in claim 71 wherein the step of automatically accessing the off-site and on-site storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

85. (New) A method as set forth in claim 71 further including the step of inputting identification data of the requested financial document into the computer

terminal through 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.

86. (New) A method as set forth in claim 85 further including the step of inputting identification data of the requested financial document into the computer terminal by selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age.

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87. (New) A method as set forth in claim 86 wherein the step of selecting 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.

88. (New) A method as set forth in claim 87 wherein the step of retrieving the requested financial document is further defined as retrieving the requested financial document as defined by the inputted identification data.

89. (New) A method as set forth in claim 71 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.

90. (New) A method as set forth in claim 89 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.

91. (New) A method as set forth in claim 89 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

92. (New) A method as set forth in claim 89 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

93. (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 defined as a specific document age, said method comprising the steps of:

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

C<sup>1</sup> 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;

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

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

inputting the request into the computer terminal at the financial institution after the request is received;

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 after the request has been inputted;

automatically accessing the off-site storage system through the processing unit when the specific document age is greater than the predetermined age and automatically

accessing the on-site storage system through the processing unit when the specific document age is less than or equal to the predetermined age; and

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

94. (New) A method as set forth in claim 93 further including the step of processing the request to locate the requested financial document.

C1  
95. (New) A method as set forth in claim 94 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

96. (New) A method as set forth in claim 95 wherein the steps of processing the request, retrieving the requested financial document, and reproducing the requested financial document are controlled by a single computer program.

97. (New) A method as set forth in claim 93 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

98. (New) A method as set forth in claim 93 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the specific document age of the financial document.

99. (New) A method as set forth in claim 98 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

100. (New) A method as set forth in claim 98 wherein the step of storing the

plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

101. (New) A method as set forth in claim 98 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

C<sup>1</sup>  
102. (New) A method as set forth in claim 93 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

103. (New) A method as set forth in claim 102 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

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**Remarks**

The specification has been amended to update the Related Applications section. The specification has also been amended to update the Summary of Invention section and Abstract in accordance with the current scope of the claims. Finally, the Detailed Description section of the specification has been amended to coincide with the claim amendments. No new matter is being introduced.

After entry of the subject preliminary amendment, claims 31-41, 44-50, 55-68, and 70-103 will be pending in the Application. Claims 31, 44, 71, and 93 are in independent form. Claims 31-36, 44, and 68 are currently being amended. Claims 1-22 were previously cancelled and claims 23-30, 42-43, 51-54, and 69 are currently being cancelled. Claims 71-103 have been added.

Independent claims 31 and 44 have been amended to further clarify the claimed invention. Similarly, dependent claims 32-36 and 68 have also been amended to clarify the claimed subject matter in these claims and/or to correlate with the amendments to the corresponding independent claims. Independent claims 71 and 93 have been added to highlight additional unique combinations of the claimed invention. Although each of the independent claims vary in scope, each of these independent method claims include the following core steps:

- storing/maintaining a financial document in a first/off-site storage system,
- storing/maintaining a financial document in a second/on-site storage system,
- utilizing a computer terminal connected to the storage systems through a processing unit,
- receiving a request for the financial document,
- inputting the request into the computer terminal,
- comparing a parameter of the financial document to a predetermined parameter/determining a parameter of the financial document to determine which storage system it is stored,
- automatically accessing one of the storage systems based on the previous comparing/determining step, and
- retrieving the financial document, as defined by the inputted request, from one of the storage systems.

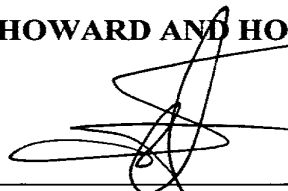
These method steps set forth a unique and unobvious combination that is not found in the prior art of record. In particular, for the same reasons that the parent application was allowed over the prior art of record, the subject application should similarly be allowed over the prior art of record.

To assist the Examiner, a brief discussion of some of the steps is now provided. Regarding the 'utilizing a computer terminal step', the computer terminal can be connected to the storage systems through any suitable means such as a networked or interlinked combination, for example a LAN, WAN, etc. Also, the processing unit can be any suitable device such as a mainframe computer or a networked server. The steps of 'receiving a request' and 'inputting the request' can be done in any particular order and accomplished either manually or electronically. Similarly, the 'comparing of a parameter' and 'determining a parameter' steps can be done either manually or electronically. The 'accessing of the storage systems' and the 'retrieving the financial document' steps are performed through the processing unit such that these steps are performed electronically.

In summary, it is respectfully submitted that the Application, as amended, is 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 AND HOWARD ATTORNEYS, P.C.**



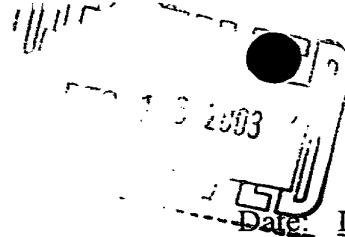
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Phone: (248) 645-1483

Dated: June 9, 2004



Case Docket No.: 60,419-006



Date: December 5, 2003

#7  
SP  
12-16-03  
2614

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: 10/104,541

Group Art Unit: ~~To Be Assigned~~ 2161

Examiner: ~~To Be Assigned~~ HA

Filed: March 22, 2002

For: Method Of Obtaining An Electronically-Stored  
Financial Document

Attorney Docket No.: 60,419-006

**RECEIVED**

DEC 15 2003

Technology Center 2600

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 AND 1.98**

**Commissioner for Patents**  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

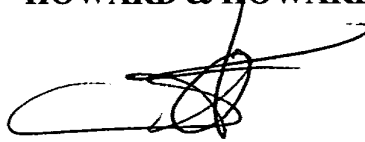
Pursuant to 37 CFR 1.97 and 37 CFR 1.98 and in compliance with 37 CFR 1.56, Applicant hereby makes of record the patents, publication, or other information listed on the attached Form PTO-1449. Applicant respectfully requests that the Office consider the patents, publications, or other information and make these of record in the subject application. Copies of the listed items are enclosed. Applicant hereby notifies the Examiner that the parent of the subject application, namely U.S. Patent No. 6,446,072, is involved in a litigation which necessitated the submission of these patents and publications.

None of these items disclose the inventive concepts claimed in the subject application. This Supplemental 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 Attorneys, P.C. **A duplicate of this paper is enclosed.**

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS, P.C.**

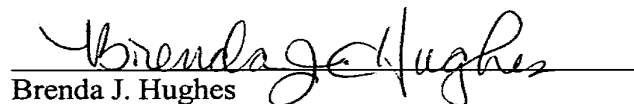


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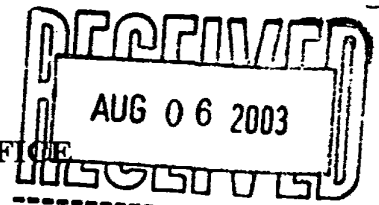
**CERTIFICATE OF MAILING**

I hereby certify that the attached **Information Disclosure Statement and PTO-1449** are being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on December 5, 2003.

  
Brenda J. Hughes



UNITED STATES PATENT AND TRADEMARK OFFICE



APPLICANT: Michael D. Schulze et al.  
SERIAL NO.: 10/104,541  
FILED: March 22, 2002  
FOR: Method of Obtaining An Electronically Stored Financial Document  
DOCKET NO.: 60,419-006

GROUP ART: ~~To Be Assigned~~ 2161  
EXAMINER: ~~To Be Assigned~~ HA

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JUL 03 2003

Technology Center 2100

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 AND 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

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. The parent of the subject application is involved in a litigation which necessitates the submission of these patents and publications. Applicant apologizes for the volume of information being submitted.


In order to assist the Examiner, Application notes that U.S. Patent Nos. 6,269,380; 6,269,382; and 6,308,179 are believed to be the most relevant. However, none of these items disclose the inventive concepts claimed in the subject application. This Supplemental 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,

**HOWARD & HOWARD ATTORNEYS, P.C.**

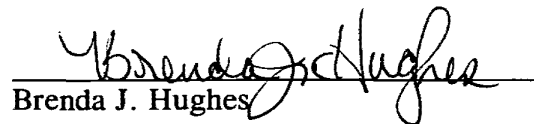


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Dated: June 26, 2003  
PTO-1449 w/32 Cited References

**CERTIFICATE OF MAILING**

I hereby certify that the enclosed **Supplemental 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 **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **June 26, 2003**.



Brenda J. Hughes

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**FILE MANAGEMENT INFORMATION GENERATING DEVICE**

Patent Number: JP3085649  
Publication date: 1991-04-10  
Inventor(s): NASU TAKEHIRO  
Applicant(s): NEC CORP  
Requested Patent: ☐ JP3085649  
Application Number: JP19890226046 19890830  
Priority Number(s):  
IPC Classification: G06F12/00  
EC Classification:  
Equivalents:

**Abstract**

**PURPOSE:** To obtain effective management information promptly and correctly by providing a file information processing means to process, edit and output accumulated file information in conformity to a file management instruction.

**CONSTITUTION:** A control part 2 starts and controls a file information accumulating part 3 and a file information processing control part 4 based on the basis of file management instruction information inputted from a command input part 1, and the file information accumulating part 3 reads in the file information of a disk device, and outputs it to a file information storage medium 13. The file information processing control part 4 controls a selection processing control part 5, an alignment processing part 9, a file information comparison part 10, an editing processing part 11, and an output processing part 12, and executes the selection processing of the file information accumulated in the storage medium 13 by a disk name, a file name and a date condition, and further, it executes alignment processing and comparison processing about the file information, and outputs a processed result as a business form. Thus, the necessary management information can be easily acquired.

Data supplied from the esp@cenet database - I2

ACS 0001327

⑩ 日本国特許庁(J.P.)

⑪ 特許出願公開

⑫ 公開特許公報(A) 平3-85649

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⑮ 発明の名称 ファイル管理情報作成装置

⑯ 特 願 平1-226046

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明 細 書

発明の名称

ファイル管理情報作成装置

特許請求の範囲

必要とするファイル管理情報の内容を指定するファイル管理指示を入力するファイル管理指示入力手段と、コンピュータシステムに接続された各ディスク装置のファイル情報を直接読み込んで蓄積するファイル情報蓄積手段と、蓄積したファイル情報を前記ファイル管理指示に従って処理、編集し出力するファイル情報処理手段と、前記ファイル管理指示に従って前記ファイル情報蓄積手段および前記ファイル情報処理手段を起動し制御する制御手段とを有することを特徴とするファイル管理情報作成装置。

発明の詳細な説明

(産業上の利用分野)

本発明はコンピュータシステム上に配置されるファイルを管理するために必要な管理情報を収集し編集するファイル管理情報作成装置に関する。(従来の技術)

従来、コンピュータシステムにおけるファイルの管理は、ディスク装置の保守プログラムを利用して行われている。この場合、そのディスク装置内のファイルのみについての管理情報が出力される。ところが、一般にコンピュータシステムでは装備されている記憶媒体が1ディスク装置のみであることは少なく、現実には多数のディスク装置が接続されている。このようなシステムでファイルを管理しようとした場合、各ディスク装置につきそれぞれ保守プログラムを用いて獲得したファイル名、作成日、容量等のファイル情報をもとに全体を分析していた。

例えば、システム上で同一ファイル名の有無を確認しようとした場合、各ディスク装置についての情報を突き合わせて同一ファイル名を検出しなければならない。又、この場合、同一ファイル名



を持つファイルの作成日付や容量の比較も管理の重要な対象であるが、この比較のためには、上記の保守プログラムによって得られたファイル情報を、比較ソフトウェアの入力データとなるように再編成して入力する作業が必要であった。

〔発明が解決しようとする課題〕

上述したように、従来の方式では、獲得できるファイル情報はディスク装置ごとの各ファイルに関する情報のみであるので、システム全体のファイル情報の分析は手作業により行っていた。つまり、出力された個々のファイル情報をもとにファイル名や作成日付、更新日付等に関するチェックを出力リスト上で行っていたため、効率や正確性の点で問題があった。

〔課題を解決するための手段〕

本発明のファイル管理情報作成装置は、必要とするファイル管理情報の内容を指定するファイル管理指示を入力するファイル管理指示入力手段と、コンピュータシステムに接続された各ディスク装置のファイル情報を直接読み込んで蓄積する

ファイル情報蓄積手段と、蓄積したファイル情報を前記ファイル管理指示に従って処理、編集し出力するファイル情報処理手段と、前記ファイル管理指示に従って前記ファイル情報蓄積手段および前記ファイル情報処理手段を起動し制御する制御手段とを有して構成されている。

〔実施例〕

次に本発明の実施例について図面を参照して説明する。

第1図は本発明の一実施例の構成を示すブロック図である。

本実施例のファイル管理情報作成装置は、コマンド入力部1から成るファイル管理指示入力手段と、制御部2と、ファイル情報蓄積部3及びファイル情報記憶媒体13から成るファイル情報蓄積手段と、ファイル情報処理制御部4、選択処理制御部5、ディスク名選択処理部6、ファイル名選択処理部7、日付条件選択処理部8、並列処理部9、ファイル情報比較部10、編集処理部11及び出力処理12から成るファイル情報処理手段と

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から構成されている。

コマンド入力部1は、入力されたファイル管理指示を解析し、そのファイル管理指示情報を制御部2へ出力する。ファイル管理指示情報には、利用者が与えたファイル情報蓄積指示や、ディスク名、ファイル名、日付条件等の選択処理基準の詳細情報がある。

制御部2は、上記のファイル管理指示情報をもとに、ファイル情報蓄積部3とファイル情報処理制御部4を起動し制御する。

ファイル情報蓄積部3は、ディスク装置のファイル情報であるファイル名、作成日、容量等を直接読み込み、それをファイル情報記憶媒体13へ出力する。

ファイル情報処理制御部4は、ファイル管理指示情報をもとに、選択処理制御部5、並列処理部9、ファイル情報比較部10、編集処理部11、出力処理部12を制御する。

選択処理制御部5は、ファイル管理指示情報をもとに、ディスク名選択処理部6、ファイル名選

択処理部7、日付条件選択処理部8を制御する。

ディスク名選択処理部6は、ファイル管理の対象としてファイル管理指示情報の中で指定されたディスク装置についてのファイル情報のみを選択する。ファイル情報とは、ファイル名、作成日、大きさ等の情報である。

ファイル名選択処理部7は、ファイル管理の対象としてファイル管理指示情報で指定されたファイル名についてのファイル情報のみを選択する。

日付条件選択部8は、ファイル管理の対象としてファイル管理指示情報で指定された日付条件を満たすファイルについての情報のみを選択する。

並列処理部9は、上記の選択処理によって選択されたファイル情報について、ファイル名順、日付順による並列処理を行う。

ファイル情報比較部10は、ファイル名についての比較を行い、同一ファイル名を持つものについては、その旨の情報を付加する。

編集処理部11は以上の処理によって得られた結果を帳票形式に編集し、出力処理部12は編集

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された結果を帳票として印字する。

次に、本実施例の動作を第1図を参照しながら第2図のフローチャートに従って説明する。

まず、ステップ101において、コマンド入力部1からファイル管理指示を入力し、その内容に関するファイル管理指示情報を制御部2に渡す。

次にステップ102において、制御部2が上記のファイル管理指示情報を参照し、ファイル情報の蓄積を指示するファイル管理指示が入力されたかどうかを検査する。もし、ファイル管理指示情報中のファイル情報蓄積指示スイッチがONならば、ステップ103に移り、ファイル情報蓄積部3がコンピュータシステム上のすべてのディスク装置のファイル情報を読み込み、ファイル情報記憶媒体13上に蓄積する。OFFならばステップ104へ移る。

ステップ104では、制御部2がファイル情報記憶媒体13上に蓄積されたファイル情報を読み込む。

次のステップ105では、ファイル情報処理制

御部4によりファイル管理指示情報が参照され、蓄積されたファイル情報について選択処理を行うかどうかを判断する。ファイル管理指示情報中の選択処理スイッチがONならばステップ106に移り、OFFならばステップ112に移る。

ステップ106では、選択処理制御部5によりファイル管理指示情報が参照され、ディスク名による選択処理を行うかどうかを判断する。すなわち、ディスク名選択処理スイッチがONならばステップ107に移り、ファイル管理指示情報に指示されたディスク装置のファイル情報のみをディスク名選択処理部6が選択し、その結果をファイル名選択処理部7に渡す。ディスク名選択処理スイッチがOFFならばステップ108に移る。

ステップ108では、選択処理制御部5によりファイル管理指示情報が参照され、ファイル名による選択処理を行うかどうかを判断する。すなわち、ファイル名選択処理スイッチがONならばステップ109に移り、ファイル管理指示情報として与えられたファイル名選択基準に従ってファイ

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ル情報を選択して日付条件選択処理部8に渡し、OFFならばステップ110に移る。

次にステップ110では、選択処理制御部5によりファイル管理指示情報が参照され、日付条件による選択処理を行うかどうかを判断する。日付条件選択スイッチがONならばステップ111に移り、ファイル管理指示情報として与えられた日付条件選択基準に従ってファイル情報を選択し、選択されたファイル情報のみを整列処理部9へ渡し、OFFならばステップ112に移る。

ステップ112において、整列処理部9がファイル管理指示情報中の日付等の整列基準に従って整列処理を行う。

ステップ113において、ディスク名選択処理部6、ファイル名選択処理部7、日付条件選択処理部8などの処理によって得られたファイル情報についてファイル情報比較部10が相互間の比較処理を行う。例えば、異なるディスク装置に同一ファイル名を持つファイルが存在したときには印を付ける。

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最後にステップ114、115で、以上の処理結果を帳票として出力するための編集を行い、その結果を帳票として出力する。

以下に、第3図に示すディスク環境を仮定した場合の具体的な動作について、第4図～第9図を参照して詳細に説明する。

第3図に示すA～Dの4ディスク装置を有するディスク環境において、次のファイル管理指示を入力したとする。

- (a) すべてのディスク装置のファイル情報を蓄積する。
- (b) ディスク名A、B及びDのディスク装置にあり、作成日が60.1.1以降のファイルについての情報のみを選択する。
- (c) 作成日を降順に整列してファイル情報を出力する。

まず、ステップ101により第4図のファイル管理指示情報が作成される。

次にステップ102で、このファイル管理指示情報が参照される。この例では、ファイル情報蓄

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積指示スイッチがONであるからステップ103に移り、すべてのディスク装置（ディスク名A〜D）のファイル情報が第5図に示すようにファイル情報蓄積媒体13上に蓄積される。

次にステップ104に移り、上記の蓄積情報が制御部2によって読み込まれ、ファイル情報処理制御部4に渡される。

ステップ105では、ファイル管理指示情報が参照される。この例では、ディスク名選択処理スイッチがONであるからステップ106へ移り、再びファイル管理指示情報が参照され、ディスク名選択処理スイッチがONであるから、ステップ107へ移る。

ステップ107ではファイル管理指示情報中の指定ディスク名が参照される。この例ではディスクA、B、Dが指定されているから、第5図に示す蓄積ファイル情報の中からディスクA、B、Dのファイル情報だけが選択され、第6図に示すようなファイル情報が得られる。次には、ステップ108へ移る。

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が検出されるので、その旨を表す印「\*」を付加する。その結果得られた情報を第9図に示す。次に、ステップ114へ移る。

ステップ114では処理結果を編集し、ステップ115では帳票出力を行う。

上述したように、利用者が、ファイル管理の際に必要な管理情報に対応したファイル管理指示を入力すると、ファイル管理情報作成装置は、コンピュータシステム上のすべてのディスク装置のファイル情報を読み込んでファイル情報記憶媒体上に蓄積し、そのファイル情報に対してディスク名、ファイル名、日付条件による選択処理を行い、更に整列処理およびファイル情報についての比較処理を経て、処理結果を帳票として出力するので、極めて容易に必要な管理情報を取得することができる。

この出力結果には、ファイル管理において有効な情報（例えば、異ディスク装置に同一ファイル名を持つファイルが存在したときにはその旨の情報を付加する）を含ませることができる。

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ステップ108では、ファイル管理指示情報が参照される。この例では、ファイル名選択処理スイッチがOFFであるから、ファイル名選択処理は行わずにステップ110へ移る。

ステップ110でファイル管理指示情報が参照され、この例では日付条件選択スイッチがONであるから、ステップ111へ移り、ファイル管理指示情報中の日付条件が参照され、指定された日付条件に合うものだけが選択される。この例では60、1、1以降のものだけが選ばれ、第7図の情報を得る。次に、ステップ112へ移る。

ステップ112では、ファイル管理指示情報中の日付整列基準が参照され、その基準に従って整列処理が行われる。この例では「降順」が指定されているので、ファイル名を第1キー、作成日を第2キー（降順）として整列処理される。この結果、第8図の情報が得られる。

ステップ113では、ステップ112で得た情報（第8図）をもとに、ファイル情報の比較を行う。その結果、この例では同一ファイル名AAA

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（発明の効果）

以上説明したように、本発明のファイル管理情報作成装置によれば、ファイル管理において有効な管理情報を迅速かつ正確に得ることができるので、利用者のファイル管理作業に対して大はばの負担軽減をもたらす効果がある。

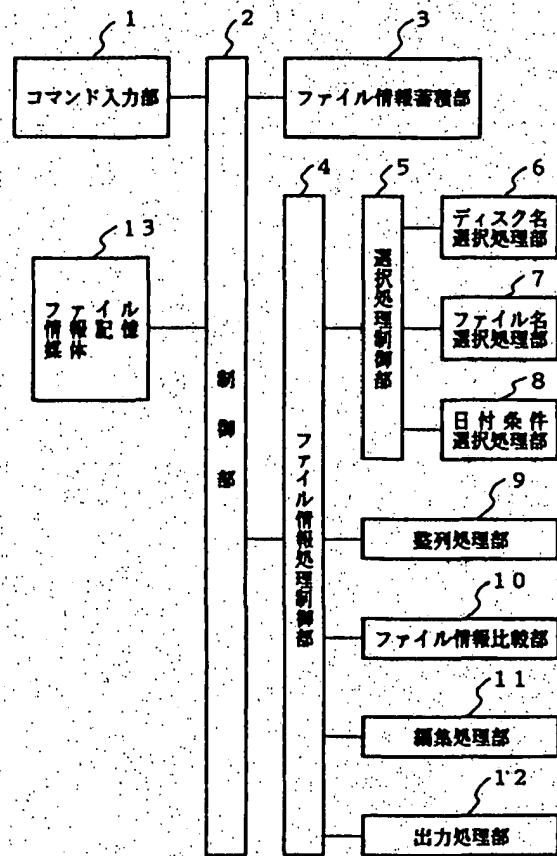
図面の簡単な説明

第1図は本発明の一実施例の構成を示すブロック図、第2図はその動作を示すフローチャート、第3図〜第9図は具体的な動作例を説明するための各段階のファイル情報の説明図である。

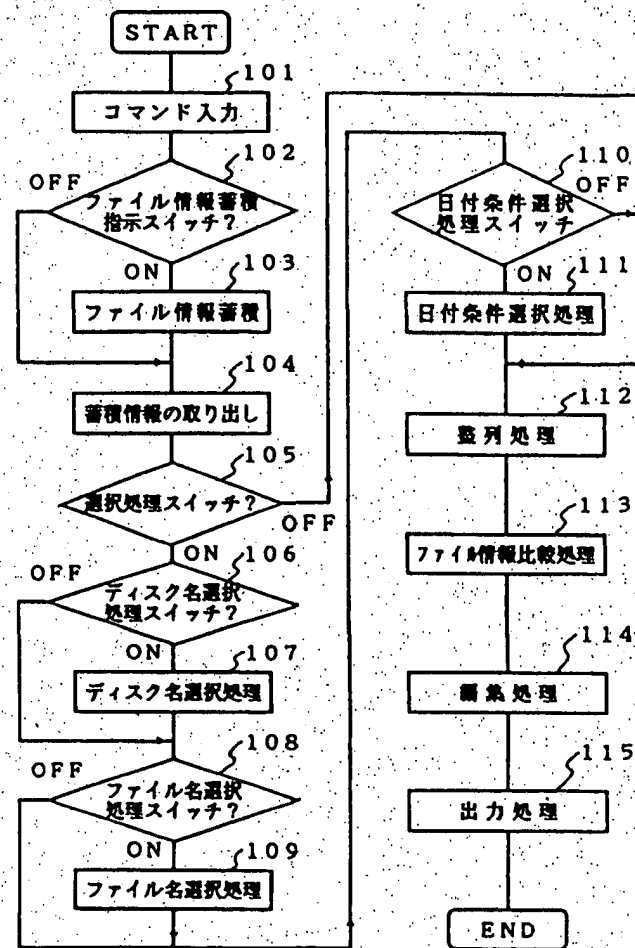
1…コマンド入力部、2…制御部、3…ファイル情報蓄積部、4…ファイル情報処理制御部、5…選択処理制御部、6…ディスク名選択処理部、7…ファイル名選択処理部、8…日付条件選択処理部、9…整列処理部、10…ファイル情報比較部、11…編集処理部、12…出力処理部、13…ファイル情報記憶媒体。

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第 1 図



第 2 図

ディスク "A"			
ファイル名	作成日	ディスク名	その他の情報
AAA	62. 2. 1	A	.....
A1	50. 1. 1	A	.....
A2	50. 1. 1	A	.....

ディスク "B"			
ファイル名	作成日	ディスク名	その他の情報
AAA	62. 1. 1	B	.....
B1	50. 1. 1	B	.....
B2	63. 1. 1	B	.....

ディスク "C"			
ファイル名	作成日	ディスク名	その他の情報
C1	52. 1. 1	C	.....
C2	52. 1. 1	C	.....

ディスク "D"			
ファイル名	作成日	ディスク名	その他の情報
D1	53. 1. 1	D	.....
D2	53. 1. 1	D	.....

第 3 図

ファイル情報重複指示スイッチ	ON
選択処理スイッチ	ON
ディスク名選択処理スイッチ	ON
指定ディスク名	A, B, D
ファイル名選択処理スイッチ	OFF
指定ファイル	—
日付条件選択処理スイッチ	ON
日付条件	60. 1. 1
並列基準	降順

第 4 図

ファイル名	作成日	ディスク名	その他の情報
AAA	62. 2. 1	A	.....
AAA	62. 1. 1	B	.....
A1	50. 1. 1	A	.....
A2	50. 1. 1	A	.....
B1	50. 1. 1	B	.....
B2	63. 1. 1	B	.....
C1	52. 1. 1	C	.....
C2	52. 1. 1	C	.....
D1	53. 1. 1	D	.....
D2	53. 1. 1	D	.....

第 5 図

ファイル名	作成日	ディスク名	その他の情報
AAA	62.2.1	A	.....
AAA	62.1.1	B	.....
A1	50.1.1	A	.....
A2	50.1.1	A	.....
B1	50.1.1	B	.....
B2	63.1.1	B	.....
D1	53.1.1	D	.....
D2	53.1.1	D	.....

第 6 図

ファイル名	作成日	ディスク名	その他の情報
AAA	62.2.1	A	.....
AAA	62.1.1	B	.....
B2	63.1.1	B	.....

第 7 図

ファイル名	作成日	ディスク名	その他の情報
B2	63.1.1	B	.....
AAA	62.2.1	A	.....
AAA	62.1.1	B	.....

第 8 図

ファイル名	作成日	ディスク名	比較結果	その他の情報
B2	63.1.1	B		.....
AAA	62.2.1	A		.....
AAA	62.1.1	B	*	.....

第 9 図

**DATA STORAGE SYSTEM FOR RELATIONAL DATA BASE**

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Publication date: 1995-03-10  
Inventor(s): BABA NOBUYUKI  
Applicant(s): NEC CORP  
Requested Patent: ☐ JP7064835  
Application Number: JP19930229648 19930824  
Priority Number(s):  
IPC Classification: G06F12/00; G06F17/30  
EC Classification:  
Equivalents:

**Abstract**

**PURPOSE:** To realize a data storage system which increases the access speed of a relational data base and doesn't oppress the capacity of a storage device.

**CONSTITUTION:** When data of the relational data base will be stored in the storage device, data is not stored with a record as unit but is stored with each of data constituting a record as unit, and the address (nf address) indicating the storage position of data of the next record of the same item and the address (nd address) indicating the storage position of data of the next item of the same record are stored together with data. At the time of retrieval, data is compared with a retrieval condition with data like a name as unit, and, when comparison results in coincidence, data of the address, the age, etc., is obtained from the nd address attached to this data. If it doesn't result in coincidence, data of the same item of the next record is obtained from the nf address and is compared with the retrieval condition again.

Data supplied from the esp@cenet database - I2

**ACS 0001322**

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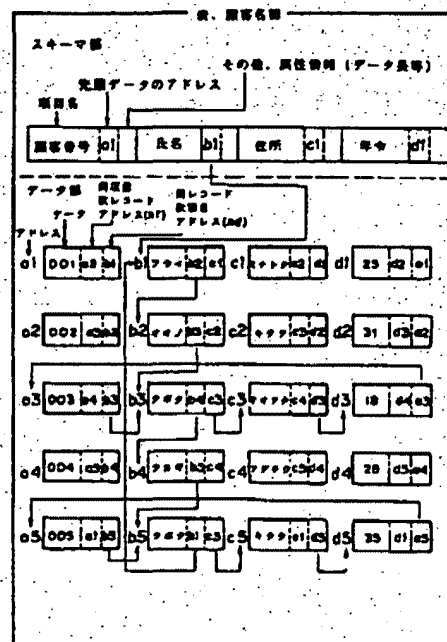
(74) 代理人 弁理士 山下 稔平

(54) 【発明の名称】 リレーショナルデータベースのデータ格納方式

(57) 【要約】

【目的】 リレーショナルデータベースのアクセス速度を向上させ、かつ記憶装置の容量を圧迫しないようなデータの格納方式を実現させる。

【構成】 リレーショナルデータベースのデータを記憶装置に格納する際に、レコード単位で格納するのではなく、レコードを構成する個々のデータ単位にデータを格納し、かつデータと一緒に同項目次レコードのデータの格納場所を示すアドレス (nrアドレス) と、同レコード次項目のデータの格納場所を示すアドレス (ndアドレス) を格納する。また、検索時には、氏名等のデータ単位で検索条件と比較し、条件が一致すれば、そのデータに付属しているndアドレスから住所、年齢等のデータを得る。条件が一致しなければ、nrアドレスから次レコードの同項目データを得て、検索条件と比較することを繰り返す。



※発明における、記憶装置内でのデータ格納方式



## 【特許請求の範囲】

【請求項1】 リレーショナルデータベースのデータ格納方式において、レコードを構成する各項目データに、少なくとも同じレコードの次項目データの格納場所を示すアドレスと、次レコードの同項目データの格納場所を示すアドレスを備えたデータ単位で格納することを特徴とするリレーショナルデータベースのデータ格納方式。

【請求項2】 データ検索時に、前記データ単位の項目データを検索条件と比較し、該条件が異なる場合は、前記次レコードの同項目データの格納場所を示すアドレスにより、次レコードの同項目データを求めて前記検索条件と比較することをくり返し、前記条件が一致した場合は、前記同レコードの次項目データの格納場所を示すアドレスにより同レコードの次項目データを求めることをくり返すことを特徴とする請求項1に記載のリレーショナルデータベースのデータ格納方式。

## 【発明の詳細な説明】

## 【0001】

【産業上の利用分野】 本発明は、データベースのデータ格納方式に関し、特にリレーショナルデータベースのデータ格納方式、及びデータ検索方式に関する。

## 【0002】

【従来の技術】 従来、データベースのデータ格納方式は、図2に示すように、レコード単位での格納である。そして、データの検索時間を短縮するためには図に示すようなインデクスを作成する方法がとられている。

【0003】 また、特開平2-181873号公報には、データ実体の格納位置をデータ実体名と同じレコードに格納することにより、データ実体名からデータ実体を高速にアクセスすることを可能とした方式が記載されている。

## 【0004】

【発明が解決しようとする課題】 しかしながら、従来のデータ格納方式では、検索対象項目となり得る項目が一表に多数存在する場合、それぞれの項目に対してインデクスを作成する必要がある、極端に言えば一表の項目すべてが検索項目となる場合、その全ての項目に対しインデクスを作成する必要がある、記憶装置の容量を圧迫するという問題がある。

【0005】 記憶装置の容量が不足すると、ある項目についてインデクスの作成を諦める事になるが、そうした場合、インデクスを作成していない項目についての検索は、全レコード読み込みとなるため、記憶装置のアクセスに時間をとられ、結果的に検索処理の効率低下を招くという問題がある。

【0006】 また、インデクスを作成している項目について、その内容を変更しようとした場合や、レコードを追加しようとした場合、データ部へのアクセスとインデクス部へのアクセスの2つが発生し、インデクスなしの表と比較して処理時間が遅くなるという問題がある。

## 【0007】

【課題を解決するための手段】 本発明は、上述した課題を解決するための手段として、リレーショナルデータベースのデータ格納方式において、レコードを構成する各項目データに、少なくとも同じレコードの次項目データの格納場所を示すアドレスと、次レコードの同項目データの格納場所を示すアドレスを備えたデータ単位で格納することを特徴とするリレーショナルデータベースのデータ格納方式を有する。

10 【0008】 また、データ検索時に、前記データ単位の項目データを検索条件と比較し、異なる場合、前記次レコードの同項目データの格納場所を示すアドレスにより、次レコードの同項目データを求めて前記検索条件と比較することをくり返し、一致した場合は、前記同レコードの次項目データの格納場所を示すアドレスにより同レコードの次項目データを求めることをくり返すことを特徴とするリレーショナルデータベースのデータ格納方式を手段とするものである。

## 【0009】

20 【実施例】 本発明の実施例について、図面を参照して説明する。図3の値を持つリレーショナルデータベースの表を記憶装置に保存する際に、本発明の方式では、図1のような形式で保存する。

【0010】 図1に示されるように、本発明のデータ格納方式では、顧客番号、氏名、住所、年令等の各項目データを、従来のようにレコード単位で一緒に格納するのではなく、それぞれの項目データに同項目次レコードアドレス（nrアドレスと言うことにする）と、同レコード次項目アドレス（ndアドレスと言うことにする）を付けて各項目データ単位で格納することを特徴とする。

30 【0011】 次に、このような本発明の方式で格納された各データの検索方法について説明する。

【0012】 例えば、検索命令「氏名項目にクボタと登録されているレコードのすべての項目を抽出する」をデータベースマネジメントシステムが受け取った場合、最初にスキーマ情報を読み込み、氏名項目の先頭データの格納されているアドレスを得る。

40 【0013】 次に、このアドレスを使用し、先頭の氏名項目のデータを読み込み、条件に合致するかどうかを判断する。

【0014】 条件に合致しない場合、同項目次レコードのデータの格納されているアドレス（nrアドレス）を使用し、同項目次レコードの氏名データを読み込み、条件判断を繰り返す。

【0015】 条件に合致するデータが現れた場合、同レコード次項目のデータの格納されているアドレス（ndアドレス）を使用し、順次1レコード分のデータとして、住所、年令等を得る。

50 【0016】 これらの一連の動作により、従来必要とされたインデクス部を作成することなく上記検索を実施す

ることが出来る。

【0017】図4は、上述した本発明の検索方法を説明するための概略的なフローチャートである。

【0018】

【発明の効果】以上説明したように、本発明は、データを項目毎に別々に保存し、読み込み、書き込みの際もデータ個別にアクセスをするようになっていて、インデクスを作成する必要がなく、アクセス速度が向上するという効果や、データの変更も容易になるという効果を有する。

【0019】また、インデクスを作成する必要がないた

め、記憶装置の容量を圧迫することもない。

【図面の簡単な説明】

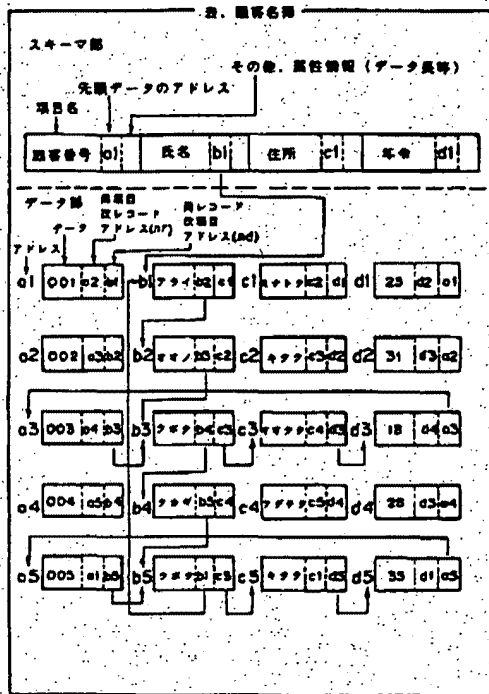
【図1】本発明による記憶装置内でのデータ格納構造を示す図である。

【図2】従来のデータ格納方式を説明するための図である。

【図3】図1、2で参照したデータのデータベース上での認識のされ方を示す図である。

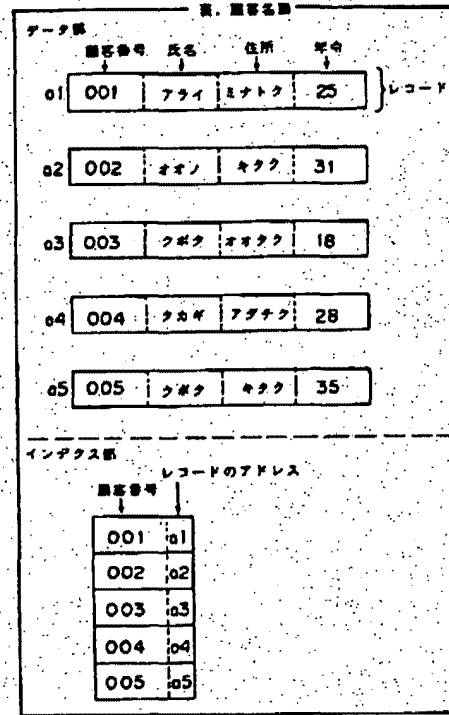
【図4】本発明のデータ検索方法を説明するための概略的なフローチャートである。

【図1】



本発明における、記憶装置内でのデータ格納方式

【図2】



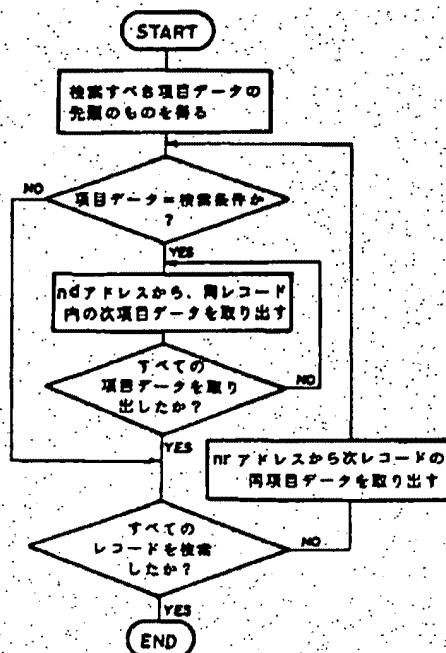
従来の記憶装置内でのデータ格納方式

【図3】

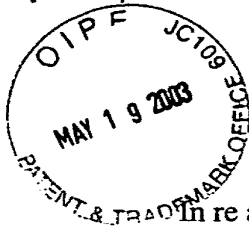
顧客番号	氏名	住所	年齢
001	アライ	ミナトク	25
002	オオノ	キタク	31
003	クボタ	オオタク	18
004	タカギ	アダタク	28
005	クボタ	キタク	35

図1、2で説明される表のデータベース上の認識

【図4】



(注) nfアドレス……次レコード内の同項目データのアドレス  
 nfアドレス…… 同レコード内の次項目データのアドレス



2171 \$  
#5/B  
6-13-03  
AM

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Group Art Unit: ~~2171~~ 2161

Serial No.: 10/104,541

Examiner: To Be Assigned  
HA

Filed: March 22, 2002

For: METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

Docket No.: 60,419-006

**SECOND PRELIMINARY AMENDMENT**

**Commissioner for Patents**  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Dear Sir:

Please amend the application as follows;

**RECEIVED**

**MAY 22 2003**

**Technology Center 2100**

05/21/2003 MAHME1 00000030 10104541

01 FC:2202

252.00 OP

Amendments to the Claims

23. (Currently Amended) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when a specific document age of the financial document is greater than a predetermined age;

storing a plurality of financial documents in a second fixed medium at the second storage system when a specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for at least one of the stored financial documents;

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}~~ processing unit associated with the first and second storage systems;

inputting identification data of the requested financial document into the ~~{computer terminal}~~ processing unit;

automatically accessing the first storage system through the ~~{computer terminal}~~ processing unit when the specific document age is greater than the predetermined age and automatically accessing the second storage system through the ~~{computer terminal}~~ processing unit when the specific document age is less than or equal to the predetermined age; and

retrieving the requested financial document as defined by the inputted identification data in the first fixed medium when the specific document age is greater than the predetermined age and in the second fixed medium when a specific document age of the financial document is less than or equal to the predetermined age.

24. (Previously Added) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfilm.

25. (Previously Added) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfiche.

26. (Previously Added) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

31 27. (Previously Added) A method as set forth in claim 23 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

28. (Previously Added) A method as set forth in claim 27 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

29. (Previously Added) A method as set forth in claim 23 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time.

30. (Previously Added) A method as set forth in claim 23 wherein the specific document age of the financial document is a record date of the financial document and the predetermined age is a pre-selected date.

31. (Currently Amended) A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the financial document is presented in a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the financial document is presented in a second geographical area;

receiving a request for at least one of the stored financial documents;

determining the geographical area in which the requested financial document was presented to determine the storage system in which the requested financial document is stored;

utilizing a ~~{computer terminal}~~ processing unit associated with the first and second storage systems;

inputting identification data of the requested financial document into the ~~{computer terminal}~~ processing unit;

automatically accessing the first storage system at the first geographical location through the ~~{computer terminal}~~ processing unit when the determined geographical area of the requested financial document is the first geographical area and automatically accessing the second storage system at the second geographical location through the ~~{computer terminal}~~ processing unit when the determined geographical area of the requested financial document is the second geographical area; and

retrieving the requested financial document as defined by the inputted identification data from the first storage system if the requested financial document is located at the first geographical location and from the second storage system if the requested financial document is located at the second geographical location.

32. (Previously Added) A method as set forth in claim 31 wherein said first and second geographical locations are different from each other.

33. (Previously Added) A method as set forth in claim 32 wherein said first and second geographical areas are different from each other.

34. (Previously Added) A method as set forth in claim 31 wherein said specific document parameter of the financial document is a particular numerical sequence.

B<sub>1</sub> 35. (Previously Added) A method as set forth in claim 31 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time.

36. (Previously Added) A method as set forth in claim 31 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the specific document age of the financial document.

37. (Previously Added) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

38. (Previously Added) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

39. (Previously Added) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.



B<sub>1</sub>  
Cond. 40. (Previously Added) A method as set forth in claim 31 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

41. (Previously Added) A method as set forth in claim 40 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

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Please add following new claims;

42. (New) A method as set forth in claim 23 wherein the step of utilizing a processing unit is further defined as utilizing a computer terminal associated with the first and second storage systems.

B<sub>2</sub> 43. (New) A method as set forth in claim 31 wherein the step of utilizing a processing unit is further defined as utilizing a computer terminal associated with the first and second storage systems.

44. (New) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when a specific document parameter of the financial document is greater than a predetermined parameter;

storing a plurality of financial documents in a second fixed medium at the second storage system when a specific document parameter of the financial document is less than or equal to the predetermined parameter;

receiving a request for at least one of the stored financial documents;

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;

utilizing a processing unit associated with the first and second storage systems;  
inputting identification data of the requested financial document;

automatically accessing the first storage system when the specific document parameter is greater than the predetermined parameter and automatically accessing the second storage system when the specific document parameter is less than or equal to the predetermined parameter; and

retrieving the requested financial document as defined by the inputted identification data in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

45. (New) A method as set forth in claim 44 wherein the first and second fixed mediums are different from each other.

46. (New) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on a physical media.

47. (New) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on one of microfilm and microfiche.

48. (New) A method as set forth in claim 46 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

49. (New) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents on an electronic disc media.

50. (New) A method as set forth in claim 48 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in an electronically retrievable memory.

51. (New) A method as set forth in claim 48 further including the step of storing a plurality of financial documents in a third fixed medium.

52. (New) A method as set forth in claim 51 wherein the specific document parameter of the financial document is a specific document age.

53. (New) A method as set forth in claim 52 further including the step of migrating the financial document from the third fixed medium, to the second fixed medium, and then to the first fixed medium as the specific document age increases.

54. (New) A method as set forth in claim 51 wherein the first, second, and third fixed mediums are different from each other.

55. (New) A method as set forth in claim 45 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

56. (New) A method as set forth in claim 55 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on one of microfilm or microfiche.

57. (New) A method as set forth in claim 44 wherein the first and second fixed mediums are the same.

58. (New) A method as set forth in claim 57 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as

electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

59. (New) A method as set forth in claim 44 wherein the specific document parameter of the financial document is a particular numerical sequence.

60. (New) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific document age.

61. (New) A method as set forth in claim 60 wherein the specific document age of the financial document is a record date of the financial document and the predetermined parameter is a pre-selected date.

62. (New) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific account number.

63. (New) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific check number.

64. (New) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific payment date.

65. (New) A method as set forth in claim 59 wherein the specific document parameter of the financial document is a specific monetary amount.

66. (New) A method as set forth in claim 44 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

67. (New) A method as set forth in claim 66 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

68. (New) A method as set forth in claim 44 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time.

69. (New) A method as set forth in claim 44 wherein the step of utilizing a processing unit is further defined as utilizing a computer terminal associated with the first and second storage systems.

70. (New) A method as set forth in claim 44 further including an outsourcing institution associated with the second storage system.

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B2  
Cond.

**REMARKS**

After entry of the subject Second Preliminary Amendment, claims 23 - 69 will be pending in the application with claims 23, 31, and 44 being in independent form. No new matter is being introduced by the addition of claims 42 - 69.

The pending claims in the subject application are allowable over the prior art of record. It is therefore respectfully submitted that the Application is presented in condition for allowance, which allowance is respectfully solicited. A check in the amount of \$252.00 is included to cover the excess claims fee. 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.**

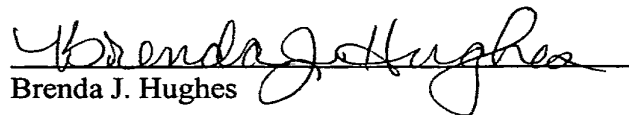


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Bloomfield Hills, MI 48304-5151  
(248) 723-0334

Date: May 15, 2003

**CERTIFICATE OF MAILING**

I hereby certify that the attached **Second Preliminary Amendment** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **May 15, 2003**.



Brenda J. Hughes

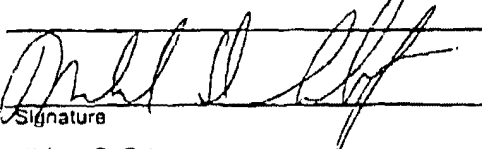
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PTO/SB/67 (08-00)

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Approved for use through 10/31/2002. OMB 0651-0031

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	Application Number 10/104,541	Filed March 22, 2002
	Group Art Unit	Examiner
<p>Assistant Commissioner for Patents Washington, DC 20231</p> <p>Please permit the following person(s) to inspect and make copies of the above identified application:</p> <p><u>Robert M. Siminski</u></p> <p><u>Rick Jordan</u></p> <p>I am the:</p> <p><input checked="" type="checkbox"/> Applicant.</p> <p><input type="checkbox"/> Authorized official of the assignee of record. The assignment was recorded in the United States Patent and Trademark Office at Reel _____, Frame _____, or for which a copy thereof is attached.</p> <p><input type="checkbox"/> Attorney or agent of record Registration No. _____.</p> <p><input type="checkbox"/> Attorney or agent of record Registration No. _____ named in the application papers filed under 37 CFR 1.53, 1.494, or 1.495 (37 CFR 1.63 or 1.497 oath or declaration not filed).</p> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;"> <p style="text-align: center;"></p> <p style="text-align: center;">Signature</p> <p style="text-align: center;">Michael D. Schulze</p> <p style="text-align: center;">Typed or printed name</p> <p style="text-align: center;">President</p> <p style="text-align: center;">Title (Officer of company or corporate assignee)</p> <p style="text-align: center;">Name of Assignee, if any (e.g., company name)</p> </div> <div style="width: 45%; text-align: right;"> <p>Paper No. <u>4</u></p> <p>Date <u>6-14-02</u></p> </div> </div>		
<p style="text-align: center;"><b>FOR PTO USE ONLY</b></p> <p>Approved by: _____</p> <p style="text-align: center;">(Initials)</p> <p>Unit: _____</p>		

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03/25/02

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**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**(Only for new nonprovisional applications  
under 37 CFR 1.53(b))

Attorney Docket No. 60,419-006

Total Pages 52

First Named Inventor or Application Identifier

Michael D. Schulze et al.

Express Mail Label No. EV 021 424 274 US

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

1. ☒ Fee Transmittal Form  
(Submit an original, and a duplicate for fee processing)
2. ☒ Specification [Total Pages 28]  
(preferred arrangement set forth below)  
-Descriptive title of the Invention  
-Cross References to Related Applications  
-Statement Regarding Fed sponsored R&D  
-Reference to Microfiche Appendix  
-Background of the Invention  
-Brief Summary of the Invention  
-Brief Description of the Drawings (if filed)  
-Detailed Description  
-Claims  
-Abstract of the Disclosure
3. ☒ Drawing(s) (35 USC 113) [Total Sheets 4]
4. ☒ Oath or Declaration [Total Pages 4]  
a. ☐ Newly UN-EXECUTED (original or copy)  
b. ☒ Copy from a prior application (37 CFR 1.63(d))  
(for continuation/divisional with Box 17 completed)  
[Note Box 5 below]  
i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (useable if Box 4b is checked)  
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.

6. ☐ Microfiche Computer Program (Appendix)
7. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)  
a. ☐ Computer Readable Copy  
b. ☐ Paper Copy (identical to computer copy)  
c. ☐ Statement verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

8. ☐ Assignment Papers (cover sheet & document(s))
9. ☐ 37 CFR 3.73(b) Statement ☐ Power of Attorney  
(where there is an assignee)
10. ☐ English Translation Document (if applicable)
11. ☒ Information Disclosure ☐ Copies of IDS Citations  
Statement(s) (IDS)/PTO-1449
12. ☒ Preliminary Amendment
13. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
14. ☐ Small Entity ☒ Statement filed in prior application,  
Statement(s) Status still proper and desired
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)
16. ☒ Other: Check to cover Patent Application filing fees.

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

☒ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No. 09/548,490**18. CORRESPONDENCE ADDRESS**☒ Customer Number or Bar Code Label

(Insert Customer No. or Attach bar code label here)

Or ☐ Correspondence address below

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Samuel J. Haidle, Esq.

Howard &amp; Howard Attorneys, P.C.

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27305

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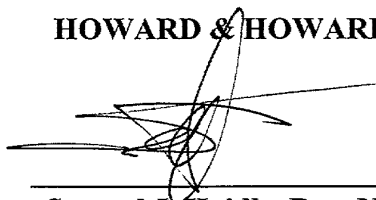
## FEE CALCULATION AND TRANSMITTAL

CLAIMS AS FILED					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	19	19 - 20 =		x \$18.00	\$ -0-
Independent Claims	2	2 - 3 =	-0-	x \$84.00	\$ -0-
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$
BASIC FEE					\$ 740.00
OTHER FEE (specify purpose) _____					\$
TOTAL FILING FEE					\$ 740.00

- ☒ A check in the amount of \$ 740.00 is enclosed to cover the filing fee.
- ☒ The Commissioner is hereby authorized to charge or credit Deposit Account No. 08-2789, as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of \$ \_\_\_\_\_ as filing fee.
- ☒ Credit any overpayment.
- ☒ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS, P.C.**



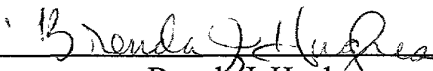
March 22, 2002

Dated

\_\_\_\_\_  
Samuel J. Haidle, Reg. No. 42,619  
39400 Woodward Avenue, Suite 101  
Bloomfield Hills, Michigan 48304-5151  
(248) 645-1483

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

I hereby certify that the enclosed Utility Patent Application is being deposited with the United States Postal Service as Express Mail, postage prepaid, in an envelope as "Express Mail Post Office to Addressee", **Mailing Label No. EV 021 424 288 US** and addressed to **Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231**, on **March 22, 2002**.

  
\_\_\_\_\_  
Brenda J. Hughes

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Michael D. Schulze et al.      Group Art Unit: To Be Assigned  
Serial No.:      To Be Assigned      Examiner:      To Be Assigned  
Filed:      Concurrent Herewith  
For:      METHOD OF OBTAINING AN  
            ELECTRONICALLY-STORED FINANCIAL DOCUMENT

**PRELIMINARY AMENDMENT**

**Box Patent Application**  
**Assistant Commissioner for Patents**  
Washington, D.C. 20231

Dear Sir:

Please amend the application as follows;

**IN THE SPECIFICATION:**

Page 1, please replace the paragraph under the "Related Applications" section with the following;

This patent application is a continuation of U.S. Patent Application Serial No. 09/548,490, now U.S. Patent No. \_\_\_\_\_, which in turn claims priority to and all the advantages of United States Provisional Patent Application Serial No. 60/129,021, which was filed on April 13, 1999.

**IN THE CLAIMS:**

Please cancel claims 1-22 and add the following new claims;

23. (New) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein, said method comprising the steps of:

storing a plurality of financial documents in a first fixed medium at the first storage system when a specific document age of the financial document is greater than a predetermined age;

storing a plurality of financial documents in a second fixed medium at the second storage system when a specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for at least one of the stored financial documents;

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 first and second storage systems;

inputting identification data of the requested financial document into the computer terminal;

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

retrieving the requested financial document as defined by the inputted identification data in the first fixed medium when the specific document age is greater than the predetermined age and in the second fixed medium when a specific document age of the financial document is less than or equal to the predetermined age.

24. (New) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfilm.

25. (New) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfiche.

26. (New) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

27. (New) A method as set forth in claim 23 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

28. (New) A method as set forth in claim 27 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

29. (New) A method as set forth in claim 23 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time.

30. (New) A method as set forth in claim 23 wherein the specific document age of the financial document is a record date of the financial document and the predetermined age is a pre-selected date.

31. (New) A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the financial document is presented in a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the financial document is presented in a second

geographical area;

receiving a request for at least one of the stored financial documents;

determining the geographical area in which the requested financial document was presented to determine the storage system in which the requested financial document is stored;

utilizing a computer terminal associated with the first and second storage systems;

inputting identification data of the requested financial document into the computer terminal;

automatically accessing the first storage system at the first geographical location through the computer terminal when the determined geographical area of the requested financial document is the first geographical area and automatically accessing the second storage system at the second geographical location through the computer terminal when the determined geographical area of the requested financial document is the second geographical area; and

retrieving the requested financial document as defined by the inputted identification data from the first storage system if the requested financial document is located at the first geographical location and from the second storage system if the requested financial document is located at the second geographical location.

32. (New) A method as set forth in claim 31 wherein said first and second geographical locations are different from each other.

33. (New) A method as set forth in claim 32 wherein said first and second geographical areas are different from each other.

34. (New) A method as set forth in claim 31 wherein said specific document parameter of the financial document is a particular numerical sequence.

35. (New) A method as set forth in claim 31 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of

the storage systems at any one time.

36. (New) A method as set forth in claim 31 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the specific document age of the financial document.

37. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

38. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

39. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

40. (New) A method as set forth in claim 31 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

41. (New) A method as set forth in claim 40 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

**REMARKS**

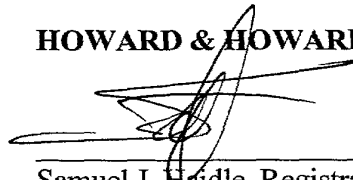
The subject preliminary amendment is being filed in conjunction with a Continuation Application. After entry of the preliminary amendment, claims 23 - 41 will be pending in the application with claims 23 and 31 being in independent form. No new matter is being introduced by the addition of these claims.

The pending claims in the subject application are allowable over the prior art of record, which is listed on the enclosed PTO-1449.

Accordingly, it is respectfully submitted that the Application is 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  
39400 Woodward Avenue  
Bloomfield Hills, MI 48304-5151  
(248) 645-1483

Date: March 22, 2002

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

I hereby certify that the enclosed **Preliminary Amendment** is being deposited with the United States Postal Service as Express Mail, postage prepaid, in an envelope as "Express Mail Post Office to Addressee", **Mailing Label No. EV 021 424 288 US** and addressed to **Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231**, on **March 22, 2002**.

  
Brenda J. Hughes



**VERSION OF THE SPECIFICATION  
WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE SPECIFICATION:**

Page 1, please amend the paragraph under the "Related Applications" section as follows;

This patent application is a continuation of U.S. Patent Application Serial No. 09/548,490, now U.S. Patent No. \_\_\_\_\_, which in turn claims priority to and all the 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"].

Variable	Mean	SD	Min	Max
Age	34.5	10.2	22	55
Gender	0.45	0.50	0	1
Marital Status	0.65	0.48	0	1
Education	12.5	1.5	9	16
Income	15.2	8.5	5	35
Health Status	0.75	0.42	0	1
Employment Status	0.85	0.35	0	1
Life Satisfaction	4.2	1.8	1	7
Stress Level	3.5	1.5	1	6
Resilience Score	5.8	1.2	3	7
Optimism Index	6.2	1.0	4	7
Gratitude Level	5.5	1.5	3	7
Forgiveness Score	6.0	1.2	4	7
Empathy Index	6.5	1.0	4	7
Prosocial Behavior	6.8	1.1	4	7
Altruism Score	6.3	1.3	4	7
Compassion Level	6.1	1.2	4	7
Kindness Index	6.4	1.1	4	7
Generosity Score	6.6	1.0	4	7
Helpfulness Level	6.7	1.1	4	7
Cooperativeness	6.9	1.0	4	7
Teamwork Index	7.0	0.9	4	7
Leadership Skills	7.1	0.8	4	7
Communication	7.2	0.7	4	7
Conflict Resolution	7.3	0.6	4	7
Problem Solving	7.4	0.5	4	7
Decision Making	7.5	0.4	4	7
Time Management	7.6	0.3	4	7
Organization Skills	7.7	0.2	4	7
Planning Ability	7.8	0.1	4	7
Goal Setting	7.9	0.1	4	7
Motivation Level	8.0	0.1	4	7
Perseverance Index	8.1	0.1	4	7
Resilience Score	8.2	0.1	4	7
Optimism Index	8.3	0.1	4	7
Gratitude Level	8.4	0.1	4	7
Forgiveness Score	8.5	0.1	4	7
Empathy Index	8.6	0.1	4	7
Prosocial Behavior	8.7	0.1	4	7
Altruism Score	8.8	0.1	4	7
Compassion Level	8.9	0.1	4	7
Kindness Index	9.0	0.1	4	7
Generosity Score	9.1	0.1	4	7
Helpfulness Level	9.2	0.1	4	7
Cooperativeness	9.3	0.1	4	7
Teamwork Index	9.4	0.1	4	7
Leadership Skills	9.5	0.1	4	7
Communication	9.6	0.1	4	7
Conflict Resolution	9.7	0.1	4	7
Problem Solving	9.8	0.1	4	7
Decision Making	9.9	0.1	4	7
Time Management	10.0	0.1	4	7

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.”

## 10

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.

## 15

Docket No.: 60,419-002

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 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  
10       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 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 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.

10  
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 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 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.

10       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.

20       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:

Figure 1 is a flow diagram schematically detailing an on-site storage system, and an 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-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**

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 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<sup>TM</sup>* 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 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  
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 the bank or other financial institution. The client's request is inputted into a computer  
10 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  
15 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 *INNOVASION<sup>TM</sup>* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGAT<sup>TM</sup>* and *Sterling<sup>TM</sup>*. 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 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 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 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.

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 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	

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***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, 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:	Zip Code:	
Home Phone: ( )		Work Phone: ( )	
Fax: ( )			
Service Code:			
<b>For Items Posted Prior to a Year</b>			
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 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 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 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 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 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:

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:
  - 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;
  - 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;
  - 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;
  - 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.

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.

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.

10 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.

15 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.

20 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.

10

### 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.

FIG. 1 is a block diagram of a system for processing documents. The system is divided into two main sections: ON SITE and OFF-SITE, separated by a dashed line. The ON SITE section includes a computer system 11, a server 12, a computer system 14, and a computer system 16. The OFF-SITE section includes a computer system 18, a computer system 20, and a computer system 22. Arrows indicate the flow of data between these components. A box at the bottom of the ON SITE section is labeled 'DISTRIBUTE TO AN END USER OF THE FINANCIAL INSTITUTION'. Text labels within the diagram specify conditions for document processing: 'SPECIFIC DOCUMENT PARAMETER LESS THAN OR EQUAL TO THE PREDETERMINED PARAMETER' and 'SPECIFIC DOCUMENT PARAMETER GREATER THAN THE PREDETERMINED PARAMETER'.

**FIG - 1**

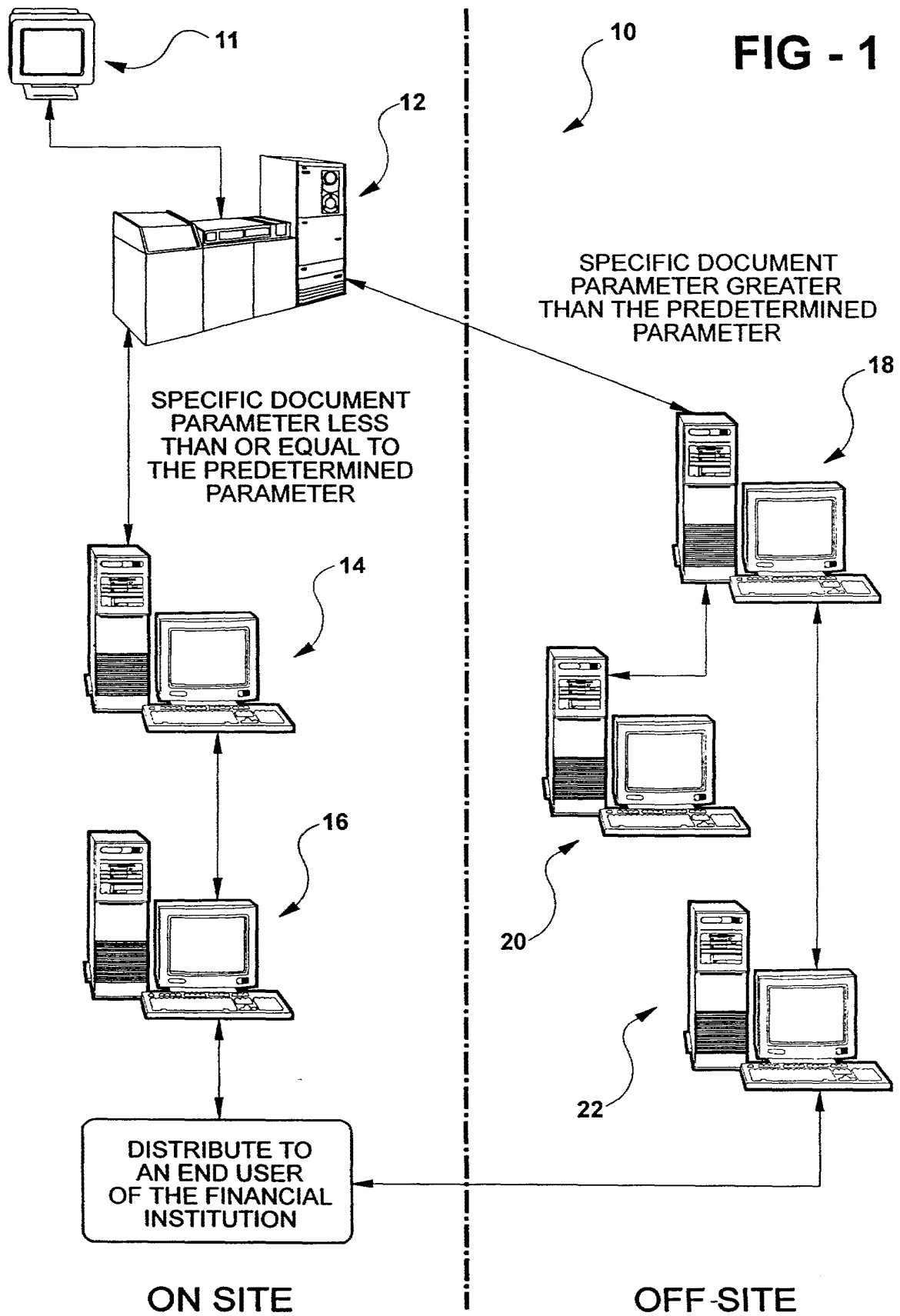
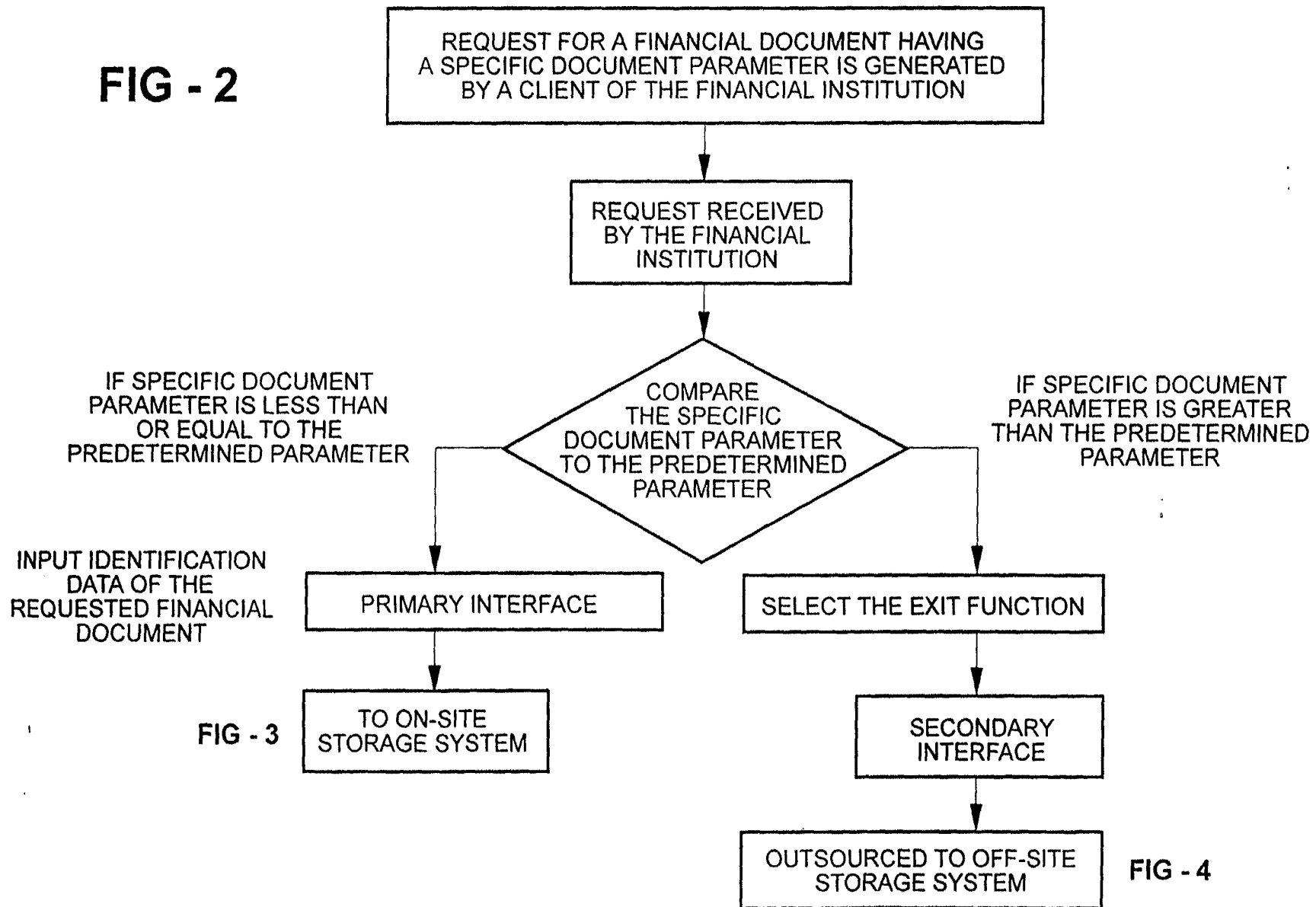
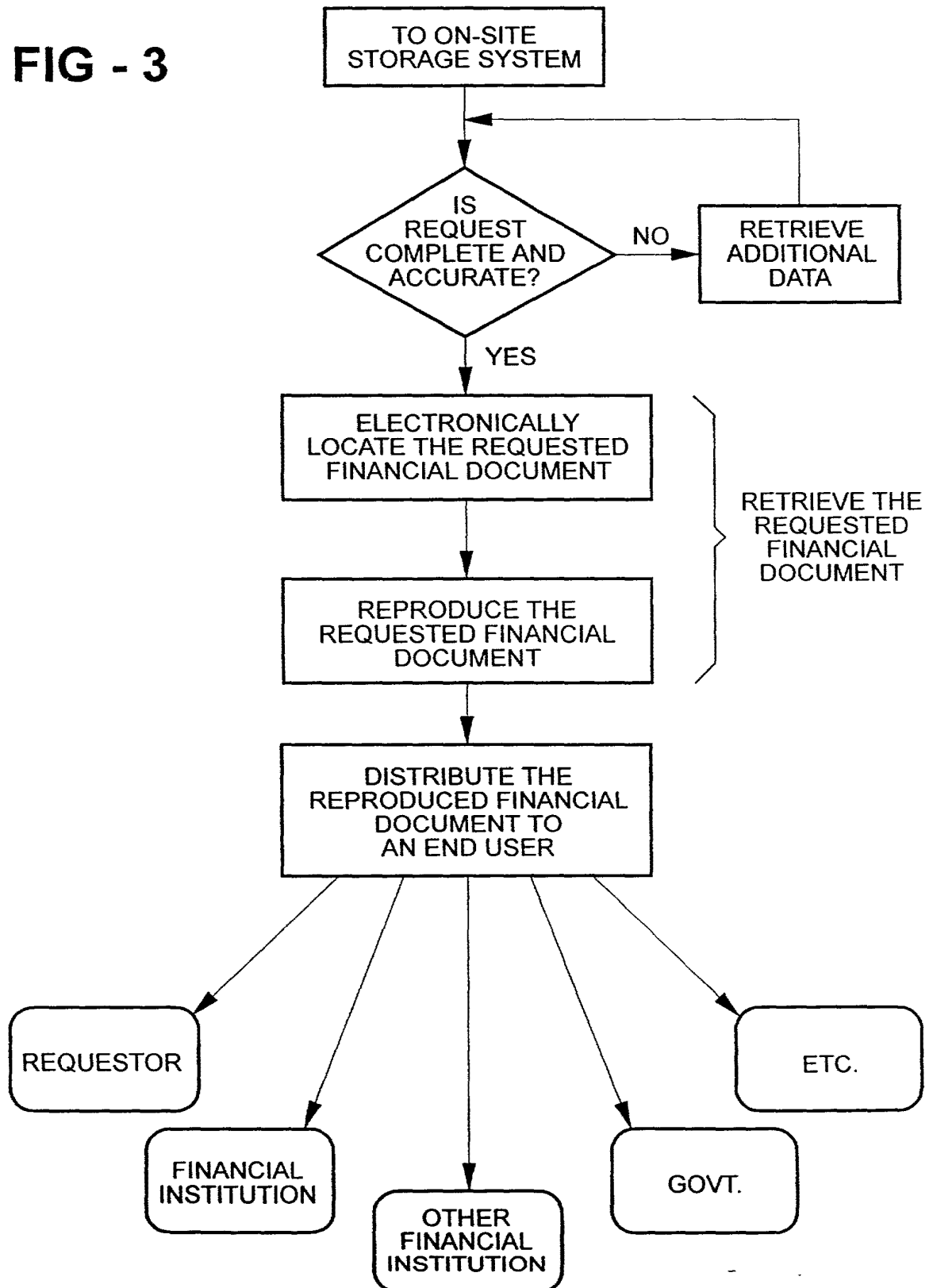


FIG - 2



( ON-SITE STORAGE SYSTEM )

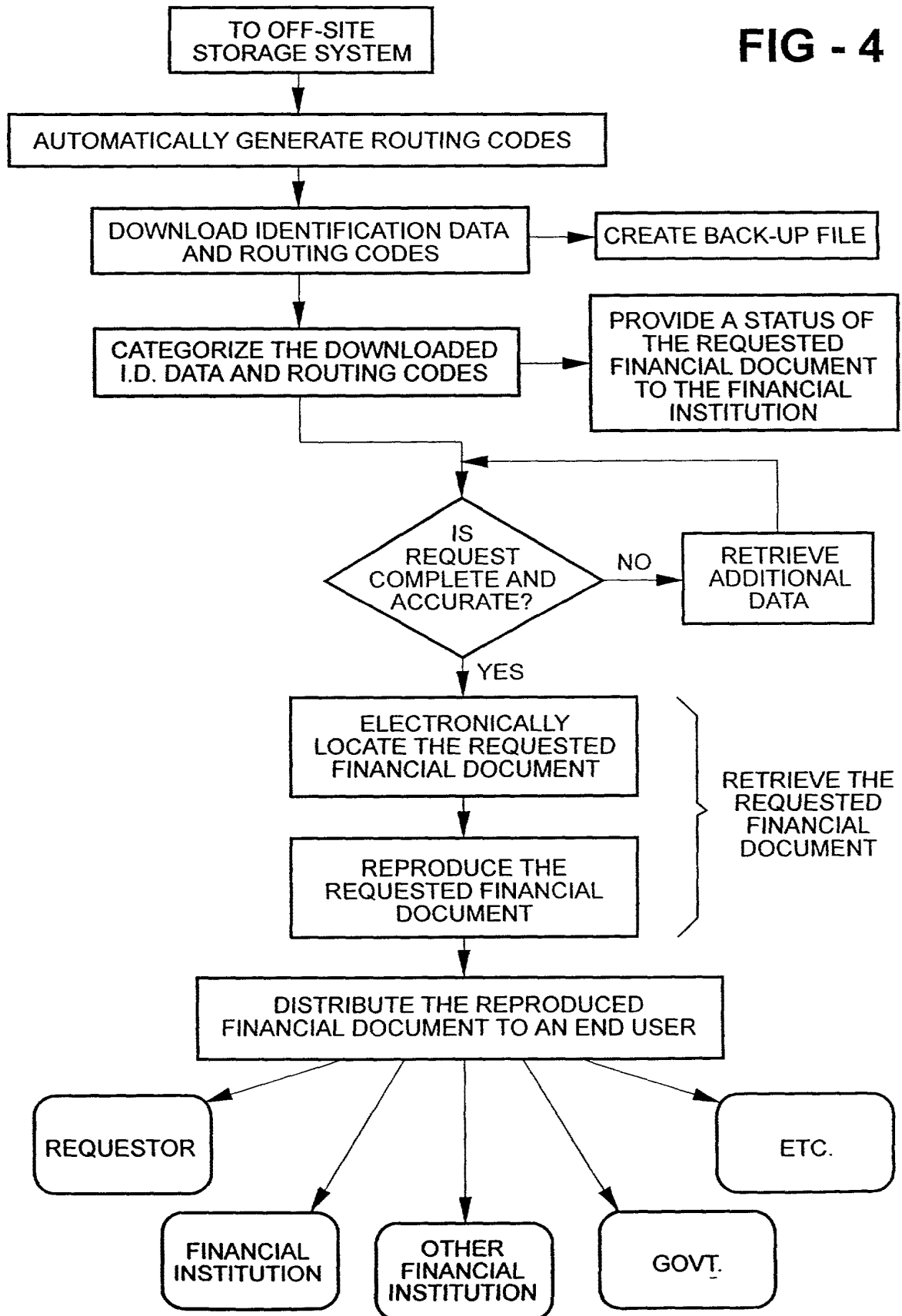
FIG - 3





( OFF-SITE STORAGE SYSTEM )

FIG - 4



**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.

  X   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 <u>  </u> No <u>  </u>

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.

  X   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		


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 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

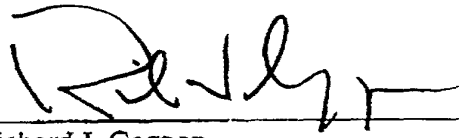
  
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Dated: 4/12/00

  
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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.

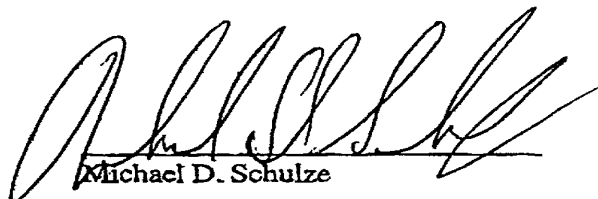
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Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below: None

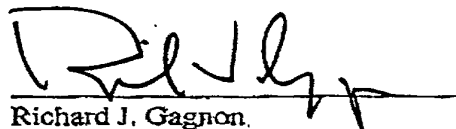
I acknowledge the duty to file, in this application or patent, notification of any change in status result in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity 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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10/104541

P

PATENT NUMBER and  
ISSUE DATE

U.S. UTILITY Patent Application

APPL NUM 10104541	FILING DATE 03/22/2002	CLASS 707	SUBCLASS /	GAU 2171	EXAMINER Mason
<b>**APPLICANTS:</b> Schulze Michael; Gaynon Richard;					
<b>**CONTINUING DATA VERIFIED:</b> THIS APPLICATION IS A CON OF 09/548,490 04/13/2000 WHICH CLAIMS BENEFIT OF 60/129,021 04/13/1999					
<b>** FOREIGN APPLICATIONS VERIFIED:</b>					
PG-PUB <input type="checkbox"/> DO NOT PUBLISH <input type="checkbox"/>		RESCIND <input type="checkbox"/>		ATTORNEY DOCKET NO 60,419-006	
Foreign priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no		35 USC 119 conditions met <input type="checkbox"/> yes <input type="checkbox"/> no		Verified and Acknowledged Examiners's Initials	
TITLE : Method of obtaining an electronically stored financial document					

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NOTICE OF ALLOWANCE MAILED		Assistant Examiner	CLAIMS ALLOWED	
			Total Claims	Print Claim for O.G.
ISSUE FEE		Primary Examiner	DRAWING	
Amount Due	Date Paid		Sheets Drwg.	Figs.Drwg.
<input type="checkbox"/> TERMINAL DISCLAIMER		PREPARED FOR ISSUE	Application Examiner	
<b>WARNING:</b> The information disclosed herein may be restricted. Unauthorized disclosure may be prohibited by the United States Code Title 35, Sections 122, 181 and 368, Possession outside the U.S. Patent & Trademark Office is restricted to authorized employees and contractors only.				

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# SEARCH

Class	Sub.	Date	Exmr.
707	1	11-23-04	HA
	2		
	3		
	7		
	10		
	102		
	104.1		
	204		
	205		

# SEARCH NOTES

(List databases searched. Attach search strategy inside.)

	Date	Exmr.
INVENTOR SEARCH	11-22-04	HA
WEB INTERNET SEARCH		
NPL SEARCH		
WEST SEARCH		
USPT,		
EPO,		
JPO,		
IBM,		
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## INTERFERENCE SEARCHED

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**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications  
under 37 CFR 1.53(b))

Attorney Docket No. 60,419-006 Total Pages 52  
First Named Inventor or Application Identifier  
Michael D. Schulze et al.  
Express Mail Label No. EV 021 424 274 US

**APPLICATION ELEMENTS**

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

1. ☒ Fee Transmittal Form  
(Submit an original, and a duplicate for fee processing)
2. ☒ Specification [Total Pages 28]  
(preferred arrangement set forth below)  
-Descriptive title of the invention  
-Cross References to Related Applications  
-Statement Regarding Fed sponsored R&D  
-Reference to Microfiche Appendix  
-Background of the invention  
-Brief Summary of the invention  
-Brief Description of the Drawings (if filed)  
-Detailed Description  
-Claims  
-Abstract of the Disclosure
3. ☒ Drawing(s) (35 USC 113) [Total Sheets 4]
4. ☒ Oath or Declaration [Total Pages 4]  
a. ☐ Newly UN-EXECUTED (original or copy)  
b. ☒ Copy from a prior application (37 CFR 1.63(d))  
(for continuation/divisional with Box 17 completed)  
[Note Box 5 below]  
i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting  
inventor(s) named in the prior application,  
see 37 CFR 1.63(d)(2) and 1.33(b).
5. ☐ Incorporation By Reference (useable if Box 4b is  
checked)  
The entire disclosure of the prior application, from  
which a copy of the oath or declaration is supplied  
under Box 4b, is considered as being part of the  
disclosure of the accompanying application and is  
hereby incorporated by reference therein.

6. ☐ Microfiche Computer Program (Appendix)  
7. Nucleotide and/or Amino Acid Sequence Submission  
(if applicable, all necessary)  
a. ☐ Computer Readable Copy  
b. ☐ Paper Copy (identical to computer copy)  
c. ☐ Statement verifying identity of above copies

**ACCOMPANYING APPLICATION PARTS**

8. ☐ Assignment Papers (cover sheet & document(s))  
9. ☐ 37 CFR 3.73(b) Statement ☐ Power of Attorney  
(where there is an assignee)  
10. ☐ English Translation Document (if applicable)  
11. ☒ Information Disclosure ☐ Copies of IDS Citations  
Statement(s) (IDS)/PTO-1449  
12. ☒ Preliminary Amendment  
13. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)  
14. ☐ Small Entity ☒ Statement filed in prior application,  
Statement(s) Status still proper and desired  
15. ☐ Certified Copy of Priority Document(s)  
(if foreign priority is claimed)  
16. ☒ Other: Check to cover Patent Application filing fees.

17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

☒ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No: 09/548,490

**18. CORRESPONDENCE ADDRESS**

☒ Customer Number or Bar Code Label

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Or ☐ Correspondence address  
below

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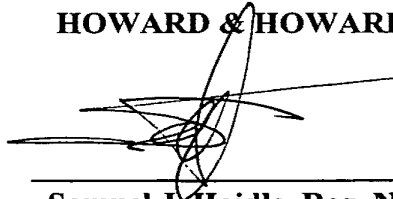
## FEE CALCULATION AND TRANSMITTAL

CLAIMS AS FILED					
For	# Filed	# Allowed	# Extra	Rate	Fee
Total Claims	19	19 - 20 =		x \$18.00	\$ -0-
Independent Claims	2	2 - 3 =	-0-	x \$84.00	\$ -0-
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$
BASIC FEE					\$ 740.00
OTHER FEE (specify purpose) ____					\$
TOTAL FILING FEE					\$ 740.00

- ☒ A check in the amount of \$ 740.00 is enclosed to cover the filing fee.
- ☒ The Commissioner is hereby authorized to charge or credit Deposit Account No. 08-2789. as described below. A duplicate copy of this sheet is enclosed.
- ☐ Charge the amount of \$ \_\_\_\_\_ as filing fee.
- ☒ Credit any overpayment.
- ☒ Charge any additional filing fees required under 37 C.F.R. 1.16 and 1.17.
- ☐ Charge the issue fee set in 37 C.F.R. 1.18 at the mailing of the Notice of Allowance, pursuant to 37 C.F.R. 1.311(b).

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS, P.C.**



March 22, 2002

Dated

\_\_\_\_\_  
Samuel J. Haidle, Reg. No. 42,619  
39400 Woodward Avenue, Suite 101  
Bloomfield Hills, Michigan 48304-5151  
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Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	

Brenda J. Hughes  
Brenda J. Hughes

Page 193

FIG. 1

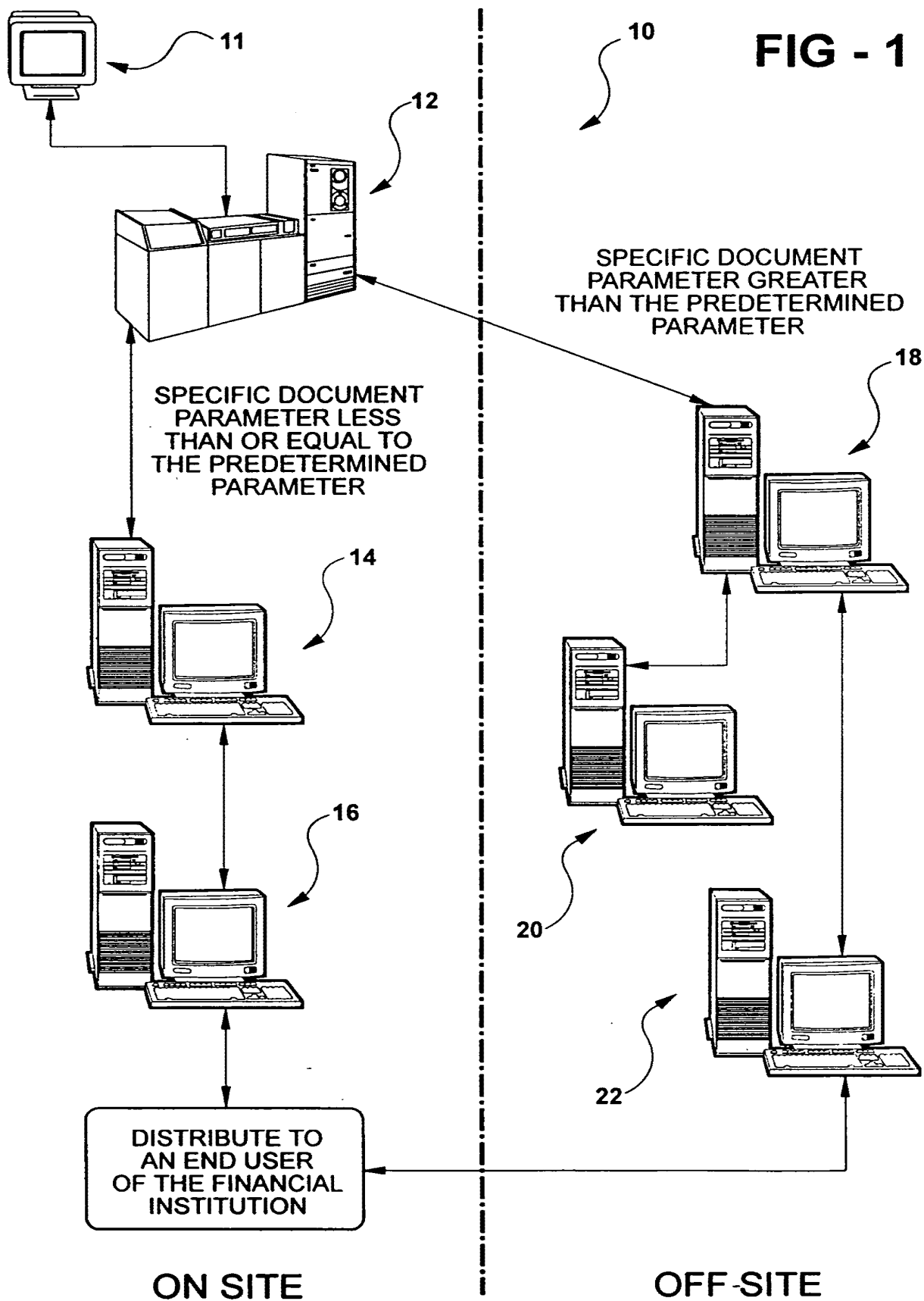
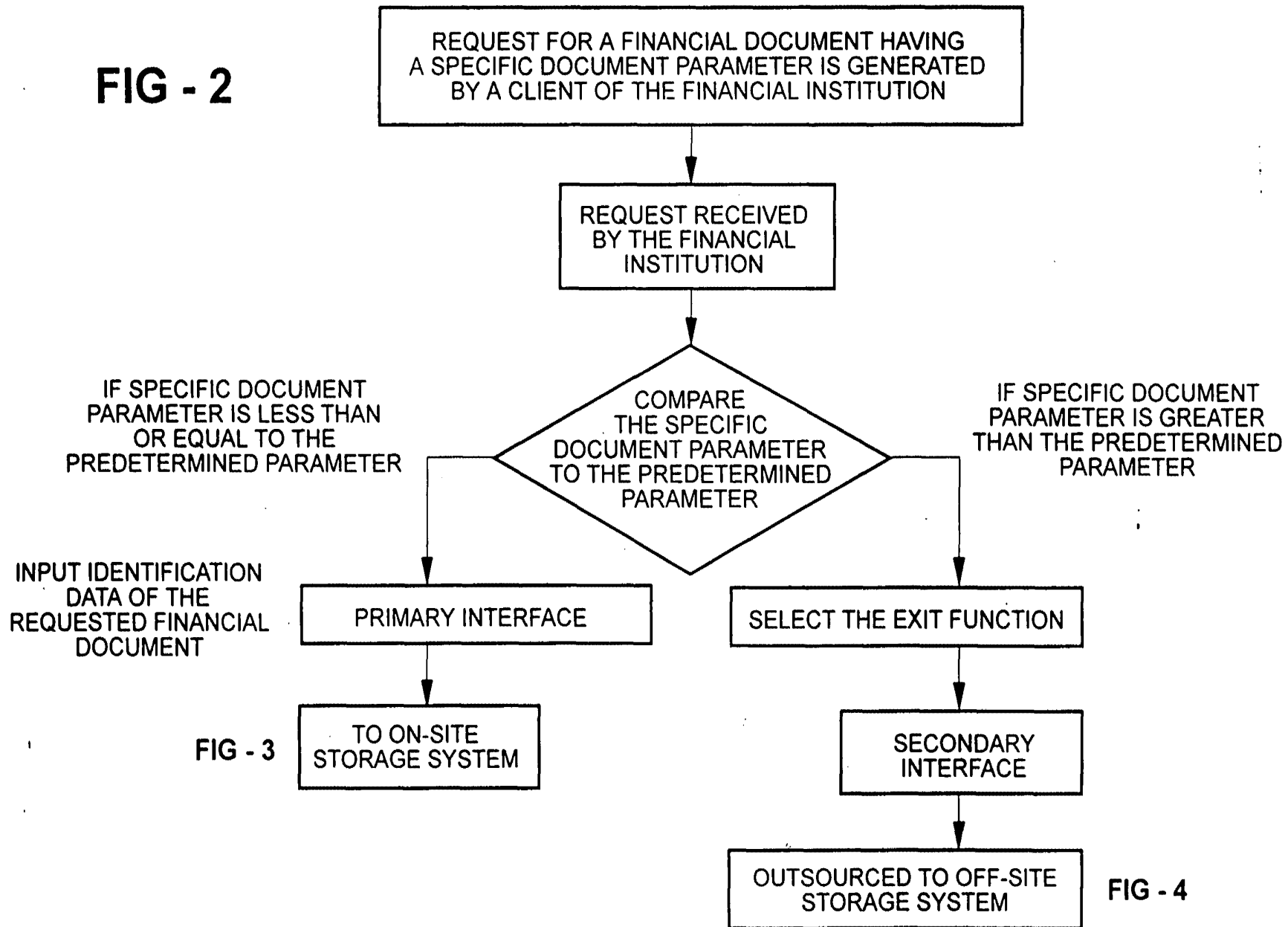
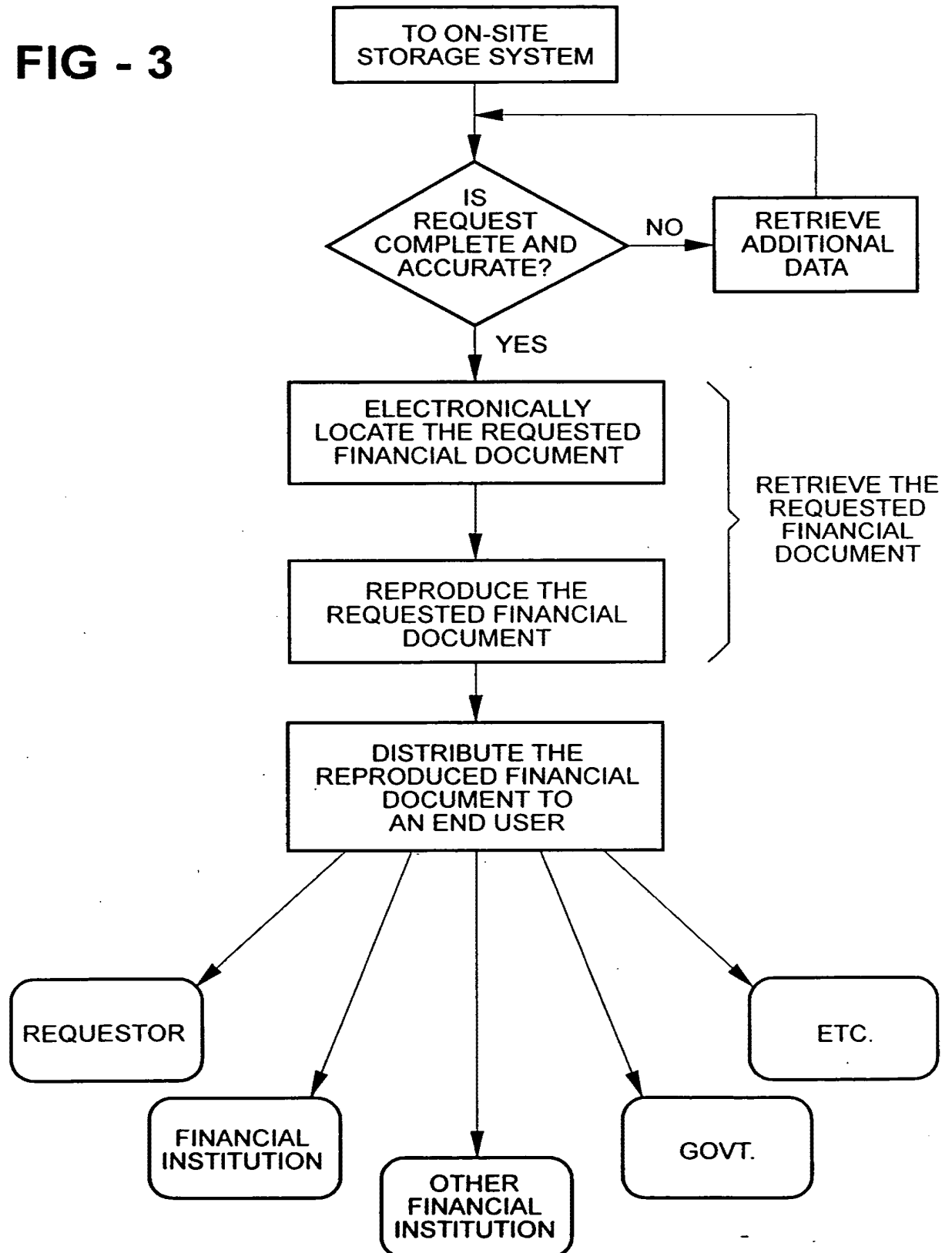


FIG - 2



( ON-SITE STORAGE SYSTEM )

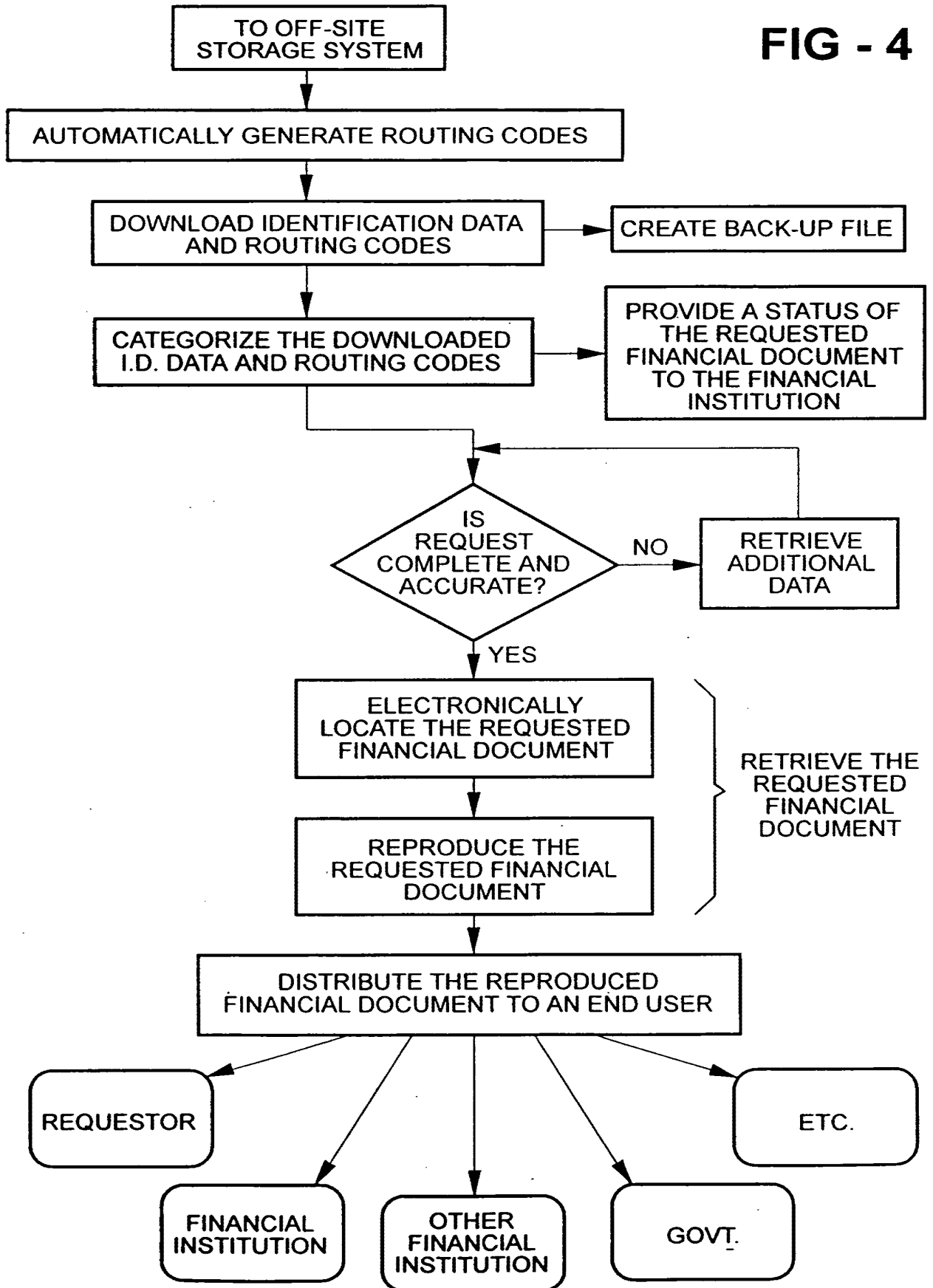
FIG - 3





( OFF-SITE STORAGE SYSTEM )

FIG - 4



# METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

## RELATED APPLICATIONS

SWA17 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

### 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

Docket No.: 60,419-002

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 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 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.

10  
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 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 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.

10  
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 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 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.

10 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.

15 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.

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 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-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**

20

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 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<sup>TM</sup>* 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.

5 Similar to the specific document parameter of the financial document, the 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.

*Sub C5*  
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 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  
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 *INNOVASION<sup>TM</sup>* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA<sup>TM</sup>* and *Sterling<sup>TM</sup>*. 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.

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5 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 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.

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

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 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:

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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 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, 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:	Zip Code:	
Home Phone: ( )		Work Phone: ( )	
Fax: ( )			
Service Code:			
<b>For Items Posted Prior to a Year</b>			
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 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 *IMAGELINK<sup>TM</sup>* 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

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  
20 routing 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:

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:

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;

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;

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;

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.

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.

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.

10 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.

15 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.

20 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.

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## 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.

Docket No.: 60,419-002

**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 <input type="checkbox"/> No <input type="checkbox"/>

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

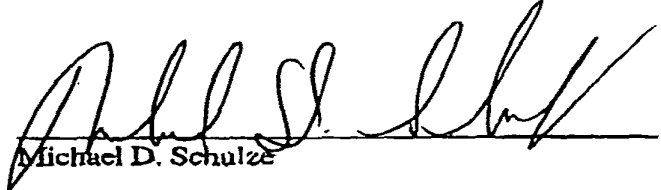


## DECLARATION

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:

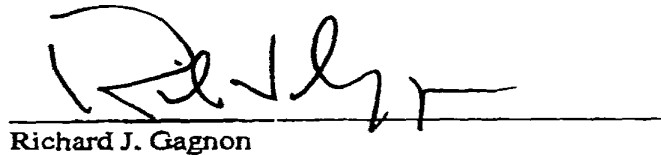
1607 Kirts  
Troy, MI 48084

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.

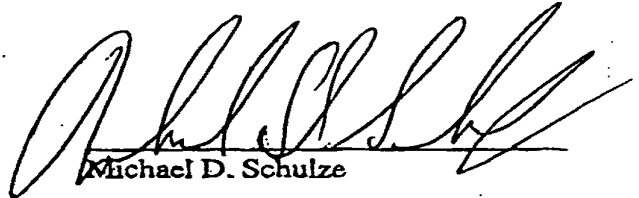
I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any 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

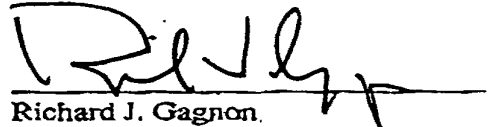
I acknowledge the duty to file, in this application or patent, notification of any change in status result in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity 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 parent 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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## UNITED STATES PATENT AND TRADEMARK OFFICE

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



Bib Data Sheet

CONFIRMATION NO. 6138

<b>SERIAL NUMBER</b> 10/104,541	<b>FILING DATE</b> 03/22/2002 <b>RULE</b>	<b>CLASS</b> 707	<b>GROUP ART UNIT</b> 2171 2161	<b>ATTORNEY DOCKET NO.</b> 60,419-006
<b>APPLICANTS</b> Michael D. Schulze, Troy, MI; Richard J. Gagnon, Grosse Pointe Farms, MI; <i>HR</i>				
<b>** CONTINUING DATA *****</b> THIS APPLICATION IS A CON OF 09/548,490 04/13/2000 WHICH CLAIMS BENEFIT OF 60/129,021 04/13/1999 <i>HR</i>				
<b>** FOREIGN APPLICATIONS *****</b> <i>HR</i>				
<b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED** SMALL ENTITY **</b> <b>** 04/17/2002</b>				
Foreign Priority claimed 35 USC 119 (a-d) conditions met Verified and Acknowledged	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after Allowance Examiner's Signature <i>Ray</i> Initials	<b>STATE OR COUNTRY</b> MI	<b>SHEETS DRAWING</b> 4	<b>TOTAL CLAIMS</b> 19
<b>INDEPENDENT CLAIMS</b> 2				
<b>ADDRESS</b> 27305				
<b>TITLE</b> Method of obtaining an electronically stored financial document				
<b>FILING FEE RECEIVED</b> 370	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	

PATENT APPLICATION SERIAL NO. \_\_\_\_\_

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE  
FEE RECORD SHEET

~~03/27/2002 MDANTE1 00000011 10104541~~

~~01 FC:101 740.00 DP~~

~~Adjustment date: 04/17/2002 CVORACHA~~

~~03/27/2002 MDANTE1 00000011 10104541~~

~~01 FC:101 -740.00 DP~~

04/17/2002 CVORACHA 00000007 10104541

01 FC:201 370.00 DP

Repln. Ref: 04/17/2002 CVORACHA 0013431300

DA#:082789 Name/Number:10104541

FC: 704 8370.00 CR

# PATENT APPLICATION FEE DETERMINATION RECORD

Effective October 1, 2001

Application or Docket Number

60,419-006

## CLAIMS AS FILED - PART I

(Column 1)

(Column 2)

TOTAL CLAIMS	19	
FOR	NUMBER FILED	NUMBER EXTRA
TOTAL CHARGEABLE CLAIMS	19 minus 20 =	* -
INDEPENDENT CLAIMS	2 minus 3 =	* -
MULTIPLE DEPENDENT CLAIM PRESENT <input type="checkbox"/>		

\* If the difference in column 1 is less than zero, enter "0" in column 2

SMALL ENTITY TYPE ☐

OR

OTHER THAN SMALL ENTITY

RATE	FEE
BASIC FEE	370.00
X\$ 9=	
X42=	
+140=	
TOTAL	

RATE	FEE
BASIC FEE	740.00
X\$18=	
X84=	
+280=	
TOTAL	740

## 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	* 19	Minus	** 22	= -
Independent	* 2	Minus	*** 3	= -
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>				

SMALL ENTITY

OR

OTHER THAN SMALL ENTITY

RATE	ADDITIONAL FEE
X\$ 9=	-
X42=	-
+140=	-
TOTAL ADDIT. FEE	-

RATE	ADDITIONAL FEE
X\$18=	
X84=	
+280=	
TOTAL ADDIT. FEE	

AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
Total	* <del>22</del> 48	Minus	** 22	= 26
Independent	* 3	Minus	*** 3	=
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>				

RATE	ADDITIONAL FEE
X\$ 9=	234
X42=	
+140=	
TOTAL ADDIT. FEE	234

RATE	ADDITIONAL FEE
X\$18=	
X84=	
+280=	
TOTAL ADDIT. FEE	

AMENDMENT C	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA
Total	* 66	Minus	** 48	= 18
Independent	* 4	Minus	*** 3	= 1
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM <input type="checkbox"/>				

RATE	ADDITIONAL FEE
X\$ 9=	
X42=	
+140=	
TOTAL ADDIT. FEE	

RATE	ADDITIONAL FEE
X\$18=	324
X84=	86
+280=	
TOTAL ADDIT. FEE	410

\* 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.

BEST AVAILABLE COPY

# CLAIMS ONLY

SERIAL NO.

10104541

FILING DATE

03-22-01

APPLICANT(S)

## CLAIMS

	AS FILED		AFTER 1st AMENDMENT		AFTER 2nd AMENDMENT	
	IND.	DEP.	IND.	DEP.	IND.	DEP.
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TOTAL IND.	2					
TOTAL DEP.	17					
TOTAL CLAIMS	19					

	*		*		*	
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TOTAL IND.						
TOTAL DEP.						
TOTAL CLAIMS						

\* MAY BE USED FOR ADDITIONAL CLAIMS OR ADMENDMENTS

FORM PTO-2022 (1-88)

U.S. DEPARTMENT OF COMMERCE  
Patent and Trademark Office

U.S. Government Printing Office: 1998 - 433-214/70303

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Case Docket No. 60,419-006

Date: March 22, 2002



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Serial No.: ~~To Be Assigned~~ 10/104541

Group Art Unit: ~~To Be Assigned~~ 2161

Filed: Concurrent Herewith

For: METHOD OF OBTAINING AN ELECTRONICALLY-STORED  
FINANCIAL DOCUMENT

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR 1.97 AND 1.98**

**Box Patent Application**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Pursuant to 37 CFR 1.97 and 37 CFR 1.98 and in compliance with 37 CFR 1.56, Applicant hereby makes of record the items listed on the attached Form PTO-1449. Copies of the listed items are not being provided.

Applicant notes the regulation set forth under 37 CFR 1.98(d) whereby a copy of any patent, publication or other information listed in an Information Disclosure Statement is not required to be provided if it was previously cited by or submitted to the office in a prior application, provided that the prior application is properly identified in the statement and relied upon for an earlier filing date under 35 U.S.C. 120.

Applicant wishes to note that the prior previous copending application in which the Information Disclosure Statement was filed is Serial Number 09/548,490, which was filed on April 13, 2000.



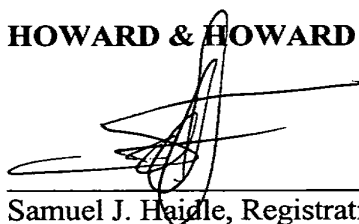
As stated in the earlier Information Disclosure Statement none of these items discloses the inventive concepts claimed in the subject application.

Applicant respectfully asserts that the substantive provisions of 37 CFR 1.97 and 37 CFR 1.98 are met by the provision of the foregoing statement.

The Commissioner is hereby authorized to charge any additional fees or credit to Deposit Account No. 08-2789. **A duplicate of this letter is enclosed.**

Respectfully submitted,

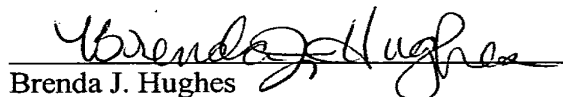
**HOWARD & HOWARD ATTORNEYS, P.C.**



Samuel J. Haidle, Registration No. 42,619  
The Pinehurst Office Center  
39400 Woodward Avenue, Suit 101  
Bloomfield Hills, MI 48304 -5151  
(248) 645-1483

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 "EXPRESS MAIL" Mailing Label No. **EV 021 424 288 US** and is addressed to the **Box Patent Application, Assistant Commissioner for Patents, Washington, D. C. 20231** on **March 22, 2002**.



Brenda J. Hughes

#2/A  
5-6-02  
M.L.

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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

Group Art Unit: To Be Assigned <sup>2161</sup>

Serial No.:

10/104541  
To Be Assigned

Examiner:

To Be Assigned  
HA

Filed:

Concurrent Herewith

For:

METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

**PRELIMINARY AMENDMENT**

**Box Patent Application**

**Assistant Commissioner for Patents**

Washington, D.C. 20231

Dear Sir:

Please amend the application as follows;

**IN THE SPECIFICATION:**

Page 1, please replace the paragraph under the "Related Applications" section with the following;

This patent application is a continuation of U.S. Patent Application Serial No. 09/548,490, now U.S. Patent No. \_\_\_\_\_, which in turn claims priority to and all the advantages of United States Provisional Patent Application Serial No. 60/129,021, which was filed on April 13, 1999.

**IN THE CLAIMS:**

Please cancel claims 1-22 and add the following new claims;

23. (New) A method of obtaining an electronically-stored financial document from a first storage system remotely-located from a second storage system wherein the first and second storage systems each include a plurality of financial documents stored therein, said method comprising the steps of:

AI Sub C7

A2 Sub B1 Cmt

storing a plurality of financial documents in a first fixed medium at the first storage system when a specific document age of the financial document is greater than a predetermined age;

storing a plurality of financial documents in a second fixed medium at the second storage system when a specific document age of the financial document is less than or equal to the predetermined age;

receiving a request for at least one of the stored financial documents;

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 first and second storage systems;

inputting identification data of the requested financial document into the computer terminal;

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

retrieving the requested financial document as defined by the inputted identification data in the first fixed medium when the specific document age is greater than the predetermined age and in the second fixed medium when a specific document age of the financial document is less than or equal to the predetermined age.

24. (New) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfilm.

25. (New) A method as set forth in claim 23 wherein the step of storing a plurality of financial documents in a first fixed medium is further defined as storing a plurality of financial documents on microfiche.

26. (New) A method\* as set forth in claim 23 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

27. (New) A method as set forth in claim 23 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

28. (New) A method as set forth in claim 27 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

29. (New) A method as set forth in claim 23 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time.

30. (New) A method as set forth in claim 23 wherein the specific document age of the financial document is a record date of the financial document and the predetermined age is a pre-selected date.

31. (New) A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location, which is remotely-located from a second storage system geographically located at a second location, wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents include at least one specific document parameter, said method comprising the steps of:

storing a plurality of financial documents in the first storage system at the first geographical location when the financial document is presented in a first geographical area;

storing a plurality of financial documents in the second storage system at the second geographical location when the financial document is presented in a second

geographical area;

receiving a request for at least one of the stored financial documents;

determining the geographical area in which the requested financial document was presented to determine the storage system in which the requested financial document is stored;

utilizing a computer terminal associated with the first and second storage systems;

inputting identification data of the requested financial document into the computer terminal;

automatically accessing the first storage system at the first geographical location through the computer terminal when the determined geographical area of the requested financial document is the first geographical area and automatically accessing the second storage system at the second geographical location through the computer terminal when the determined geographical area of the requested financial document is the second geographical area; and

retrieving the requested financial document as defined by the inputted identification data from the first storage system if the requested financial document is located at the first geographical location and from the second storage system if the requested financial document is located at the second geographical location.

32. (New) A method as set forth in claim 31 wherein said first and second geographical locations are different from each other.

33. (New) A method as set forth in claim 32 wherein said first and second geographical areas are different from each other.

34. (New) A method as set forth in claim 31 wherein said specific document parameter of the financial document is a particular numerical sequence.

35. (New) A method as set forth in claim 31 wherein the step of automatically accessing the first and second storage systems is further defined as accessing only one of

the storage systems at any one time.

36. (New) A method as set forth in claim 31 wherein the steps of storing a plurality of financial documents in the first and second storage systems are further defined as storing the financial documents in a fixed medium at one of the first and second storage systems based on the specific document age of the financial document.

37. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfilm.

38. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as storing a plurality of financial documents on microfiche.

39. (New) A method as set forth in claim 36 wherein the step of storing the plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

40. (New) A method as set forth in claim 31 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

41. (New) A method as set forth in claim 40 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

**REMARKS**

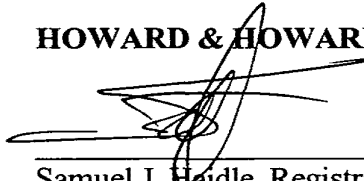
The subject preliminary amendment is being filed in conjunction with a Continuation Application. After entry of the preliminary amendment, claims 23 - 41 will be pending in the application with claims 23 and 31 being in independent form. No new matter is being introduced by the addition of these claims.

The pending claims in the subject application are allowable over the prior art of record, which is listed on the enclosed PTO-1449.

Accordingly, it is respectfully submitted that the Application is 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  
39400 Woodward Avenue  
Bloomfield Hills, MI 48304-5151  
(248) 645-1483

Date: March 22, 2002

**CERTIFICATE OF MAILING BY "EXPRESS MAIL"**

I hereby certify that the enclosed **Preliminary Amendment** is being deposited with the United States Postal Service as Express Mail, postage prepaid, in an envelope as "Express Mail Post Office to Addressee", **Mailing Label No. EV 021 424 288 US** and addressed to **Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231**, on **March 22, 2002**.



Brenda J. Hughes

**VERSION OF THE SPECIFICATION  
WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE SPECIFICATION:**

Page 1, please amend the paragraph under the "Related Applications" section as follows;

This patent application is a continuation of U.S. Patent Application Serial No. 09/548,490, now U.S. Patent No. \_\_\_\_\_, which in turn claims priority to and all the 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"].