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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	8580.3004.001

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

CONFIRMATION NO. 4281
POA ACCEPTANCE LETTER



Date Mailed: 06/27/2017

NOTICE OF ACCEPTANCE OF POWER OF ATTORNEY

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

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

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

/mtklemichael/

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

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

I hereby revoke all previous powers of attorney given in the above-identified patent.

☐ A Power of Attorney is submitted herewith.

OR

☒ I hereby appoint Practitioner(s) associated with the Customer Number identified in the box at right as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

23399

OR

☐ I hereby appoint Practitioner(s) named below as my/our attorney(s) or agent(s) with respect to the patent identified above, and to transact all business in the United States Patent and Trademark Office connected therewith:

Practitioner(s) Name	Registration Number

Please recognize or change the correspondence address for the above-identified patent to:

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

OR

☐ The address associated with the Customer Number identified in the box at right:

OR

☐ Firm or Individual Name

Address

City

State

Zip

Country

Telephone

Email

I am the:

☐ Applicant.

OR

☒ Patent owner.

Statement under 37 CFR 3.73(c) (Form PTO/AIA/96) submitted herewith or filed on _____

SIGNATURE of Applicant or Patent Owner

Signature

Date

Name

Telephone

Title and Company

Michael D. Schulze
President, Mirror Imaging L.L.C.

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

☒ A total of 1 forms are submitted.

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

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

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

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

(Name of Assignee)

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

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

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

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

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

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

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

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

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

[Page 1 of 2]

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

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

STATEMENT UNDER 37 CFR 3.73(c)

3. From: _____ To: _____

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

4. From: _____ To: _____

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

5. From: _____ To: _____

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

6. From: _____ To: _____

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

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

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

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

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

/Shannon K. Smith/

Signature

Shannon K. Smith

Printed or Typed Name

June 23, 2017

Date

73822

Title or Registration Number

Privacy Act Statement

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

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

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

Electronic Acknowledgement Receipt

EFS ID:	29593010
Application Number:	13840892
International Application Number:	
Confirmation Number:	4281
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	113243
Filer:	Shannon Smith
Filer Authorized By:	
Attorney Docket Number:	
Receipt Date:	23-JUN-2017
Filing Date:	15-MAR-2013
Time Stamp:	14:53:48
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	Power of Attorney	POA-9141612-Signed.pdf	88051	no	1
			c5bea7ed48c694809a3cd3b617748597257 ca242		

Warnings:

The page size in the PDF is too large. The pages should be 8.5 x 11 or A4. If this PDF is submitted, the pages will be resized upon entry into the Image File Wrapper and may affect subsequent processing

Information:

2	Assignee showing of ownership per 37 CFR 3.73	3-73c-9141612.pdf	118263	no	3
			872dfc0eba261713ca3206076264ae095ef eeaf		

Warnings:

Information:

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

New Applications Under 35 U.S.C. 111

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

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

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

New International Application Filed with the USPTO as a Receiving Office

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



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

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

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

ISSUE NOTIFICATION

The projected patent number and issue date are specified above.

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

The Patent Term Adjustment is 249 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

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

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Application Assistance Unit (AAU) of the Office of Data Management (ODM) at (571)-272-4200.

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

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

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

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

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

	75	5901228		1999-05-04	Crawford	
	76	5917958		1999-06-29	Nunally et al.	
	77	5924074		1999-07-13	Evans	
Change(s) applied to document, /D.D./ 8/24/2015	78	60235710		2000-02-08	Steiner et al.	6,023,710
	79	6081251		2000-06-27	Sakai et al.	
	80	6157930		2000-12-15	Ballard et al.	
	81	6236767		2001-05-22	Altman	
	82	6349330		2002-02-19	Bernadett et al.	
	83	6360306		2002-03-19	Bergsten	
	84	6366930		2002-04-02	Parker et al.	
	85	6557039		2003-04-29	Leong et al.	

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

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

	64	5530899		1996-06-25	MacDonald	
Change(s) applied to document, /D.D./ 8/25/2015	65	5548770		1996-06-26	Bridges	August 20, 1996
	66	5550976		1996-08-27	Henderson et al.	
	67	5572726		1996-11-05	Hasuo	
	68	5584008		1996-12-10	Shimada et al.	
	69	5678042		1997-10-14	Pisello et al.	
	70	5678046		1997-10-14	Cahill et al.	
	71	5727164		1998-03-10	Keye et al.	
	72	5732214		1998-03-24	Subrahmanyam	
	73	5742807		1998-04-21	Masinter	
	74	5813009		1998-09-02	Johnson et al.	

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

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

	31	5949492		1999-09-07	Mankovitz	
	32	5953729		1999-09-14	Cabrera et al.	
	33	5187750		1993-02-16	Behera	
	34	4888812		1989-12-19	Dinan et al.	
	35	4899299		1990-02-06	MacPhail	
Change(s) applied to document, /D.D./ 8/25/2015	36	4941125		1990-08-18	Boyne	July 10, 1990
	37	5170466		1992-12-08	Rogan et al.	
	38	5287497		1994-02-15	Behera	
	39	5301350		1994-04-05	Rogan et al.	
	40	5321816		1994-06-14	Rogan et al.	
	41	6029175		2000-02-22	Chow et al.	

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax **(571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

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

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

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

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

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

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

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

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

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. Use of a Customer Number is required.

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

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

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.111. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE

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

Mirror Imaging, LLC

Warren, Michigan

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

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

- ☒ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

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

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

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

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

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

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

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

NOTE: This form must be signed in accordance with 37 CFR 1.41 and 1.42. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature

Date

Typed or printed name

Registration No.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

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

Dear Sir:

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

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

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

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

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

Respectively Submitted,

Application No. : 13/840,892

Michael De Schulze

/ Michael De Schulze/

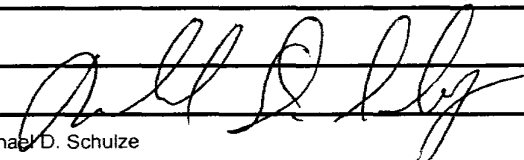
Phone: (586) 850-8143

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

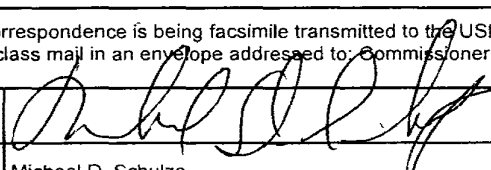
TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	13/840,892	
	Filing Date	03/15/2013	
	First Named Inventor	Michael D. Schulze	
	Art Unit	2162	
	Examiner Name	Lodhi, Andalib Ft	
Total Number of Pages in This Submission	3	Attorney Docket Number	

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

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

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

CERTIFICATE OF TRANSMISSION/MAILING

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

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

Electronic Patent Application Fee Transmittal

Application Number:	13840892			
Filing Date:	15-Mar-2013			
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document			
First Named Inventor/Applicant Name:	Michael D. Schulze			
Filer:	Michael Schulze			
Attorney Docket Number:				
Filed as Large Entity				
Filing Fees for Utility under 35 USC 111(a)				
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:				
Utility Appl Issue Fee	1501	1	960	960

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

Electronic Acknowledgement Receipt

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

Payment information:

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

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Issue Fee Payment (PTO-85B)	miissuefeefinal.pdf	81839	no	1
			bb5d08c5c30cc74fc8c4efc75a32a985d7b7f4f6		
Warnings:					
Information:					
2	Miscellaneous Incoming Letter	reasonsforallowancefinal.pdf	28165	no	3
			a0fec2571a096df4ff34f3acf1a2eb54ea7dd939		
Warnings:					
Information:					
3	Transmittal Letter	feetransmittal20.pdf	58557	no	1
			a96c671d646e0f6e854ee537d5511812767dcf3		
Warnings:					
Information:					
4	Fee Worksheet (SB06)	fee-info.pdf	30084	no	2
			477117013c4aa479ca2bfab2a9231669af1be7d7		
Warnings:					
Information:					
Total Files Size (in bytes):			198645		
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					

Doc Code: Oath

Document Description: Oath or declaration filed

PTO/AIA/08 (06-12)

Approved for use through 01/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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

Method of Obtaining An Electronically-Stored Financial Document

(Title of the invention)

As a below named inventor, I hereby declare that:

This declaration is directed to:

☐ The attached application,

OR

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

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

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

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

Authorization To Permit Access To Application by Participating Office

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

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

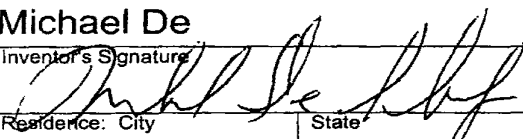
In accordance with 37 CFR 1.14(c), access may be provided to information concerning the date of filing the Authorization to Permit Access to Application by Participating Offices.

[Page 1 of 2]

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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

DECLARATION — Utility or Design Patent Application

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

[Page 3 of 3]

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

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

As the below named inventor, I hereby declare that:

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

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

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

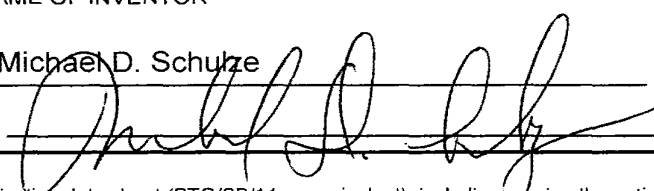
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

WARNING:

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

LEGAL NAME OF INVENTOR

Inventor: Michael D. Schulze Date (Optional): 7-20-15

Signature: 

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

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public, which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN
APPLICATION DATA SHEET (37 CFR 1.76)****Title of
Invention****Method of Obtaining An Electronically-Stored Financial Document**

As the below named inventor, I hereby declare that:

This declaration
is directed to:☐

The attached application, or

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

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

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

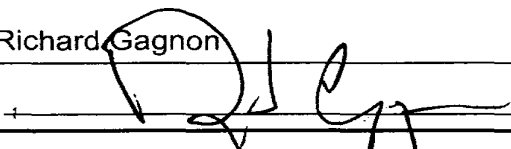
I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

WARNING:

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LEGAL NAME OF INVENTORInventor: Richard Gagnon

Date (Optional):

6/25/2015Signature: 

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

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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

Electronic Patent Application Fee Transmittal

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

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

Electronic Acknowledgement Receipt

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

Payment information:

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$ 140
RAM confirmation Number	6992
Deposit Account	
Authorized User	

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Oath or Declaration filed	inventorsoathmi.pdf	242064	no	4
			eefa51189e187894a1231853619cd6c537793c58		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	29636	no	2
			413b9867d3486b5f9d3e9d46e734c758e7c956b0		
Warnings:					
Information:					
Total Files Size (in bytes):			271700		
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					



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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

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

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

7590

07/10/2015

EXAMINER

LODHI, ANDALIB FT

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

2162

MAIL DATE	DELIVERY MODE
-----------	---------------

07/10/2015

PAPER

NOTICE REQUIRING INVENTOR'S OATH OR DECLARATION

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

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

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

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

Patent Publication Branch

Office of Data Management



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Alexandria, Virginia 22313-1450
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NOTICE OF ALLOWANCE AND FEE(S) DUE

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

EXAMINER

LODHI, ANDALIB FT

ART UNIT

PAPER NUMBER

2162

DATE MAILED: 05/21/2015

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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13/840,892

03/15/2013

Michael D. Schulze

4281

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

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

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

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

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

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

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

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

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

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

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

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: **Mail** **Mail Stop ISSUE FEE**
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450
or Fax **(571)-273-2885**

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

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

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

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

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

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

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

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

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

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

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

2. For printing on the patent front page, list

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

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

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

(A) NAME OF ASSIGNEE

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

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

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

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

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

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

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

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

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

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

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

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

Authorized Signature _____

Date _____

Typed or printed name _____

Registration No. _____



UNITED STATES PATENT AND TRADEMARK OFFICE

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www.uspto.gov

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

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

EXAMINER

LODHI, ANDALIB FT

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

2162

DATE MAILED: 05/21/2015

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

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

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

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

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

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

The information collected by PTOL-85 Part B is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Privacy Act Statement

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

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

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

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

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

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

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

Certified copies:

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

* Certified copies not received: _____.

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

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 2. <input checked="" type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date <u>04/02/2015</u> | 6. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| 3. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 7. <input type="checkbox"/> Other _____. |
| 4. <input checked="" type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date <u>05/01/2015</u> . | |

/Andalib F. Lodhi/
Examiner
Art Unit: 2162

DETAILED ACTION

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

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

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

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

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

Oath/Declaration

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

Drawings

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

Information Disclosure Statement

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

EXAMINER'S AMENDMENT

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

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

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

The application has been amended as follows:

In the claims:

Please amend claims 30, 32 and 33,

Please cancel claims 1-29, 31 and 39,

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

Claims 1-29: (Cancelled)

Claim 30: (Currently Amended) A system as set forth in claim ~~24~~ 42 wherein storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

Claim 31: (Cancelled)

Claim 32: (Currently Amended) A system as set forth in claim ~~24~~ 42 wherein accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

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

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

storing a plurality of images of the financial documents in a first fixed medium at the first storage system when the specific document parameter of the financial document is greater than a predetermined parameter, wherein the predetermined parameter includes a pre-selected numerical record date;

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

utilizing a ~~processing unit~~ processor that has access to the first and second storage systems;

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

comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been received, wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document parameter, and wherein the particular numerical sequence of the financial document includes a record date of the financial document;

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

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

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

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

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

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

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

Claim 39: (Cancelled)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Reasons for Allowance

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

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

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

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

After further consideration of the prior art of record, it appears that the prior art of records fail to disclose each and every element of the Applicant's invention. Specifically, the prior art of record fails to explicitly disclose wherein *'comparing the specific document parameter of the requested financial document to the predetermined parameter to determine if the specific document parameter is greater than, less than, or equal to the predetermined parameter after the request has been received, wherein the specific document parameter of the financial document is a particular numerical sequence associated with the specific document parameter, and wherein the particular numerical sequence of the financial document includes a record date of the financial document'* as recited in independent claim 33.

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

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

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

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

Contact Information

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

Art Unit: 2162

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

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

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

/PIERRE VITAL/
Supervisory Patent Examiner, Art Unit 2162

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

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

(1) ANDALIB LODHI. (3) ____.

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

Date of Interview: 05/01/2015.

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

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

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

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

Identification of prior art discussed: ____.

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

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

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

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

☐ Attachment

/ANDALIB LODHI/ Examiner, Art Unit 2162	
--------------------------------------------	--

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

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-5,870,725 A	02-1999	Bellinger et al.	705/45
*	B	US-6,115,509	09-2000	Yeskel, Filip Jay	382/309
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	D	US-			
	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. 13840892	Applicant(s)/Patent Under Reexamination SCHULZE ET AL.
	Examiner ANDALIB LODHI	Art Unit 2162

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

CPC COMBINATION SETS - SEARCHED		
Symbol	Date	Examiner

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

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

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

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

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5384835		1995-01-24	Wheeler, et. al	
	2	5373550		1994-12-13	Campbell, et. al	
	3	5602933		1997-02-11	Blackwell, et. al	
	4	5305196		1994-04-19	Deaton, et.al	
	5	5910988		1999-06-08	Ballard	
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Attorney Docket Number		

9	5097517		1992-03-17	Holt	
10	5787403		1998-07-28	Randle	
11	5784610		1998-07-21	Copeland, III et al	
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13	5940844		1999-08-17	Cahill et al	
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15	5339311		1994-08-16	Turner	
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17	5592432		1997-01-07	Vishlitzky, et al	
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19	5649196		1997-07-15	Woodhill et al.	

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	21	5751993		1998-05-12	Ofek et al.	
	22	5806078		1998-09-08	Hug et al.	
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	27	5870725		1999-02-09	Bellinger et al.	
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	31	5949492		1999-09-07	Mankovitz	
	32	5953729		1999-09-14	Cabrera et al.	
	33	5187750		1993-02-16	Behera	
	34	4888812		1989-12-19	Dinan et al.	
	35	4899299		1990-02-06	MacPhail	
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	37	5170466		1992-12-08	Rogan et al.	
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	39	5301350		1994-04-05	Rogan et al.	
	40	5321816		1994-06-14	Rogan et al.	
	41	6029175		2000-02-22	Chow et al.	

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42	6061686		2000-05-09	Gauvin et al.	
43	6065026		2000-05-16	Cornelia et al.	
44	6157931		2000-12-05	Cane et al.	
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	53	6308179		2001-10-23	Petersen et al.	
	54	6321258		2001-11-20	Stollfus et al.	
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First Named Inventor	Michael De Schulze, et al	
Art Unit	2162	
Examiner Name	Andalib Ft Lodhi	
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64	5530899		1996-06-25	MacDonald	
65	5548770		1996-06-20	Bridges	
66	5550976		1996-08-27	Henderson et al.	
67	5572726		1996-11-05	Hasuo	
68	5584008		1996-12-10	Shimada et al.	
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Art Unit		2162
Examiner Name	Andalib Ft Lodhi	
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	75	5901228		1999-05-04	Crawford	
	76	5917958		1999-06-29	Nunally et al.	
	77	5924074		1999-07-13	Evans	
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	79	6081251		2000-06-27	Sakai et al.	
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	81	6236767		2001-05-22	Altman	
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86	6574629		2003-06-03	Cooke, Jr. et al.	
87	6584466		2003-06-24	Serbinis et al.	
88	6886047		2005-04-26	Leong et al.	
89	6820094		2004-11-16	Ferguson et al.	
90	7836067	B2	2010-11-16	Schulze et al.	

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Art Unit	2162
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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	WEISS, KAREN L., Integrating Middleware Software into Open-System Client/Server Systems, Master's Thesis, September 1995, Naval Postgraduate School, Monterey, CA, 93943	<input type="checkbox"/>
	2	MEIJER, ANTON, Systems Network Architecture: A Tutorial, 1987, Pitman Publishing, 128 Long Acre, London, WC2E 9AN	<input type="checkbox"/>
	3	KINGMAN, L.C.; LAMBERT, R.E.; STEEN, R.P.; Operational Image Systems: A New Opportunity, IBM Systems Journal, Vol 29, No. 3, 1990, IBM	<input type="checkbox"/>
	4	SOMMERVILLE, P. J.; Use of Images in Commercial and Office Systems, IBM Systems Journal, Vol. 23, No. 3, 1984, IBM	<input type="checkbox"/>
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	6	DAVIDSON, ROBERT P.; MULLER, NATHAN J.; Internetworking LANs: operation, design, and management, 1992, Artech House, 685 Canton Street, Norwood, MA, 02062	<input type="checkbox"/>
	7	MULLER, NATHAN J.; Strategies for Managing Image Files, April 1993, pages 85-89, Unisphere Magazine, Unisphere Publishing Co.	<input type="checkbox"/>
	8	ANDERSON, G.B.; GROSS, B.P.; LEWIS, S.M.; REIMER, J.A.; ImagePlus Workstation Program, IBM Systems Journal, Vol. 29, No. 3, 1990, IBM	<input type="checkbox"/>

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EXAMINER SIGNATURE

Examiner Signature	/Andalib Lodhi/	Date Considered	05/01/2015
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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

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

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First Named Inventor	Michael De Schulze, et al
Art Unit	2162
Examiner Name	Andalib Ft Lodhi
Attorney Docket Number	

CERTIFICATION STATEMENT

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

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

OR

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☐ See attached certification statement.

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

☒ A certification statement is not submitted herewith.

SIGNATURE

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

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

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
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9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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


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

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

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


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

CPC						
Symbol					Type	Version
G06F		17	/	30008	F	2013-01-01
G06F		17	/	30064	A	2013-01-01
G06F		17	/	30067	A	2013-01-01
G06Q		40	/	00	I	2013-01-01
G06F		17	/	30011	I	2013-01-01
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CPC Combination Sets				
Symbol	Type	Set	Ranking	Version

/ANDALIB LODHI/ Examiner.Art Unit 2162 (Assistant Examiner)	05/07/2015 (Date)	Total Claims Allowed: 18	
/PIERRE VITAL/ Supervisory Patent Examiner.Art Unit 2162 (Primary Examiner)	05/15/2015 (Date)	O.G. Print Claim(s) 33	O.G. Print Figure 4

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

<input type="checkbox"/> Claims renumbered in the same order as presented by applicant <input type="checkbox"/> CPA <input type="checkbox"/> T.D. <input type="checkbox"/> R.1.47															
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	15		31	16	47										
	16	11	32	17	48										

/ANDALIB LODHI/ Examiner.Art Unit 2162 (Assistant Examiner)	05/07/2015 (Date)	Total Claims Allowed: 18	
/PIERRE VITAL/ Supervisory Patent Examiner.Art Unit 2162 (Primary Examiner)	05/15/2015 (Date)	O.G. Print Claim(s) 33	O.G. Print Figure 4

EAST Search History

EAST Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
		"5895455".pn.	US- PGPUB; USPAT	OR	ON	2009/02/25 19:34
L1	417	707/731.ccls.	US- PGPUB; USPAT	OR	ON	2015/05/02 21:46
S1	1	"6963866".pn.	US- PGPUB; USPAT	OR	ON	2007/09/14 15:03
S2	1	"6446072".pn.	US- PGPUB; USPAT	OR	ON	2007/09/18 09:34
S3	2	("20060041493").PN.	US- PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/17 11:20
S4	107	"5187750"	US- PGPUB; USPAT	OR	ON	2007/09/17 11:21
S5	1	"5187750".pn.	US- PGPUB; USPAT	OR	ON	2007/09/17 11:21
S6	51	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097" "4494840" "4494743").pn.	US- PGPUB; USPAT; USOCR; FPRS; EPO; JPO	OR	ON	2007/09/17 13:12
S7	28	financial with (document or information) with store\$1 with remote with database	US- PGPUB; USPAT	OR	ON	2007/09/18 09:35
S8	4	S7 and "707"/\$.ccls.	US- PGPUB; USPAT	OR	ON	2007/09/18 09:35
S9	35330	local near1 remote	US- PGPUB; USPAT	OR	ON	2007/09/18 09:51
S10	330	S9 same index	US- PGPUB; USPAT	OR	ON	2007/09/18 09:51
S11	395	S9 same index\$3	US- PGPUB; USPAT	OR	ON	2007/09/18 09:51

S12	127	S11 same database	US-PGPUB; USPAT	OR	ON	2007/09/18 09:51
S13	1	S12 same financial	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S14	75856	document with process\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 09:59
S15	1721	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S16	320	S15 same (storage or archival)	US-PGPUB; USPAT	OR	ON	2007/09/18 10:00
S17	8	S16 same bank\$3	US-PGPUB; USPAT	OR	ON	2007/09/18 10:01
S18	10	("4156907" "4814972" "4918588" "4922486" "4941170" "4949248" "4958341" "5021949" "5129061" "5155847").PN.	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:03
S19	398	financial near2 document\$1 near3 process\$3	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
S20	11	S19 same remote\$2	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:04
S21	2	S20 same (electronically or digital)	US-PGPUB; USPAT; USOCR	OR	ON	2007/09/18 10:05
S22	50	("6446072" "6963866" "20020138490" "20060041493" "20020111946" "6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "20040193538" "20050097035" "20050192884" "20060196926" "5673320" "7111168" "20010037313" "20040128512" "20080103790" "5187750" "5195133" "5287497" "5297202" "5678046" "5748780" "5754697" "5917965" "5940844" "5963659" "6012633" "6181837" "6574377" "6711554" "20040220885" "20050240483" "20020026426" "20030014341" "4993802" "5983268" "4974977" "5506691" "5594225" "5804804" "5825506" "5842211" "6085168" "6167394" "6397194").pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 10:51
S23	1	"6963866".pn.	US-PGPUB; USPAT	OR	ON	2008/07/08 18:10
S24	114	"s28" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:07
S25	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S26	266	"s7" and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S27	2025	document with process\$3 with remote\$2	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S28	78	S27 and 707/3.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08
S29	90	S27 and 707/10.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:08

S30	6	S27 and 707/205.ccls.	US-PGPUB; USPAT	OR	ON	2008/07/08 19:09
S31	50	("6096096" "5321816" "5784610" "6253193" "6363488" "6389402" "6427140" "6446072" "6963866" "20020138490" "20040193538" "20050097035" "20050192884" "20060041493" "20060196926" "20020111946" "4993802" "5983268" "4974977" "5506691" "5594225" "5673320" "5825506" "6167394" "6397194" "7111168" "20010037313" "20030033227" "20030033231" "20030140005" "20040128512" "20070112641" "20070112642" "20080103790" "20080133510" "5339368" "5528705" "5682444" "5711520" "5751846" "5784503" "4821332" "5422467" "5668897" "7014120" "20040173686" "4164179" "4067267" "4427192" "4447097").pn.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:46
S32	2	compar\$3 with request\$2 with financial with document with parameter with greater with less.clm.	US-PGPUB; USPAT	OR	ON	2008/09/26 11:47
S33	0	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 with age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
S34	2	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 same age with compar\$3	US-PGPUB; USPAT	OR	ON	2008/09/26 12:14
S35	1	"5602963".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S36	1	"5706457".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S37	1	"5825506".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S38	1	"5825943".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:01
S39	1	"5860066".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S40	1	"5870725".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S42	1	"5926623".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:02
S43	1	"5940844".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S44	1	"6181837".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S45	1	"6308179".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
S46	1	"6446072".pn.	US-PGPUB; USPAT	OR	ON	2009/02/25 16:03
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S48	47	business with imag\$3 with strategy	US- PGPUB; USPAT	OR	ON	2009/02/25 19:54
S49	119	(business or enterprise) with check with process\$3 with payment	US- PGPUB; USPAT	OR	ON	2009/02/25 20:00
S50	4	S49 and "707"/\$.ccls.	US- PGPUB; USPAT	OR	ON	2009/02/25 20:01
S51	0	electronic with document with process43	US- PGPUB; USPAT	OR	ON	2009/02/25 20:01
S52	10270	electronic with document with process\$3	US- PGPUB; USPAT	OR	ON	2009/02/25 20:02
S53	931	S52 same (business or enterprise or market)	US- PGPUB; USPAT	OR	ON	2009/02/25 20:02
S54	28	S53 same (compar\$3)	US- PGPUB; USPAT	OR	ON	2009/02/25 20:03
S55	268	("3872448" "4817050" "4888812" "4899299" "4941125" "5029016" "5058185" "5097517" "5109439" "5153936" "5170466" "5187750" "5218685" "5247660" "5287497" "5301350" "5305196" "5321816" "5325511" "5339311" "5361255" "5373550" "5384835" "5506986" "5530899" "5548770" "5550976" "5572726" "5584008" "5592432" "5602933" "5602936" "5649196" "5678042" "5678046" "5706457" "5727164" "5732214" "5742792" "5742807" "5751993" "5783808" "5784610" "5787403" "5806078" "5813009" "5819300" "5825506" "5825943" "5860066" "5870725" "5895455" "5897643" "5901228" "5910988" "5917958" "5924074" "5926288" "5926623" "5940844" "5949492" "5953729" "0233710" "6029175" "6061686" "6065026" "6081251" "6097834" "6115509" "6124878" "6157930" "6157931" "6181837" "6212303" "6236767" "6246778" "6269380" "6269382" "6308179" "6321258" "6349330" "6360306" "6366930" "6446072" "6557039" "6574629" "6584466" "6820094" "6886047" "7836067").PN.	US- PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2015/05/01 12:41
S56	0	("5870725.pn.").PN.	US- PGPUB; USPAT; USOCR; FPRS;	OR	OFF	2015/05/01 12:43

			EPO; JPO; DERWENT; IBM_TDB			
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S58	0	("6029175.pn.").PN.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:45
S59	0	("5870725.pn.").PN.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:45
S60	0	("6029175.pn.").PN.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:46
S61	0	("5187750.pn.").PN.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:46
S62	0	("6212303.pn.").PN.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:46
S63	1	"6029175".pn.	USPAT	OR	OFF	2015/05/01 12:46
S64	2	"6029175".pn.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:46
S65	2	"5870725".pn.	US-PGPUB; USPAT; DERWENT	OR	OFF	2015/05/01 12:47
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S67	10	(compar\$3 or determin\$3 or calculat\$3) with (data or table or record) with (date or time) with (financial near3 document) same sequence\$1	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2015/05/01 13:34
S68	3	"20070011184"	US-PGPUB; USPAT; DERWENT	OR	ON	2015/05/01 13:42
S74	0	compar\$3 with specific with document with parameter with numerical with sequence with record with date.clm.	US-PGPUB; USPAT; DERWENT	OR	ON	2015/05/01 16:46
S75	0	compar\$3 with specific with document with parameter with numerical with sequence with record with date.clm.	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	OR	ON	2015/05/01 16:46

EAST Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
		(707/821.ccls.).CCLS.	US-PGPUB;	OR	OFF	2015/05/02 22:14

			USPAT; UPAD			
		707/821.ccls.	US- PGPUB; USPAT; UPAD	OR	OFF	2015/05/02 22:14
		(707/821.ccls.).OCLS.	US- PGPUB; USPAT; UPAD	OR	OFF	2015/05/02 22:13
		707/769.ccls.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/02 22:13
		707/821.ccls.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/02 22:13
		707/7821.ccls.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/02 22:13
		(compar\$3 or determin\$3 or calculat\$3) with (data or table or record) with (date or time) with (financial near3 document) same (sequence\$1	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/01 13:34
L2	417	707/731.ccls.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/02 21:52
L3	568	707/703.ccls.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/02 21:53
S69	1	"5870725".pn.	US- PGPUB; USPAT; UPAD	OR	OFF	2015/05/01 12:59
S70	90	("3872448" "4817050" "4888812" "4899299" "4941125" "5029016" "5058185" "5097517" "5109439" "5153936" "5170466" "5187750" "5218685" "5247660" "5287497" "5301350" "5305196" "5321816" "5325511" "5339311" "5361255" "5373550" "5384835" "5506986" "5530899" "5548770" "5550976" "5572726" "5584008" "5592432" "5602933" "5602936" "5649196" "5678042" "5678046" "5706457" "5727164" "5732214" "5742792" "5742807" "5751993" "5783808" "5784610" "5787403" "5806078" "5813009" "5819300" "5825506" "5825943" "5860066" "5870725" "5895455" "5897643" "5901228" "5910988" "5917958" "5924074" "5926288" "5926623" "5940844" "5949492" "5953729" "0233710" "6029175" "6061686" "6065026"	US- PGPUB; USPAT; UPAD	OR	OFF	2015/05/01 12:59

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S71	4	(financial or business) with (document or information or info or data) with access\$3 with retriev\$3 same age with compar\$3	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/01 13:32
S72	33	(compar\$3 or determin\$3 or calculat\$3) with (data or table or record) with (date or time) with (financial near3 document)	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/01 13:33
S73	10	(compar\$3 or determin\$3 or calculat\$3) with (data or table or record) with (date or time) with (financial near3 document) same sequence\$1	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/01 13:34
S76	0	compar\$3 with specific with document with parameter with numerical with sequence with record with date.clm.	US- PGPUB; USPAT; UPAD	OR	ON	2015/05/01 16:46

5/ 2/ 2015 10:15:56 PM
C:\ Users\ alodhi\ Documents\ EAST\ Workspaces\ 11202790.wsp

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

Application Information

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

Attention: Office of Petitions

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

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

A grantable petition requires one of the following items:

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

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

Given Name	Middle Name	Family Name	Suffix
Richard		Gagnon	

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

Select (1) or (2) :

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

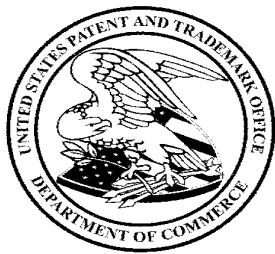
Signature	/Richard Gagnon/	Date (YYYY-MM-DD)	2015-04-21
Name	Richard Gagnon		

Privacy Act Statement

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

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

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



UNITED STATES PATENT AND TRADEMARK OFFICE

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United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
www.uspto.gov

In re Application of
Michael D. Schulze

Application No. 13840892

Filed: March 15, 2013

Attorney Docket No.

:

:

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

:

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

The petition is **GRANTED**.

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

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

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

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

Electronic Acknowledgement Receipt

EFS ID:	22140697
Application Number:	13840892
International Application Number:	
Confirmation Number:	4281
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	113243
Filer:	Michael Schulze
Filer Authorized By:	
Attorney Docket Number:	
Receipt Date:	22-APR-2015
Filing Date:	15-MAR-2013
Time Stamp:	17:42:40
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	Petition automatically granted by EFS	onemoretime.pdf	752184 c1ba382e7ea6b6128e626e2a045bdfc0a1c22ec	no	2

Warnings:

Information:

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.

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

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	1	5384835		1995-01-24	Wheeler, et. al	
	2	5373550		1994-12-13	Campbell, et. al	
	3	5602933		1997-02-11	Blackwell, et. al	
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	5	5910988		1999-06-08	Ballard	
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(Not for submission under 37 CFR 1.99)

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

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10	5787403		1998-07-28	Randle	
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	41	6029175		2000-02-22	Chow et al.	

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	42	6061686		2000-05-09	Gauvin et al.	
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	44	6157931		2000-12-05	Cane et al.	
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	65	5548770		1996-06-20	Bridges	
	66	5550976		1996-08-27	Henderson et al.	
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	74	5813009		1998-09-02	Johnson et al.	

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Art Unit	2162	
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	75	5901228		1999-05-04	Crawford	
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	Filing Date		2013-03-15	
	First Named Inventor	Michael De Schulze, et al		
	Art Unit	2162		
	Examiner Name	Andalib Ft Lodhi		
	Attorney Docket Number			

	86	6574629		2003-06-03	Cooke, Jr. et al.	
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	3	KINGMAN, L.C.; LAMBERT, R.E.; STEEN, R.P.; Operational Image Systems: A New Opportunity, IBM Systems Journal, Vol 29, No. 3, 1990, IBM	<input type="checkbox"/>
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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

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Signature	/Michael De Schulze/	Date (YYYY-MM-DD)	2015-04-02
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	Filing Date	2013-03-15	
	First Named Inventor	Michael De Schulze, et al	
	Art Unit	2162	
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Application Number:	13840892
International Application Number:	
Confirmation Number:	4281
Title of Invention:	Method of Obtaining An Electronically-Stored Financial Document
First Named Inventor/Applicant Name:	Michael D. Schulze
Customer Number:	113243
Filer:	Michael Schulze
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Receipt Date:	02-APR-2015
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Information:					
9	Non Patent Literature	strategiesformanagingimagefiles.pdf	2966546	no	4
			6ca985570c2ab58456decfb751a0b5edbd3d8faa		
Warnings:					
Information:					
10	Non Patent Literature	useofimage.pdf	2704767	no	16
			48b2eac9ac3d7a8b71a3450e01119d6e5570be63		
Warnings:					
Information:					

Page 96 of 250

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.

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

<input type="radio"/> I certify, in accordance with 37 CFR 1.4(d)(4), that the terminal disclaimer fee under 37 CFR 1.20(d) required for this terminal disclaimer has already been paid in the above-identified application.	
Applicant claims the following fee status:	
<input type="radio"/> Small Entity <input type="radio"/> Micro Entity <input checked="" type="radio"/> Regular Undiscounted	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.	
THIS PORTION MUST BE COMPLETED BY THE SIGNATORY OR SIGNATORIES I certify, in accordance with 37 CFR 1.4(d)(4) that I am:	
<input type="radio"/> An attorney or agent registered to practice before the Patent and Trademark Office who is of record in this application Registration Number _____	
<input type="radio"/> A sole inventor	
<input type="radio"/> A joint inventor; I certify that I am authorized to sign this submission on behalf of all of the inventors as evidenced by the power of attorney in the application	
<input checked="" type="radio"/> A joint inventor; all of whom are signing this request	
Signature	/Richard Gagnon/
Name	Richard Gagnon
Signature	/Michael Schulze/
Name	Michael Schulze

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

Electronic Patent Application Fee Transmittal

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

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

Doc Code: DISQ.E.FILE

Document Description: Electronic Terminal Disclaimer – Approved

Application No.: 13840892

Filing Date: 15-Mar-2013

Applicant/Patent under Reexamination: Schulze et al.

Electronic Terminal Disclaimer filed on March 5, 2015

☒ APPROVED

This patent is subject to a terminal disclaimer

☐ DISAPPROVED

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

U.S. Patent and Trademark Office

Electronic Acknowledgement Receipt

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

Payment information:

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

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

File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Electronic Terminal Disclaimer-Filed	eTerminal-Disclaimer.pdf	34115	no	2
			ee97602088b9954b0b4180e232039229ffe aa60a		
Warnings:					
Information:					
2	Fee Worksheet (SB06)	fee-info.pdf	29822	no	2
			d060444d6b3a2020103ed4a3948260f3d0c 0caad		
Warnings:					
Information:					
Total Files Size (in bytes):			63937		
<p>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.</p> <p><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.</p> <p><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.</p> <p><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.</p>					



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

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

CONFIRMATION NO. 4281 PUBLICATION NOTICE



Title:Method of Obtaining An Electronically-Stored Financial Document

Publication No.US-2014-0082005-A1

Publication Date:03/20/2014

NOTICE OF PUBLICATION OF APPLICATION

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

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

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

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

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

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



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

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

CONFIRMATION NO. 4281 MISCELLANEOUS NOTICE



Date Mailed: 12/12/2013

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

PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875						Application or Docket Number 13/840,892				
APPLICATION AS FILED - PART I										
(Column 1)		(Column 2)		SMALL ENTITY		OR OTHER THAN SMALL ENTITY				
FOR	NUMBER FILED	NUMBER EXTRA	RATE(\$)	FEE(\$)		RATE(\$)	FEE(\$)			
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	280			
SEARCH FEE (37 CFR 1.16(k), (l), or (m))	N/A	N/A	N/A			N/A	600			
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	720			
TOTAL CLAIMS (37 CFR 1.16(j))	17	minus 20 = *			OR	x 80 =	0.00			
INDEPENDENT CLAIMS (37 CFR 1.16(h))	3	minus 3 = *				x 420 =	0.00			
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$310 (\$155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0.00			
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0.00			
			TOTAL			TOTAL	1600			
* 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 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	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
13/840,892	03/15/2013	Michael D. Schulze	

CONFIRMATION NO. 4281

113243
Michael Schulze
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#103
Troy, MI 48084

NOTICE



Date Mailed: 12/12/2013

INFORMATIONAL NOTICE TO APPLICANT

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

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):
All

Applicant may submit the inventor's oath or declaration at any time before the Notice of Allowance and Fee(s) Due, PTOL-85, is mailed.



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

CONFIRMATION NO. 4281

UPDATED FILING RECEIPT



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

Date Mailed: 12/12/2013

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

Inventor(s)

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

Applicant(s)

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

Assignment For Published Patent Application

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

Power of Attorney: None

Domestic Priority data as claimed by applicant

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

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

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

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

page 1 of 3

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

Projected Publication Date: 03/20/2014

Non-Publication Request: No

Early Publication Request: No

Title

Method of Obtaining An Electronically-Stored Financial Document

Preliminary Class

382

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

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

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

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

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

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

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, <http://www.stopfakes.gov>. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

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

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The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit <http://www.SelectUSA.gov> or call +1-202-482-6800.



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

CONFIRMATION NO. 4281



OC000000065468704

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

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

Date Mailed: 12/12/13

DENIAL OF REQUEST FOR POWER OF ATTORNEY

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

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

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

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

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

A-6112m

Application Assistance Unit
571-272-4200

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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

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

SECOND PRELIMINARY AMENDMENT

Dear Sir:

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

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

Amendments to the Specification

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

This patent application is ~~a continuation of U.S. Patent Application Serial No. 13/838,554 filed on March 15, 2013 now _____~~ which is a continuation of U.S. Patent Application Serial No. 13/272,936 filed on October 13, 2011, now abandoned, [[_____]] which is a continuation of U.S. Patent Application Serial No. 12/902,973 filed on October 12, 2010, now abandoned, which is a continuation of U.S. Patent Application Serial No. 12/489,087 filed on June 22, 2009, now U.S. Patent No. 7,836,067, which is a continuation of U.S. Patent Application Serial No. 11/202,790 filed on August 12, 2005, now U.S. Patent No. 7,552,118, which is a continuation of U.S. Patent Application Serial No. 10/104,541 filed on March 22, 2002, now U.S. Patent No. 6,963,866, which is a continuation of U.S. Patent Application Serial No. 09/548,490 filed on April 13, 2000, now U.S. Patent No. 6,446,072, which in turn claims priority to and all the advantages of United States Provisional Patent Application Serial No. 60/129,021, which was filed on April 13, 1999.

Amendments to the Claims

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

1. - 22. (Cancelled).

23. (New) A system comprising:

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

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

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

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

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

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

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

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

26. (New) A system as set forth in claim 24 wherein storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a fixed electronic medium.

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

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

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

30. (New) A system as set forth in claim 29 wherein storing a plurality of financial documents in a first fixed medium is further defined as electronically storing the plurality of financial documents in a first fixed electronic medium, and wherein storing a plurality of financial documents in a second fixed medium is further defined as electronically storing the plurality of financial documents in a second fixed electronic medium.

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

32. (New) A system as set forth in claim 24 wherein accessing the first and second storage systems is further defined as accessing only one of the storage systems at any one time to locate the requested financial document.

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

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

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

utilizing a processing unit that has access to the first and second storage systems;

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

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

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

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

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

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

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

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

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

39. (New) A system comprising:

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

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

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

Remarks

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

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

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

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

Respectfully submitted,

HOWARD & HOWARD ATTORNEYS PLLC

Date: December 6, 2013

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METHOD OF OBTAINING AN ELECTRONICALLY- STORED FINANCIAL DOCUMENT

RELATED APPLICATIONS

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

BACKGROUND OF THE INVENTION

1) TECHNICAL FIELD

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

2) DESCRIPTION OF THE PRIOR ART

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

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

linked with the on-site storage system. Typically, all requests for a particular period are grouped together and subsequently downloaded for retrieval of the requested image by the financial institution. The financial institution retrieves the image, e.g. a photocopy of the check, and then distributes the photocopy to the client via facsimile, mail or hand delivery.

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

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

Other financial institutions do electronically store financial documents in on-site and off-site storage systems. However, the methods utilized by these financial institutions to
20 access the financial documents stored in the off-site storage system are deficient in that the interface utilized in such methods is only inter-linked with the on-site storage system. That

is, there is no interface independently inter-linked with the off-site storage system. As a result, the financial documents stored in the off-site storage system can not be efficiently accessed. These financial institutions are still responsible for retrieving the requested financial documents through their back office production and their expenses remain high.

5 One such method of retrieving documents from on-site and off-sited storage systems is disclosed in United States Patent No. 5,784,610 to Copeland, III et al.

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

SUMMARY OF THE INVENTION AND ADVANTAGES

A method for a financial institution to obtain electronically-stored financial documents having a specific document parameter is disclosed. The specific document
20 parameter is typically a particular numerical sequence, such as a record date of the financial document. The method of the subject invention enables the financial institution