Exhibit 5
Part 17
To Third Declaration of
Joseph N. Hosteny

with the data access subsystem providing encrypted subsystem identification information and encrypted paper transaction data to the data processing subsystem.	check image traffic between the sending institution 14 and the telephone network 10. For example, the network access lines 22 may comprise one or more digital transmission lines operating at speeds of about 2400 bits per second to about 1.544 megabits per second or more. Connection to the network 10 may be by an ordinary dial up line or by a dedicated private line." (Campbell, et al., Col. 3, ll. 22-31.) "The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col. 5, ll. 55-60.) This implies that the sending bank 14 is capable of sending encrypted information. This information includes check images and also information "about the identity of the sending institution." (Campbell, et al., Col. 5, ll. 26-27.)

Claim 43	Campbell, et al.
A method for central management, storage and verification of remotely captured paper transactions from checks comprising the steps of:	"Checks used to effectuate commercial and private transactions may be cleared through the banking system by transporting images of those checks between sending institutions and receiving institutions in forward and reverse flow paths between banks of first deposit and payor banks. The check images are transported through a public switched telephone network which contains a special check imaging node which provides a network based check clearing service for customers of telephone network. The check imaging node receives images of checks from institutions which subscribe to this service and routes those images through the telephone network to intended subscriber and non-subscriber recipients..." (Campbell, et al., Abstract.)
capturing an image of the check at one or more remote locations and sending a captured image of the check;	Remote location = sending institution 14 "The sending institution 14 possesses check imaging equipment 18 which produces electrical or optical signals representing the image of a check ..... The imaging equipment may be large multiworkstation systems available from companies such as IBM, UNISYS, or NCR. (Campbell, et al., Col. 2, l. 64 to Col. 3, l. 12.) "The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the

	equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.) "The output of the network interface 20 is connected to one or more network access lines 22 in FIG. 1." (Campbell, et al., Col. 3, ll. 20-22.)
managing the capturing and sending of the transaction data;	"The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.) "The imaging equipment may be large multiworkstation systems available from companies such as IBM, UNISYS, or NCR." (Campbell, et al., Col. 3, ll. 10-12.)
collecting, processing, sending and storing the transaction data at a central location;	"The network 10 contains at least one check image processing node 12 which provides check clearance services. The node 12 receives images of checks from a sending institution 14 transmitted through the network 10. The node 12 processes the check images and sends them to a receiving institution 16." (Campbell, et al., Col. 2, ll. 26-32.) "[T]he processing node 12 receives check images and performs certain processing procedures on those images, including at least temporary storage of the received check images." (Campbell, et al., Col. 3, ll. 55-58.) "The node 12 contains a frame relay assembler/disassembler 40 which receives frames of digital information representing check images sent by service subscribers to the network 38. The assembler/disassembler 40 also transmits frames of digital information representing check images to the network 38 after those images have been processed by the node 12. A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 30-39.) "The controller 42 may receive instructions from the work center 54 through the interface 52 to control changes made to the information in the database 46. These changes may include the addition or changes to personal identification numbers or bank related data." ... "The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." (Campbell, et al., Col. 5, ll. 23-28.)
managing the collecting, processing, sending and storing of the transaction	"A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and

data;	to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 36-39.) "The node controller and router 42 provides interfaces to systems external to the node 12. It is connected to all the other subsystems in the node 12 by way of the local area network 56. The controller 42 provides access to the database 46 and directs check images to appropriate subsystems in the node 12 connected to the local area network 56. The controller 42 also routes the check images from the node 12 to their ultimate destinations by way of the assembler/disassembler 40 and the frame relay network 38. The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution .... The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col 5, In 14-60.)
encrypting subsystem identification information and the transaction data;	"The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col. 5, ll. 55-60.) This implies that the sending bank 14 sends encrypted information. This information includes check images and also information "about the identity of the sending institution." (Campbell, et al., Col. 5, ll. 26-27.) Thus, both the check images and the identifying information may be encrypted.
verifying the transaction data from the check; and	Images are transmitted from the sending bank 14 along with destination identifying data so that the image is routed to the appropriate receiving bank 16. See Campbell, et al. Col. 3, ll. 61-63. The destination identifying data is "transaction data" in that it identifies one of the banks involved in the underlying transaction represented by the check. See Campbell, et al., Col. 4, ll. 13-21. The destination identifying data may be obtained from the endorsements on the check. See Campbell, et al., Col. 4, ll. 5-9. The destination identifying data may be obtained by an operator who views the image of the check and manually enters the destination data, verifying the accuracy of the endorsement from the image. See Campbell, et al., Col. 3, ll. 65-67.
transmitting the transaction data and	"The image of a check is created in a sending institution and

the subsystem identification information within and between the remote location(s) and the central location.	sent to a receiving institution by means of the public switched telephone network." (Campbell, et al., Col. 2, ll. 20-22.) "The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." (Campbell, et al., Col. 5, ll. 23-28.)

Claims 1, 2, 18, 26, 29, 36 and 38-41 are rejected under 35 U.S.C. 102(b) as being anticipated by Campbell, et al. (USPN 5,373,550) as evidenced by ANSI X9.46-1995 (ANSI).

The below claim charts identify the claim limitation vis-à-vis Campbell, et al.'s disclosure of said limitation and what ANSI evidences as inherent in the prior art, i.e. the financial data elements.

Claim 1	Campbell, et al. as evidenced by ANSI
A system for central management, storage and report generation of remotely captured paper transactions from checks comprising:	"Checks used to effectuate commercial and private transactions may be cleared through the banking system by transporting images of those checks between sending institutions and receiving institutions in forward and reverse flow paths between banks of first deposit and payor banks. The check images are transported through a public switched telephone network which contains a special check imaging node which provides a network based check clearing service for customers of telephone network. The check imaging node receives images of checks from institutions which subscribe to this service and routes those images through the telephone network to intended subscriber and non-subscriber recipients..." (Campbell, et al., Abstract.)
one or more remote data access subsystems for	Remote data access subsystem = sending institution 14. "The sending institution 14 is a subscriber to the telecommunications services provided by the node 12." ... "For example, the sending institution 14 may be a payor bank and the receiving institution may be a bank of first deposit which are involved in a processes of returning a check dishonored by

<table>
<tr><td></td><td>institution 14 to the institution 16. Alternatively, the sending institution 14 may be a bank of first deposit which is in the process of forwarding checks to an institution 16 which is acting as a payor bank." (Campbell, et al., Col. 2, ll. 32-45.)</td></tr>
<tr><td>capturing and</td><td>"The sending institution 14 possesses check imaging equipment 18 which produces electrical or optical signals representing the image of a check." (Campbell, et al., Col. 2, ll. 64-66.)</td></tr>
<tr><td>sending</td><td>"The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.)</td></tr>
<tr><td>paper transaction data including</td><td>The function groups include 'item views'. ANSI, p. 12. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 12. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.</td></tr>
<tr><td>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 further including subsystem identification information comprising</td><td><table>
<tr><th>The '137 patent – claims 1-41 financial data elements</th><th>ANSI X9.46 standard</th></tr>
<tr><td>a payer bank's routing number</td><td>Payor bank routing number, p. 88</td></tr>
<tr><td>a payer bank's routing information</td><td>Bank name, p. 100</td></tr>
<tr><td>a payer's account number</td><td>MICR code line, p. 100</td></tr>
<tr><td>a payer's check</td><td>Check images, p. 7</td></tr>
<tr><td>a payer bank's draft (type of check)</td><td>Check images, p. 7 (front and back of check, i.e., after endorsement)</td></tr>
<tr><td>a check amount</td><td>Item amount, p. 88</td></tr>
<tr><td>a payee bank's identification number</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr>
<tr><td>a payee bank's routing information</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr>
<tr><td>a payee's account number</td><td>Payee endorsement, p. 100</td></tr>
<tr><td>further including subsystem identification information</td><td>Creation computer, p. 105</td></tr>
</table></td></tr>
<tr><td>at least one imaging subsystem for capturing the checks and</td><td>"The sending institution 14 possesses check imaging equipment 18 which produces electrical or optical signals representing the image of a check .... The imaging equipment may be large multiworkstation systems available from companies such as IBM, UNISYS, or NCR." (Campbell, et al., Col. 2, l. 64 to Col. 3, l. 12.)</td></tr>
<tr><td>at least one data access controller for managing the capturing and sending of the transaction data;</td><td>"The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the equipment 18 into signals suitable for transmission on the</td></tr>
</table>

	telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.)
at least one central data processing subsystem for	"The network 10 contains at least one check image processing node 12 which provides check clearance services. The node 12 receives images of checks from a sending institution 14 transmitted through the network 10. The node 12 processes the check images and sends them to a receiving institution 16." (Campbell, et al., Col. 2, ll. 26-32.)
processing,	"[T]he processing node 12 receives check images and performs certain processing procedures on those images, including at least temporary storage of the received check images." (Campbell, et al., Col. 3, ll. 55-58.) "The node 12 contains a frame relay assembler/disassembler 40 which receives frames
sending,	of digital information representing check images sent by service subscribers to the network 38. The assembler/disassembler 40 also transmits frames of digital information representing check images to the network 38 after those images have been processed by the node 12. A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 30-39.)
verifying and	Verify: "The controller 42 may receive instructions from the work center 54 through the interface 52 to control changes made to the information in the database 46. These changes may include the addition or changes to personal identification numbers or bank related data." Campbell, et al., Col. 5, ll. 31-39.
storing	Storing: Data that is received, transmitted, changed, read, identified is axiomatically stored in the system.
the paper transaction data and the subsystem identification information comprising	"The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." (Campbell, et al., Col. 5, ll. 23-28.)
a data management subsystem for managing the processing, sending and storing of the transaction data; and	"A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 36-39.) "The node controller and router 42 provides interfaces to systems external to the node 12. It is connected to all the other subsystems in the node 12 by

	way of the local area network 56."..... "The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col 5, ll. 14-60.)
at least one communication network for the transmission of the transaction data	"The image of a check is created in a sending institution and sent to a receiving institution by means of the public switched telephone network." (Campbell, et al., Col. 2, ll. 20-22.) "The public switched telephone network 10 may be a telephone network provided by a local exchange carrier" ... "The network may be digital or analog. Two examples of suitable digital networks are a packet network and a frame relay network, such as the existing packet and frame relay networks now provided by carriers such as AT&T" (Campbell, et al., Col. 2, ll. 50-63.)
within and	"A local area network 56 connects the subsystems of the node 12 described above." (Campbell, et al., Col. 4, ll. 56-58.) "The images produced by the equipment 18 are directed to a network interface 10 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.)
between said one or more data access subsystems and said at least one data processing subsystem,	"The network access lines 22 may comprise any form of transmission line suitable for carrying the expected volume of check image traffic between the sending institution 14 and the telephone network 10. For example, the network access lines 22 may comprise one or more digital transmission lines operating at speeds of about 2400 bits per second to about 1.544 megabits per second or more. Connection to the network 10 may be by an ordinary dial up line or by a dedicated private line." (Campbell, et al., Col. 3, ll. 22-31.)
with the data access subsystem providing encrypted subsystem identification information and encrypted paper transaction data to the data processing subsystem.	"The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col. 5, ll. 55-60.) This implies that the sending bank 14 is capable of sending encrypted information. This information includes check images and also information "about the identity of the sending institution." (Campbell, et al., Col. 5, ll. 26-27.)

<table>
<tr><th>Claim 26</th><th>Campbell as evidenced by ANSI</th></tr>
<tr><td>A method for central management, storage and verification of remotely captured paper transactions from checks comprising the steps of:</td><td>"Checks used to effectuate commercial and private transactions may be cleared through the banking system by transporting images of those checks between sending institutions and receiving institutions in forward and reverse flow paths between banks of first deposit and payor banks. The check images are transported through a public switched telephone network which contains a special check imaging node which provides a network based check clearing service for customers of telephone network. The check imaging node receives images of checks from institutions which subscribe to this service and routes those images through the telephone network to intended subscriber and non-subscriber recipients..." (Campbell, et al., Abstract)</td></tr>
<tr><td>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;</td><td>"The sending institution 14 possesses check imaging equipment 18 which produces electrical or optical signals representing the image of a check ..... The imaging equipment may be large multiworkstation systems available from companies such as IBM, UNISYS, or NCR. (Campbell, et al., Col. 2, ll. 64 to Col. 3, ll. 12.

Remote location = sending institution 14.

<table><tr><th>The '137 patent – claims 1-41 financial data elements</th><th>ANSI X9.46 standard</th></tr><tr><td>a payer bank's routing number</td><td>Payor bank routing number, p. 88</td></tr><tr><td>a payer bank's routing information</td><td>Bank name, p. 100</td></tr><tr><td>a payer's account number</td><td>MICR code line, p. 100</td></tr><tr><td>a payer's check</td><td>Check images, p. 7</td></tr><tr><td>a payer bank's draft (type of check)</td><td>Check images, p. 7 (front and back of check, i.e., after endorsement)</td></tr><tr><td>a check amount</td><td>Item amount, p. 88</td></tr><tr><td>a payee bank's identification number</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr><tr><td>a payee bank's routing information</td><td>Payee name, p. 100
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"The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.) "The output of the network interface 20 is connected to one or more network access lines 22 in FIG. 1." (Campbell, et al., Col. 3, ll. 20-22.)</td></tr>
</table>

managing the capturing and sending of the transaction data;	"The images produced by the equipment 18 are directed to a network interface 20 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.) "The imaging equipment may be large multiworkstation systems available from companies such as IBM, UNISYS, or NCR." (Campbell, et al., Col. 3, ll. 10-12.)
collecting, processing, sending and storing the transaction data at a central location;	"The network 10 contains at least one check image processing node 12 which provides check clearance services. The node 12 receives images of checks from a sending institution 14 transmitted through the network 10. The node 12 processes the check images and sends them to a receiving institution 16." (Campbell, et al., Col. 2, ll. 26-32.) "[T]he processing node 12 receives check images and performs certain processing procedures on those images, including at least temporary storage of the received check images." (Campbell, et al., Col. 3, ll. 55-58.) "The node 12 contains a frame relay assembler/disassembler 40 which receives frames of digital information representing check images sent by service subscribers to the network 38. The assembler/disassembler 40 also transmits frames of digital information representing check images to the network 38 after those images have been processed by the node 12. A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 30-39.) "The controller 42 may receive instructions from the work center 54 through the interface 52 to control changes made to the information in the database 46. These changes may include the addition or changes to personal identification numbers or bank related data." "The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." (Campbell, et al., Col. 5, ll. 23-28.)
managing the collecting, processing, sending and storing of the transaction data;	"A node controller and router 42 controls the routing of check images to their intended destinations, both in the controller and to their ultimate destinations outside the network 38." (Campbell, et al., Col. 4, ll. 36- 39.) "The node controller and router 42 provides interfaces to systems external to the node 12. It is connected to all the other subsystems in the node 12 by way of the local area network 56. The controller 42 provides

	access to the database 46 and directs check images to appropriate subsystems in the node 12 connected to the local area network 56. The controller 42 also routes the check images from the node 12 to their ultimate destinations by way of the assembler/disassembler 40 and the frame relay network 38. The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." .... "The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col 5, ll. 14-60.)
encrypting subsystem identification information and the transaction data; and	"The controller 42 may also be configured to handle information encrypted by sending institutions to provide security for the images transported by the network 38. The controller 42 may have its own encryption and decryption equipment to provide a secure environment in the node 12." (Campbell, et al., Col. 5, ll. 55-60.) This implies that the sending bank 14 sends encrypted information. This information includes check images and also information "about the identity of the sending institution." (Campbell, et al., Col. 5, ll. 26-27.) Thus, both the check images and the identifying information may be encrypted.
transmitting the transaction data and the subsystem identification information within and	"The image of a check is created in a sending institution and sent to a receiving institution by means of the public switched telephone network." (Campbell, et al., Col. 2, ll. 20-22.) "The controller 42 may read some data accompanying check images, for example, it may identify that TCP/IP protocol information accompanying those images. That information may instruct the node 12 about the identity of the sending institution and the intended receiving institution." (Campbell, et al., Col. 5, ll. 23-28.) Within the node 12: "A local area network 56 connects the subsystems of the node 12 described above." (Campbell, et al. Col. 4, ll. 56-58.) Within the sending bank 14: "The images produced by the equipment 18 are directed to a network interface 10 which converts the signals from the equipment 18 into signals suitable for transmission on the telephone network 10." (Campbell, et al., Col. 3, ll. 17-20.)

between the remote location(s) and the central location.	Between: "The public switched telephone network 10 may be a telephone network provided by a local exchange carrier..." (Campbell, et al., Col. 2, ll. 50-51). "The network access lines 22 may comprise any form of transmission line suitable for carrying the expected volume of check image traffic between the sending institution 14 and the telephone network 10." (Campbell, et al., Col. 3, ll. 22-26.)

Claims 2, 18, 29, 36 and 38-41 depend from either claim 1 or 26. How Campbell, et al. as evidenced by ANSI discloses the limitations found within these claims has been fully explained in the Exhibit entitled "Element by element comparison of claims 1-43 of the '988 Patent to Campbell, et al. (U.S. Patent No. 6,032,137) and in view of other references" that the requester presented in its request of reexamination. This Exhibit is incorporated herein as the analysis demonstrating the correlation between claim limitations and the Campbell, et al. disclosure. For the convenience of the Patent Owner, this requester Exhibit is attached to the end of this Office action as an Appendix.

Claims 1, 2, 18, 26, 27, and 29 are rejected under 35 U.S.C. 102(a) as being anticipated by ANSI.

The below claim charts identify the claim limitation vis-à-vis ANSI's disclosure of said limitation.

Claim 1	ANSI
A system for central management, storage and report generation of remotely captured paper transactions from checks comprising:	The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1. The exchange occurs across diverse computing platforms. Packaged interchange content may be delivered from the originating imaging application's financial image interchange translator to the receiving imaging application's financial image interchange

	translator is through a computer network by transmitting the data electronically. See ANSI, pp. 15-16. "This standard is intended to improve the payments system by supporting the interchange of digitized images of financial documents, specifically checks; facilitate the truncation of the paper at the earliest possible point in the clearing process; and support transmissions from a single transaction to many transaction serving banking payment processing applications." ANSI, p. 1.
one or more remote data access subsystems for	The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1.
capturing and	"The institution participating in check image interchange shall capture both the full front and the full back of the item." ANSI, p. 9. The definition of 'Image Capture' is found in the glossary of the standard on p. 220, "The operation of converting a human-readable image on paper to a digital representation stored in memory, or some other electronic, or optical, or electromagnetic, surfaced storage media. This is normally accomplished using some sort of scanning device or camera."
sending	Transaction sets are interchanged. Transaction set contents are different for each functional group that can be interchanged. ANSI, p. 14.
paper transaction data including	The function groups include 'item views'. ANSI, p. 12. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 12. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.

<table>
<tr>
<td>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,</td>
<td>
<table>
<tr><th>The '137 patent – claims 1-41 financial data elements</th><th>ANSI X9.46 standard</th></tr>
<tr><td>a payer bank's routing number</td><td>Payor bank routing number, p. 88</td></tr>
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<tr><td>a payer bank's draft (type of check)</td><td>Check images, p. 7 (front and back of check, i.e., after endorsement)</td></tr>
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<tr><td>a payee bank's identification number</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr>
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Payee endorsement, p. 100
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<tr><td>further including subsystem identification information</td><td>Creation computer, p. 105</td></tr>
</table>
</td>
</tr>
<tr>
<td>and further including subsystem identification information comprising</td>
<td>Subsystem ID: In addition to images, a data element known as 'creation computer' which "conveys the system name of the originator's host computer that was used to create and digitize the imaging data" may be transmitted. ANSI, p. 105. The 'creation computer' is a item view data element. ANSI, pp. 93-94.</td>
</tr>
<tr>
<td>at least one imaging subsystem for capturing the checks and</td>
<td>The institution participating in check image interchange shall capture both the full front and the full back of the item. This is accomplished using some type of scanning device or camera. ANSI, pp. 9; 172.</td>
</tr>
<tr>
<td>at least one data access controller</td>
<td>"The data to be interchanged from the originating imaging application are packaged by the FII-translator." ANSI, p. 12.</td>
</tr>
<tr>
<td>for managing the capturing and sending of the transaction data;</td>
<td>"The translator (FII-translator) function of the originating application produces an interchange object (i.e., a complex data structure) by translating the output of the local imaging handling, data processing, or data storage application into a standardized interchangeable 'edi' structure." ANSI, pp. 14; 150-151.</td>
</tr>
<tr>
<td>at least one central data processing subsystem for</td>
<td>"The data to be interchanged from the originating imaging application are packaged by the FII- translator, and sent to the receiving imaging application." ANSI, p. 12.</td>
</tr>
</table>

processing, sending, verifying and storing	"[U]pon receipt of the interchanged data, the FII-translator will parse the incoming data for the receiving imaging application. Then, the receiving imaging application may generate acknowledgements or replies to query requests, and become the originating imaging application for a new image interchange." ANSI, p. 12. On p. 14, lines 465-466, of the standard states that the 'edi' translator function of the receiving application "translates the 'edi' interchange into the locally understood data structures for subsequent storage or processing of the data by the receiver's application."
the paper transaction data and	Transaction sets are interchanged. Transaction set contents are different for each functional group that can be interchanged. ANSI, p. 14. The function groups include 'item views'. ANSI, p. 14. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 14. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.
the subsystem identification information comprising	Subsystem ID: In addition to images, a data element known as 'creation computer' which "conveys the system name of the originator's host computer that was used to create and digitize the imaging data" may be transmitted. See ANSI, p. 105. The 'creation computer' is a item view data element. See ANSI, pp. 93- 94.
a data management subsystem for managing the processing, sending and storing of the transaction data; and	"[U]pon receipt of the interchanged data, the FII-translator will parse the incoming data for the receiving imaging application. Then, the receiving imaging application may generate acknowledgements or replies to query requests, and become the originating imaging application for a new image interchange." ANSI, p. 12.
at least one communication network for the transmission of the transaction data	"[P]ackaged interchange content is delivered from the originating imaging application's financial image interchange translator to the receiving imaging application's financial image

	interchange translator is through a computer network by transmitting the packaged interchange data electronically." ANSI, pp. 16; 199.
within and	Items are transmitted from the 'Image and Data Processing Application' to the 'Originating FII translator' within the originating financial institution. See ANSI, p. 202 (FIG. F.1). Items are transmitted from the 'Receiving FII translator' to the 'Image and Data Processing Application' within the receiving financial institution. See ANSI, p. 203 (FIG. F.2).
between said one or more data access subsystems and said at least one data processing subsystem,	Examples of communication methods include "teleprocessing methods: links, network end point addresses, speed, data transfer protocols, etc." ANSI, pp. 172; 199.
with the data access subsystem providing encrypted subsystem identification information and encrypted paper transaction data to the data processing subsystem.	The ANSI standard describes encryption and various security methods. See ANSI, pp. 55-61. Encryption of specific data elements is taught, "[e]ncryption key name.., conveys the name of the key used to encipher the contents of this functional group. The name is mutually known to the security originator and the security recipient, is unique for this relationship, and allows a particular key to be specified." ANSI, p. 57. Thus, data elements are encrypted (enciphered) at the functional group level. This is further supported by the initialization vector showing the length of the data element to be encrypted. See ANSI, pp. 55 and 57. As explained, one (1) type of functional group is known as 'item views.' The check images are item views. The 'creation computer' which identifies the computer that creates the image is also an item view data element. ANSI, pp. 93; 105. Thus, the originating institution (remote subsystem) provides encryption to both the images and the subsystem identification information.

Claim 26	
A method for central management, storage and verification of remotely captured paper transactions from checks comprising the steps of:	The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1. The exchange occurs across diverse computing platforms. Packaged interchange content may be delivered from the originating imaging application's financial image interchange translator to the receiving imaging application's financial

<table>
<tr><td></td><td>image interchange translator is through a computer network by transmitting the data electronically. See ANSI, pp. 15-16. "This standard is intended to improve the payments system by supporting the interchange of digitized images of financial documents, specifically checks; facilitate the truncation of the paper at the earliest possible point in the clearing process; and support transmissions from a single transaction to many transaction serving banking payment processing applications." ANSI, p. 1.</td></tr>
<tr><td>capturing an image of the paper transaction data</td><td>"The institution participating in check image interchange shall capture both the full front and the full back of the item." ANSI, p. 9. The definition of 'Image Capture' is found in the glossary of the standard on p. 220, "The operation of converting a human-readable image on paper to a digital representation stored in memory, or some other electronic, or optical, or electromagnetic, surfaced storage media. This is normally accomplished using some sort of scanning device or camera."</td></tr>
<tr><td>at one or more remote locations</td><td>The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1.</td></tr>
<tr><td>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</td><td><table>
<tr><th>The '137 patent – claims 1-41 financial data elements</th><th>ANSI X9.46 standard</th></tr>
<tr><td>a payer bank's routing number</td><td>Payor bank routing number, p. 88</td></tr>
<tr><td>a payer bank's routing information</td><td>Bank name, p. 100</td></tr>
<tr><td>a payer's account number</td><td>MICR code line, p. 100</td></tr>
<tr><td>a payer's check</td><td>Check images, p. 7</td></tr>
<tr><td>a payer bank's draft (type of check)</td><td>Check images, p. 7 (front and back of check, i.e., after endorsement)</td></tr>
<tr><td>a check amount</td><td>Item amount, p. 88</td></tr>
<tr><td>a payee bank's identification number</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr>
<tr><td>a payee bank's routing information</td><td>Payee name, p. 100
Payee endorsement, p. 100
Bank of first deposit endorsement, p. 100</td></tr>
<tr><td>a payee's account number</td><td>Payee endorsement, p. 100</td></tr>
<tr><td>further including subsystem identification information</td><td>Creation computer, p. 105</td></tr>
</table></td></tr>
<tr><td>sending a captured image of the paper transaction data;</td><td>Transaction sets are interchanged. Transaction set contents are different for each functional group that can be</td></tr>
</table>

	interchanged. ANSI, p. 14. The function groups include 'item views'. ANSI, p. 14. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 14. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.
managing the capturing and sending of the transaction data;	"The data to be interchange from the originating imaging application are packaged by the FII- translator." ANSI, p. 10. "The translator (FII-translator) function of the originating application produces an interchange object (i.e., a complex data structure) by translating the output of the local imaging handling, data processing, or data storage application into a standardized interchangeable 'edi' structure." ANSI, pp. 12; 150-151.
collecting, processing, sending and storing the transaction data at a central location;	"The data to be interchanged from the originating imaging application are packaged by the FII- translator, and sent to the receiving imaging application." ANSI, p. 12. "[U]pon receipt of the interchanged data, the FII-translator will parse the incoming data for the receiving imaging application. Then, the receiving imaging application may generate acknowledgements or replies to query requests, and become the originating imaging application for a new image interchange." ANSI, p. 12. On p. 14, lines 465-466, of the standard states that the 'edi' translator function of the receiving application "translates the 'edi' interchange into the locally understood data structures for subsequent storage or processing of the data by the receiver's application." The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1.
managing the collecting, processing, sending and storing of the transaction data;	"[U]pon receipt of the interchanged data, the FII-translator will parse the incoming data for the receiving imaging application. Then, the receiving imaging application may generate acknowledgements or replies to query requests, and become the originating imaging application for a new image

	interchange." ANSI, p. 12.
encrypting subsystem identification information and the transaction data; and	The ANSI standard describes encryption and various security methods. See ANSI, pp. 55-61. Encryption of specific data elements is taught, "[e]ncryption key name.., conveys the name of the key used to encipher the contents of this functional group. The name is mutually known to the security originator and the security recipient, is unique for this relationship, and allows a particular key to be specified." ANSI, p. 57. Thus, data elements are encrypted (enciphered) at the functional group level. This is further supported by the initialization vector showing the length of the data element to be encrypted. See ANSI, pp. 55 and 57. As explained, one (1) type of functional group is known as 'item views.' The check images are item views. The 'creation computer' which identifies the computer that creates the image is also an item view data element. ANSI, pp. 93; 105. Thus, the originating institution (remote subsystem) provides encryption to both the images and the subsystem identification information.
transmitting the transaction data and the subsystem identification information	Transaction sets are interchanged. Transaction set contents are different for each functional group that can be interchanged. ANSI, p. 14. The function groups include 'item views'. ANSI, p. 14. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 14. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.
within and	"[P]ackaged interchange content is delivered from the originating imaging application's financial image interchange translator to the receiving imaging application's financial image interchange translator is through a computer network by transmitting the packaged interchange data electronically." ANSI, pp. 15; 199.
between the remote location(s) and the central location.	Items are transmitted from the 'Image and Data Processing Application' to the 'Originating FII translator' within the originating financial institution. See ANSI, p. 202 (FIG. F. 1). Items are transmitted from the 'Receiving FII translator' to the 'Image and Data Processing Application' within the receiving financial institution. See ANSI, p. 203 (FIG. F.2).

	"[P]ackaged interchange content is delivered from the originating imaging application's financial image interchange translator to the receiving imaging application's financial image interchange translator is through a computer network by transmitting the packaged interchange data electronically." ANSI, pp. 15; 199.

Claims 2, 18, 27, and 29 depend from either claim 1 or 26. How ANSI as evidenced by Campbell, et al. discloses the limitations found within these claims has been fully explained in the Exhibit entitled "Element by element comparison of claims 1and 26 (sic 1-43) of the '137 (sic '988) Patent to ANSI X9.46-1995 Printed Publication" that the requester presented in its request of reexamination. This Exhibit is incorporated herein as the analysis demonstrating the correlation between claim limitations and the ANSI disclosure. For the convenience of the Patent Owner, this requester Exhibit is attached to the end of this Office action as an Appendix.

Claims 42 and 43 are rejected under 35 U.S.C. 102(a) as being anticipated by ANSI as evidenced by Campbell, et al. or Owens, et al. (USPN 4,264,808).

The below claim charts identify the claim limitation vis-à-vis ANSI's disclosure of said limitation and what Campbell, et al. evidences as inherent in the prior art and also what Owens, et al. evidences as inherent in the prior art (and being used as old art being viewed in a new light).

Claim 42	
A system for central management, storage and report generation of remotely captured paper transactions from checks comprising:	The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. See ANSI, p. 1. The exchange occurs across diverse computing platforms. Packaged interchange content may be delivered from the originating imaging application's financial image interchange

	translator to the receiving imaging application's financial image interchange translator is through a computer network by transmitting the data electronically. See ANSI, pp. 15-16. "This standard is intended to improve the payments system by supporting the interchange of digitized images of financial documents, specifically checks; facilitate the truncation of the paper at the earliest possible point in the clearing process; and support transmissions from a single transaction to many transaction serving banking payment processing applications." ANSI, p. 1.
one or more remote data access subsystems for	The ANSI X9.46 standard is an electronic data interchange protocol for the exchange of electronic digitized images of financial documents among different financial institutions involved in a payment transaction. ANSI, p. 1.
capturing and	"The institution participating in check image interchange shall capture both the full front and the full back of the item." ANSI, p. 9. The definition of 'Image Capture' is found in the glossary of the standard on p. 220, "The operation of converting a human-readable image on paper to a digital representation stored in memory, or some other electronic, or optical, or electromagnetic, surfaced storage media. This is normally accomplished using some sort of scanning device or camera."
sending	Transaction sets are interchanged. Transaction set contents are different for each functional group that can be interchanged. See ANSI, p. 14.
paper transaction data and	The function groups include 'item views'. ANSI, p. 14. 'Item Views' include "bundles of views of imaged items, item information for each view and item view data." ANSI, p. 14. "For each item, e.g., check, this standard defines mechanisms for sending and receiving both information about the item (item information) and digitized representations of the item." ANSI, p. 9.
verifying transaction data from the checks comprising	**From Campbell et al**: Images are transmitted from the sending bank 14 along with destination identifying data so that the image is routed to the appropriate receiving bank 16. See Campbell, et al. Col. 3, ll. 61-63. The destination identifying data is "transaction data" in that it identifies one of the banks involved in the underlying transaction represented by the

	check. See Campbell, et al., Col. 4, ll. 13-21. The destination identifying data may be obtained from the endorsements on the check. See Campbell, et al., Col. 4, ll. 5-9. The destination identifying data may be obtained by an operator who views the image of the check and manually enters the destination data, verifying the accuracy of the endorsement from the image. See Campbell, et al., Col. 3, ll. 65-67.
at least one imaging subsystem for capturing the checks and	The institution participating in check image interchange shall capture both the full front and the full back of the item. This is accomplished using some type of scanning device or camera. See ANSI, pp. 9; 172.
at least one data access controller	"The data to be interchanged from the originating imaging application are packaged by the FII-translator." ANSI, p. 12.
for managing the capturing and sending of the transaction data;	"The translator (FII-translator) function of the originating application produces an interchange object (i.e., a complex data structure) by translating the output of the local imaging handling, data processing, or data storage application into a standard interchangeable 'edi' structure." ANSI, pp.14; 150-51.
at least one central data processing subsystem for processing, sending, verifying and storing the paper transaction data and	"The data to be interchanged from the originating imaging application are packaged by the FII- translator, and sent to the receiving imaging application." ANSI, p. 12. On p. 14, lines 465-466, of the standard states that the "edi" translator function of the receiving application "translates the "edi" interchange into the locally understood data structures for subsequent storage or processing of the data by the receiver's application."
the subsystem identification information comprising	Subsystem ID: In addition to images, a data element known as 'creation computer' which "conveys the system name of the originator's host computer that was used to create and digitize the imaging data" may be transmitted. ANSI, p. 105. The 'creation computer' is a item view data element. ANSI, p. 93-94.
a management subsystem for managing the processing, sending and storing of	"[U]pon receipt of the interchanged data, the FII-translator will parse the incoming data for the receiving imaging