



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
13/840,892	03/15/2013	Michael D. Schulze	8580.3004.001

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

**CONFIRMATION NO. 4281**  
**POA ACCEPTANCE LETTER**



Date Mailed: 06/27/2017

**NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY**

This is in response to the Power of Attorney filed 06/23/2017.

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

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

/mtklemichael/

Under the Paperwork Reduction Act of 1995 no persons are required to respond to a collection of information unless it displays a valid OMB control number

<b>PATENT - POWER OF ATTORNEY OR REVOCATION OF POWER OF ATTORNEY WITH A NEW POWER OF ATTORNEY AND CHANGE OF CORRESPONDENCE ADDRESS</b>	Patent Number	9141612
	Issue Date	September 22, 2015
	First Named Inventor	Michael D. Schulze
	Title	Method of Obtaining an Electronically-Stored Financial Document
	Attorney Docket No.	8580.3004.001

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:

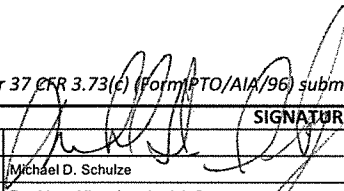
☐ Applicant.

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	10/23/17
Name	Michael D. Schulze	Telephone	248-689-3500
Title and Company	President, Mirror Imaging L.L.C.		

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

☒ A total of 1 forms are submitted.

This collection of information is required by 37 CFR 1.31, 1.32, and 1.33. The information is required to obtain or retain a benefit by the public, which is to update (and by the USPTO to process) the file of a patent or reexamination proceeding. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**STATEMENT UNDER 37 CFR 3.73(c)**Applicant/Patent Owner: Mirror Imaging L.L.C.Application No./Patent No.: 9141612 Filed/Issue Date: September 22, 2015Titled: Method of Obtaining An Electronically-Stored Financial DocumentMirror Imaging L.L.C., a limited liability company

(Name of Assignee)

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

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

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

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

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

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

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

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

- A. ☒ An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 031895, Frame 0565, or for which a copy thereof is attached.
- B. ☐ A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as follows:
1. From: \_\_\_\_\_ To: \_\_\_\_\_
- The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_
- The document was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

[Page 1 of 2]

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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

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

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

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

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

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

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

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

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

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



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

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

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

/Shannon K. Smith/

Signature

Shannon K. Smith

Printed or Typed Name

June 23, 2017

Date

73822

Title or Registration Number

## Privacy Act Statement

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

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

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

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	29593010
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Shannon Smith
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	23-JUN-2017
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	14:53:48
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	POA-9141612-Signed.pdf	88051	no	1
			c5bea7ed48c694809a3cd3b617748597257ca242		

### Warnings:

006

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-9141612.pdf	118263	no	3
			872dfc0eba261713ca3206076264ae095ef eeaf		

**Warnings:**

**Information:**

Total Files Size (in bytes):			206314
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**This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.**

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

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

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

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

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

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



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
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Alexandria, Virginia 22313-1450  
[www.uspto.gov](http://www.uspto.gov)

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/840,892	09/22/2015	9141612		4281

113243 7590 09/02/2015  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

## 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 249 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 Application Assistance Unit (AAU) of the Office of Data Management (ODM) 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;

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage and facilitate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit [SelectUSA.gov](http://SelectUSA.gov).

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		13840892
Filing Date		2013-03-15
First Named Inventor	Michael De Schulze, et al	
Art Unit	2162	
Examiner Name	Andalib Ft Lodhi	
Attorney Docket Number		

	75	5901228		1999-05-04	Crawford	
	76	5917958		1999-06-29	Nunally et al.	
	77	5924074		1999-07-13	Evans	
Change(s) applied to document, D.D./ /24/2015	78	<del>60235710</del>		2000-02-08	Steiner et al.	6,023,710
	79	6081251		2000-06-27	Sakai et al.	
	80	6157930		2000-12-15	Ballard et al.	
	81	6236767		2001-05-22	Altman	
	82	6349330		2002-02-19	Bernadett et al.	
	83	6360306		2002-03-19	Bergsten	
	84	6366930		2002-04-02	Parker et al.	
	85	6557039		2003-04-29	Leong et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		13840892
Filing Date		2013-03-15
First Named Inventor	Michael De Schulze, et al	
Art Unit		2162
Examiner Name	Andalib Ft Lodhi	
Attorney Docket Number		

Change(s) applied  
to document,  
D.D./  
/25/2015

	64	5530899		1996-06-25	MacDonald	
	65	5548770		<del>1996-06-26</del>	Bridges	August 20, 1996
	66	5550976		1996-08-27	Henderson et al.	
	67	5572726		1996-11-05	Hasuo	
	68	5584008		1996-12-10	Shimada et al.	
	69	5678042		1997-10-14	Pisello et al.	
	70	5678046		1997-10-14	Cahill et al.	
	71	5727164		1998-03-10	Keye et al.	
	72	5732214		1998-03-24	Subrahmanyam	
	73	5742807		1998-04-21	Masinter	
	74	5813009		1998-09-02	Johnson et al.	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		13840892
Filing Date		2013-03-15
First Named Inventor	Michael De Schulze, et al	
Art Unit		2162
Examiner Name	Andalib Ft Lodhi	
Attorney Docket Number		

	31	5949492		1999-09-07	Mankovitz	
	32	5953729		1999-09-14	Cabrera et al.	
	33	5187750		1993-02-16	Behera	
	34	4888812		1989-12-19	Dinan et al.	
	35	4899299		1990-02-06	MacPhail	
Change(s) applied to document, D.D./ /25/2015	36	4941125		<del>1990-08-18</del>	Boyne	July 10, 1990
	37	5170466		1992-12-08	Rogan et al.	
	38	5287497		1994-02-15	Behera	
	39	5301350		1994-04-05	Rogan et al.	
	40	5321816		1994-06-14	Rogan et al.	
	41	6029175		2000-02-22	Chow et al.	

## 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)

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

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.

Michael Schulze	(Depositor's name)
<i>Michael Schulze</i>	(Signature)
8-20-15	(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

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

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,  
 (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 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Mirror Imaging, LLC

Warren, 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 \_\_\_\_\_

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 time 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 1.81 and 1.82. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature

Date

Typed or printed name

Registration No.

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

In re Application of: Michael D. Schulze et al. Confirmation No: 4281  
Application No. 13/840,892 Group Art Unit: 2162  
Filed: March 15, 2013 Examiner: Lodhi, Andalib Ft  
Title: Method Of Obtaining Electronically-Stored Financial Documents

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

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

Dear Sir:

Applicant thanks the Examiner for stating the reasons for allowance on page 10 of the Notice of Allowability. In addition to the comments set forth by the Examiner, Applicant offers the following information for the record.

Applicant also wishes to thank the Examiner for taking the time to conduct five telephonic interviews with the Applicant, the first on March 5, 2015, the second on April 29, 2015, the third on May 1, 2015, the forth on May 5, 2015, and the fifth on May 7, 2015. During each interview, the Examiner and Applicant discussed the claimed invention against the patent eligibility standards under: (i) 35 U.S.C. §101, (ii) the decisions of the United States Supreme Court in *Bilski v. Kappos*, *Mayo v. Prometheus*, and *Alice v. CLS Bank*; and (iii) the USPTO

2014 Interim Guidance on Subject Matter Eligibility. During the May 7, 2015 interview, the Examiner referenced that she has discussed the claimed invention with both her Supervisor and Primary Examiner regarding the patent eligibility standards discussed above.

During the Examiner Interviews and as explained in the Examiner-Initiated Interview Summary, the Examiner indicated that the claimed invention would satisfy the subject matter eligibility standards if then-pending independent claims 23, 33, and 42 (formerly claim 44, but now renumbered as claim 42) were amended to recite that the document parameter of the financial document is a “numerical sequence associated with the document parameter” and that the numerical sequence includes a “record date of the financial document” and the predetermined parameter “includes a pre-selected numerical record date”. Applicant amended independent claims 33 and 42 to recite these elements in a manner verbatim to those discussed by the Examiner and the Applicant. Accordingly, Applicant respectfully requested that the Examiner pass independent claims 33 and 42 and dependent claims 30, 32, 34-38, 40-41, and 43-49 to allowance. Applicant intends to pursue a version of independent claim 23 – now canceled, per Examiner’s suggestion, without prejudice – in a continuation application. The Examiner approved and entered the above claims into the application via an Examiner’s Amendment.

On August 7, 2015, the Applicant paid the appropriate fees and submitted the Inventor’s Oath before the Issuance Fee was paid. As such, the Inventor’s Oath is appropriately placed into the application’s file wrapper.

Respectively Submitted,

Application No. : 13/840,892

Michael De Schulze

/ Michael De Schulze/

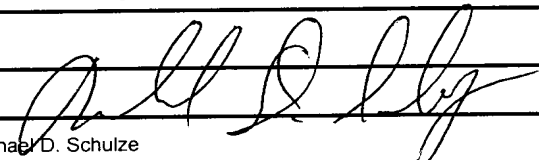
Phone: (586) 850-8143

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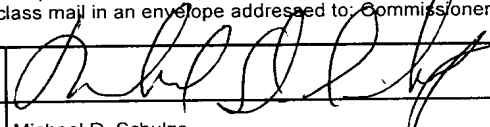
<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Application Number	13/840,892	
	Filing Date	03/15/2013	
	First Named Inventor	Michael D. Schulze	
	Art Unit	2162	
	Examiner Name	Lodhi, Andalib Ft	
Total Number of Pages in This Submission	3	Attorney Docket Number	

ENCLOSURES (Check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Request for Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):  Comments on Statement of Reasons for Allowance
Remarks <input style="width: 100px;" type="text"/>		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name			
Signature			
Printed name	Michael D. Schulze		
Date	August 20, 2015	Reg. No.	

## CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
Signature			
Typed or printed name	Michael D. Schulze	Date	August 20, 2015

This collection of information is required by 37 CFR 1.5. 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 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, 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.

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	13840892			
<b>Filing Date:</b>	15-Mar-2013			
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document			
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze			
<b>Filer:</b>	Michael Schulze			
<b>Attorney Docket Number:</b>				
Filed as Large Entity				
<b>Filing Fees for    Utility under 35 USC 111(a)</b>				
<b>Description</b>	<b>Fee Code</b>	<b>Quantity</b>	<b>Amount</b>	<b>Sub-Total in USD(\$)</b>
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
Utility Appl Issue Fee	1501	1	960	960

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				960

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	23258750
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	20-AUG-2015
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	07:40:18
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 960
RAM confirmation Number	9970
Deposit Account	
Authorized User	

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<b>File Listing:</b>					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	miissuefeefinal.pdf	81839	no	1
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<b>Warnings:</b>					
<b>Information:</b>					
2	Miscellaneous Incoming Letter	reasonsforallowancefinal.pdf	28165	no	3
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<b>Warnings:</b>					
<b>Information:</b>					
3	Transmittal Letter	feetransmittal20.pdf	58557	no	1
			a96c671d646e0f6e854ee537d5511812767dcf3		
<b>Warnings:</b>					
<b>Information:</b>					
4	Fee Worksheet (SB06)	fee-info.pdf	30084	no	2
			477117013c4aa479ca2bfab2a9231669af1be7d7		
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			198645		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  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.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  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.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  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.</p>					

Doc Code: Oath

Document Description: Oath or declaration filed

PTO/AIA/08 (06-12)

Approved for use through 01/31/2014. OMB 0651-0032

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<b>DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)</b>		Attorney Docket Number	
		First Named Inventor	Michael D. Schulze, et al
<input type="checkbox"/> Declaration Submitted With Initial Filing      OR <input checked="" type="checkbox"/> Declaration Submitted After Initial Filing (surcharge (37 CFR 1.16(f)) required)		COMPLETE IF KNOWN	
		Application Number	13/840,892
		Filing Date	03/15/2013
		Art Unit	2162
		Examiner Name	Analib Ft Lodhi

### Method of Obtaining An Electronically-Stored Financial Document

(Title of the Invention)

As a below named inventor, I hereby declare that:

This declaration is directed to:

☐ The attached application,

OR

☒ United States Application Number or PCT International application number 13/840,892  
filed on 03/15/2013

The above-identified application was made or authorized to be made by me.

I believe I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

#### Authorization To Permit Access To Application by Participating Office

☐ If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the above-identified patent application is filed access to the above-identified patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the above-identified patent application is filed to have access to the above-identified patent application.

In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the above-identified patent application with respect to: 1) the above-identified patent application-as-filed; 2) any foreign application to which the above-identified patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the above-identified patent application; and 3) any U.S. application-as-filed from which benefit is sought in the above-identified patent application.

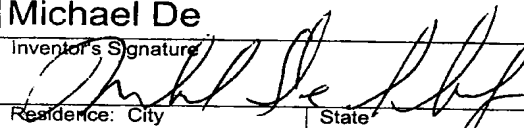
In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing the Authorization to Permit Access to Application by Participating Offices.

[Page 1 of 2]

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

## DECLARATION — Utility or Design Patent Application

Direct all correspondence to: <input type="checkbox"/>		The address associated with Customer Number: <input type="text"/>		OR		<input checked="" type="checkbox"/> Correspondence address below	
Name <b>Michael D. Schulze</b>							
Address <b>1607 Kirts Blvd, Apt. 103</b>							
City <b>Troy</b>			State <b>Michigan</b>			Zip <b>48084</b>	
Country <b>USA</b>		Telephone <b>586-850-8143</b>			Email <b>michaelschulze@hotmail.com</b>		
<p style="text-align: center;"><b>WARNING:</b></p> <p>Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.</p> <p>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 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <p>I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.</p>							
<b>NAME OF SOLE OR FIRST INVENTOR:</b>				<input type="checkbox"/> A petition has been filed for this unsigned inventor			
Given Name (first and middle [if any]) <b>Michael De</b>				Family Name or Surname <b>Schulze</b>			
Inventor's Signature 				Date <b>3-12-15</b>			
Residence: City <b>Troy</b>		State <b>Michigan</b>		Country <b>USA</b>		Citizenship <b>USA</b>	
Mailing Address <b>1607 Kirts Blvd, Apt. 103, Troy, Michigan 48084</b>							
City <b>Troy</b>		State <b>Michigan</b>		Zip <b>48084</b>		Country <b>USA</b>	
<input checked="" type="checkbox"/> Additional inventors or a legal representative are being named on the <u>1</u> supplemental sheet(s) PTO/SB/02A or 02LR attached hereto							

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN  
APPLICATION DATA SHEET (37 CFR 1.76)**

**Title of  
Invention**      **Method of Obtaining An Electronically-Stored Financial Document**

As the below named inventor, I hereby declare that:

This declaration is directed to: ☐ The attached application, or  
☒ United States application or PCT international application number 13/840,892  
filed on 03/15/2013

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

**WARNING:**

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

**LEGAL NAME OF INVENTOR**

Inventor: Michael D. Schulze

Date (Optional): 7-20-15

Signature: 

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. 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 1 minute 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.

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN  
APPLICATION DATA SHEET (37 CFR 1.76)**

**Title of  
Invention**

Method of Obtaining An Electronically-Stored Financial Document

As the below named inventor, I hereby declare that:

This declaration  
is directed to:

☐

The attached application, or

☒

United States application or PCT international application number 13/840,892

filed on 03/15/2013

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

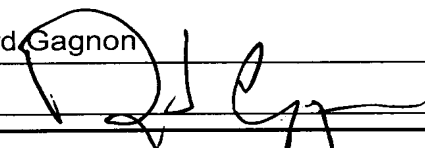
**WARNING:**

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

**LEGAL NAME OF INVENTOR**

Inventor: Richard Gagnon

Date (Optional): 4/25/2015

Signature: 

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. 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 1 minute 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.*

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	13840892			
<b>Filing Date:</b>	15-Mar-2013			
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document			
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze			
<b>Filer:</b>	Michael Schulze			
<b>Attorney Docket Number:</b>				
Filed as Large Entity				
<b>Filing Fees for    Utility under 35 USC 111(a)</b>				
<b>Description</b>	<b>Fee Code</b>	<b>Quantity</b>	<b>Amount</b>	<b>Sub-Total in USD(\$)</b>
<b>Basic Filing:</b>				
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
Late Filing Fee for Oath or Declaration	1051	1	140	140
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				140

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	23143411
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	07-AUG-2015
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	09:17:59
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 140
RAM confirmation Number	6992
Deposit Account	
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<b>File Listing:</b>					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Oath or Declaration filed	inventorsoathmi.pdf	242064 eefa51189e187894a1231853619cd6c537793c58	no	4
<b>Warnings:</b>					
<b>Information:</b>					
2	Fee Worksheet (SB06)	fee-info.pdf	29636 413b9867d3486b5f9d3e9d46e734c758e7c956b0	no	2
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			271700		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  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.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  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.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  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.</p>					



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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
13/840,892	03/15/2013	Michael D. Schulze		4281

EXAMINER	
LODHI, ANDALIB FT	

ART UNIT	PAPER NUMBER
2162	

MAIL DATE	DELIVERY MODE
07/10/2015	PAPER

7590 07/10/2015

Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

## NOTICE REQUIRING INVENTOR'S OATH OR DECLARATION

An inventor's oath or declaration in compliance with 37 CFR 1.63 or 1.64 executed by or with respect to each inventor has not yet been submitted.

An oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each inventor **MUST** be filed **no later than the date on which the issue fee is paid**. See 35 U.S.C. 115(f). Failure to timely comply will result in ABANDONMENT of this application. This period for reply is not extendable under 37 CFR 1.136(a).

Questions relating to this Notice should be directed to the Application Assistance Unit at 571-272-4200.

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

Patent Publication Branch

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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

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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**  
**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)

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.

113243 7590 05/21/2015  
**Michael Schulze**  
**1607 Kirts Blvd.**  
**#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

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

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

113243 7590 05/21/2015  
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EXAMINER

LODHI, ANDALIB FT

ART UNIT	PAPER NUMBER
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2162

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.

<b>Notice of Allowability</b>	<b>Application No.</b> 13/840,892	<b>Applicant(s)</b> SCHULZE ET AL.	
	<b>Examiner</b> ANDALIB LODHI	<b>Art Unit</b> 2162	<b>AIA (First Inventor to File) Status</b> 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](http://www.uspto.gov/patents/init_events/pph/index.jsp) or send an inquiry to [PPHfeedback@uspto.gov](mailto: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),<br>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<br>of Biological Material                     | 7. <input type="checkbox"/> Other _____.   |
| 4. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>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

Art Unit: 2162

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*

Art Unit: 2162

*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.

Art Unit: 2162

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.

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.

/ANDALIB LODHI/  
Examiner, Art Unit 2162  
May 13, 2015

/PIERRE VITAL/  
Supervisory Patent Examiner, Art Unit 2162

<b><i>Examiner-Initiated Interview Summary</i></b>	<b>Application No.</b> 13/840,892	<b>Applicant(s)</b> SCHULZE ET AL.	
	<b>Examiner</b> ANDALIB LODHI	<b>Art Unit</b> 2162	

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

(1) ANDALIB LODHI. (3) \_\_\_\_.

(2) Michael Schulze, Applicant's Representative. (4) \_\_\_\_.

Date of Interview: 05/01/2015.

Type:    ☒ Telephonic    ☐ Video Conference  
           ☐ Personal [copy given to: ☐ applicant    ☒ applicant's representative]

Exhibit shown or demonstration conducted:    ☐ Yes    ☒ No.  
     If Yes, brief description: \_\_\_\_.

Issues Discussed    ☐101    ☐112    ☐102    ☐103    ☒Others  
 (For each of the checked box(es) above, please describe below the issue and detailed description of the discussion)

Claim(s) discussed: 23,33 and 44.

Identification of prior art discussed: \_\_\_\_.

**Substance of Interview**  
 (For each issue discussed, provide a detailed description and indicate if agreement was reached. Some topics may include: identification or clarification of a reference or a portion thereof, claim interpretation, proposed amendments, arguments of any applied references etc...)

Examiner discussed the possible allowable subject matter, and suggested to cancel claim 23 and amend claim 44 according to claim 33 as to allow the application. Applicant's Representative will consult with his client and upon confirmation, applicant will inform examiner.

**Applicant recordation instructions:** It is not necessary for applicant to provide a separate record of the substance of interview.

**Examiner recordation instructions:** Examiners must summarize the substance of any interview of record. A complete and proper recordation of the substance of an interview should include the items listed in MPEP 713.04 for complete and proper recordation including the identification of the general thrust of each argument or issue discussed, a general indication of any other pertinent matters discussed regarding patentability and the general results or outcome of the interview, to include an indication as to whether or not agreement was reached on the issues raised.

☐ Attachment

/ANDALIB LODHI/ Examiner, Art Unit 2162	
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<b>Notice of References Cited</b>	Application/Control No. 13/840,892	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.	
	Examiner ANDALIB LODHI	Art Unit 2162	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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*	B	US-6,115,509	09-2000	Yeskel, Filip Jay	382/309
*	C	US-6,065,026	05-2000	Cornelia et al.	715/202
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			


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

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
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	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.

<b>Search Notes</b>  	<b>Application/Control No.</b>  13840892	<b>Applicant(s)/Patent Under Reexamination</b>  SCHULZE ET AL.
	<b>Examiner</b>  ANDALIB LODHI	<b>Art Unit</b>  2162

CPC- SEARCHED		
Symbol	Date	Examiner
(G06F17/30011 OR G06F17/30604).CPC.	3/6/2015	AL

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

US CLASSIFICATION SEARCHED			
Class	Subclass	Date	Examiner
707	703, 731, 769, 821	3/6/2015	AL

SEARCH NOTES		
Search Notes	Date	Examiner
EAST Search - see attached	3/6/2015	AL
PLUS Search - see attached	3/6/2015	AL
IEEE Search - see attached	5/1/2015	AL
ACM Digital Library Search - see attached	5/1/2015	AL
Google Search - see attached	5/1/2015	AL
Consulted with Primary Examiner - Jean M. Corrielus	5/1/2015	AL

INTERFERENCE SEARCH			
US Class/ CPC Symbol	US Subclass / CPC Group	Date	Examiner
707	703, 731, 769, 821	5/2/2015	AL

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		13840892
	Filing Date		2013-03-15
	First Named Inventor	Michael De Schulze, et al	
	Art Unit	2162	
	Examiner Name	Andalib Ft Lodhi	
	Attorney Docket Number		

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	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 Initials*	Cite No	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, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	WEISS, KAREN L., Integrating Middleware Software into Open-System Client/Server Systems, Master's Thesis, September 1995, Naval Postgraduate School, Monterey, CA, 93943	<input type="checkbox"/>
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**EXAMINER SIGNATURE**

Examiner Signature	/Andalib Lodhi/	Date Considered	05/01/2015
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\*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.

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Examiner Name	Andalib Ft Lodhi
Attorney Docket Number	

**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.

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

☒ A certification statement is not submitted herewith.

**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	/Michael De Schulze/	Date (YYYY-MM-DD)	2015-04-02
Name/Print	Michael De Schulze	Registration Number	


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.**

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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.

<b><i>Index of Claims</i></b>  	<b>Application/Control No.</b>  13840892	<b>Applicant(s)/Patent Under Reexamination</b>  SCHULZE ET AL.
	<b>Examiner</b>  ANDALIB LODHI	<b>Art Unit</b>  2162


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

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant			<input type="checkbox"/> CPA			<input type="checkbox"/> T.D.			<input type="checkbox"/> R.1.47		
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<b><i>Index of Claims</i></b>  	<b>Application/Control No.</b>  13840892	<b>Applicant(s)/Patent Under Reexamination</b>  SCHULZE ET AL.
	<b>Examiner</b>  ANDALIB LODHI	<b>Art Unit</b>  2162

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

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<b>Issue Classification</b> 	<b>Application/Control No.</b> 13840892	<b>Applicant(s)/Patent Under Reexamination</b> SCHULZE ET AL.	
	<b>Examiner</b> ANDALIB LODHI	<b>Art Unit</b> 2162	

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G06F		17	/	30067	A	2013-01-01
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CPC Combination Sets				
Symbol	Type	Set	Ranking	Version

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/PIERRE VITAL/ Supervisory Patent Examiner.Art Unit 2162  (Primary Examiner)	05/15/2015  (Date)	O.G. Print Claim(s)  33	O.G. Print Figure  4



<b>Issue Classification</b> 	<b>Application/Control No.</b> 13840892	<b>Applicant(s)/Patent Under Reexamination</b> SCHULZE ET AL.
	<b>Examiner</b> ANDALIB LODHI	<b>Art Unit</b> 2162

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/PIERRE VITAL/ Supervisory Patent Examiner.Art Unit 2162  (Primary Examiner)	05/15/2015  (Date)	O.G. Print Claim(s)  33	O.G. Print Figure  4

## EAST Search History

### EAST Search History (Prior Art)

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**PETITION TO MAKE SPECIAL BASED ON AGE FOR ADVANCEMENT OF EXAMINATION  
UNDER 37 CFR 1.102(c)(1)**

**Application Information**

Application Number	13/840,892	Confirmation Number	4281	Filing Date	2013-03-15
Attorney Docket Number (optional)		Art Unit	2162	Examiner	LODHI, ANDALIB FT
First Named Inventor	Michael De Schulze				
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document				

**Attention: Office of Petitions**

An application may be made special for advancement of examination upon filing of a petition showing that the applicant is 65 years of age, or more. No fee is required with such a petition. See 37 CFR 1.102(c)(1) and MPEP 708.02 (IV).

APPLICANT HEREBY PETITIONS TO MAKE SPECIAL FOR ADVANCEMENT OF EXAMINATION IN THIS APPLICATION UNDER 37 CFR 1.102(c)(1) and MPEP 708.02 (IV) ON THE BASIS OF THE APPLICANT'S AGE.

A grantable petition requires one of the following items:

- (1) Statement by one named inventor in the application that he/she is 65 years of age, or more; or
- (2) Certification by a registered attorney/agent having evidence such as a birth certificate, passport, driver's license, etc. showing one named inventor in the application is 65 years of age, or more.

**Name of Inventor who is 65 years of age, or older**

Given Name	Middle Name	Family Name	Suffix
Richard		Gagnon	

A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the format of the signature.

Select (1) or (2) :

- ☒ (1) I am an inventor in this application and I am 65 years of age, or more.
- ☐ (2) I am an attorney or agent registered to practice before the Patent and Trademark Office, and I certify that I am in possession of evidence, and will retain such in the application file record, showing that the inventor listed above is 65 years of age, or more.

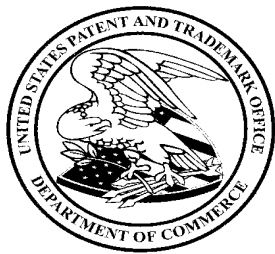
Signature	/Richard Gagnon/	Date (YYYY-MM-DD)	2015-04-21
Name	Richard Gagnon		

## 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 records.
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.
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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.



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P.O. Box 1450  
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[www.uspto.gov](http://www.uspto.gov)

In re Application of  
Michael D. Schulze

Application No. 13840892

Filed: March 15, 2013

Attorney Docket No.

:  
:

:DECISION ON PETITION TO MAKE SPECIAL  
:UNDER 37 CFR 1.102(c)(1)  
:

This is a decision on the electronic petition under 37 CFR 1.102 (c)(1), filed 22-APR-2015 to make the above-identified application special based on applicant's age as set forth in MPEP § 708.02, Section IV.

The petition is **GRANTED**.

A grantable petition to make an application special under 37 CFR 1.102(c)(1), MPEP § 708.02, Section IV: Applicant's Age must include a statement by applicant or a registered practitioner having evidence that applicant is at least 65 years of age. No fee is required.

Accordingly, the above-identified application has been accorded "special" status and will be taken up for action by the examiner upon the completion of all pre-examination processing.

Telephone inquiries concerning this electronic decision should be directed to the Electronic Business Center at 866-217-9197.

All other inquiries concerning either the examination or status of the application should be directed to the Technology Center.

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	22140697
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	22-APR-2015
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	17:42:40
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Petition automatically granted by EFS	onemoretime.pdf	752184 c1ba382e7ea6b6128e626e2a045bdf0ca1c22ec	no	2

### Warnings:

### Information:

078

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.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		13840892
	Filing Date		2013-03-15
	First Named Inventor	Michael De Schulze, et al	
	Art Unit	2162	
	Examiner Name	Andalib Ft Lodhi	
	Attorney Docket Number		

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5384835		1995-01-24	Wheeler, et. al	
	2	5373550		1994-12-13	Campbell, et. al	
	3	5602933		1997-02-11	Blackwell, et. al	
	4	5305196		1994-04-19	Deaton, et.al	
	5	5910988		1999-06-08	Ballard	
	6	5926288		1999-07-20	Dellert, et al	
	7	5742792		1998-04-21	Yanai, et. al	
	8	5109439		1992-04-28	Froessl	

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Examiner Name	Andalib Ft Lodhi	
Attorney Docket Number		

	9	5097517		1992-03-17	Holt	
	10	5787403		1998-07-28	Randle	
	11	5784610		1998-07-21	Copeland, III et al	
	12	5783808		1998-07-21	Josephson	
	13	5940844		1999-08-17	Cahill et al	
	14	5325511		1994-06-28	Collins et al.	
	15	5339311		1994-08-16	Turner	
	16	5361255		1994-11-01	Diaz et al	
	17	5592432		1997-01-07	Vishlitzky, et al	
	18	5602936		1997-02-01	Green et al.	
	19	5649196		1997-07-15	Woodhill et al.	

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	20	5706457		1998-01-06	Dwyer et al.	
	21	5751993		1998-05-12	Ofek et al.	
	22	5806078		1998-09-08	Hug et al.	
	23	5819300		1998-10-06	Kohno et al.	
	24	5825506		1998-10-20	Bednar et al.	
	25	5825943		1998-10-20	DeVio et al.	
	26	5860066		1999-01-12	Rouse	
	27	5870725		1999-02-09	Bellinger et al.	
	28	5895455		1999-04-20	Bellinger et al.	
	29	5897643		1999-04-27	Matsumoto	
	30	5926623		1999-07-20	Tsukakoshi et al.	

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	31	5949492		1999-09-07	Mankovitz	
	32	5953729		1999-09-14	Cabrera et al.	
	33	5187750		1993-02-16	Behera	
	34	4888812		1989-12-19	Dinan et al.	
	35	4899299		1990-02-06	MacPhail	
	36	4941125		1990-06-10	Boyne	
	37	5170466		1992-12-08	Rogan et al.	
	38	5287497		1994-02-15	Behera	
	39	5301350		1994-04-05	Rogan et al.	
	40	5321816		1994-06-14	Rogan et al.	
	41	6029175		2000-02-22	Chow et al.	

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	42	6061686		2000-05-09	Gauvin et al.	
	43	6065026		2000-05-16	Cornelia et al.	
	44	6157931		2000-12-05	Cane et al.	
	45	6097834		2000-08-01	Krouse et al.	
	46	6115509		2000-09-05	Yeskel	
	47	6124878		2000-09-26	Adams et al.	
	48	6181837		2001-01-30	Cahill et al.	
	49	6212303		2001-04-03	Doran et al.	
	50	6246778		2001-06-12	Moore	
	51	6269380		2001-07-31	Terry et al.	
	52	6269382		2001-07-31	Cabrera et al.	

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	53	6308179		2001-10-23	Petersen et al.	
	54	6321258		2001-11-20	Stollfus et al.	
	55	6446072		2002-09-03	Schulze et al.	
	56	3872448		1975-03-18	Mitchell, Jr.	
	57	4817050		1989-03-28	Komatsu et al.	
	58	5029016		1991-07-02	Hiyama et al.	
	59	5058185		1991-10-15	Morris et al.	
	60	5153936		1992-10-16	Morris et al.	
	61	5218685		1993-06-08	Jones	
	62	5247660		1993-09-21	Ashcraft et al.	
	63	5506986		1996-04-09	Healy	

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	64	5530899		1996-06-25	MacDonald	
	65	5548770		1996-06-20	Bridges	
	66	5550976		1996-08-27	Henderson et al.	
	67	5572726		1996-11-05	Hasuo	
	68	5584008		1996-12-10	Shimada et al.	
	69	5678042		1997-10-14	Pisello et al.	
	70	5678046		1997-10-14	Cahill et al.	
	71	5727164		1998-03-10	Keye et al.	
	72	5732214		1998-03-24	Subrahmanyam	
	73	5742807		1998-04-21	Masinter	
	74	5813009		1998-09-02	Johnson et al.	

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	75	5901228		1999-05-04	Crawford	
	76	5917958		1999-06-29	Nunally et al.	
	77	5924074		1999-07-13	Evans	
	78	60233710		2000-02-08	Steiner et al.	
	79	6081251		2000-06-27	Sakai et al.	
	80	6157930		2000-12-15	Ballard et al.	
	81	6236767		2001-05-22	Altman	
	82	6349330		2002-02-19	Bernadett et al.	
	83	6360306		2002-03-19	Bergsten	
	84	6366930		2002-04-02	Parker et al.	
	85	6557039		2003-04-29	Leong et al.	

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86	6574629		2003-06-03	Cooke, Jr. et al.	
87	6584466		2003-06-24	Serbinis et al.	
88	6886047		2005-04-26	Leong et al.	
89	6820094		2004-11-16	Ferguson et al.	
90	7836067	B2	2010-11-16	Schulze et al.	

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	First Named Inventor	Michael De Schulze, et al	
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	Examiner Name	Andalib Ft Lodhi	
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Examiner Initials*	Cite No	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, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
	1	WEISS, KAREN L., Integrating Middleware Software into Open-System Client/Server Systems, Master's Thesis, September 1995, Naval Postgraduate School, Monterey, CA, 93943	<input type="checkbox"/>
	2	MEIJER, ANTON, Systems Network Architecture: A Tutorial, 1987, Pitman Publishing, 128 Long Acre, London, WC2E 9AN	<input type="checkbox"/>
	3	KINGMAN, L.C.; LAMBERT, R.E.; STEEN, R.P.; Operational Image Systems: A New Opportunity, IBM Systems Journal, Vol 29, No. 3, 1990, IBM	<input type="checkbox"/>
	4	SOMMERVILLE, P. J.; Use of Images in Commercial and Office Systems, IBM Systems Journal, Vol. 23, No. 3, 1984, IBM	<input type="checkbox"/>
	5	AVERS, C.D.; PROBST, R.E.; ImagePlus as a Model for Application Solution Development, IBM Systems Journal, Vol. 29, No. 3, 1990, IBM	<input type="checkbox"/>
	6	DAVIDSON, ROBERT P.; MULLER, NATHAN J.; Internetworking LANs: operation, design, and management, 1992, Artech House, 685 Canton Street, Norwood, MA, 02062	<input type="checkbox"/>
	7	MULLER, NATHAN J.; Strategies for Managing Image Files, April 1993, pages 85-89, Unisphere Magazine, Unisphere Publishing Co.	<input type="checkbox"/>
	8	ANDERSON, G.B.; GROSS, B.P.; LEWIS, S.M.; REIMER, J.A.; ImagePlus Workstation Program, IBM Systems Journal, Vol. 29, No. 3, 1990, IBM	<input type="checkbox"/>

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#### EXAMINER SIGNATURE

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

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Attorney Docket Number	

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

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Examiner Name	Andalib Ft Lodhi
Attorney Docket Number	

**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.

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

☒ A certification statement is not submitted herewith.

**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	/Michael De Schulze/	Date (YYYY-MM-DD)	2015-04-02
Name/Print	Michael De Schulze	Registration Number	

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.**

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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.

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<b>TRANSMITTAL FORM</b>  <i>(to be used for all correspondence after initial filing)</i>	Application Number	13840892	
	Filing Date	2013-03-15	
	First Named Inventor	Michael De Schulze, et al	
	Art Unit	2162	
	Examiner Name	Andalib Ft Lodhi	
Total Number of Pages in This Submission	15	Attorney Docket Number	

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
<div style="border: 1px solid black; padding: 2px; width: fit-content;">Remarks</div>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name			
Signature	/Michael De Schulze/		
Printed name	Michael De Schulze		
Date	April 2, 2015	Reg. No.	

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:			
Signature	/Michael De Schulze/		
Typed or printed name	Michael De Schulze	Date	April 2, 2015

This collection of information is required by 37 CFR 1.5. 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 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, 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.

## Privacy Act Statement

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

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

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

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	21951315
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	02-APR-2015
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	12:21:45
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Information Disclosure Statement (IDS) Form (SB08)	idsused.pdf	615157 769bad79cc10bd51313f09b19f6c8b207bfc4bb7	no	13

### Warnings:

### Information:

095

2	Non Patent Literature	middleware.pdf	3931950	no	107
			c5dfdcb1f556e4c7fa0f5726ee94c2f827580fe		
Warnings:					
Information:					
3	Non Patent Literature	SystemsNetwork.pdf	956535	no	9
			a27388de4c34960ab7f55a1802bc106de95ac71c		
Warnings:					
Information:					
4	Non Patent Literature	networking.pdf	17708614	no	46
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Warnings:					
Information:					
5	Transmittal Letter	transmittalformused.pdf	262111	no	2
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Warnings:					
Information:					
6	Non Patent Literature	imageplus.pdf	3755783	no	15
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Warnings:					
Information:					
7	Non Patent Literature	ImagePlus1.pdf	2026083	no	10
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Warnings:					
Information:					
8	Non Patent Literature	Operationalimagesystems.pdf	1892723	no	9
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Warnings:					
Information:					
9	Non Patent Literature	strategiesformanagingimagefiles.pdf	2966546	no	4
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Warnings:					
Information:					
10	Non Patent Literature	useofimage.pdf	2704767	no	16
			48b2eac9ac3d7a8b71a3450e01119d6e5570be63		
Warnings:					
Information:					

096

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.

<b>Doc Code: DIST.E.FILE</b> <b>Document Description: Electronic Terminal Disclaimer - Filed</b>		PTO/SB/26 U.S. Patent and Trademark Office Department of Commerce
Electronic Petition Request	<b>TERMINAL DISCLAIMER TO OBIATE A DOUBLE PATENTING REJECTION OVER A "PRIOR" PATENT</b>	
Application Number	13840892	
Filing Date	15-Mar-2013	
First Named Inventor	Michael Schulze	
Attorney Docket Number		
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document	
<input checked="" type="checkbox"/> Filing of terminal disclaimer does not obviate requirement for response under 37 CFR 1.111 to outstanding Office Action  <input checked="" type="checkbox"/> This electronic Terminal Disclaimer is not being used for a Joint Research Agreement.		
Owner	Percent Interest	
Mirror Imaging, LLC	100%	
<p>The owner(s) with percent interest listed above in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application which would extend beyond the expiration date of the full statutory term of prior patent number(s)</p> <p>7836067</p> <p>as the term of said prior patent is presently shortened by any terminal disclaimer. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.</p> <p>In making the above disclaimer, the owner does not disclaim the terminal part of the term of any patent granted on the instant application that would extend to the expiration date of the full statutory term of the prior patent, "as the term of said prior patent is presently shortened by any terminal disclaimer," in the event that said prior patent later:</p> <ul style="list-style-type: none"> <li>- expires for failure to pay a maintenance fee;</li> <li>- is held unenforceable;</li> <li>- is found invalid by a court of competent jurisdiction;</li> <li>- is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321;</li> <li>- has all claims canceled by a reexamination certificate;</li> <li>- is reissued; or</li> <li>- is in any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.</li> </ul> <p><input checked="" type="radio"/> Terminal disclaimer fee under 37 CFR 1.20(d) is included with Electronic Terminal Disclaimer request.</p>		

- ☐ I certify, in accordance with 37 CFR 1.4(d)(4), that the terminal disclaimer fee under 37 CFR 1.20(d) required for this terminal disclaimer has already been paid in the above-identified application.

Applicant claims the following fee status:

- ☐ Small Entity
- ☐ Micro Entity
- ☒ Regular Undiscounted

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.

THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES

I certify, in accordance with 37 CFR 1.4(d)(4) that I am:

- ☐ An attorney or agent registered to practice before the Patent and Trademark Office who is of record in this application
- Registration Number \_\_\_\_\_
- ☐ A sole inventor
- ☐ A joint inventor; I certify that I am authorized to sign this submission on behalf of all of the inventors as evidenced by the power of attorney in the application
- ☒ A joint inventor; all of whom are signing this request

Signature	/Richard Gagnon/
Name	Richard Gagnon
Signature	/Michael Schulze/
Name	Michael Schulze

\*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).  
Form PTO/SB/96 may be used for making this certification. See MPEP § 324.

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	13840892			
<b>Filing Date:</b>	15-Mar-2013			
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document			
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze			
<b>Filer:</b>	Michael Schulze			
<b>Attorney Docket Number:</b>				
Filed as Large Entity				
<b>Filing Fees for    Utility under 35 USC 111(a)</b>				
<b>Description</b>	<b>Fee Code</b>	<b>Quantity</b>	<b>Amount</b>	<b>Sub-Total in USD(\$)</b>
<b>Basic Filing:</b>				
Statutory or Terminal Disclaimer	1814	1	160	160
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
<b>Petition:</b>				
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				160

Doc Code: DISQ.E.FILE

Document Description: Electronic Terminal Disclaimer – Approved

Application No.: 13840892

Filing Date: 15-Mar-2013

Applicant/Patent under Reexamination: Schulze et al.

Electronic Terminal Disclaimer filed on March 5, 2015

☒ APPROVED

**This patent is subject to a terminal disclaimer**

☐ DISAPPROVED

Approved/Disapproved by: Electronic Terminal Disclaimer automatically approved by EFS-Web

U.S. Patent and Trademark Office

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	21688318
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	05-MAR-2015
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	16:56:16
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 160
RAM confirmation Number	13335
Deposit Account	
Authorized User	

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

<b>File Listing:</b>					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Electronic Terminal Disclaimer-Filed	eTerminal-Disclaimer.pdf	34115	no	2
			ee97602088b9954b0b4180e232039229ffe aa60a		
<b>Warnings:</b>					
<b>Information:</b>					
2	Fee Worksheet (SB06)	fee-info.pdf	29822	no	2
			d060444d6b3a2020103ed4a3948260f3d0c 0caad		
<b>Warnings:</b>					
<b>Information:</b>					
<b>Total Files Size (in bytes):</b>			63937		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b>  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.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b>  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.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b>  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.</p>					



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www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

**CONFIRMATION NO. 4281**

## PUBLICATION NOTICE



113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

**Title:**Method of Obtaining An Electronically-Stored Financial Document

**Publication No.**US-2014-0082005-A1

**Publication Date:**03/20/2014

## NOTICE OF PUBLICATION OF APPLICATION

The above-identified application will be electronically published as a patent application publication pursuant to 37 CFR 1.211, et seq. The patent application publication number and publication date are set forth above.

The publication may be accessed through the USPTO's publically available Searchable Databases via the Internet at [www.uspto.gov](http://www.uspto.gov). The direct link to access the publication is currently <http://www.uspto.gov/patft/>.

The publication process established by the Office does not provide for mailing a copy of the publication to applicant. A copy of the publication may be obtained from the Office upon payment of the appropriate fee set forth in 37 CFR 1.19(a)(1). Orders for copies of patent application publications are handled by the USPTO's Office of Public Records. The Office of Public Records can be reached by telephone at (703) 308-9726 or (800) 972-6382, by facsimile at (703) 305-8759, by mail addressed to the United States Patent and Trademark Office, Office of Public Records, Alexandria, VA 22313-1450 or via the Internet.

In addition, information on the status of the application, including the mailing date of Office actions and the dates of receipt of correspondence filed in the Office, may also be accessed via the Internet through the Patent Electronic Business Center at [www.uspto.gov](http://www.uspto.gov) using the public side of the Patent Application Information and Retrieval (PAIR) system. The direct link to access this status information is currently <http://pair.uspto.gov/>. Prior to publication, such status information is confidential and may only be obtained by applicant using the private side of PAIR.

Further assistance in electronically accessing the publication, or about PAIR, is available by calling the Patent Electronic Business Center at 1-866-217-9197.

Office of Data Management, Application Assistance Unit (571) 272-4000, or (571) 272-4200, or 1-888-786-0101



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

## CONFIRMATION NO. 4281 MISCELLANEOUS NOTICE



Date Mailed: 12/12/2013

A communication which cannot be delivered in electronic form has been mailed to the applicant.

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875						Application or Docket Number 13/840,892	
<b>APPLICATION AS FILED - PART I</b>							
(Column 1)		(Column 2)		SMALL ENTITY		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)	OR	RATE(\$)	FEE(\$)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	280
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	600
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	720
TOTAL CLAIMS (37 CFR 1.16(j))	17	minus 20 = *			OR	x 80 =	0.00
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 = *				x 420 =	0.00
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 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).						0.00
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL		TOTAL	1600
<b>APPLICATION AS AMENDED - PART II</b>							
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY	
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)	OR	RATE(\$)
	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))					OR	
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					OR	
				TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY	
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)	OR	RATE(\$)
	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))					OR	
	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 found in the appropriate box in column 1.							



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

**CONFIRMATION NO. 4281**

113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

## NOTICE



Date Mailed: 12/12/2013

## INFORMATIONAL NOTICE TO APPLICANT

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

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All

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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
13/840,892	03/15/2013	2668	1740		17	3

CONFIRMATION NO. 4281

## UPDATED FILING RECEIPT

113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084



Date Mailed: 12/12/2013

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

### Inventor(s)

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Richard J. Gagnon, Grosse Pointe Farms, MI;

### Applicant(s)

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

### Assignment For Published Patent Application

Mirror Imaging L.L.C., Warren, MI

**Power of Attorney:** None

### Domestic Priority data as claimed by applicant

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

**Foreign Applications** for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.) - None.

*Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.*

**If Required, Foreign Filing License Granted:** 04/29/2013

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/840,892**

**Projected Publication Date:** 03/20/2014

**Non-Publication Request:** No

**Early Publication Request:** No

**Title**

Method of Obtaining An Electronically-Stored Financial Document

**Preliminary Class**

382

**Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications:**

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APPLICATION NUMBER	FILING DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

CONFIRMATION NO. 4281

113243  
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\*OC000000065468704\*

Cc: HOWARD & HOWARD ATTORNEYS PLLC  
 450 WEST FOURTH STREET  
 ROYAL OAK, MI 48067

Date Mailed: 12/12/13

## DENIAL OF REQUEST FOR POWER OF ATTORNEY

The request for Power of Attorney filed 12/06/13 is acknowledged. However, the request cannot be granted at this time for the reason stated below.

- ☐ The Power of Attorney you provided did not comply with the new Power of Attorney rules that became effective on June 25, 2004. See 37 CFR 1.32.
- ☐ The revocation is not signed by the applicant, the assignee of the entire interest, or one particular principal attorney having the authority to revoke.
- ☐ The Power of Attorney is from an assignee and the Certificate required by 37 CFR 3.73(c) has not been received.
- ☐ The person signing for the assignee has omitted their empowerment to sign on behalf of the assignee.
- ☐ The inventor(s) is without authority to appoint attorneys since the assignee has intervened as provided by 37 CFR 3.71.
- ☐ The signature(s) of \_\_\_\_\_, a co-Inventor in this application, has been omitted. The Power of Attorney will be entered upon receipt of confirmation signed by said co-Inventor(s).
- ☐ The person(s) appointed in the Power of Attorney is not registered to practice before the U.S. Patent and Trademark Office.
- ☐ Only one Customer Number can be designated for the Power of Attorney in an application. The Customer Number that was captured is the first Customer Number provided on the Power of Attorney document.
- ☐ A request under 37 CFR 1.48 to add an inventor was granted in this application, however, no power of attorney consistent with the power of attorney granted by the originally named inventive entity has been



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received. Thus, the addition of the inventor has resulted in the loss of power of attorney in the application. See 37 CFR 1.32(e).

- ☒ The power of attorney has not been accepted because the party who is giving power of attorney has not been identified. Power of attorney may only be signed by the applicant for patent (37 CFR 1.42) or the patent owner. A patent owner who was not the applicant must appoint any power of attorney in compliance with 37 CFR 3.71 and 3.73. See 37 CFR 1.32(b)(4).
- ☐ The power of attorney from the inventors has not been accepted because it is a copy from a prior national application for which benefit is claimed and the continuing application names an inventor who was not named as an inventor in the prior application.
- ☐ The power of attorney from the inventors has not been accepted because the power of attorney must be signed by the applicant for patent. See 37 CFR 1.32(b)(4).
- ☒ Any request to correct or update the name of the applicant must include an application data sheet (ADS) in compliance with 37 CFR 1.76 specifying the correct or updated name of the applicant in the applicant information section. Any request to change the applicant after an original applicant has been specified under 37 CFR 1.46(b) must include a new ADS in compliance with 37 CFR 1.76 specifying the applicant in the applicant information section and comply with 37 CFR 3.71 and 3.73. See 37 CFR 1.46(c).

Any inquiries regarding this notice should be directed to the Application Assistance Unit at 571-272-4200.

A. G. 12m

Application Assistance Unit  
 571-272-4200

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

In re Application of:	Michael D. Schulze et al.	Confirmation No:	4281
Application No.	13/840,892	Group Art Unit:	2154
Filed:	March 15, 2013	Examiner:	To Be Assigned
Title:	Method Of Obtaining Electronically-Stored Financial Documents		
Attorney Docket No.	060419.00017		

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

## **SECOND PRELIMINARY AMENDMENT**

Dear Sir:

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

The subject Second Preliminary Amendment is being filed in conjunction with the filing of a Response to a Notice of Missing Parts. Amendments to the specification begin on page 2. A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 3.

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. 13/838,554 filed on March 15, 2013 now \_\_\_\_\_~~ which is a continuation of U.S. Patent Application Serial No. 13/272,936 filed on October 13, 2011, now abandoned, [[\_\_\_\_\_]] which is a continuation of U.S. Patent Application Serial No. 12/902,973 filed on October 12, 2010, now abandoned, which is a continuation of U.S. Patent Application Serial No. 12/489,087 filed on June 22, 2009, now U.S. Patent No. 7,836,067, which is a continuation of U.S. Patent Application Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No. 7,552,118, which is a continuation of U.S. Patent Application Serial No. 10/104,541 filed on March 22, 2002, now U.S. Patent No. 6,963,866, which is a continuation of U.S. Patent Application Serial No. 09/548,490 filed on April 13, 2000, 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.

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 system comprising:

a. a first storage system including a first fixed medium, the first storage system configured to:

- i. store a plurality of financial documents in the first fixed medium when a specific document parameter of a financial document is greater than a predetermined parameter;
- ii. in response to a request, retrieve a financial document stored in the first fixed medium;

b. a second storage system including a second fixed medium, the second storage system configured to:

- i. store a plurality of financial documents in the second fixed medium when the specific document parameter is less than or equal to the predetermined parameter;
- ii. in response to a request, retrieve a financial document stored in the second fixed medium;

c. a processing unit which has electronic access to the first and second storage systems, wherein the processing unit is configured to:

- i. compare a specific requested document parameter of a requested financial document to the predetermined parameter;
- ii. access the first storage system when the specific requested document parameter is greater than the predetermined parameter;
- iii. access the second storage system when the specific requested document parameter is less than or equal to the predetermined parameter.

24. (New) A system as set forth in claim 23 wherein the first and second fixed mediums are different from each other.

25. (New) A system as set forth in claim 24 wherein 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.

26. (New) A system as set forth in claim 24 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 fixed electronic medium.

27. (New) A system as set forth in claim 24 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 fixed electronic medium.

28. (New) A system as set forth in claim 24 wherein storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on a physical media.

29. (New) A system as set forth in claim 24 wherein the first and second fixed mediums are the same.

30. (New) A system as set forth in claim 29 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.

31. (New) A system as set forth in claim 24 further including reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system.

32. (New) A system as set forth in claim 24 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.

33. (New) 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 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;

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 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;

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;

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.

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

35. (New) 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.

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

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

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

39. (New) A system comprising:

a. a processing unit communicatively coupled to a first and second storage system, wherein the processing unit is configured to:

- i. compare a specific requested document parameter of a requested financial document to a predetermined parameter;
- ii. access the first storage system when the specific requested document parameter is greater than the predetermined parameter;
- iii. access the second storage system when the specific requested

USSN: 13/840,892

document parameter is less than or equal to the predetermined parameter.

**Remarks**

The specification has been amended to set forth a proper claim of priority as is required by 35 U.S.C. 120. There was a typographical error in the priority claim as presented in the Preliminary Amendment filed on March 15, 2013. A corrected Application Data Sheet is also being filed concurrently herewith to set forth the proper claim of priority. It is also noted that this paragraph was improperly identified in the March 15<sup>th</sup> Amendment as being located on Page 4. This has also been corrected to reflect that this paragraph is found on Page 1. No new matter is being introduced.

After entry of the subject Second Preliminary Amendment, claims 23-39 will remain pending in the application with claims 23, 33 and 39 being in independent form. Claims 1-22 have been cancelled with claims 23-39 being added. No new matter is being introduced.

The new claims are being presented again as there were typographical errors in the claims as presented in the Preliminary Amendment filed on March 15, 2013. In particular, in the March 15<sup>th</sup> Amendment, claim 23 was missing and there were two claims with number 31. In any event, the exact same claims are now being re-presented with proper numbering.

It is respectfully submitted that the Application, as amended, is now presented in condition for examination. 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 PLLC**

Date: December 6, 2013

/Samuel J. Haidle/  
Samuel J. Haidle, Registration No. 42,619  
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## **METHOD OF OBTAINING AN ELECTRONICALLY- STORED FINANCIAL DOCUMENT**

### **RELATED APPLICATIONS**

5                   This patent application is a continuation of U.S. Patent Application Serial  
No. 13/272,936 filed on October 13, 2011, now abandoned, which is a continuation of  
U.S. Patent Application Serial No. 12/902,973 filed on October 12, 2010, now abandoned,  
which is a continuation of U.S. Patent Application Serial No. 12/489,087 filed on June 22,  
2009, now U.S. Patent No. 7,836,067, which is a continuation of U.S. Patent Application  
10   Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No. 7,552,118, which is  
a continuation of U.S. Patent Application Serial No. 10/104,541 filed on March 22, 2002,  
now U.S. Patent No. 6,963,866, which is a continuation of U.S. Patent Application Serial  
No. 09/548,490 filed on April 13, 2000, now U.S. Patent No. 6,446,072, which in turn  
claims priority to and all the advantages of United States Provisional Patent Application  
15   Serial No. 60/129,021, which was filed on April 13, 1999.

### **BACKGROUND OF THE INVENTION**

#### **1) TECHNICAL FIELD**

20                   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.

5 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  
10 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  
15 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  
20 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.

5 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  
10 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  
15 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  
20 parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution

to obtain the financial documents from a first or an off-site storage system. The first or off-site storage system is different from a second or an on-site storage system and is preferably remotely-located from the second or on-site storage system. In one embodiment, the financial documents of the financial institution are maintained in the first or off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. The financial documents that are less than or equal to the predetermined parameter are maintained in the second or on-site storage system. In another embodiment, the specific document parameter of the financial document that is less than or equal to the predetermined parameter is maintained in the first or off-site storage system and the financial document that is greater than the predetermined parameter is maintained in the second or 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 through a processing unit. The processing unit is utilized to, at least partially, automatically access one of the storage systems in response to the comparison of the specific document parameter to the predetermined parameter. For instance, if it is determined that the specific document parameter is less than or equal to the predetermined document parameter, then the processing unit accesses the second or on-site storage

system. On the other hand, if it is determined that the specific document parameter of the financial document is greater than the predetermined parameter, then the processing unit accesses the first or off-site storage system. As stated below, the computer terminal may be used to feed a request into the processing unit.

5           After the requested financial document is accessed 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 on-site and off-site  
10   storage systems. 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 on-site or off-site storage systems can be outsourced to a third party entity. Further, the documents can be stored in different fixed  
15   mediums, such as microfiche, microfilm, digitally, electronically, etc., and can be stored in different geographical locations. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the on-site or off-site storage systems ~~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  
5 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-  
10 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**

15 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 one of a first or an off-site storage system and a second or an on-  
20 site storage system with the storage systems being different from each other. 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  
5 by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of *IMAGELINK<sup>TM</sup>* Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage  
10 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  
15 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  
20 parameter. As appreciated, the document parameter of the financial documents stored in the off-site storage system may be greater than or equal to the predetermined parameter

with the on-site storage system having documents only less than the predetermined parameter.

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

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

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

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

Referring now to Figure 1, the method for banks to obtain electronically-stored financial documents is discussed in detail in accordance with a general scope of the subject invention. Initially, the requesting client requests a particular financial document, such as  
10 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 processing unit 12, which is illustrated as a mainframe computer 12 at the bank. In the preferred embodiment of the  
15 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  
20 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-  
5 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  
10 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  
15 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  
20 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<sup>TM</sup>* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA<sup>TM</sup>* and *Sterling<sup>TM</sup>*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

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

In accordance with one contemplated embodiment of the invention, a bank employee, such as a bank teller first determines a status of the requested document. More specifically, the employee compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document  
10 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  
15 predetermined numerical value. Further, if as in the preferred embodiment, the particular numerical sequence is a record date of the financial document, and the predetermined numerical value is a pre-selected date, then the employee compares the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

20 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  
5 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  
10 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  
15 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:

20

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Submitted on December 6, 2013  
Application No. 13/840,892**

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

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,

5

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

5 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

10 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:

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

Once the bank employee has inputted the necessary identification data into either the primary or secondary interface, then retrieval of the financial document can continue. Specifically, the requested financial document is retrieved as defined by the inputted

5 identification data. Two separate document retrieval procedures are discussed hereinbelow.

One document retrieval procedure is for the financial documents having a record date earlier than or equal to the pre-selected date—one year before the current date in this example. The other document retrieval procedure is for the financial documents having a record date later than the pre-selected date. As discussed above, the one year timing selected for the pre-

10 selected date is simply shown as an example and any suitable time frame may be utilized. In fact, even all financial document retrievals may be outsourced to the third party entity. As

also discussed above, the two separate document retrieval procedures will typically operate simultaneously.

With reference to the subject example, if the record date of the financial document is 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<sup>TM</sup>* Digital Workstations (IDW). Specifically, the image control system first  
5 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  
10 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  
15 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.  
20 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

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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  
5 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  
10 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  
15 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.

20 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  
5 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  
10 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.

15 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  
20 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.

- 5 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  
10 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  
15 invention may be practiced otherwise than as specifically described.

**ABSTRACT**

An electronically stored financial document is either maintained in a first storage system when a parameter associated with the document is greater than a pre-selected parameter or in a second storage system when the parameter associated with the document is less than or equal to the pre-selected parameter. A request for a stored financial document is received and the requested financial document parameter is compared to the pre-selected financial document parameter to determine if the electronically stored financial document's parameter is more than, less than, or equal to the pre-selected parameter. In processing the request, a processing unit electronically accesses one of the storage systems in response to the comparison of the pre-selected parameter to the electronically stored financial document's parameters. After accessing the appropriate storage system, the requested electronically stored financial document can be reproduced, and/or distributed.

15

## METHOD OF OBTAINING AN ELECTRONICALLY- STORED FINANCIAL DOCUMENT

### RELATED APPLICATIONS

5           This patent application is a continuation of U.S. Patent Application Serial  
No. 13/272,936 filed on October 13, 2011, now abandoned, which is a continuation of  
U.S. Patent Application Serial No. 12/902,973 filed on October 12, 2010, now  
abandoned, which is a continuation of U.S. Patent Application Serial No. 12/489,087 filed  
on June 22, 2009, now U.S. Patent No. 7,836,067, which is a continuation of U.S. Patent  
10 Application Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No.  
7,552,118, which is a continuation of U.S. Patent Application Serial No. 10/104,541 filed  
on March 22, 2002, now U.S. Patent No. 6,963,866, which is a continuation of U.S.  
Patent Application Serial No. 09/548,490 filed on April 13, 2000, now U.S. Patent No.  
6,446,072, which in turn claims priority to and all the advantages of United States  
15 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

20           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**

5           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,  
10   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  
15   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  
20   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  
5 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  
10 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  
15 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  
20 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 a first or an off-site storage system. The first or off-site storage system is ~~remotely-located~~ different from a second or an on-site storage system and is preferably remotely-located from the second or on-site storage system. In

5 one embodiment, the [[The]] financial documents of the financial institution are maintained in the first or off-site storage system when the specific document parameter of the financial document is greater than a predetermined parameter. The financial documents that are less than or equal to the predetermined parameter are maintained in the second or on-site storage system. In another embodiment, the specific document

10 parameter of the financial document that is less than or equal to the predetermined parameter is maintained in the first or off-site storage system and the financial document that is greater than the predetermined parameter is maintained in the second or on-site storage system.

When the financial institution receives a request for a financial document, the

15 financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal located at the financial institution is connected to both the off-site and on-site storage systems through a processing unit. The ~~computer terminal~~ processing unit is

20 utilized to, at least partially, automatically access one of the storage systems in response to the comparison of the specific document parameter to the predetermined parameter.

For instance, if it is determined that the specific document parameter is less than or equal to the predetermined document parameter, then the ~~computer terminal~~ processing unit accesses the second or on-site storage system. On the other hand, if it is determined that the specific document parameter of the financial document is greater than the predetermined parameter, then the ~~computer terminal~~ processing unit accesses the first or off-site storage system. As stated below, the computer terminal may be used to feed a request into the processing unit.

~~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~~ After the requested financial document is accessed ~~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]]~~ on-site and  
off-site storage ~~systems~~ 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  
5 either an on-site storage system or the off-site storage system, and the responsibility for  
the financial documents in the on-site or off-site storage ~~systems~~ system can be  
outsourced to a third party entity. Further, the documents can be stored in different fixed  
mediums, such as microfiche, microfilm, digitally, electronically, etc., and can be stored  
in different geographical locations. Therefore, the back office production of the financial  
10 institution associated with the retrieval and distribution of financial documents stored in  
the on-site or off-site storage ~~systems~~ 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  
15 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  
20 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.

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#### **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 one of a first or an off-site storage system and remotely located ~~from~~ a second or an on-site storage system with the storage systems being different from each other. 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.

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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,

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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  
5 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  
10 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  
15 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  
20 financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic

storage device is sold by Kodak under the name of *IMAGELINK<sup>TM</sup>* Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

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

Similar to the specific document parameter of the financial document, the predetermined parameter is also a numerical value. The predetermined parameter is specifically a numerical value predetermined by the bank. For instance, if the specific document parameter is a series number of a paid check and the series number is greater

than the predetermined parameter which, in this case, would be an arbitrarily selected base series number, then the paid check would be stored in the off-site storage system.

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

Once the financial document is maintained in the appropriate storage system, the bank is capable of receiving a request for the financial document from the client. In reality, the client is requesting an image of the stored financial document. As appreciated, clients request the image for various reasons. As discussed above, requests are typically made for replacing lost or stolen financial documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. Ultimately, the bank 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 in accordance with a general scope of the subject invention. Initially, the requesting client requests a particular financial document, such as a paid check. The client is typically a customer of the bank or other financial institution. The client's request is inputted into a computer terminal 11 at the financial institution. The computer terminal 11 will be discussed in more detail hereinbelow.

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

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.

10           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.

5           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  
10   program called Antinori Software Incorporated or ASI which is sold under the name of *INNOVATION<sup>TM</sup>* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA<sup>TM</sup>* and *Sterling<sup>TM</sup>*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

          The processing of the request is completed by a customer service tracking system  
15   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  
20   monitor the status of customer complaints and other customer service related items.

[[A]] In accordance with one contemplated embodiment of the invention, a bank

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

5 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

10 numerical sequence is a record date of the financial document, and the predetermined numerical value is a pre-selected date, then the employee compares the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

The customer service tracking system enables a bank employee, such as a bank

15 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

20 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:

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

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,

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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  
5 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  
10 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:

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

Once the bank employee has inputted the necessary identification data into either the primary or secondary interface, then retrieval of the financial document can continue. Specifically, the requested financial document is retrieved as defined by the inputted

5 identification data. Two separate document retrieval procedures are discussed hereinbelow.

One document retrieval procedure is for the financial documents having a record date earlier than or equal to the pre-selected date—one year before the current date in this example. The other document retrieval procedure is for the financial documents having a record date later than the pre-selected date. As discussed above, the one year timing

10 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*<sup>TM</sup> Digital Workstations (IDW). Specifically, the image control  
5 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  
10 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  
15 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  
20 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

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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  
5 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  
10 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  
15 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  
20 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  
5 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.

10           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  
15 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.

ABSTRACT

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

An electronically stored financial document is either maintained in a first storage system when a parameter associated with the document is greater than a pre-selected parameter or in a second storage system when the parameter associated with the document is less than or equal to the pre-selected parameter. A request for a stored financial document is received and the requested financial document parameter is compared to the pre-selected financial document parameter to determine if the electronically stored financial document's

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parameter is more than, less than, or equal to the pre-selected parameter. In processing the request, a processing unit electronically accesses one of the storage systems in response to the comparison of the pre-selected parameter to the electronically stored financial document's parameters. After accessing the appropriate storage system, the requested electronically stored  
5 financial document can be reproduced, and/or distributed.

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.

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		
<p>The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76.</p> <p>This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.</p>			

## Secrecy Order 37 CFR 5.2

<input type="checkbox"/>	Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)
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<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

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Title of the Invention	Method of Obtaining An Electronically-Stored Financial Document		
Attorney Docket Number	060419.00017	Small Entity Status Claimed	<input type="checkbox"/>
Application Type	Nonprovisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	4	Suggested Figure for Publication (if any)	

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Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.			
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This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78. When referring to the current application, please leave the application number blank.			
Prior Application Status	Abandoned	<input type="button" value="Remove"/>	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
13840892	Continuation of	13272936	2011-10-13
Prior Application Status	Abandoned	<input type="button" value="Remove"/>	

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
13272936	Continuation of	12902973	2010-10-12
Prior Application Status	Patented	<a href="#">Remove</a>	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
12902973	Continuation of	12489087	2009-06-22
Prior Application Status	Patented	<a href="#">Remove</a>	
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12489087	Continuation of	11202790	2005-08-12
Prior Application Status	Patented	<a href="#">Remove</a>	
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11202790	Continuation of	10104541	2002-03-22
Prior Application Status	Patented	<a href="#">Remove</a>	
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10104541	Continuation of	09548490	2000-04-13
Prior Application Status	Expired	<a href="#">Remove</a>	
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Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the <b>Add</b> button.			

## Foreign Priority Information:

This section allows for the applicant to claim priority to a foreign application. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55(d). When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX)<sup>i</sup> the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(h)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectual property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

<a href="#">Remove</a>			
Application Number	Country <sup>i</sup>	Filing Date (YYYY-MM-DD)	Access Code <sup>i</sup> (if applicable)
Additional Foreign Priority Data may be generated within this form by selecting the <b>Add</b> button.			

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

## Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

<p>This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.</p> <p><input type="checkbox"/> NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.</p>
--

## Authorization to Permit Access:

<p><input type="checkbox"/> Authorization to Permit Access to the Instant Application by the Participating Offices</p> <p>If checked, the undersigned hereby grants the USPTO authority to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the World Intellectual Property Office (WIPO), and any other intellectual property offices in which a foreign application claiming priority to the instant patent application is filed access to the instant patent application. See 37 CFR 1.14(c) and (h). This box should not be checked if the applicant does not wish the EPO, JPO, KIPO, WIPO, or other intellectual property office in which a foreign application claiming priority to the instant patent application is filed to have access to the instant patent application.</p> <p>In accordance with 37 CFR 1.14(h)(3), access will be provided to a copy of the instant patent application with respect to: 1) the instant patent application-as-filed; 2) any foreign application to which the instant patent application claims priority under 35 U.S.C. 119(a)-(d) if a copy of the foreign application that satisfies the certified copy requirement of 37 CFR 1.55 has been filed in the instant patent application; and 3) any U.S. application-as-filed from which benefit is sought in the instant patent application.</p> <p>In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing this Authorization.</p>
---

## Applicant Information:

<p>Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.</p>
--

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

<b>Applicant 1</b>			
<p>If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.</p> <p style="text-align: right;"><input type="button" value="Clear"/></p>			
<input checked="" type="radio"/> Assignee		<input type="radio"/> Legal Representative under 35 U.S.C. 117	<input type="radio"/> Joint Inventor
<input type="radio"/> Person to whom the inventor is obligated to assign.		<input type="radio"/> Person who shows sufficient proprietary interest	
If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:			
Name of the Deceased or Legally Incapacitated Inventor : <input type="text"/>			
If the Applicant is an Organization check here. <input checked="" type="checkbox"/>			
Organization Name	Mirror Imaging L.L.C.		
<b>Mailing Address Information For Applicant:</b>			
Address 1	27500 Donald Count		
Address 2			
City	Warren	State/Province	MI
Country		Postal Code	48092
Phone Number		Fax Number	
Email Address			
Additional Applicant Data may be generated within this form by selecting the Add button.			

## Assignee Information including Non-Applicant Assignee Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.	
<b>Assignee 1</b>	
<p>Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.</p>	
If the Assignee or Non-Applicant Assignee is an Organization check here. <input checked="" type="checkbox"/>	

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	060419.00017
		Application Number	13/840,892
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

Organization Name	Mirror Imaging L.L.C.
-------------------	-----------------------

**Mailing Address Information For Assignee including Non-Applicant Assignee:**

Address 1	27500 Donald Count		
Address 2			
City	Warren	State/Province	MI
Country <sup>i</sup>		Postal Code	48092
Phone Number		Fax Number	
Email Address			

Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button.

**Signature:**

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications.					
<b>Signature</b>	/Samuel J. Haidle/			Date (YYYY-MM-DD)	2013-12-06
First Name	Samuel	Last Name	Haidle	Registration Number	42619
Additional Signature may be generated within this form by selecting the Add button.					

This collection of information is required by 37 CFR 1.76. 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 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet 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 records.
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.

## TRANSMITTAL FOR POWER OF ATTORNEY TO ONE OR MORE REGISTERED PRACTITIONERS

**NOTE:** This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B or equivalent) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5. If the Power of Attorney by Applicant form is not accompanied by this transmittal form or an equivalent, the Power of Attorney will not be recognized in the application.

Application Number	13/840,892
Filing Date	March 15, 2013
First Named Inventor	Michael D. Schulze
Title	Method Of Obtaining An Electronically-Stored Financial Document
Art Unit	2668
Examiner Name	
Attorney Docket Number	060419.00017

### SIGNATURE of Applicant or Patent Practitioner

Signature		Date	
Name		Telephone	
Registration Number			

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

☐ \*Total of \_\_\_\_\_ 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 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 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.*

# POWER OF ATTORNEY BY APPLICANT

I hereby revoke all previous powers of attorney given in the application identified in the attached transmittal letter.

- ☒ I hereby appoint Practitioner(s) associated with the following Customer Number as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A or equivalent):

27305

OR

- ☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s), and to transact all business in the United States Patent and Trademark Office connected therewith for the application referenced in the attached transmittal letter (form PTO/AIA/82A or equivalent):

Name	Registration Number	Name	Registration Number

Please recognize or change the correspondence address for the application identified in the attached transmittal letter to:

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

OR

- ☐ The address associated with Customer Number:

OR

☐ Firm or Individual Name:

Address

City

State

Zip

Country

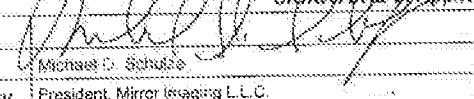
Telephone

Email

I am the Applicant:

- ☐ Inventor or Joint Inventor
- ☐ Legal Representative of a Deceased or Legally Incapacitated Inventor
- ☒ Assignee or Person to Whom the Inventor is Under an Obligation to Assign
- ☐ Person Who Otherwise Shows Sufficient Proprietary Interest (e.g., a petition under 37 CFR 1.46(b)(2) was granted in the application or is concurrently being filed with this document)

SIGNATURE of Applicant for Patent

Signature		Date	12-6-13
Name	Michael D. Schulze	Telephone	
Title and Company	President, Mirror Imaging LLC		

NOTE: Signature - This form must be signed by the applicant in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. Submit multiple forms for more than one signature, see below.

☐ Total of \_\_\_\_\_ 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 file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.31 and 1.34. 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.

## Electronic Patent Application Fee Transmittal

<b>Application Number:</b>	13840892			
<b>Filing Date:</b>	15-Mar-2013			
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document			
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze			
<b>Filer:</b>	Samuel Jeffrey Haidle/Jennifer Schultz			
<b>Attorney Docket Number:</b>				
Filed as Large Entity				
<b>Utility under 35 USC 111(a) Filing Fees</b>				
<b>Description</b>	<b>Fee Code</b>	<b>Quantity</b>	<b>Amount</b>	<b>Sub-Total in USD(\$)</b>
<b>Basic Filing:</b>				
Utility application filing	1011	1	280	280
Utility Search Fee	1111	1	600	600
Utility Examination Fee	1311	1	720	720
<b>Pages:</b>				
<b>Claims:</b>				
<b>Miscellaneous-Filing:</b>				
Late Filing Fee for Oath or Declaration	1051	1	140	140
<b>Petition:</b>				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
<b>Patent-Appeals-and-Interference:</b>				
<b>Post-Allowance-and-Post-Issuance:</b>				
<b>Extension-of-Time:</b>				
Extension - 5 months with \$0 paid	1255	1	3000	3000
<b>Miscellaneous:</b>				
<b>Total in USD (\$)</b>				<b>4740</b>

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	17595125
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	Method of Obtaining An Electronically-Stored Financial Document
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Customer Number:</b>	113243
<b>Filer:</b>	Samuel Jeffrey Haidle/Jennifer Schultz
<b>Filer Authorized By:</b>	Samuel Jeffrey Haidle
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	06-DEC-2013
<b>Filing Date:</b>	15-MAR-2013
<b>Time Stamp:</b>	19:24:56
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 4740
RAM confirmation Number	6471
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 1.16 (National application filing, search, and examination fees)

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 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance 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	Miscellaneous Incoming Letter	Response_to_Missing_Parts.pdf	18849 a9b212d05621cb9ea413763c97401e52126c61e1	no	2

## Warnings:

## Information:

2		- Second_Preliminary_Amendment_017.pdf	38769 e4ee393ec78868855ea46d153eab54b0045772d1	yes	8
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## Multipart Description/PDF files in .zip description

Document Description	Start	End
Preliminary Amendment	1	1
Specification	2	2
Claims	3	7
Applicant Arguments/Remarks Made in an Amendment	8	8

## Warnings:

## Information:

3	Specification	Clean_Substitute_Specification_from_017.pdf	950527 5318fdeb651d6ede7ddd21eeb6e078f722843a9d	no	25
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## Warnings:

## Information:

4	Specification	Marked-up_Substitute_Specification_017.pdf	565552 41fac479215bb16c3544a02880ecd465bb1590a	no	27
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## Warnings:

## Information:

5	Application Data Sheet	ADS.pdf	109314 8bb590337800335f79f065bb2292389dbf269ff1	no	7
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## Warnings:

## Information:

This is not an USPTO supplied ADS fillable form

6	Power of Attorney	POA.pdf	181789	no	2
			b08330910c5f194395ce90c054eeb1f5a81ce83e		
Warnings:					
Information:					
7	Fee Worksheet (SB06)	fee-info.pdf	38161	no	2
			999273a45b9402857105e188b7fac4f28e65ce73		
Warnings:					
Information:					
Total Files Size (in bytes):			1902961		
<p><b>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.</b></p> <p><b><u>New Applications Under 35 U.S.C. 111</u></b> 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.</p> <p><b><u>National Stage of an International Application under 35 U.S.C. 371</u></b> 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.</p> <p><b><u>New International Application Filed with the USPTO as a Receiving Office</u></b> 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.</p>					

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

In re Application of:	Michael D. Schulze et al.	Confirmation No:	4281
Application No.	13/840,892	Group Art Unit:	2154
Filed:	March 15, 2013	Examiner:	To Be Assigned
Title:	Method Of Obtaining Electronically-Stored Financial Documents		
Attorney Docket No.:	060419.00017		

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**RESPONSE TO NOTICE TO FILE  
MISSING PARTS OF NONPROVISIONAL APPLICATION  
Filing Date Granted**

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

Sir:

In response to the Notice to File Missing Parts of Nonprovisional Application mailed on May 9, 2013, submitted herewith is the required substitute specification with markings and a clean version (without markings) as set forth in 37 CFR 1.125(c). The substitute specification contains no new matter and reflects the revisions made in a concurrently filed Second Preliminary Amendment. Also submitted herewith is a corrected Application Data Sheet and Power of Attorney.

Applicant is authorizing The Commissioner to charge \$4,740.00 (the required petition fee under 37 CFR 1.16(f) of \$140.00, \$3,000.00 three month extension of time, \$280.00 statutory filing fee, \$600.00 search fee and \$720.00 examination fee), to deposit account 08-2789 in the name of Howard and Howard Attorneys PLLC. The Commissioner is hereby authorized to charge any additional fees or credit any overpayments to the undersigned's deposit account 08-2789.

Respectfully submitted,

**HOWARD & HOWARD ATTORNEYS PLLC**

Dated: December 6, 2013

/Samuel J. Haidle/

Samuel J. Haidle, Registration No. 42,619  
450 West Fourth Street  
Royal Oak, Michigan 48067-2557  
(248) 723-0334

<b>PATENT APPLICATION FEE DETERMINATION RECORD</b> Substitute for Form PTO-875						Application or Docket Number 13/840,892	
<b>APPLICATION AS FILED - PART I</b>							
(Column 1)		(Column 2)		SMALL ENTITY		OTHER THAN SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	280
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	600
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	720
TOTAL CLAIMS (37 CFR 1.16(j))	17	minus 20 = *			OR	x 80 =	0.00
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 = *				x 420 =	0.00
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 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).						0.00
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL		TOTAL	1600
<b>APPLICATION AS AMENDED - PART II</b>							
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY	
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)
	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))					OR	
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					OR	
				TOTAL ADD'L FEE		TOTAL ADD'L FEE	
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY	
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)		RATE(\$)
	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))					OR	
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))					OR	
				TOTAL ADD'L FEE		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 found in the appropriate box in column 1.							



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	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
13/840,892	03/15/2013	2668	0.00		17	3

CONFIRMATION NO. 4281

FILING RECEIPT



113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

Date Mailed: 05/09/2013

Receipt is acknowledged of this non-provisional patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. **If an error is noted on this Filing Receipt, please submit a written request for a Filing Receipt Correction. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections**

**Inventor(s)**

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

**Applicant(s)**

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

**Assignment For Published Patent Application**

Mirror Imaging L.L.C., Warren, MI

**Power of Attorney:** None

**Domestic Applications for which benefit is claimed - None.**

*A proper domestic benefit claim must be provided in an Application Data Sheet in order to constitute a claim for domestic benefit. See 37 CFR 1.76 and 1.78.*

**Foreign Applications** for which priority is claimed (You may be eligible to benefit from the **Patent Prosecution Highway** program at the USPTO. Please see <http://www.uspto.gov> for more information.) - None.

*Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.*

**If Required, Foreign Filing License Granted:** 04/29/2013

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 13/840,892**

**Projected Publication Date:** To Be Determined - pending completion of Missing Parts

**Non-Publication Request:** No

**Early Publication Request:** No

**Title**

Method of Obtaining An Electronically-Stored Financial Document

**Preliminary Class**

382

**Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications:****PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES**

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at <http://www.uspto.gov/web/offices/pac/doc/general/index.html>.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4158).

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**Title 37, Code of Federal Regulations, 5.11 & 5.15**

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No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

**CONFIRMATION NO. 4281**  
**FORMALITIES LETTER**



Date Mailed: 05/09/2013

**NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION**

**FILED UNDER 37 CFR 1.53(b)**

*Filing Date Granted*

**Items Required To Avoid Abandonment:**

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items below to avoid abandonment. 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 statutory basic filing fee is missing.  
*Applicant must submit \$280 to complete the basic filing fee for an undiscounted entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27) or make a certification of entitlement to micro entity status and pay the micro entity filing fee (37 CFR 1.29).*

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

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

- A substitute specification excluding claims in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125 is required. The substitute specification must be submitted with markings and be accompanied by a clean version (without markings) as set forth in 37 CFR 1.125(c) and a statement that the substitute specification contains no new matter (see 37 CFR 1.125(b)). 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.

The applicant needs to satisfy supplemental fees problems indicated below.

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

- A surcharge (for late submission of the basic filing fee, search fee, examination fee or inventor's oath or declaration) as set forth in 37 CFR 1.16(f) of \$ **140** for an undiscounted entity, must be submitted.

### **SUMMARY OF FEES DUE:**

Total fee(s) required within **TWO MONTHS** from the date of this Notice is \$ **1740** for an undiscounted entity

- \$ **280** Statutory basic filing fee.
- \$ **140** Surcharge.
- The application search fee has not been paid. Applicant must submit \$ **600** to complete the search fee.
- The application examination fee has not been paid. Applicant must submit \$ **720** to complete the examination fee for an undiscounted entity.

### **Items Required To Avoid Processing Delays:**

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):  
All  
Applicant may submit the inventor's oath or declaration at any time before the Notice of Allowance and Fee(s) Due, PTOL-85, is mailed.

Replies must be received in the USPTO within the set time period or must include a proper Certificate of Mailing or Transmission under 37 CFR 1.8 with a mailing or transmission date within the set time period. For more information and a suggested format, see Form PTO/SB/92 and MPEP 512.

Replies should be mailed to:

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

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.

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For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at <http://www.uspto.gov/ebc>.

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/fberhane/

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APPLICATION NUMBER	PATENT NUMBER	GROUP ART UNIT	FILE WRAPPER LOCATION
13/840,892		2668	



## Correspondence Address/Fee Address Change

The following fields have been set to Customer Number 113243 on 03/28/2013

- Correspondence Address
- Maintenance Fee Address

The address of record for Customer Number 113243 is:

113243  
Michael Schulze  
1607 Kirts Blvd.  
#103  
Troy, MI 48084

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

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

**Serial No.:** To Be Assigned                      **Group Art Unit:** 2154

**Filed:** Concurrent Herewith                      **Examiner:** To Be Assigned

**Title:** METHOD OF OBTAINING ELECTRONICALLY-STORED FINANCIAL DOCUMENTS

**PRELIMINARY AMENDMENT**

**Mail Stop 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 begin on page 2. Amendments to the Abstract begin on page 7. A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 9.

### Amendments to the Specification

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

This patent application is a continuation of U.S. Patent Application Serial No. 13/838,554  
filed on March 15, 2013 now \_\_\_\_\_ which is a continuation of U.S. Patent  
Application Serial No. 13/272,936 filed on October 13, 2011 now \_\_\_\_\_ which is  
continuation of U.S. Patent Application Serial No. 12/902,973 filed on October 12, 2010  
now abandoned, which is a continuation of U.S. Patent Application Serial No. 12/489,087  
filed on June 22, 2009, now U.S. Patent No. 7,836,067, which is a continuation of U.S.  
Patent Application Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No.  
7,552,118, which is a continuation of U.S. Patent Application Serial No. 10/104,541 filed  
on March 22, 2002, now U.S. Patent No. 6,963,866, which is a continuation of U.S. Patent  
Application Serial No. 09/548,490 filed on April 13, 2000, 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”.~~

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

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

predetermined parameter is maintained in the first or off-site storage system and the financial document that is greater than the predetermined parameter is maintained in the second or on-site storage system.

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

When the financial institution receives a request for a financial document, the financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal located at the financial institution is connected to both the off-site and on-site storage systems through a processing unit. The ~~computer terminal~~ processing unit is utilized to, at least partially, automatically access one of the storage systems in response to the comparison of the specific document parameter to the predetermined parameter. For instance, if it is determined that the specific document parameter is less than or equal to the predetermined document parameter, then the ~~computer terminal~~ processing unit accesses the second or on-site storage system. On the other hand, if it is determined that the specific document parameter of the financial document is greater than the predetermined parameter, then the ~~computer terminal~~ processing unit accesses the first or off-site storage system. As stated below, the computer terminal may be used to feed a request into the processing unit.

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

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

~~Finally, after the identification data of~~ After the requested financial document is accessed ~~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.

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

The subject invention therefore provides a method that enables financial institutions to obtain electronically-stored financial documents from ~~[[an]]~~ on-site and off-site storage ~~systems~~ 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 on-site or off-site storage ~~systems~~ system can be outsourced to a third party entity. Further, the documents can be stored in different fixed mediums, such as microfiche, microfilm, digitally, electronically, etc., and can be stored in different geographical locations. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the on-site or off-site storage ~~systems~~ system is strategically reduced or even completely eliminated.

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

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 one of a first or an off-site storage system and ~~remotely located from a second or an on-site storage system~~ with the storage systems being different from each other. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial

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

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

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

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

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

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

[[A]] In accordance with one contemplated embodiment of the invention, a bank employee, such as a bank teller first determines a status of the requested document. More

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

### Amendments to the Abstract

Please amend the Abstract as follows;

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

An electronically stored financial document is either maintained in a first storage system when a parameter associated with the document is greater than a pre-selected parameter or in a second storage system when the parameter associated with the document is less than or equal to the pre-selected parameter. A request for a stored financial document is received and the requested financial document parameter is compared to the pre-selected financial document parameter to determine if the electronically stored financial document's parameter is more than, less than, or equal to the pre-selected parameter. In processing the request, a processing unit electronically accesses one of the storage systems in response

to the comparison of the pre-selected parameter to the electronically stored financial document's parameters. After accessing the appropriate storage system, the requested electronically stored financial document can be reproduced, and/or distributed.

### 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)

24. (New) A system comprising:

- a. a first storage system including a first fixed medium, the first storage system configured to:
  - i. store a plurality of financial documents in the first fixed medium when a specific document parameter of a financial document is greater than a predetermined parameter;
  - ii. in response to a request, retrieve a financial document stored in the first fixed medium;
- b. a second storage system including a second fixed medium, the second storage system configured to:
  - i. store a plurality of financial documents in the second fixed medium when the specific document parameter is less than or equal to the predetermined parameter;
  - ii. in response to a request, retrieve a financial document stored in the second fixed medium;
- c. a processing unit which has electronic access to the first and second storage systems, wherein the processing unit is configured to:
  - i. compare a specific requested document parameter of a requested financial document to the predetermined parameter;
  - ii. access the first storage system when the specific requested document parameter is greater than the predetermined parameter;

iii. access the second storage system when the specific requested document parameter is less than or equal to the predetermined parameter.

25. (New) A system as set forth in claim 24 wherein the first and second fixed mediums are different from each other.

26. (New) A system as set forth in claim 25 wherein 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.

27. (New) A system as set forth in claim 25 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 fixed electronic medium.

28. (New) A system as set forth in claim 25 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 fixed electronic medium.

29. (New) A system as set forth in claim 25 wherein storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on a physical media.

30. (New) A system as set forth in claim 25 wherein the first and second fixed mediums are the same.

31. (New) A system as set forth in claim 30 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.

31. (New) A system as set forth in claim 24 further including reproducing the requested financial document after the requested financial document has been retrieved from the accessed storage system.

32. (New) A system as set forth in claim 24 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.

33. (New) 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 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;
- 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 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;
- 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;
- 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.

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

35. (New) 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.

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

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

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

39. (New) A system comprising:

- a. a processing unit communicatively coupled to a first and second storage system, wherein the processing unit is configured to:
  - i. compare a specific requested document parameter of a requested financial document to a predetermined parameter;
  - ii. access the first storage system when the specific requested document parameter is greater than the predetermined parameter;
  - iii. access the second storage system when the specific requested document parameter is less than or equal to the predetermined parameter.

### **Remarks**

The subject continuation patent application is being filed for continued prosecution of the claims set forth in the parent application. The assigned art unit of the parent application is identified above.

The specification has been amended to set forth a proper claim of priority as is required by 35 U.S.C. 120 and to coincide with the terminology of the claims. No new matter is being introduced.

After entry of the subject preliminary amendment, claims 23- 39 will remain pending in the application. Claims 1-22 are currently being cancelled and claims 23-39 are being added. No new matter is being introduced.

It is respectfully submitted that the Application, as amended, is now presented in condition for examination.

Respectfully submitted,

Date: March 15, 2013

/Michael D. Schulze/  
Customer Number: 000113243  
1607 Kirts Blvd.  
Troy, Michigan 48084  
(586) 850-8143

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	15266379
<b>Application Number:</b>	13840892
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	4281
<b>Title of Invention:</b>	METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT
<b>First Named Inventor/Applicant Name:</b>	Michael D. Schulze
<b>Correspondence Address:</b>	Michael Schulze - 1607 Kirts Blvd. Apt. 103 Troy MI 48084 US 586-850-8143 michaelschulze@hotmail.com
<b>Filer:</b>	Michael Schulze
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	
<b>Receipt Date:</b>	15-MAR-2013
<b>Filing Date:</b>	
<b>Time Stamp:</b>	18:31:23
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	no
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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	applicationforpatent2.pdf	1217798	no	5
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Warnings:					
Information:					
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	Specification		1	23	
	Claims		24	28	
	Abstract		29	29	
Warnings:					
Information:					
3	Drawings-only black and white line drawings	Drawings_pdf.pdf	434896	no	4
			b5e4b63e3757e3787679a27d468d2f20b341d5c9		
Warnings:					
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4		PAfinal2tofile.pdf	66956	yes	13
			76b35e94780239b7f8a23b64d16ab0a6ae88ab8b		
	Multipart Description/PDF files in .zip description				
	Document Description		Start	End	
	Preliminary Amendment		1	1	
	Specification		2	6	
	Abstract		7	8	
	Claims		9	12	
	Applicant Arguments/Remarks Made in an Amendment		13	13	
Warnings:					
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**New International Application Filed with the USPTO as a Receiving Office**

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<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	
		Application Number	
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		
<p>The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.</p>			

## Secrecy Order 37 CFR 5.2

<input type="checkbox"/>	Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)
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## Applicant Information:

<b>Applicant 1</b>						<a href="#">Remove</a>	
<b>Applicant Authority</b>		<input checked="" type="radio"/> Inventor		<input type="radio"/> Legal Representative under 35 U.S.C. 117		<input type="radio"/> Party of Interest under 35 U.S.C. 118	
<b>Prefix</b>	<b>Given Name</b>	<b>Middle Name</b>		<b>Family Name</b>		<b>Suffix</b>	
	Michael	D.		Schulze			
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<b>City</b>	Troy	<b>State/Province</b>	MI	<b>Country of Residence i</b>		US	
<b>Citizenship under 37 CFR 1.41(b) i</b>		US					
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<b>Postal Code</b>		48084		<b>Country i</b>	US		
<b>Applicant 2</b>						<a href="#">Remove</a>	
<b>Applicant Authority</b>		<input checked="" type="radio"/> Inventor		<input type="radio"/> Legal Representative under 35 U.S.C. 117		<input type="radio"/> Party of Interest under 35 U.S.C. 118	
<b>Prefix</b>	<b>Given Name</b>	<b>Middle Name</b>		<b>Family Name</b>		<b>Suffix</b>	
	Richard	J.		Gagnon			
<b>Residence Information (Select One)</b> <input checked="" type="radio"/> US Residency <input type="radio"/> Non US Residency <input type="radio"/> Active US Military Service							
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<b>Postal Code</b>		48236		<b>Country i</b>	US		
<p>All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the <b>Add</b> button.</p>							
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<p>Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).</p>
<p><input checked="" type="checkbox"/> An Address is being provided for the correspondence information of this application.</p>

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number		
		Application Number		
Title of Invention		Method of Obtaining An Electronically-Stored Financial Document		
Name 1		Mike		Name 2
				Schulze
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Country i	US		Postal Code	48084
Phone Number		586-850-8143	Fax Number	
Email Address		michaelschulze@hotmail.com		<input type="button" value="Add Email"/> <input type="button" value="Remove Email"/>

### Application Information:

Title of the Invention		Method of Obtaining An Electronically-Stored Financial Document	
Attorney Docket Number		Small Entity Status Claimed <input type="checkbox"/>	
Application Type		Nonprovisional	
Subject Matter		Utility	
Suggested Class (if any)		Sub Class (if any)	
Suggested Technology Center (if any)			
Total Number of Drawing Sheets (if any)	4	Suggested Figure for Publication (if any)	

### Publication Information:

<input type="checkbox"/> Request Early Publication (Fee required at time of Request 37 CFR 1.219)	
<b>Request Not to Publish.</b> I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application <b>has not and will not</b> be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.	

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Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Enter either Customer Number or complete the Representative Name section below. If both sections are completed the Customer Number will be used for the Representative Information during processing.			
Please Select One:	<input checked="" type="radio"/> Customer Number	<input type="radio"/> US Patent Practitioner	<input type="radio"/> Limited Recognition (37 CFR 11.9)
Customer Number	000113243		

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This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78(a)(2) or CFR 1.78(a)(4), and need not otherwise be made part of the specification.	
Prior Application Status	<div style="text-align: center;">214</div> <div style="text-align: right;"> <input type="button" value="Remove"/> </div>

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<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number			
		Application Number			
Title of Invention		Method of Obtaining An Electronically-Stored Financial Document			

Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)		
13272936	Continuation of	12902973	2010-10-12		
Prior Application Status	Abandoned	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)		
12902973	Continuation of	12489087	2009-06-22		
Prior Application Status	Patented	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
12489087	Continuation of	11202790	2005-08-12	7552118	2009-06-23
Prior Application Status	Patented	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
11202790	Continuation of	10104541	2002-03-22	6963866	2005-11-08
Prior Application Status	Patented	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
10104541	Continuation of	09548490	2000-04-13	6446072	2002-09-03
Prior Application Status	Expired	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)		
09548490	non provisional of	60129021	1999-04-13		
Prior Application Status		<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)		
13838554	Continuation of	13272936	2011-10-13		
Prior Application Status	Pending	<a href="#">Remove</a>			
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)		
	Continuation of	1383838554	2013-03-15		
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<a href="#">Remove</a>			
Application Number	Country <sup>i</sup>	Parent Filing Date (YYYY-MM-DD)	Priority Claimed
			<input type="radio"/> Yes <input checked="" type="radio"/> No
Additional Foreign Priority Data may be generated within this form by selecting the <b>Add</b> button.			<a href="#">Add</a>

<b>Application Data Sheet 37 CFR 1.76</b>		Attorney Docket Number	
		Application Number	
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

## Assignee Information:

Providing this information in the application data sheet does not substitute for compliance with any requirement of part 3 of Title 37 of the CFR to have an assignment recorded in the Office.			
<b>Assignee 1</b>			<span style="border: 1px solid black; padding: 2px;">Remove</span>
If the Assignee is an Organization check here. <input checked="" type="checkbox"/>			
Organization Name	Mirror Imaging L.L.C.		
<b>Mailing Address Information:</b>			
Address 1	27500 Donald Court		
Address 2			
City	Warren	State/Province	MI
Country <sup>i</sup>	US	Postal Code	48092
Phone Number		Fax Number	
Email Address			
Additional Assignee Data may be generated within this form by selecting the <b>Add</b> button.			<span style="border: 1px solid black; padding: 2px;">Add</span>

## Signature:

A signature of the applicant or representative is required in accordance with 37 CFR 1.33 and 10.18. Please see 37 CFR 1.4(d) for the form of the signature.					
<b>Signature</b>	/Michael D. Schulze/			Date (YYYY-MM-DD)	2013-03-14
First Name	Michael	Last Name	Schulze	Registration Number	

This collection of information is required by 37 CFR 1.76. 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 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

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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.

# METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

## RELATED APPLICATIONS

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

## **BACKGROUND OF THE INVENTION**

10 **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.

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

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

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

### **SUMMARY OF THE INVENTION AND ADVANTAGES**

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

15           When the financial institution receives a request for a financial document, the financial institution compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. A computer terminal located at the financial institution is connected to both the off-site and on-site storage systems. The  
20   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  
5 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  
10 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  
15 distribute the financial document to an end user of the financial institution.

The subject invention therefore provides a method that enables financial institutions to obtain electronically-stored financial documents from an off-site storage system via a secondary interface that is specifically inter-linked with the off-site storage system and the financial documents electronically-stored in that system. As such, the financial institution can  
20 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.

5           The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of *IMAGELINK<sup>TM</sup>* Digital Workstation (IDW). Electronic  
10       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-  
15       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  
20       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 *INNOVATION<sup>TM</sup>* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGA<sup>TM</sup>* and *Sterling<sup>TM</sup>*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

route and monitor the status of all requests for financial documents. The customer service tracking system also provides the capability to enter, log, track, route and monitor the status of customer complaints and other customer service related items.

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

The customer service tracking system enables a bank employee, such as a bank teller, to submit the request. More specifically, the employee utilizes the computer terminal 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  
5 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  
10 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.  
15 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:			
<b>For Items Posted Within A Year</b>			
Copy of Statement Only		Savings Items	
Copy of Check/Deposit Ticket		Misc (G/L, Loans, Teller, Etc)	
Check(s)/Deposit(s)<30 Items		Cash Letter Reconstruction	
Statements and<30 Items		Lockbox	
Statements and>30 Items		Legal Statement Only	
Deposit Reconstruction		Legal Statement and Items	
<b>Regardless of Posting Date</b>			
Missing Transactions		Returned Items	
Online (Backdated/Unposted) Encoding Error/Wrong Account			
<hr/>			
<b><i>EXIT FUNCTION</i></b>			

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  
5 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  
10 malfunctions, and the like. In the preferred embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

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

Once the bank employee has inputted the necessary identification data into either the primary or secondary interface, then retrieval of the financial document can continue. Specifically, the requested financial document is retrieved as defined by the inputted

5 identification data. Two separate document retrieval procedures are discussed hereinbelow. One document retrieval procedure is for the financial documents having a record date earlier than or equal to the pre-selected date—one year before the current date in this example. The other document retrieval procedure is for the financial documents having a record date later than the pre-selected date. As discussed above, the one year timing selected for the pre-selected date

10 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.

5 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.

10 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.

15 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  
20 financial document can be electronically located in the on-site storage system. The reference number may be a routing, sequence, or any other type of indicator. The reference number is

determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's *IMAGELINK*<sup>TM</sup> Digital Workstations (IDW). Specifically, the image control system first 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  
5 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  
10 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.

15 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  
20 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 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  
5 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  
5 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  
10 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  
15 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;

20 inputting identification data of the requested financial document into the computer

terminal after the desired storage system is accessed; and

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

5           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  
10   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  
15   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.

20           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.

5

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  
10 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.

15

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  
20 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  
5 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  
10 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  
15 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  
20 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.

5

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  
10 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

5 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  
10 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  
15 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.

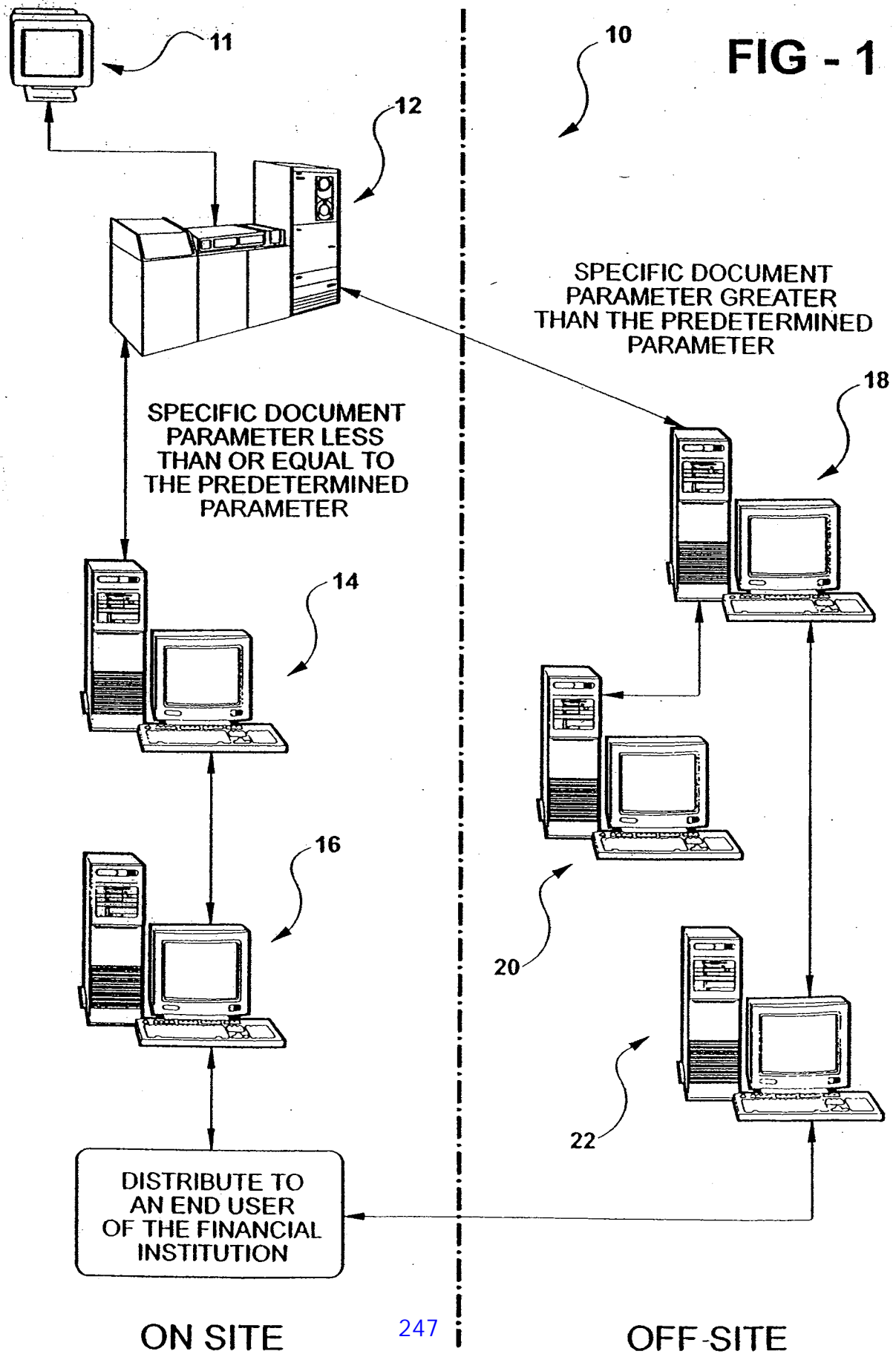


FIG - 2



IF SPECIFIC DOCUMENT  
PARAMETER IS GREATER  
THAN THE PREDETERMINED  
PARAMETER

IF SPECIFIC DOCUMENT  
PARAMETER IS LESS THAN  
OR EQUAL TO THE  
PREDETERMINED PARAMETER

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INPUT IDENTIFICATION  
DATA OF THE  
REQUESTED FINANCIAL  
DOCUMENT

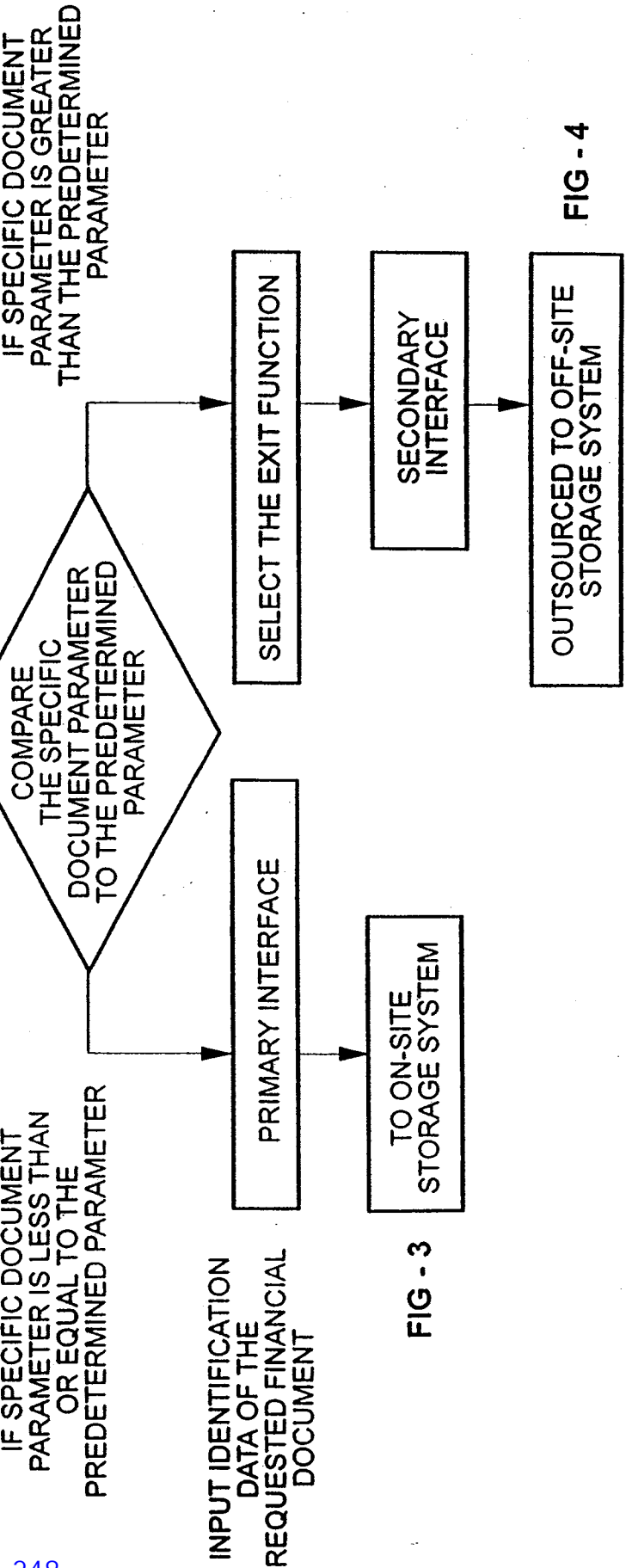
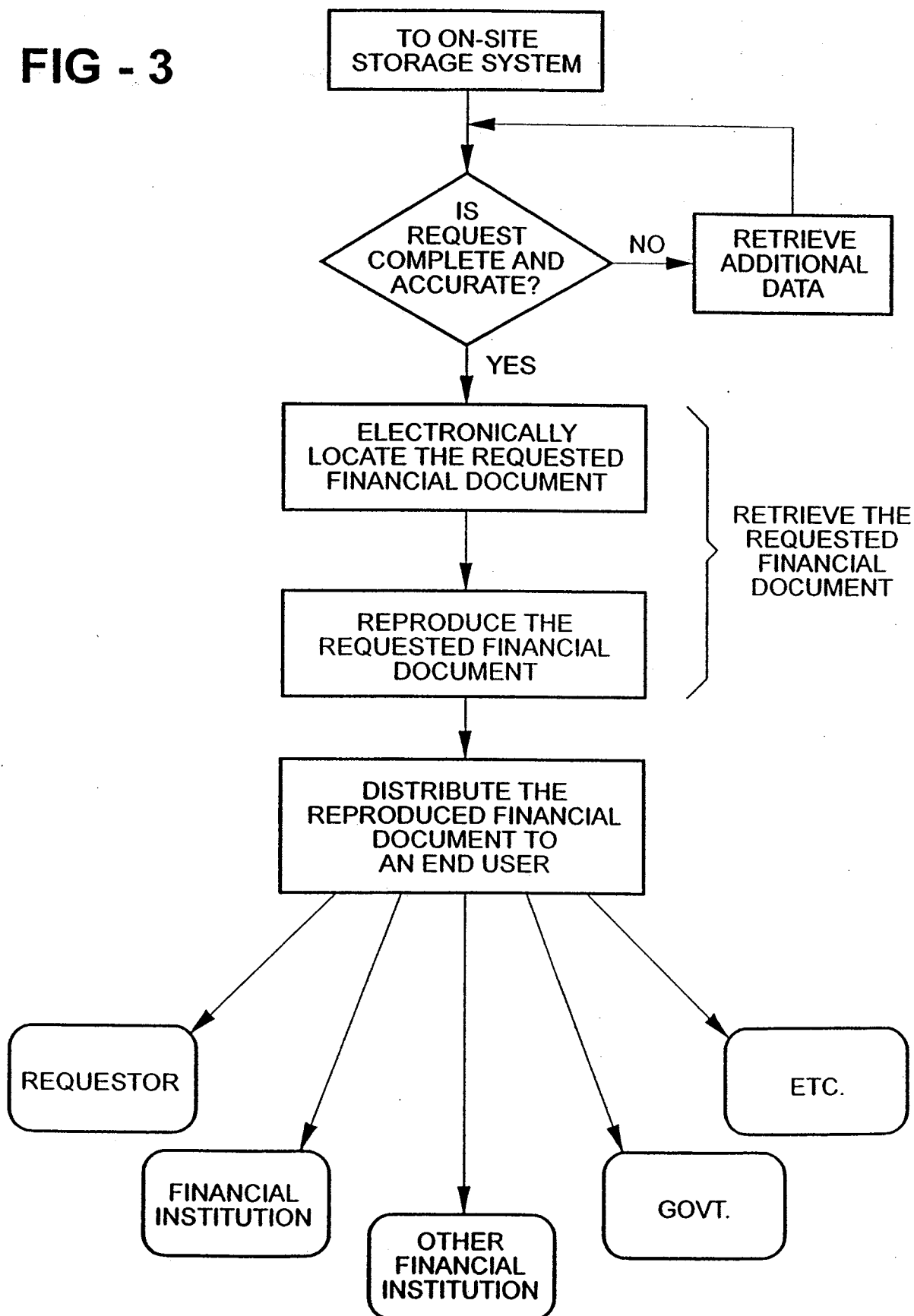


FIG - 3

FIG - 4

# ( ON-SITE STORAGE SYSTEM )

**FIG - 3**



( OFF-SITE STORAGE SYSTEM )

FIG - 4

