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PATENT & TRADEMARK OFFICE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

App. Serial No.:	11/202,790
Patent No.:	7,552,118
Inventor:	Michael D. Schulze
Title:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
Filed:	August 12, 2005
Group Art Unit:	2163
Confirmation No.:	8676
Attorney Docket No.:	8580.3002.001

~~05/25/2017 DALLEN 00000001 7552118~~
~~01 FC:1599 -4180.00 OP~~

Adjustment date: 05/26/2017 DALLEN
05/25/2017 DALLEN 00000001 7552118
01 FC:1599 -4180.00 OP

05/26/2017 DALLEN 00000002 11202790
01 FC:1461 3070.00 OP

NOTICE UNDER 37 C.F.R. § 1.28(c)

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

05/26/2017 DALLEN 00000003 7552118
01 FC:1599 1110.00 OP

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. 7,552,118. 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 $4180.00 deficiency due to fully satisfy the required large entity fees for the subject patent.

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

Date	Fee Description	Current Large Entity Fee	Small Entity Fees Paid	Difference (Amount Due)
8/12/2005	Filing (Basic Filing Fee, Search, and Examination)	$1600.00	$500.00	$1100.00
4/2/2008	Three-Month Extension	$1400.00	$525.00	$875.00
9/18/2008	Terminal/Statutory Disclaimer	$160.00	$65.00	$95.00
1/7/2009	Request for Continued Examination	$1200.00	$405.00	$795.00
5/5/2009	Issue Fee	$960.00	$755.00	$205.00
1/3/2013	3.5 Year Maintenance Fee	$1600.00	$575.00	$1025.00
1/3/2013	Late Surcharge for Maintenance Fee Payment	$160.00	$75.00	$85.00
	TOTALS	$7080.00	$2900.00	$4180.00

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
Shannon K. Smith Date

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

5-16-17
Michael D. Schulze Date

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

OPAP AKIMA-15
MAY 22 2017
PATENT & TRADEMARK OFFICE

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

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
11/202,790	08/12/2005	Michael D. Schulze	60,419-008

CONFIRMATION NO. 8676

POWER OF ATTORNEY NOTICE

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

OC000000091506343

Date Mailed: 05/19/2017

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/

PTO/AIA/81A (02-15)
Approved for use through 01/31/2018. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PATENT - POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS

Patent Number	7552118
Issue Date	June 23, 2009
First Named Inventor	Michael D. Schulze
Title	Method of Obtaining an Electronically-Stored Financial Document
Attorney Docket No.	8580.3002.001

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(c) (Form PTO/AIA/96) submitted herewith or filed on _____.

SIGNATURE of Applicant or Patent Owner

Signature		Date	5-16-17
Name	Michael D. Schulze	Telephone	586-850-8143
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.

PTO/AIA/96 (08-12)
Approved for use through 01/31/2013. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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.: 7552118 Filed/Issue Date: June 23, 2009

Titled: Method of Obtaining an Electronically-Stored Financial Document

Mirror 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 016894, Frame 0812, 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.

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.

PTO/AIA/96 (08-12)
Approved for use through 01/31/2013. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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)

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/	May 16, 2017
Signature	Date
Shannon K. Smith	73822
Printed or Typed Name	Title or Registration Number

[Page 2 of 2]

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

EFS ID:	29224958
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Shannon Smith
Filer Authorized By:	
Attorney Docket Number:	60,419-008
Receipt Date:	16-MAY-2017
Filing Date:	12-AUG-2005
Time Stamp:	15:36:27
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	7552118POA-signed.pdf	86099 794702cdbd1ba84c15d25b0970c3de70766757ce	no	1

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-7552118.pdf	118248 4d4f8261131f23b19df1c6b4c48901890609c814	no	3
Warnings:					
Information:					
			Total Files Size (in bytes):	204347	

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.

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 NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	06/23/2009	7552118	60,419-008	8676

27305 7590 06/03/2009

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

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

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

The Patent Term Adjustment is 197 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

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 (571)-272-4200.

APPLICANT(s) (Please see PAIR WEB site http://pair.uspto.gov for additional applicants):

Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Michael D. Schulze

Serial No.: 11/202,790

Group Art Unit: 2163

Filed: 08/12/2005

Examiner: Lodhi, Andalib

For: Method Of Obtaining An Electronically-Stored Financial Document

Attorney Docket No: 060419.00008

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Box Issue Fee
Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Examiner:

Applicant wishes to thank the Examiner for stating the reasons for allowance on pages 2-3 of the Notice of Allowability mailed on March 9, 2009. In addition to the comments set forth by the Examiner, Applicant offers the following information for the record.

As an initial matter, the Examiner states that the request for continued examination (RCE) was filed after a final rejection such that the finality of the previous Office action was withdrawn. This statement is not accurate. The RCE was actually filed after a first Notice of Allowability that was mailed on October 7, 2008. There is also a typographical error at the end of the first paragraph on page 2. Claim 1 is not presently active and was cancelled.

Turning to the Examiner's statement of reasons for allowance, this statement only relates to one of the independent claims. There is some confusion as to the numbering of the claims as the Examiner indicates that the independent claims will be claims 1 and 57. This cannot be the case. Prior to any renumbering, the independent claims are claims 35

and 57. After renumbering, the independent claims will presumably be claims 1 and 23. In any event, the Examiner's statement only relates to independent claim 35 (or 1 if renumbered). With regards to independent claim 57 (or 23 if renumbered), the prior art also fails to disclose, teach, or suggest at least the step of 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.

As a final matter, Applicant notes that the subject Comments on Statement of Reasons for Allowance shall not affect any Patent Term Adjustment for the subject application.

Applicant respectfully requests entry of the above remarks in addition to the Examiner's statements included in the Notice of Allowability.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

/Samuel J. Haidle/

Samuel J. Haidle, Registration No. 42,619
450 West Fourth Street
Royal Oak, MI 48067-2557
(248) 645-1483

Dated: May 13, 2009

Electronic Acknowledgement Receipt

EFS ID:	5328644
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Julie Barber
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	13-MAY-2009
Filing Date:	12-AUG-2005
Time Stamp:	15:46:40
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Post Allowance Communication - Incoming	CommentsonStatementofReasonsforAllowance.pdf	19093 f2d4c193ad398e0c5d4c081063fa028320debc50	no	2

Warnings:	
Information:	

Total Files Size (in bytes):	19093

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.

5-11-09

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 (571)-273-2885

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)

EXPRESS MAIL: EM273329671US

27305 7590 03/09/2009

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

OIPE
MAY 05 2009
PATENT & TRADEMARK OFFICE

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 EXPRESS MAIL

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 (571) 273-2885, on the date indicated below.

Anne L. Kubit	(Depositor's name)
Anne L. Kubit	(Signature)
May 5, 2009	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	$755	$300	$0	$1055	06/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

05/11/2009 SSESHE2 00000047 082789 11202790
01 FC:2501 755.00 DA
02 FC:1504 300.00 DA
03 FC:8001 15.00 DA

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, (1) the names of up to 3 registered patent attorneys or agents OR, alternatively,

(2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 Howard & Howard Attorneys PLLC
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: MIRROR IMAGING LLC

(B) RESIDENCE: (CITY and STATE OR COUNTRY): Southfield, Michigan

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 submitted:
- ☒ Issue Fee
- ☒ Publication Fee (No small entity discount permitted)
- ☒ Advance Order - # of Copies 5

4b. Payment of Fee(s): **(Please first reapply any previously paid issue fee shown above)**
- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☒ The Director is hereby authorized to charge the required fee(s), any deficiency, 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).

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 May 5, 2009

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.

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.

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 (571)-273-2885

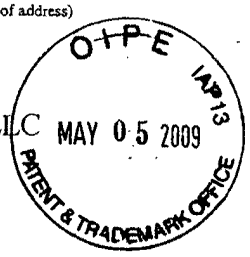
INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence 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)

EXPRESS MAIL: EM273329671US

27305 7590 03/09/2009

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



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 EXPRESS MAIL
~~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 (571) 273-2885, on the date indicated below.

Anne L. Kubit	(Depositor's name)
Anne L. Kubit	(Signature)
May 5, 2009	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	$755	$300	$0	$1055	06/09/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

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.**

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1 Howard & Howard Attorneys PLL(
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(B) RESIDENCE: (CITY and STATE OR COUNTRY): Southfield, Michigan

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☒ Advance Order - # of Copies 5

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☐ 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).

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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

NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 03/09/2009

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

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	PAPER NUMBER
2163	

DATE MAILED: 03/09/2009

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	$755	$300	$0	$1055	06/09/2009

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 DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

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, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). 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. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

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**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

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27305 7590 03/09/2009

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

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

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EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

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Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

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UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

27305 7590 03/09/2009

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

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	PAPER NUMBER
2163	

DATE MAILED: 03/09/2009

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 197 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 197 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 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	Andalib F. Lodhi	2163	

-- 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 *January 07, 2009*.

2. ☒ The allowed claim(s) is/are *35-74*.

3. ☐ 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.

4. ☐ 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.

5. ☐ 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).

6. ☐ 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 Draftperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date 01/07/2009
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
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

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on January 07, 2009 has been entered. No claim has been currently amended or newly added. Claims 1-34 have been canceled. As a result claims 1-35-74 are presently active.

Information Disclosure Statement

3. As required by **M.P.E.P. 609(C)**, the applicant's submissions of the Information Disclosure Statements dated January 07, 2008 is acknowledged by the examiner and the cited references have been considered in the examination of the claims now pending. As required by **M.P.E.P 609 C (2)**, a copy of the PTOL-1449 initialed and dated by the examiner is attached to the instant office action.

Allowable subject matter

4. Claims **35-74 (re-numbered as 1-40)** are allowed over the prior art record.

The following is an Examiner's statement of reason for allowance: After further consideration of the prior art of record, it appears that the prior art of record fails to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fail to explicitly disclose

wherein '*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*' as recited in independent claims 1 and 57. The preceding limitations, when combines with the rest of the claim limitations recited in claims 1 and 57, result in a combination of elements that is both novel and unobvious over the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 7:30am- 5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A. F. L./

Examiner, Art Unit 2163

/Khanh B. Pham/

Primary Examiner, Art Unit 2166

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	ANDALIB F LODHI	2163

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	02/25/2009								
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	2	-								
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	4	-								
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	31	-								
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	34	-								
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CLAIM		DATE								
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3	37	=								
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Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	ANDALIB F LODHI	2163

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	02/25/2009								
39	73	=								
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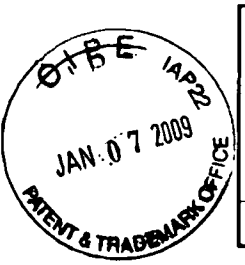

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				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.[1]	U.S. Patent Document Number-Kind Code[2] (*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
/A.L./		US- 5602936	02-11-1997	Green et al.	
		US- 5706457	01-06-1998	Dwyer et al.	
		US- 5825506	10-20-1998	Bednar et al.	
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/A.L./		US- 6446072	09-03-2002	Schulze et al.	
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		DECLARATION OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Service, Inc. et al., Defendants: Civil Action No. 02-73629, 08/28/2003, 6 pages.	
		DECLARATION OF STEPHEN GRAY, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/25/2003, 26 pages.	
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		PLAINTIFF'S REPLY BRIEF TO COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 9 pages.	
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		CLAIM CONSTRUCTION ORDER, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc., Defendant: Case No. 02-CV-73629-DT, 03/08/2004, 29 pages.	
		BRIEF FOR APPELLANT, Mirror Imaging, L.L.C. Plaintiff-Appellant, v. Affiliated Computers Services, Inc., et al. Defendant-Appellees: Case No. 2:02-CV-73629, 09/17/2004, 22 pages.	
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		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS COMPASS BANCSHARES, INC. AND COMPASS BANK, Mirror Imaging, LLC, Plaintiff, v. Suntrust Bank, Inc: et al. Defendants: Civil Action No. 2:08cv-295, 08/25/2008, 10 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS FIRST HORIZON NATIONAL CORPORATION AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION, Mirror Imaging, LLC, Plaintiff v. Suntrust Banks, Inc; et al. Defendants, Civil Action No. 2:08cv-295, 08/25/2008, 12 pages.	
		CULLEN/FROST BANKERS, INC. AND THE FROST NATIONAL BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC, Plaintiff v. Suntrust Banks, Inc. et al., Defendants: Civil Action 2:08-CV-295, 08/26/2008, 11 pages.	
		ANSWER AND COUNTERCLAIM OF DEFENDANTS ZIONS BANCORPORATION, ZIONS FIRST NATIONAL BANK AND AMEGY BANK NATIONAL ASSOCIATION TO PLAINTIFF'S ORIGINAL COMPLAINT, Mirror Imaging LLC, Plaintiff, v. Suntrust Banks, Inc., et al. Defendants: Civil Action No. 2:08-CV-295, 09/24/2008, 11 pages.	
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/A.L./		Article: MI ACS 00739-740, "NPC Check Services, Mirror Mirror...", The Green Sheet, Issue 99:05:02, May 17, 1999, 3 pages.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	11/202790
				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	8	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
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/A.L./		Plaintiff's Claim Construction Brief for Mirror Imaging, L.L.C. v Affiliated Computer Services, Inc. and ACS Image Solutions, Inc. and Affiliated Computer Services, Inc. v. Mirror Imaging, LLC filed August 29, 2003.	

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SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/202,790	08/12/2005	382	2163	60,419-008

APPLICANTS

Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

**** CONTINUING DATA **************************** AL

This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

**** FOREIGN APPLICATIONS *************************** AL

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Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☑ No Verified and Acknowledged /ANDALIB FT LODHI/ Examiner's Signature	☐ Met after Allowance AL Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
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EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
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EAST Search History

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S25	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S28	78	S27 and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S29	90	S27 and 707/10.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09

EAST Search History

S31	50	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "20080103790" "20080133510" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097").pn.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:46
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S37	1	"5825506".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
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S39	1	"5860066".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S40	1	"5870725".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S42	1	"5926623".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S43	1	"5940844".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S44	1	"6181837".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S45	1	"6308179".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S46	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	**Art Unit**
	ANDALIB F LODHI	2163

ORIGINAL		INTERNATIONAL CLASSIFICATION	
CLASS	SUBCLASS	CLAIMED	NON-CLAIMED
707	5	G 0 6 F / 17/30 ()	

CROSS REFERENCE(S)

CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
707	1	3	4	10	205

☒ Claims renumbered in the same order as presented by applicant ☐ CPA ☒ T.D. ☐ R.1.47

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	35	17	51	33	67										
2	36	18	52	34	68										
3	37	19	53	35	69										
5	38	20	54	36	70										
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14	48	30	64												
15	49	31	65												
16	50	32	66												

/ANDALIB F LODHI/ Examiner.Art Unit 2163 (Assistant Examiner)	02/25/2009 (Date)	**Total Claims Allowed:** 40	
/Khanh B Pham/ Primary Examiner.Art Unit 2166 (Primary Examiner)	02/26/2009 (Date)	O.G. Print Claim(s) 1	O.G. Print Figure 2

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	Lodhi, Andalib F	2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	2/25/2009	AL
Updated PLUS Search - see attached	2/25/2009	AL
707/1, 3, 4, 5, 10, 205 searched with text	2/25/2009	AL
Google search- see attached	2/25/2009	AL
Consulted with Primary Examiner - Khanh Pham	2/25/2009	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
PGPUB text search and 707/1,3,4,5,10,205 (See Attached search notes)		2/25/2009	AL

PLUS Search Results for S/N 11202790, Searched Mon Feb 23 09:07:28 EST 2009

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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PLUS Search Results for S/N 11202790, Searched Mon Feb 23 09:20:55 EST 2009

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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OIPE IAP22
JAN 07 2009
PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Michael D. Schulze et al.
Serial No.:	11/202,790
Filed:	August 12, 2005
Group Art Unit:	2163
Examiner:	Lodhi, Andalib
For:	METHOD OF OBTAINING AN ELECTRONICALLY STORED FINANCIAL DOCUMENT
Attorney Docket No.:	060419.00008

SUPPLEMENTAL
INFORMATION DISCLOSURE STATEMENT

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

Dear Sir:

Applicant thanks the Examiner for the Notice of Allowance that was mailed on October 7, 2008 for the subject patent application. Applicant has additional information to be made of record and is submitting this information in conjunction with a Request for Continued Examination (RCE). In order to assist the Examiner in the review of the information being cited, Applicant provides the following.

As a part of the Amendment After Final submitted on September 18, 2008, the Examiner was notified of a pending patent infringement litigation involving the parent patent, U.S. Patent No. 6,963,866, to the subject application. At the time of the submission of this Amendment, no material information arising from the litigation was available. Since the filing of the Amendment, a number of the defendants involved in

the infringement litigation have filed their Answer and Counterclaims to the Complaint, copies of which are attached.

As part of the defenses and/or counterclaims for some of the defendants, these defendants are alleging that the parent patent is invalid and/or unenforceable due to inequitable conduct, fraud and breach of the duty of candor and good faith before the U.S. Patent Office. Specifically, these defendants allege that the patentee of the parent patent failed to disclose a litigation matter and associated Markman Order involving the grand parent patent, U.S. Patent No. 6,446,072, to the U.S. Patent Office. The briefs, Order and other associated documents relative to this Markman hearing for the grand parent patent are attached.

All of the defendants allege in a separate defense and/or counterclaim that the parent patent is invalid for failure to comply with the patent laws of the United States, including 35 U.S.C. § 101, 102, 103, 112 and/or 120. A majority of the defendants have not provided any further information to substantiate this defense and/or counterclaim. To the best of Applicant's knowledge, any and all non-confidential publications in the Applicant's possession that may be material to patentability of the subject patent application have been or are being cited. Applicant contends that the claims of the subject patent application are patentable over all of the cited documents.

Applicants also contend that the defendant's defenses and counterclaims are without merit and will set forth the reasons for this contention in a subsequent reply to the court.

Also being cited are a number of patents that are of record in the parent patent application. Further, a number of articles, brochures and press releases are being cited. Most of these non-patent documents were published after the filing date of the subject patent application.

Although no fees beyond the Request for Continued Examination filing fee are believed due, the Commissioner is authorized to charge Howard & Howard Attorneys PLLC's Deposit Account No. 08-2789 for any additional fees or credit any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

Samuel J. Haidle, Registration No.: 42,619
450 West Fourth Street
Royal Oak, Michigan 48067
(248) 723-0334

Dated: January 7, 2009

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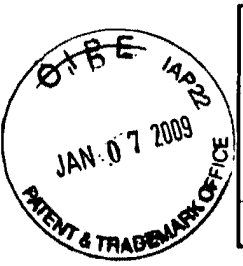

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	11/202790
				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	1	of	12	Attorney Docket Number	06,419-008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.[1]	U.S. Patent Document Number-Kind Code[2] (*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- 5602936	02-11-1997	Green et al.	
		US- 5706457	01-06-1998	Dwyer et al.	
		US- 5825506	10-20-1998	Bednar et al.	
		US- 5825943	10-20-1998	DeVito et al.	
		US- 5860066	01-12-1999	Rouse	
		US- 5870725	02-09-1999	Bellinger et al.	
		US- 5895455	04-20-1999	Bellinger et al.	
		US- 5926623	07-20-1999	Tsukakoshi et al.	
		US- 5940844	08-17-1999	Cahill et al.	
		US- 6181837	01-30-2001	Cahill et al.	
		US- 6308179	10-23-2001	Petersen et al.	
		US- 6446072	09-03-2002	Schulze et al.	
		US-			
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		US-			

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3] Number[4] Kind Code[5] (*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[6]

Examiner Signature		Date Considered	

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If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

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				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	2	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
		AFFIDAVIT OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 07/07/2003, 3 pages.	
		DECLARATION OF MICHAEL SCHULZE, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Service, Inc. et al., Defendants: Civil Action No. 02-73629, 08/28/2003, 6 pages.	
		DECLARATION OF STEPHEN GRAY, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/25/2003, 26 pages.	
		COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al. Defendants: Civil Action No. 02-73629, 09/29/2003, 25 pages.	
		PLAINTIFF'S REPLY BRIEF TO COMBINED BRIEF OF AFFILIATED COMPUTER SERVICES, INC. AND ACS IMAGE SOLUTIONS, INC. IN SUPPORT OF THEIR CLAIM CONSTRUCTIONS, Mirror Imaging, L.L.C., Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 9 pages.	
		DECLARATION OF CHARLES W. KIGHT, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 10/14/2003, 10 pages.	
		CLAIM CONSTRUCTION ORDER, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc., Defendant: Case No. 02-CV-73629-DT, 03/08/2004, 29 pages.	
		BRIEF FOR APPELLANT, Mirror Imaging, L.L.C. Plaintiff-Appellant, v. Affiliated Computers Services, Inc., et al. Defendant-Appellees: Case No. 2:02-CV-73629, 09/17/2004, 22 pages.	
		STIPULATION AND ORDER DISMISSING CERTAIN CLAIMS AND COUNTERCLAIMS, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer Services, Inc. et al., Defendants: Civil Action No. 02-73629, 09/17/2004, 6 pages.	

Examiner Signature		Date Considered	

*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.
[1] Applicant's unique citation designation number (optional). [2] 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 CFT 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.**

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				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	3	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
		AFFILIATED COMPUTER SERVICES, INC. & ACS IMAGE SOLUTIONS, INC.'S, MARKMAN HEARING PRESENTATION, Mirror Imaging, L.L.C. Plaintiff, v. Affiliated Computer services, Inc. et al., Defendant: Civil Action No. 02-73629, no date, 33 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS COMPASS BANCSHARES, INC. AND COMPASS BANK, Mirror Imaging, LLC, Plaintiff, v. Suntrust Bank, Inc: et al. Defendants: Civil Action No. 2:08cv-295, 08/25/2008, 10 pages.	
		ORIGINAL ANSWER AND COUNTERCLAIM OF DEFENDANTS FIRST HORIZON NATIONAL CORPORATION AND FIRST TENNESSEE BANK NATIONAL ASSOCIATION, Mirror Imaging, LLC, Plaintiff v. Suntrust Banks, Inc; et al. Defendants, Civil Action No. 2:08cv-295, 08/25/2008, 12 pages.	
		CULLEN/FROST BANKERS, INC. AND THE FROST NATIONAL BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC, Plaintiff v. Suntrust Banks, Inc. et al., Defendants: Civil Action 2:08-CV-295, 08/26/2008, 11 pages.	
		ANSWER AND COUNTERCLAIM OF DEFENDANTS ZIONS BANCORPORATION, ZIONS FIRST NATIONAL BANK AND AMEGY BANK NATIONAL ASSOCIATION TO PLAINTIFF'S ORIGINAL COMPLAINT, Mirror Imaging LLC, Plaintiff, v. Suntrust Banks, Inc., et al. Defendants: Civil Action No. 2:08-CV-295, 09/24/2008, 11 pages.	
		HSBC DEFENDANTS' JOINT ANSWER AND COUNTERCLAIMS TO ORIGINAL COMPLAINT, Mirror Imaging LLC., Plaintiff, v. Suntrust Bank, Inc. et al. Defendants: Civil Action No. 2:08cv00295 DF, 09/24/2008, 22 pages.	
		SUNTRUST BANKS, INC/'S AND SUNTRUST BANK'S ANSWER AND COUNTERCLAIMS, Mirror Imaging LLC., Plaintiff, v. Suntrust Banks, Inc. et al., Defendants: Civil Action No. 2:08-CV-295, 10/07/2008, 23 pages.	
		Article: ACS 0002294-2297, "Bank Has A Disaster But Survives - Here's How", Journal of The American Bankers Association, Nov. 1972, 5 pages.	

Examiner Signature		Date Considered	

*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.
[1] Applicant's unique citation designation number (optional). [2] 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 CFT 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.**

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				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	4	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
		Brochure: ACS 0001585-1598, "The Business of Dataplex", Dataplex Corporation, 1990, 14 pages.	
		Brochure: ACS0001579-1584, "Dataplex Corporation: An Overview", 1991, 6 pages.	
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		Article: BILLS "Viewpointe Scrapping Single-Archive Approach", American Banker, May 06, 2005, 2 pages.	

Examiner Signature		Date Considered	

*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.
[1] Applicant's unique citation designation number (optional). [2] 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 CFT 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.**

PTO/SB/08B (07-05) (modified)
Approved for use through 7/31/2006 OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	11/202790
				Filing Date	2005-08-12
				First Named Inventor	Schulze et al.
				Art Unit	2163
(use as many sheets as necessary)				Examiner Name	Lodhi, Andalib
Sheet	12	of	12	Attorney Docket Number	60,419-008

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
		Article: BOLITA, "The Many Tools of Transaction Processing", The Journal of Work Process Improvement, September/October 2006, pages 10-13.	
		Article: KINCADE, "The New Payments Environment", The Journal of Work Process Improvement, January/February 2008, pages 10-13.	
		Article: KENER, "Taking COLD To The Bank", Document Management /Imaging Installation Review, no date, 1 page.	
		Plaintiff's Claim Construction Brief for Mirror Imaging, L.L.C. v Affiliated Computer Services, Inc. and ACS Image Solutions, Inc. and Affiliated Computer Services, Inc. v. Mirror Imaging, LLC filed August 29, 2003.	

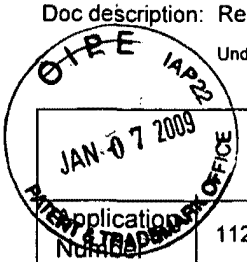
Examiner Signature		Date Considered	

*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.
[1] Applicant's unique citation designation number (optional). [2] 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 CFT 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.**

01-08-09 1PW RCE

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (12-08)
Approved for use through 01/31/2009. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



REQUEST FOR CONTINUED EXAMINATION(RCE)TRANSMITTAL
(Submitted Only via EFS-Web)

Application Number	11202790	Filing Date	2005-08-12	Docket Number (if applicable)	060419.00008	Art Unit	2163
First Named Inventor	Michael D. Schulze			Examiner Name	Andalib Lodhi		

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application.
Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. The Instruction Sheet for this form is located at WWW.USPTO.GOV

SUBMISSION REQUIRED UNDER 37 CFR 1.114

Note: If the RCE is proper, any previously filed unentered amendments and amendments enclosed with the RCE will be entered in the order in which they were filed unless applicant instructs otherwise. If applicant does not wish to have any previously filed unentered amendment(s) entered, applicant must request non-entry of such amendment(s).

☐ Previously submitted. If a final Office action is outstanding, any amendments filed after the final Office action may be considered as a submission even if this box is not checked.

- ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on _____
- ☐ Other _____

☒ Enclosed

- ☐ Amendment/Reply
- ☒ Information Disclosure Statement (IDS)
- ☐ Affidavit(s)/ Declaration(s)
- ☒ Other
  Copies of prior art and non-patent literature documents

MISCELLANEOUS

☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of months _____
(Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(i) required)

☐ Other _____

FEES

The RCE fee under 37 CFR 1.17(e) is required by 37 CFR 1.114 when the RCE is filed.

☒ The Director is hereby authorized to charge any underpayment of fees, or credit any overpayments, to Deposit Account No 082789

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED

☒ Patent Practitioner Signature

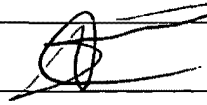
☐ Applicant Signature

01/08/2009 HVUONG1 00000017 082789 11202790

01 FC:2801 405.00 DA

Doc code: RCEX
Doc description: Request for Continued Examination (RCE)

PTO/SB/30EFS (12-08)
Approved for use through 01/31/2009. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Signature of Registered U.S. Patent Practitioner			
Signature		Date (YYYY-MM-DD)	2009-01-07
Name	SAMUEL J. HAIDLE	Registration Number	42619

This collection of information is required by 37 CFR 1.114. 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.

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

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

I hereby certify that the enclosed **Request for Continued Examination (RCE) Transmittal, Supplemental Information Disclosure Statement, PTO/SB/08a, copies of prior art, non patent literature documents and fee (using deposit account), and return post card** 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. EM 273 328 693 US** and addressed to **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **January 7, 2009**.

Brenda J. Hughes

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

NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 10/07/2008

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

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	PAPER NUMBER
2163	

DATE MAILED: 10/07/2008

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	$755	$300	$0	$1055	01/07/2009

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 DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

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, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). 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. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

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**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax (571)-273-2885

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 10/07/2008

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 (571) 273-2885, on the date indicated below.

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

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

TITLE OF INVENTION: METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	$755	$300	$0	$1055	01/07/2009

EXAMINER	ART UNIT	CLASS-SUBCLASS
LODHI, ANDALIB FT	2163	707-005000

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.

1 _____

2 _____

3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. 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 submitted:

❑ Issue Fee

❑ Publication Fee (No small entity discount permitted)

❑ Advance Order - # of Copies _____

4b. Payment of Fee(s): **(Please first reapply any previously paid issue fee shown above)**

❑ A check is enclosed.

❑ Payment by credit card. Form PTO-2038 is attached.

❑ The Director is hereby authorized to charge the required fee(s), any deficiency, 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).

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 _____

Typed or printed name _____ Registration No. _____

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.

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.

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 NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

27305 7590 10/07/2008

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

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	PAPER NUMBER
2163	

DATE MAILED: 10/07/2008

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 197 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 197 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 1-(888)-786-0101 or (571)-272-4200.

Notice of Allowability	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	ANDALIB F. LODHI	2163	

-- 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 *amendment filed September 18, 2008*.

2. ☒ The allowed claim(s) is/are *35-74*.

3. ☐ 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.

4. ☐ 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.

5. ☐ 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).

6. ☐ 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 Draftperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Khanh B. Pham/
Primary Examiner, Art Unit 2166

DETAILED ACTION

1. The After Final amendment data September 18, 2008 has been entered.

2. Claims 1-34 have been cancelled. Claims 35-74 are allowed over the prior art of record (re-numbered as 1-40).

Response to Arguments

3. The Double-Patenting rejection has been withdrawn in light of the Applicants Terminal Disclaimer received 09/18/2008, which has been approved and recorded.

Allowable subject matter

4. Claims 35-74 are allowed over the prior art of record (Renumbered as 1-40).

The following is an Examiner's statement of reason for allowance: After further consideration of the prior art of record, it appears that the prior art of record fails to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fail to explicitly disclose wherein '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' as recited in independent claims 1 and 57. The preceding limitations, when combines with the rest of the claim limitations recited in claims 1 and 57, result in a combination of elements that is both novel and unobvious over the prior art of record.

The dependent claims, being further limiting to the independent claims, definite and enabled by the Specification are also allowed.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 7:30am- 5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A. F. L./

Examiner, Art Unit 2163

/Khanh B. Pham/

Primary Examiner, Art Unit 2166

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	Lodhi, Andalib F	2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	9/26/2008	AL
Updated PLUS Search - see attached	9/26/2008	AL
707/1, 3, 4, 5, 10, 205 searched with text	9/26/2008	AL
Google search- see attached	9/26/2008	AL
Consulted with Primary Examiner - Khanh Pham	9/26/2008	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner
PGPUB text search and 707/1,3,4,5,10,205 (See Attached search notes)		9/26/2008	AL

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	**Art Unit**
	ANDALIB F LODHI	2163

ORIGINAL		INTERNATIONAL CLASSIFICATION	
CLASS	SUBCLASS	CLAIMED	NON-CLAIMED
707	5	G 0 6 F / 17/30 ()	

CROSS REFERENCE(S)

CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)				
707	1	3	4	10	205

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☒ T.D. ☐ R.1.47

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
1	35	17	51	33	67										
2	36	18	52	34	68										
3	37	19	53	35	69										
5	38	20	54	36	70										
6	39	21	55	37	71										
7	40	22	56	38	72										
8	41	23	57	39	73										
4	42	24	58	40	74										
9	43	25	59												
10	44	26	60												
11	45	27	61												
12	46	28	62												
13	47	29	63												
14	48	30	64												
15	49	31	65												
16	50	32	66												

/ANDALIB F LODHI/ Examiner.Art Unit 2163	09/26/2008	**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	40	
/Khanh B Pham/ Primary Examiner.Art Unit 2166	09/29/2008	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	2

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	50	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "20080103790" "20080133510" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097").pn.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:46
L2	2	compar$3 with request$2 with financial with document with parameter with greater with less.clm.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:47
L3	0	(financial or business) with (document or information or info or data) with access$3 with retriev$3 with age with compar$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
L4	2	(financial or business) with (document or information or info or data) with access$3 with retriev$3 same age with compar$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
S1	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2007/09/14 15:03
S2	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:34
S3	2	("20060041493").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
S4	107	"5187750"	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S5	1	"5187750".pn.	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21

EAST Search History

S6	51	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097" "4494840" "4494743").pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO	OR	ON	2007/09/17 13:12
S7	28	financial with (document or information) with store$1 with remote with database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S8	4	S7 and "707"/$.ccls.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S9	35330	local near1 remote	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S10	330	S9 same index	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S11	395	S9 same index$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S12	127	S11 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S14	75856	document with process$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S15	1721	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S16	320	S15 same (storage or archival)	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S17	8	S16 same bank$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
S18	10	("4156907" | "4814972" | "4918588" | "4922486" | "4941170" | "4949248" | "4958341" | "5021949" | "5129061" | "5155847").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:03
S19	398	financial near2 document$1 near3 process$3	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04

EAST Search History

S20	11	S19 same remote$2	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
S21	2	S20 same (electronically or digital)	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:05
S22	50	("6446072" "6963866" "20020138490" "20060041493" "20020111946" "6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "20040193538" "20050097035" "20050192884" "20060196926" "5673320" "7111168" "20010037313" "20040128512" "20080103790" "5187750" "5195133" "5287497" "5297202" "5678046" "5748780" "5754697" "5917965" "5940844" "5963659" "6012633" "6181837" "6574377" "6711554" "20040220885" "20050240483" "20020026426" "20030014341" "4993802" "5983268" "4974977" "5506691" "5594225" "5804804" "5825506" "5842211" "6085168" "6167394" "6397194").pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 10:51
S23	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 18:10
S24	114	"s28" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:07
S25	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S28	78	S27 and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S29	90	S27 and 707/10.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09

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

BIB DATA SHEET

CONFIRMATION NO. 8676

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/202,790	08/12/2005	382	2163	60,419-008

APPLICANTS

Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

**** CONTINUING DATA **************************** AI

This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

**** FOREIGN APPLICATIONS **************************** AI

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **** ** SMALL ENTITY **
09/02/2005

Foreign Priority claimed	❑ Yes ☑ No		STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
35 USC 119(a-d) conditions met	❑ Yes ☑ No	❑ Met after Allowance				
Verified and Acknowledged	/ANDALIB FT LODHI/ Examiner's Signature	AL Initials	MI	4	~~12~~ 40	2

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THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151
UNITED STATES

TITLE

Method of obtaining an electronically-stored financial document

FILING FEE RECEIVED		
1405	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	❑ All Fees ❑ 1.16 Fees (Filing) ❑ 1.17 Fees (Processing Ext. of time) ❑ 1.18 Fees (Issue) ❑ Other _____ ❑ Credit

OK TO ENTER: /A.L./

10/01/2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Michael D. Schulze et al.
SERIAL NO.:	11/202,790
FILED:	August 12, 2005
EXAMINER:	Lodhi, Andalib FT
GROUP NO.:	2621
FOR:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
DOCKET NO.:	060419.00008

AMENDMENT AFTER FINAL REJECTION
IN ACCORDANCE WITH 37 CFR § 1.116

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

Dear Sir:

In response to the Final Office Action dated 07/18/2008, Applicant submits the subject amendment under §116. This amendment is prepared to place the subject application in condition for allowance. Applicant respectfully requests that the Examiner amend the subject application as follows and consider the accompanying remarks.

A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

PLUS Search Results for S/N 11202790, Searched Fri Sep 26 07:42:04 EDT 2008

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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Application Number	Application/Control No.	Applicant(s)/Patent under Reexamination	
	11/202,790	SCHULZE ET AL.	

Document Code - DISQ	Internal Document – DO NOT MAIL

TERMINAL DISCLAIMER	☒ APPROVED	☐ DISAPPROVED
Date Filed : 9/18/08	This patent is subject to a Terminal Disclaimer	

Approved/Disapproved by:
debbie

U.S. Patent and Trademark Office

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Michael D. Schulze et al.
SERIAL NO.:	11/202,790
FILED:	August 12, 2005
EXAMINER:	Lodhi, Andalib FT
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AMENDMENT AFTER FINAL REJECTION
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Dear Sir:

In response to the Final Office Action dated 07/18/2008, Applicant submits the subject amendment under §116. This amendment is prepared to place the subject application in condition for allowance. Applicant respectfully requests that the Examiner amend the subject application as follows and consider the accompanying remarks.

A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

Amendments to the Claims

This listing of claims, including the text of the claims, serves to replace all prior versions, and listings, of claims in the application.

1. - 22. (Cancelled)

23. - 34. (Cancelled).

35. (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 is associated with 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;

submitting a request for at least one of the stored financial documents 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.

36. (Previously Presented) A method as set forth in claim 35 wherein the first and second fixed mediums are different from each other.

37. (Previously Presented) A method as set forth in claim 36 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.

38. (Previously Presented) A method as set forth in claim 37 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.

39. (Previously Presented) A method as set forth in claim 37 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.

40. (Previously Presented) A method as set forth in claim 39 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.

41. (Previously Presented) A method as set forth in claim 39 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.

42. (Previously Presented) A method as set forth in claim 36 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.

43. (Previously Presented) A method as set forth in claim 42 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.

44. (Previously Presented) A method as set forth in claim 35 wherein the first and second fixed mediums are the same.

45. (Previously Presented) A method as set forth in claim 44 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.

46. (Previously Presented) A method as set forth in claim 35 wherein the specific document parameter of the financial document is a particular numerical sequence.

47. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific document age.

48. (Previously Presented) A method as set forth in claim 47 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.

49. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific account number.

50. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific check number.

51. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific payment date.

52. (Previously Presented) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific monetary amount.

53. (Previously Presented) A method as set forth in claim 35 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

54. (Previously Presented) A method as set forth in claim 53 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

55. (Previously Presented) A method as set forth in claim 35 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.

56. (Previously Presented) A method as set forth in claim 35 further including an outsourcing institution associated with the second storage system.

57. (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 is associated with 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;

submitting a request for the financial document 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.

58. (Previously Presented) A method as set forth in claim 57 further including the step of processing the request to locate the requested financial document.

59. (Previously Presented) A method as set forth in claim 58 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

60. (Previously Presented) A method as set forth in claim 59 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.

61. (Previously Presented) A method as set forth in claim 57 further including the step of feeding the request from the computer terminal into the processing unit.

62. (Previously Presented) A method as set forth in claim 61 further including the step of downloading the request from the processing unit into a downloading terminal.

63. (Previously Presented) A method as set forth in claim 62 further including the step of transmitting the request from the downloading terminal to a document terminal.

64. (Previously Presented) A method as set forth in claim 63 further including the step of reproducing the requested financial document through the document terminal.

65. (Previously Presented) A method as set forth in claim 64 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

66. (Previously Presented) A method as set forth in claim 61 further including the step of categorizing the request.

67. (Previously Presented) A method as set forth in claim 61 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

68. (Previously Presented) A method as set forth in claim 67 further including the step of determining an image reference number of the requested financial document.

69. (Previously Presented) A method as set forth in claim 57 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.

70. (Previously Presented) A method as set forth in claim 57 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.

71. (Previously Presented) A method as set forth in claim 57 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.

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

73. (Previously Presented) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

74. (Previously Presented) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

Remarks

After entry of the subject Amendment, claims 35-74 will remain pending in the application with claims 35 and 57 being in independent form. Claims 23-34 are currently being cancelled and claims 1-22 were previously cancelled. Claims 35-74 are unchanged.

Claims 35-74 stand rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 44 and 71 of U.S. Patent No. 6,963,866. Claims 23-28 and 31-34 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,187,750 to Behera. Claims 29 and 30 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Behera in view of Applicant's own admitted prior art.

Regarding the double patenting rejection, it is noted that the Examiner has referenced the incorrect claim numbers for the '866 patent. It is believed that the Examiner is referencing the claims as they were numbered in the corresponding application, which, once issued, were renumbered. Specifically, claim 44 of the application was renumbered as claim 1 in the '866 patent and claim 71 of the application was renumbered as claim 23 in the '866 patent. In any event, the Examiner notes that a timely filed terminal disclaimer may be used to overcome such a rejection. As such, enclosed herewith is a suitable terminal disclaimer. The double patenting rejections of claims 35-74 are therefore believed overcome. As there are no other rejections of these claims, Applicant believes that claims 35-74 are in condition for allowance.

As an aside, Applicant acknowledges the Examiner's comparison of the pending claims to the issued claims in the '866 patent and concurs with Examiner's analysis regarding the differences between these claims.

Turning to the Examiner's rejections of claims 23-34, Applicant does not concur with the Examiner's rejections or the interpretations of the claims and cited prior art. However, in order to place the subject application in condition for allowance, Applicant has cancelled claims 23-34.

Applicant notes the procedures regarding an amendment filed under §116, which

state that an amendment after final rejection may be made canceling claims or complying with any requirement of form expressly set forth in a previous Office Action. Also, an amendment placing the application in condition for allowance, by for example accepting allowed claims, may be admitted. As stated at MPEP Section 714.13, the proposed amendment should be given sufficient consideration to determine whether the claims are in condition for allowance.

In summary, it is respectfully requested that this §116 amendment be admitted because the applicant is merely filing a terminal disclaimer to place claims 35-74 in condition for allowance and has cancelled all of the other rejected claims such that there are no new issues being presented. To that end, it is respectfully submitted that the Application is now presented in condition for allowance, which allowance is respectfully solicited.

The remaining references cited but not applied to the claims have been considered. Since the Examiner has apparently considered these references as less pertinent than the above discussed reference(s), further discussion of the non-applied references, at this time, is considered unnecessary. However, it is respectfully submitted that the claims in the subject patent application patentably define over all references of record either independently or in combination.

As an additional matter, Applicant hereby informs the Examiner and the Office that the subject matter for which a patent is being sought in the subject application is currently involved in a patent infringement litigation. Specifically, a patent infringement suit was filed on July 29, 2008 in the U.S. District Court for the Eastern District of Texas asserting infringement of the parent patent, U.S. Patent No. 6,963,866, to the subject application. The caption for the suit is Mirror Imaging LLC v. Suntrust Banks, Inc. et al. and the case number is 2:2008cv00295. Applicant acknowledges their duty to submit any "material information" arising from this litigation in accordance with MPEP 2001.06(c). At this time, however, there is no material information to submit.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys, P.C. for any additional fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

Date: **September 18, 2008**

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:	Michael D. Schulze et al.
SERIAL NO.:	11/202,790
FILED:	August 12, 2005
EXAMINER:	Lodhi, Andalib FT
GROUP NO.:	2621
FOR:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
DOCKET NO.:	060419.00008

TERMINAL DISCLAIMER TO OBVIATE
A PROVISIONAL DOUBLE PATENTING REJECTION

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

Dear Sir:

The owner, Mirror Imaging, L.L.C., of 100% interest in the instant Application by assignment recorded on August 12, 2005, at Reel 016894, Frame 0812 hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the above identified application which would extend beyond the expiration date of the full statutory term of U.S. Patent No. 6,963,866. The owner hereby agrees that any patent granted on the above identified application shall be enforceable only for and during such period that it and U.S. Patent No. 6,963,866 are commonly owned. This agreement is to

run with any patent granted on the above-identified application, and to be binding upon the grantor, its successors or assignees.

In making the above disclaimer, the owner does not disclaim any terminal part of any patent granted on the above identified application prior to the expiration date of the full statutory term of U.S. Patent No. 6,963,866, in the event that U.S. Patent No. 6,963,866 later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid, is statutorily disclaimed in whole or terminally disclaimed under 37 C.F.R. 1.321(a), has all claims cancelled by a re-examination certificate, is reissued, or is otherwise terminated prior to expiration of its full statutory term, except for the separation of legal title stated above.

I hereby declare that all statements made herein of my own knowledge are true and that all statement made on information and beliefs 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, and that such willful false statements may jeopardize the validity of the application of any patent issued thereon. The undersigned is the attorney of record.

The Commissioner is authorized to charge our deposit account no. 08-2789 in the name of Howard & Howard Attorneys, P.C. for any fees associated with this Terminal Disclaimer or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

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39400 Woodward Avenue, Suite 101
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(248) 645-1483

Date: September 18, 2008

Electronic Patent Application Fee Transmittal

Application Number:	11202790
Filing Date:	12-Aug-2005
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Attorney Docket Number:	60,419-008

Filed as Small Entity

Utility under 35 USC 111(a) Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Statutory disclaimer	2814	1	65	65
		Total in USD ($)		**65**

Electronic Acknowledgement Receipt

EFS ID:	3964287
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	18-SEP-2008
Filing Date:	12-AUG-2005
Time Stamp:	13:37:39
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	$65
RAM confirmation Number	9604
Deposit Account	082789
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		AmendmentAfterFinal.pdf	89722 0eb8ea5b6de16bc16f5aed834c097a370cf1bd99	yes	12

Multipart Description/PDF files in .zip description		
Document Description	**Start**	**End**
Amendment After Final	1	1
Claims	2	9
Applicant Arguments/Remarks Made in an Amendment	10	12

Warnings:

Information:

2	Terminal Disclaimer Filed	TeminalDisclaimer.pdf	21215 270082ed3776ae4f5b0e954c16670701bcb6766c	no	2

Warnings:

Information:

3	Fee Worksheet (PTO-06)	fee-info.pdf	29691 0815d56a76d0b53733386c5f06b39babe467564a	no	2

Warnings:

Information:

Total Files Size (in bytes):	140628

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.

PTO/SB/06 (07-06)
Approved for use through 1/31/2007. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
11/202,790	08/12/2005	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☒ RATE ($)	SMALL ENTITY ☒ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT 09/18/2008

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 40	Minus	** 52	= 0	X $25 =	0	OR	X $ =	
Independent (37 CFR 1.16(h))	* 2	Minus	***4	= 0	X $105 =	0	OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)		RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* 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.

Legal Instrument Examiner:
/KELLY D. HARRIS/

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.**

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

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

27305 7590 07/18/2008

HOWARD & HOWARD ATTORNEYS, P.C.
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39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	**PAPER NUMBER**
2163	

MAIL DATE	DELIVERY MODE
07/18/2008	PAPER

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

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	ANDALIB F. LODHI	2163	

-- 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) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, 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 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 *April 2nd, 2008*.

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) *23-74* 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) *23-74* is/are rejected.

7)☐ Claim(s) _____ 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 _____ 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) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *05/08/2008*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Response to Amendment

1. This Office Action is in response to applicant's communication filed April 02, 2008. The Applicant's remarks and amendments to the claims and/or the specification were considered with the results that follow.

2. In response to the last Office Action, claims 1-22 have been currently canceled. Claims 23 and 34 have been amended. Claims 35-74 have been newly added. As a result, claims 23-74 are now pending in this application.

Response to Arguments

3. Applicant's arguments with respect to claims 35-74 have been considered but are moot in view of the new ground(s) of rejection.

Double Patenting

The nonstatutory double patenting rejection is based on a judicially created doctrine grounded in public policy (a policy reflected in the statute) so as to prevent the unjustified or improper timewise extension of the "right to exclude" granted by a patent and to prevent possible harassment by multiple assignees. A nonstatutory obviousness-type double patenting rejection is appropriate where the conflicting claims are not identical, but at least one examined application claim is not patentably distinct from the reference claim(s) because the examined application claim is either anticipated by, or would have been obvious over, the reference claim(s). See, e.g., *In re Berg*, 140 F.3d 1428, 46 USPQ2d 1226 (Fed. Cir. 1998); *In re Goodman*, 11 F.3d 1046, 29 USPQ2d 2010 (Fed. Cir. 1993); *In re Longi*, 759 F.2d 887, 225 USPQ 645 (Fed. Cir. 1985); *In re Van Ornum*, 686 F.2d 937, 214 USPQ 761 (CCPA 1982); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); and *In re Thorington*, 418 F.2d 528, 163 USPQ 644 (CCPA 1969).

A timely filed terminal disclaimer in compliance with 37 CFR 1.321(c) or 1.321(d) may be used to overcome an actual or provisional rejection based on a nonstatutory double patenting ground provided the conflicting application or patent either is shown to be commonly owned with this application, or claims an invention made as a result of activities undertaken within the scope of a joint research agreement.

Effective January 1, 1994, a registered attorney or agent of record may sign a terminal disclaimer. A terminal disclaimer signed by the assignee must fully comply with 37 CFR 3.73(b).

See the following chart for claim correspondences:

WHAT IS CLAIMED IS: Application no:11/202,790	WHAT IS CLAIMED IS: Patented case no:6,963,866
35. 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 is associated with 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; submitting a request for at least one of the stored financial documents 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.	44. 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.

57. 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 is associated with 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; submitting a request for the financial document 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.	71. 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.

Claims 35 and 57 are rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 44 and 71 in the Patented case no: 6,963,866. Although the conflicting claims' language are not identical, they are not patentably distinct from each other because it is obvious to one of the ordinary skill in the art, that the broader language of claims 35 and 57 of the instant application 11/202790, where (submitting a request for the

financial document into the computer terminal) will read on the language of grater scope of claims 44 and 71 in the Patented case no: 6,963,866, which disclose (receiving a request for the financial document; inputting the request into the computer terminal).

4. Applicant's arguments filed April 2nd, 2008 have been fully considered but they are not persuasive. At page 13, concerning claim 23 and 34, Applicant argued that Behera does not teach, "determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored";

As to the above argument, Examiner respectfully submits that Behera teaches, "determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored (see e.g. col. 5 lines 1-8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that 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. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox**). Behera further teaches for 'submitting a request for stored financial document into the computer terminal" that "(see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12** *'to access'* **refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve** *'archival data'* **refer here as**

'at least one of the stored financial document' for viewing on a *'window screen'* **refer as 'computer terminal')**".

Each of the identified dependent claims is also rejected for the independent claims rejection.

Claim Rejections - 35 USC § 102

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.

5. Claims **23-28, and 31- 34** are rejected under 35 U.S.C. 102(b) as being anticipated by Bailochan Behera (U.S. Patent No.: 5,187,750, hereinafter 'Behera').

For claim **23**, Behera teaches:

A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d *'short-term storage*' and '*corresponding text'*; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely- located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. '*Library Archival Storage'* and 50j, i.e. '*Optical Disk Jukebox'*; and col. 4 lines 25-68, i.e. *'long-term*'; and col. 7 lines 50-55) , wherein the first and second storage systems each include a plurality of financial documents stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55); 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 (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68) , 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 a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that** 'short-term storage' **and** 'corresponding text' and col. 4 lines 17-23 and col. 7 lines1-9 and lines 54-55, **note that *a maqnetic media which holds data covering a period of 30 days only***);

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 a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);

utilizing a computer terminal connected to the first and second storage systems through a processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

submitting a request for at least one of the financial documents into the computer terminal (see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12** *'to access'* **refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve** *'archival data'* **refer here as 'at least one of the stored financial document' for viewing on a** *'window screen'* **refer as 'computer terminal');**

determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored (see e.g. col. 5 lines 1-

8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that 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. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox**); automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as '***a check or a record or a financial document at one of the databases***' from the SRM 10**) and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**) when the determined numerical sequence of the requested financial document is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*); and

retrieving the requested financial document (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, 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 (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **24**, Behera teaches:

first and second geographical locations are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **25**, Behera teaches:

first and second geographical areas are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each othe**r).

For claim **26**, Behera teaches:

particular numerical sequence is further defined as a series number (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*).

For claim **27**, Behera teaches:

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 (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as '***a check or a record or a financial document at one of the databases***' from the SRM 10**).

For claim **28**, Behera teaches:

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 of the financial document (see e.g. Fig. 1A ref. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'* **based on the particular numerical sequence;** see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*).

For claim **31**, Behera teaches:

plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium (see e.g. Fig. 1A ref. 50a, i.e.

'Library Archival Storage' and 50j, i.e. *'Optical Disk Jukebox'* **based on the particular numerical sequence;** see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*)..

For claim **32**, Behera teaches:

reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system (see e.g. col. 12 lines 41-48).

For claim **33**, Behera teaches:

distributing the reproduced financial document to a financial institution based on routing codes (see e.g. col. 20 lines 62-67).

For claim **34**, Behera teaches:

A method of obtaining electronically-stored financial document information from a first storage system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d *'short-term storage*' and '*corresponding text'*; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely-located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. '*Library Archival Storage'* and 50j, i.e. '*Optical Disk Jukebox'*; and col. 4 lines 25-68, i.e. *'long-term*'; and col. 7 lines 50-55), wherein the first and second storage systems each include a plurality of financial document information stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55) and wherein the financial document

information include at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68), said method comprising the steps of:

storing a plurality of financial document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that** 'short-term storage' **and** 'corresponding text' and col. 4 lines 17-23 and col. 7 lines1-9 and lines 54-55, **note that *a maqnetic media which holds data covering a period of 30 days only***);

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 information is associated with a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);;

utilizing a computer terminal connected to the first and second storage systems through a processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

submitting a request for at least one of the financial documents into the computer terminal (see e.g. col. 4 lines 24-48, **note that a system operator use workstation 12** *'to access'* **refer here as 'submitting a request' data from the SRM and the workstation permits a system operator to retrieve** *'archival data'* **refer here as 'at least one of the stored financial document' for viewing on a** *'window screen'* **refer as 'computer terminal');**

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored ((see e.g. col. 5 lines 1-8, col. 8 lines 47-67- col. 6 lines 1-49 and col. 8 lines 57-60, **note that 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. Behera also shows considering the optical storage requirement that the sequence of the checks are inserted into document encoder and captured by the image capture module is the sequence order in which the checks are placed in the optical storage jukebox**);

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document information is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as '***a check or a record or a financial document at one of the databases***' from the SRM 10**) and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**) when the determined numerical sequence of the requested financial document information is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*); and

retrieving the requested financial document information (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, from the first storage system if the requested financial document information is located at the first geographical location and from the second storage system if the requested financial document information is located at the second geographical location (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

Claim Rejections - 35 USC § 103

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 negatived by the manner in which the invention was made.

6. Claims **29** and **30** 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, hereinafter 'priorart').

Regarding claim **29,** Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfilm'

However, the applicant admits 'prior art' that storing financial documents on microfilm is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for ling periods of times.

Regarding claim **30,** Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfiche'

However, the applicant admits 'prior art' that storing financial documents on microfiche is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for ling periods of times.

Conclusion

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

8. A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

9. The examiner requests, in response to this Office action, support be shown for language added to any original claims on amendment and any new claims. That is, indicate support for newly added claim language by specifically pointing to page(s) and line no(s) in the specification and/or drawing figure(s). This will assist the examiner in prosecuting the application.

10. When responding to this office action, Applicant is advised to clearly point out the patentable novelty which he or she thinks the claims present, in view of the state of the art disclosed by the references cited or the objections made. He or she must also show how the amendments avoid such references or objections See 37 CFR 1.111(c).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 9:00am-5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Don Wong can be reached on (571) 272-1834. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information

for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/A. F. L./

Examiner, Art Unit 2163

/Khanh B. Pham/

Primary Examiner, Art Unit 2166

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	**Art Unit**
	Lodhi, Andalib F	2169

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	09/18/2007								
	23	✓								
	24	✓								
	25	✓								
	26	✓								
	27	✓								
	28	✓								
	29	✓								
	30	✓								
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	56	✓								
	57	✓								
	58	✓								

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	**Art Unit**
	Lodhi, Andalib F	2169

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
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☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	09/18/2007								
	59	✓								
	60	✓								
	61	✓								
	62	✓								
	63	✓								
	64	✓								
	65	✓								
	66	✓								
	67	✓								
	68	✓								
	69	✓								
	70	✓								
	71	✓								
	72	✓								
	73	✓								
	74	✓								

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	Lodhi, Andalib F	2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
Updated EAST Search - see attached	7/7/2008	AL
Updated PLUS Search - see attached	7/7/2008	AL
707/3, 10, 205 searched with text	7/7/2008	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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CONFIRMATION NO. 8676

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/202,790	08/12/2005	382	2163	60,419-008

APPLICANTS

Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

**** CONTINUING DATA **************************** AL

This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

**** FOREIGN APPLICATIONS **************************** AL

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **** ** SMALL ENTITY **
09/02/2005

Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☑ No Verified and Acknowledged /ANDALIB FT LODHI/ Examiner's Signature	☐ Met after Allowance AL Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
		MI	4	~~12~~ 51	~~2~~ 4

ADDRESS

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THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151
UNITED STATES

TITLE

Method of obtaining an electronically-stored financial document

FILING FEE RECEIVED		
1405	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

BIB (Rev. 05/07).

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2007/09/14 15:03
S2	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:34
S3	2	("20060041493").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
S4	107	"5187750"	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S5	1	"5187750".pn.	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S6	51	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097" "4494840" "4494743").pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO	OR	ON	2007/09/17 13:12
S7	28	financial with (document or information) with store$1 with remote with database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S8	4	S7 and "707"/$.ccls.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
S9	35330	local near1 remote	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S10	330	S9 same index	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S11	395	S9 same index$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S12	127	S11 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59

EAST Search History

S14	75856	document with process$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S15	1721	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S16	320	S15 same (storage or archival)	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S17	8	S16 same bank$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
S18	10	("4156907" | "4814972" | "4918588" | "4922486" | "4941170" | "4949248" | "4958341" | "5021949" | "5129061" | "5155847").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:03
S19	398	financial near2 document$1 near3 process$3	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
S20	11	S19 same remote$2	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
S21	2	S20 same (electronically or digital)	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:05
S22	50	("6446072" "6963866" "20020138490" "20060041493" "20020111946" "6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "20040193538" "20050097035" "20050192884" "20060196926" "5673320" "7111168" "20010037313" "20040128512" "20080103790" "5187750" "5195133" "5287497" "5297202" "5678046" "5748780" "5754697" "5917965" "5940844" "5963659" "6012633" "6181837" "6574377" "6711554" "20040220885" "20050240483" "20020026426" "20030014341" "4993802" "5983268" "4974977" "5506691" "5594225" "5804804" "5825506" "5842211" "6085168" "6167394" "6397194").pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 10:51
S23	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 18:10
S24	114	"s28" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:07
S25	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08

S28	78	S27 and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S29	90	S27 and 707/10.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09

PTO/SB/08a (03-08)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	11202790
Filing Date	2005-08-12
First Named Inventor	Michael D. Schulze
Art Unit	2169
Examiner Name	Lodhi, Andalib Ft
Attorney Docket Number	060419.00008

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	Examiner Name	Lodhi, Andalib Ft
	Attorney Docket Number	060419.00008

/A.L./	1	ImageMark Archive brochure from NCR Corporation, dated 2001, published in the U.S.A.	☐
	2	TOM DWYER, publication entitled"Archiving Digital Content With EMC and Mobius Solutions", dated December 2005 from Yankee Group Research, Inc., www.yankeegroup.com, published in the U.S.A.	☐
	3	HOLLY SRAEEL, article entitled "City Holdings Opts For DSI's Image" dated March 1996 from Imaging, published in the U.S.A.	☐
	4	ALISON P. ORENSTEIN, article entitled "City National Bulks Up Its Internet Capability" from Community Bank Systems & Technology, dated May 1998, published in the U.S.A.	☐
	5	THIERRY LEGER and DEBRA LEAK, article entitled "IA Corp. Announces New CheckVision Products: New CheckVision Archive Software Supports Short-and Long-Term Check Image Archival With Dynamic, Multi-tiered Migration", dated April 1, 1996, published in the U.S.A.	☐
	6	KRISTI NELSON, article entitled "UBOC Moves to New Check Archive System" from Bank Systems & Technology Issue dated April 2000, published in the U.S.A.	☐
	7	THIERRY LEGER, DANIELE SWEENEY, JUDITH HARGRAVE and JOANN CURRAN, article entitled "IA Corp. Uses Storage Tek Robotic Library for Fist Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millnons of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing", dated October 7, 1996), published in the U.S.A.	☐
/A.L./	8	Article entitled "Trans Financial Bank An Image Success Story Leveraging Technology to Revolutionize Item Processing", from Document Solutions, a BISYS Company, dated 1996.	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	Examiner Name	Lodhi, Andalib Ft
	Attorney Docket Number	060419.00008

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EXAMINER SIGNATURE

Examiner Signature	/Andalib Lodhi/	Date Considered	07/17/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

PLUS Search Results for S/N 11202790, Searched Tue Jul 08 07:37:23 EDT 2008

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Case Docket No.: 060419.00008 Date: May 8, 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Serial No.: 11/202,790

Filed: August 12, 2005

Group Art Unit: 2169

Examiner: Lodhi, Andalib Ft

For: METHOD OF OBTAINING ELECTRONICALLY-STORED FINANCIAL DOCUMENTS

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 37 CFR 1.97 and 37 CFR 1.98 and in compliance with 37 CFR 1.56, Applicant hereby makes of record the patents, publications, or other information listed on the attached Form 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.

The above identified patent application is being or was filed after June 30, 2003, such that copies of each cited U.S. Patent and each cited U.S. Patent Application Publication are not required to be submitted, see 37 CFR 1.98(a)(2)(ii). However, copies of the remaining patents and publications, if any, are enclosed herewith. None of the patents, publications, or other information being provided discloses the inventive concepts claimed in the subject application.

Under 35 U.S.C. §120, this application relies on the earlier filing date of prior application Serial No. 10/104,541, filed on March 22, 2002, now Patent No. 6,963,866; and Serial No. 09/548,490, filed on April 13, 2000, now Patent No. 6,446,072. The references listed on Form PTO/SB08A were submitted to and/or cited by the Office on this prior application. In addition, the Information Disclosure Statement submitted in the earlier application complied with 37 CFR 1.98(a) through (c) such that these references are not required to be provided in this application.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys, P.C. the fee of $180.00 for submission of the Supplemental Information Disclosure Statement.

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

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

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Dated: May 8, 2008

#369748

PTO/SB/08a (03-08)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	11202790
Filing Date	2005-08-12
First Named Inventor	Michael D. Schulze
Art Unit	2169
Examiner Name	Lodhi, Andalib Ft
Attorney Docket Number	060419.00008

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	11202790
	Filing Date	2005-08-12
	First Named Inventor	Michael D. Schulze
	Art Unit	2169
	Examiner Name	Lodhi, Andalib Ft
	Attorney Docket Number	060419.00008

	1	ImageMark Archive brochure from NCR Corporation, dated 2001, published in the U.S.A.	☐
	2	TOM DWYER, publication entitled"Archiving Digital Content With EMC and Mobius Solutions", dated December 2005 from Yankee Group Research, Inc., www.yankeegroup.com, published in the U.S.A.	☐
	3	HOLLY SRAEEL, article entitled "City Holdings Opts For DSI's Image" dated March 1996 from Imaging, published in the U.S.A.	☐
	4	ALISON P. ORENSTEIN, article entitled "City National Bulks Up Its Internet Capability" from Community Bank Systems & Technology, dated May 1998, published in the U.S.A.	☐
	5	THIERRY LEGER and DEBRA LEAK, article entitled "IA Corp. Announces New CheckVision Products: New CheckVision Archive Software Supports Short-and Long-Term Check Image Archival With Dynamic, Multi-tiered Migration", dated April 1, 1996, published in the U.S.A.	☐
	6	KRISTI NELSON, article entitled "UBOC Moves to New Check Archive System" from Bank Systems & Technology Issue dated April 2000, published in the U.S.A.	☐
	7	THIERRY LEGER, DANIELE SWEENEY, JUDITH HARGRAVE and JOANN CURRAN, article entitled "IA Corp. Uses Storage Tek Robotic Library for Fist Client/Server Check Image Archive at Union Bank of California; New client/server CheckVision Archive Application Stores Millnons of Checks Per Day Using StorageTek Technology for Quicker Image Retrieval and On-line Client Viewing", dated October 7, 1996), published in the U.S.A.	☐
	8	Article entitled "Trans Financial Bank An Image Success Story Leveraging Technology to Revolutionize Item Processing", from Document Solutions, a BISYS Company, dated 1996.	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	11202790
	Filing Date	2005-08-12
	First Named Inventor	Michael D. Schulze
	Art Unit	2169
	Examiner Name	Lodhi, Andalib Ft
	Attorney Docket Number	060419.00008

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EXAMINER SIGNATURE

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	11202790
	Filing Date	2005-08-12
	First Named Inventor	Michael D. Schulze
	Art Unit	2169
	Examiner Name	Lodhi, Andalib Ft
	Attorney Docket Number	060419.00008

CERTIFICATION STATEMENT

Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☒ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/SAMUEL J. HAIDLE/	Date (YYYY-MM-DD)	2008-05-08
Name/Print	Samuel J. Haidle	Registration Number	42,619

This collection of information is required by 37 CFR 1.97 and 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 CFR 1.14. This collection is estimated to take 1 hour 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.**

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 the Freedom of Information Act requires disclosure of these record s.

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 inspections 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 Patent Application Fee Transmittal

Application Number:	11202790
Filing Date:	12-Aug-2005
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Attorney Docket Number:	60,419-008

Filed as Small Entity

Utility Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Miscellaneous:				
Submission- Information Disclosure Stmt	1806	1	180	180
		Total in USD ($)		**180**

Electronic Acknowledgement Receipt

EFS ID:	3273529
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	08-MAY-2008
Filing Date:	12-AUG-2005
Time Stamp:	13:51:33
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	$180
RAM confirmation Number	9898
Deposit Account	082789
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows: Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement Letter	SupplementalInformationDisclosureStatement.pdf	31239 be15c0f25bb87c20a9b2bcb88a6f68a770820586	no	2
Warnings:					
Information:					
2	Information Disclosure Statement (IDS) Filed	US_IDS_Form__SB_08a.pdf	820314 98c3f61c65d49a81512b2f3117b4658f359696df	no	5
Warnings:					
Information:					
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3	NPL Documents	NCRArchive2001.pdf	789223 0a346e8d76e95145bfe78f9598d2957533f7c6d8	no	10
Warnings:					
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4	NPL Documents	CityHoldingOptsarticle.pdf	78714 b945c3dc78b6fc7eab8c33727e76064ca4af8788	no	1
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Warnings:					
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6	NPL Documents	EMCMobiusFinal.pdf	698372 5cfd72b7b1f28a62bee09545571397068abb73c0	no	16
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Warnings:					
Information:					
9	NPL Documents	UBOCMulti-tier.pdf	131272 f71e54dd67cb1cc909c0c09e8810f8d48683c6c3	no	2
Warnings:					
Information:					
10	NPL Documents	ImageProductInfo8282007.pdf	485715 1ecd11e667527206ba93092a9623ed6af0089e88	no	9
Warnings:					
Information:					
11	Fee Worksheet (PTO-06)	fee-info.pdf	8187 87e5412ffd61be07d3fc85213e73ff7d484ef2a1	no	2
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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.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Michael D. Schulze et al.	
		Group Art Unit: 2621
Serial No.:	11/202,790	
		Examiner: Lodhi, Andalib FT
Filed:	August 12, 2005	
Title:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT	
Attorney Docket No.:	060419.00008	

AMENDMENT

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

Dear Sir:

In response to the Official Action dated 10/02/2007, please amend the subject application as follows and consider the accompanying remarks. A petition for a three-month extension of time is attached to extend the period for reply.

A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 2.

Amendments to the Claims

This listing of claims, including the text of the claims, serves to replace all prior versions, and listings, of claims in the application.

1. - 22. (Cancelled)

23. (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 is associated with ~~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 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 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~~ submitting a request for at least one of the stored financial documents into the computer terminal;

determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored;

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

retrieving the requested financial document, as defined by the inputted request, 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.

24. (Previously Presented) A method as set forth in claim 23 wherein the first and second geographical locations are different from each other.

25. (Previously Presented) A method as set forth in claim 24 wherein the first and second geographical areas are different from each other.

26. (Previously Presented) A method as set forth in claim 23 wherein the particular numerical sequence is further defined as a series number.

27. (Previously Presented) 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 to locate the requested financial document.

28. (Previously Presented) A method as set forth in claim 23 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 of the financial document.

29. (Previously Presented) A method as set forth in claim 28 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.

30. (Previously Presented) A method as set forth in claim 28 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.

31. (Previously Presented) A method as set forth in claim 28 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.

32. (Previously Presented) 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.

33. (Previously Presented) A method as set forth in claim 32 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

34. (Currently Amended) A method of obtaining electronically-stored financial document information 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 document information stored therein and wherein the financial document information 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 document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with 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 information is associated with 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 document information;~~

~~inputting the~~ submitting a request for at least one of the stored financial document information into the computer terminal;

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored;

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

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

35. (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 and wherein each of the financial documents is associated with 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;

submitting a request for at least one of the stored financial documents 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.

36. (New) A method as set forth in claim 35 wherein the first and second fixed mediums are different from each other.

37. (New) A method as set forth in claim 36 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.

38. (New) A method as set forth in claim 37 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.

39. (New) A method as set forth in claim 37 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.

40. (New) A method as set forth in claim 39 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.

41. (New) A method as set forth in claim 39 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.

42. (New) A method as set forth in claim 36 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.

43. (New) A method as set forth in claim 42 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.

44. (New) A method as set forth in claim 35 wherein the first and second fixed mediums are the same.

45. (New) A method as set forth in claim 44 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.

46. (New) A method as set forth in claim 35 wherein the specific document parameter of the financial document is a particular numerical sequence.

47. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific document age.

48. (New) A method as set forth in claim 47 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.

49. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific account number.

50. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific check number.

51. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific payment date.

52. (New) A method as set forth in claim 46 wherein the specific document parameter of the financial document is a specific monetary amount.

53. (New) A method as set forth in claim 35 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system.

54. (New) A method as set forth in claim 53 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

55. (New) A method as set forth in claim 35 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.

56. (New) A method as set forth in claim 35 further including an outsourcing institution associated with the second storage system.

57. (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 is associated with 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;

submitting a request for the financial document 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.

58. (New) A method as set forth in claim 57 further including the step of processing the request to locate the requested financial document.

59. (New) A method as set forth in claim 58 further including the step of reproducing the requested financial document after the request has been processed and retrieved.

60. (New) A method as set forth in claim 59 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.

61. (New) A method as set forth in claim 57 further including the step of feeding the request from the computer terminal into the processing unit.

62. (New) A method as set forth in claim 61 further including the step of downloading the request from the processing unit into a downloading terminal.

63. (New) A method as set forth in claim 62 further including the step of transmitting the request from the downloading terminal to a document terminal.

64. (New) A method as set forth in claim 63 further including the step of reproducing the requested financial document through the document terminal.

65. (New) A method as set forth in claim 64 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

66. (New) A method as set forth in claim 61 further including the step of categorizing the request.

67. (New) A method as set forth in claim 61 further including the step of determining a sequence number of the requested financial document after the request has been inputted.

68. (New) A method as set forth in claim 67 further including the step of determining an image reference number of the requested financial document.

69. (New) A method as set forth in claim 57 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.

70. (New) A method as set forth in claim 57 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.

71. (New) A method as set forth in claim 57 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.

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

73. (New) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfilm.

74. (New) A method as set forth in claim 71 wherein the step of storing the financial document in a fixed medium is further defined as storing the financial document on microfiche.

Remarks

After entry of the subject Amendment, claims 23-74 will remain pending in the application with claims 23, 34, 35 and 57 being in independent form. Claims 23 and 34 have been amended and claims 35-74 have been added. Claims 1-22 were previously cancelled. Claims 24-33 are unchanged.

Claims 23-28 and 31-34 stand rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,187,750 to Behera. Claims 29 and 30 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Behera in view of Applicant's own admitted prior art.

Regarding the rejections of independent claims 23 and 34, the Applicant respectfully submits that the Examiner has misunderstood the scope of these claims and/or has misinterpreted Behera in formulating these rejections. As such, the Applicant contends that claims 23 and 34 are allowable over the prior art of record.

In particular, the Examiner contends that Behera discloses the step of determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored. The Examiner specifically refers to "col. 5 lines 1-8, note that 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". The Examiner appears to have correctly characterized a certain printing feature of Behera, however, this printing feature is in no way analogous to the 'determining' step of claims 23 and 34.

As the Examiner is well aware, in order to maintain a rejection based on §102, each and every feature of the claim must be found in the prior art reference. The current rejections cannot be maintained as Behera does not disclose each and every feature of independent claims 23 and 34. The printing feature of Behera, as identified by the Examiner, is used to preprogram the processor to print account statements in a regular and systematic fashion, such as monthly. As such, in Behera, the account number and storage

system are already known and are preprogrammed. This is a common practice well known in the banking industry.

The subject invention, as claimed in claims 23 and 34, however, is dramatically different. Both claims 23 and 34 require that a particular numerical sequence of the requested financial document be determined to in turn determine the storage system in which the requested financial document is stored. Further, claims 23 and 34 require that a request be submitted.

In Behera there is no "determining" of the numerical sequence and there is no "determining" of the storage system. Also, in Behera, there is no "request" for information. The information needed to print the statements on a monthly basis is all preprogrammed.

Accordingly, independent claims 23 and 34 are believed to be in condition for allowance. Claims 24-33 are also believed to be in condition for allowance as these claims depend from the unique and non-obvious features of claim 23.

Turning to newly added claims 35-74, these claims are similar in scope to claims 1-44 of the parent application, which is now U.S. Patent No. 6,963,866. Independent claims 35 and 57 have been amended to clarify how the requested is provided. It is respectfully submitted that added claims 35-74 are in condition for allowance for the same reasons that claims 1-44 in the parent application were allowed.

The remaining references cited but not applied to the claims have been considered. Since the Examiner has apparently considered these references as less pertinent than the above discussed reference(s), further discussion of the non-applied references, at this time, is considered unnecessary. However, it is respectfully submitted that the claims in the subject patent application patentably define over all references of record either independently or in combination.

Accordingly, it is respectfully submitted that the Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

Dated: April 2, 2008

#358932

/SAMUEL J. HAIDLE/
Samuel J. Haidle, Registration No. 42,619
The Pinehurst Office Center
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Bloomfield Hills, MI 48304-5151
(248) 723-0334

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	**:**	**Michael D. Schulze et al.**	
Serial No.	**:**	**11/202,790**	**Group Art Unit: 2621**
Attry. No.	**:**	**060419.00008**	**Examiner: Lodhi, Andalib FT**
Filed	**:**	**August 12, 2005**	
Title	**:**	**METHOD OF OBTAINING AN ELECTRONICLLAY-STORED FINANCIAL DOCUMENT**	

THREE-MONTH EXTENSION OF TIME

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

Dear Sir:

In response to the Official Action mailed 10/02/2007, Applicant hereby petitions for a three-month extension of time. The Commissioner is hereby authorized to charge the fee of $525.00 for the Three-Month Extension of Time to Visa Charge Card in the name of Samuel J. Haidle. If any additional fees are necessary to respond to the outstanding Official Action, the Commissioner is hereby authorized to charge such fees or credit any overpayment to Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys, P.C.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

April 2, 2008
Date

/SAMUEL J. HAIDLE/
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#362195

Electronic Patent Application Fee Transmittal

Application Number:	11202790
Filing Date:	12-Aug-2005
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Attorney Docket Number:	60,419-008

Filed as Small Entity

Utility Filing Fees

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Basic Filing:				
Pages:				
Claims:				
Claims in excess of 20	2202	32	25	800
Independent claims in excess of 3	2201	1	105	105
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD($)
Extension-of-Time:				
Extension - 3 months with $0 paid	2253	1	525	525
Miscellaneous:				
			Total in USD ($)	**1430**

Electronic Acknowledgement Receipt

EFS ID:	3094242
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	02-APR-2008
Filing Date:	12-AUG-2005
Time Stamp:	17:19:44
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	$1430
RAM confirmation Number	2710
Deposit Account	082789
Authorized User	HAIDLE,SAMUEL J.

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.21 (Miscellaneous fees and charges)

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1		Amendment.pdf	62917 bef2e90762c2264bfe9e3cf4efad318dde826d71	yes	15
	Multipart Description/PDF files in .zip description				
	Document Description		**Start**	**End**	
	Amendment - After Non-Final Rejection		1	1	
	Claims		2	12	
	Applicant Arguments/Remarks Made in an Amendment		13	15	
Warnings:					
Information:					
2	Extension of Time	ThreeMonthExtensionOfTime.pdf	25296 6c0e3b12fcf1721ae3b93d63b911a62827d107b0	no	1
Warnings:					
Information:					
3	Fee Worksheet (PTO-06)	fee-info.pdf	8457 34a5b4e6c6c00cc1a6edf79bcffe09d6b5041610	no	2
Warnings:					
Information:					
		Total Files Size (in bytes):	96670		

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.

PTO/SB/06 (07-06)
Approved for use through 1/31/2007. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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.

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number	Filing Date	☐ To be Mailed
11/202,790	08/12/2005	

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY ☒ RATE ($)	SMALL ENTITY ☒ FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*	X $ =		OR	X $ =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*	X $ =			X $ =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT 04/02/2008	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	* 52	Minus	** 20	= 32	X $25 =	800	OR	X $ =	
Independent (37 CFR 1.16(h))	* 4	Minus	***3	= 1	X $105 =	105	OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE	905	OR	TOTAL ADD'L FEE	

AMENDMENT	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)		RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X $ =		OR	X $ =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X $ =		OR	X $ =	
☐ Application Size Fee (37 CFR 1.16(s))									
☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* 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.

Legal Instrument Examiner:
/brown s. charrissa/

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.**

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

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UNITED STATES DEPARTMENT OF COMMERCE
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www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
11/202,790	08/12/2005	Michael D. Schulze	60,419-008	8676

27305 7590 10/02/2007

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

EXAMINER	
LODHI, ANDALIB FT	
ART UNIT	**PAPER NUMBER**
2169	

MAIL DATE	DELIVERY MODE
10/02/2007	PAPER

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

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	11/202,790	SCHULZE ET AL.	
	Examiner	Art Unit	
	Andalib F. Lodhi	2169	

-- 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) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, 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 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 *12 August 2005*.

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) *23-34* 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) *23-34* is/are rejected.

7)☐ Claim(s) _____ 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 *08/12/2005* 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) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date *08/12/2005*.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

1. The instant application having Application No. 11/202790 filed on 08/12/2005 has a total of 12 claims pending in the application; there are 2 independent claims and 10 dependent claims, all of which are presented for examination by the examiner.

Oath/Declaration

2. The applicant's oath/declaration has been reviewed by the examiner and is found to conform to the requirements prescribed in **37 C.F.R. 1.63.**

Information Disclosure Statement

3. As required by **M.P.E.P. 609(C)**, the applicant's submissions of the Information Disclosure Statements dated August 12, 2005 is acknowledged by the examiner and the cited references have been considered in the examination of the claims now pending. As required by **M.P.E.P 609 C (2)**, a copy of the PTOL-1449 initialed and dated by the examiner is attached to the instant office action.

Drawings

4. The applicant's drawings submitted are acceptable for examination purposes.

Claim Rejections - 35 USC § 102

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.

5. Claims **23-28, and 31- 34** 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).

For claim **23**, Behera teaches:

A method of obtaining an electronically-stored financial document from a first storage system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d *'short-term storage'* and *'corresponding text'*; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely- located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'*; and col. 4 lines 25-68, i.e. *'long-term'*; and col. 7 lines 50-55) , wherein the first and second storage systems each include a plurality of financial documents stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55); 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 (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68) , 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 a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that** 'short-term storage' **and** 'corresponding text' and col. 4 lines 17-23 and col. 7 lines1-9 and lines 54-55, **note that *a maqnetic media which holds data covering a period of 30 days only***);

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 a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);

utilizing a computer terminal connected to the first and second storage systems through a processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

receiving a request for at least one of the stored financial documents (see e.g. Fig. 1C, ref. 12, col. 4 lines 24-25, **note that workstation 12 to access** and col. 4 lines 47-48 **note that retrieve archive data for viewing**);

inputting the request into the computer terminal (see e.g. col. 4 lines 46-49, **note that may call up and retrieve**);

determining the particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored (see e.g. col. 5 lines 1-8, **note that 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**);

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as '***a check or a record or a financial document at one of the databases***' from the SRM 10**) and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**) when the determined numerical sequence of the requested financial document is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note**

that 'monthly statements', 'reference information'; see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*); and

retrieving the requested financial document (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, 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 (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **24**, Behera teaches:

first and second geographical locations are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

For claim **25**, Behera teaches:

first and second geographical areas are different from each other (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other**).

For claim **26**, Behera teaches:

particular numerical sequence is further defined as a series number (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*).

For claim **27**, Behera teaches:

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 (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as '***a check or a record or a financial document at one of the databases***' from the SRM 10**).

For claim **28**, Behera teaches:

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 of the financial document (see e.g. Fig. 1A ref. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'* **based on the particular numerical sequence;** see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g.

col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*).

For claim **31**, Behera teaches:

plurality of financial documents in a fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium (see e.g. Fig. 1A ref. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'* **based on the particular numerical sequence;** see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information';** see e.g. col. 3 lines 52-60 and col. 14 lines 43-68, **note that '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)*)..

For claim **32**, Behera teaches:

reproducing the requested financial document after the requested financial document has been retrieved from the associated storage system (see e.g. col. 12 lines 41-48).

For claim **33**, Behera teaches:

distributing the reproduced financial document to a financial institution based on routing codes (see e.g. col. 20 lines 62-67).

For claim **34**, Behera teaches:

A method of obtaining electronically-stored financial document information from a first storage

system geographically located at a first location (see e.g. Fig. 1, refs. 10, 20, 30 and 30d *'short-term storage'* and *'corresponding text'*; and col. 4 lines 17-23; see also col. 7 lines 54-55), which is remotely-located from a second storage system geographically located at a second location (see e.g. Fig. 1, refs. 50a, i.e. *'Library Archival Storage'* and 50j, i.e. *'Optical Disk Jukebox'*; and col. 4 lines 25-68, i.e. *'long-term'*; and col. 7 lines 50-55), wherein the first and second storage systems each include a plurality of financial document information stored therein (see e.g. Abstract; and col. 2 lines 35- 43 and col. 2 lines 48-55) and wherein the financial document information include at least one specific document parameter with the specific document parameter being defined as a particular numerical sequence (see. e.g. lines 35-30, col. 5 lines 1-13, col. 6 lines 42-49, col. 3 lines 52-60 and col. 14 lines 43-68), said method comprising the steps of:

storing a plurality of financial document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with a first geographical area (see e.g. Fig. 1, refs. 10, 20, 30 and 30d **note that** 'short-term storage' **and** 'corresponding text' and col. 4 lines 17-23 and col. 7 lines1-9 and lines 54-55, **note that *a maqnetic media which holds data covering a period of 30 days only***);

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 information is associated with a second geographical area (see e.g. Fig. 1, refs. 50a, i.e. 'Library Archival Storage' and 50j and i.e. 'Optical Disk Jukebox'; see e.g. col. 4 lines 25-68, col. 7 lines 50-55 and lines 1-9, **note that archival optical jukeboxes to a magnetic media which holds data covering a period of 30 days only**);;

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

processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**);

receiving a request for at least one of the stored financial document information (see e.g. Fig. 1C, ref. 12, col. 4 lines 24-25, **note that workstation 12 to access** and col. 4 lines 47-48 **note that retrieve archive data for viewing**);

inputting the request into the computer terminal (see e.g. col. 4 lines 46-49, **note that may call up and retrieve**);

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored (see e.g. col. 5 lines 1-8, **note that 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**);

automatically accessing the first storage system at the first geographical location through the processing unit when the determined numerical sequence of the requested financial document information is associated with the first geographical area (see e.g. Fig. 1A ref. 12 and Fig. 1A ref. 22, col. 4 lines 24-25, 43-48 and col. 7 lines 46-47, **note that a system operator can use a workstation 12 to access data such as** '*a check or a record or a financial document at one of the databases*' **from the SRM 10**) and automatically accessing the second storage system at the second geographical location through the processing unit (see e.g. Fig. 1 refs. 6, 12 and 22, **note that corresponding text through a processing unite**) when the determined numerical sequence of the requested financial document information is associated with the second geographical area (see e.g. col. 2 Lines 35-38, **note that '30-day supply'**; see e.g. also col. 5 lines 1-13, **note that certain account number on certain days of the month;** see e.g. col. 6 lines 42-49, **note that 'monthly statements', 'reference information'**; see e.g. col. 3 lines 52-

60 and col. 14 lines 43-68, **note that '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)*); and

retrieving the requested financial document information (see e.g. col. 5 lines 1-8, **note that data to be retrieved**), as defined by the inputted request, from the first storage system if the requested financial document information is located at the first geographical location and from the second storage system if the requested financial document information is located at the second geographical location (see e.g. Fig. 1A ref. 20, 30d, 50a and 50j, **note that the plurality of the storages are in fact geographically located apart of each other, in fact examiner is interpreting to be the first storage system located at location other then the second storage system, which is located at a different location**).

Claim Rejections - 35 USC § 103

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 negatived by the manner in which the invention was made.

6. Claims **29** and **30** 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, hereinafter 'priorart').

Regarding claim **29,** Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfilm'

However, the applicant admits 'prior art' that storing financial documents on microfilm is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for long periods of times.

Regarding claim **30,** Behera teaches the limitation of claim 28 as set forth above, except the reference does not explicitly teach 'storing a plurality of financial documents on microfiche'

However, the applicant admits 'prior art' that storing financial documents on microfiche is well known in the art (see e.g. page 1, background of the invention, section 2).

The Behera and 'prior art' are analogous art because they are from the same field of endeavor of electronic document processing.

It would have been obvious to one of ordinary skill in the art at the time the invention was made to obtain an electronically-stored financial document as taught by 'prior art' in order to maintain data for long periods of times.

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

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

Conclusion

9. The examiner requests, in response to this Office action, support be shown for language added to any original claims on amendment and any new claims. That is, indicate support for newly added claim language by specifically pointing to page(s) and line no(s) in the specification and/or drawing figure(s). This will assist the examiner in prosecuting the application.

10. When responding to this office action, Applicant is advised to clearly point out the patentable novelty which he or she thinks the claims present, in view of the state of the art disclosed by the references cited or the objections made. He or she must also show how the amendments avoid such references or objections See 37 CFR 1.111(c).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andalib F. Lodhi whose telephone number is (571) 270-1759. The examiner can normally be reached on Monday-Friday, 9:00am-5:00pm, EST Alt Friday off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Christian Chace can be reached on (571) 272-4190. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

September 18th, 2007

Andalib Lodhi AL KPBP
AU 2169

CHRISTIAN CHACE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	To Be Assigned
				Filing Date	Concurrent Herewith
				First Named Inventor	Michael D. Schulze
				Art Unit	~~2181~~ 2169
(use as many sheets as necessary)				Examiner Name	~~Alaudaidi, H. J.~~ AL
Sheet	1	of	4	Attorney Docket Number	60,419-008

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.[1]	U.S. Patent Document Number-Kind Code[2] (*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
	/A.L./	US-4,888,812	12/19/1989	Dinan et al.	
		US-4,899,299	2/6/1990	Margaret G. MacPhail	
		US-4,941,125	7/10/1990	Boyne	
		US-5,170,466	12/8/1992	Rogan et al.	
		US-5,187,750	2/16/1993	Behera	
		US-5,287,497	2/15/1994	Behera	
		US-5,301,350	4/5/1994	Rogan et al.	
		US-5,321,816	6/14/1994	Rogan et al.	
		US-5,325,511	6/28/1994	Michael J. Collins et al.	
		US-5,339,311	8/16/1994	Jonathan S. Turner	
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		US-5,649,196	7/15/1997	James R. Woodhill et al.	
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		US-5,784,610	7/21/1998	Copeland, III et al.	
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Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3] Number[4] Kind Code[5] (*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[6]
	/A.L./	JP 3 085 649	4/10/1991			
	/A.L./	JP 7 064 835	3/10/1995			

Examiner Signature	/Andalib Lodhi/	Date Considered	09/18/2007

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				First Named Inventor	Michael D. Schulze
				Art Unit	~~2164~~ 2169
(use as many sheets as necessary)				Examiner Name	~~Alaudaidi, H. J.~~ AL
Sheet	2	of	4	Attorney Docket Number	60,419-008

U.S. PATENT DOCUMENTS					
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		US-5,949,492	9/7/1999	Roy J. Mankovitz	
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		US-6,029,175	2/2000	Chow et al.	
		US-6,061,686	5/9/2000	Gauvin et al.	
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		US-6,124,878	9/26/2000	Michael Brian Adams et al.	
		US-6,157,931	12/5/2000	David Cane et al.	
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	/A.L./	PCT Search Report dated 8/22/2000; International Filing Date 4/13/2000; PCT/US00/009926
	/A.L./	Star Chek Press Release, "Star Check Gocs Live With Online Check Verification", dated January 16, 2001

EXAMINER	/Andalib Lodhi/	**DATE CONSIDERED**	09/18/2007

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				Art Unit	~~2161~~ 2169
(use as many sheets as necessary)				Examiner Name	~~Alaudaidi, H. J.~~ AL
Sheet	3	of	4	Attorney Docket Number	60,419-008

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		Publication dated 11/1/1976 from *Forbes Magazine* entitled "Dozier Willard's Crazy (Like A Fox) Idea"
		Publication dated 1978, authors Caroline M. Eastman and Stephen F. Weiss, entitled "A Tree Algorithm For Nearest Neighbor Searching In Document Retrieval Systems"
		Publication dated August 1981, from the Communications of ACM Volume 24, Number 8, author Alan Jay Smith of University of California, Berkeley, entitled "Long Term File Migration: Development and Evaluation of Algorithms"
		Publication dated 8/15/1989, from *Datamation*, Vol. 35, No. 16, author Jeff Moad, entitled "The Networked Storage Game"
		Publication dated 1991, authors Vincent Cate and Thomas Gross, entitled "Combining the Concepts of Compression and Caching for a Two-level Filesystem"
		Publication dated August 1994 from *PC Magazine*, author Steve Rigney, entitled "Palindrome HSM: Affordable and Flexible"
		Publication dated 1995, from *New Library World*, authors Catherine Hare and Graham Southwood, entitled "Getting the Records Straight – Developments in Records Management"
		Publication dated 1995, authors Jeong-Ki Kim and Jae-Woo Chang; entitled "A new Parallel Signature File Method For Efficient Information Retrieval"
	/A.L./	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"

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Sheet	4	of	4	Attorney Docket Number	60,419-008

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

	/A.L./	Publication dated February 1996, from *ACM Transactions on Computer Systems*, 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"
		Publication dated March 25, 1996, from *Information Week*, No. 572, pp. 77(6), author Neil Raden, entitled "Boost Warehouse Performance"
		Publication dated Nov. 4,1996, from *Computerworld*, author Alice LaPlante, entitled "(Ware)house of Cards"
		Publication dated March 18, 1998, from *Document Imaging Report*, Vol, 8, Issue 6, entitled "Sterling Integrates Storage Archives for Bank Documents"
	/A.L./	Publication dated October 1973 *Burroughs Clearing House*, entitled "Maximum Security For Financial Records"

EXAMINER	/Andalib Lodhi/	DATE CONSIDERED	09/18/2007

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.

Examiner Signature	/Andalib Lodhi/	Date Considered	09/18/2007

*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. [1] Applicant's unique citation designation number (optional). [2] See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. [3]Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). [4] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [5] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard St. 16 if possible. [6] 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 CFT 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.**

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Notice of References Cited	Application/Control No. 11/202,790	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.	
	Examiner Andalib F. Lodhi	Art Unit 2169	Page 1 of 1

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*		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-			
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	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					
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	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. 8676

SERIAL NUMBER	FILING or 371(c) DATE RULE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
11/202,790	08/12/2005	382	2169	60,419-008

APPLICANTS
Michael D. Schulze, Troy, MI;
Richard J. Gagnon, Grosse Pointe Farms, MI;

**** CONTINUING DATA **************************** AL
This application is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

**** FOREIGN APPLICATIONS **************************** NONE AL

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED **** ** SMALL ENTITY **
09/02/2005

Foreign Priority claimed ☐ Yes ☑ No 35 USC 119(a-d) conditions met ☐ Yes ☑ No Verified and Acknowledged /ANDALIB FT LODHI/ Examiner's Signature	☐ Met after Allowance AL Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
		MI	4	12	2

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

TITLE
Method of obtaining an electronically-stored financial document

FILING FEE RECEIVED		
500	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

BIB (Rev. 05/07).

Index of Claims	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	Lodhi, Andalib F	2169

✓	Rejected	-	Cancelled	N	Non-Elected	A	Appeal
=	Allowed	÷	Restricted	I	Interference	O	Objected

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIM		DATE								
Final	Original	09/18/2007								
	23	✓								
	24	✓								
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	33	✓								
	34	✓								

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	11202790	SCHULZE ET AL.
	Examiner	Art Unit
	Lodhi, Andalib F	2169

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
EAST Search - see attached	9/18/2007	AL
PLUS Search - see attached	9/18/2007	AL
707 searched with text	9/18/2007	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	28	financial with (document or information) with store$1 with remote with database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
L2	4	l1 and "707"/$.ccls.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:35
L6	35330	local near1 remote	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
L7	330	l6 same index	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
L8	395	l6 same index$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
L9	127	l8 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
L10	1	l9 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
L11	75856	document with process$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
L12	1721	document with process$3 with remote$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
L13	320	l12 same (storage or archival)	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
L14	8	l13 same bank$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
L15	10	("4156907" | "4814972" | "4918588" | "4922486" | "4941170" | "4949248" | "4958341" | "5021949" | "5129061" | "5155847").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:03
L16	398	financial near2 document$1 near3 process$3	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
L17	11	l16 same remote$2	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
L18	2	l17 same (electronically or digital)	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:05
S1	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2007/09/14 15:03
S2	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2007/09/18 09:34

EAST Search History

S3	2	("20060041493").PN.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
S4	107	"5187750"	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S5	1	"5187750".pn.	US-PGPUB; USPAT	OR	ON	2007/09/17 11:21
S6	51	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097" "4494840" "4494743").pn.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO	OR	ON	2007/09/17 13:12

PLUS Search Results for S/N 11202790, Searched Mon Sep 17 11:27:05 EDT 2007

The Patent Linguistics Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to the present PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Michael D. Schulze	
		Group Art Unit: 2621
Serial Number:	11/202,790	
		Examiner: Gaffin, Jeffrey A.
Filed:	August 12, 2005	
Title:	MEHTOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT	

Attorney Docket No.: 60,419-008

STATUS INQUIRY

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

Dear Sir:

The above identified patent application was filed over 14 months ago. The failure by the Patent Office to take action within this time frame may result in an adjustment of the patent term under 35 U.S.C. 154(b) and 37 CFR 1.702 – 1.705. We note that the last communication received from the Patent Office was the NOTICE OF PUBLICATION OF APPLICATION received March 9, 2006. Applicant hereby requests that the Patent Office advise applicant's undersigned attorney as to the status of the application.

Favorable and prompt consideration is respectfully requested.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

/SAMUEL J. HAIDLE/
Samuel J. Haidle, Reg. No. 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield, Hills, MI 48304-5151
(248) 723-0334

Dated: March 19, 2006
#252921-v1-StatusInquiry.doc

Electronic Acknowledgement Receipt

EFS ID:	1601817
Application Number:	11202790
International Application Number:	
Confirmation Number:	8676
Title of Invention:	Method of obtaining an electronically-stored financial document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Brenda Hughes
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	60,419-008
Receipt Date:	19-MAR-2007
Filing Date:	12-AUG-2005
Time Stamp:	11:03:48
Application Type:	Utility

Payment information:

Submitted with Payment	no

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part /.zip	Pages (if appl.)
1	Request for status of Application	StatusInquiry.pdf	20305	no	1
Warnings:					

Information:	
Total Files Size (in bytes):	20305

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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.

OIPE
OCT 14 2005
IAP87
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10-17-05

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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
11/202,790	08/12/2005	Michael D. Schulze	60,419-008

CONFIRMATION NO. 8676

FORMALITIES LETTER

27305
HOWARD & HOWARD ATTORNEYS, P.C.
THE PINEHURST OFFICE CENTER, SUITE #101
39400 WOODWARD AVENUE
BLOOMFIELD HILLS, MI 48304-5151

Date Mailed: 09/02/2005

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125, is required. The substitute specification must be accompanied by a marked up copy as set forth in 37 CFR 1.125(c) and a statement that the specification contains no new matter (see 37 CFR 1.125(b)). The specification, claims, or abstract page(s) submitted is not acceptable and cannot be scanned or properly stored because:
  - Since a preliminary amendment was present on the filing date of the application and such amendment is part of the original disclosure of the application, the substitute specification must include all of the desired changes made in the preliminary amendment. See 37 CFR 1.115 and 1.215.

Applicant is cautioned that correction of the above items may cause the specification and drawings page count to exceed 100 pages. If the specification and drawings exceed 100 pages, applicant will need to submit the required application size fee.

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OIPE IAP87
OCT 14 2005
PATENT & TRADEMARK OFFICE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Group Art Unit: 2621

Serial No.: 11/202,790

Examiner: To Be Assigned

Filed: August 12, 2005

Attorney Docket No.: 60,419-008

Title: METHOD OF OBTAINING ELECTRONICALLY-STORED FINANCIAL DOCUMENTS

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS FILING DATE GRANTED

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

In response to the Notice to File Corrected Application Papers Filing Date Granted dated September 2, 2005, and in reference to the above-identified patent application, please enter the following Substitute Specification with claims in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125, and consider the accompanying remarks prior to examination on the merits. A clean version of the specification and claims as amended herein is attached at the end as required under 37 CFR § 1.125(c).

OIPE IAP87
OCT 14 2005
PATENT & TRADEMARK OFFICE

METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

This patent application is a continuation of U.S. Patent Application Serial No. 10/104,541, filed on March 22, 2002, which 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 and is entitled "REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM."

BACKGROUND OF THE INVENTION

1) TECHNICAL FIELD

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

2) DESCRIPTION OF THE PRIOR ART

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

financial institution or in an off-site storage system. Electronic storage of these financial documents permits financial institutions to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

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

The majority of financial institutions electronically store financial documents only in

an on-site storage system and not in an off-site storage system. Consequently, these financial institutions are unable to outsource the responsibilities for the back office production to third party entities to alleviate the expenses and resources associated with the back office production. These financial institutions realize a significant financial burden since the back office production is concentrated strictly at the financial institution.

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

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

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

SUMMARY OF THE INVENTION AND ADVANTAGES

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

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

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

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

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

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

completely eliminated.

BRIEF DESCRIPTION OF THE DRAWINGS

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

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™* 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

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 terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

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

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

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

In the preferred embodiment, if the client requests a financial document having a record date later than one year before the current date, then the request, and others like it, are grouped together and downloaded from the mainframe computer 12 to an outsourced downloading terminal 18. As above, the downloading may be at particular intervals as needed. The sequence number is determined by a sequencing terminal 20. The sequence number is then sent back to the outsourced downloading terminal 18. An outsourced document terminal 22 then creates or reproduces the desired document which is then distributed to either the client or the bank. As appreciated, two document retrieval operations, one for the bank to retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in 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™* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA™* and *Sterling™*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

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

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

After the computer terminal 11 is utilized to access the desired storage system, the employee manually inputs identification data of the requested financial document into the computer terminal 11. More specifically, when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value, the

employee inputs identification data into a primary interface and selects the requested document. Also, the primary interface preferably provides an option for the employee to select among several different output formats. The primary interface is inter-linked with the on-site storage system. In the preferred embodiment of the subject invention, the primary interface appears as follows and includes the identification data detailed below:

Account Number: Prod Type:

Account Name: Customer Code:
Address:

City: State: 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: Address:	Customer Code:
City: State: Zip Code:	
Home Phone: ( ) Fax: ( ) Service Code:	Work Phone: ( )
For Items Posted Prior to a Year Copy of Statement Only	Savings Items

Copy of Check/Deposit Ticket	Misc (G/L, Loans, Teller, Etc)
Check(s)/Deposit(s)<30 Items	Cash Letter Reconstruction
Statements and<30 Items	Lockbox
Statements and>30 Items	Legal Statement Only
Deposit Reconstruction	Legal Statement and Items

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

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

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

Referring now to 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 system.

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

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

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:

23. 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 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 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 particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored;

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

retrieving the requested financial document, as defined by the inputted request, 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.

24. A method as set forth in claim 23 wherein the first and second geographical locations are different from each other.

25. A method as set forth in claim 24 wherein the first and second geographical areas are different from each other.

26. A method as set forth in claim 23 wherein the particular numerical sequence is further defined as a series number.

27. 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 to locate the requested financial document.

28. A method as set forth in claim 23 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 of the financial document.

29. A method as set forth in claim 28 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.

30. A method as set forth in claim 28 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.

31. A method as set forth in claim 28 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.

32. 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.

33. A method as set forth in claim 32 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

34. A method of obtaining electronically-stored financial document information 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 document information stored therein and wherein the financial document information 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 document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with 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 information is associated with 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 document information;

inputting the request into the computer terminal;

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored;

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

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

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

IN THE SPECIFICATION

Please substitute the specification and claims with the following substitute specification and claims. The specification contains no new matter.

METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

This patent application is a continuation of U.S. Patent Application Serial No. 10/104,541, filed on March 22, 2002, which 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 ~~and is entitled "REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM."~~

BACKGROUND OF THE INVENTION

1) TECHNICAL FIELD

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

2) DESCRIPTION OF THE PRIOR ART

Methods for obtaining electronically-stored financial documents are generally known in the art. Financial institutions, such as banks and credit unions, utilize such methods to rapidly and efficiently obtain financial documents for distribution to clients upon request. Such financial documents include paid checks, account statements, and

other related documents. These financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. Further, these financial documents are typically electronically-stored in an on-site storage system located at the financial institution or in an off-site storage system. Electronic storage of these financial documents permits financial institutions to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

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

increasingly expensive if the client requests a particularly old financial document because older financial documents frequently require more resources and time to locate and retrieve.

The majority of financial institutions electronically store financial documents only in an on-site storage system and not in an off-site storage system. Consequently, these financial institutions are unable to outsource the responsibilities for the back office production to third party entities to alleviate the expenses and resources associated with the back office production. These financial institutions realize a significant financial burden since the back office production is concentrated strictly at the financial institution.

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

Due to the inefficiencies identified in the conventional methods used by financial institutions to obtain financial documents, it is desirable to implement a method for a financial institution to obtain electronically-stored financial documents from both on-site

and off-site storage systems that reduces, if not eliminates, the back office production of the financial institution by providing a direct interface inter-linked with the off-site storage system. With such an interface, the responsibility for retrieving financial documents from the off-site storage can be outsourced to third party entities while still providing the financial institution with efficient access to any financial documents electronically-stored in the off-site storage system.

SUMMARY OF THE INVENTION AND ADVANTAGES

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

When the financial institution receives a request for a financial document, the financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal

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

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

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

The subject invention therefore provides a method that enables financial institutions to obtain electronically-stored financial documents from an off-site storage system via a secondary interface that is specifically inter-linked with the off-site storage

system and the financial documents electronically-stored in that system. As such, the financial institution can selectively store financial documents in either an on-site storage system or the off-site storage system, and the responsibility for the financial documents in the off-site storage system can be outsourced to a third party entity. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the off-site storage system is strategically reduced or even completely eliminated.

BRIEF DESCRIPTION OF THE DRAWINGS

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

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*^{TM} Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

As described above, the financial documents are electronically-stored in either the on-site storage system located at the bank or in the off-site storage system remotely located from the on-site storage system. More specifically, the subject invention includes the step of maintaining the financial documents in the off-site storage system when the specific

document parameter of the financial document is greater than a predetermined parameter. 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 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 terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

From the computer terminal 11, the request is fed into a mainframe computer 12 at the bank. In the preferred embodiment of the subject invention, if the client requests a financial document having a record date earlier than or equal to one year before the current date, then the request, and other requests like it, are processed at the bank in the on-site storage system. That is, the requests are grouped together and downloaded to a downloading terminal 14 at the bank. The downloading may occur at particular intervals

such as at the end of each day, every three hours, etc. The sequence number of each check requested is then determined. A document terminal 16 subsequently creates or reproduces the document, i.e., a photocopy of the check. The photocopy is then distributed to the client via facsimile, mail, or hand delivery.

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

In the preferred embodiment, if the client requests a financial document having a record date later than one year before the current date, then the request, and others like it, are grouped together and downloaded from the mainframe computer 12 to an outsourced downloading terminal 18. As above, the downloading may be at particular intervals as needed. The sequence number is determined by a sequencing terminal 20. The sequence

number is then sent back to the outsourced downloading terminal 18. An outsourced document terminal 22 then creates or reproduces the desired document which is then distributed to either the client or the bank. As appreciated, two document retrieval operations, one for the bank to retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in 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*™ by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA*™ and *Sterling*™. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

The processing of the request is completed by a customer service tracking system and the computer terminal 11. The customer service tracking system assists the financial

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

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

The customer service tracking system enables a bank employee, such as a bank teller, to submit the request. More specifically, the employee utilizes the computer terminal 11 located at the bank and connected to both the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document

parameter of the requested financial document to the predetermined parameter. For instance, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the off-site storage system, and when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the on-site storage system. As discussed above, the documents have a numerical sequence equal to the predetermined numerical value may be stored in either the off-site or on-site storage systems.

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

Account Number:		Prod Type:
Account Name: Address:		Customer Code:
City:	State:	Zip Code:
Home Phone: ( ) Fax: ( ) Service Code:		Work Phone: ( )

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

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

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

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

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

Referring now to 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 system.

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

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

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. – 22. (Cancelled)

23. (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 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 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 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 particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored;

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

retrieving the requested financial document, as defined by the inputted request, 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.

24. (New) A method as set forth in claim 23 wherein the first and second geographical locations are different from each other.

25. (New) A method as set forth in claim 24 wherein the first and second geographical areas are different from each other.

26. (New) A method as set forth in claim 23 wherein the particular numerical sequence is further defined as a series number.

27. (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 to locate the requested financial document.

28. (New) A method as set forth in claim 23 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 of the financial document.

29. (New) A method as set forth in claim 28 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.

30. (New) A method as set forth in claim 28 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.

31. (New) A method as set forth in claim 28 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.

32. (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.

33. (New) A method as set forth in claim 32 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

34. (New) A method of obtaining electronically-stored financial document information 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 document information stored therein and wherein the financial document information 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 document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with 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 information is associated with 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 document information;

inputting the request into the computer terminal;

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored;

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

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

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

OIPE IAP87
OCT 14 2005
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Remarks

The specification has been amended to update the "Related Applications" section. After entry of the subject preliminary amendment, claims 23-34 will remain in the application with claims 23 and 34 being in independent form. Claims 1-22 have been cancelled.

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 fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

Date: October 14, 2005

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I hereby certify that the enclosed **Response To Notice To File Corrected Application Papers Filing date Granted, copy of Notice To File Corrected Application Papers Filing Date Granted, marked-up copy of Patent Application; clean copy of Patent Application, and return post card** 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 695 474 067 US** and addressed to **Mail Stop Missing Parts, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **October 14, 2005**.

Brenda J. Hughes

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FORMALITIES LETTER

27305
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Date Mailed: 09/02/2005

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125, is required. The substitute specification must be accompanied by a marked up copy as set forth in 37 CFR 1.125(c) and a statement that the specification contains no new matter (see 37 CFR 1.125(b)). The specification, claims, or abstract page(s) submitted is not acceptable and cannot be scanned or properly stored because:

    - Since a preliminary amendment was present on the filing date of the application and such amendment is part of the original disclosure of the application, the substitute specification must include all of the desired changes made in the preliminary amendment. See 37 CFR 1.115 and 1.215.

Applicant is cautioned that correction of the above items may cause the specification and drawings page count to exceed 100 pages. If the specification and drawings exceed 100 pages, applicant will need to submit the required application size fee.

Replies should be mailed to: Mail Stop Missing Parts
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A copy of this notice <u>MUST</u> be returned with the reply.

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UTILITY PATENT APPLICATION TRANSMITTAL

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

Attorney Docket No.	60,419-008
First Inventor	Michael D. Schulze
Title	Method of Obtaining An Electronical
Express Mail Label No.	EV 612 874 002 US

13260 U.S. PTO
11/202790
081205

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☑ **Fee Transmittal Form** (e.g., PTO/SB/17)
   (Submit an original and a duplicate for fee processing)
2. ☑ **Applicant claims small entity status.** See 37 CFR 1.27.
3. ☑ **Specification** [*Total Pages* 28]
   Both the claims and abstract must start on a new page
   (For information on the preferred arrangement, see MPEP 608.01(a))
4. ☑ **Drawing(s)** (*35 U.S.C. 113*) [*Total Sheets* 4]
5. **Oath or Declaration** [*Total Sheets* 4]
   a. ☐ Newly executed (original or copy)
   b. ☑ A copy from a prior application (37 CFR 1.63(d))
   (for continuation/divisional with Box 18 completed)
   i. ☐ DELETION OF INVENTOR(S)
   Signed statement attached deleting inventor(s) name in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
6. ☐ **Application Data Sheet.** See 37 CFR 1.76
7. ☐ **CD-ROM or CD-R** in duplicate, large table or Computer Program *(Appendix)*
   ☐ Landscape Table on CD
8. **Nucleotide and/or Amino Acid Sequence Submission**
   (if applicable, items a. – c. are required)
   a. ☐ Computer Readable Form (CRF)
   b. Specification Sequence Listing on:
      i. ☐ CD-ROM or CD-R (2 copies); or
      ii. ☐ Paper
   c. ☐ Statements verifying identity of above copies

ADDRESS TO: **Commissioner for Patents**
P.O. Box 1450
Alexandria VA 22313-1450

ACCOMPANYING APPLICATION PARTS

9. ☑ **Assignment Papers** (cover sheet & document(s))
   Name of Assignee Mirror Imaging, L.L.C.
10. ☐ **37 CFR 3.73(b) Statement** *(when there is an assignee)* ☐ **Power of Attorney**
11. ☐ **English Translation Document** *(if applicable)*
12. ☑ **Information Disclosure Statement** (PTO/SB/08 or PTO-1449)
    ☐ Copies of citations attached
13. ☑ **Preliminary Amendment**
14. ☑ **Return Receipt Postcard** (MPEP 503)
    (Should be specifically itemized)
15. ☐ **Certified Copy of Priority Document(s)**
    (if foreign priority is claimed)
16. ☐ **Nonpublication Request** under 35 U.S.C. 122(b)(2)(B)(i). Applicant must attach form PTO/SB/35 or equivalent.
17. ☑ Other: checks $550.00 and $40.00

18. If a CONTINUING APPLICATION, *check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76:*

☑ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No.: 10/104,541

Prior application information: *Examiner* Alaudaidi, H. J. *Art Unit:* 2161

19. CORRESPONDENCE ADDRESS

☑ The address associated with Customer Number: 27305 ***OR*** ☐ Correspondence address below

Name					
Address					
City		State		Zip Code	
Country		Telephone		Email	

Signature		Date	8/12/2005
Name (Print/Type)	Samuel J. Haidle	Registration No. (Attorney/Agent)	42,619

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PTO/SB/17 (12-04v2)
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Effective on 12/08/2004.
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

FEE TRANSMITTAL
For FY 2005

☑ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT ($) 500.00

Complete if Known	
Application Number	To Be Assigned
Filing Date	Concurrent Herewith
First Named Inventor	Michael D. Schulze
Examiner Name	Alaudaidi, H. J.
Art Unit	2161
Attorney Docket No.	60,419-008

METHOD OF PAYMENT (check all that apply)

☑ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): _____

☑ Deposit Account Deposit Account Number: 08-2789 Deposit Account Name: Howard & Howard Attorneys

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☑ Charge fee(s) indicated below ☐ Charge fee(s) indicated below, **except for the filing fee**

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FEE CALCULATION

1. BASIC FILING, SEARCH, AND EXAMINATION FEES

	FILING FEES		SEARCH FEES		EXAMINATION FEES		
		Small Entity		Small Entity		Small Entity	
Application Type	Fee ($)	Fee ($)	Fee ($)	Fee ($)	Fee ($)	Fee ($)	Fees Paid ($)
Utility	300	150	500	250	200	100	500.00
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

2. EXCESS CLAIM FEES

Fee Description	Fee ($)	Small Entity Fee ($)
Each claim over 20 (including Reissues)	50	25
Each independent claim over 3 (including Reissues)	200	100
Multiple dependent claims	360	180

Total Claims		Extra Claims		Fee ($)		Fee Paid ($)
12	- 20 or HP =	-0-	x	-0-	=	-0-

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims		Extra Claims		Fee ($)		Fee Paid ($)
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Multiple Dependent Claims	
Fee ($)	Fee Paid ($)
-0-	-0-

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32	- 100 =	-0-	/ 50 =	-0-	(round **up** to a whole number) x	-0-	=	-0-

4. OTHER FEE(S)

	Fees Paid ($)
Non-English Specification, $130 fee (no small entity discount)	-0-
Other (e.g., late filing surcharge):	-0-

SUBMITTED BY

Signature		Registration No. (Attorney/Agent) 42,619	Telephone 248-723-0334
Name (Print/Type)	Samuel J. Haidle		Date 8/12/2005

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Name (Print/Type)	Samuel J. Haidle		Date 8/12/2005

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METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

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

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.

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.

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

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

SUMMARY OF THE INVENTION AND ADVANTAGES

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

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

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

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

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

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

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

BRIEF DESCRIPTION OF THE DRAWINGS

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

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*^{TM} Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

As described above, the financial documents are electronically-stored in either the on-site storage system located at the bank or in the off-site storage system remotely located from the on-site storage system. More specifically, the subject invention includes the step of maintaining the financial documents in the off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. 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 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 terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

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

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

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

or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in 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*™ by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA*™ and *Sterling*™. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

status of customer complaints and other customer service related items.

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

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

financial document is less than or equal to the predetermined numerical value, the employee preferably utilizes the computer terminal 11 to access the on-site storage system. As discussed above, the documents have a numerical sequence equal to the predetermined numerical value may be stored in either the off-site or on-site storage systems.

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

Account Number: Prod Type:

Account Name: Customer Code:
Address:

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

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

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

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

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

Referring now to 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*^{TM} 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 system.

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

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

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 determined 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.

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

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

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

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

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

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

20. A method as set forth in claim 19 wherein the step of retrieving the

requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

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

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

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

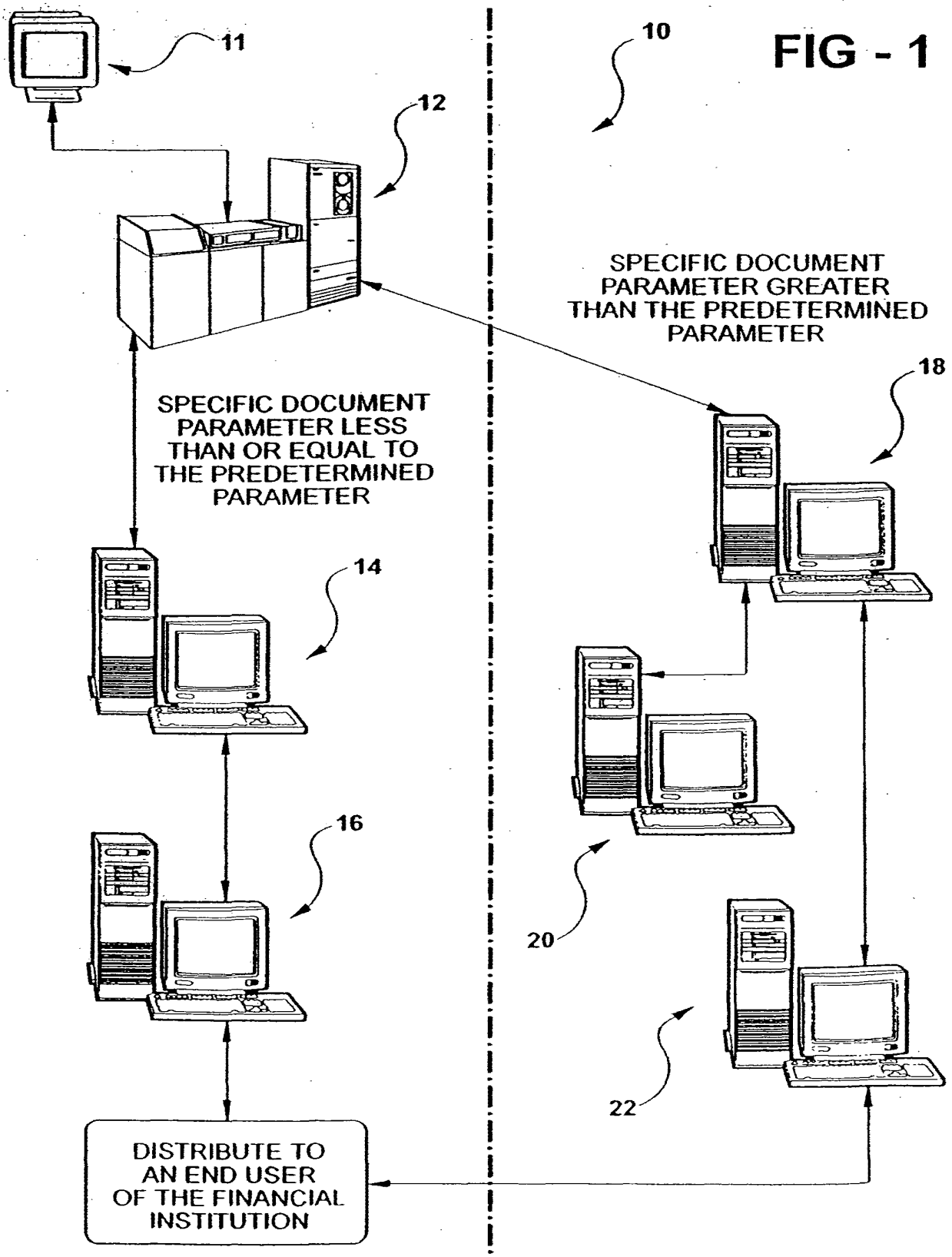

11
10
12
SPECIFIC DOCUMENT PARAMETER GREATER THAN THE PREDETERMINED PARAMETER
18
SPECIFIC DOCUMENT PARAMETER LESS THAN OR EQUAL TO THE PREDETERMINED PARAMETER
14
16
20
22
DISTRIBUTE TO AN END USER OF THE FINANCIAL INSTITUTION
ON SITE
OFF-SITE

FIG - 1

FIG - 2

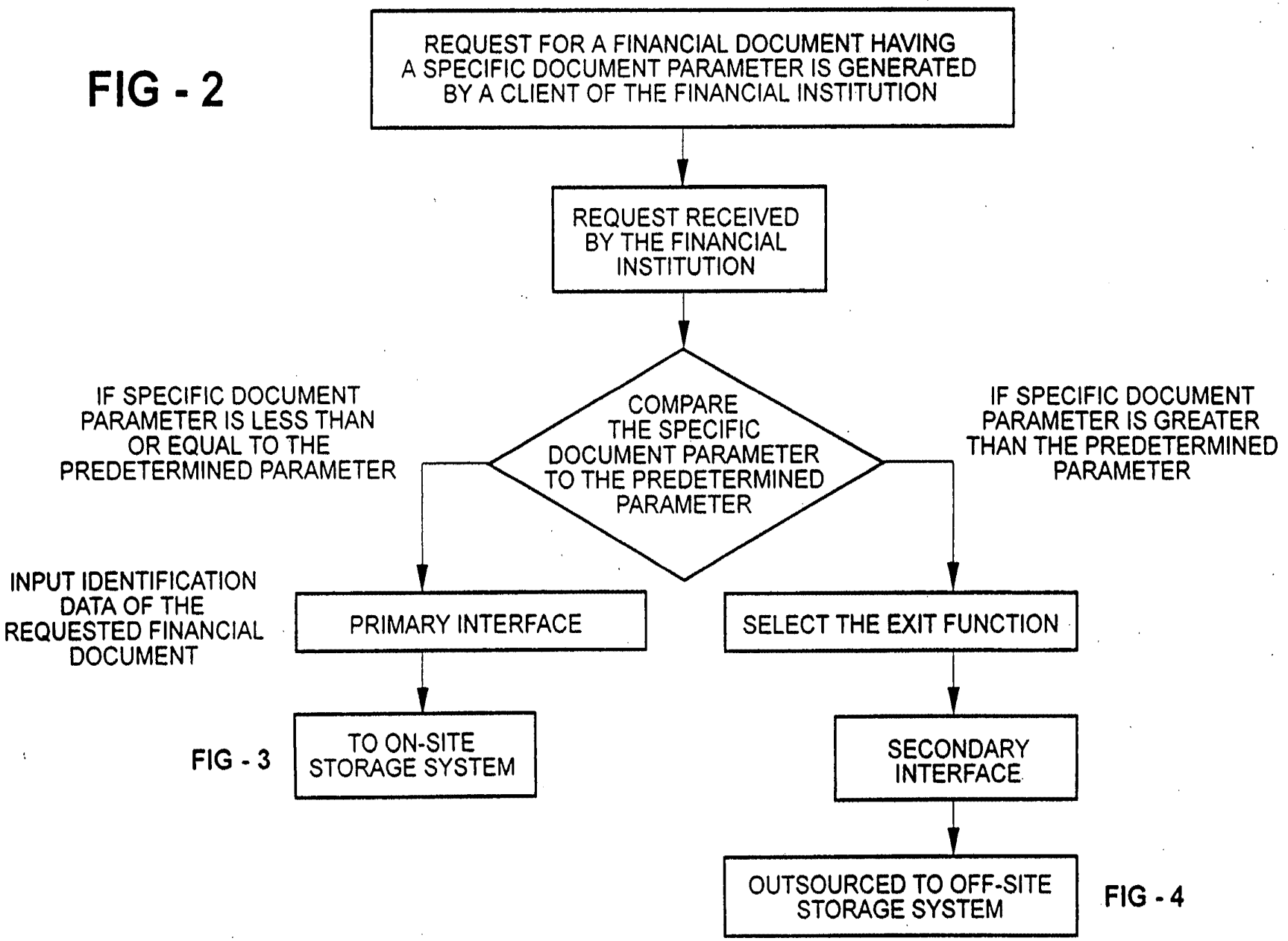
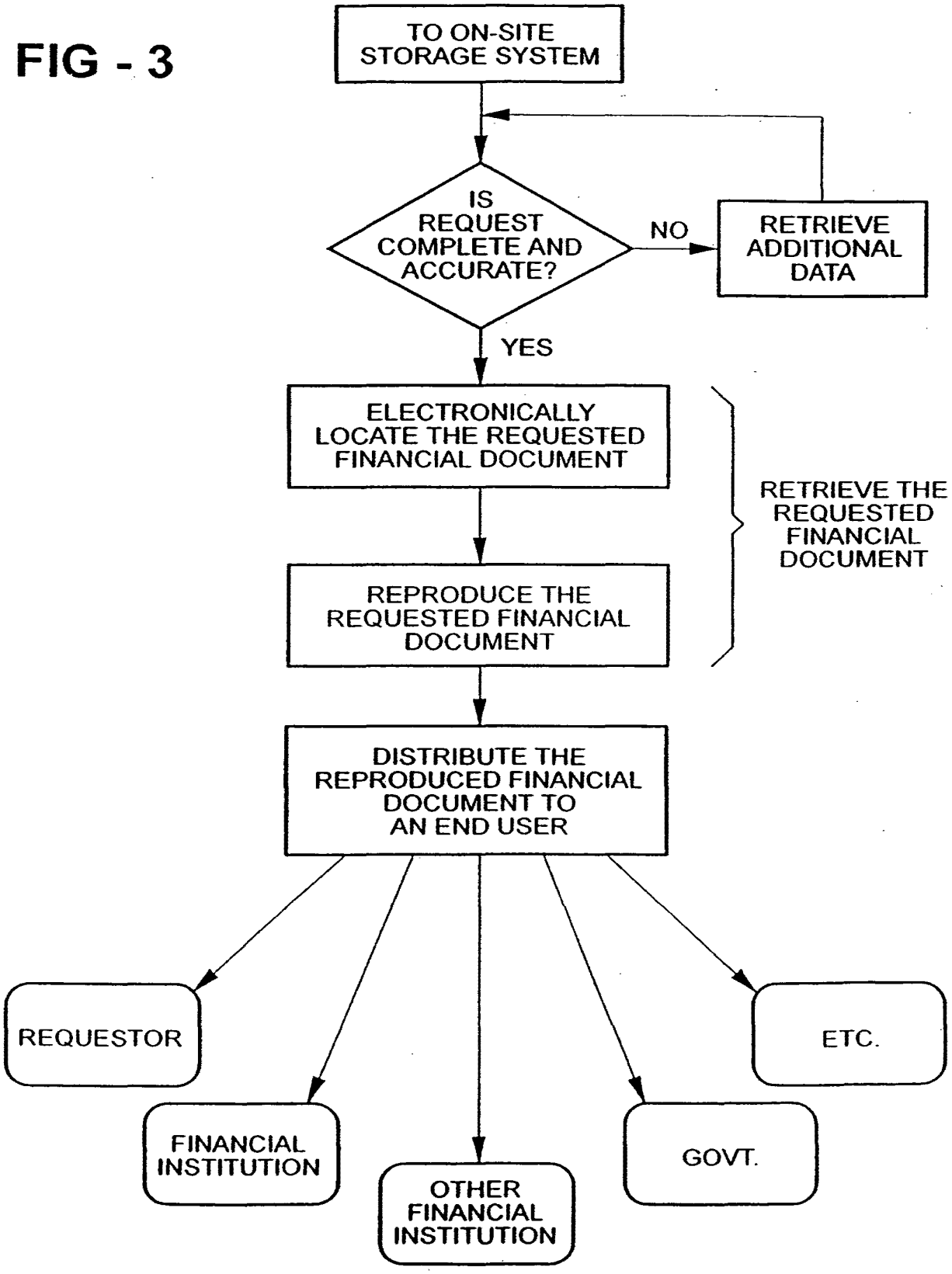


FIG - 3

FIG - 4

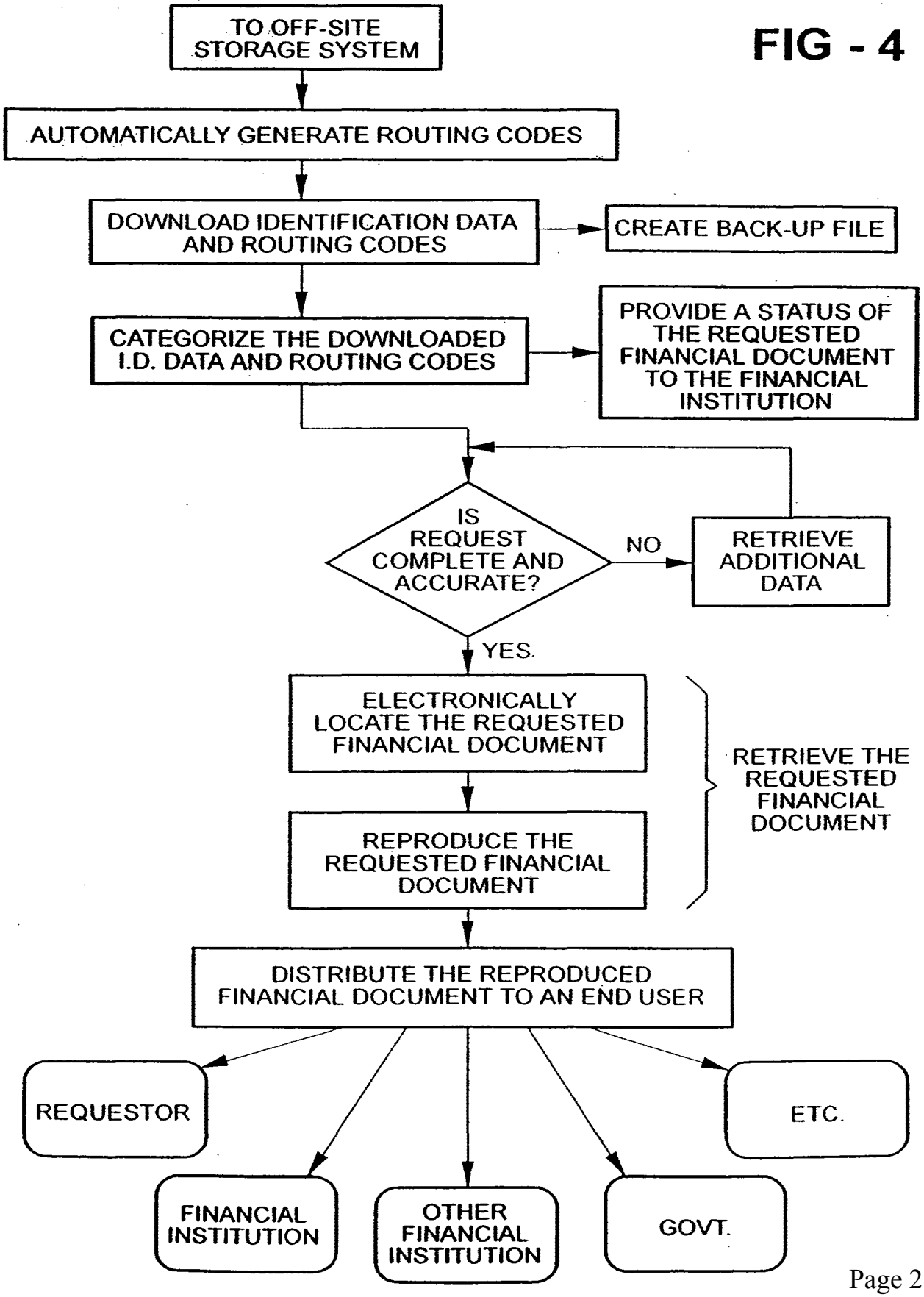
(ON-SITE STORAGE SYSTEM)

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 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-identifie 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 th United States of America, or patented or described in a printed publication in any country befor my invention thereof.

I do not know and do not believe my invention was patented or described in a printe publication in any country or in public use or on sale in the United States of America, more tha 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___ No___

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

____ no such applications have been filed.

__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
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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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CLAIMS ONLY

SERIAL NO 11202790 FILING DATE 08-12-03

APPLICANT(S)

CLAIMS

	AS FILED		AFTER 1ST AMENDMENT		AFTER 2ND AMENDMENT							
	IND	DEP	IND	DEP	IND	DEP		IND	DEP	IND	DEP	IND	DEP
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TOTAL DEP.	10						TOTAL DEP.						
TOTAL CLAIMS	12						TOTAL CLAIMS						

PTO-2202 (Replication only) (1/03)

PATENT APPLICATION SERIAL NO _____

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE
FEE RECORD SHEET

08/16/2005 WASFAW1 00000060 11202790

01 FC:2011	150.00	OP
02 FC:2111	250.00	OP
03 FC:2311	100.00	OP

PTO-1556
(5/87)

*U.S. Government Printing Office: 2002 — 466-267/69033

PTO/SB/03 (12-04)
Approved for use through 7/31/2006. OMB 0651-0032
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875 Effective December 8, 2004

Application or Docket Number: 11202790

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	150.00		N/A	300.00
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	$250		N/A	$500
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	$100		N/A	$200
TOTAL CLAIMS (37 CFR 1.16(i))	12 minus 20 =	*	X$ 25		OR	X$50	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2 minus 3 =	*	X100			X200	
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))			+180=			+360=	
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	500		TOTAL	

APPLICATION AS AMENDED – PART II

AMENDMENT A		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X$ 25 =		OR	X$50 =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X100 =		OR	X200 =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					+180=		OR	+360=	
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

AMENDMENT B		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=	X$ 25 =		OR	X$50 =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	X100 =		OR	X200 =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					+180=		OR	+360=	
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* 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.

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.

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

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Serial No.:	To Be Assigned (Continuation of Serial No.: 10/104,541)	**Group Art Unit:**	2161
Filed:	Concurrent Herewith	**Examiner:**	Alaudaidi, H. J.

Attorney Docket No.: 60,419-008

Title: METHOD OF OBTAINING ELECTRONICALLY-STORED FINANCIAL DOCUMENTS

PRELIMINARY AMENDMENT

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

Dear Sir:

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

Amendments to the Specification

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

This patent application is a continuation of U.S. Patent Application Serial No. 10/104,541, filed on March 22, 2002, which 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 ~~and is entitled "REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM"~~.

Amendments to the Claims

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

1. - 22. (Cancelled)

23. (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 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 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 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 particular numerical sequence of the requested financial document to determine the storage system in which the requested financial document is stored;

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

retrieving the requested financial document, as defined by the inputted request, 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.

24. (New) A method as set forth in claim 23 wherein the first and second geographical locations are different from each other.

25. (New) A method as set forth in claim 24 wherein the first and second geographical areas are different from each other.

26. (New) A method as set forth in claim 23 wherein the particular numerical sequence is further defined as a series number.

27. (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 to locate the requested financial document.

28. (New) A method as set forth in claim 23 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 of the financial document.

29. (New) A method as set forth in claim 28 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.

30. (New) A method as set forth in claim 28 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.

31. (New) A method as set forth in claim 28 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.

32. (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.

33. (New) A method as set forth in claim 32 further including the step of distributing the reproduced financial document to a financial institution based on routing codes.

34. (New) A method of obtaining electronically-stored financial document information 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 document information stored therein and wherein the financial document information 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 document information in the first storage system at the first geographical location when the particular numerical sequence of the financial document information is associated with 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 information is associated with 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 document information;

inputting the request into the computer terminal;

determining the particular numerical sequence of the requested financial document information to determine the storage system in which the requested financial document information is stored;

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

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

Remarks

The specification has been amended to update the "Related Applications" section.

After entry of the subject preliminary amendment, claims 23-34 will remain in the application with claims 23 and 34 being in independent form. Claims 1-22 have been cancelled.

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 fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS, P.C.

Date: August 12, 2005

Samuel J. Haidle, Registration No. 42,619
The Pinehurst Office Center, Suite 101
39400 Woodward Avenue
Bloomfield Hills, MI 48304-5151
(248) 723-0334

CERTIFICATE OF MAILING BY "EXPRESS MAIL"

I hereby certify that the enclosed **Continuation Patent Application, Preliminary Amendment, Utility Patent Application Transmittal, Fee Transmittal for FY 2005, formal drawings – 4 sheets, Declaration, Assignment, Assignment Recordation Form Cover Sheet, Information Disclosure Statement, PTO-1449, return post card** and a **checks for $500.00 and $40.00** 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 612 874 002 US** and addressed to **Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450**, on **August 12, 2005**.

Brenda J. Hughes

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Docket No.: 60,419-008

Case Docket No.: 60,419-008 Date: August 12, 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Michael D. Schulze et al.
Serial No.:	To Be Assigned (Continuation of Serial No.: 10/104,451)
Filed:	Concurrent Herewith
Group Art Unit:	2161
Examiner:	Alaudaidi, H. J.
For:	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

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 and other information listed on the attached Form PTO/SB/08A. Applicant respectfully requests that the Office consider the patents and other information and make these of record in the subject application. None of the patents, publications, or other information being provided discloses the inventive concepts claimed in the subject application.

Under 35 U.S.C. §120, this application relies on the earlier filing date of prior application Serial No. 10/104,541, filed on March 22, 2002. The references listed on the Form PTO/SB08A were submitted to and/or cited by the Office on this prior application and are therefore not required to be provided in this application.

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.

Samuel J. Haidle, Registration No.: 42,619
The Pinehurst Office Center
39400 Woodward Avenue, Suite 101
Bloomfield Hills, Michigan 48304-5151
(248) 723-0334

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PTO/SB/08A (08-03) (modified)
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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	To Be Assigned
				Filing Date	Concurrent Herewith
				First Named Inventor	Michael D. Schulze
				Art Unit	2161
(use as many sheets as necessary)				Examiner Name	Alaudaidi, H. J.
Sheet	1	of	4	Attorney Docket Number	60,419-008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.[1]	U.S. Patent Document Number-Kind Code[2] (*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-4,888,812	12/19/1989	Dinan et al.	
		US-4,899,299	2/6/1990	Margaret G. MacPhail	
		US-4,941,125	7/10/1990	Boyne	
		US-5,170,466	12/8/1992	Rogan et al.	
		US-5,187,750	2/16/1993	Behera	
		US-5,287,497	2/15/1994	Behera	
		US-5,301,350	4/5/1994	Rogan et al.	
		US-5,321,816	6/14/1994	Rogan et al.	
		US-5,325,511	6/28/1994	Michael J. Collins et al.	
		US-5,339,311	8/16/1994	Jonathan S. Turner	
		US-5,361,255	11/1/1994	Felix V. Diaz et al.	
		US-5,592,432	1/7/1997	Natan Vishlitzky	
		US-5,649,196	7/15/1997	James R. Woodhill et al.	
		US-5,751,993	5/12/1998	Yuval Ofek et al.	
		US-5,783,808	7/1998	Josephson et al.	
		US-5,784,610	7/21/1998	Copeland, III et al.	
		US-5,806,078	9/8/1998	Hug et al.	
		US-5,819,300	10/6/1998	Kohno et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.[1]	Foreign Patent Document Country Code[3] Number[4] Kind Code[5] (*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[6]
		JP 3 085 649	4/10/1991			
		JP 7 064 835	3/10/1995			

Examiner Signature		Date Considered	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	To Be Assigned
				Filing Date	Concurrent Herewith
				First Named Inventor	Michael D. Schulze
				Art Unit	2161
(use as many sheets as necessary)				Examiner Name	Alaudaidi, H. J.
Sheet	2	of	4	Attorney Docket Number	60,419-008

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No.[1]	U.S. Patent Document Number-Kind Code[2] (*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-5,897,643	4/27/1999	Matsumoto	
		US-5,949,492	9/7/1999	Roy J. Mankovitz	
		US-5,953,729	9/14/1999	Luis F. Cabrera et al.	
		US-6,029,175	2/2000	Chow et al.	
		US-6,061,686	5/9/2000	Gauvin et al.	
		US-6,065,026	5/2000	Cornelia et al.	
		US-6,097,834	8/2000	Krouse et al.	
		US-6,124,878	9/26/2000	Michael Brian Adams et al.	
		US-6,157,931	12/5/2000	David Cane et al.	
		US-6,212,303	4/2001	Doran et al.	
		US-6,246,778	6/2001	Moore	
		US-6,269,380	7/31/2001	Douglas B. Terry et al.	
		US-6,269,382	7/31/2001	Luis Felipe Cabrera et al.	
		US-6,308,170	10/23/2001	Karin Petersen et al.	
		US-6,321,258	11/20/2001	Brennen W. Stollfus et al.	

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

		PCT Search Report dated 8/22/2000; International Filing Date 4/13/2000; PCT/US00/009926
		Star Chek Press Release, "Star Check Goes Live With Online Check Verification", dated January 16, 2001

EXAMINER	**DATE CONSIDERED**

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.

Examiner Signature		Date Considered	

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				Filing Date	Concurrent Herewith
				First Named Inventor	Michael D. Schulze
				Art Unit	2161
(use as many sheets as necessary)				Examiner Name	Alaudaidi, H. J.
Sheet	3	of	4	Attorney Docket Number	60,419-008

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

		Star Check Products & Services description of "Enhanced Check Verification", retrieved from the Internet on January 16, 2002
		Publication dated 11/1/1976 from *Forbes Magazine* entitled "Dozier Willard's Crazy (Like A Fox) Idea"
		Publication dated 1978, authors Caroline M. Eastman and Stephen F. Weiss, entitled "A Tree Algorithm For Nearest Neighbor Searching In Document Retrieval Systems"
		Publication dated August 1981, from the Communications of ACM Volume 24, Number 8, author Alan Jay Smith of University of California, Berkeley, entitled "Long Term File Migration: Development and Evaluation of Algorithms"
		Publication dated 8/15/1989, from *Datamation*, Vol. 35, No. 16, author Jeff Moad, entitled "The Networked Storage Game"
		Publication dated 1991, authors Vincent Cate and Thomas Gross, entitled "Combining the Concepts of Compression and Caching for a Two-level Filesystem"
		Publication dated August 1994 from *PC Magazine*, author Steve Rigney, entitled "Palindrome HSM: Affordable and Flexible"
		Publication dated 1995, from *New Library World*, authors Catherine Hare and Graham Southwood, entitled "Getting the Records Straight – Developments in Records Management"
		Publication dated 1995, authors Jeong-Ki Kim and Jae-Woo Chang; entitled "A new Parallel Signature File Method For Efficient Information Retrieval"
		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"

EXAMINER	**DATE CONSIDERED**

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	To Be Assigned
				Filing Date	Concurrent Herewith
				First Named Inventor	Michael D. Schulze
				Art Unit	2161
(use as many sheets as necessary)				Examiner Name	Alaudaidi, H. J.
Sheet	4	of	4	Attorney Docket Number	60,419-008

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

		Publication dated February 1996, from *ACM Transactions on Computer Systems*, 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"
		Publication dated March 25, 1996, from *Information Week*, No. 572, pp. 77(6), author Neil Raden, entitled "Boost Warehouse Performance"
		Publication dated Nov. 4,1996, from *Computerworld*, author Alice LaPlante, entitled "(Ware)house of Cards"
		Publication dated March 18, 1998, from *Document Imaging Report*, Vol, 8, Issue 6, entitled "Sterling Integrates Storage Archives for Bank Documents"
		Publication dated October 1973 *Burroughs Clearing House*, entitled "Maximum Security For Financial Records"

EXAMINER	**DATE CONSIDERED**

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Examiner Signature		Date Considered	

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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875 Effective December 8, 2004

Application or Docket Number: 11202790

APPLICATION AS FILED – PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY FEE ($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A	150.00		N/A	300.00
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A	$250		N/A	$500
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A	$100		N/A	$200
TOTAL CLAIMS (37 CFR 1.16(i))	12 minus 20 =	*	X$ 25 =		OR	X$50 =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	2 minus 3 =	*	X100 =		OR	X200 =	
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $250 ($125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))			+180=			+360=	
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL	500		TOTAL	

APPLICATION AS AMENDED – PART II

8-12-05

AMENDMENT A

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE ($)	SMALL ENTITY ADDITIONAL FEE ($)	OR	OTHER THAN SMALL ENTITY RATE ($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE ($)
A.PE									
Total (37 CFR 1.16(i))	* 12	Minus	** 20	= 0	X$ 25 =	0	OR	X$50 =	
Independent (37 CFR 1.16(h))	* 2	Minus	*** 3	= 0	X100 =	0	OR	X200 =	
Application Size Fee (37 CFR 1.16(s))									
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					+180=	0	OR	+360=	
					TOTAL ADD'L FEE	0	OR	TOTAL ADD'L FEE	

AMENDMENT B

	(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE ($)	ADDITIONAL FEE ($)	OR	RATE ($)	ADDITIONAL FEE ($)
Total (37 CFR 1.16(i))	*	Minus	**	=	X$ 25 =		OR	X$50 =	
Independent (37 CFR 1.16(h))	*	Minus	***	=	X100 =		OR	X200 =	
Application Size Fee (37 CFR 1.16(s))									
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					+180=		OR	+360=	
					TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* 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.

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