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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
12/902,973	10/12/2010	Michael D. Schulze	060419.00015	3038

27305 7590 01/13/2012
HOWARD & HOWARD ATTORNEYS PLLC
450 West Fourth Street
Royal Oak, MI 48067

EXAMINER

LODHI, ANDALIB FT

ART UNIT	PAPER NUMBER
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2154

MAIL DATE	DELIVERY MODE
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01/13/2012

PAPER

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

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

Notice of Abandonment	Application No.	Applicant(s)
	12/902,973	SCHULZE ET AL.
	Examiner	Art Unit
	ANDALIB LODHI	2154

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

This application is abandoned in view of:

1. ☒ Applicant's failure to timely file a proper reply to the Office letter mailed on 13 April 2011.
 - (a) ☐ A reply was received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the period for reply (including a total extension of time of _____ month(s)) which expired on _____.
 - (b) ☐ A proposed reply was received on _____, but it does not constitute a proper reply under 37 CFR 1.113 (a) to the final rejection. (A proper reply under 37 CFR 1.113 to a final rejection consists only of: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114).
 - (c) ☐ A reply was received on _____ but it does not constitute a proper reply, or a bona fide attempt at a proper reply, to the non-final rejection. See 37 CFR 1.85(a) and 1.111. (See explanation in box 7 below).
 - (d) ☒ No reply has been received.

2. ☐ Applicant's failure to timely pay the required issue fee and publication fee, if applicable, within the statutory period of three months from the mailing date of the Notice of Allowance (PTOL-85).
 - (a) ☐ The issue fee and publication fee, if applicable, was received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the statutory period for payment of the issue fee (and publication fee) set in the Notice of Allowance (PTOL-85).
 - (b) ☐ The submitted fee of \$_____ is insufficient. A balance of \$_____ is due.
The issue fee required by 37 CFR 1.18 is \$_____. The publication fee, if required by 37 CFR 1.18(d), is \$_____.
 - (c) ☐ The issue fee and publication fee, if applicable, has not been received.

3. ☐ Applicant's failure to timely file corrected drawings as required by, and within the three-month period set in, the Notice of Allowability (PTO-37).
 - (a) ☐ Proposed corrected drawings were received on _____ (with a Certificate of Mailing or Transmission dated _____), which is after the expiration of the period for reply.
 - (b) ☐ No corrected drawings have been received.

4. ☐ 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.

5. ☐ 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.

6. ☐ The decision by the Board of Patent Appeals and Interference rendered on _____ and because the period for seeking court review of the decision has expired and there are no allowed claims.

7. ☒ The reason(s) below:

Applicant was not able to be reached by the phone.

	/Shahid Al Alam/ Primary Examiner, Art Unit 2162
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Petitions to revive under 37 CFR 1.137(a) or (b), or requests to withdraw the holding of abandonment under 37 CFR 1.181, should be promptly filed to minimize any negative effects on patent term.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze
Serial No.: 12/902.973
Filed: October 12, 2010
Title: Method of Obtaining Electronically-Stored Financial Documents
Group Art Unit: 2154
Examiner: Andalib F. Lodhi
Attorney Docket No.: 060419.00015

PETITION FOR THREE-MONTH EXTENSION OF TIME

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

Dear Sir/Madam:

In response to the Official Action dated April 13, 2011, Applicant hereby petitions for a three-month extension of time. The Commissioner is authorized to charge the fee in the amount of \$ 1,270.00 to Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys PLLC.

The Commissioner is authorized to charge our Deposit Account No. 08-2789 for any fees or credit the account for any overpayment.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

October 13, 2011
Date

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

Electronic Patent Application Fee Transmittal

Application Number:	12902973			
Filing Date:	12-Oct-2010			
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document			
First Named Inventor/Applicant Name:	Michael D. Schulze			
Filer:	Samuel Jeffrey Haidle/Julie Barber			
Attorney Docket Number:	060419.00015			
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Extension - 3 months with \$0 paid	1253	1	1270	1270

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
Total in USD (\$)				1270

MIRROR IMAGING
LLC

Electronic Acknowledgement Receipt

EFS ID:	11182970
Application Number:	12902973
International Application Number:	
Confirmation Number:	3038
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Julie Barber
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	060419.00015
Receipt Date:	13-OCT-2011
Filing Date:	12-OCT-2010
Time Stamp:	16:57:34
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 1270
RAM confirmation Number	3431
Deposit Account	082789
Authorized User	

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

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees requir

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

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

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Extension of Time	Three_Month_Extension_of_Time.pdf	17589	no	1
			da9b73087a80bda4fd79d8addc0cd8664ec87227		

Warnings:

Information:

2	Fee Worksheet (SB06)	fee-info.pdf	30199	no	2
			4d3e37d57431417662eb44839ea3146d7b74382a		

Warnings:

Information:

Total Files Size (in bytes):			47788
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



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12/902,973	10/12/2010	Michael D. Schulze	060419.00015	3038

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

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Office Action Summary	Application No.	Applicant(s)	
	12/902,973	SCHULZE ET AL.	
	Examiner	Art Unit	
	ANDALIB F. LODHI	2154	

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

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 12 October 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 23-30 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 23-30 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 10/12/2010 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) ☒ Notice of References Cited (PTO-892) | 4) ☐ Interview Summary (PTO-413) |
| 2) ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) ☐ Information Disclosure Statement(s) (PTO/SB/08) | 5) ☐ Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) ☐ Other: _____ |

Art Unit: 2154

The instant application 12/902973, filed 10/12/2010 is a continuation of application 12/489087, filed 06/22/2009, now U.S. Patent # 7836067.

DETAILED ACTION

1. The instant application having Application No. 12/902973 filed on 10/12/2010 has a total of 30 claims pending in the application. Claims 1-22 have been canceled and claims 23-30 newly claim has been added. As a result, claims 23-30, where are 1 independent claim and 7 dependent claims, all of which are presented for examination by the examiner.

Oath/Declaration

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

Drawings

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

Double Patenting

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

Art Unit: 2154

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

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

See the following chart for claim correspondences:

WHAT IS CLAIMED IS: Application no:12/902973	WHAT IS CLAIMED IS: Patented application no:11/206496
23. A method of obtaining an electronically-stored financial document from one of a first storage system and a second storage system with the first and second storage systems being different from each other wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of: storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter; storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter; utilizing a computer terminal connected to the first and second storage systems through a processing unit; submitting a request for at least one of the stored financial documents into the computer terminal; comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been submitted; at least partially automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and	1. A method of obtaining an electronically-stored financial document from one of a first storage system and a second storage system with the first and second storage systems being different from each other wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of: storing a plurality of financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter; storing a plurality of financial documents in a second fixed medium at the second storage system when the specific document parameter of the financial document is less than or equal to the predetermined parameter; utilizing, through a user, a computer terminal connected to the first and second storage systems through a processing unit; submitting a request for at least one of the stored financial documents into the computer terminal; comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been submitted; accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and retrieving the requested financial document, as defined by the submitted request, in the first fixed medium when the

retrieving the requested financial document, as defined by the submitted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.	specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.
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4. Claim 1 is provisionally rejected on the ground of nonstatutory obviousness-type double patenting as being unpatentable over claims 1 in the patented application no:_7836067.

Although the conflicting claims are not identical, they are not patentably distinct from each other because it is obvious to one of the ordinary skill in the art, that the broader language of claim 23 of the instant application 12/902973, where (at least partially automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter) will read on the language of grater scope of claims 1 in the patented application no: 7836067, which disclose (accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined parameter and accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter).

This is a provisional obviousness-type double patenting rejection because the conflicting claims have not in fact been patented.

Claim 1 is directed to the obviousness-type double patenting invention as that of claim 1 of commonly assigned patented application no. 7836067. The issue of priority under 35 U.S.C. 102(g) and possibly 35 U.S.C. 102(f) of this single invention must be resolved.

Since the U.S. Patent and Trademark Office normally will not institute an interference between applications or a patent and an application of common ownership (see MPEP Chapter 2300), the assignee is required to state which entity is the prior inventor of the conflicting subject matter. A terminal disclaimer has no effect in this situation since the basis for refusing more than one patent is priority of invention under 35 U.S.C. 102(f) or (g) and not an extension of monopoly.

Allowable Subject Matter

5. Claims **23-30 (re-numbered 1-8)** are allowed over the prior art of record.

The following is an Examiner's statement of reason for allowance: After further consideration of the prior art of record, it appears that the prior art of record fails to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fail to explicitly disclose wherein *'comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been submitted'* as recited in independent claim 23. The preceding limitations, when combines with the rest of the claim limitations recited in claim 23, result in a combination of elements that is both novel and unobvious over the prior art of record.

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

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the

issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

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

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

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

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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

Application/Control Number: 12/902,973
Art Unit: 2154

Page 7

/A. F. L./

Examiner, Art Unit 2154

/don wong/

Supervisory Patent Examiner, Art Unit 2163

Notice of References Cited	Application/Control No. 12/902,973	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.	
	Examiner ANDALIB F. LODHI	Art Unit 2154	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,449,032 B1	09-2002	Whytock, Alexander W.	356/71
*	B	US-5,193,183	03-1993	Bachman, Charles W.	1/1
*	C	US-5,819,236	10-1998	Josephson, Stanley M.	705/35
*	D	US-5,950,174	09-1999	Brendzel, Henry Tzvi	705/34
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

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

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.

Search Notes 	Application/Control No. 12902973	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB F LODHI	Art Unit 2154

SEARCHED			
Class	Subclass	Date	Examiner

SEARCH NOTES		
Search Notes	Date	Examiner
EAST Search - see attached	4/5/2011	AL
PLUS Search - see attached	4/5/2011	AL
707/754,765,766,769,821,E17.062,E17.069,999.001,999.005,999.01,999.205 searched with text	4/5/2011	AL

INTERFERENCE SEARCH			
Class	Subclass	Date	Examiner

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UNITED STATES PATENT AND TRADEMARK OFFICE

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BIB DATA SHEET

CONFIRMATION NO. 3038

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.		
12/902,973	10/12/2010	707	2154	060419.00015		
RULE						
APPLICANTS Michael D. Schulze, Troy, MI; Richard J. Gagnon, Grosse Pointe Farms, MI; ** CONTINUING DATA ***** AL This application is a CON of 12/489,087 06/22/2009 PAT 7,836,067 which is a CON of 11/202,790 08/12/2005 PAT 7,552,118 which is a CON of 10/104,541 03/22/2002 PAT 6,963,866 which is a CON of 09/548,490 04/13/2000 PAT 6,446,072 which claims benefit of 60/129,021 04/13/1999 ** FOREIGN APPLICATIONS ***** AL ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 10/22/2010						
Foreign Priority claimed ☐ Yes ☒ No 35 USC 119(a-d) conditions met ☐ Yes ☒ No Verified and Acknowledged <u>/ANDALIB FT LODHI/</u> Examiner's Signature		☐ Met after Allowance <u>AL</u> Initials	STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
			MI	4	8	1
ADDRESS						
HOWARD & HOWARD ATTORNEYS PLLC 450 West Fourth Street Royal Oak, MI 48067 UNITED STATES						
TITLE						
Method of Obtaining An Electronically-Stored Financial Document						
FILING FEE RECEIVED 1090	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:			☐ All Fees		
				☐ 1.16 Fees (Filing)		
				☐ 1.17 Fees (Processing Ext. of time)		
				☐ 1.18 Fees (Issue)		
				☐ Other _____		
				☐ Credit		

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	10253	digital same imag\$3 same (business or enterprise or market)	US-PGPUB; USPAT	OR	ON	2011/04/05 21:29
L2	4813	((electronic adj document) or (digital adj imag\$3)) same (business or enterprise or market)	US-PGPUB; USPAT	OR	ON	2011/04/05 21:29
L3	310	((electronic adj document) or (digital adj imag\$3)) same (business or enterprise or market) same financial	US-PGPUB; USPAT	OR	ON	2011/04/05 21:30
L4	10	((electronic adj document) or (digital adj imag\$3)) same (business or enterprise or market) same financial same compar\$3	US-PGPUB; USPAT	OR	ON	2011/04/05 21:30
L5	4671	(business or enterprise or market) with (check or payment) with process\$3	US-PGPUB; USPAT	OR	ON	2011/04/05 21:32
L6	48	L5 and 707/999.001.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:32
S1	50	("4882021" "5532928" "5537533" "5586050" "6096096" "6199065" "4245621" "4305005" "4439837" "4630481" "4796755" "4887041" "4958976" "5247575" "5254177" "5254266" "5321816" "5378374" "5457746" "5458768" "5491473" "5661799" "5671364" "5703951" "5784610" "5804804" "5835953" "5842211" "5953051" "5954583" "6021454" "6049787" "6073222" "6085298" "6085168" "6253193" "6341287" "6363488" "6389402" "6397307" "6408348" "6427140" "6446072" "6799165" "6904135" "6963866" "7143062" "7200578" "7206763" "7370792").pn.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:25
S2	4671	(business or enterprise or market) with (check or payment) with process\$3	US-PGPUB; USPAT	OR	ON	2011/04/05 21:26
S3	0	S2 and 707/765.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:26
S4	11	S2 and 707/769.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:26
S5	0	S2 and 707/75.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:26
S6	0	S2 and 707/757.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27
S7	0	S2 and 707/821.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27
S8	70	S2 and 707/999.01.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27
S10	0	S2 and 707/999.205.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27

EAST Search History (Prior Art)

S11	6	S2 and 707/999.005.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27
S12	0	S2 and 707/E17.069.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27
S13	0	S2 and 707/E17.062.ccls.	US-PGPUB; USPAT	OR	ON	2011/04/05 21:27

<i>Index of Claims</i> 	Application/Control No. 12902973	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB F LODHI	Art Unit 2154

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

☐ Claims renumbered in the same order as presented by applicant		☐ CPA		☐ T.D.		☐ R.1.47			
CLAIM		DATE							
Final	Original	04/05/2011							
	1	-							
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	3	-							
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	30	✓							



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/902,973	10/12/2010	Michael D. Schulze	060419.00015

CONFIRMATION NO. 3038

PUBLICATION NOTICE



OC000000046873074

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

Title:Method of Obtaining An Electronically-Stored Financial Document

Publication No.US-2011-0078217-A1

Publication Date:03/31/2011

NOTICE OF PUBLICATION OF APPLICATION

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

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

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

PLUS Search Results for S/N 12902973, Searched Mon Mar 28 13:03:38 EDT 2011

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

4882021 99	7370792 98
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 12/902,973				
APPLICATION AS FILED - PART I										
(Column 1)		(Column 2)		SMALL ENTITY		OTHER THAN SMALL ENTITY				
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)			
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	330			
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	540			
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	220			
TOTAL CLAIMS (37 CFR 1.16(j))	8	minus 20 = *			OR	x 52 =	0.00			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	1	minus 3 = *				x 220 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s)) If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).							0.00			
							0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00			
			TOTAL			TOTAL	1090			
* If the difference in column 1 is less than zero, enter "0" in column 2.										
APPLICATION AS AMENDED - PART II										
(Column 1)		(Column 2)		(Column 3)		SMALL ENTITY		OTHER THAN SMALL ENTITY		
AMENDMENT A		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)	RATE(\$)	ADDITIONAL FEE(\$)	
	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
AMENDMENT B		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE(\$)	ADDITIONAL FEE(\$)	RATE(\$)	ADDITIONAL FEE(\$)	
	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))							OR		
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3. ** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20". *** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3". The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.										



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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
12/902,973	10/12/2010	2624	1090	060419.00015	8	1

CONFIRMATION NO. 3038

UPDATED FILING RECEIPT

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



Date Mailed: 12/21/2010

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

Applicant(s)

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

Assignment For Published Patent Application

MIRROR IMAGING L.L.C., Southfield, MI

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 12/489,087 06/22/2009 PAT 7,836,067
which is a CON of 11/202,790 08/12/2005 PAT 7,552,118
which is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

Foreign Applications

If Required, Foreign Filing License Granted: 10/22/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/902,973**

Projected Publication Date: 03/31/2011

Non-Publication Request: No

Early Publication Request: No

Title

Method of Obtaining An Electronically-Stored Financial Document

Preliminary Class

382

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael D. Schulze Attorney Docket No.: 060419.00015
Application No.: 12/902,973 Confirmation No.: 3038
Filed: October 12, 2010 Group Art Unit: 2624
Examiner: Not yet assigned
Title: Method of Obtaining An Electronically-Stored Financial Document

RESPONSE TO NOTICE TO FILE
CORRECTED APPLICATION PAPERS

Commissioner for Patents

P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

In response to the Notice to File Corrected Application Papers mailed on October 26, 2010, submitted herewith is a substitute specification with markings and a clean version (without markings) as set forth in 37 CFR 1.125(c). The substitute specification contains no new matter. The Commissioner is authorized to charge our Deposit Account No. 08-2789 in the name of Howard & Howard Attorneys PLLC for any fees or credit the account for any overpayment for this matter.

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

Dated: December 14, 2010

/Samuel J. Haidle/

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

METHOD OF OBTAINING AN ELECTRONICALLY- STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

5 This patent application is a continuation of U.S. Patent Application Serial No.
12/489,087 filed on June 22, 2009, now U.S. Patent No. _____, which is a
continuation of U.S. Patent Application Serial No. 11/202,790 filed on August 12, 2005,
now U.S. Patent No. 7,552,118, which is a continuation of U.S. Patent Application Serial
No. 10/104,541 filed on March 22, 2002, now U.S. Patent No. 6,963,866, which is a
10 continuation of U.S. Patent Application Serial No. 09/548,490 filed on April 13, 2000,
now U.S. Patent No. 6,446,072, which in turn claims priority to and all the advantages of
United States Provisional Patent Application Serial No. 60/129,021 which was filed on
April 13, 1999 and is entitled “REMOTE DOCUMENT RETRIEVAL AND STORAGE
SYSTEM.”

15

BACKGROUND OF THE INVENTION

1) TECHNICAL FIELD

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

2) DESCRIPTION OF THE PRIOR ART

Methods for obtaining electronically-stored financial documents are generally known in the art. Financial institutions, such as banks and credit unions, utilize such methods to rapidly and efficiently obtain financial documents for distribution to clients upon request. Such financial documents include paid checks, account statements, and other related documents. These financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. Further, these financial documents are typically electronically-stored in an on-site storage system located at the financial institution or in an off-site storage system. Electronic storage of these financial documents permits financial institutions to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

Once the document is stored, the client may request an image of a particular stored document. Client requests are made to replace lost or stolen documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. The client's request is inputted into a computer terminal at the financial institution. More specifically, conventional methods for obtaining an electronically-stored financial document enable an employee of the financial institution, such as a bank teller, to input the request into an interface incorporated into the computer terminal. The interface is inter-linked with the on-site storage system. Typically, all requests for a particular period are

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

grouped together and subsequently downloaded for retrieval of the requested image by the financial institution. The financial institution retrieves the image, e.g. a photocopy of the check, and then distributes the photocopy to the client via facsimile, mail or hand delivery.

The storing, downloading, and retrieving of the financial document, including the reproduction and the distribution of the document, are known in the industry as back office production. Back office production for financial institutions is particularly resource intensive, time consuming, and expensive. Also, back office production becomes increasingly expensive if the client requests a particularly old financial document because older financial documents frequently require more resources and time to locate and retrieve.

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

Other financial institutions do electronically store financial documents in on-site and off-site storage systems. However, the methods utilized by these financial institutions to access the financial documents stored in the off-site storage system are deficient in that the interface utilized in such methods is only inter-linked with the on-site storage system. That is, there is no interface independently inter-linked with the off-site storage system. As a

result, the financial documents stored in the off-site storage system can not be efficiently accessed. These financial institutions are still responsible for retrieving the requested financial documents through their back office production and their expenses remain high. One such method of retrieving documents from on-site and off-sited storage systems is disclosed in United States Patent No. 5,784,610 to Copeland, III et al.

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

SUMMARY OF THE INVENTION AND ADVANTAGES

A method for a financial institution to obtain electronically-stored financial documents having a specific document parameter is disclosed. The specific document parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution to obtain the financial documents from a first or an off-site storage system. The first or

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

5

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

10

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

15

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

20

As such, the financial institution can selectively store financial documents in either an on-site storage system or the off-site storage system, and the responsibility for the financial documents in the on-site or off-site storage systems ~~system~~ can be outsourced to a third party entity. Further, the documents can be stored in different fixed mediums, such as
5 microfiche, microfilm, digitally, electronically, etc., and can be stored in different geographical locations. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the on-site or off-site storage systems ~~system~~ is strategically reduced or even completely eliminated.

BRIEF DESCRIPTION OF THE DRAWINGS

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

Figure 1 is a flow diagram schematically detailing an on-site storage system, and an off-site storage system in accordance with the subject invention;

15 Figure 2 is a block diagram generally representing a method for a financial institution to obtain electronically-stored financial documents from the on-site and off-site storage systems;

Figure 3 is a block diagram completing the method of obtaining electronically-stored financial documents from the on-site storage system; and

20 Figure 4 is a block diagram completing the method of obtaining electronically-stored financial documents from the off-site storage system.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in Figure 1. The method introduced in the subject invention enables the financial institution to obtain the financial document from one of a first or an off-site storage system and remotely located ~~from~~ a second or an on-site storage system with the storage systems being different from each other. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial institution. This allows the financial institution to ‘outsource’ the responsibilities associated with obtaining the financial document.

Methods for financial institutions to obtain electronically-stored documents are frequently used by such entities as banks, credit unions, and other financially-oriented institutions. For illustrative purposes only, the description of the subject invention is discussed with reference to banks. However, as appreciated by those skilled in the art, other businesses, such as insurance companies, may also utilize similar methods and incorporate the aspects of the subject invention.

Methods for banks to obtain electronically-stored financial documents are generally used by banks to rapidly and efficiently obtain financial documents for distribution to clients upon request. As described above, the financial documents for banks are usually

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Submitted on December 14, 2010
Application No. 12/902,973

paid checks, checking statements, and other related financial documents, and these documents include at least one specific document parameter. As appreciated by those skilled in the art, it is not the financial document (e.g. the paid check) itself that is electronically-stored. Rather, it is data included on the document such as a sequence
5 number that is electronically stored to make up the financial document. The specific document parameter is preferably a particular numerical sequence. As appreciated, the specific document parameter of the financial document can include, but is not limited to, a record date or age of the document, a series number, or some other document identifying number of the financial document. More specifically, in the preferred embodiment of the
10 subject invention, the particular numerical sequence of the financial document is the record date of the financial document. That is, the date that the particular financial document was created or posted.

The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the
15 financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of *IMAGELINKTM* Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents
20 also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

In the preferred embodiment of the subject invention, the predetermined numerical value is a date pre-selected by the bank. For instance, the bank may pre-select a date that
20 is one year before a current date—the current date being the actual date that the client requests the financial document. Of course, the bank may pre-select a date that is some

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

other time period before a current date (e.g. two or three years) without varying from the scope of the subject invention. As such, if the record date of the particular financial document is older than one year, then the particular financial document is maintained in the off-site storage system. If the record date of the particular financial document is earlier
5 than or equal to one year, then the particular financial document is maintained in the on-site storage system. As discussed above, the document having record dates equal to the one year may be stored in the off-site or on-site storage systems.

Once the financial document is maintained in the appropriate storage system, the bank is capable of receiving a request for the financial document from the client. In
10 reality, the client is requesting an image of the stored financial document. As appreciated, clients request the image for various reasons. As discussed above, requests are typically made for replacing lost or stolen financial documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. Ultimately, the bank retrieves the image, reproduces the image, and distributes the reproduced image to the
15 requesting client of the bank.

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

particular financial institution. In fact, all of the document requests, including the most recent, may be outsourced using the outsourcing procedure of the subject invention.

In the preferred embodiment, if the client requests a financial document having a record date later than one year before the current date, then the request, and others like it, are grouped together and downloaded from the mainframe computer 12 to an outsourced downloading terminal 18. As above, the downloading may be at particular intervals as needed. The sequence number is determined by a sequencing terminal 20. The sequence number is then sent back to the outsourced downloading terminal 18. An outsourced document terminal 22 then creates or reproduces the desired document which is then distributed to either the client or the bank. As appreciated, two document retrieval operations, one for the bank to retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in Figure 1 and are not intended to be limiting in any manner. For instance, the schematic illustration of the outsourced document terminal 22 need not include a computer terminal and an accompanying PC base. Instead, the outsourced document terminal 22 is preferably some sort of printing device.

Referring to Figures 2 through 4, the method for banks to obtain electronically-stored financial documents is described in even greater detail. The request is first generated by the client. The request is then processed by the bank. The processing,

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

retrieval and reproduction of the requested financial document is typically controlled by one interlinked computer software program. One such computer software program is a software program called Antinori Software Incorporated or ASI which is sold under the name of *INNOVATIONTM* by Carreker-Antinori of Dallas, Texas. However, other frequently used
5 software programs include *PEGATM* and *SterlingTM*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

[[A]] In accordance with one contemplated embodiment of the invention, a bank
15 employee, such as a bank teller first determines a status of the requested document. More specifically, the employee compares the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. If the specific document parameter is a particular numerical sequence and the predetermined
20 parameter is a predetermined numerical value, then the employee compares the particular numerical sequence of the financial document to the predetermined numerical value to

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

Alternatively, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee selects an exit function at the primary interface. The exit function distinguishes that the request is to be sent to an outsourcing third party entity. Upon selection of the exit function at the primary interface, 5 a secondary interface, inter-linked with the exit function, is initiated. The secondary interface is inter-linked with the off-site storage system. The employee inputs identification data into the secondary interface and selects the requested document. Also, the secondary interface preferably provides an option for the employee to select among several different output formats. Preferably, routing, or service codes will be generated 10 automatically upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface. The routing codes enable the bank to recognize that the request is being sent to the outsourced third party entity. Furthermore, the routing codes are configured to automatically forward the inputted identification data to the off-site storage system. The inputted identification data and the routing codes are 15 forwarded into the mainframe computer 12 introduced above for temporary storage before transfer to the off-site storage system. This temporary storage also serves to defend against unexpected power outages, computer malfunctions, and the like. In the preferred embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

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Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

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

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

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

Referring now to Figure 3, after the request is categorized, the request is verified for completeness and accuracy. If the request is not complete then additional data is retrieved. The additional data is retrieved by using a sequence number retrieval system and/or an all items research system. Once the request is complete and accurate, then the image reference number can be determined. That is, once the request is complete and accurate, then the requested financial document can be electronically located in the on-site storage system. The

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

reference number may be a routing, sequence, or any other type of indicator. The reference number is determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's *IMAGELINKTM* Digital Workstations (IDW). Specifically, the image control system first
5 connects to a network node. The network node is any type of storage device as is known in the art. Preferably a Kodak network node is used. The network node drives the IDW to find the location of the image by using the reference number. Specifically, the employee is prompted to verify that the correct media is loaded in the IDW such that the IDW can locate the image. The reference number for the document is known and the document image is
10 now verified and located.

The requested image can now be retrieved and reproduced. In other words a copy of the digitized document (the check) is created. The copy may be created by manually pulling the microfilm, microfiche, or the like and photocopying the document. The copy may also be made by printing the document from a digitized record. The photocopy of the
15 check is then distributed to the requesting client or other end user of the financial institution. Other end users of the financial institution include, but are not limited to, other financial institutions and federal and state governments. Additional information such as a photocopy report, a statement of charges, a research report and/or a daily status report may also be produced for the requesting client, the other end user, and/or the financial institution.
20 The document retrieval system incorporated at the bank and the method for obtaining electronically-stored financial documents from the on-site storage system is now completed.

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

Continuing with the subject example, if the record date of the financial document is later than one year before the current date, the automated retrieval of the financial document is outsourced to the third party entity. To begin, a separate file is automatically generated at the bank by the input of the identification data into the secondary interface. Referring specifically to Figure 4, the routing codes direct the request created on the separate file to be routed separately to the outsourced third party entity. In the preferred embodiment of the subject invention, additional user ID's are created to allow only selected users into the secondary interface. The identification data stored in the separate file and the routing codes are downloaded to the off-site storage system for retrieval of the requested financial documents by the outsourced downloading terminal 18. Preferably, the identification data and routing codes are grouped into batches of common requests for optimum retrieval of the requested financial document by the outsourced third party entity at the off-site storage system. The downloading step may occur at any suitable predetermined interval. Preferably, the downloading will occur three times a day. The downloaded documents are known in the industry as a basket of requests.

The subject method further includes the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system. The back-up file acts as an emergency information source in case the mainframe computer 12 at the financial institution has a catastrophic failure. In addition, the outsourced third party entity is in direct connection with the mainframe computer 12 of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

backup is an additional safe guard for the financial institution.

The downloaded identification data and routing codes are then categorized for processing in the off-site storage system. The research automation system categorizes this information in a like fashion as discussed above. In fact, the outsourced third party entity
5 uses the same computer software package as the financial institution such that the flow of information is optimum and not interrupted. As discussed above, the subject example request is for a paid check. Hence, the request will be categorized into the image control system and a sequence number will be determined by the sequencing terminal 20. Also, a status to update the progress of the requested financial document is provided to the financial
10 institution.

After the request is categorized, the request, specifically the inputted identification data, is verified for completeness and accuracy. If the request is not complete or accurate, then additional data is retrieved. In a similar fashion as above, the additional data is retrieved by using the sequence number retrieval system and/or the all items research
15 system. As appreciated, the outsourced third party entity may retrieve this information from the mainframe computer 12, via its direct line, or from its own backup database files. Once the request is complete and accurate, the image reference number can be determined. Again, as above, the reference number is determined by the image control system.

20 The requested image is then retrieved. More specifically, the requested financial document is electronically located in the off-site storage system. Additionally, the

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

15 A special circumstance occurs when the record date of one portion of the client's request is earlier than or equal to one year before the current date, and when the record date of another portion of the client's request is later than one year before the current date. These types of requests are known in the industry as spanned requests. One solution is to incorporate an additional interface utilized when the employee of the bank is utilizing the
20 computer terminal 11 and comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document

Marked-Up Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

parameter is greater than, less than, or equal to the predetermined parameter. If the request is a spanned request, then the request will be split into two separate requests which can be handled simultaneously. A special notation would be put onto the requests such that they may be put back together before distributing the documents to the client or other end user.

- 5 Another solution simply notifies the inputting employee that two requests should be entered separately. A third solution sends the request to the back office production at the bank wherein the back office employees notify the outsourced third party entity by a separate request to retrieve the requested financial documents.

The invention has been described in an illustrative manner, and it is to be
10 understood that the terminology which has been used is intended to be in the nature of words of description rather than of limitation. Obviously, many modifications and variations of the present invention are possible in light of the above teachings. It is, therefore, to be understood that within the scope of the appended claims, wherein reference numerals are merely for convenience and are not to be in any way limiting, the
15 invention may be practiced otherwise than as specifically described.

METHOD OF OBTAINING AN ELECTRONICALLY- STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

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

BACKGROUND OF THE INVENTION

1) TECHNICAL FIELD

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

20

2) DESCRIPTION OF THE PRIOR ART

Methods for obtaining electronically-stored financial documents are generally known in the art. Financial institutions, such as banks and credit unions, utilize such methods to rapidly and efficiently obtain financial documents for distribution to clients
5 upon request. Such financial documents include paid checks, account statements, and other related documents. These financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. Further, these financial documents are typically electronically-stored in an on-site storage system located at the financial institution or in an off-site storage system. Electronic storage of these financial
10 documents permits financial institutions to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

Once the document is stored, the client may request an image of a particular stored document. Client requests are made to replace lost or stolen documents, for tax purposes,
15 for proof of financial transactions, for legal disputes, and other similar matters. The client's request is inputted into a computer terminal at the financial institution. More specifically, conventional methods for obtaining an electronically-stored financial document enable an employee of the financial institution, such as a bank teller, to input the request into an interface incorporated into the computer terminal. The interface is inter-
20 linked with the on-site storage system. Typically, all requests for a particular period are grouped together and subsequently downloaded for retrieval of the requested image by the

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

financial institution. The financial institution retrieves the image, e.g. a photocopy of the check, and then distributes the photocopy to the client via facsimile, mail or hand delivery.

The storing, downloading, and retrieving of the financial document, including the reproduction and the distribution of the document, are known in the industry as back office

5 production. Back office production for financial institutions is particularly resource intensive, time consuming, and expensive. Also, back office production becomes increasingly expensive if the client requests a particularly old financial document because older financial documents frequently require more resources and time to locate and retrieve.

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

Other financial institutions do electronically store financial documents in on-site and off-site storage systems. However, the methods utilized by these financial institutions to access the financial documents stored in the off-site storage system are deficient in that the interface utilized in such methods is only inter-linked with the on-site storage system. That
20 is, there is no interface independently inter-linked with the off-site storage system. As a result, the financial documents stored in the off-site storage system can not be efficiently

accessed. These financial institutions are still responsible for retrieving the requested financial documents through their back office production and their expenses remain high. One such method of retrieving documents from on-site and off-sited storage systems is disclosed in United States Patent No. 5,784,610 to Copeland, III et al.

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

15 **SUMMARY OF THE INVENTION AND ADVANTAGES**

A method for a financial institution to obtain electronically-stored financial documents having a specific document parameter is disclosed. The specific document parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution
20 to obtain the financial documents from a first or an off-site storage system. The first or off-site storage system is different from a second or an on-site storage system and is

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

accesses the first or off-site storage system. As stated below, the computer terminal may be used to feed a request into the processing unit.

After the requested financial document is accessed the requested document is then retrieved in order to reproduce the financial document, and distribute the financial
5 document to an end user of the financial institution.

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

BRIEF DESCRIPTION OF THE DRAWINGS

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

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

off-site storage system in accordance with the subject invention;

Figure 2 is a block diagram generally representing a method for a financial institution to obtain electronically-stored financial documents from the on-site and off-site storage systems;

5 Figure 3 is a block diagram completing the method of obtaining electronically-stored financial documents from the on-site storage system; and

Figure 4 is a block diagram completing the method of obtaining electronically-stored financial documents from the off-site storage system.

10 **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT**

Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in Figure 1. The method introduced in the subject invention enables the financial institution to obtain the

15 financial document from one of a first or an off-site storage system and a second or an on-site storage system with the storage systems being different from each other. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial institution. This allows the financial institution to ‘outsource’ the responsibilities associated with obtaining the

20 financial document.

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

Methods for financial institutions to obtain electronically-stored documents are frequently used by such entities as banks, credit unions, and other financially-oriented institutions. For illustrative purposes only, the description of the subject invention is discussed with reference to banks. However, as appreciated by those skilled in the art, 5 other businesses, such as insurance companies, may also utilize similar methods and incorporate the aspects of the subject invention.

Methods for banks to obtain electronically-stored financial documents are generally used by banks to rapidly and efficiently obtain financial documents for distribution to clients upon request. As described above, the financial documents for banks are usually 10 paid checks, checking statements, and other related financial documents, and these documents include at least one specific document parameter. As appreciated by those skilled in the art, it is not the financial document (e.g. the paid check) itself that is electronically-stored. Rather, it is data included on the document such as a sequence number that is electronically stored to make up the financial document. The specific 15 document parameter is preferably a particular numerical sequence. As appreciated, the specific document parameter of the financial document can include, but is not limited to, a record date or age of the document, a series number, or some other document identifying number of the financial document. More specifically, in the preferred embodiment of the subject invention, the particular numerical sequence of the financial document is the 20 record date of the financial document. That is, the date that the particular financial document was created or posted.

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of *IMAGELINKTM* Digital Workstation (IDW). Electronic storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

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

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

Once the financial document is maintained in the appropriate storage system, the bank is capable of receiving a request for the financial document from the client. In
20 reality, the client is requesting an image of the stored financial document. As appreciated, clients request the image for various reasons. As discussed above, requests are typically

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

made for replacing lost or stolen financial documents, for tax purposes, for proof of financial transactions, for legal disputes, and other similar matters. Ultimately, the bank retrieves the image, reproduces the image, and distributes the reproduced image to the requesting client of the bank.

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

10 The computer terminal 11 will be discussed in more detail hereinbelow.

 From the computer terminal 11, the request is fed into a processing unit 12, which is illustrated as a mainframe computer 12 at the bank. In the preferred embodiment of the subject invention, if the client requests a financial document having a record date earlier than or equal to one year before the current date, then the request, and other requests like

15 it, are processed at the bank in the on-site storage system. That is, the requests are grouped together and downloaded to a downloading terminal 14 at the bank. The downloading may occur at particular intervals such as at the end of each day, every three hours, etc. The sequence number of each check requested is then determined. A document terminal 16 subsequently creates or reproduces the document, i.e., a photocopy of the check. The

20 photocopy is then distributed to the client via facsimile, mail, or hand delivery.

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

operations, one for the bank to retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC
5 bases are illustrated highly schematically in Figure 1 and are not intended to be limiting in any manner. For instance, the schematic illustration of the outsourced document terminal 22 need not include a computer terminal and an accompanying PC base. Instead, the outsourced document terminal 22 is preferably some sort of printing device.

Referring to Figures 2 through 4, the method for banks to obtain electronically-
10 stored financial documents is described in even greater detail. The request is first generated by the client. The request is then processed by the bank. The processing, retrieval and reproduction of the requested financial document is typically controlled by one interlinked computer software program. One such computer software program is a software program called Antinori Software Incorporated or ASI which is sold under the name of
15 *INNOVATIONTM* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGATM* and *SterlingTM*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

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

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

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

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

the secondary interface preferably provides an option for the employee to select among several different output formats. Preferably, routing, or service codes will be generated automatically upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface. The routing codes enable the bank to
5 recognize that the request is being sent to the outsourced third party entity. Furthermore, the routing codes are configured to automatically forward the inputted identification data to the off-site storage system. The inputted identification data and the routing codes are forwarded into the mainframe computer 12 introduced above for temporary storage before transfer to the off-site storage system. This temporary storage also serves to defend
10 against unexpected power outages, computer malfunctions, and the like. In the preferred embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

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

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

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

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

Referring now to Figure 3, after the request is categorized, the request is verified for completeness and accuracy. If the request is not complete then additional data is retrieved. The additional data is retrieved by using a sequence number retrieval system and/or an all items research system. Once the request is complete and accurate, then the image reference number can be determined. That is, once the request is complete and accurate, then the requested financial document can be electronically located in the on-site storage system. The

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

reference number may be a routing, sequence, or any other type of indicator. The reference number is determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's *IMAGELINKTM* Digital Workstations (IDW). Specifically, the image control system first
5 connects to a network node. The network node is any type of storage device as is known in the art. Preferably a Kodak network node is used. The network node drives the IDW to find the location of the image by using the reference number. Specifically, the employee is prompted to verify that the correct media is loaded in the IDW such that the IDW can locate the image. The reference number for the document is known and the document image is
10 now verified and located.

The requested image can now be retrieved and reproduced. In other words a copy of the digitized document (the check) is created. The copy may be created by manually pulling the microfilm, microfiche, or the like and photocopying the document. The copy may also be made by printing the document from a digitized record. The photocopy of the
15 check is then distributed to the requesting client or other end user of the financial institution. Other end users of the financial institution include, but are not limited to, other financial institutions and federal and state governments. Additional information such as a photocopy report, a statement of charges, a research report and/or a daily status report may also be produced for the requesting client, the other end user, and/or the financial institution.
20 The document retrieval system incorporated at the bank and the method for obtaining electronically-stored financial documents from the on-site storage system is now completed.

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

Continuing with the subject example, if the record date of the financial document is later than one year before the current date, the automated retrieval of the financial document is outsourced to the third party entity. To begin, a separate file is automatically generated at the bank by the input of the identification data into the secondary interface. Referring specifically to Figure 4, the routing codes direct the request created on the separate file to be routed separately to the outsourced third party entity. In the preferred embodiment of the subject invention, additional user ID's are created to allow only selected users into the secondary interface. The identification data stored in the separate file and the routing codes are downloaded to the off-site storage system for retrieval of the requested financial documents by the outsourced downloading terminal 18. Preferably, the identification data and routing codes are grouped into batches of common requests for optimum retrieval of the requested financial document by the outsourced third party entity at the off-site storage system. The downloading step may occur at any suitable predetermined interval. Preferably, the downloading will occur three times a day. The downloaded documents are known in the industry as a basket of requests.

The subject method further includes the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system. The back-up file acts as an emergency information source in case the mainframe computer 12 at the financial institution has a catastrophic failure. In addition, the outsourced third party entity is in direct connection with the mainframe computer 12 of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

backup is an additional safe guard for the financial institution.

The downloaded identification data and routing codes are then categorized for processing in the off-site storage system. The research automation system categorizes this information in a like fashion as discussed above. In fact, the outsourced third party entity
5 uses the same computer software package as the financial institution such that the flow of information is optimum and not interrupted. As discussed above, the subject example request is for a paid check. Hence, the request will be categorized into the image control system and a sequence number will be determined by the sequencing terminal 20. Also, a status to update the progress of the requested financial document is provided to the financial
10 institution.

After the request is categorized, the request, specifically the inputted identification data, is verified for completeness and accuracy. If the request is not complete or accurate, then additional data is retrieved. In a similar fashion as above, the additional data is retrieved by using the sequence number retrieval system and/or the all items research
15 system. As appreciated, the outsourced third party entity may retrieve this information from the mainframe computer 12, via its direct line, or from its own backup database files. Once the request is complete and accurate, the image reference number can be determined. Again, as above, the reference number is determined by the image control system.

20 The requested image is then retrieved. More specifically, the requested financial document is electronically located in the off-site storage system. Additionally, the

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

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

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

15 A special circumstance occurs when the record date of one portion of the client's request is earlier than or equal to one year before the current date, and when the record date of another portion of the client's request is later than one year before the current date. These types of requests are known in the industry as spanned requests. One solution is to incorporate an additional interface utilized when the employee of the bank is utilizing the
20 computer terminal 11 and comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document

Clean Substitute Specification
Submitted on December 14, 2010
Application No. 12/902,973

parameter is greater than, less than, or equal to the predetermined parameter. If the request is a spanned request, then the request will be split into two separate requests which can be handled simultaneously. A special notation would be put onto the requests such that they may be put back together before distributing the documents to the client or other end user.

- 5 Another solution simply notifies the inputting employee that two requests should be entered separately. A third solution sends the request to the back office production at the bank wherein the back office employees notify the outsourced third party entity by a separate request to retrieve the requested financial documents.

The invention has been described in an illustrative manner, and it is to be
10 understood that the terminology which has been used is intended to be in the nature of words of description rather than of limitation. Obviously, many modifications and variations of the present invention are possible in light of the above teachings. It is, therefore, to be understood that within the scope of the appended claims, wherein reference numerals are merely for convenience and are not to be in any way limiting, the
15 invention may be practiced otherwise than as specifically described.

Electronic Acknowledgement Receipt

EFS ID:	9033918
Application Number:	12902973
International Application Number:	
Confirmation Number:	3038
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Julie Barber
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	060419.00015
Receipt Date:	14-DEC-2010
Filing Date:	12-OCT-2010
Time Stamp:	17:06:19
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Applicant Response to Pre-Exam Formalities Notice	ResponseToNoticetoFileCorrectedApplicationPapers.pdf	17074 d43f08751424f934c5d742c894549f1f4d4b3bd8	no	1

Warnings:

Information:

2	Specification	Marked-upSubstituteSpecification.pdf	125189 d2cce192425d8e7a981bfa0a4bfe9a9d8520f6ff	no	24
Warnings:					
Information:					
3	Specification	CleanSubstituteSpecification.pdf	120891 af4222487f6ccb965264ebf5766bd8ff4a706166	no	24
Warnings:					
Information:					
Total Files Size (in bytes):			263154		
This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503. <u>New Applications Under 35 U.S.C. 111</u> If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application. <u>National Stage of an International Application under 35 U.S.C. 371</u> If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course. <u>New International Application Filed with the USPTO as a Receiving Office</u> If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.					



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/902,973	10/12/2010	Michael D. Schulze	060419.00015

CONFIRMATION NO. 3038

IMPROPER CPOA LETTER

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



Date Mailed: 10/26/2010

NOTICE REGARDING POWER OF ATTORNEY

This is in response to the Power of Attorney filed 10/12/2010. The Power of Attorney in this application is not accepted for the reason(s) listed below:

- The Power of Attorney you provided did not comply with the new Power of Attorney rules that became effective on June 25, 2004. See 37 CFR 1.32.

/ccetin/

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



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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
12/902,973	10/12/2010	Michael D. Schulze	060419.00015

CONFIRMATION NO. 3038

FORMALITIES LETTER



OC000000044146740

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

Date Mailed: 10/26/2010

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

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

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

- A substitute specification excluding claims in compliance with 37 CFR 1.52, 1.121(b)(3), and 1.125 is required. The substitute specification must be submitted with markings and be accompanied by a clean version (without markings) as set forth in 37 CFR 1.125(c) and a statement that the substitute specification contains no new matter (see 37 CFR 1.125(b)). Since a preliminary amendment was present on the filing date of the application and such amendment is part of the original disclosure of the application, the substitute specification must include all of the desired changes made in the preliminary amendment. See 37 CFR 1.115 and 1.215.

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

Replies should be mailed to:

Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Registered users of EFS-Web may alternatively submit their reply to this notice via EFS-Web.
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For more information about EFS-Web please call the USPTO Electronic Business Center at **1-866-217-9197** or visit our website at <http://www.uspto.gov/ebc>.

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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	TOT CLAIMS	IND CLAIMS
12/902,973	10/12/2010	2624	1090	060419.00015	8	1

CONFIRMATION NO. 3038

27305
HOWARD & HOWARD ATTORNEYS PLLC
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Royal Oak, MI 48067

FILING RECEIPT



OC00000044146739

Date Mailed: 10/26/2010

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

Applicant(s)

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

Assignment For Published Patent Application

MIRROR IMAGING L.L.C., Southfield, MI

Power of Attorney: None

Domestic Priority data as claimed by applicant

This application is a CON of 12/489,087 06/22/2009
which is a CON of 11/202,790 08/12/2005 PAT 7,552,118
which is a CON of 10/104,541 03/22/2002 PAT 6,963,866
which is a CON of 09/548,490 04/13/2000 PAT 6,446,072
which claims benefit of 60/129,021 04/13/1999

Foreign Applications

If Required, Foreign Filing License Granted: 10/22/2010

The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 12/902,973**

Projected Publication Date: To Be Determined - pending completion of Corrected Papers

Non-Publication Request: No

Early Publication Request: No

Title

Method of Obtaining An Electronically-Stored Financial Document

Preliminary Class

382

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

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

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

Serial No.: To Be Assigned **Group Art Unit:** 2163
(Continuation of Serial No.: 12/489,087)

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

Attorney Docket No.: 060419.00015

Title: METHOD OF OBTAINING ELECTRONICALLY-STORED
FINANCIAL DOCUMENTS

PRELIMINARY AMENDMENT

Mail Stop Amendment
Commissioner for Patents

P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

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

Amendments to the specification begin on page 2. Amendments to the Abstract begin on page 7. A complete listing of the claims ever presented in the application, along with any current amendments thereto, begins on page 8.

Docket No.: 060419.00015

Amendments to the Specification

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

This patent application is a continuation of U.S. Patent Application Serial No. 12/489,087 filed on June 22, 2009, now U.S. Patent No. _____, which is a continuation of U.S. Patent Application Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No. 7,552,118, which is a continuation of U.S. Patent Application Serial No. 10/104,541 filed on March 22, 2002, now U.S. Patent No. 6,963,866, which is a continuation of U.S. Patent Application Serial No. 09/548,490 filed on April 13, 2000, now U.S. Patent No. 6,446,072, which in turn claims priority to and all the advantages of United States Provisional Patent Application Serial No. 60/129,021, which was filed on April 13, 1999 and is entitled “REMOTE DOCUMENT RETRIEVAL AND STORAGE SYSTEM”.

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

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

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

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

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

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

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

~~Finally, after the identification data of~~ After the requested financial document is accessed ~~inputted~~, the requested document is then retrieved in order to reproduce the

financial document, and distribute the financial document to an end user of the financial institution.

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

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

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

Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in Figure 1. The method introduced in the subject invention enables the financial institution to obtain the financial document from one of a first or an off-site storage system and remotely located from a second or an on-site storage system ~~with the storage systems being different from each other~~. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial

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

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

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

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

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

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

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

Amendments to the Abstract

Please amend the Abstract as follows;

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

Amendments to the Claims

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

1. - 22. (Cancelled).

23. (New) A method of obtaining an electronically-stored financial document from one of a first storage system and a second storage system with the first and second storage systems being different from each other wherein the first and second storage systems each include a plurality of financial documents stored therein and wherein each of the financial documents is associated with at least one specific document parameter, said method comprising the steps of:

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

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

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

submitting a request for at least one of the stored financial documents into the computer terminal;

comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been submitted;

at least partially automatically accessing the first storage system through the processing unit when the specific document parameter is greater than the predetermined

parameter and accessing the second storage system through the processing unit when the specific document parameter is less than or equal to the predetermined parameter; and
retrieving the requested financial document, as defined by the submitted request, in the first fixed medium when the specific document parameter is greater than the predetermined parameter and in the second fixed medium when a specific document parameter of the financial document is less than or equal to the predetermined parameter.

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

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

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

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

28. (New) A method as set forth in claim 27 wherein the step of storing a plurality of financial documents in a second fixed medium is further defined as storing a plurality of financial documents on a physical media.

29. (New) A method as set forth in claim 23 wherein the first and second fixed mediums are the same.

30. (New) A method as set forth in claim 23 wherein the step of accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

Remarks

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

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

After entry of the subject preliminary amendment, claims 23-30 will remain pending in the application with only claim 23 being in independent form. Claims 1-22 are currently being cancelled and claims 23-30 are being added. No new matter is being introduced.

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

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

Date: October 12, 2010

/SAMUEL J. HAIDLE/

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

Electronic Patent Application Fee Transmittal

Application Number:				
Filing Date:				
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document			
First Named Inventor/Applicant Name:	Michael D. Schulze			
Filer:	Samuel Jeffrey Haidle/Julie Barber			
Attorney Docket Number:	060419.00015			
Filed as Large Entity				
Utility under 35 USC 111(a) Filing Fees				
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Basic Filing:				
Utility application filing	1011	1	330	330
Utility Search Fee	1111	1	540	540
Utility Examination Fee	1311	1	220	220
Pages:				
Claims:				
Miscellaneous-Filing:				
Petition:				
Patent-Appeals-and-Interference:				

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Post-Allowance-and-Post-Issuance:				
Extension-of-Time:				
Miscellaneous:				
Total in USD (\$)				1090

Electronic Acknowledgement Receipt

EFS ID:	8611392
Application Number:	12902973
International Application Number:	
Confirmation Number:	3038
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	27305
Filer:	Samuel Jeffrey Haidle/Julie Barber
Filer Authorized By:	Samuel Jeffrey Haidle
Attorney Docket Number:	060419.00015
Receipt Date:	12-OCT-2010
Filing Date:	
Time Stamp:	18:01:52
Application Type:	Utility under 35 USC 111(a)

Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$ 1090
RAM confirmation Number	5678
Deposit Account	082789
Authorized User	

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Application Data Sheet	sb0014_fill.pdf	1032168	no	5
			508f8bc3b6d3eadea83b154e02454058e1127b6c		

Warnings:

Information:

2		ContinuationApplication.pdf	145199	yes	29
			82ac13d5daa43152dfd372912c5adbc9eb33044d		

Multipart Description/PDF files in .zip description

	Document Description		Start	End
	Specification		1	23
	Claims		24	28
	Abstract		29	29

Warnings:

Information:

3	Drawings-only black and white line drawings	Drawings.pdf	112213	no	4
			1711e433591ef35ef922b281f86af365c7c3050f		

Warnings:

Information:

4	Oath or Declaration filed	Declaration.pdf	128673	no	4
			54d6a775b41ec0235439ef7e24d2d75f9f731740		

Warnings:

Information:

5	Preliminary Amendment	PreliminaryAmendment.pdf	51963	no	11
			b81d5874f3a33e095c5ebb81fac8935c9d4588df		

Warnings:

Information:

6	Fee Worksheet (PTO-875)	fee-info.pdf	32721	no	2
			37a0764b785d2646d71d5d301aa32c380ff8e95f		

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

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

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New International Application Filed with the USPTO as a Receiving Office

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

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Application Data Sheet 37 CFR 1.76		Attorney Docket Number	060419.00015
		Application Number	
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		
The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76. This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.			

Secrecy Order 37 CFR 5.2

☐	Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)
--------------------------	---

Applicant Information:

Applicant 1						Remove	
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118	
Prefix	Given Name	Middle Name		Family Name		Suffix	
	Michael	D.		Schulze			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service							
City	Troy	State/Province	MI	Country of Residence i		US	
Citizenship under 37 CFR 1.41(b) i		US					
Mailing Address of Applicant:							
Address 1		1607 Kirts					
Address 2							
City	Troy	State/Province		MI			
Postal Code		48084		Country i	US		
Applicant 2						Remove	
Applicant Authority		☒ Inventor		☐ Legal Representative under 35 U.S.C. 117		☐ Party of Interest under 35 U.S.C. 118	
Prefix	Given Name	Middle Name		Family Name		Suffix	
	Richard	J.		Gagnon			
Residence Information (Select One) ☒ US Residency ☐ Non US Residency ☐ Active US Military Service							
City	Grosse Pointe Farms	State/Province	MI	Country of Residence i		US	
Citizenship under 37 CFR 1.41(b) i		US					
Mailing Address of Applicant:							
Address 1		69 Touraine Road					
Address 2							
City	Grosse Pointe Farms	State/Province		MI			
Postal Code		48236		Country i	US		
All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the Add button.						Add	

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below. For further information see 37 CFR 1.33(a).
☐ An Address is being provided for the correspondence Information of this applicati

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	060419.00015	
		Application Number		
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document			
Customer Number	27305			
Email Address	ipdocket@h2law.com		Add Email	Remove Email

Application Information:

Title of the Invention	Method of Obtaining An Electronically-Stored Financial Document			
Attorney Docket Number	060419.00015	Small Entity Status Claimed ☐		
Application Type	Nonprovisional			
Subject Matter	Utility			
Suggested Class (if any)		Sub Class (if any)		
Suggested Technology Center (if any)				
Total Number of Drawing Sheets (if any)	4	Suggested Figure for Publication (if any)		

Publication Information:

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

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32). Enter either Customer Number or complete the Representative Name section below. If both sections are completed the Customer Number will be used for the Representative Information during processing.			
Please Select One:	☒ Customer Number	☐ US Patent Practitioner	☐ Limited Recognition (37 CFR 11.9)
Customer Number	27305		

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, or 365(c) or indicate National Stage entry from a PCT application. Providing this information in the application data sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78(a)(2) or CFR 1.78(a)(4), and need not otherwise be made part of the specification.			
Prior Application Status	Pending	Remove	
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)
	Continuation of	12489087	2009-06-22
Prior Application Status	Patented	Remove	

Application Data Sheet 37 CFR 1.76		Attorney Docket Number		060419.00015	
		Application Number			
Title of Invention		Method of Obtaining An Electronically-Stored Financial Document			

Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
12489087	Continuation of	11202790	2005-08-12	7552118	2009-06-23
Prior Application Status		Patented	Remove		
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
11202790	Continuation of	10104541	2002-03-22	6963866	2005-11-08
Prior Application Status		Patented	Remove		
Application Number	Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	Patent Number	Issue Date (YYYY-MM-DD)
10104541	Continuation of	09548490	2000-04-13	6446072	2002-09-03
Prior Application Status		Expired	Remove		
Application Number		Continuity Type	Prior Application Number	Filing Date (YYYY-MM-DD)	
09548490		non provisional of	60129021	1999-04-13	
Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the Add button. Add					

Foreign Priority Information:

This section allows for the applicant to claim benefit of foreign priority and to identify any prior foreign application for which priority is not claimed. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55(a).			
			Remove
Application Number	Country ⁱ	Parent Filing Date (YYYY-MM-DD)	Priority Claimed
			☐ Yes ☒ No
Additional Foreign Priority Data may be generated within this form by selecting the Add button.			Add

Assignee Information:

Providing this information in the application data sheet does not substitute for compliance with any requirement of part 3 of Title 37 of the CFR to have an assignment recorded in the Office.			
Assignee 1			Remove
If the Assignee is an Organization check here. ☒			
Organization Name	Mirror Imaging L.L.C.		
Mailing Address Information:			
Address 1	26011 Evergreen Road		
Address 2	Suite 205		
City	Southfield	State/Province	MI
Country ⁱ	US	Postal Code	48076
Phone Number		Fax Number	
Email Address			

Application Data Sheet 37 CFR 1.76		Attorney Docket Number	060419.00015
		Application Number	
Title of Invention	Method of Obtaining An Electronically-Stored Financial Document		

Additional Assignee Data may be generated within this form by selecting the **Add** button.

Signature:

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

Signature	/Samuel J. Haidle/		Date (YYYY-MM-DD)	2010-10-12	
First Name	Samuel	Last Name	Haidle	Registration Number	42619

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METHOD OF OBTAINING AN ELECTRONICALLY-STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

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

BACKGROUND OF THE INVENTION

10 **1) TECHNICAL FIELD**

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

2) DESCRIPTION OF THE PRIOR ART

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

electronic storage of these documents also provides a means of retrieving the information from the on-site and off-site storage systems.

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

The majority of financial institutions electronically store financial documents only in an on-site storage system and not in an off-site storage system. Consequently, these financial

institutions are unable to outsource the responsibilities for the back office production to third party entities to alleviate the expenses and resources associated with the back office production. These financial institutions realize a significant financial burden since the back office production is concentrated strictly at the financial institution.

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

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

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

SUMMARY OF THE INVENTION AND ADVANTAGES

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

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

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

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

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

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

outsourced to a third party entity. Therefore, the back office production of the financial institution associated with the retrieval and distribution of financial documents stored in the off-site storage system is strategically reduced or even completely eliminated.

BRIEF DESCRIPTION OF THE DRAWINGS

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

Figure 1 is a flow diagram schematically detailing an on-site storage system, and an off-site storage system in accordance with the subject invention;

Figure 2 is a block diagram generally representing a method for a financial institution to obtain electronically-stored financial documents from the on-site and off-site storage systems;

Figure 3 is a block diagram completing the method of obtaining electronically-stored financial documents from the on-site storage system; and

Figure 4 is a block diagram completing the method of obtaining electronically-stored financial documents from the off-site storage system.

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENT

Referring to the Figures, wherein like numerals indicate like or corresponding parts throughout the several views, a method for a financial institution to obtain an electronically-stored financial document is schematically shown at 10 in Figure 1. The method introduced in

the subject invention enables the financial institution to obtain the financial document from an off-site storage system remotely located from an on-site storage system. Preferably, the on-site storage system is located at the financial institution and the off-site storage system is located at a remote location distant from the financial institution. This allows the financial institution to ‘outsource’ the responsibilities associated with obtaining the financial document.

Methods for financial institutions to obtain electronically-stored documents are frequently used by such entities as banks, credit unions, and other financially-oriented institutions. For illustrative purposes only, the description of the subject invention is discussed with reference to banks. However, as appreciated by those skilled in the art, other businesses, such as insurance companies, may also utilize similar methods and incorporate the aspects of the subject invention.

Methods for banks to obtain electronically-stored financial documents are generally used by banks to rapidly and efficiently obtain financial documents for distribution to clients upon request. As described above, the financial documents for banks are usually paid checks, checking statements, and other related financial documents, and these documents include at least one specific document parameter. As appreciated by those skilled in the art, it is not the financial document (e.g. the paid check) itself that is electronically-stored. Rather, it is data included on the document such as a sequence number that is electronically stored to make up the financial document. The specific document parameter is preferably a particular numerical sequence. As appreciated, the specific document parameter of the financial document can include, but is not limited to, a record date or age of the document, a series number, or some

other document identifying number of the financial document. More specifically, in the preferred embodiment of the subject invention, the particular numerical sequence of the financial document is the record date of the financial document. That is, the date that the particular financial document was created or posted.

5 The financial documents are typically stored on microfiche, microfilm, digitally, or by some other electronic storage means. As appreciated, the electronic storage of the financial documents is frequently created by taking an electronic photo image of the document and storing the photo image in a computer system. One such digital electronic storage device is sold by Kodak under the name of *IMAGELINKTM* Digital Workstation (IDW). Electronic
10 storage of these financial documents permits banks to eliminate storage of paper or "hard" copies of these documents. The electronic storage of these documents also provides an efficient means of retrieving the information from the on-site and off-site storage systems. This will be discussed further herein below.

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

system may be greater than or equal to the predetermined parameter with the on-site storage system having documents only less than the predetermined parameter.

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

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

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

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

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

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

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

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

retrieve financial documents having record dates earlier than or equal to one year before the current date, and another to retrieve outsourced financial documents having record dates later than one year before the current date, preferably operate simultaneously. It is to be understood that the computer terminals and the accompanying PC bases are illustrated highly schematically in Figure 1 and are not intended to be limiting in any manner. For instance, the schematic illustration of the outsourced document terminal 22 need not include a computer terminal and an accompanying PC base. Instead, the outsourced document terminal 22 is preferably some sort of printing device.

Referring to Figures 2 through 4, the method for banks to obtain electronically-stored financial documents is described in even greater detail. The request is first generated by the client. The request is then processed by the bank. The processing, retrieval and reproduction of the requested financial document is typically controlled by one interlinked computer software program. One such computer software program is a software program called Antinori Software Incorporated or ASI which is sold under the name of *INNOVASIONTM* by Carreker-Antinori of Dallas, Texas. However, other frequently used software programs include *PEGATM* and *SterlingTM*. Any of these computer software systems can provide the necessary means for implementing the discussed procedures.

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

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

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

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

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

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

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

Alternatively, when the particular numerical sequence of the financial document is greater than the predetermined numerical value, the employee selects an exit function at the primary interface. The exit function distinguishes that the request is to be sent to an outsourcing third party entity. Upon selection of the exit function at the primary interface, a secondary interface, inter-linked with the exit function, is initiated. The secondary interface is inter-linked with the off-site storage system. The employee inputs identification data into the secondary interface and selects the requested document. Also, the secondary interface

preferably provides an option for the employee to select among several different output formats. Preferably, routing, or service codes will be generated automatically upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface. The routing codes enable the bank to recognize that the request is being
5 sent to the outsourced third party entity. Furthermore, the routing codes are configured to automatically forward the inputted identification data to the off-site storage system. The inputted identification data and the routing codes are forwarded into the mainframe computer
12 introduced above for temporary storage before transfer to the off-site storage system. This temporary storage also serves to defend against unexpected power outages, computer
10 malfunctions, and the like. In the preferred embodiment of the subject invention, the secondary interface appears as follows and includes the identification data detailed below:

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

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

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

10 is simply shown as an example and any suitable time frame may be utilized. In fact, even all

financial document retrievals may be outsourced to the third party entity. As also discussed above, the two separate document retrieval procedures will typically operate simultaneously.

With reference to the subject example, if the record date of the financial document is earlier than or equal to one year before the current date, the remaining steps occur at the bank.

5 As discussed above, these steps are known as the back office production of the bank. The request is first categorized by a research automation system. The research automation system automates the entire workflow of a bank's research and photocopy departments by sending requests to the appropriate sequence for processing. The downloading terminal 14 serves to perform the research automation system's tasks.

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

15 Referring now to Figure 3, after the request is categorized, the request is verified for completeness and accuracy. If the request is not complete then additional data is retrieved. The additional data is retrieved by using a sequence number retrieval system and/or an all items research system. Once the request is complete and accurate, then the image reference number can be determined. That is, once the request is complete and accurate, then the requested
20 financial document can be electronically located in the on-site storage system. The reference number may be a routing, sequence, or any other type of indicator. The reference number is

determined by the image control system. The image control system is an image retrieval and routing management system which works in conjunction with Kodak's *IMAGELINK*TM Digital Workstations (IDW). Specifically, the image control system first connects to a network node. The network node is any type of storage device as is known in the art. Preferably a Kodak network node is used. The network node drives the IDW to find the location of the image by using the reference number. Specifically, the employee is prompted to verify that the correct media is loaded in the IDW such that the IDW can locate the image. The reference number for the document is known and the document image is now verified and located.

The requested image can now be retrieved and reproduced. In other words a copy of the digitized document (the check) is created. The copy may be created by manually pulling the microfilm, microfiche, or the like and photocopying the document. The copy may also be made by printing the document from a digitized record. The photocopy of the check is then distributed to the requesting client or other end user of the financial institution. Other end users of the financial institution include, but are not limited to, other financial institutions and federal and state governments. Additional information such as a photocopy report, a statement of charges, a research report and/or a daily status report may also be produced for the requesting client, the other end user, and/or the financial institution. The document retrieval system incorporated at the bank and the method for obtaining electronically-stored financial documents from the on-site storage system is now completed.

Continuing with the subject example, if the record date of the financial document is later than one year before the current date, the automated retrieval of the financial document is

outsourced to the third party entity. To begin, a separate file is automatically generated at the bank by the input of the identification data into the secondary interface. Referring specifically to Figure 4, the routing codes direct the request created on the separate file to be routed separately to the outsourced third party entity. In the preferred embodiment of the subject invention, additional user ID's are created to allow only selected users into the secondary interface. The identification data stored in the separate file and the routing codes are downloaded to the off-site storage system for retrieval of the requested financial documents by the outsourced downloading terminal 18. Preferably, the identification data and routing codes are grouped into batches of common requests for optimum retrieval of the requested financial document by the outsourced third party entity at the off-site storage system. The downloading step may occur at any suitable predetermined interval. Preferably, the downloading will occur three times a day. The downloaded documents are known in the industry as a basket of requests.

The subject method further includes the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system. The back-up file acts as an emergency information source in case the mainframe computer 12 at the financial institution has a catastrophic failure. In addition, the outsourced third party entity is in direct connection with the mainframe computer 12 of the bank wherein the outsourced third party entity may produce a backup directory of each database file. This database backup is an additional safe guard for the financial institution.

The downloaded identification data and routing codes are then categorized for processing in the off-site storage system. The research automation system categorizes this

information in a like fashion as discussed above. In fact, the outsourced third party entity uses the same computer software package as the financial institution such that the flow of information is optimum and not interrupted. As discussed above, the subject example request is for a paid check. Hence, the request will be categorized into the image control system and a sequence
5 number will be determined by the sequencing terminal 20. Also, a status to update the progress of the requested financial document is provided to the financial institution.

After the request is categorized, the request, specifically the inputted identification data, is verified for completeness and accuracy. If the request is not complete or accurate, then additional data is retrieved. In a similar fashion as above, the additional data is retrieved
10 by using the sequence number retrieval system and/or the all items research system. As appreciated, the outsourced third party entity may retrieve this information from the mainframe computer 12, via its direct line, or from its own backup database files. Once the request is complete and accurate, the image reference number can be determined. Again, as above, the reference number is determined by the image control system.

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

connections, create a two way information exchange between the outsourced third party entity and the bank.

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

A special circumstance occurs when the record date of one portion of the client's request is earlier than or equal to one year before the current date, and when the record date of another portion of the client's request is later than one year before the current date. These types of requests are known in the industry as spanned requests. One solution is to incorporate an additional interface utilized when the employee of the bank is utilizing the computer terminal and comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter. If the request is a spanned request, then the request will be split into two separate requests which can be handled simultaneously. A special notation would be put onto the requests such that they may be put back together before distributing the documents to the client or other end user. Another solution simply notifies the inputting employee that two requests should be entered separately. A third solution sends the

request to the back office production at the bank wherein the back office employees notify the outsourced third party entity by a separate request to retrieve the requested financial documents.

The invention has been described in an illustrative manner, and it is to be understood that the terminology which has been used is intended to be in the nature of words of
5 description rather than of limitation. Obviously, many modifications and variations of the present invention are possible in light of the above teachings. It is, therefore, to be understood that within the scope of the appended claims, wherein reference numerals are merely for convenience and are not to be in any way limiting, the invention may be practiced otherwise than as specifically described.

CLAIMS

What is claimed is:

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

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

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

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

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

utilizing a computer terminal located at the financial institution and connected to the off-site and on-site storage systems to access one of the storage systems in response to the comparison of the specific document parameter of the requested financial document to the predetermined parameter;

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

terminal after the desired storage system is accessed; and

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

5 2. A method as set forth in claim 1 wherein the specific document parameter of the financial document is a particular numerical sequence and the predetermined parameter is a predetermined numerical value.

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

 4. A method as set forth in claim 2 wherein the particular numerical sequence of the financial document is a record date of the financial document and the predetermined
15 numerical value is a pre-selected date.

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

20 6. A method as set forth in claim 2 wherein the step of utilizing the computer

terminal to access one of the storage systems is further defined by accessing the off-site storage system when the particular numerical sequence is greater than the predetermined numerical value and accessing the on-site storage system when the particular numerical sequence is less than or equal to the predetermined numerical value.

5

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

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

15

9. A method as set forth in claim 8 wherein the selection of the exit function is further defined by initiating a secondary interface inter-linked with the off-site storage system and inputting identification data into the secondary interface.

10. A method as set forth in claim 9 wherein the step of inputting identification data into the secondary interface is further defined by selecting a desired output format for the
20 requested financial document.

11. A method as set forth in claim 9 further including the step of automatically generating routing codes upon the initiation of the secondary interface and the inputting of the identification data into the secondary interface.

12. A method as set forth in claim 11 further including the step of inter-linking the
5 exit function with the secondary interface and configuring the routing codes to automatically forward the inputted identification data to the off-site storage system.

13. A method as set forth in claim 12 further including the step of forwarding the inputted identification data and the routing codes into a mainframe computer for temporarily
10 storing the identification data and routing codes in the mainframe computer.

14. A method as set forth in claim 13 further including the step of downloading the stored identification data and routing codes to the off-site storage system for retrieval of the requested financial documents.

15. A method as set forth in claim 14 further including the step of grouping the
15 stored identification data and routing codes into batches of common requests for optimum retrieval of the requested financial document.

16. A method as set forth in claim 14 further including the step of creating a back-up file of the downloaded identification data and routing codes in the off-site storage system.

17. A method as set forth in claim 14 further including the step of categorizing the
20 downloaded identification data and routing codes for processing in the off-site storage system.

18. A method as set forth in claim 17 further including the step of providing a status of the requested financial document to update progress to the financial institution.

19. A method as set forth in claim 17 further including the step of verifying the completeness and accuracy of the inputted identification data.

5

20. A method as set forth in claim 19 wherein the step of retrieving the requested financial document is further defined by electronically locating the requested financial document in the off-site storage system.

21. A method as set forth in claim 20 wherein the step of retrieving the requested
10 financial document is further defined by reproducing the requested financial document after the requested financial document is electronically located in the off-site storage system.

22. A method as set forth in claim 21 further including the step of distributing the reproduced financial document to an end user of the financial institution based on the routing codes.

ABSTRACT OF THE DISCLOSURE

A method for a bank to obtain an electronically-stored financial document is disclosed.

The financial document includes a specific document parameter, such as a record date. The

5 bank maintains the financial document in an off-site storage system when the record date is later than a pre-selected date and in an on-site storage system when the record date is earlier

than or equal to the pre-selected date. The off-site storage system is remotely-located from the on-site storage system. The bank receives a request for the financial document from a client

and compares the record date to the pre-selected date to determine if the record date is later

10 than, earlier than, or equal to the pre-selected date. In processing the request, the bank utilizes a computer terminal connected to the off-site and on-site storage systems to access one of the

storage systems in response to the comparison of the record date to the pre-selected date.

After accessing the appropriate storage system, the bank inputs data into the computer terminal to identify the requested financial document and then retrieves the requested financial

15 document. The bank then reproduces the requested financial document and distributes the requested financial document to the requesting client, or some other end user of the bank.

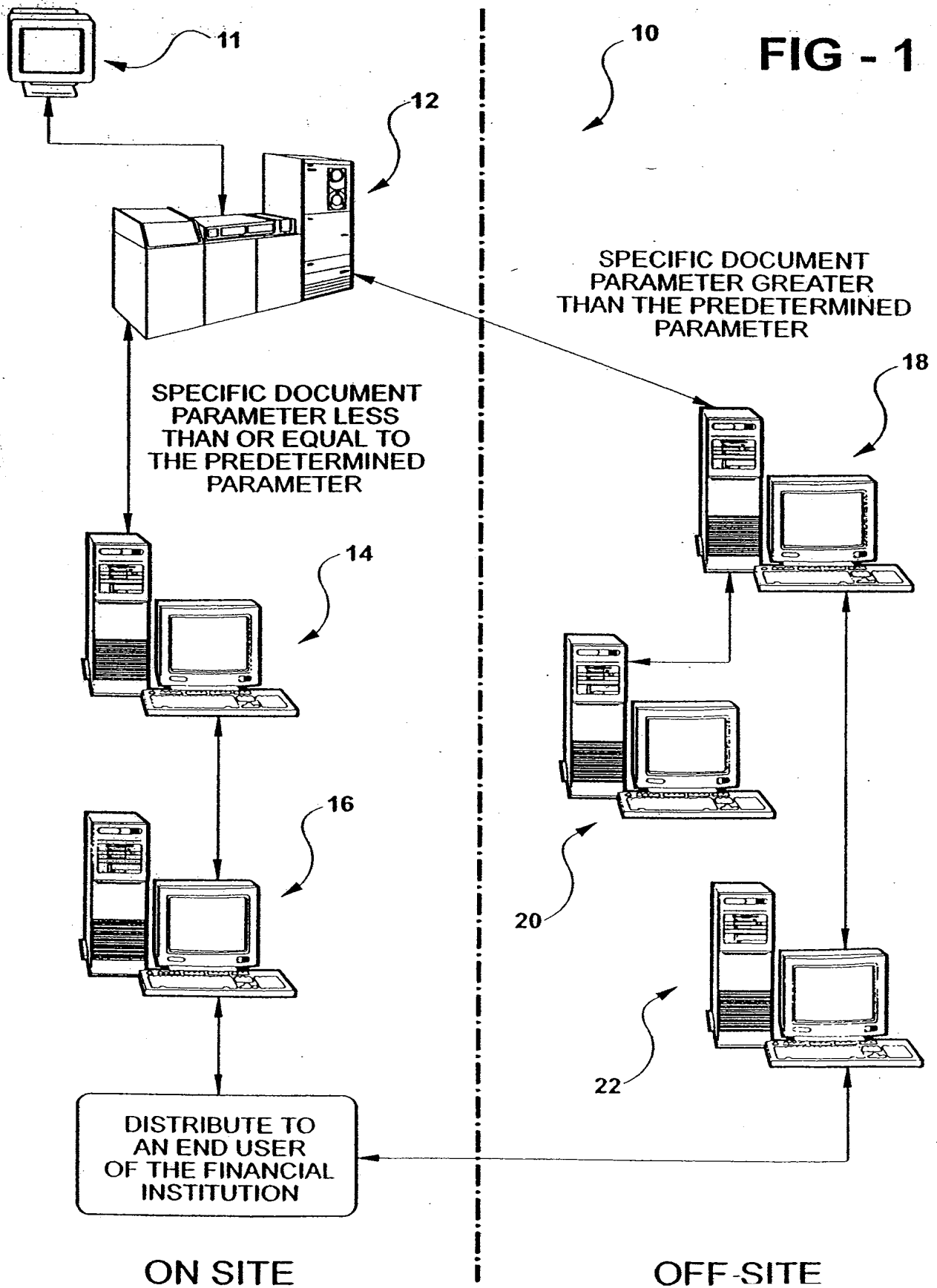
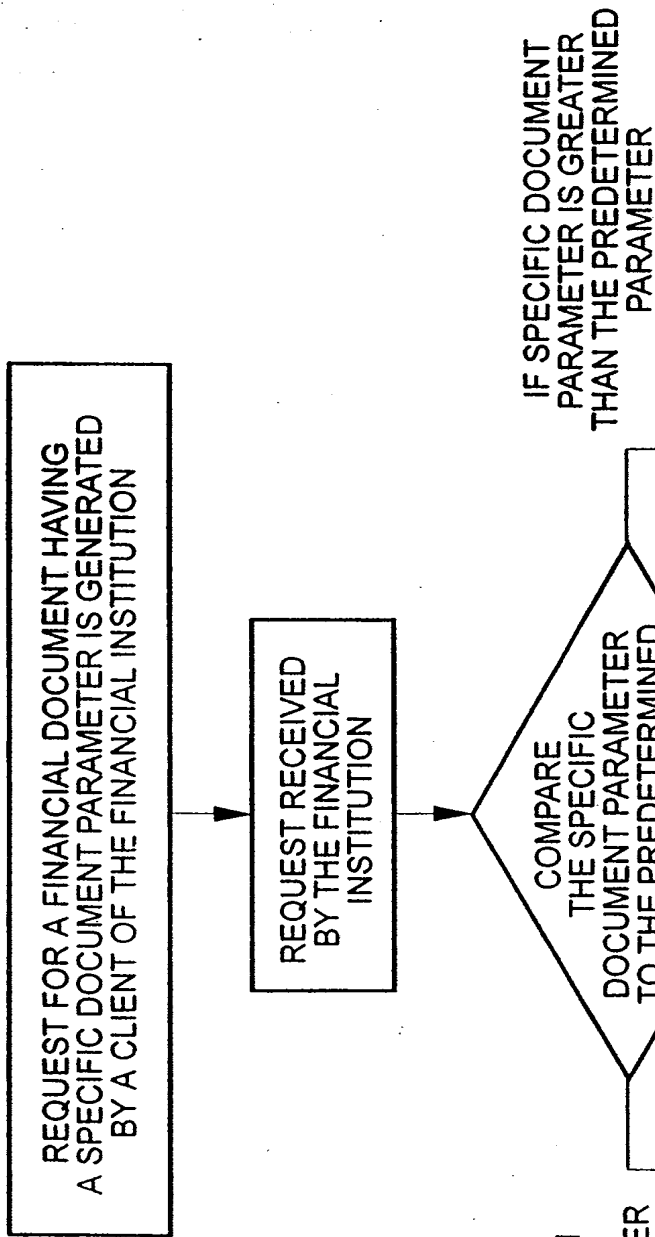


FIG - 2



INPUT IDENTIFICATION
DATA OF THE
REQUESTED FINANCIAL
DOCUMENT

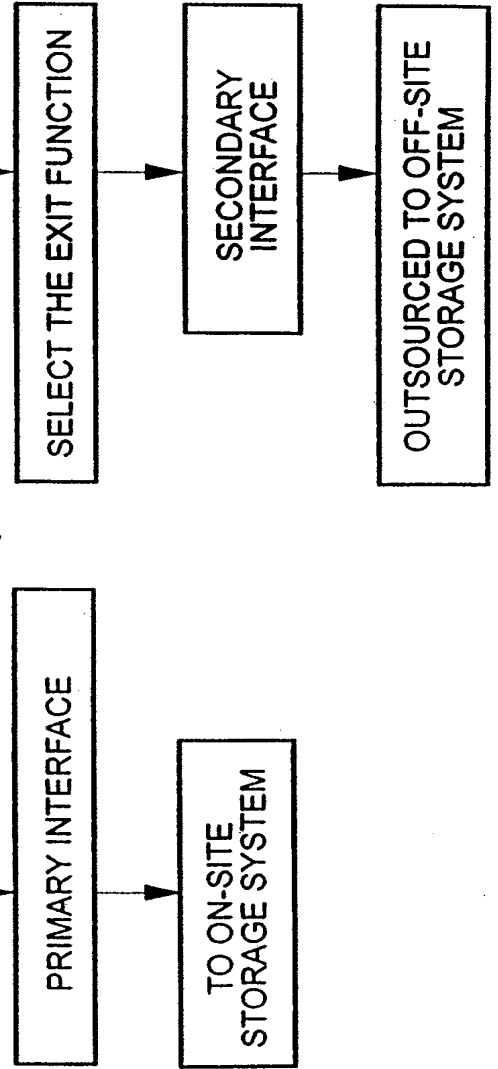
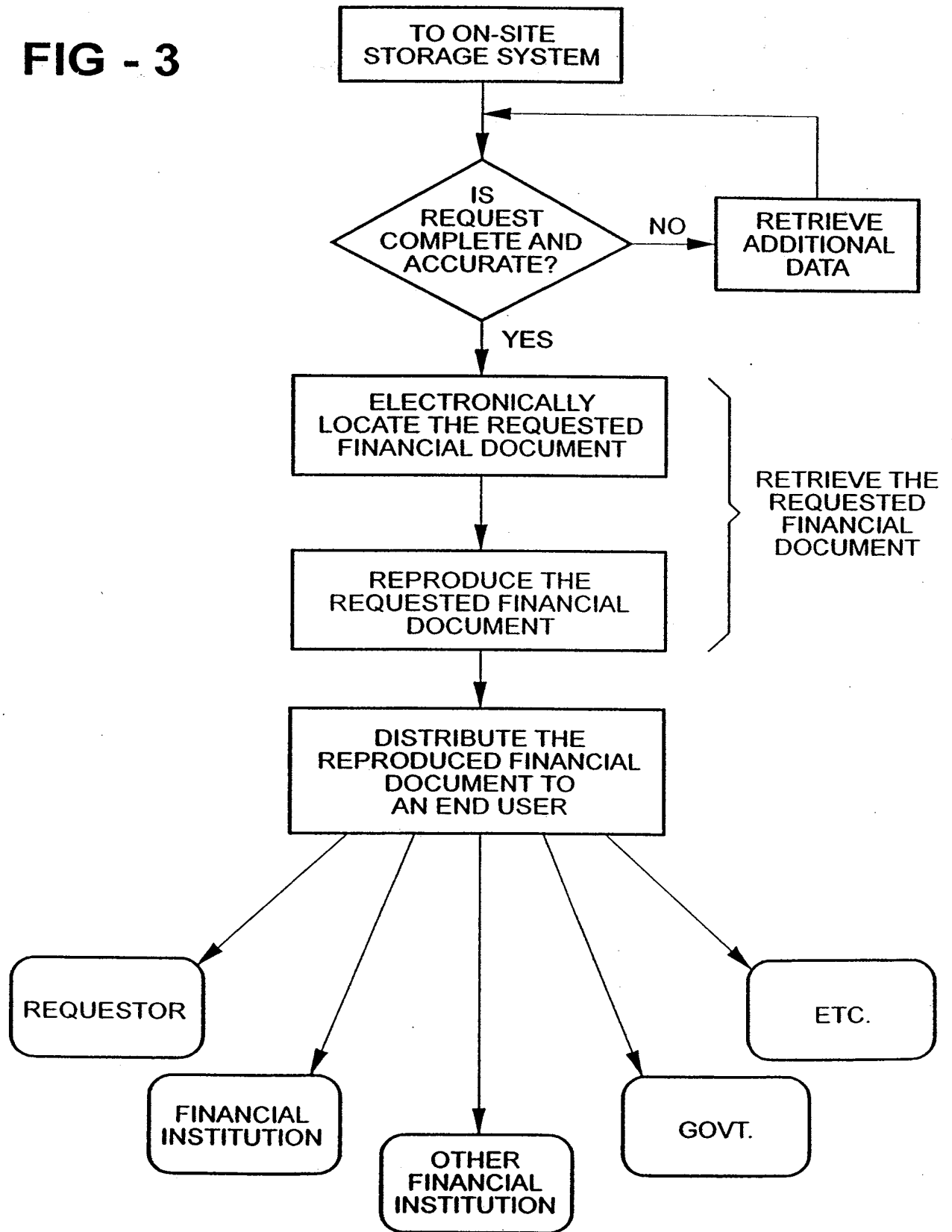


FIG - 3

FIG - 4

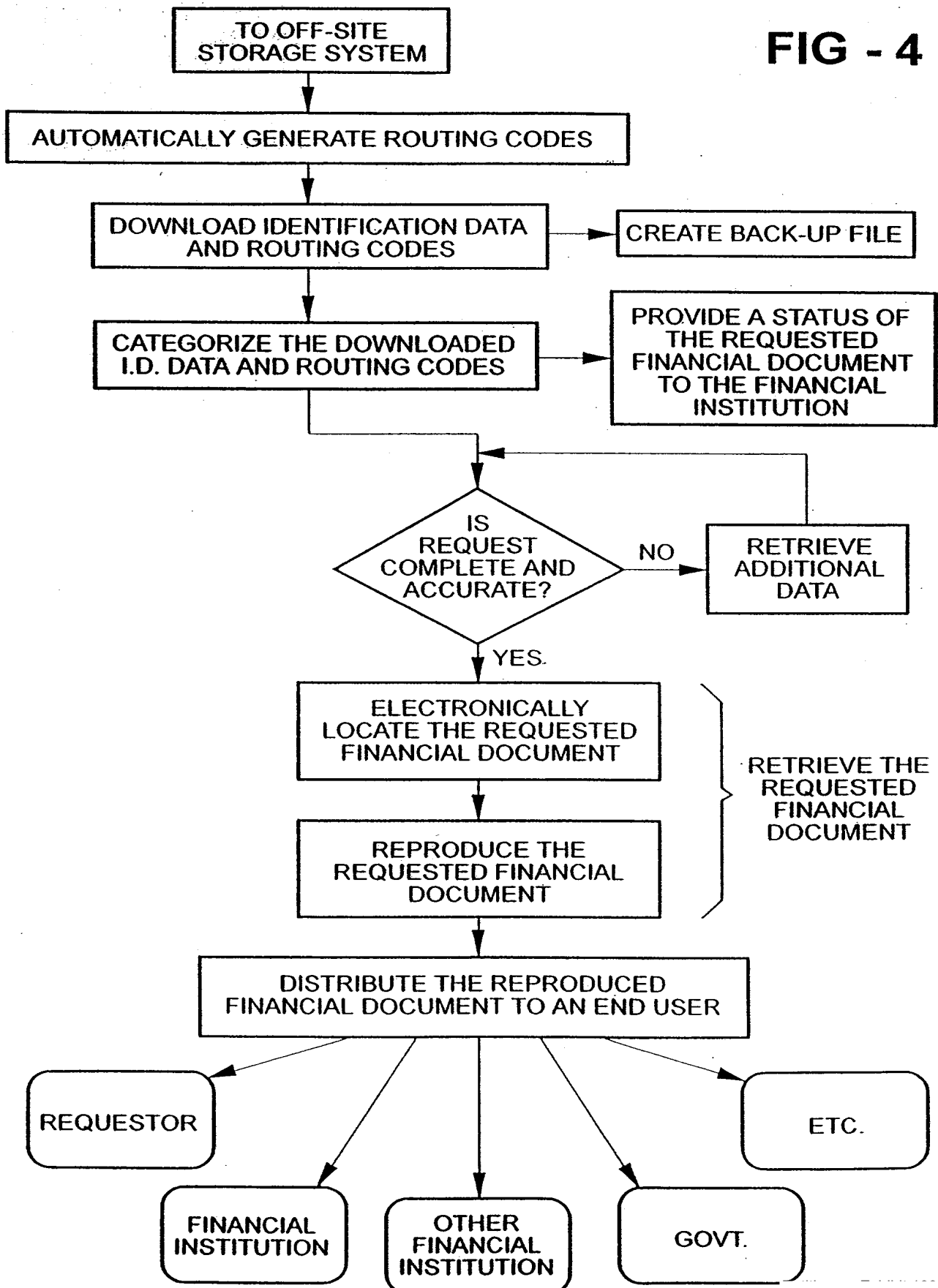
(ON-SITE STORAGE SYSTEM)

FIG - 3



(OFF-SITE STORAGE SYSTEM)

FIG - 4



**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR UNITED STATES PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated near my name below.

I believe I am an **original, first and joint inventor** of the subject matter of which claimed and for which a patent is sought on the invention entitled:

**METHOD OF OBTAINING AN ELECTRONICALLY-
STORED FINANCIAL DOCUMENT**

which is described and claimed in the specification of which:

 X is executed on even date herewith; attorney docket number 60,419-002.

 was filed on _____ as United States Application Serial No.
_____, and was amended on _____; attorney docket number
_____.

I declare that this application is:

 X a first filing.

 a continuation.

 a continuation-in-part.

 a divisional.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I do not know and do not believe my invention was known or used by others in the United States of America, or patented or described in a printed publication in any country before my invention thereof.

I do not know and do not believe my invention was patented or described in a printed publication in any country or in public use or on sale in the United States of America, more than one year prior to this application.

I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

I hereby claim that no application for patent or inventor's certificate on this invention has been filed in any foreign country or in the United States of America prior to this application by me or my legal representatives or assigns except as follows:

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of the foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

 X no such applications have been filed.

 such applications have been filed as follows:

COUNTRY	APPLICATION NUMBER	DATE OF FILING (month, day, year)	PRIORITY CLAIMED UNDER 37 USC 119
---------	-----------------------	--------------------------------------	---

Yes No

I hereby claim priority to and all the benefits under Title 35, United States Code, §119(e) of any United States provisional application(s).

 no such applications have been filed.

 X such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)
-----------------------	--------------------------------------

60/129,021

April 13, 1999

I hereby claim priority to and all the benefits under Title 35, United States Code, §120 of any United States application(s) listed below. If the above identified application is a continuation-in-part application, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this continuation-in-part application in accordance with Title 37, Code of Federal Regulations, Section 1.63(e).

 X no such applications have been filed.

 such applications have been filed as follows:

APPLICATION NUMBER	DATE OF FILING (month, day, year)	STATUS (patented, pending, abandoned)
-----------------------	--------------------------------------	--

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorneys and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith with full power of substitution and revocation. (all names listed with corresponding registration numbers)

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Theodore W. Olds	33,080	David J. Gaskey	37,139
Harold W. Milton, Jr.	22,180	Jeffrey A. Sadowski	29,005
Kerrie A. Laba	42,777	William H. Honaker	31,623
Samuel J. Haidle	42,619	Randall L. Shoemaker	43,118
William Gottschalk	44,130	Kevin MacKenzie	45,639
David LaPrairie	46,295	David Wisz	46,350
Bharat C. Gandhi	35,146		

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1400 North Woodward Avenue, Suite 101
Bloomfield Hills, Michigan 48304-2855
(248) 645-1483

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Dated: 4-12-00

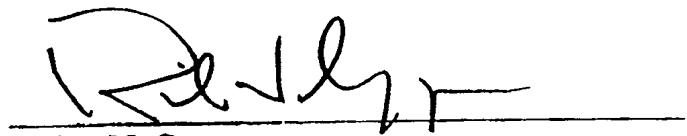

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DATE: 10/12/10

Approved for use through 7/31/2006. OMB 0651-0032

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

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875				Application or Docket Number 12/902,973	
APPLICATION AS FILED – PART I					
(Column 1)		(Column 2)		SMALL ENTITY	
FOR	NUMBER FILED	NUMBER EXTRA	RATE (\$)	FEE (\$)	
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A		
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A		
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A		
TOTAL CLAIMS (37 CFR 1.16(i))	8	minus 20 =	x\$26		
INDEPENDENT CLAIMS (37 CFR 1.16(h))	1	minus 3 = *	x\$110		
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$270 (\$135 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR				
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))			195		
			TOTAL		
* If the difference in column 1 is less than zero, enter "0" in column 2.					
APPLICATION AS AMENDED – PART II					
(Column 1)		(Column 2)		(Column 3)	
AMENDMENT A	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		
	Total (37 CFR 1.16(i))	*	Minus **	=	
	Independent (37 CFR 1.16(h))	*	Minus ***	=	
	Application Size Fee (37 CFR 1.16(s))				
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))				
(Column 1)		(Column 2)		(Column 3)	
AMENDMENT B	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		
	Total (37 CFR 1.16(i))	*	Minus **	=	
	Independent (37 CFR 1.16(h))	*	Minus ***	=	
	Application Size Fee (37 CFR 1.16(s))				
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))				

* 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".

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This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875					Application or Docket Number 12/902,973		Filing Date 10/12/2010		☐ To be Mailed							
APPLICATION AS FILED – PART I																
(Column 1)			(Column 2)			SMALL ENTITY ☐		OR		OTHER THAN SMALL ENTITY						
FOR		NUMBER FILED		NUMBER EXTRA		RATE (\$)		FEE (\$)								
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))		N/A		N/A		N/A										
☐ SEARCH FEE (37 CFR 1.16(k), (l), or (m))		N/A		N/A		N/A										
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))		N/A		N/A		N/A										
TOTAL CLAIMS (37 CFR 1.16(i))		minus 20 =		*		X \$ =				OR						
INDEPENDENT CLAIMS (37 CFR 1.16(h))		minus 3 =		*		X \$ =				OR						
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))		If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).														
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))																
* If the difference in column 1 is less than zero, enter "0" in column 2.																
APPLICATION AS AMENDED – PART II																
(Column 1)			(Column 2)			(Column 3)			SMALL ENTITY		OR		OTHER THAN SMALL ENTITY			
AMENDMENT	10/12/2010		CLAIMS REMAINING AFTER AMENDMENT				HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA		RATE (\$)		ADDITIONAL FEE (\$)			
	Total (37 CFR 1.16(i))		* 8		Minus		** 20		= 0		X \$ =		OR			
	Independent (37 CFR 1.16(h))		* 1		Minus		*** 3		= 0		X \$ =		OR			
	☐ Application Size Fee (37 CFR 1.16(s))															
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))															
												TOTAL ADD'L FEE		OR		TOTAL ADD'L FEE
(Column 1)			(Column 2)			(Column 3)			SMALL ENTITY		OR		OTHER THAN SMALL ENTITY			
AMENDMENT			CLAIMS REMAINING AFTER AMENDMENT				HIGHEST NUMBER PREVIOUSLY PAID FOR		PRESENT EXTRA		RATE (\$)		ADDITIONAL FEE (\$)			
	Total (37 CFR 1.16(i))		*		Minus		**		=		X \$ =		OR			
	Independent (37 CFR 1.16(h))		*		Minus		***		=		X \$ =		OR			
	☐ Application Size Fee (37 CFR 1.16(s))															
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))															
												TOTAL ADD'L FEE		OR		TOTAL ADD'L FEE
* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.																
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".																
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".																
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.																

Legal Instrument Examiner:
/ROSALIND BALL/

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