Exhibit 5
Part 15
To Third Declaration of
Joseph N. Hosteny

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at least one second local area network for transmitting data within a corresponding one of said at least one data collection subsystem;

at least one third local area network for transmitting data within a corresponding one of said at least one data processing subsystem; and

at least one wide area network for transmitting data between said one or more remote data access subsystems, said at least one data collection subsystem and said at least one data processing subsystem.

23. A system as in claim 22 wherein said at least one communication network further comprises:

at least one first modem for connecting said at least one first local area network of said one or more data access subsystems to a corresponding one of said at least one second local area network through said at least one wide area network;

at least one bank of modems for connecting said at least one second local area network of said at least one data collection subsystem to a corresponding some of said at least one first local area network of said one or more data access subsystems through said at least one wide area network;

at least one first wide area network router for connecting a corresponding one of said at least one second local area network of said at least one data collecting subsystem to said at least one wide area network; and

at least one second wide area network router for connecting a corresponding one of said at least one third local area network of said at least one data processing subsystem to said at least one wide area network.

24. A system as in claim 23 wherein said at least one first wide area network and said at least one second wide area network comprises a carrier cloud, said carrier cloud using a frame relay method for transmitting the transaction data.

25. A system as in claim 22 wherein said at least one second local area network and said at least one third local area network further comprises a corresponding one of at least one network switch for routing transaction data within said at least one second local area network and said at least one third local area network.

26. A method for central management, storage and verification of remotely captured paper transactions from checks comprising the steps of:

capturing an image of the paper transaction data at one or more remote locations said transaction data including a payer bank's identification number, a payer bank's routing number, a payer bank's routing information, a payer's account number, a payer's check, a payer bank's draft, a check amount, a payee bank's identification number, a payee bank's routing information, and a payee's account number; and sending a captured image of the paper transaction data;

managing the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending and storing of the transaction data;

encrypting subsystem identification information and the transaction data; and

transmitting the transaction data and the subsystem identification information within and between the remote location(s) and the central location.

27. The method as in claim 26 wherein said managing the capturing and sending step comprises the steps of:

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successively transforming the captured transaction data to a bitmap image, a compressed bitmap image, an encrypted, compressed bitmap image and an encrypted, compressed bitmap image tagged with information identifying a location and time of the transaction data capturing; and

storing the tagged, encrypted, compressed bitmap image.

28. The method as in claim 27 wherein said managing the capturing and sending step also captures electronic transactions from credit cards, smart cards and debit cards, signature data or biometric data, further comprising the steps of:

initiating an electronic transaction;

capturing signature data;

capturing biometric data; and

printing a paper transaction with data glyphs for the initiated electronic transaction.

29. A method as in claim 26 wherein:

said capturing and sending step occurs at a plurality of remote locations; and

said collecting, processing, sending and storing step occurs at a plurality of central locations.

30. A method as in claim 29 wherein said collecting, processing, sending and storing step comprises the steps of:

polling the remote locations for transaction data with servers at the central locations;

storing the transaction data at the central location in a memory hierarchy, said storing maintains recently accessed transaction data in a primary memory and other transaction data in a secondary memory; and

dynamically assigning the servers at the central location to receive portions of the transaction data for balancing the transaction data among the servers; and

generating reports from the transaction data and providing data to software applications.

31. A method as in claim 30 wherein said storing the transaction data step comprises the steps of:

partitioning the stored transaction data with predefined templates into panels; and

identifying locations of the panels.

32. A method as in claim 31 wherein said managing the collecting, processing, sending and storing of the transaction data step comprises correcting errors in the panels of stored transaction data.

33. A method as in claim 32 further comprising the steps of:

polling the remote locations for captured electronic data, captured signature data and captured biometric data with servers at the central locations; and

comparing the captured signature data and the captured biometric data to stored signature data and stored biometric data respectively for identification verification.

34. A method as in claim 32 wherein said transmitting the transaction data step comprises the steps of:

transmitting data within the remote locations;

transmitting data from each remote location to a corresponding central location; and

transmitting data within the central locations.

35. A method as in claim 34 wherein said transmitting data from each remote location to a corresponding central location step comprises the steps of:

connecting each remote location to a corresponding central location; and

connecting each central location to corresponding remote locations.

36. A method as in claim **29** further comprising the steps of:

collecting and sending the electronic or paper transaction data at intermediate locations;

managing the collecting and sending of the transaction data; and

transmitting the transaction data within the intermediate location and between the intermediate locations and the remote locations and the central locations.

37. A method as in claim **36** wherein said managing the collecting and sending step comprises the steps of:

polling the remote locations for transaction data with servers in the intermediate locations;

storing the transaction data in the intermediate locations in a useful form, said storing maintains the transaction data in a primary memory of a memory hierarchy and performs backup storage of the transaction data into a secondary memory of the memory hierarchy; and

dynamically assigning the servers to receive portions of the transaction data for balancing the transaction data among the servers.

38. The method as in claim **36** wherein said transmitting the transaction data step comprises the steps of:

transmitting data within the remote locations;

transmitting data from each remote location to a corresponding intermediate location;

transmitting data within the intermediate locations;

transmitting data from each intermediate location to corresponding central locations; and

transmitting data within the central locations.

39. A method as in claim **38** wherein said transmitting data from each remote location to corresponding intermediate locations step comprises the steps of:

connecting each remote location to a corresponding intermediate location; and

connecting the intermediate locations to corresponding remote locations.

40. A method as in claim **38** wherein said transmitting data from each intermediate location to corresponding central locations comprises the steps of:

connecting each intermediate location to an external communication network; and

connecting the corresponding central locations to the communication network.

41. A method as in claim **40** wherein said transmitting data from each intermediate location to corresponding central locations step further comprises the steps of:

packaging the transaction data into frames; and

transmitting the frames through the external communication network.

42. A system for central management, storage and report generation of remotely captured paper transactions from checks comprising:

one or more remote data access subsystems for capturing and sending paper transaction data and verifying transaction data from the checks comprising at least one imaging subsystem for capturing the checks and at least one data access controller for managing the capturing and sending of the transaction data;

at least one central data processing subsystem for processing, sending, verifying and storing the paper transaction data and the subsystem identification information comprising a management subsystem for managing the processing, sending and storing of the of the transaction data; and

at least one communication network for the transmission of the transaction data within and between said one or more data access subsystems and said at least one data processing subsystem, with the data access subsystem providing encrypted subsystem identification information and encrypted paper transaction data to the data processing subsystem.

43. A method for central management, storage and verification of remotely captured paper transactions from checks comprising the steps of:

capturing an image of the check at one or more remote locations and sending a captured image of the check;

managing the capturing and sending of the transaction data;

collecting, processing, sending and storing the transaction data at a central location;

managing the collecting, processing, sending and storing of the transaction data;

encrypting subsystem identification information and the transaction data;

verifying the transaction data from the check; and

transmitting the transaction data and the subsystem identification information within and between the remote location(s) and the central location.

* * * * *

(12) **EX PARTE REEXAMINATION CERTIFICATE** (6063rd)

United States Patent

Ballard

(10) **Number:** US 6,032,137 C1

(45) **Certificate Issued:** Dec. 25, 2007

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(54) **REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE**

(75) Inventor: **Claudio R. Ballard**, Lloyd Harbor, NY (US)

(73) Assignee: **Datatreasury Corporation**, Melville, NY (US)

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G06K 17/00	(2006.01)
H04L 9/00	(2006.01)

(52) **U.S. Cl.** **705/75**

(58) **Field of Classification Search** .... None
See application file for complete search history.

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Primary Examiner—Peter C. English

(57) **ABSTRACT**

A system for remote data acquisition and centralized processing and storage is disclosed called the Data Treasury™ System. The DataTreasury™ System provides comprehensive support for the processing of documents and electronic data associated with different applications including sale, business, banking and general consumer transactions. The system retrieves transaction data such as credit card receipts checks in either electronic or paper form at one or more remote locations, encrypts the data, transmits the encrypted data to a central location, transforms the data to a usable form, performs identification verification using signature data and biometric data, generates informative reports from the data and transmits the informative reports to the remote locations(s). The DataTreasury™ System has many advantageous features which work together to provide high performance, security, reliability, fault tolerance and low cost. First, the network architecture facilitates secure communication between the remote location(s) and the central processing facility. A dynamic address assignment algorithm performs load balancing among the system's servers for faster performance and higher utilization. Finally, a partitioning scheme improves the error correction process.
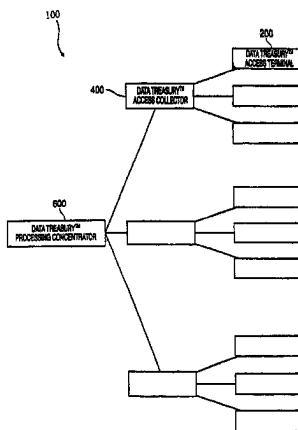
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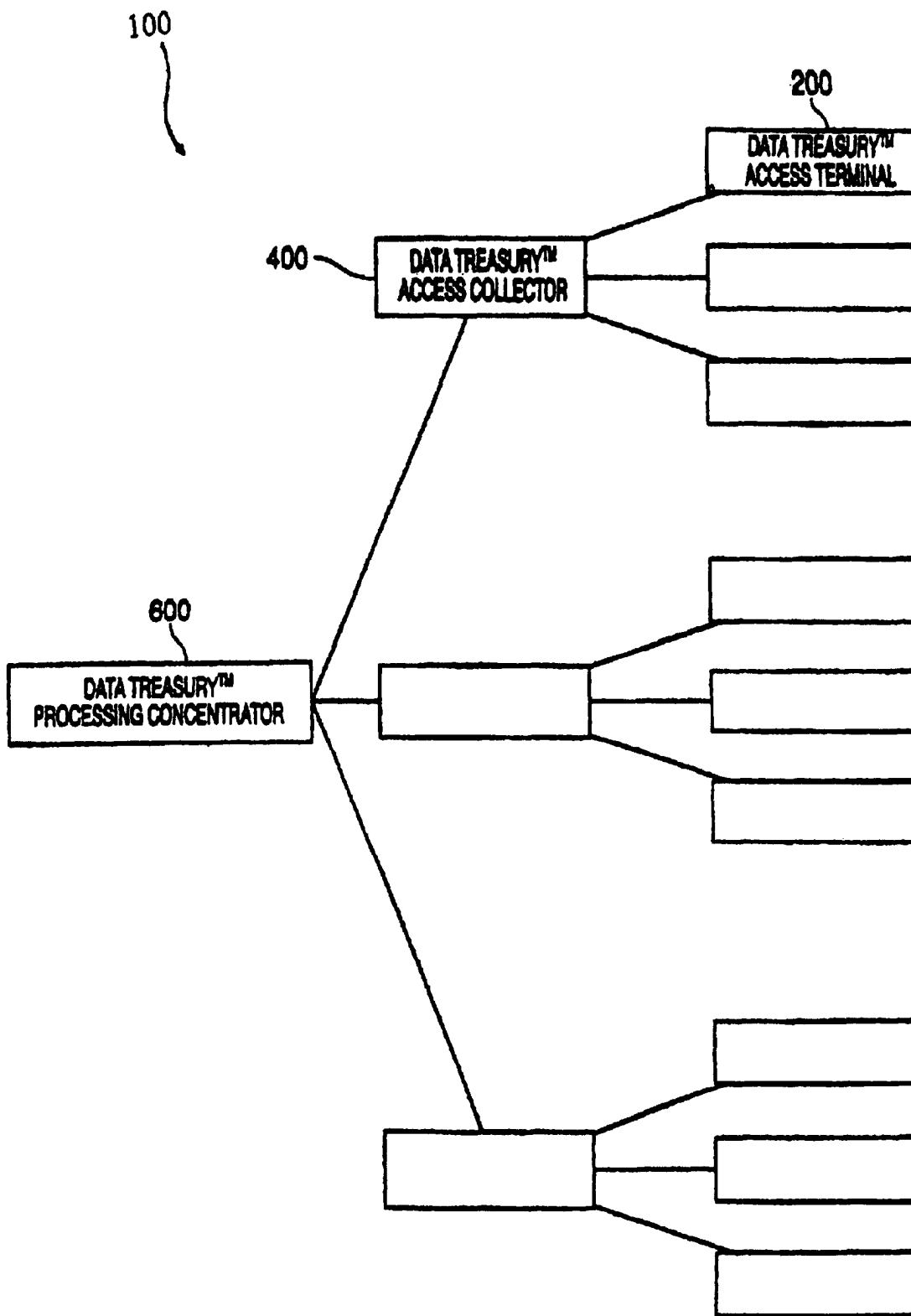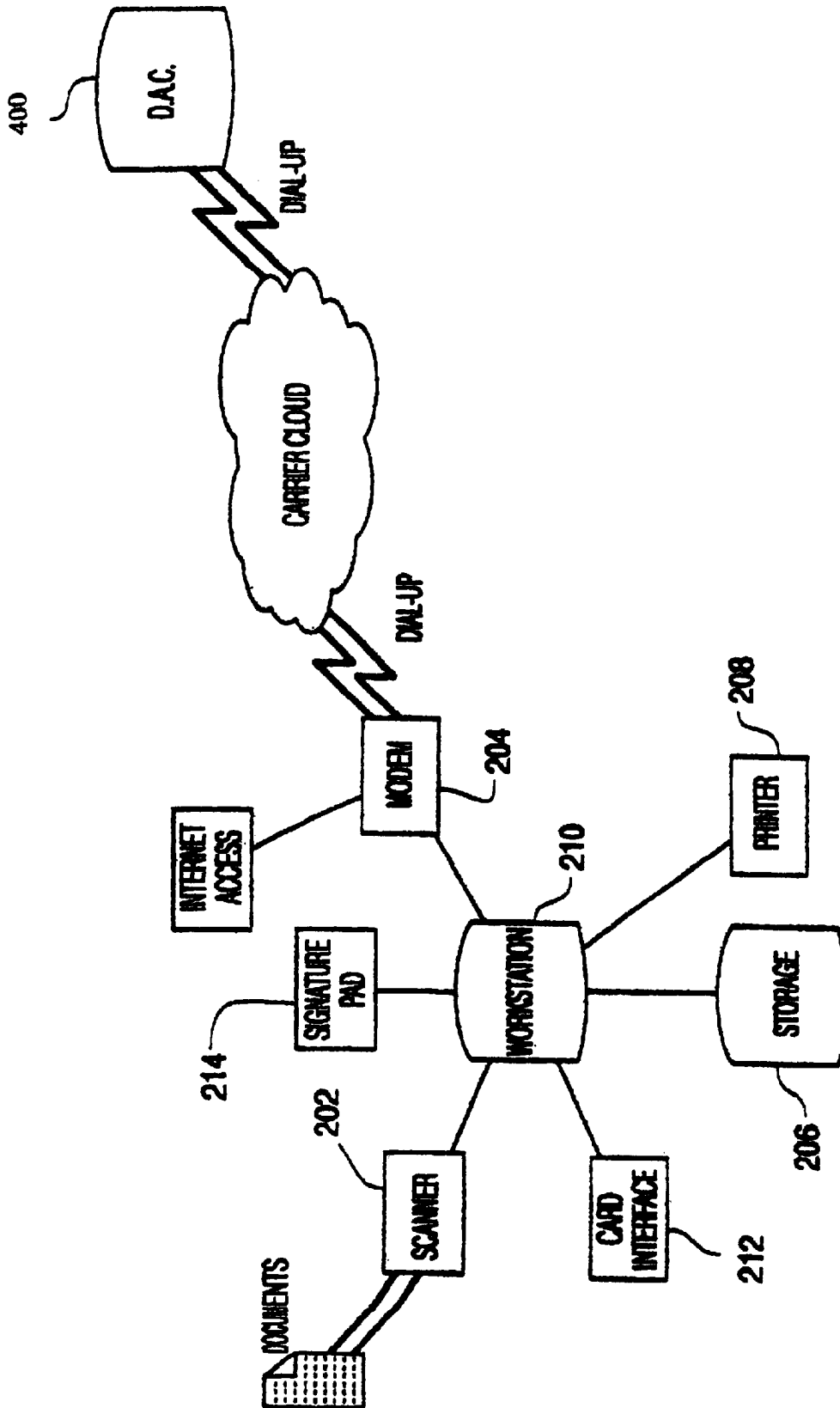
100

200

DATA TREASURY™
ACCESS TERMINAL

400

DATA TREASURY™
ACCESS COLLECTOR

600

DATA TREASURY™
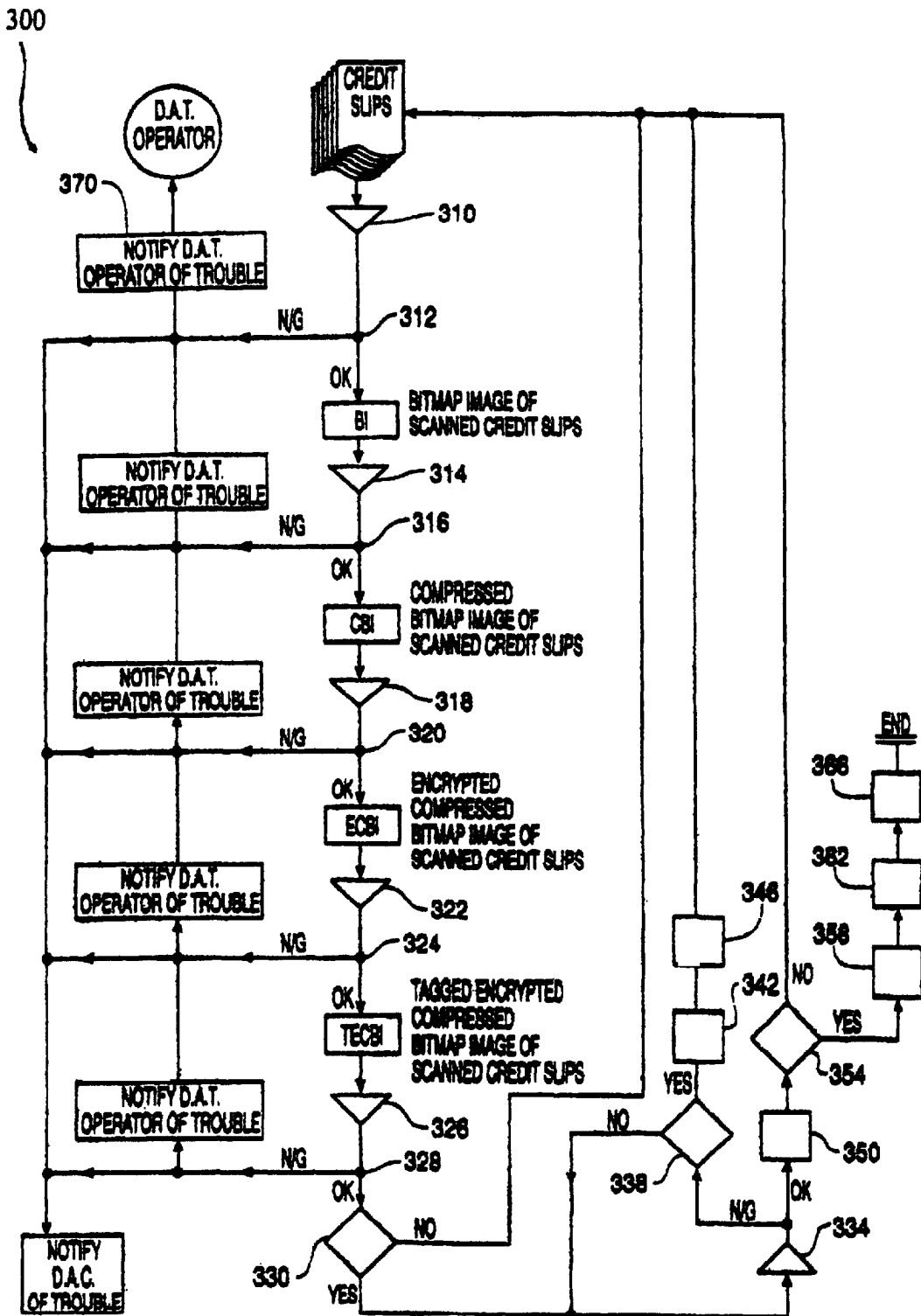PROCESSING CONCENTRATOR

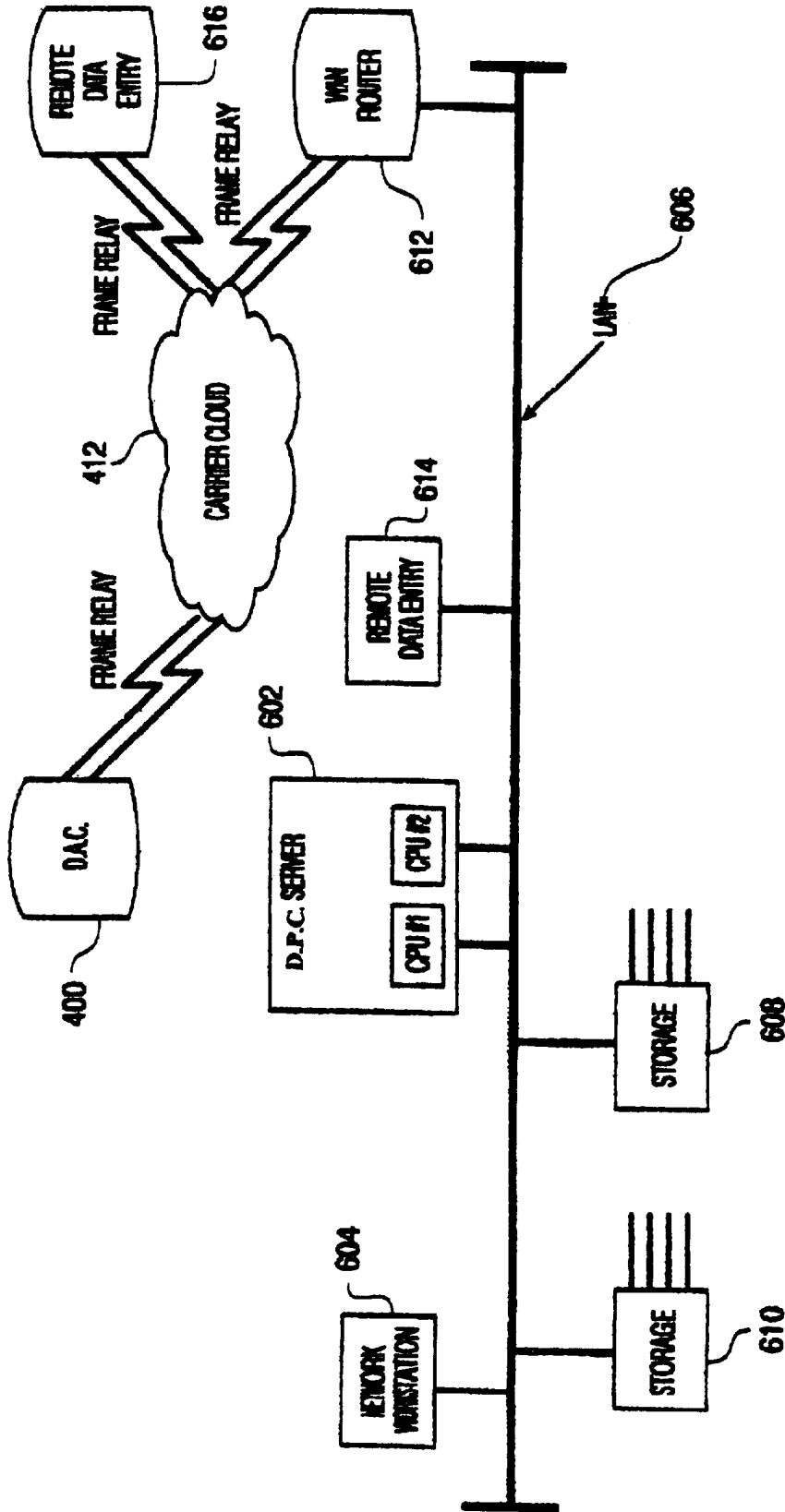FIG. 1 (Amended)

FIG. 2 (Amended)

FIG. 3A (Amended)

FIG. 6 (Amended)

1

EX PARTE
REEXAMINATION CERTIFICATE
ISSUED UNDER 35 U.S.C. 307

THE PATENT IS HEREBY AMENDED AS
INDICATED BELOW.

**Matter enclosed in heavy brackets [ ] appeared in the
patent, but has been deleted and is no longer a part of the
patent; matter printed in italics indicates additions made
to the patent.**

ONLY THOSE PARAGRAPHS OF THE
SPECIFICATION AFFECTED BY AMENDMENT
ARE PRINTED HEREIN.

Column 6, lines 23–26:

Since [DataGlyph] *DataGlyph™* elements represent a
large amount of information in a small amount of space, the
DAT scanner [100] *202* will require a small amount of time
to input a large amount of information.

Column 19, lines 59–63:

FIG. 7 is a flow chart **700** describing the polling of the
DACs [300] *400* by a DPC **600** and the transmission of the
TECBIs from the DACs [300] *400* to the DPC **600**. In step
702, the DPC **600** reads the address of the first DAC [300]
400 in its region for polling.

Column 19, line 64 to column 20, line 2:

In step **704**, the DPC **600** connects with a DAC [300] *400*
for transmission. The DPC **600** determines whether the
connection to the DAC [300] *400* was successful in step **706**.
If the call to the DAC [300] *400* was unsuccessful, the DPC
600 will record the error condition in the session summary
report and will report the error to the DPC **600** manager in
step **722**.

Column 20, lines 3–7:

If the connection to the DAC [300] *400* was successful,
the DPC **600** will verify that the DAC [300] *400* is ready to
transmit in step **708**. If the DAC [300] *400* is not ready to
transmit, the DPC **600** will record the error condition in the
session summary report and will report the error to the DPC
600 manager in step **722**.

Column 20, lines 8–15:

If the DAC [300] *400* is ready to transmit in step **708**, the
DAC [300] *400* will transmit a TECBI packet header to the
DPC **600** in step **710**. The DPC **600** will determine whether
the transmission of the TECBI packet header was successful
in step **712**. If the transmission of the TECBI packet header
was unsuccessful, the DPC **600** will record the error con-
dition in the session summary report and will report the error
to the DPC **600** manager in step **722**.

Column 20, lines 16–23:

If the transmission of the TECBI packet header was
successful in step **712**, the DAC [300] *400* will transmit a
TECBI packet to the DPC **600** in step **714**. The DPC **600**
will determine whether the transmission of the TECBI
packet was successful in step **716**. If the transmission of the
TECBI packet header was unsuccessful, the DPC **600** will
record the error condition in the session summary report and
will report the error to the DPC **600** manager in step **722**.

Column 20, lines 31–41:

If the TECBI packet header matched the TECBI packet in
step **718**, the DPC **600** will set the status of the TECBI
packet to indicate that it was received at the DPC **600** in step
720. The DPC **600** will also transmit the status to the DAC

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[300] *400* to indicate successful completion of the polling
and transmission session in step **720**. Next, the DPC **600** will
determine whether TECBIs have been transmitted from all
of the DACs [300] *400* in its region in step **724**. If all DACs
[300] *400* in the DPC's **600** region have transmitted TECBIs
to the DPC **600**, the DPC **600** will compile a DAC [300] *400*
status report in step **728** before terminating the session.

Column 20, lines 42–47:

If one or more DACs [300] *400* in the DPC's **600** region
have not transmitted TECBIs to the DPC **600**, the DPC **600**
will get the address of the next DAC [300] *400* in the region
in step **726**. Next, control returns to step **704** where the next
DAC [300] *400* in the DPC's **600** region will be polled as
previously discussed.

Column 22, lines 8–17:

In step **1006**, the DataTreasury™ system captures the
check and the payer's biometric data at the payee's remote
location. In an alternate embodiment, the DataTreasury™
system sends electronic transaction data representing the
check from the payer's remote location to the [payer's]
payee's remote location. In step **1008**, the DataTreasury™
system performs verification of the check and biometric data
by comparing the remotely captured data with the data
stored at a central location. The validation further includes
checking the courtesy amount and the payer's signature.

THE DRAWING FIGURES HAVE BEEN
CHANGED AS FOLLOWS:

FIG. **1**, reference number **100** added; FIG. **2**, reference
number **300** changed to **400**; FIG. **3**A, reference number **300**
added; FIG. **6** "D.A.C." changed to "D.P.C." in box **602**.

AS A RESULT OF REEXAMINATION, IT HAS BEEN
DETERMINED THAT:

The patentability of claims **1–43** is confirmed.

New claims **44–67** are added and determined to be
patentable.

*44. A system as in claim 1 wherein said one or more
remote data access subsystems also capture electronic trans-
actions from at least one of credit cards and debit cards.*

*45. A system as in claim 1 further comprising at least one
card interface for capturing electronic transaction data.*

*46. A system as in claim 1 further comprising at least one
signature interface for capturing an electronic signature.*

*47. A system as in claim 1 further comprising at least one
biometric interface for capturing biometric data.*

*48. A system as in claim 1 wherein the system automati-
cally generates at least one of credit card statements, bank
statements, and tax reports.*

*49. A system as in claim 1 wherein said at least one
central data processing subsystem polls said one or more
remote data access subsystems for transaction data.*

*50. A system as in claim 1 wherein said transaction data
comprises more than one type of transaction data.*

*51. A method as in claim 26 further comprising capturing
electronic transaction data.*

*52. A method as in claim 26 further comprising capturing
an electronic signature.*

*53. A method as in claim 26 further comprising capturing
biometric data.*

*54. A method as in claim 26 further comprising automati-
cally generating at least one of credit card statements, bank
statements, and tax reports.*

55. A method as in claim 26 wherein said transaction data comprises more than one type of transaction data.

56. A system as in claim 42 wherein said one or more remote data access subsystems also capture electronic transactions from at least one of credit cards and debit cards.

57. A system as in claim 42 further comprising at least one card interface for capturing electronic transaction data.

58. A system as in claim 42 further comprising at least one signature interface for capturing an electronic signature.

59. A system as in claim 42 further comprising at least one biometric interface for capturing biometric data.

60. A system as in claim 42 wherein the system automatically generates at least one of credit card statements, bank statements, and tax reports.

61. A system as in claim 42 wherein said at least one central data processing subsystem polls said one or more remote data access subsystems for transaction data.

62. A system as in claim 42 wherein said transaction data comprises more than one type of transaction data.

63. A method as in claim 43 further comprising capturing electronic transaction data.

64. A method as in claim 43 further comprising capturing an electronic signature.

65. A method as in claim 43 further comprising capturing biometric data.

66. A method as in claim 43 further comprising automatically generating at least one of credit card statements, bank statements, and tax reports.

67. A method as in claim 43 wherein said transaction data comprises more than one type of transaction data.

* * * * *