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NOTICE OF ALLOWANCE AND FEE(S) DUE

113243 7590 05/21/2015
Michael Schulze
1607 Kirts Blvd.
#103
Troy, MI 48084

EXAMINER

LODHI, ANDALIB FT

ART UNIT

PAPER NUMBER

2162

DATE MAILED: 05/21/2015

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

13/840,892

03/15/2013

Michael D. Schulze

4281

TITLE OF INVENTION: Method of Obtaining An Electronically-Stored Financial Document

| APPLN. TYPE | ENTITY STATUS | ISSUE FEE DUE | PUBLICATION FEE DUE | PREV. PAID ISSUE FEE | TOTAL FEE(S) DUE | DATE DUE |
|----------------|---------------|---------------|---------------------|----------------------|------------------|------------|
| nonprovisional | UNDISCOUNTED | \$960 | \$0 | \$0 | \$960 | 08/21/2015 |

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 ENTITY STATUS shown above. If the ENTITY STATUS is shown as SMALL or MICRO, verify whether entitlement to that entity status still applies.

If the ENTITY STATUS is the same as shown above, pay the TOTAL FEE(S) DUE shown above.

If the ENTITY STATUS is changed from that shown above, on PART B - FEE(S) TRANSMITTAL, complete section number 5 titled "Change in Entity Status (from status indicated above)".

For purposes of this notice, small entity fees are 1/2 the amount of undiscounted fees, and micro entity fees are 1/2 the amount of small entity fees.

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
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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)

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.

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Michael Schulze
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#103
Troy, MI 48084

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. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 13/840,892 | 03/15/2013 | Michael D. Schulze | | 4281 |

TITLE OF INVENTION: Method of Obtaining An Electronically-Stored Financial Document

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|----------------|---------------|---------------|---------------------|----------------------|------------------|------------|
| nonprovisional | UNDISCOUNTED | \$960 | \$0 | \$0 | \$960 | 08/21/2015 |

| EXAMINER | ART UNIT | CLASS-SUBCLASS |
|-------------------|----------|----------------|
| LODHI, ANDALIB FT | 2162 | 707-001000 |

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) The names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) The name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are 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 credits any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

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

- ☐ Applicant certifying micro entity status. See 37 CFR 1.29
- ☐ Applicant asserting small entity status. See 37 CFR 1.27
- ☐ Applicant changing to regular undiscounted fee status.

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.

NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.

NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____



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DATE MAILED: 05/21/2015

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

The Office has discontinued providing a Patent Term Adjustment (PTA) calculation with the Notice of Allowance.

Section 1(h)(2) of the AIA Technical Corrections Act amended 35 U.S.C. 154(b)(3)(B)(i) to eliminate the requirement that the Office provide a patent term adjustment determination with the notice of allowance. See Revisions to Patent Term Adjustment, 78 Fed. Reg. 19416, 19417 (Apr. 1, 2013). Therefore, the Office is no longer providing an initial patent term adjustment determination with the notice of allowance. The Office will continue to provide a patent term adjustment determination with the Issue Notification Letter that is mailed to applicant approximately three weeks prior to the issue date of the patent, and will include the patent term adjustment on the patent. Any request for reconsideration of the patent term adjustment determination (or reinstatement of patent term adjustment) should follow the process outlined in 37 CFR 1.705.

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.

OMB Clearance and PRA Burden Statement for PTOL-85 Part B

The Paperwork Reduction Act (PRA) of 1995 requires Federal agencies to obtain Office of Management and Budget approval before requesting most types of information from the public. When OMB approves an agency request to collect information from the public, OMB (i) provides a valid OMB Control Number and expiration date for the agency to display on the instrument that will be used to collect the information and (ii) requires the agency to inform the public about the OMB Control Number's legal significance in accordance with 5 CFR 1320.5(b).

The information collected by PTOL-85 Part B 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.

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.

| | | | |
|-------------------------------|--------------------------------------|---------------------------------------|--|
| Notice of Allowability | Application No. 13/840,892 | Applicant(s) SCHULZE ET AL. | |
| | Examiner ANDALIB LODHI | Art Unit 2162 | AIA (First Inventor to File) Status No |

-- 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 06 December, 2013.
☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.
2. ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.
3. ☒ The allowed claim(s) is/are 30, 32-38 and 40-49 (re-numbered 1-18). As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to PPHfeedback@uspto.gov.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

- a) ☐ All b) ☐ Some *c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
☐ 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. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 2. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date <u>04/02/2015</u> | 6. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| 3. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | 7. <input type="checkbox"/> Other _____. |
| 4. <input checked="" type="checkbox"/> Interview Summary (PTO-413), Paper No./Mail Date <u>05/01/2015</u> . | |

/Andalib F. Lodhi/
Examiner
Art Unit: 2162

DETAILED ACTION

The present application is being examined under the pre-AIA first to invent provisions.

This application is a CON of 13/272,936 10/13/2011 ABN which is a CON of 12/902,973 10/12/2010 ABN which is a CON of 12/489,087 06/22/2009 PAT 7836067 which is a CON of 11/202,790 08/12/2005 PAT 7552118 which is a CON of 10/104,541 03/22/2002 PAT 6963866 which is a CON of 09/548,490 04/13/2000 PAT 6446072 which claims benefit of 60/129,021 04/13/1999.

1. The Preliminary Amendment has entered on 15 March, 2013. Claims 1-22 have been currently canceled. Claims 23-39 have been newly added. As a result, claims 23-39 are now pending in this application. There are 3 independent claims and 14 dependent claims, all of which are presented for examination by the examiner.

2. Claims 30, 32 and 33 have been amended; claims 1-29, 31 and 39 have been canceled. Claims 40-49 have been currently newly added as per Examiner amendment. As a result, claims 30, 32-38 and 40-49 (1-18) are allowed over the prior art of record.

3. Terminal disclaimer has received on 3/5/2015 and has been approved.

Oath/Declaration

4. 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**.

Drawings

5. The applicant's drawings submitted on 03/15/2013 are acceptable for examination purposes.

Information Disclosure Statement

6. The information disclosure statement (IDS) submitted on 02 April, 2015 has been considered by the examiner.

EXAMINER'S AMENDMENT

7. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mike Schulze on 01 May, 2015.

The application has been amended as follows:

In the claims:

Please amend claims 30, 32 and 33,

Please cancel claims 1-29, 31 and 39,

Please add claims 40-49 as per examiner's amendment as follows:

Claims 1-29: (Cancelled)

Claim 30: (Currently Amended) A system as set forth in claim ~~24~~ 42 wherein 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 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.

Claim 31: (Cancelled)

Claim 32: (Currently Amended) A system as set forth in claim ~~24~~ 42 wherein 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.

Claim 33: (Currently Amended) A method of accessing an electronically-stored financial document from one of a first storage system and a second storage system with the first and second storage systems being different from each other wherein the first and second storage systems each include a plurality of financial documents stored

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therein and wherein each of the financial documents has an electronic image and is associated with at least one specific document parameter, said method comprising the steps of:

storing a plurality of images of the 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, wherein the predetermined parameter includes a pre-selected numerical record date;

storing a plurality of images of the 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 ~~processing unit~~ processor that has access to the first and second storage systems;

receiving a request for an image of one of the stored financial documents into the ~~processing unit~~ processor;

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 received, wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document parameter, and wherein the particular numerical sequence of the financial document includes a record date of the financial document;

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

retrieving the image of the requested financial document from the accessed storage system as defined by the received request.

Claim 34: (Previously Presented) A method as set forth in claim 33 wherein the first and second fixed mediums are different from each other.

Claim 35: (Previously Presented) A method as set forth in claim 33 further including the step of reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system.

Claim 36: (Previously Presented) A method as set forth in claim 33 wherein the first and second storage systems are associated with the same entity.

Claim 37: (Previously Presented) A method as set forth in claim 33 wherein the first and second storage systems are associated with different entities.

Claim 38: (Previously Presented) A method as set forth in claim 33 wherein the first and second fixed mediums are the same.

Claim 39: (Cancelled)

Claim 40: (New) A method as set forth in claim 35 wherein the step of reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system includes reproducing the document onto paper.

Claim 41: (New) A method as set forth in claim 35 wherein the step of reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system includes electronically reproducing the document.

Claim 42: (New) A system for selectively storing and retrieving electronic images of financial documents, each electronic image being associated with a document parameter that includes a numerical sequence that is representative of a record date of the corresponding financial document, the system comprising:

a first storage system including a first fixed medium that stores a plurality of electronic images of corresponding financial documents, wherein the numerical sequence of the document parameter of each electronic image is greater than a numerical sequence of a predetermined parameter, wherein the predetermined parameter includes a pre-selected numerical record date;

a second storage system including a second fixed medium that stores a plurality of electronic images of corresponding financial documents, wherein the numerical sequence of the document parameter of each electronic image is less than or equal to the numerical sequence of the predetermined parameter; and

a processor that has electronic access to the first and second storage systems, wherein the processor is configured to:

receive a request to retrieve the stored electronic image corresponding to a requested financial document that includes the document parameter;

compare the numerical sequence of the document parameter associated with the electronic image of the requested financial document to the numerical sequence of the predetermined parameter, wherein the specific document parameter associated with the electronic image of the requested financial document includes a particular numerical sequence that is representative of a specific record date of the financial document;

if the numerical sequence of the document parameter of the requested financial document is greater than the numerical sequence of the predetermined parameter, then retrieve the electronic image corresponding to the requested financial document from the first storage system;

if the numerical sequence of the document parameter of the requested financial document is less than or equal to the numerical sequence of the predetermined parameter, then retrieve the electronic image corresponding to the requested financial document from the second storage system.

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Claim 43: (New) A system as set forth in claim 42, wherein said record date of a financial document is a date on which the electronic image of the financial document is created.

Claim 44: (New) A system as set forth in claim 42 further including reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system.

Claim 45: (New) A system as set forth in claim 44 wherein the reproducing of the requested financial document after the requested financial document has been retrieved from the accessed storage system includes reproducing the document onto paper.

Claim 46: (New) A system as set forth in claim 44 wherein the reproducing of the requested financial document after the requested financial document has been retrieved from the accessed storage system includes electronically reproducing the document.

Claim 47: A system as set forth in claim 42 wherein the first and second fixed mediums are different from each other.

Claim 48: (New) A system as set forth in claim 42 wherein the first and second storage systems are associated with the same entity.

Claim 49: (New) A system as set forth in claim 42 wherein the first and second storage systems are associated with a different entity.

Reasons for Allowance

The following is an Examiner's statement of reason for allowance: Claims 30, 32-38 and 40-49 (1-18) are allowed over the prior art of record.

Reference David T. Bellinger (US 5870725 A) discloses an imaging system creates computer readable images of the front and back of several financial documents. A search and retrieval system selects, retrieves and displays financial document images using data contained in document data field, bank-generated account data field or customer-generated additional data field.

Reference Edward J. Cornelia et al. (US 6065026 A) discloses The method uses an electronic document authoring system feature that maintains a library of textual components, and displays a document including some of them in a word processor window. It responds to user input to an interface of the word processor to edit the document while displayed in the window. A database of marks is maintained identifying each component within the document displayed in the window. The system and method respond to user input to edit another document with components, and updating some of the components belonging to both documents. A second version of the documents is generated that includes the updated components.

Reference Filip Jay Yeskel (US 6115509 A) discloses The document archival method involves scanning a document to form one or more digital images and associated data that corresponding to the document and detecting anomalous conditions that may occur during the scanning and/or during subsequent image processing. Image quality parameters are defined, and a suspiciousness value is computed for each of the digital images as a function of the parameters and the detected anomalous conditions. A recommendation is made to archive based upon the suspiciousness values of the digital images, and the images and associated data are archived in memory only when an accept decision to archive has been made.

After further consideration of the prior art of record, it appears that the prior art of records fail to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fails 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 received, wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document parameter, and wherein the particular numerical sequence of the financial document includes a record date of the financial document'* as recited in independent claim 33.

Further, the prior art of record fails to explicitly disclose wherein *'compare the numerical sequence of the document parameter associated with the electronic image of*

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the requested financial document to the numerical sequence of the predetermined parameter, wherein the specific document parameter associated with the electronic image of the requested financial document includes a particular numerical sequence that is representative of a specific record date of the financial document' as recited in independent claim 42. The preceding limitations, when combines with the rest of the claim limitations recited in claims 33 and 42 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."

Contact Information

Any inquiry concerning this communication or earlier communications from the examiner should be directed to ANDALIB LODHI whose telephone number is (571)270-1759. The examiner can normally be reached on Monday-Friday, 10:30am-6:30pm, EST Alt Friday off.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Pierre Vital can be reached on (571) 272-4215. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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