

connected to the off-site and on-site storage systems;

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

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

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

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

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

particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

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

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

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

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/200

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

AMENDMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Received

JAN 24 2002

Technology Center 2100

Dear Sir:

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

IN THE CLAIMS:

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

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

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

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

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

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predetermined age;

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

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

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

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

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

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

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

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predetermined numerical value.

A1  
3. (Amended) A method as set forth in claim 2 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the particular numerical sequence of the financial document to the predetermined numerical value to determine if the particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

A2  
5. (Amended) A method as set forth in claim 4 wherein the step of comparing the specific document age to the predetermined age is further defined by comparing the record date of the financial document to the pre-selected date to determine if the record date is later than, earlier than, or equal to the pre-selected date.

A3  
7. (Amended) A method as set forth in claim 6 wherein the step of inputting identification data of the requested financial document into the computer terminal is further defined by inputting identification data into the primary interface inter-linked with the on-site storage system when the particular numerical sequence of the financial document is less than or equal to the predetermined numerical value.

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

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A<sup>3</sup>  
further defined by selecting the exit function at the primary interface when the particular numerical sequence of the financial document is greater than the predetermined numerical value.

Please add the following new claims;

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

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

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

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

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

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

automatically accessing the off-site storage system through the computer

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

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

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

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

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

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

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

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document on microfiche.

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

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

A4  
30. (New) A method as set forth in claim 29 further including the step of distributing the reproduced financial document to the financial institution based on routing codes.

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

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

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

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

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

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

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

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

A4  
38. (New) A method as set forth in claim 37 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

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

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

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

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

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

A4  
43. (New) A method as set forth in claim 42 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

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

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

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

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the off-site storage system.

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

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

A4  
49. (New) A method as set forth in claim 23 wherein the step of inputting identification data into the computer terminal is further defined as inputting identification data of the requested financial document into the computer terminal after the desired storage system is accessed.

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

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

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

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

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

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

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

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

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

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

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

retrieving the requested financial document as defined by the inputted

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~~identification data.~~

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

A4  
52. (New) A method as set forth in claim 51 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

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

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

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

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

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

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

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

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

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financial document after the requested financial document is electronically located in the off-site storage system.

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

A4  
61. (New) A method as set forth in claim 50 wherein the step of utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems to access the off-site and on-site storage systems is further defined by accessing only one of the storage systems at any one time.

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REMARKS

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

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

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

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

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

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

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

Independent claim 23 includes the following clarifications;

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

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when the specific document age is less than or equal to the predetermined age,

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

Also, independent claim 50 includes the following additions;

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

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

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

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

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

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

The Examiner indicates that Josephson discloses the following features;

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

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

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

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

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

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

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

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

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

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

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

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

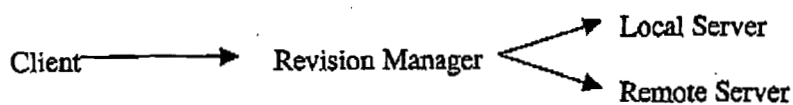
- inputting identification data of a requested financial document into a computer terminal while a desired storage system is accessed, at Column 8, lines 10-12, and Column 40, line 20.

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

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



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

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

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

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

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

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

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

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

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

Respectfully submitted,

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



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Date: January 24, 2002

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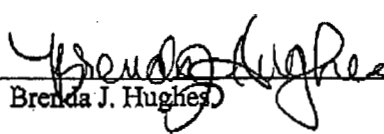
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**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that the attached Amendment is being facsimiled to the United States Patent and Trademark Office addressed to Examiner Haythim J. Alaubaidi, at the Assistant Commissioner for Patents, Washington, D.C. 20231, facsimile number (703) 746-5612, on this 24<sup>th</sup> day of January, 2002.

  
Brenda J. Hughes

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

IN THE CLAIMS:

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

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

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

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

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

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

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

utilizing a computer terminal located at the financial institution and

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connected to the off-site and on-site storage systems;

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

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

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

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

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

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particular numerical sequence is greater than, less than, or equal to the predetermined numerical value.

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

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

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

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JAN 24 2002

Technology Center 2100

## FACSIMILE TRANSMITTAL SHEET

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

|                      |                                     |
|----------------------|-------------------------------------|
| TO:                  | FROM:                               |
| Haythim J. Alaubaidi | Samuel J. Haidle                    |
| COMPANY:             | DATE:                               |
| USPTO                | 01/24/02                            |
| FAX NUMBER:          | TOTAL NO. OF PAGES INCLUDING COVER: |
| (703) 746-5612       | 27                                  |
| PHONE NUMBER:        | SENDER'S TELEPHONE NUMBER:          |
|                      | (248) 723-0334                      |
| CLIENT NUMBER:       | SENDER'S FAX NUMBER:                |
| 60,419-002           | (248) 645-1568                      |
| RE:                  |                                     |

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

### NOTES/COMMENTS:

Re: Method Of Obtaining An Electronically-Stored  
Financial Document  
Serial No.: 09/548,490

Dear Examiner Alaubaidi:

Attached is the Amendment for the above-identified application. Please do not hesitate to contact me if you have any questions or comments.

Very truly yours,

Samuel J. Haidle

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

# **Notice of Allowability**

Application No.

09/548,490

Examiner

Haythim J. Alaubaidi

Applicant(s)

SCHULZE ET AL.

Art Unit

2171

49

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☐ This communication is responsive to \_\_\_\_\_.
2. ☒ The allowed claim(s) is/are 1-61.
3. ☒ The drawings filed on 13 April 2000 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- \* Certified copies not received: \_\_\_\_\_.
5. ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
  - (a) ☐ The translation of the foreign language provisional application has been received.
6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. ☐ CORRECTED DRAWINGS must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No. \_\_\_\_\_.
  - (b) ☐ including changes required by the proposed drawing correction filed \_\_\_\_\_, which has been approved by the Examiner.
  - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

## **Attachment(s)**

- |  |   |
|--|---|
| 1 <input type="checkbox"/> Notice of References Cited (PTO-892)  | 2 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)          |
| 3 <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                    | 4 <input type="checkbox"/> Interview Summary (PTO-413), Paper No. _____             |
| 5 <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. _____    | 6 <input type="checkbox"/> Examiner's Amendment/Comment                             |
| 7 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | 8 <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
|  | 9 <input type="checkbox"/> Other  |

SAFET METJAHIC  
SUPERVISORY PATENT EXAMINER  
GROUP 2100

### DETAILED ACTION

1. Claims 1-61 are presented for examination.

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

2. Claims 1-61 are allowed over the prior art of record.
3. The following is a statement of reasons for the indication of allowable subject matter:

Regarding Independent Claims 1, 23 and 50, Applicant's particular method for a financial institution environment to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age in combination with the other limitations of the claims, was not disclosed by, would not have been obvious over, nor would have been fairly suggested by the prior art of record.

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

The prior art of record, or that encountered in searches of the prior art, fails to disclose or suggest obtaining a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age. The prior art of record, or that encountered in searches of the prior art fails to anticipate or render Applicant's limitations above obvious.



Application/Control Number: 09/548,490  
Art Unit: 2171

Page 4

**Conclusion**

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

**Points of Contact**

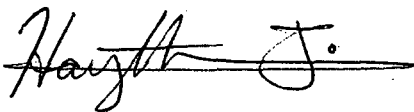
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Haythim J. Alaubaidi whose telephone number is (703) 305-1950. The examiner can normally be reached on Monday - Friday from 8:00 AM to 4:30 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (703) 308-1436.

Any response to this office action should be mailed to:

The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at our phone number (703) 746-7416.

For formal or draft communications, please label "PROPOSED" or "DRAFT". Hand-delivered response should be brought to Crystal Park II, 2121 Crystal Drive, 6<sup>th</sup> Floor Receptionist, Arlington, Virginia.



---

Haythim J. Alaubaidi  
Patent Examiner  
Technology Center 2100  
January 24, 2002



SAFET METJAHIC  
SUPERVISORY PATENT EXAMINER  
GROUP 2100



UNITED STATES PATENT AND TRADEMARK OFFICE

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

NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 02/26/2002  
HOWARD & HOWARD ATTORNEYS, P.C.  
THE PINEHURST OFFICE CENTER, SUITE #101  
39400 WOODWARD AVENUE  
BLOOMFIELD HILLS, MI 48304-5151

|                      |                |
|----------------------|----------------|
| EXAMINER             |                |
| ALAUBAIDI, HAYTHIM J |                |
| ART UNIT             | CLASS-SUBCLASS |
| 2171                 | 707-001000     |

DATE MAILED: 02/26/2002

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

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

| TOTAL CLAIMS | APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|--------------|----------------|--------------|-----------|-----------------|------------------|------------|
| 16           | nonprovisional | YES          | \$640     | \$0             | \$640            | 05/28/2002 |

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE REFLECTS A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE APPLIED IN THIS APPLICATION. THE PTOL-85B (OR AN EQUIVALENT) MUST BE RETURNED WITHIN THIS PERIOD EVEN IF NO FEE IS DUE OR THE APPLICATION WILL BE REGARDED AS ABANDONED.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above. If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:  
A. If the status is changed, pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above and notify the United States Patent and Trademark Office of the change in status; or  
B. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

If the SMALL ENTITY is shown as NO:

- A. Pay TOTAL FEE(S) DUE shown above, or  
B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check the box below and enclose the PUBLICATION FEE and 1/2 the ISSUE FEE shown above.  
☐ Applicant claims SMALL ENTITY status.  
See 37 CFR 1.27.

II. PART B - FEE(S) TRANSMITTAL should be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). Even if the fee(s) have already been paid, Part B - Fee(s) Transmittal should be completed and returned. If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and mail this form, together with applicable fee(s), to:

Box ISSUE FEE  
Assistant Commissioner for Patents  
Washington, D.C. 20231

MAILING INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 02/26/2002

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

Note: The certificate of mailing below can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing.

Certificate of Mailing

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above on the date indicated below.

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

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

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

| TOTAL CLAIMS | APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|--------------|----------------|--------------|-----------|-----------------|------------------|------------|
| 16           | nonprovisional | YES          | \$640     | \$0             | \$640            | 05/28/2002 |

| EXAMINER             | ART UNIT | CLASS-SUBCLASS |
|----------------------|----------|----------------|
| ALAUBAIDI, HAYTHIM J | 2171     | 707-001000     |

|   |  |
|---|--|
| 1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). Use of PTO form(s) and Customer Number are recommended, but not required.<br><br><input type="checkbox"/> Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.<br><input type="checkbox"/> "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached. | 2. For printing on the patent front page, list (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.<br><br>1 _____<br>2 _____<br>3 _____ |
|---|--|

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) ☐ individual ☐ corporation or other private group entity ☐ government

|  |  |
|--|--|
| 4a. The following fee(s) are enclosed:<br><br><input type="checkbox"/> Issue Fee<br><input type="checkbox"/> Publication Fee<br><input type="checkbox"/> Advance Order - # of Copies _____ | 4b. Payment of Fee(s):<br><br><input type="checkbox"/> A check in the amount of the fee(s) is enclosed.<br><input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.<br><input type="checkbox"/> The Commissioner is hereby authorized to charge the required fee(s), or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form). |
|--|--|

The COMMISSIONER OF PATENTS AND TRADEMARKS is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

|   |        |
|---|--------|
| (Authorized Signature)  | (Date) |
| NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.   |        |
| Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending on the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, United States Patent and Trademark Office, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND FEES AND THIS FORM TO: Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231 |        |
| Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.   |        |

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UNITED STATES DEPARTMENT OF COMMERCE  
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Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231  
www.uspto.gov

| APPLICATION NO.   | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO.  | CONFIRMATION NO. |
|---|-------------|----------------------|----------------------|------------------|
| 09/548,490  | 04/13/2000  | Michael D. Schulze   | 60,419-002           | 6596             |
| 27305   | 7590        | 02/26/2002           | EXAMINER             |                  |
| HOWARD & HOWARD ATTORNEYS, P.C.<br>THE PINEHURST OFFICE CENTER, SUITE #101<br>39400 WOODWARD AVENUE<br>BLOOMFIELD HILLS, MI 48304-5151<br>UNITED STATES |             |                      | ALAUBAIDI, HAYTHIM J |                  |
|   |             |                      | ART UNIT             | PAPER NUMBER     |
|   |             |                      | 2171                 |                  |
| DATE MAILED: 02/26/2002   |             |                      |                      |                  |

**Determination of Patent Term Extension under 35 U.S.C. 154 (b)**  
(application filed after June 7, 1995 but prior to May 29, 2000)

The patent term extension is 0 days. Any patent to issue from the above identified application will include an indication of the 0 day extension on the front page.

If a continued prosecution application (CPA) was filed in the above-identified application, the filing date that determines patent term extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) system. (<http://pair.uspto.gov>)



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B  
#10B  
5/17/02  
#10B

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

AMENDMENT AND INFORMATION DISCLOSURE STATEMENT  
AFTER NOTICE OF ALLOWANCE UNDER 37 CFR § 1.312

Do NOT  
Enter  
A.M. 5/20/02

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

Dear Sir:

In response to the Notice of Allowability dated January 24, 2002, please amend the subject application as follows and consider the subsequent remarks;

IN THE CLAIMS:

Please amend claim 50 as follows:

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

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

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

Docket No.: 60,419-002

Match and Return

02-02

other;

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

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

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

B1 comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age;

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

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

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

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

---

Please add the following new claims;

B2 62. (New) A method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, said method comprising the steps of:

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

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

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

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

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

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

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

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

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

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

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

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

B2  
67. (New) A method as set forth in claim 62 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

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

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

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

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



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

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

B2  
74. (New) A method as set forth in claim 71 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined numerical value is a pre-selected date.

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

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

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

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

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

B2  
80. (New) A method as set forth in claim 79 further including the step of inter-linking the exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

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

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

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

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

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

B2  
86. (New) A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

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

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

---

**REMARKS**

Applicant respectfully requests that the two attached publications be part of the prosecution history for the subject application. A PTO-1449 form is also attached, which lists the two publications. The two publications relate to a "Star Chek" check retrieval system operated by Star Systems, Inc. One of the documents is a press release from January 16, 2001 and the other document is a further description of the Star Chek process as set forth in a product description retrieved from the Internet on January 16, 2002.

The Star Chek check retrieval system was mentioned by the Examiner during the prosecution of the subject application. Applicant in turn uncovered these two publications which were informally submitted to the Examiner. As neither the Examiner nor the Applicant has formally made these documents a part of the prosecution history, Applicant now wishes to do so. It should be noted that Applicant does not concede that these publications are "prior art". In fact, the effective filing date of the subject application predates the press release date of the Star Chek publication.

As these documents were uncovered during the prosecution of the subject Application, no fees are believed to be due for the submission of this PTO-1449. In addition, even though the submission of this PTO-1449 is after the Notice of Allowance, no substantial amount of additional work on the part of the patent office is required and the novelty of the claims as amended is not affected. Stated another way, the publications submitted in the enclosed PTO-1449 were already considered by the Examiner during the prosecution of the claims in the subject Application and the claims were deemed allowable over these references.

After entry of the subject Amendment, claims 1 through 88 will be pending in the subject application. Claim 50 has been amended to correct a typographical error. Claims 62 through 88 have been added to the Application. Claim 62 is the only newly added independent claim. Independent claim 62 closely tracks independent claim 23. In particular, claim 23 sets forth that the financial document in the off-site storage system is *greater than* a predetermined age and the financial document in the on-site

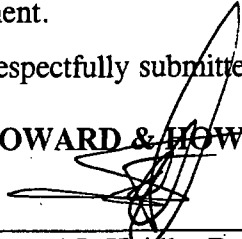
storage system is *less than or equal to* a predetermined age. Conversely, claim 62 sets forth that the financial document in the off-site storage system is *greater than or equal to* a predetermined age and the financial document in the on-site storage system is *less than* the predetermined age. Hence, the term "equal to" has been moved from the on-site storage system as set forth in claim 23 to the off-site storage system as set forth in claim 62. This amendment is deemed necessary for proper protection of the invention.

Also, the addition of independent claim 62 does not require a substantive examination such that no substantial amount of additional work is required on the part of the patent office. Certainly, no additional search or examination is required in allowing claims 62 through 88.

It is respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application, as amended, is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

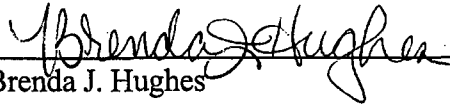
**HOWARD & HOWARD ATTORNEYS, P.C.**

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

Date: March 12, 2002

**CERTIFICATE OF MAILING**

I hereby certify that the attached **Amendment And Information Disclosure Statement After Notice Of Allowance Under 37 CFR § 1.312** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, on **March 12, 2002**.

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

**VERSION OF CLAIMS  
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

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

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

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

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

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

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

comparing the specific document age of the requested financial document to the

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

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

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

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

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



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: MICHAEL D. SCHULZE  
SERIAL NO.: 09/548,490  
GROUP ART UNIT: 2171  
FILED: 04/13/00  
EXAMINER: Alaubaidi, Haythim J.  
FOR: METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL  
DOCUMENT  
ATTORNEY DOCKET NO: 60,419-002

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

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

Dear Sir:

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

The statement of reasons for the indication of allowable subject matter, as set forth by the Examiner, only relates to independent claim 1 of the subject application. With regards to independent claim 23, the prior art fails to disclose, teach, or suggest a method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from on on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, which includes maintaining the financial document in the off-site storage system when the specific document age of the financial document is greater than a predetermined age and maintaining the financial document in the on-site storage system when the specific document age of the financial document is



less than or equal to the predetermined age; receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems; automatically accessing the off-site storage system through the computer terminal when the specific document age is greater than the predetermined age and automatically accessing the on-site storage system through the computer terminal when the specific document age is less than or equal to the predetermined age; inputting identification data of the requested financial document into the computer terminal while the storage systems are accessed; and automatically retrieving the requested financial document from the accessed storage system as defined by the inputted identification data.

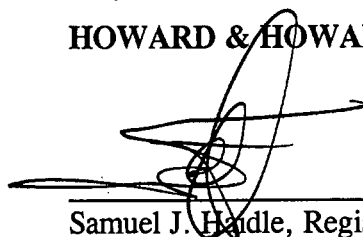
Further, regarding independent claim 50, the prior art fails to disclose, teach, or suggest a method for a financial institution to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age, which includes providing an outsourcing institution associated with the off-site storage system and a requester; associating the financial institution with the on-site storage system wherein the outsourcing institution, requester, and financial institution are different from each other; maintaining the financial document with the outsourcing institution in the off-site storage system when the specific document age of the financial document is greater than a predetermined age; maintaining the financial document with the financial institution in the on-site storage system when the specific document age of the financial document is less than or equal to the predetermined age; receiving a request from the requester for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems; automatically accessing the off-site storage system when the

specific document age is greater than the predetermined age and accessing the on-site storage system when the specific document age is less than or equal to the predetermined age; inputting identification data of the requested financial document into the computer terminal while the desired storage system is accessed; and retrieving the requested financial document as defined by the inputted identification data.

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

Respectfully submitted,

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

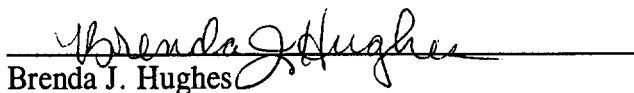


Samuel J. Handle, Registration No. 42,619  
The Pinehurst Office Center  
39400 Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151  
(248) 645-1483

Dated: March 12, 2002

**CERTIFICATE OF MAILING**

I hereby certify that the attached **Comments on Statement Of Reasons For Allowance** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, on **March 12, 2002**.



Brenda J. Hughes

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### Press Releases

#### STAR CHEK Goes Live with Online Check Verification

January 16, 2001

##### Nearly 400,000 Checks Verified During Christmas Shopping S

Maitland, Fla. (January 16, 2001) – Star Systems, Inc. (STAR<sup>sm</sup>), the n-  
leading electronic payments network, said today that its newly operatio  
check verification service, **STAR CHEK®**, completed a successful Christr  
shopping season and is expected to clear 25 million retail transactions t

From November 14, 2000, to January 9, 2001, STAR processed nearly 4  
verifications routed through the STAR CHEK system and authorized by I  
Check Solutions, STAR CHEK's first customer. The majority of purchase  
294,613, were successfully processed in December, a time of peak tran  
volumes.

STAR CHEK enables retailers to route check verifications, online via the  
Network, to a national database that provides "positive" status informat  
customers' checking accounts, thus enhancing fraud prevention efforts.  
financial institutions, check authorization companies, and retailers come  
with STAR CHEK, transaction volume is expected to exceed 25 million in  
Similarly, Equifax estimates payment verifications through STAR CHEK  
continue to grow via major retailers such as Best Buy, Sears, Federated  
Department Stores, Dillards, CompUSA, Office Max, Talbot's, Kmart, an  
Us.

"This is a breakthrough that means enhanced fraud prevention for retai  
more convenience for consumers who prefer to pay by check," said Ron  
Congemi, STAR president and CEO. "With STAR CHEK, this verification :  
the first step on the road to real-time check conversion – means that m  
checks will be accepted by retailers and check fraud will be reduced."

"We are looking forward to working with STAR and its participating fina  
institutions to be able to electronically verify and validate demand depo  
account numbers. This will mean significant net savings for our retailers:  
minimizing costs and reducing losses due to fraud," said Jeff Carbiener,  
vice president and general manager of Equifax Check Solutions, the che  
management services arm of Atlanta-based Equifax (NYSE:EFX).

STAR CHEK is a joint project between STAR and Primary Payments Syst  
(PPS), a STAR-majority-owned company, the nation's leading shared ac  
transaction database, and a trusted provider of risk management soluti  
CHEK enables retailers to route check verifications online to the PPS na  
database, a positive database – updated daily – of account and transac  
information from nearly 140 million consumer checking accounts held a  
participating financial institutions.

STAR CHEK's verification service to the PPS database is the first of two toward real-time electronification of paper checks at the point of sale. STAR is currently testing its real-time check verification and conversion product and hopes to make them available to participating financial institutions and merchants in the first half of 2001.

The STAR Network processes more than 2.7 billion transactions a year, serves 3,500 member financial institutions and 640,000 participating ATMs and merchant locations such as grocery stores, gas stations, and discount stores. As a leading electronic payments network in the U.S., STAR is headquartered in Maitland, FL, with offices also in San Diego, CA; Columbia, SC; Reston, VA; and St. Louis, MO.

For more information, please E-mail us.

--# # #--

For more STAR press releases, please return to the main press page.

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## About STAR

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## Products & Services

### ▼ RELATED LINKS

### Enhanced Check Verification

STAR<sup>sm</sup> now offers retailers and financial institutions enhanced check verification services through **STAR CHEK®**, a joint project with **Primary Payments Systems, Inc. (PPS)**.

Majority-owned by STAR, PPS is the nation's leading repository of financial institution account and transaction information and a trusted provider of risk management solutions.



PPS operates the only national database that is updated daily by participating financial institutions and includes information about the status of customer checking accounts held by those institutions. Utilizing the unique PPS database of nearly 140 million consumer checking accounts, STAR CHEK provides a valuable verification capability to retailers, even before financial institutions develop systems to accommodate real-time check conversions.

- [Check  
Electronif  
White Pa](#)
- [Web Agg  
White Pa](#)
- [ATM local](#)
- [Retailer L](#)

### [Member Infi](#)

**ONLINE CHECK VERIFICATION.** The first phase of STAR CHEK enables retailers to route check verifications, online via the STAR Network, to the PPS database. Using STAR CHEK, a retailer can ascertain - virtually in real time - whether a check is likely to be returned. A retailer scans a paper check at the point-of-sale and electronically transmits the magnetic ink character recognition (MICR) information, along with the transaction amount, via STAR to the PPS database, which responds with a message on the status of the account. Online verification is completed in seconds, although the transaction is not completed until the paper check is processed.



"Negative" databases contain only negative incidents, such as fraud and returns for NSF, and may not contain up-to-date information, leading retailers to unnecessarily decline good customers' checks. By contrast, "positive" databases, such as the PPS database, include far more comprehensive information on all of the individual accounts for each contributing financial institution.

each contributing financial institution.

**BENEFITS OF STAR CHEK.** As part of a robust risk management and fraud prevention strategy, STAR CHEK enables retailers to accept more checks, and with greater confidence. Consumers can continue to rely on paper checks, a preferred payment method for many, while financial institutions can process more transactions electronically, adding both speed, reduced costs and greater security to the process.

**ADDITIONAL PPS SERVICES.** These additional PPS risk-management products are designed to meet the needs of check-accepting organizations.

- **DEPOSIT CHEK®** provides financial institutions with alerts regarding possible check returns - before they accept a potentially bad check for deposit - and enables them to make more informed decisions about whether to place a hold on a specific deposit.
- **PRIME CHEK®** provides credit card issuers, remittance processors, and collection agencies with warnings of potential check returns, reducing the "open-to-buy" exposure on credit lines and reducing the risk associated with collection operations.
- **PRIME PAY®** provides the nation's leading check acceptance companies access to high risk information within the PPS national database of status information on customers' checking accounts, enhancing their ability to prevent loss or abuse.

Additional plans for STAR CHEK include providing STAR members with online access to DEPOSIT CHEK, as well as providing STAR participants with flexible posting options when processing check debits routed from the point-of-sale.

For more information about STAR CHEK, please see our **January 16 press release** or **request more information online**. Further information on check electronification is found in the STAR white paper, **Check Electronification at the Beginning of the 21st Century**.

#### **Additional STAR Products & Services:**

- **The STAR<sup>sm</sup> ATM and POS Network:**  
Coast-to-coast ATM access and PIN-secured

debit transactions at more than 900,000 locations

- **STAR ATM and Card Authorization**

**Services:** ATM terminal driving and monitoring, as well as card authorization processing

- **Signature Debit and Card Authorization**

**Services from STAR:** VisaCheck® and MasterCard® debit card programs, risk management, and fraud protection

- **Agent Bank Program:** The turnkey Agent Bank Program is designed to build and attract commercial accounts at little cost or effort

- **STARsfsm (formerly Avail®)**: Streamlined, turnkey surcharge-free ATM access program

- **Utility Bill Payment:** Consumers can pay utility bills by phone or via the Internet

- **Enhanced Check Verification:** Online check verification and electronification of paper checks to reduce fraud and costs

- **Stored Value Cards:** Enhance your ATM/debit Card Program with Stored Value Cards

- **Card Services:** Full turnkey card issuing, maintenance, activation, and inventory control

- **Other Products and Services**

Electronic payment enhancements such as the deposit sharing program and mini-statements.

For additional details on STAR products and services, please see the Concord EFS **index of products and services** or **request more information online**.

**TOP**

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## PART B - FEE(S) TRANSMITTAL

Complete and mail this form, together with applicable fee(s), to:

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Assistant Commissioner for Patents  
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**MAILING INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 02/26/2002

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

Note: The certificate of mailing below can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing.

## Certificate of Mailing

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|                     |                    |
|---------------------|--------------------|
| LAURE L. COX        | (Depositor's name) |
| <i>Laure L. Cox</i> | (Signature)        |
| March 12, 2002      | (Date)             |

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

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

| TOTAL CLAIMS | APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|--------------|----------------|--------------|-----------|-----------------|------------------|------------|
| 16           | nonprovisional | YES          | \$640     | \$0             | \$640            | 05/28/2002 |

| EXAMINER             | ART UNIT | CLASS-SUBCLASS |
|----------------------|----------|----------------|
| ALAUBAIDI, HAYTHIM J | 2171     | 707-001000     |

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363). Use of PTO form(s) and Customer Number are recommended, but not required.

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.  
☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached.

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

1. Howard & Howard  
2. \_\_\_\_\_  
3. \_\_\_\_\_

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Please check the appropriate assignee category or categories (will not be printed on the patent)

☐ individual ☐ corporation or other private group entity ☐ government

## 4a. The following fee(s) are enclosed:

- ☒ Issue Fee  
☐ Publication Fee  
☒ Advance Order - # of Copies 10

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- ☒ A check in the amount of the fee(s) is enclosed.  
☐ Payment by credit card. Form PTO-2038 is attached.  
☐ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

The COMMISSIONER OF PATENTS AND TRADEMARKS is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature) *[Signature]* (Date) March 12, 2002

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant, a registered attorney or agent, or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending on the needs of the individual case. Any comments on the amount of time required to complete this form should be sent to the Chief Information Officer, United States Patent and Trademark Office, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND FEES AND THIS FORM TO: Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231

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

In re application of: Michael D. Schulze  
Serial No.: 09/548,490  
Filed: 04/13/2000

For: Method of Obtaining an Electronically-Stored Financial Document.

**NOTICE OF NON-COMPLIANCE OF INFORMATION DISCLOSURE  
STATEMENT WITH PROVISIONS OF 37 C.F.R. §1.97**

The information disclosure statement filed in this application on March 20, 2002 fails to include the petition after allowance required under 37 C.F.R. §1.97(d). See 1135 O.G. 13 dated February 4, 1992, which is effective for all information disclosure statements filed after March 16, 1992.

The petition should also be accompanied by the required fee set forth under 37 C.F.R. § 1.97(d) and 1.17(i)(1) and a proper certification as specified in 37 C.F.R. § 1.97(d) and 1.97(e).

The information disclosure statement has been made of record in the application file but will not be considered by the examiner until it complies with 37 C.F.R. § 1.97-1.98.

 5/20/02

Safet Metjahic  
SPE of TC 2100

Howard & Howard Attorneys, P.C.  
The Pinehurst Office Center, Suite #101  
39400 Woodward Avenue  
Bloomfield Hills, MI 48304-5151



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231  
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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/548,490      | 04/13/2000  | Michael D. Schulze   | 60,419-002          | 6596             |

27305 7590 05/21/2002

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

EXAMINER

ALABAIDI, HAYTHIM J 12

| ART UNIT | PAPER NUMBER |
|----------|--------------|
|----------|--------------|

2171

DATE MAILED: 05/21/2002

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



**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
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|--------------------|-------------|-----------------------|---------------------|
| APPLICATION NUMBER | FILING DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NO. |
|--------------------|-------------|-----------------------|---------------------|

|          |
|----------|
| EXAMINER |
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|          |              |
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| ART UNIT | PAPER NUMBER |
|----------|--------------|

12

DATE MAILED:

**Response to Rule 312  
Communication**

- ☐ The petition filed on \_\_\_\_\_ under 37 CFR 1.312(b) is granted. The paper has been forwarded to the examiner for consideration on the merits.

\_\_\_\_\_  
Director,  
Patent Examining Group \_\_\_\_\_

- ☒ The amendment filed on 3/20/02 under 37 CFR 1.312 has been considered, and has been:
- ☐ entered.
  - ☐ entered as directed to matters of form not affecting the scope of the invention (Order 3311).
  - ☒ disapproved. See explanation below.
  - ☐ entered in part. See explanation below.

The amendment to claims 50, and proposed new claims 62 through 88 affect the scope of the invention and are therefore NOT entered.

Attachment included: Notice of Non-Compliance of IDS.

SAFET METJAHIC  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100

0 28/2002 13:59 FAX 1

002/002

Received  
MAY 28 2002  
Technology Center 2100

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Approved for use through 10/31/2002. OMB 0851-0031  
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**REQUEST  
FOR  
CONTINUED EXAMINATION (RCE)  
TRANSMITTAL**

Address to:  
Commissioner for Patents  
Box RCE  
Washington, DC 20231

|                        |                      |
|------------------------|----------------------|
| Application Number     | 09/548,496           |
| Filing Date            | April 13, 2000       |
| First Named Inventor   | Michael D. Schulze   |
| Art Unit               | 2171                 |
| Examiner Name          | Haythim J. Alaubaidi |
| Attorney Docket Number | 60,419-002           |

This is a Request for Continued Examination (RCE) under 37 CFR 1.114 of the above-identified application. Request for Continued Examination (RCE) practice under 37 CFR 1.114 does not apply to any utility or plant application filed prior to June 8, 1995, or to any design application. See Instruction Sheet for RCEs (not to be submitted to the USPTO) on page 2.

1. **Submission required under 37 CFR 1.114**

- a. ☒ Previously submitted
- i. ☐ Consider the amendment(s)/reply under 37 CFR 1.116 previously filed on \_\_\_\_\_  
(Any unentered amendment(s) referred to above will be entered).
- ii. ☐ Consider the arguments in the Appeal Brief or Reply Brief previously filed on \_\_\_\_\_
- iii. ☒ Other Amendment And Information Disclosure Statement  
After Notice of Allowance under 37 CFR Section 1.312 previously
- b. ☐ Enclosed filed on 3/12/02.
- i. ☐ Amendment/Reply
- ii. ☐ Affidavit(s)/Declaration(s)
- iii. ☐ Information Disclosure Statement (IDS)
- iv. ☐ Other \_\_\_\_\_

2. **Miscellaneous**

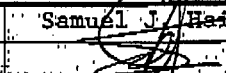
- a. ☐ Suspension of action on the above-identified application is requested under 37 CFR 1.103(c) for a period of \_\_\_\_\_ months. (Period of suspension shall not exceed 3 months; Fee under 37 CFR 1.17(l) required)
- b. ☐ Other \_\_\_\_\_

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

- a. ☒ The Director is hereby authorized to charge the following fees, or credit any overpayments, to Deposit Account No. 08-2789
- i. ☒ RCE fee required under 37 CFR 1.17(e) (small entity - \$370.00)
- ii. ☐ Extension of time fee (37 CFR 1.136 and 1.17)
- iii. ☐ Other \_\_\_\_\_
- b. ☐ Check in the amount of \$ \_\_\_\_\_ enclosed
- c. ☐ Payment by credit card (Form PTO-2038 enclosed)

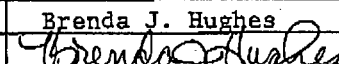
**WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.**

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT REQUIRED:**

|                   |   |                                   |              |
|-------------------|---|-----------------------------------|--------------|
| Name (Print/Type) | Samuel J. Hardie  | Registration No. (Attorney/Agent) | 42,619       |
| Signature         |  | Date                              | May 28, 2002 |

**CERTIFICATE OF MAILING OR TRANSMISSION**

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner For Patents, Box RCE, Washington, DC 20231, or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

|                   |   |      |              |
|-------------------|---|------|--------------|
| Name (Print/Type) | Brenda J. Hughes  | Date | May 28, 2002 |
| Signature         |  |      |              |

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND Fees and Completed Forms to the following address: Assistant Commissioner for Patents, Box RCE, Washington, DC 20231.

05/30/2002 AM 11:01 00000001 002700 09543490

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05/28/2002 13:59 FAX 1

001/002

# Howard & Howard

law for business

## FACSIMILE TRANSMITTAL SHEET

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

|               |   |                                     |                  |
|---------------|---|-------------------------------------|------------------|
| TO:           | Examiner Haythim J. Alaubaidi             | FROM:                               | Samuel J. Haidle |
| COMPANY:      | United States Patent and Trademark Office | DATE:                               | May 28, 2002     |
| FAX NUMBER:   | (703) 746-7416                            | TOTAL NO. OF PAGES INCLUDING COVER: | 2                |
| PHONE NUMBER: |   | SENDER'S TELEPHONE NUMBER:          | (248) 723-0334   |
| CLIENT NUMBER | 60,419-002                                | SENDER'S FAX NUMBER:                | (248) 645-1568   |

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

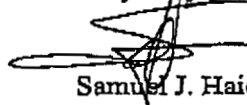
### NOTES/COMMENTS:

RE: Serial No. 09/548,490  
Our Docket No. 60,419-002

Dear Examiner Alaubaidi:

Attached is our Request for Continued Examination (RCE) Transmittal to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,

  
Samuel J. Haidle

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

Received from <1> at 5/28/02 2:05:36 PM [Eastern Daylight Time]

**Notice of Allowability**

Application No.

09/548,490

Examiner

Haythim J. Alaubaidi

Applicant(s)

SCHULZE ET AL.

Art Unit

2171

#14

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

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☐ This communication is responsive to \_\_\_\_.
2. ☒ The allowed claim(s) is/are 1-88.
3. ☐ The drawings filed on \_\_\_\_ are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All b) ☐ Some\* c) ☐ None of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
  - \* Certified copies not received: \_\_\_\_.
5. ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
  - (a) ☐ The translation of the foreign language provisional application has been received.
6. ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

7. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
8. ☐ CORRECTED DRAWINGS must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No. \_\_\_\_.
  - (b) ☐ including changes required by the proposed drawing correction filed \_\_\_\_, which has been approved by the Examiner.
  - (c) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No. \_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the top margin (not the back) of each sheet. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

9. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |   |   |
|---|---|
| 1 <input type="checkbox"/> Notice of References Cited (PTO-892)   | 2 <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)          |
| 3 <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 4 <input type="checkbox"/> Interview Summary (PTO-413), Paper No. ____.             |
| 5 <input checked="" type="checkbox"/> Information Disclosure Statements (PTO-1449), Paper No. <u>11</u> . | 6 <input type="checkbox"/> Examiner's Amendment/Comment                             |
| 7 <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material    | 8 <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
|   | 9 <input type="checkbox"/> Other  |

JAN RINEZ  
Primary Examiner  
AU 2171

Application/Control Number: 09/548,490  
Art Unit: 2171

Page 2

#### **DETAILED ACTION**

1. Claims 1-88 are presented for examination. Claims 62-88 are new added Claims.

#### ***Continued Examination Under 37 CFR 1.114***

2. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after allowance or after an Office action under *Ex Parte Quayle*, 25 USPQ 74, 453 O.G. 213 (Comm'r Pat. 1935). Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, prosecution in this application has been reopened pursuant to 37 CFR 1.114. Applicant's submission filed on March 20, 2002 has been entered.

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

3. Claims 1-88 are allowed over the prior art of record.
4. The following is a statement of reasons for the indication of allowable subject matter:

Regarding Independent Claims 1, 23, 50 and 62, Applicant's particular method for a financial institution environment to obtain a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request

for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age in combination with the other limitations of the claims, was not disclosed by, would not have been obvious over, nor would have been fairly suggested by the prior art of record.

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

The prior art of record, or that encountered in searches of the prior art, fails to disclose or suggest obtaining a stored financial document from an off-site storage system remotely-located from an on-site storage system wherein the financial document includes at least one specific document parameter with the specific document parameter being a specific document age which includes receiving a request for the financial document at the financial institution; comparing the specific document age of the requested financial document to the predetermined age to determine if the specific



Application/Control Number: 09/548,490  
Art Unit: 2171

Page 4

document age is greater than, less than, or equal to the predetermined age; utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems; automatically accessing one of the storage systems in response to the comparison of the specific document age of the requested financial document to the predetermined age; selecting an exit function at the primary interface when the specific document age of the financial document is greater than the predetermined age. The prior art of record, or that encountered in searches of the prior art fails to anticipate or render Applicant's limitations above obvious.

#### ***Conclusion***

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

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

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

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Safet Metjahic, can be reached on (703) 308-1436.

Any response to this office action should be mailed to:

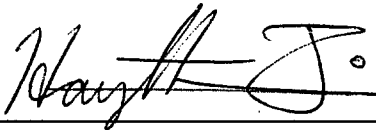
Application/Control Number: 09/548,490

Page 5

Art Unit: 2171

The Commissioner of Patents and Trademarks, Washington, D.C. 20231 or telefax at  
our fax number (703) 746-7238 or (703) 746-7239 or (703) 746-7240.

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



Haythim J. Alaubaidi  
Patent Examiner  
Technology Center 2100  
May 31, 2002

SAN RIMEL  
PRIMARY EXAMINER  
AU 2171



#11

Sheet 1 of 1

|   |  |                                 |
|---|--|---------------------------------|
| FORM PTO-1449<br>(Rev. 2-83)<br><b>U.S. Department of Commerce</b><br><b>Patent and Trademark Office</b><br><br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br>(Use several sheets if necessary) | <b>ATTY. DOCKET NO.</b><br>60,419-002  | <b>SERIAL NO.</b><br>09/548,490 |
|   | <b>APPLICANT</b><br>Michael D. Schulze |                                 |
|   | <b>FILING DATE</b><br>April 13, 2000   | <b>GROUP</b><br>2171            |

U.S. PATENT DOCUMENTS

| Examiner Initial | Document Number | Date | Name | Class | Subclass | Filing Date |
|------------------|-----------------|------|------|-------|----------|-------------|
|                  |                 |      |      |       |          |             |
|                  |                 |      |      |       |          |             |
|                  |                 |      |      |       |          |             |

FOREIGN DOCUMENTS

|  | Document Number | Date | Country | Class | Subclass | Translation |    |
|--|-----------------|------|---------|-------|----------|-------------|----|
|  |                 |      |         |       |          | Yes         | No |
|  |                 |      |         |       |          |             |    |
|  |                 |      |         |       |          |             |    |
|  |                 |      |         |       |          |             |    |

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

|  |                                     |   |
|--|-------------------------------------|---|
| HA   | <input checked="" type="checkbox"/> | Star Check Press Release, "Star Check Goes Live With Online Check Verification", dated January 16, 2001.                        |
|  | <input checked="" type="checkbox"/> | Star Check Products & Services - description of "Enhanced Check Verification", retrieved from the Internet on January 16, 2002. |
|  | <input type="checkbox"/>            |   |
|  | <input type="checkbox"/>            |   |
| <b>EXAMINER</b> <i>Haytham J.</i>  |                                     | <b>DATE CONSIDERED</b> 6-1-02   |
| <b>EXAMINER:</b> Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. |                                     |   |



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NOTICE OF ALLOWANCE AND FEE(S) DUE

27305 7590 06/13/2002

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

|                     |                |
|---------------------|----------------|
| EXAMINER            |                |
| ALABAIDI, HAYTHIM J |                |
| ART UNIT            | CLASS-SUBCLASS |
| 2171                | 707-001000     |

DATE MAILED: 06/13/2002

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

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

| APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|----------------|--------------|-----------|-----------------|------------------|------------|
| nonprovisional | YES          | \$0       | \$0             | \$0              | 09/13/2002 |

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. **PROSECUTION ON THE MERITS IS CLOSED.** THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN **THREE MONTHS** FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. **THIS STATUTORY PERIOD CANNOT BE EXTENDED.** SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE REFLECTS A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE APPLIED IN THIS APPLICATION. THE PTOL-85B (OR AN EQUIVALENT) MUST BE RETURNED WITHIN THIS PERIOD EVEN IF NO FEE IS DUE OR THE APPLICATION WILL BE REGARDED AS ABANDONED.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above. If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is changed, pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above and notify the United States Patent and Trademark Office of the change in status, or

B. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check the box below and enclose the PUBLICATION FEE and 1/2 the ISSUE FEE shown above.

☐ Applicant claims SMALL ENTITY status.  
See 37 CFR 1.27.

II. PART B - FEE(S) TRANSMITTAL should be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). Even if the fee(s) have already been paid, Part B - Fee(s) Transmittal should be completed and returned. If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

**IMPORTANT REMINDER:** Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Box ISSUE FEE**  
**Commissioner for Patents**  
**Washington, D.C. 20231**  
**Fax** **(703)746-4000**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)

27305 7590 06/13/2002

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

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above, or being facsimile transmitted to the USPTO, on the date indicated below.

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

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

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

| APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|----------------|--------------|-----------|-----------------|------------------|------------|
| nonprovisional | YES          | \$0       | \$0             | \$0              | 09/13/2002 |

| EXAMINER             | ART UNIT | CLASS-SUBCLASS |
|----------------------|----------|----------------|
| ALAUBAIDI, HAYTHIM J | 2171     | 707-001000     |

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

☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.

☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47) attached. Use of a Customer Number is required.

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

1 \_\_\_\_\_  
2 \_\_\_\_\_  
3 \_\_\_\_\_

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Please check the appropriate assignee category or categories (will not be printed on the patent) ☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

4b. Payment of Fee(s):

☐ Issue Fee

☐ A check in the amount of the fee(s) is enclosed.

☐ Publication Fee

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

☐ Advance Order - # of Copies \_\_\_\_\_

☐ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number \_\_\_\_\_ (enclose an extra copy of this form).

Commissioner for Patents is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature)

(Date)

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, D.C. 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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|   |             |                      |                      |                  |
|---|-------------|----------------------|----------------------|------------------|
| APPLICATION NO.   | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO.  | CONFIRMATION NO. |
| 09/548,490  | 04/13/2000  | Michael D. Schulze   | 60,419-002           | 6596             |
| 27305   | 7590        | 06/13/2002           | EXAMINER             |                  |
| HOWARD & HOWARD ATTORNEYS, P.C.<br>THE PINEHURST OFFICE CENTER, SUITE #101<br>39400 WOODWARD AVENUE<br>BLOOMFIELD HILLS, MI 48304-5151<br>UNITED STATES |             |                      | ALAUBAIDI, HAYTHIM J |                  |
|   |             |                      | ART UNIT             | PAPER NUMBER     |
|   |             |                      | 2171                 |                  |
| DATE MAILED: 06/13/2002   |             |                      |                      |                  |

Determination of Patent Term Extension under 35 U.S.C. 154 (b)  
(application filed after June 7, 1995 but prior to May 29, 2000)

The patent term extension is 0 days. Any patent to issue from the above identified application will include an indication of the 0 day extension on the front page.

If a continued prosecution application (CPA) was filed in the above-identified application, the filing date that determines patent term extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) system. (<http://pair.uspto.gov>)



UNITED STATES PATENT AND TRADEMARK OFFICE

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

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

27305 7590 06/17/2002

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

EXAMINER

ALAUBAIDI, HAYTHIM J

ART UNIT PAPER NUMBER

2171

DATE MAILED: 06/17/2002

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



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office

Address: COMMISSIONER OF PATENTS AND TRADEMARK  
Washington, D.C. 20231

|                    |             |                       |                     |
|--------------------|-------------|-----------------------|---------------------|
| APPLICATION NUMBER | FILING DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NO. |
|--------------------|-------------|-----------------------|---------------------|

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| EXAMINER |
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|          |              |
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| ART UNIT | PAPER NUMBER |
|----------|--------------|

15

DATE MAILED:

INTERVIEW SUMMARY

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

- (1) Samuel J. Haidle (Reg. # 42,619) (3) \_\_\_\_\_  
(2) Dov Popovici (SPE art unit 2175) (4) \_\_\_\_\_

Date of Interview June 14, 2002

Type: ☒ Telephonic ☐ Televideo Conference ☐ Personal (copy is given to ☐ applicant ☐ applicant's representative).

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

Agreement ☐ was reached. ☐ was not reached.

Claim(s) discussed: Claim 50

Identification of prior art discussed: None

Description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant's representative, Samuel Haidle, was informed that in the Amendment (Paper # 108) filed on March 20, 2002, that in claim 50, lines 8-9, the recitation of "Wherein the other" should be -- Wherein the outsourcing institution, requestor, and financial institution are different from each other -- as claimed in claim 50 of Amendment (Paper # 8A), filed on 1/24/2002. It was agreed that applicant's representative will fax this Amendment as an Amendment after notice of allowance under 37 CFR 1.312 and the amendment will be considered and entered.  
(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

☐ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

Examiner Note: You must sign this form unless it is an attachment to another form.

Dov Popovici  
DOV POPOVICI

SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100



08/21/2002 14:09 FAX 1

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6/24/02  
Hong

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

OK to  
For Law  
D.W. 7/10/02

AMENDMENT AFTER NOTICE OF ALLOWANCE  
UNDER 37 CFR § 1.312

Received

JUN 21 2002

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

Technology Center 2100

Dear Sir:

Please amend the subject application as follows and consider the subsequent remarks;

IN THE CLAIMS:

Please replace claim 50 with the following;

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

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

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

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

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other;

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

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

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

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

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

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

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

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

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

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**REMARKS**

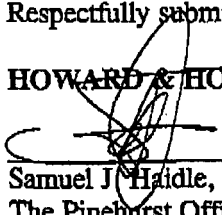
A typographical error has been recently uncovered in the Amendment After Allowance filed on March 12, 2002. In particular, some language was inadvertently omitted from Claim 50 in the body of the amendment. In fact, Claim 50 is correctly set forth in the Version of Claims with Markings to Show Changes Made. The subject Amendment After Allowance is being filed to correct this oversight.

Examiner Haythim Alaubaidi and Dove Popovici are aware of this error and have suggested the submission of the subject Amendment After Allowance. Examiner Popovici stated that this amendment will be entered.

It is therefore respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

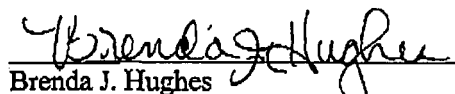
**HOWARD & HOWARD ATTORNEYS, P.C.**

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

Date: June 14, 2002

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that the attached Amendment After Notice of Allowance is being facsimiled to the United States Patent and Trademark Office addressed to Examiner Haythim J. Alaubaidi and Customer Service Center Art Unit 2100, at Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231, facsimile number (703) 746-7238, on this 14th day of June, 2002.

  
Brenda J. Hughes

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

4

**VERSION OF CLAIMS  
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

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

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

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

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

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

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

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

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

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or equal to the predetermined age;

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

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

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

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

# Howard & Howard

law for business

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## FACSIMILE TRANSMITTAL SHEET

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

|   |                                     |
|---|-------------------------------------|
| TO:                                       | FROM:                               |
| Examiner Haythim J. Alaubaidi             | Samuel J. Haidle                    |
| COMPANY:                                  | DATE:                               |
| United States Patent and Trademark Office | JUNE 21, 2002                       |
| FAX NUMBER:                               | TOTAL NO. OF PAGES INCLUDING COVER: |
| (703) 746-7416                            | 6                                   |
| PHONE NUMBER:                             | SENDER'S TELEPHONE NUMBER:          |
|   | (248) 723-0334                      |
| CLIENT NUMBER                             | SENDER'S FAX NUMBER:                |
| 60,419-002                                | (248) 645-1568                      |

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

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NOTES/COMMENTS:

RE: Serial No. 09/548,490  
Our Docket No. 60,419-002

Received

JUN 21 2002

Dear Examiner Alaubaidi:

Technology Center 2100

Pursuant to your request, attached is a copy of the Amendment After Notice of Allowance dated June 14, 2002 that is to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,

Samuel J. Haidle

---

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

JUN-14-2002 14:37

P.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/2000

Examiner: Alaubaidi, Haythim J.

For: METHOD OF OBTAINING AN  
ELECTRONICALLY-STORED FINANCIAL DOCUMENT

AMENDMENT AFTER NOTICE OF ALLOWANCE  
UNDER 37 CFR § 1.312

Received

JUN 14 2002

Technology Center 2100

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

Dear Sir:

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

IN THE CLAIMS:

Please replace claim 50 with the following;

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

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

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

JUN-14-2002 14:37

P.03

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

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other;

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

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

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

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

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

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

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

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



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

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**REMARKS**

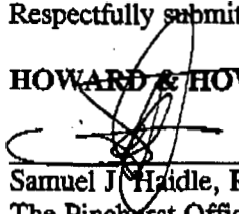
A typographical error has been recently uncovered in the Amendment After Allowance filed on March 12, 2002. In particular, some language was inadvertently omitted from Claim 50 in the body of the amendment. In fact, Claim 50 is correctly set forth in the Version of Claims with Markings to Show Changes Made. The subject Amendment After Allowance is being filed to correct this oversight.

Examiner Haythim Alaubaidi and Dove Popovici are aware of this error and have suggested the submission of the subject Amendment After Allowance. Examiner Popovici stated that this amendment will be entered.

It is therefore respectfully submitted that the subject amendment under 37 CFR § 1.312 be considered and entered as part of the record. The Application is now presented in condition for allowance, which allowance is respectfully solicited. The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

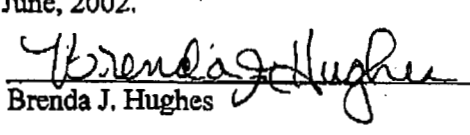
**HOWARD & HOWARD ATTORNEYS, P.C.**

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

Date: June 14, 2002

**CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that the attached **Amendment After Notice of Allowance** is being facsimiled to the United States Patent and Trademark Office addressed to **Examiner Haythim J. Alaubaidi and Customer Service Center Art Unit 2100, at Box Issue Fee, Assistant Commissioner for Patents, Washington, D.C. 20231**, facsimile number (703) 746-7238, on this 14th day of June, 2002.

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

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

4

**VERSION OF CLAIMS  
WITH MARKINGS TO SHOW CHANGES MADE**

Please amend claim 50 as follows;

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

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

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

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

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

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

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

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

5

or equal to the predetermined age;

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

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

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

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

JUN-14-2002 14:37

P.01

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Received  
JUN 14 2002

Technology Center 2100

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|               |   |                                     |                  |
|---------------|---|-------------------------------------|------------------|
| TO:           | Examiner Haythim J. Alaubaidi             | FROM:                               | Samuel J. Haidle |
| COMPANY:      | United States Patent and Trademark Office | DATE:                               | JUNE 14, 2002    |
| FAX NUMBER:   | (703) 746-7416                            | TOTAL NO. OF PAGES INCLUDING COVER: | 6                |
| PHONE NUMBER: |   | SENDER'S TELEPHONE NUMBER:          | (248) 723-0334   |
| CLIENT NUMBER | 60,419-002                                | SENDER'S FAX NUMBER:                | (248) 645-1568   |

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

### NOTES/COMMENTS:

RE: Serial No. 09/548,490  
Our Docket No. 60,419-002

Dear Examiner Alaubaidi:

Attached is our Amendment After Notice of Allowance to be filed with the United States Patent and Trademark Office for the above identified matter.

Very truly yours,

Samuel J. Haidle

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

Received from < > at 6/14/02 2:38:16 PM [Eastern Daylight Time]



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

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

27305 7590 07/15/2002

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

|                      |              |
|----------------------|--------------|
| EXAMINER             |              |
| ALAUBAIDI, HAYTHIM J |              |
| ART UNIT             | PAPER NUMBER |

2171

DATE MAILED: 07/15/2002

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

|   |                      |                |  |
|---|----------------------|----------------|--|
| <b>Response to Rule 312 Communication</b> | Application No.      | Applicant(s)   |  |
|   | 09/548,490           | SCHULZE ET AL. |  |
|   | Examiner             | Art Unit       |  |
|   | Haythim J. Alaubaidi | 2171           |  |

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

1. ☒ The amendment filed on 14 June 2002 under 37 CFR 1.312 has been considered, and has been:
- a) ☒ entered.
  - b) ☐ entered as directed to matters of form not affecting the scope of the invention.
  - c) ☐ disapproved because the amendment was filed after the payment of the issue fee.  
Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
  - d) ☐ disapproved. See explanation below.
  - e) ☐ entered in part. See explanation below.

  
**SAFET METJAHIC**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 2100**

# PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** Box ISSUE FEE  
**Commissioner for Patents**  
**Washington, D.C. 20231**  
**Fax** (703)746-4000



*B*  
*Am*

**INSTRUCTIONS:** This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 4 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

**CURRENT CORRESPONDENCE ADDRESS (Note: Legibly mark-up with any corrections or use Block 1)**  
 27305 7590 06/13/2002

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

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

**Certificate of Mailing or Transmission**  
 I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Box Issue Fee address above, or being facsimile transmitted to the USPTO, on the date indicated below.

|                     |                    |
|---------------------|--------------------|
| Sara Colunga        | (Depositor's name) |
| <i>Sara Colunga</i> | (Signature)        |
| June 20, 2002       | (Date)             |

*09/548,490*

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

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

| APPLN. TYPE    | SMALL ENTITY | ISSUE FEE | PUBLICATION FEE | TOTAL FEE(S) DUE | DATE DUE   |
|----------------|--------------|-----------|-----------------|------------------|------------|
| nonprovisional | YES          | \$0       | \$0             | \$0              | 09/13/2002 |

| EXAMINER             | ART UNIT | CLASS-SUBCLASS |
|----------------------|----------|----------------|
| ALAUBAIDI, HAYTHIM J | 2171     | 707-001000     |

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

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

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

1. Howard & Howard  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. Inclusion of assignee data is only appropriate when an assignment has been previously submitted to the USPTO or is being submitted under separate cover. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Please check the appropriate assignee category or categories (will not be printed on the patent)

☐ individual ☐ corporation or other private group entity ☐ government

4a. The following fee(s) are enclosed:

4b. Payment of Fee(s):

☐ Issue Fee

☐ A check in the amount of the fee(s) is enclosed.

☐ Publication Fee

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

☒ Advance Order - # of Copies 10

☒ The Commissioner is hereby authorized by charge the required fee(s), or credit any overpayment, to Deposit Account Number 08-2789 (enclose an extra copy of this form).

Commissioner for Patents is requested to apply the Issue Fee and Publication Fee (if any) or to re-apply any previously paid issue fee to the application identified above.

(Authorized Signature) \_\_\_\_\_ (Date)

June 20, 2002

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant, a registered attorney or agent, or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the suggestions for reducing this Patent and Trademark Office NOT SEND FEES OR COMMISSIONER FOR PATENTS, WASHINGTON, DC 20231.

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

07/10/2002 SLUANG2 00000007 082789 09548490  
 01 FC:561 30.00 CH

03/22/2002

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\$640.00 03/20/2002

OP

TRANSMIT THIS FORM WITH FEE(S)

PTOL-85 (REV. 04-02) Approved for use through 01/31/2004. OMB 0651-0033

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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

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

27305 7590 07/30/2002

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

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| EXAMINER |
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ALAUBAIDI, HAYTHIM J

|          |              |
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| ART UNIT | PAPER NUMBER |
|----------|--------------|

2171

DATE MAILED: 07/30/2002

PH 18

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





**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

|                    |             |                       |                     |
|--------------------|-------------|-----------------------|---------------------|
| APPLICATION NUMBER | FILING DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NO. |
|--------------------|-------------|-----------------------|---------------------|

09/648,490

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| EXAMINER |
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| ART UNIT | PAPER NUMBER |
|----------|--------------|

P#18

DATE MAILED:

**NOTICE OF ABANDONMENT**

This application is abandoned in view of:

- ☐ Applicant's failure to timely file a proper response to the Office letter mailed on \_\_\_\_\_.
- ☐ A response (with a Certificate of Mailing or Transmission of \_\_\_\_\_) was received on \_\_\_\_\_; which is after the expiration of the period for response (including a total extension of time of \_\_\_\_\_ month(s)) which expired on \_\_\_\_\_.
- ☐ A proposed response was received on \_\_\_\_\_, but it does not constitute a proper response to the final rejection.
- (A proper response to a final rejection consists only of: a timely filed amendment which places the application in condition for allowance; a Notice of Appeal; or the filing of a continuing application under 37 CFR 1.62 (FWC).
- ☐ No response has been received.
- ☒ Applicant's failure to timely pay the required issue fee within the statutory period of three months from the mailing date of the Notice of Allowance.
- ☐ The issue fee (with a Certificate of Mailing or Transmission of \_\_\_\_\_) was received on \_\_\_\_\_.
- ☐ The submitted issue fee of \$ \_\_\_\_\_ is insufficient. The issue fee required by 37 CFR 1.18 is \$ \_\_\_\_\_.
- ☒ The issue fee has not been received.
- ☐ Applicant's failure to timely file new formal drawings as required in the Notice of Allowability.
- ☐ Proposed new formal drawings (with a Certificate of Mailing or Transmission of \_\_\_\_\_) were received on \_\_\_\_\_.
- ☐ The proposed new formal drawings filed \_\_\_\_\_ are not acceptable.
- ☐ No proposed new formal drawings have been received.
- ☐ The express abandonment under 37 CFR 1.62(g) in favor of the FWC application filed on \_\_\_\_\_.
- ☐ The letter of express abandonment which is signed by the attorney or agent of record, the assignee of the entire interest, or all of the applicants.
- ☐ The letter of express abandonment which is signed by an attorney or agent (acting in a representative capacity under 37 CFR 1.34(a) upon the filing of a continuing application.
- ☐ The decision by the Board of Patent Appeals and Interferences rendered on \_\_\_\_\_ and because the period for seeking court review of the decision has expired and there are no allowed claims.
- ☐ The reason(s) below:

ABANDONMENT  
CONTACT PERSON IS:  
TOM HAWKINS  
305-8380



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/548,490      | 04/13/2000  | Michael D. Schulze   | 60,419-002          | 6596             |

27305 7590 08/01/2002

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

EXAMINER

ALAUBAIDI, HAYTHIM J

ART UNIT

PAPER NUMBER

2171

DATE MAILED: 08/01/2002

19

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



**UNITED STATES DEPARTMENT OF COMMERCE**  
**Patent and Trademark Office**  
Address: COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

| SERIAL NUMBER | FILING DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NO. |
|---------------|-------------|-----------------------|---------------------|
| 09/548490     | 4/13/00     | Schulze               |                     |

| EXAMINER  |              |
|-----------|--------------|
| ALAUBAIDI |              |
| ART UNIT  | PAPER NUMBER |
| 2171      | 19           |

DATE MAILED: 8/1/02

### NOTICE OF RESCINDED ABANDONMENT

☐ In response to your communication filed \_\_\_\_\_

☒ Through inadvertence, a Notice of Abandonment was mailed in the above identified application. The Notice of Abandonment is hereby rescinded. The issue fee receipt will be mailed within six weeks.

(Ser) *Joni M. Nord*  
Manager, Publishing Division  
Office of Publication and Dissemination  
703-578-6811



THE UNITED STATES PATENT AND TRADEMARK OFFICE

U.S. Patent No.: 6,446,072  
Inventor(s): Michael D. Schulze  
Serial No. 09/548,490  
Examiner: Alabaidi, Haythim J.  
Issued: 09/03/2002  
Group Art Unit: 2171  
Title: "METHOD OF OBTAINING AN ELECTRONICALLY  
STORED FINANCIAL DOCUMENT"  
Attorney Docket No.: 60,419-002

Certificate  
SEP 18 2002  
of Correction

REQUEST FOR CERTIFICATE OF CORRECTION  
PURSUANT TO 37 C.F.R. 1.322 (35 U.S.C. 254)

Certificate of Correction Branch  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Transmitted herewith is a Certificate of Correction for U.S. Patent No. 6,446,072, which issued on September 3, 2002.

Referring to the Certificate of Correction, the two "Star Chek" publications were submitted to the Patent and Trademark Office in a PTO-1449 through the filing of an RCE on May 28, 2002. The PTO-1449 citing the "Star Chek" publications and including the Examiner's initials is attached at Exhibit A. The correction to Claim 50 and the addition of Claims 62-88 were submitted to the Patent and Trademark Office through an amendment which was entered on May 28, 2002 in conjunction with the filing of the RCE. Hence, Claims 62-88 were examined and allowed during the prosecution of the subject patent. The Notice of Allowance indicating that all 88 claims were allowed is submitted herewith at Exhibit B. As for the errors in Claims 23, 35, and 56, these typographical errors were made by the Patent and Trademark Office at the time of printing.

Accordingly, all of the errors made in the above identified patent incurred through the fault of the Patent and Trademark Office. In accordance with 35 U.S.C. 254, no fee is due because the errors for which the Certificate of Correction is sought were the result of a Patent and Trademark Office mistake. However, should there be any fees required, the Commissioner is hereby authorized to charge payment or credit any overpayment to Deposit Account No. 08-2789.

Respectfully submitted,

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

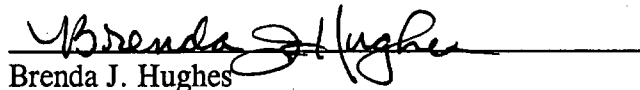


**Samuel J. Haidle**  
Attorney for Patentee  
Registration No. 42,619  
39400 North Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151

Date: September 11, 2002 (248) 723-0334

**CERTIFICATE OF MAILING**

I hereby certify that the attached **Certificate of Correction** is being deposited with the United States Postal Service as first class mail, postage prepaid, in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231, on September 11, 2002.



Brenda J. Hughes

UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072 **Br**  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

**no** On the front page under the "OTHER PUBLICATIONS" section insert the following;

Star Chek Press Release, "Star Chek Goes Live With Online Check Verification", dated January 16, 2001. **A**

Star Chek Products & Services description of "Enhanced Check Verification", retrieved from the Internet on January 16, 2002. **A**

~~Within Claim 23 at~~ column 13, line 56, before "computer terminal" insert -- the

~~Within Claim 35 at~~ column 14, line 45, please replace "preselected date" with -- pre-selected date --.

~~Within Claim 50 at~~ column 16, line 3, please replace "to access" with -- accessing

~~Within Claim 56 at~~ column 16, line 41, please replace "inputting" with -- initiating --.

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.  
39400 North Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

No. of additional copies

⇒ 1 of 8

Burden Hour Statement: This form is estimated to take 1.0 hour to complete. Time will vary depending upon the needs of the individual case. Any comment on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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.  
(Also Form PTO-1050)

## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

*Col 16, line 65*

After Claim 61 insert the following claims;

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

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

MAILING ADDRESS OF SENDER:

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PATENT NO. 6,446,072

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⇒ 2 of 8

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**UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

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

MAILING ADDRESS OF SENDER:

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Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

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**UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

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

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PATENT NO. 6,446,072

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## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.  
39400 North Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

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⇒ 5 of 8

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**UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

MAILING ADDRESS OF SENDER:

Howard & Howard Attorneys, P.C.  
39400 North Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

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## UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

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

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PATENT NO. 6,446,072

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**UNITED STATES PATENT AND TRADEMARK OFFICE  
CERTIFICATE OF CORRECTION**

PATENT NO : 6,446,072  
DATED : 09/03/2002  
INVENTOR(S) : Michael D. Schulze

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

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

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

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

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

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

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

**MAILING ADDRESS OF SENDER:**

Howard & Howard Attorneys, P.C.  
39400 North Woodward Avenue, Suite 101  
Bloomfield Hills, MI 48304-5151

PATENT NO. 6,446,072

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⇒ 8 of 8

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UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

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

Page 1 of 5

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

Column 13.

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

Column 14.

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

Column 16.

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

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

Column 16.

Line 65, after Claim 61 insert the following claims;

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

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

Page 2 of 5

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

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

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

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

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

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

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

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

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

Page 3 of 5

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

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

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

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

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

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

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

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

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



UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

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

Page 4 of 5

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

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

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

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

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

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

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

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

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

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

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

Page 5 of 5

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

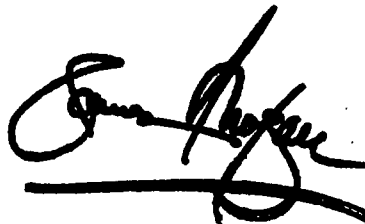
86. A method as set forth in claim 85 further including the step of providing a status of the requested financial document to update progress to the financial institution.

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

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

Signed and Sealed this

Eighteenth Day of February, 2003

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

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



UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office  
ASSISTANT SECRETARY OF COMMERCE AND  
COMMISSIONER OF PATENTS AND TRADEMARKS  
Washington, D.C. 20231

Date: DEC 10 2002

# 21

Patent No.: 6,446,072

Inventor(s): Schulze et al

Issued: September 3, 2002

For: Method Of Obtaining An Electronically-Stored Financial Document

Re: Request for Certificate of Correction

Consideration has been given your request for the issuance of a certificate of correction in the above-identified patent under Rule 1.322.

**The two citations under other publication are not in conformance with MPEP and not considered**

Therefore, no correction (s) is in order here under United States Codes (U.S.C.) 254 and the Code of Federal Regulation (C.F.R.) 1.322. **A certificate of correction will issue to correct the remaining errors.**

Future correspondence concerning this matter should be filed and directed to:

U.S. Patent and Trademark Office

Washington, D.C. 20231

Attn: Decision & Certificate of Correction Branch

*Maryanne Y. Draney*  
For Cecelia B. Newman, Supervisor  
Decisions & Certificates of  
Correction Branch  
(703) 305-8309 or 305 -8188

Howard & Howard

394000 North Woodward Avenue, Suite 101

Bloomfield Hills, MI 48304-5151

Al-Aubaidi, Haythim

From: SHaidle@HowardandHoward.com  
Sent: Wednesday, January 16, 2002 11:10 AM  
To: haythim.al-aubaidi@uspto.gov  
Subject: USSN 09/548,490

Importance: High  
Sensitivity: Confidential

RECEIVED

OCT 14 2003

Technology Center 2100



Second Proposed  
Amendment.doc

Attorney Docket No.: 60,419-002

Dear Examiner Alaubaidi,

Attached is a draft of a Proposed Amendment for your review and comment. As we have discussed, please contact me if you have any comments or questions.

<Second Proposed Amendment.doc>

Also, the following are two links discussing the StarChek system;

<http://www.star-systems.com/cfm/news-press.cfm?id=42>

[http://www.star-system.com/about-fi-products\\_check\\_acc.html](http://www.star-system.com/about-fi-products_check_acc.html)

The operation of the StarChek system is embodied in the Josephson reference (USPN 5,783,808). The StarChek system is an electronic check presentment (ECP) system which does NOT utilize separate storage systems, compare document ages, access the storage systems based on an age of a document, or automatically retrieve the stored document.

I look forward to discussing this further and arranging an interview either by phone or in person.

Very Truly Yours,  
Sam Haidle  
Registration No. 42,619

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Schulze

Serial No.: 09/548,490

Group Art Unit: 2171

Filed: 04/13/200

Examiner: Alaubaidi, Haythim

For: Method of Obtaining an Electronically-Stored Financial Document

PROPOSED AMENDMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

**RECEIVED**  
OCT 14 2003  
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Dear Sir:

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

IN THE CLAIMS:

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

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

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

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

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

predetermined age;

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

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

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

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

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

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

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

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

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

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

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

Please add the following new claims;

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

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

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

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

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

<sup>a functionally</sup> utilizing a computer terminal associated with the financial institution and connected to the off-site and on-site storage systems;

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

storage system.

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

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

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

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

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

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

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

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

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

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

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

each other;

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

**REMARKS**

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

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

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

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

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

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

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

Independent claim 23 includes the following clarifications;

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

when the specific document age is less than or equal to the predetermined age,

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

Also, independent claim 50 includes the following additions;

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

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

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

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

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

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

The Examiner indicates that Josephson discloses the following features;

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

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

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

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

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

Applicant respectfully submits that the Examiner has misinterpreted this

portion of the Josephson reference. There is no disclosure or suggestion in Josephson of comparing a *document age* of the requested financial document to a *predetermined age* to determine if the specific document age *is greater than, less than, or equal to* the predetermined age. The payor bank simply reviews the batched checks against a depositors' accounts to see if there are sufficient funds, stop payment notices, and the like.

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

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

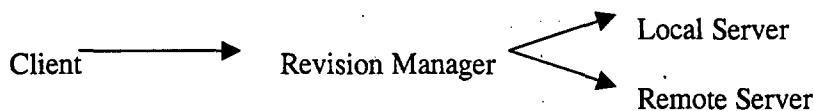
- maintaining a financial document in an off-site storage system when a specific document age of the financial document is greater than a predetermined age, at Column 34, lines 38-41 and lines 64-67. The Examiner notes the terms "time-limit" and "larger",

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

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

The Chow reference discloses a revision manager for automatically retrieving

changed documents previously accessed. The revision manager operates as an intermediary between a client and a local or remote server as illustrated below;



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

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

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



document.

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

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

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

storage system is accessed. The Chow reference simply discloses inputting data to retrieve a document from a known storage site (server). There is no decision making process of determining which storage site (server) to access and then using the inputted data.

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

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

Respectfully submitted,

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

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

23

Date: January 16, 2002

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

**IN THE CLAIMS:**

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

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

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

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

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

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

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

utilizing a computer terminal located at the financial institution and

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

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

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

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

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

predetermined numerical value.

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

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

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

PATENT APPLICATION SERIAL NO. \_\_\_\_\_

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICE  
FEE RECORD SHEET

PTO-1556  
(5/87)

\*U.S. GPO: 1999-459-082/19144

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DOCUMENT-IDENTIFIER: US 20010018697 A1

TITLE: Structured document processing system and structured document processing method

PUBLICATION-DATE: August 30, 2001

| INVENTOR-INFORMATION: |             |       |         |  | RULE-47 |
|-----------------------|-------------|-------|---------|--|---------|
| NAME                  | CITY        | STATE | COUNTRY |  |         |
| Kunitake, Setsu       | Nakai-machi |       | JP      |  |         |
| Yamashita, Ichiro     | Nakai-machi |       | JP      |  |         |
| Kawabe, Shigehisa     | Nakai-machi |       | JP      |  |         |

US-CL-CURRENT: 707/517; 707/514, 707/531

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|

☐ 2. Document ID: US 6301577 B1

L5: Entry 2 of 8File: USPTOct 9, 2001

US-PAT-NO: 6301577  
DOCUMENT-IDENTIFIER: US 6301577 B1

TITLE: Similar document retrieval method using plural similarity calculat on methods and recommended article notification service system using similar document retrieval method

DATE-ISSUED: October 9, 2001

| INVENTOR-INFORMATION: |        |       |          |         |  |
|-----------------------|--------|-------|----------|---------|--|
| NAME                  | CITY   | STATE | ZIP CODE | COUNTRY |  |
| Matsumoto; Kazunori   | Ohmiya |       |          | JPX     |  |
| Hashimoto; Kazuo      | Fujimi |       |          | JPX     |  |
| Muramatsu; Shigeki    | Tokyo  |       |          | JPX     |  |

US-CL-CURRENT: 707/5; 706/14, 707/6

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|

☐ 3. Document ID: US 6151610 A

L5: Entry 3 of 8File: USPTNov 21, 2000

US-PAT-NO: 6151610DOCUMENT-IDENTIFIER: US 6151610 A

TITLE: Document display system using a scripting language having container variables setting document attributes

DATE-ISSUED: November 21, 2000

INVENTOR-INFORMATION:

| NAME             | CITY        | STATE | ZIP CODE | COUNTRY |
|------------------|-------------|-------|----------|---------|
| Senn; Jeffrey A. | Pittsburgh  | PA    |          |         |
| Lucas; Peter     | Pittsburgh  | PA    |          |         |
| Khanna; Rashi    | Monroeville | PA    |          |         |

US-CL-CURRENT: 707/516

|      |       |          |       |        |                |      |           |        |      |           |       |
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | Claims | KWIC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|--------|------|-----------|-------|

☐ 4. Document ID: US 6049799 A

L5: Entry 4 of 8File: USPTApr 11, 2000

US-PAT-NO: 6049799DOCUMENT-IDENTIFIER: US 6049799 A

TITLE: Document link management using directory services

DATE-ISSUED: April 11, 2000

INVENTOR-INFORMATION:

| NAME                 | CITY  | STATE | ZIP CODE | COUNTRY |
|----------------------|-------|-------|----------|---------|
| Mangat; Satwinder S. | Orem  | UT    |          |         |
| Taylor; Wayne        | Provo | UT    |          |         |
| Mahlum; Steven       | Orem  | UT    |          |         |

US-CL-CURRENT: 707/10; 370/396, 707/1, 707/2, 707/201, 709/203, 709/221, 710/11, 714/15

|      |       |          |       |        |                |      |           |      |           |       |
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| Full | Title | Citation | Front | Review | Classification | Date | Reference | KWIC | Draw Desc | Image |
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☐ 5. Document ID: US 6018735 A

L5: Entry 5 of 8File: USPTJan 25, 2000

US-PAT-NO: 6018735  
DOCUMENT-IDENTIFIER: US 6018735 A

TITLE: Non-literal textual search using fuzzy finite-state linear  
non-deterministic automata

DATE-ISSUED: January 25, 2000

## INVENTOR-INFORMATION:

| NAME               | CITY          | STATE | ZIP CODE | COUNTRY |
|--------------------|---------------|-------|----------|---------|
| Hunter; Kenneth M. | San Francisco | CA    |          |         |

US-CL-CURRENT: 707/5; 706/2, 706/23, 707/3, 707/4

|      |       |          |       |        |                |      |           |
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| Full | Title | Citation | Front | Review | Classification | Date | Reference |
|------|-------|----------|-------|--------|----------------|------|-----------|

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| KWIC | Draw Desc | Image |
|------|-----------|-------|

☐ 6. Document ID: US 5696962 A

L5: Entry 6 of 8

File: USPT

Dec 9, 1997

US-PAT-NO: 5696962  
DOCUMENT-IDENTIFIER: US 5696962 A

TITLE: Method for computerized information retrieval using shallow linguistic  
analysis

DATE-ISSUED: December 9, 1997

## INVENTOR-INFORMATION:

| NAME              | CITY      | STATE | ZIP CODE | COUNTRY |
|-------------------|-----------|-------|----------|---------|
| Kupiec; Julian M. | Cupertino | CA    |          |         |

US-CL-CURRENT: 707/4; 704/9, 707/5

|      |       |          |       |        |                |      |           |
|------|-------|----------|-------|--------|----------------|------|-----------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference |
|------|-------|----------|-------|--------|----------------|------|-----------|

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| KWIC | Draw Desc | Image |
|------|-----------|-------|

☐ 7. Document ID: US 5694594 A

L5: Entry 7 of 8

File: USPT

Dec 2, 1997

US-PAT-NO: 5694594  
DOCUMENT-IDENTIFIER: US 5694594 A

TITLE: System for linking hypermedia data objects in accordance with  
associations of source and destination data objects and similarity threshold  
without using keywords or link-defining terms

DATE-ISSUED: December 2, 1997

## INVENTOR-INFORMATION:

| NAME          | CITY    | STATE | ZIP CODE | COUNTRY |
|---------------|---------|-------|----------|---------|
| Chang; Daniel | Belmont | CA    | 94002    |         |

US-CL-CURRENT: 707/6; 707/10, 707/2, 707/3, 707/501.1, 707/513, 709/218

|      |       |          |       |        |                |      |           |      |           |       |
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | KMIC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|

☐ 8. Document ID: US 4748678 A

L5: Entry 8 of 8File: USPTMay 31, 1988

US-PAT-NO: 4748678

DOCUMENT-IDENTIFIER: US 4748678 A

TITLE: Method of storing and retrieving image data

DATE-ISSUED: May 31, 1988

| INVENTOR-INFORMATION: |            |       |          |         |
|-----------------------|------------|-------|----------|---------|
| NAME                  | CITY       | STATE | ZIP CODE | COUNTRY |
| Takeda; Haruo         | Kawasaki   |       |          | JPX     |
| Tabata; Kuniaki       | Nishitama  |       |          | JPX     |
| Machida; Tetsuo       | Sagamihara |       |          | JPX     |
| Hino; Masatoshi       | Yokohama   |       |          | JPX     |
| Nomura; Kunihiro      | Kawasaki   |       |          | JPX     |

US-CL-CURRENT: 382/306; 382/236, 707/512

|      |       |          |       |        |                |      |           |      |           |       |
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| Full | Title | Citation | Front | Review | Classification | Date | Reference | KMIC | Draw Desc | Image |
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| Terms            | Documents |
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Display10 Documents, starting with Document: 8

Display Format: CITChange Format

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JPO Abstracts Database

EPO Abstracts Database

Derwent World Patents Index

IBM Technical Disclosure Bulletins

Refine Search:

18 and update

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Search History

Today's Date: 12/10/2001

| <u>DB Name</u> | <u>Query</u>            | <u>Hit Count</u> | <u>Set Name</u> |
|----------------|-------------------------|------------------|-----------------|
| USPT           | 18 and update           | 31               | <u>L9</u>       |
| USPT           | 16 and 17               | 111              | <u>L8</u>       |
| USPT           | "financial document"    | 281              | <u>L7</u>       |
| USPT           | 14 and 15               | 430              | <u>L6</u>       |
| USPT           | document same financial | 1120             | <u>L5</u>       |
| USPT           | 12 and 13               | 711              | <u>L4</u>       |
| USPT           | out same document       | 15908            | <u>L3</u>       |
| USPT           | 11 and financial        | 2695             | <u>L2</u>       |
| USPT           | document and out        | 82367            | <u>L1</u>       |

WEST

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Search Results - Record(s) 1 through 10 of 31 returned.

☐ 1. Document ID: US 6246778 B1

L9: Entry 1 of 31File: USPTJun 12, 2001

US-PAT-NO: 6246778DOCUMENT-IDENTIFIER: US 6246778 B1

TITLE: Product distribution verification system using encoded marks indicative of product and destination

DATE-ISSUED: June 12, 2001

INVENTOR-INFORMATION:

| NAME            | CITY      | STATE | ZIP CODE | COUNTRY |
|-----------------|-----------|-------|----------|---------|
| Moore; Lewis J. | Charlotte | NC    | 28270    |         |

US-CL-CURRENT: 382/103; 340/5.1

|      |       |          |       |        |                |      |           |     |           |       |
|------|-------|----------|-------|--------|----------------|------|-----------|-----|-----------|-------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | KWC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|-----|-----------|-------|

☐ 2. Document ID: US 6212303 B1

L9: Entry 2 of 31File: USPTApr 3, 2001

US-PAT-NO: 6212303DOCUMENT-IDENTIFIER: US 6212303 B1

TITLE: Method and module system for high speed processing of item images

DATE-ISSUED: April 3, 2001

INVENTOR-INFORMATION:

| NAME              | CITY      | STATE | ZIP CODE | COUNTRY |
|-------------------|-----------|-------|----------|---------|
| Doran; Wayne M.   | Kitchener |       |          | CAX     |
| Bray; John E.     | Guelph    |       |          | CAX     |
| Pope; Charles K.  | Waterloo  |       |          | CAX     |
| Vieth; John O. G. | Waterloo  |       |          | CAX     |

US-CL-CURRENT: 382/245; 358/261.3, 382/271, 382/304

|      |       |          |       |        |                |      |           |     |           |       |
|------|-------|----------|-------|--------|----------------|------|-----------|-----|-----------|-------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | KWC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|-----|-----------|-------|

☐ 3. Document ID: US 6097834 A

L9: Entry 3 of 31File: USPTAug 1, 2000

US-PAT-NO: 6097834  
DOCUMENT-IDENTIFIER: US 6097834 A  
  
TITLE: Financial transaction processing systems and methods  
  
DATE-ISSUED: August 1, 2000  
  
INVENTOR-INFORMATION:  
NAME CITY STATE ZIP CODE COUNTRY  
Krouse; Louis J. Rancho Palos Verdes CA  
Strovink; Eric F. Nashua NH  
  
US-CL-CURRENT: 382/137; 382/139

|      |       |          |       |        |                |      |           |      |           |       |
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| Full | Title | Citation | Front | Review | Classification | Date | Reference | KWIC | Draw Desc | Image |
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☐ 4. Document ID: US 6065026 A

L9: Entry 4 of 31 File: USPT May 16, 2000  
US-PAT-NO: 6065026  
DOCUMENT-IDENTIFIER: US 6065026 A  
  
TITLE: Multi-user electronic document authoring system with prompted updating of shared language  
  
DATE-ISSUED: May 16, 2000  
  
INVENTOR-INFORMATION:  
NAME CITY STATE ZIP CODE COUNTRY  
Cornelia; Edward J. Belmont MA  
Fine; Benjamin Boston MA  
Jacobs; Jonathan D. Chestnut Hill MA  
Karasic; Neal J. Cambridge MA  
  
US-CL-CURRENT: 707/531; 707/511

|      |       |          |       |        |                |      |           |      |           |       |
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|
| Full | Title | Citation | Front | Review | Classification | Date | Reference | KWIC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|

☐ 5. Document ID: US 6029175 A

L9: Entry 5 of 31 File: USPT Feb 22, 2000

TITLE: Automatic retrieval of changed files by a network software agent  
DATE-ISSUED: February 22, 2000

## INVENTOR-INFORMATION:

| NAME                     | CITY      | STATE | ZIP CODE | COUNTRY |
|--------------------------|-----------|-------|----------|---------|
| Chow; Yen-whei           | San Jose  | CA    |          |         |
| Hayes-Roth; Frederick A. | Atherton  | CA    |          |         |
| Jacobstein; Neil A.      | Palo Alto | CA    |          |         |
| Manley; James E.         | San Jose  | CA    |          |         |
| McMahan; Christopher B.  | Cupertino | CA    |          |         |

US-CL-CURRENT: 707/104.1; 707/10, 707/200, 707/201, 707/203, 709/202, 709/203

| Full | Title | Citation | Front | Review | Classification | Date | Reference |
|------|-------|----------|-------|--------|----------------|------|-----------|
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| KMC | Drawn Desc | Image |
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☐ 6. Document ID: US 5937084 A

L9: Entry 6 of 31 File: USPT Aug 10, 1999  
US-PAT-NO: 5937084  
DOCUMENT-IDENTIFIER: US 5937084 A

TITLE: Knowledge-based document analysis system  
DATE-ISSUED: August 10, 1999

## INVENTOR-INFORMATION:

| NAME               | CITY      | STATE | ZIP CODE | COUNTRY |
|--------------------|-----------|-------|----------|---------|
| Crabtree; Ralph N. | Atlanta   | GA    |          |         |
| Peng; Antai        | Irvington | NJ    |          |         |

US-CL-CURRENT: 382/137; 382/190, 382/224, 707/500

| Full | Title | Citation | Front | Review | Classification | Date | Reference |
|------|-------|----------|-------|--------|----------------|------|-----------|
|------|-------|----------|-------|--------|----------------|------|-----------|

| KMBC | Drawn Desc | Image |
|------|------------|-------|
|------|------------|-------|

☐ 7. Document ID: US 5917925 A

L9: Entry 7 of 31 File: USPT Jun 29, 1999



US-CL-CURRENT: 382/101

| Full | Title | Citation | Front | Review | Classification | Date | Reference | KMHC | Draw Desc | Image |
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|
|------|-------|----------|-------|--------|----------------|------|-----------|------|-----------|-------|

US-CL-CURRENT: 705/35; 705/42, 707/908

| Full | Title | Citation | Front | Review | Classification | Date | Reference | KIMC | Draw Desc | Image |
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## US-CL-CURRENT: 235/379; 235/375

| KMMC | Drawn Desc | Image |
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US-CL-CURRENT: 705/45; 705/44

| KMUC | Drawn Desc | Image |
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JPO Abstracts Database

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IBM Technical Disclosure Bulletins

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Today's Date: 11/7/2001

| DB Name | Query                         | Hit Count | Set Name  |
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| USPT    | bank\$ same database          | 1521      | <u>L6</u> |
| USPT    | bank\$ same asp               | 55        | <u>L5</u> |
| USPT    | bank\$ same asp               | 55        | <u>L4</u> |
| USPT    | bank\$ same asp               | 55        | <u>L3</u> |
| USPT    | bank\$ same asp same offsite  | 0         | <u>L2</u> |
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b 9,15,16,20,148,160,256, 3,278,621,623,624,634,636,810,E 625,268,626,267,139,608

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957342 DOCUMENT  
1151 FINANCIAL (N) DOCUMENT  
1134310 CHECK  
3141052 DATE  
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DATABAS?

4988521 COMPAR?  
8345341 FINANCIAL  
957342 DOCUMENT  
1151 FINANCIAL (N) DOCUMENT  
1134310 CHECK  
3141052 DATE  
754734 EXTERNAL  
1804004 DATABAS?  
4143 EXTERNAL (N) DATABAS?  
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EXTERNAL (N) DATABAS?

4988521 COMPAR?  
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6075006 BANK  
1134310 CHECK  
3141052 DATE  
486378 DATABASES

0 OFFSITE DATABASE  
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OR OFFSITE DATABASE)

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3141052 DATE  
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6075006 BANK  
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6075006 BANK

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    3141052  DATE
    1134310  CHECK
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Completed processing all files
    349729  COMPARE
    3141052  DATE
    1134310  CHECK
    6075006  BANK
S9      2747  COMPARE AND DATE AND CHECK AND BANK
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Processed 10 of 22 files ...
Processing
Completed processing all files
    4988521  COMPAR?
    3141052  DATE
    1134310  CHECK
    6075006  BANK
S10     1210  COMPAR? (S) DATE (S) CHECK (S) BANK
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    4988521  COMPAR?
    3141052  DATE
    1134310  CHECK
    6075006  BANK
    11940    OFFSITE
    1558428  DATABASE
S11      0  COMPAR? (S) DATE (S) CHECK (S) BANK (S) OFFSITE
           (S)DATABASE
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    4988521  COMPAR?
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    1134310  CHECK
    6075006  BANK
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    3141052  DATE
    1134310  CHECK
    6075006  BANK
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Did you mean: **financial**, document, age, bank

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
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... highest monthly aver- age for the first ... whose overall liabilities financial regulators now put ... 1998 1999 Source: Bank of Korea ... content of this document. KEI is ...

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Google Search: finanical, document, age, bank

Page 2 of 2

genguidelinebhutan

... 7 of this **document**; and. ... this, the country's **age**-old cultural and ... the Bhutan National Bank (BNB)\* have sold ... inadequate due to **finanical** constraints. Despite the ...  
[www.saarcnet.org/saarcnetorg/bhutan/genguidelinebhutan.htm](http://www.saarcnet.org/saarcnetorg/bhutan/genguidelinebhutan.htm) - 47k - [Cached](#) - [Similar pages](#)

Did you mean to search for: **financial**, document, age, bank



... DeFelice Stephanie D. Donaldson Timothy ... Pertulla Todd Michael Pulkas Diane ... Cynthia Jo **Schulze** Tina M ... James **Richard Gagnon** Peter James ... Victor J. Ingurgio ...  
[www.gogebic.cc.mi.us/alumni/years/1986.htm](http://www.gogebic.cc.mi.us/alumni/years/1986.htm) - 8k - [Cached](#) - [Similar pages](#)

#### NGCRP Bibliography pg. 1

... Podila, GK; **Gagnon**, Z.; Pechter ... Kaufman, **Michael**, G.; Strand ... Walker, Edward D.; Pregitzer, Kurt S.; Merritt, **Richard W.** 1996 ... In: Horn, J.; Birdsey, R ... DY; **Schulze**, ED ...  
[www.fs.fed.us/ne/global/pubs/biblio\\_k.html](http://www.fs.fed.us/ne/global/pubs/biblio_k.html) - 16k - [Cached](#) - [Similar pages](#)

#### Graduation Year

... Shub Peter **Schulze** Laura Schutz ... Amy M. **Gagnon** Raymond J ... Knott Matthew J. Lasek Carey ... L. Marut **Michael** Moravec Katrina ... Louis D. DeSorbo ... Baillargeon **Richard** Casey ...  
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... Rain; Craig **Schulze** Without Reason ... Autistic Persons ; **Richard** Foxx \* Inside ... with Disabilities; **Michael F.** Giangreco ... Ph.D. and ... Donald J. Cohen ... Elisa **Gagnon** and ...  
[www.louisville.edu/medschool/katc/html/List.PDF](http://www.louisville.edu/medschool/katc/html/List.PDF) - [Similar pages](#)

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| <u>DB Name</u>                | <u>Query</u>               | <u>Hit Count</u> | <u>Set Name</u> |
|-------------------------------|----------------------------|------------------|-----------------|
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | Star Check                 | 4                | <u>L24</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l21 and number\$2          | 1                | <u>L23</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l21 and numeric\$4         | 0                | <u>L22</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l20 and predetermined      | 1                | <u>L21</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l19 and sequence           | 1                | <u>L20</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l18 and date               | 1                | <u>L19</u>      |
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| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l16 and com                | 0                | <u>L17</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l15 and parameter          | 1                | <u>L16</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l14 and remote             | 1                | <u>L15</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l13 and financial document | 1                | <u>L14</u>      |
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| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l11 and third party        | 0                | <u>L12</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | 6029175.pn.                | 2                | <u>L11</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l4 and sta check           | 0                | <u>L10</u>      |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l4 and starcheck           | 0                | <u>L9</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l3 and financial           | 1117             | <u>L8</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | checcues and third party   | 2                | <u>L7</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l4 and third party         | 14               | <u>L6</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l3 and l4                  | 7                | <u>L5</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | mizrahi.xa.                | 211              | <u>L4</u>       |
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| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | l1 and third party         | 1                | <u>L2</u>       |
| USPT,PGPB,JPAB,EPAB,DWPI,TDBD | financial and mizrahi      | 16               | <u>L1</u>       |

WEST Search History

DATE: Wednesday, June 12, 2002

| <u>Set Name</u><br>side by side                          | <u>Query</u>     | <u>Hit Count</u> | <u>Set Name</u><br>result set |
|--|------------------|------------------|-------------------------------|
| <i>DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR</i> |                  |                  |                               |
| L2   | 5819300.uref,bi. | 2                | L2                            |
| L1   | 5784610.uref,bi. | 2                | L1                            |

END OF SEARCH HISTORY

|   | Type | L # | Hits | Search Text      | DBs  | Time Stamp          | Comments |
|---|------|-----|------|------------------|--|---------------------|----------|
| 1 | IS&R | L1  | 94   | ("705/45").CCLS. | USPAT;<br>EPO;<br>JPO;<br>DERWENT;<br>IBMTDB | 2001/11/07<br>11:55 |          |

WEST

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Your wildcard search against 2000 terms has yielded the results below  
Search for additional matches among the next 2000 terms  
starting with: COMPAR\$(COMPARISONS.TIMES.28).P28-P88.

Search Results -

| Terms   | Documents |
|---|-----------|
| finan\$ and check and (off-site) and compar\$ | 106       |

Database:

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

Refine Search:

Search History

Today's Date: 11/23/2001

| DB Name | Query   | Hit Count | Set Name  |
|---------|---|-----------|-----------|
| USPT    | finan\$ and check and (off-site) and compar\$   | 106       | <u>L7</u> |
| USPT    | finan\$ and check and (off-site)  | 123       | <u>L6</u> |
| USPT    | finan\$ and check and (off-site or backup)  | 870       | <u>L5</u> |
| USPT    | finan\$ adj document\$ and check and compar\$ and redund\$  | 32        | <u>L4</u> |
| USPT    | finan\$ adj document\$ and check and off-site and stor\$ and compar\$ and greater and less and redund\$ | 0         | <u>L3</u> |
| USPT    | finan\$ adj (document\$ or check) and off-site and stor\$ and compar\$ and greater and less             | 0         | <u>L2</u> |
| USPT    | finan\$ and off-site and stor\$ and compar\$  | 131       | <u>L1</u> |

Personal Banking

## CHECKING ACCOUNTS

### Star Electronic Package

Sign up for any automated service and get:

- No service charge checking
- No minimum balance
- Earn a higher rate of interest on your statement savings account.
- StarChek Card\* or ATM Card
- Discount rates on consumer loans
- Easy access to cash or transfers between accounts
- 24 hour banking at your convenience by ATM, internet or phone

### StarChek

- Daily balance of \$200.00 or \$5.00 per month
- StarChek Card\* or ATM Card

### Senior Checking

Age 50+

- No minimum balance
- Free checks (limited selection)
- StarChek Card\* or ATM Card
- Direct Deposit

### Student Checking

- Thru Age 24
- No minimum balance
- Free checks (limited selection)
- StarChek Card\* or ATM Card

### Star Fund Checking

- Daily balance of \$300.00 or \$6.00 per month
- Earns variable rate of interest, paid at statement cycle
- Unlimited check writing
- StarChek Card\* or ATM Card

### Regular Corporate

- Daily balance of \$500.00 or \$8.00 per month

### Star Corporate Fund

- Daily balance of \$300.00 or \$6.00 per month

Welcome to Northstar Bank

Page 2 of 2

- Earns variable rate of interest, paid at statement cycle
- Limited check writing

### OVERDRAFT PROTECTION

#### Star Protection \* (DDA)

- Advances automatically from your demand deposit Loan
- Fee per transaction-----\$3.00

#### Cash Reserve (Account)

- Fee per transaction-----\$3.00

### Savings Accounts

#### Statement Savings Account

- Variable rate of interest
- Compounded and paid quarterly
- Quarterly statement

#### Christmas Club

- Direct deposit
- Automatic funds transfer

**NOTE: \* Subject to approval**

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MEMBER  
**FDIC**



THE DRAWINGS ARE  
FORMAL AND TIMELY

Initials MD  
Date 7/30/02  
PTO



## PATENT APPLICATION FEE DETERMINATION RECORD

Effective December 29, 1999

Application or Docket Number

4281N  
01548460

## CLAIMS AS FILED - PART I

(Column 1)

(Column 2)

| FOR                              | NUMBER FILED | NUMBER EXTRA |
|----------------------------------|--------------|--------------|
| BASIC FEE                        |              |              |
| TOTAL CLAIMS                     | 22 minus 20= | * 2          |
| INDEPENDENT CLAIMS               | 1 minus 3 =  | *            |
| MULTIPLE DEPENDENT CLAIM PRESENT |              |              |

\* If the difference in column 1 is less than zero, enter "0" in column 2

## CLAIMS AS AMENDED - PART II

(Column 1)

(Column 2)

(Column 3)

| AMENDMENT A |  | CLAIMS<br>REMAINING<br>AFTER<br>AMENDMENT |       | HIGHEST<br>NUMBER<br>PREVIOUSLY<br>PAID FOR | PRESENT<br>EXTRA |
|-------------|--|---|-------|---|------------------|
|             | Total  | •   | Minus | **  | =                |
|             | Independent                                    | •   | Minus | ***   | =                |
|             | FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM |   |       |   |                  |

| AMENDMENT B |  | CLAIMS<br>REMAINING<br>AFTER<br>AMENDMENT |       | HIGHEST<br>NUMBER<br>PREVIOUSLY<br>PAID FOR | PRESENT<br>EXTRA |
|-------------|--|---|-------|---|------------------|
|             | Total  | •   | Minus | **  | =                |
|             | Independent                                    | •   | Minus | ***   | =                |
|             | FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM |   |       |   |                  |

| AMENDMENT C |  | CLAIMS<br>REMAINING<br>AFTER<br>AMENDMENT |       | HIGHEST<br>NUMBER<br>PREVIOUSLY<br>PAID FOR | PRESENT<br>EXTRA |
|-------------|--|---|-------|---|------------------|
|             | Total  | •   | Minus | **  | =                |
|             | Independent                                    | •   | Minus | ***   | =                |
|             | FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM |   |       |   |                  |

SMALL ENTITY  
TYPE ☒

OR

OTHER THAN  
SMALL ENTITY

| RATE   | FEE    |
|--------|--------|
|        | 345.00 |
| X\$ 9= | 18     |
| X39=   |        |
| +130=  |        |
| TOTAL  | 363    |

OR

| RATE   | FEE    |
|--------|--------|
|        | 690.00 |
| X\$18= |        |
| X78=   |        |
| +260=  |        |
| TOTAL  |        |

SMALL ENTITY

OR

OTHER THAN  
SMALL ENTITY

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$ 9=              |                        |
| X39=                |                        |
| +130=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

OR

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$18=              |                        |
| X78=                |                        |
| +260=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$ 9=              |                        |
| X39=                |                        |
| +130=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

OR

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$18=              |                        |
| X78=                |                        |
| +260=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$ 9=              |                        |
| X39=                |                        |
| +130=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

OR

| RATE                | ADDI-<br>TIONAL<br>FEE |
|---------------------|------------------------|
| X\$18=              |                        |
| X78=                |                        |
| +260=               |                        |
| TOTAL<br>ADDIT. FEE |                        |

\* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

\*\* If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20."

\*\*\*If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3."

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

| POSITION                  | INITIALS | ID NO. | DATE    |
|---------------------------|----------|--------|---------|
| FEE DETERMINATION         | MA       | 70891  | 4/24    |
| O.I.P.E. CLASSIFIER       |          |        | 6-20-05 |
| FORMALITY REVIEW          | PWB      | 70976  |         |
| RESPONSE FORMALITY REVIEW |          |        |         |

INDEX OF CLAIMS

- ✓

.....

Rejected
- =

.....

Allowed
- (Through numeral)...

Canceled
- ÷

.....

Restricted
- N

.....

Non-elected
- I

.....

Interference
- A

.....

Appeal
- O

.....

Objected

| Claim | Final | Original | Date     |
|-------|-------|----------|----------|
| 1     | 1     | ✓        | 12-14-01 |
| 2     | 2     | ✓        | 1-24-02  |
| 3     | 3     | ✓        | 2-18-05  |
| 4     | 4     | ✓        |          |
| 5     | 5     | ✓        |          |
| 6     | 6     | ✓        |          |
| 7     | 7     | ✓        |          |
| 8     | 8     | 0        |          |
| 9     | 9     | 0        |          |
| 10    | 10    | 0        |          |
| 11    | 11    | 0        |          |
| 12    | 12    | 0        |          |
| 13    | 13    | 0        |          |
| 14    | 14    | 0        |          |
| 15    | 15    | 0        |          |
| 16    | 16    | 0        |          |
| 17    | 17    | 0        |          |
| 18    | 18    | 0        |          |
| 19    | 19    | 0        |          |
| 20    | 20    | 0        |          |
| 21    | 21    | 0        |          |
| 22    | 22    | 0        |          |
| 23    | 23    | 0        |          |
| 24    | 24    | 0        |          |
| 25    | 25    | 0        |          |
| 26    | 26    | 0        |          |
| 27    | 27    | 0        |          |
| 28    | 28    | 0        |          |
| 29    | 29    | 0        |          |
| 30    | 30    | 0        |          |
| 31    | 31    | 0        |          |
| 32    | 32    | 0        |          |
| 33    | 33    | 0        |          |
| 34    | 34    | 0        |          |
| 35    | 35    | 0        |          |
| 36    | 36    | 0        |          |
| 37    | 37    | 0        |          |
| 38    | 38    | 0        |          |
| 39    | 39    | 0        |          |
| 40    | 40    | 0        |          |
| 41    | 41    | 0        |          |
| 42    | 42    | 0        |          |
| 43    | 43    | 0        |          |
| 44    | 44    | 0        |          |
| 45    | 45    | 0        |          |
| 46    | 46    | 0        |          |
| 47    | 47    | 0        |          |
| 48    | 48    | 0        |          |
| 49    | 49    | 0        |          |
| 50    | 50    | 0        |          |

| Claim | Final | Original | Date    |
|-------|-------|----------|---------|
| 51    | 51    | ✓        | 1-24-02 |
| 52    | 52    | ✓        | 5-31-02 |
| 53    | 53    | ✓        |         |
| 54    | 54    | ✓        |         |
| 55    | 55    | ✓        |         |
| 56    | 56    | ✓        |         |
| 57    | 57    | ✓        |         |
| 58    | 58    | ✓        |         |
| 59    | 59    | ✓        |         |
| 60    | 60    | ✓        |         |
| 61    | 61    | ✓        |         |
| 62    | 62    | ✓        |         |
| 63    | 63    | ✓        |         |
| 64    | 64    | ✓        |         |
| 65    | 65    | ✓        |         |
| 66    | 66    | ✓        |         |
| 67    | 67    | ✓        |         |
| 68    | 68    | ✓        |         |
| 69    | 69    | ✓        |         |
| 70    | 70    | ✓        |         |
| 71    | 71    | ✓        |         |
| 72    | 72    | ✓        |         |
| 73    | 73    | ✓        |         |
| 74    | 74    | ✓        |         |
| 75    | 75    | ✓        |         |
| 76    | 76    | ✓        |         |
| 77    | 77    | ✓        |         |
| 78    | 78    | ✓        |         |
| 79    | 79    | ✓        |         |
| 80    | 80    | ✓        |         |
| 81    | 81    | ✓        |         |
| 82    | 82    | ✓        |         |
| 83    | 83    | ✓        |         |
| 84    | 84    | ✓        |         |
| 85    | 85    | ✓        |         |
| 86    | 86    | ✓        |         |
| 87    | 87    | ✓        |         |
| 88    | 88    | ✓        |         |
| 89    | 89    | ✓        |         |
| 90    | 90    | ✓        |         |
| 91    | 91    | ✓        |         |
| 92    | 92    | ✓        |         |
| 93    | 93    | ✓        |         |
| 94    | 94    | ✓        |         |
| 95    | 95    | ✓        |         |
| 96    | 96    | ✓        |         |
| 97    | 97    | ✓        |         |
| 98    | 98    | ✓        |         |
| 99    | 99    | ✓        |         |
| 100   | 100   | ✓        |         |

| Claim | Final | Original | Date |
|-------|-------|----------|------|
| 101   | 101   | ✓        |      |
| 102   | 102   | ✓        |      |
| 103   | 103   | ✓        |      |
| 104   | 104   | ✓        |      |
| 105   | 105   | ✓        |      |
| 106   | 106   | ✓        |      |
| 107   | 107   | ✓        |      |
| 108   | 108   | ✓        |      |
| 109   | 109   | ✓        |      |
| 110   | 110   | ✓        |      |
| 111   | 111   | ✓        |      |
| 112   | 112   | ✓        |      |
| 113   | 113   | ✓        |      |
| 114   | 114   | ✓        |      |
| 115   | 115   | ✓        |      |
| 116   | 116   | ✓        |      |
| 117   | 117   | ✓        |      |
| 118   | 118   | ✓        |      |
| 119   | 119   | ✓        |      |
| 120   | 120   | ✓        |      |
| 121   | 121   | ✓        |      |
| 122   | 122   | ✓        |      |
| 123   | 123   | ✓        |      |
| 124   | 124   | ✓        |      |
| 125   | 125   | ✓        |      |
| 126   | 126   | ✓        |      |
| 127   | 127   | ✓        |      |
| 128   | 128   | ✓        |      |
| 129   | 129   | ✓        |      |
| 130   | 130   | ✓        |      |
| 131   | 131   | ✓        |      |
| 132   | 132   | ✓        |      |
| 133   | 133   | ✓        |      |
| 134   | 134   | ✓        |      |
| 135   | 135   | ✓        |      |
| 136   | 136   | ✓        |      |
| 137   | 137   | ✓        |      |
| 138   | 138   | ✓        |      |
| 139   | 139   | ✓        |      |
| 140   | 140   | ✓        |      |
| 141   | 141   | ✓        |      |
| 142   | 142   | ✓        |      |
| 143   | 143   | ✓        |      |
| 144   | 144   | ✓        |      |
| 145   | 145   | ✓        |      |
| 146   | 146   | ✓        |      |
| 147   | 147   | ✓        |      |
| 148   | 148   | ✓        |      |
| 149   | 149   | ✓        |      |
| 150   | 150   | ✓        |      |

If more than 150 claims or 10 actions  
staple additional sheet here

| SEARCHED   |                     |              |         |
|------------|---------------------|--------------|---------|
| Class      | Sub.                | Date         | Exmr.   |
| 382<br>↓   | 137<br>245          | 12-6-01<br>↓ | HA<br>↓ |
| 707        | 531<br>104          | 12-7-01<br>↓ | HA<br>↓ |
| 382<br>385 | 103<br>379          | 12-7-01<br>↓ | HA<br>↓ |
| 707<br>↓   | 10<br>204<br>3      | 12-8-01<br>↓ | HA<br>↓ |
| 707<br>↓   | 1<br>3-4<br>200-201 | 12-8-01<br>↓ | HA<br>↓ |
|            |                     |              |         |

[illegible]

| INTERFERENCE SEARCHED |                |              |         |
|-----------------------|----------------|--------------|---------|
| Class                 | Sub.           | Date         | Exmr.   |
| 707<br>↓              | 10<br>204<br>3 | 12-8-01<br>↓ | HA<br>↓ |
|                       |                |              |         |