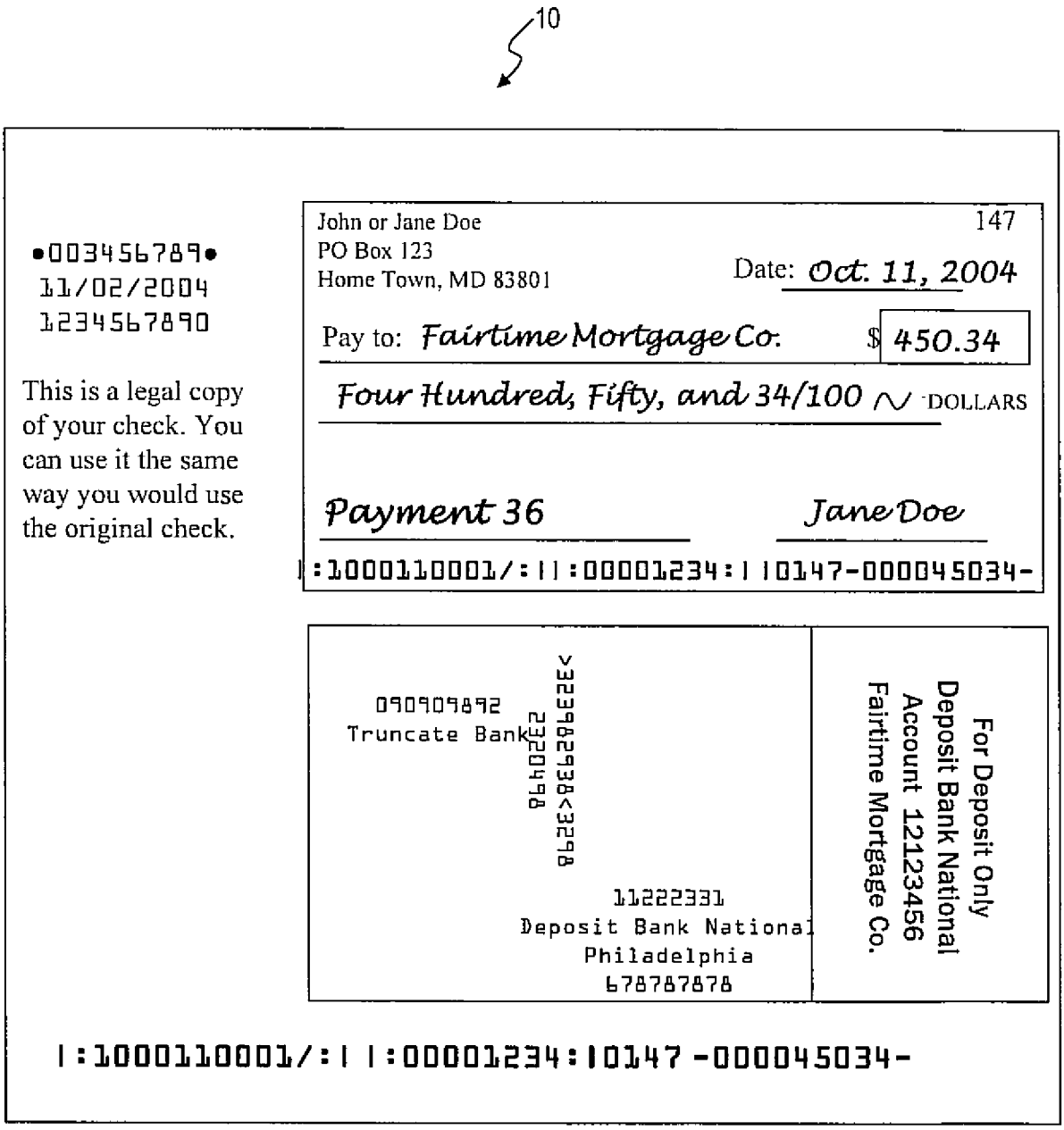


Figure 1 Prior Art

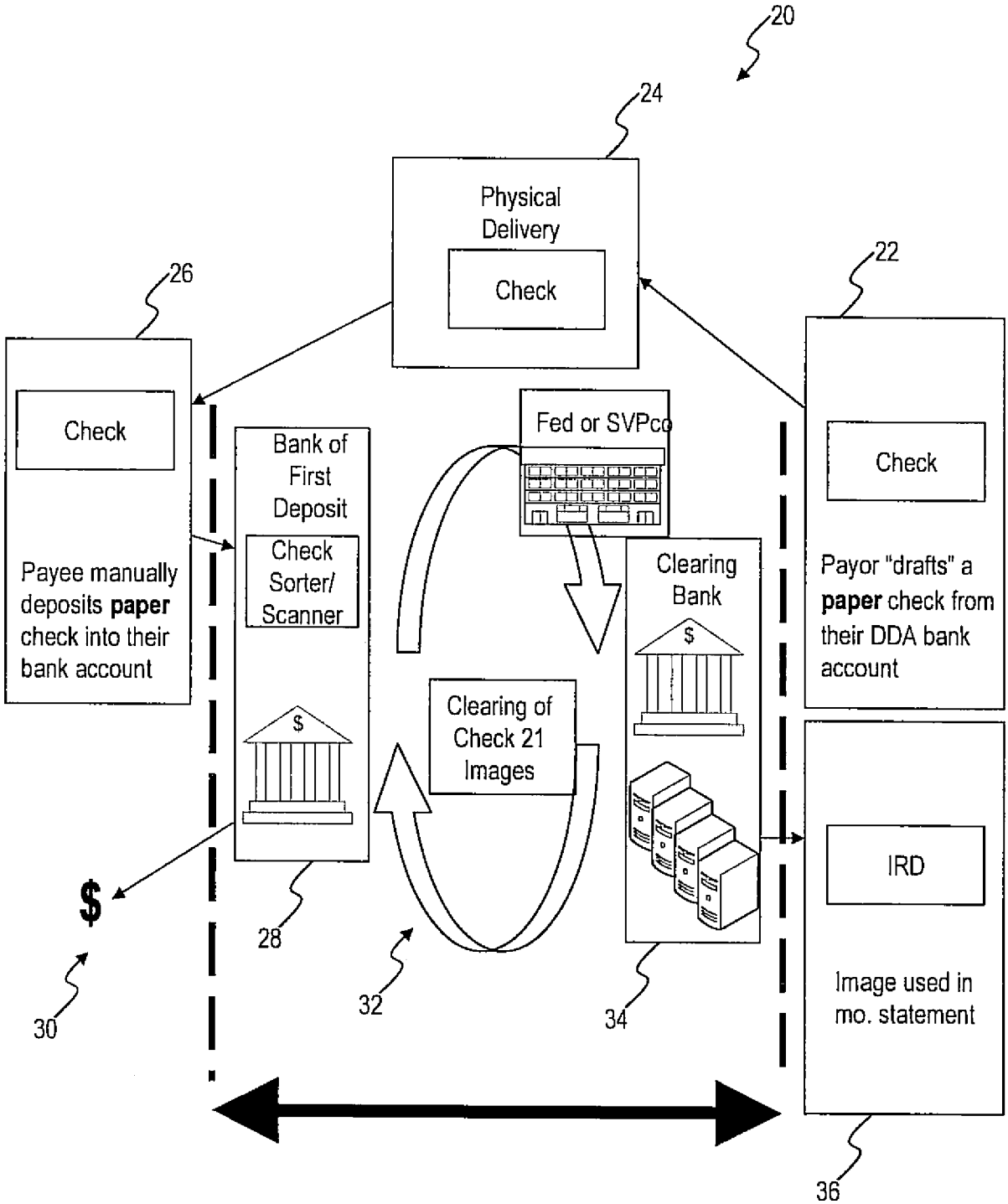


Figure 2 Prior Art

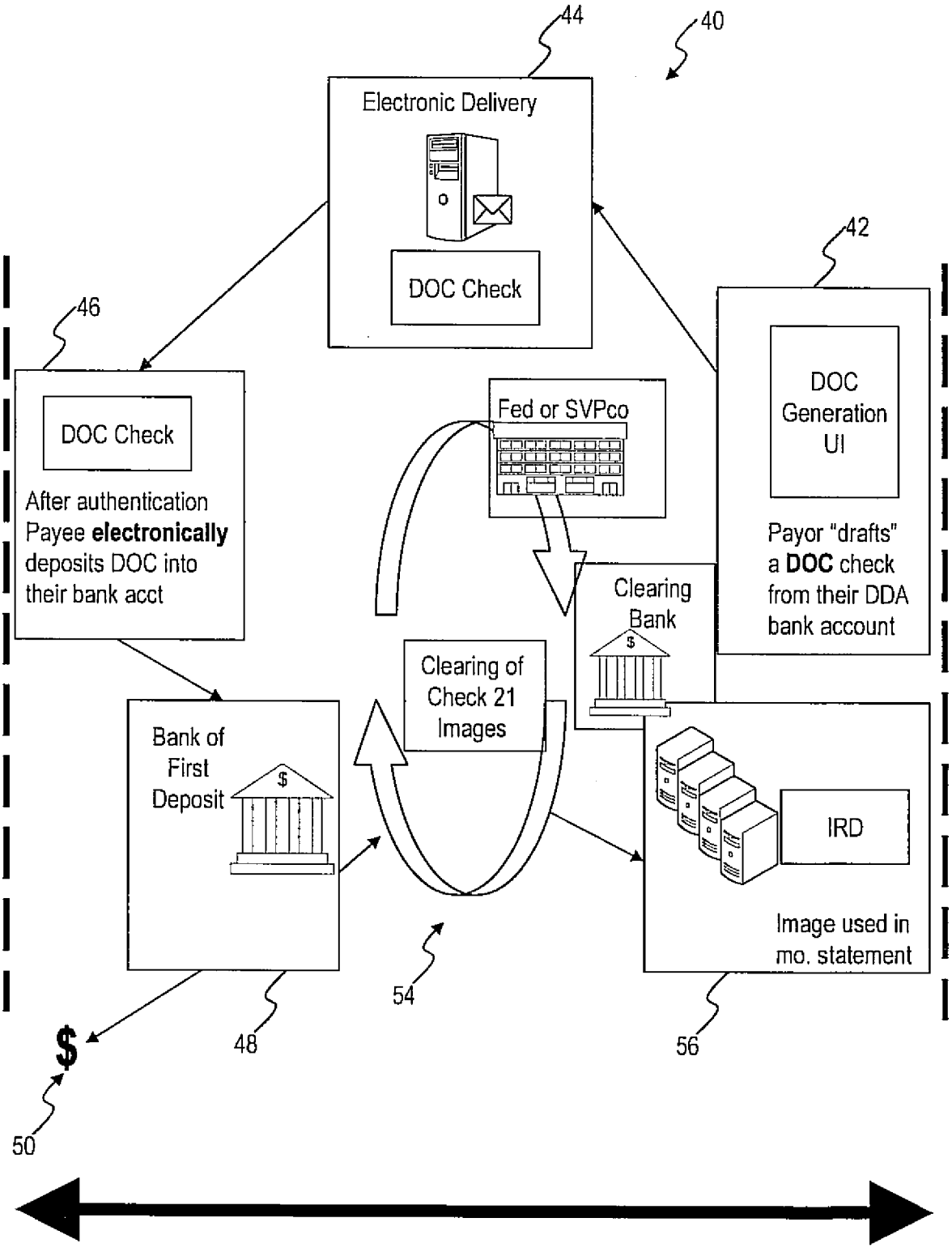

44
40
Electronic Delivery
DOC Check
42
46
DOC Check
After authentication Payee **electronically** deposits DOC into their bank acct
Fed or SVPco
DOC Generation UI
Payor "drafts" a **DOC** check from their DDA bank account
Clearing Bank
Clearing of Check 21 Images
Bank of First Deposit
IRD
Image used in mo. statement
54
48
56
$
50

Figure 3

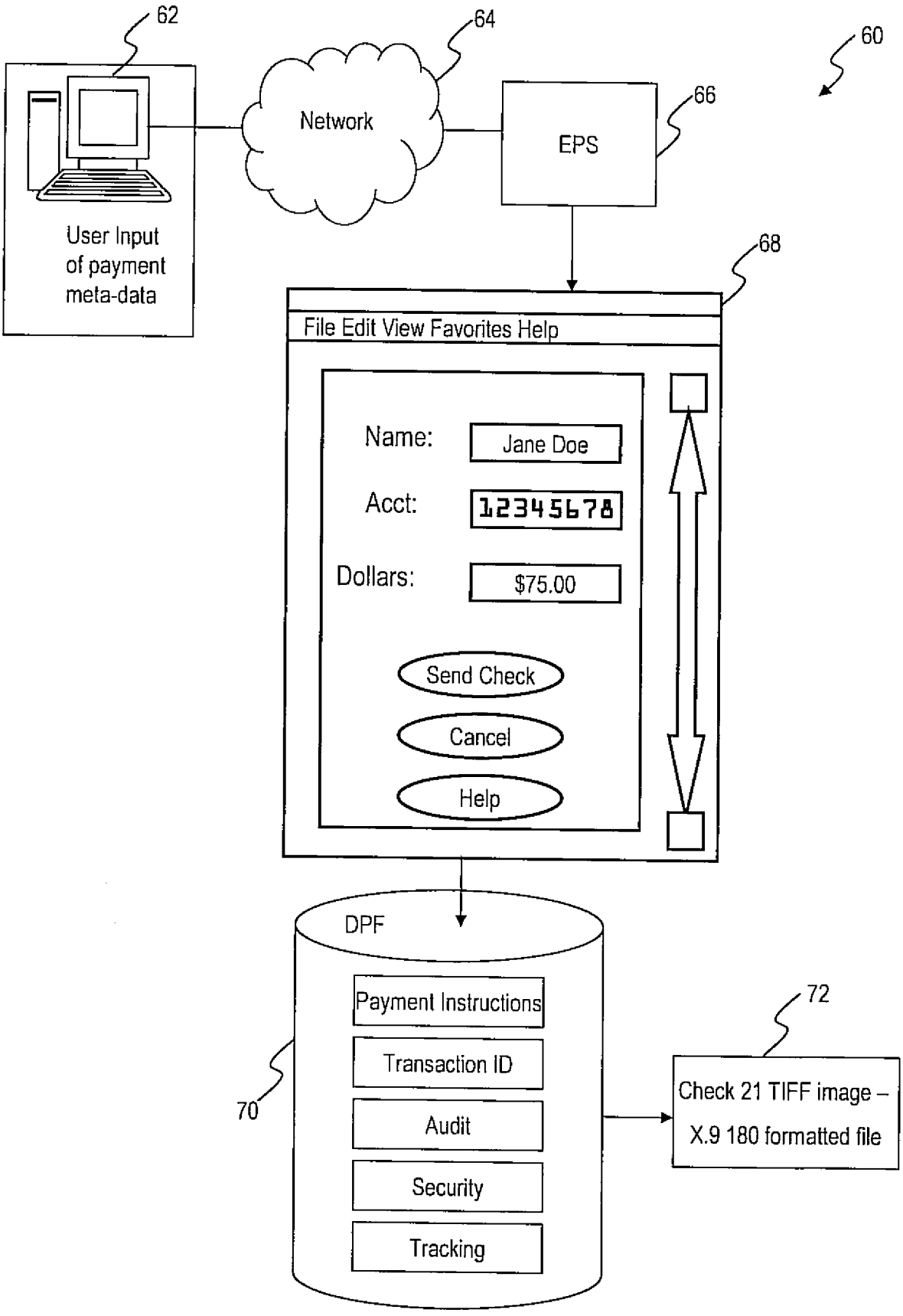

62
64
60
66
Network
EPS
User Input of payment meta-data
68
File Edit View Favorites Help
Name:
Jane Doe
Acct:
12345678
Dollars:
$75.00
Send Check
Cancel
Help
DPF
Payment Instructions
Transaction ID
Audit
Security
Tracking
70
72
Check 21 TIFF image – X.9 180 formatted file

Figure 4

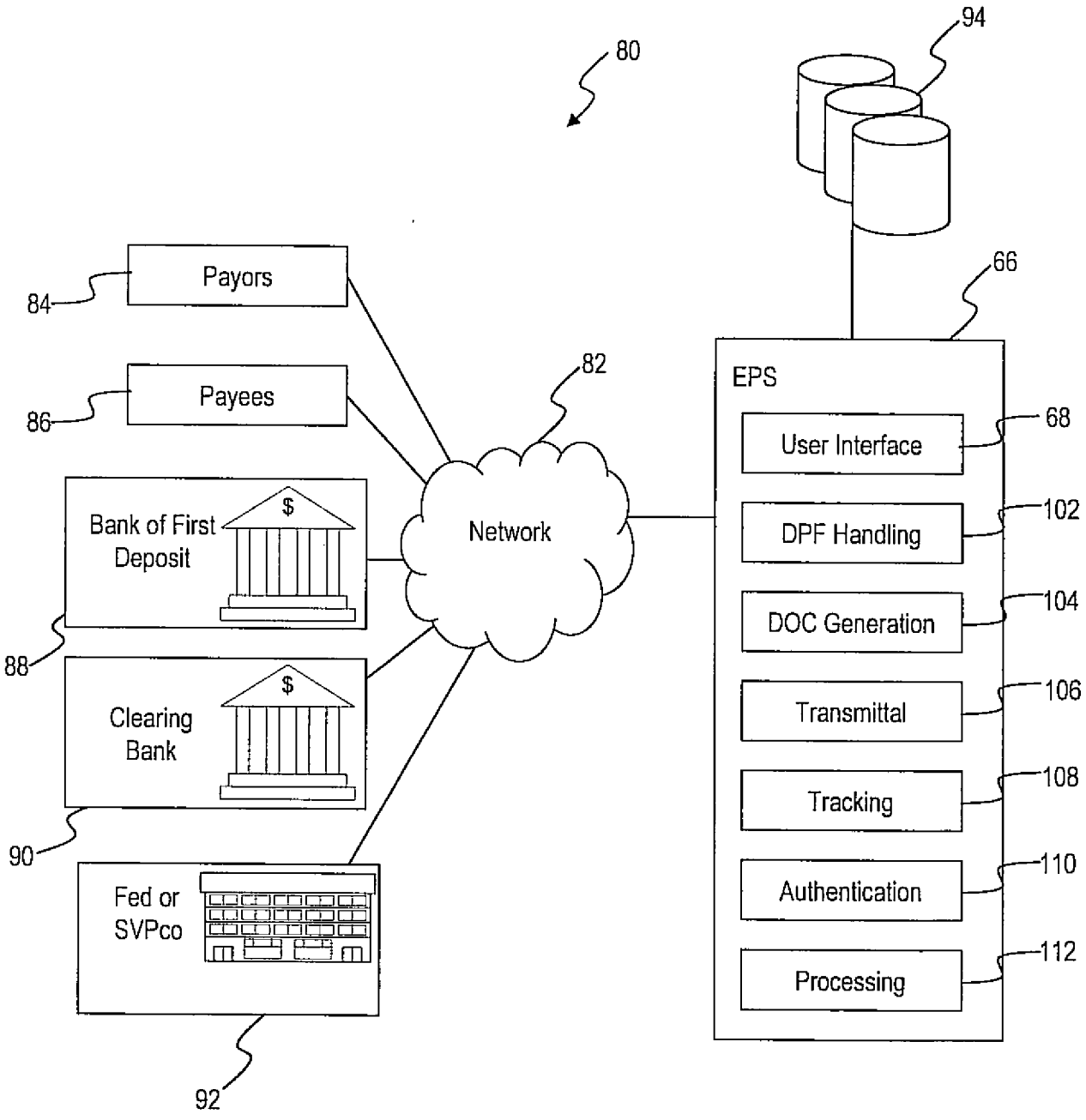

80
94
66
Payors
84
Payees
86
82
EPS
User Interface
68
Bank of First Deposit
$
Network
DPF Handling
102
88
DOC Generation
104
Transmittal
106
Clearing Bank
$
Tracking
108
90
Authentication
110
Fed or SVPco
Processing
112
92

Figure 5

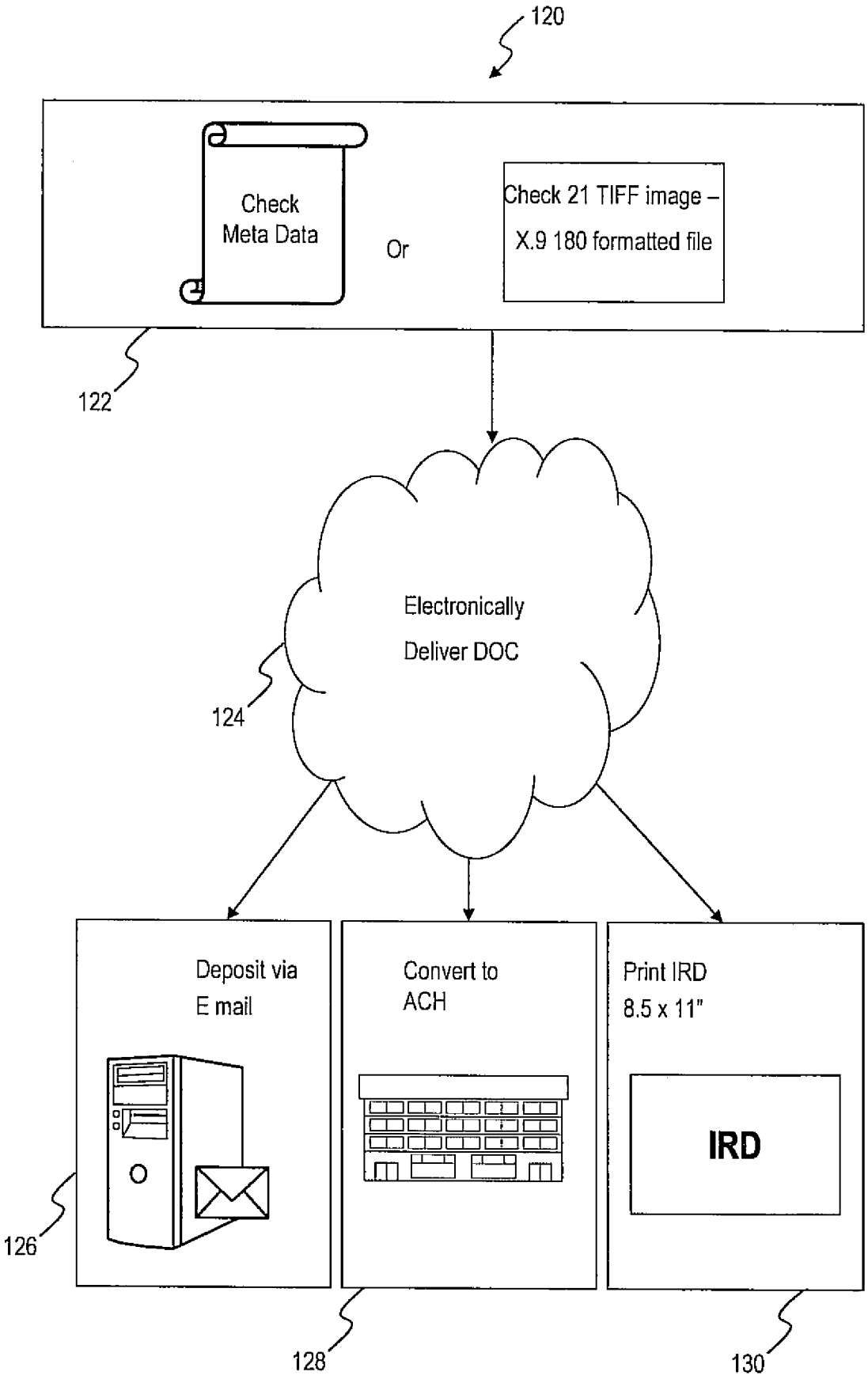

120
Check
Meta Data
Or
Check 21 TIFF image –
X.9 180 formatted file
122
Electronically
Deliver DOC
124
Deposit via
E mail
Convert to
ACH
Print IRD
8.5 x 11"
IRD
126
128
130

Figure 6

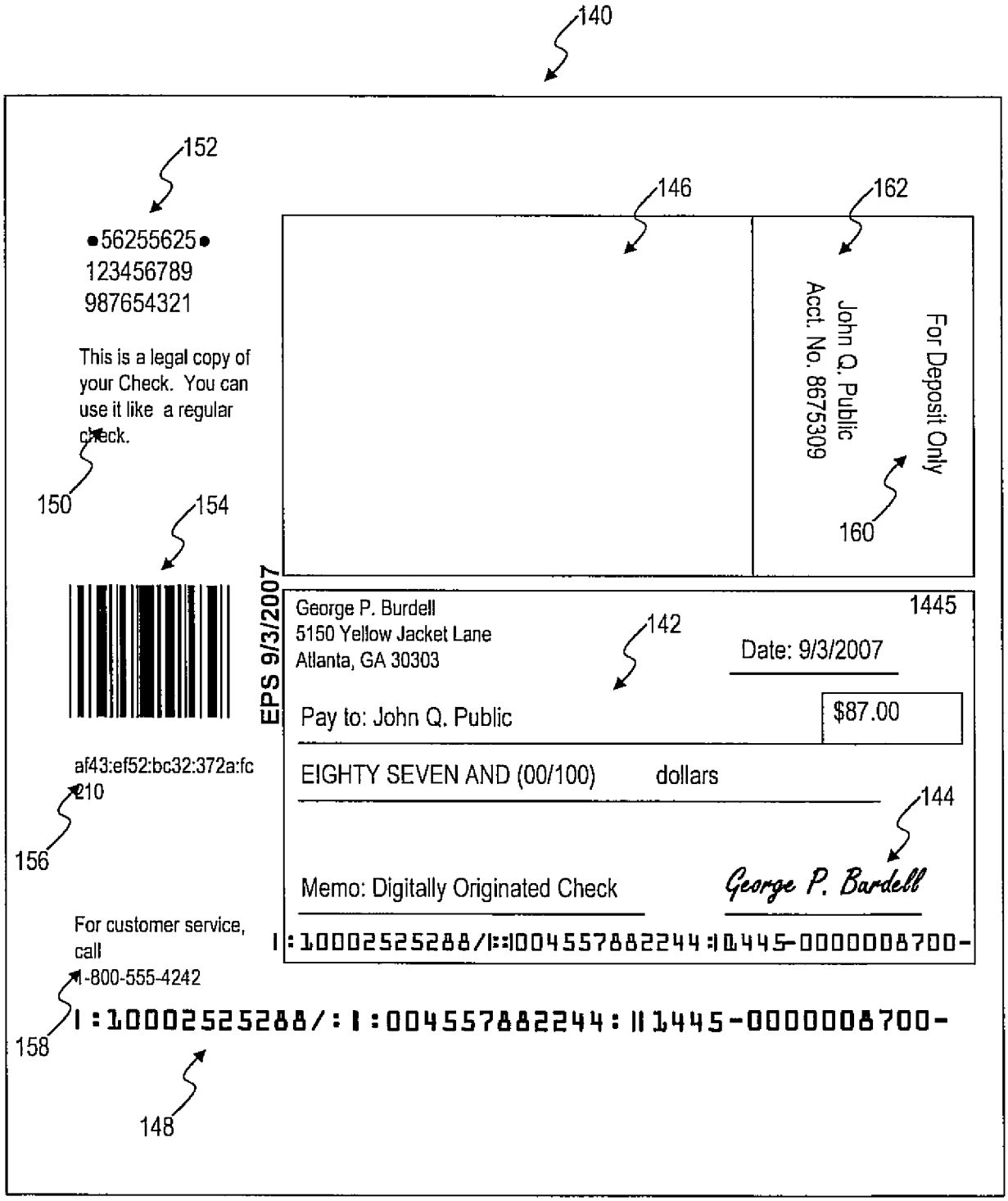

140
152
•56255625•
123456789
987654321
This is a legal copy of your Check. You can use it like a regular check.
150
154
af43:ef52:bc32:372a:fc
210
156
For customer service, call
1-800-555-4242
158
I:10002525288/:I:004557882244:11445-0000008700-
148
146
162
John Q. Public
Acct. No. 8675309
For Deposit Only
160
EPS 9/3/2007
George P. Burdell
5150 Yellow Jacket Lane
Atlanta, GA 30303
142
1445
Date: 9/3/2007
Pay to: John Q. Public
$87.00
EIGHTY SEVEN AND (00/100) dollars
144
Memo: Digitally Originated Check
George P. Burdell
I:10002525288/I::004557882244:1445-0000008700-

Figure 7

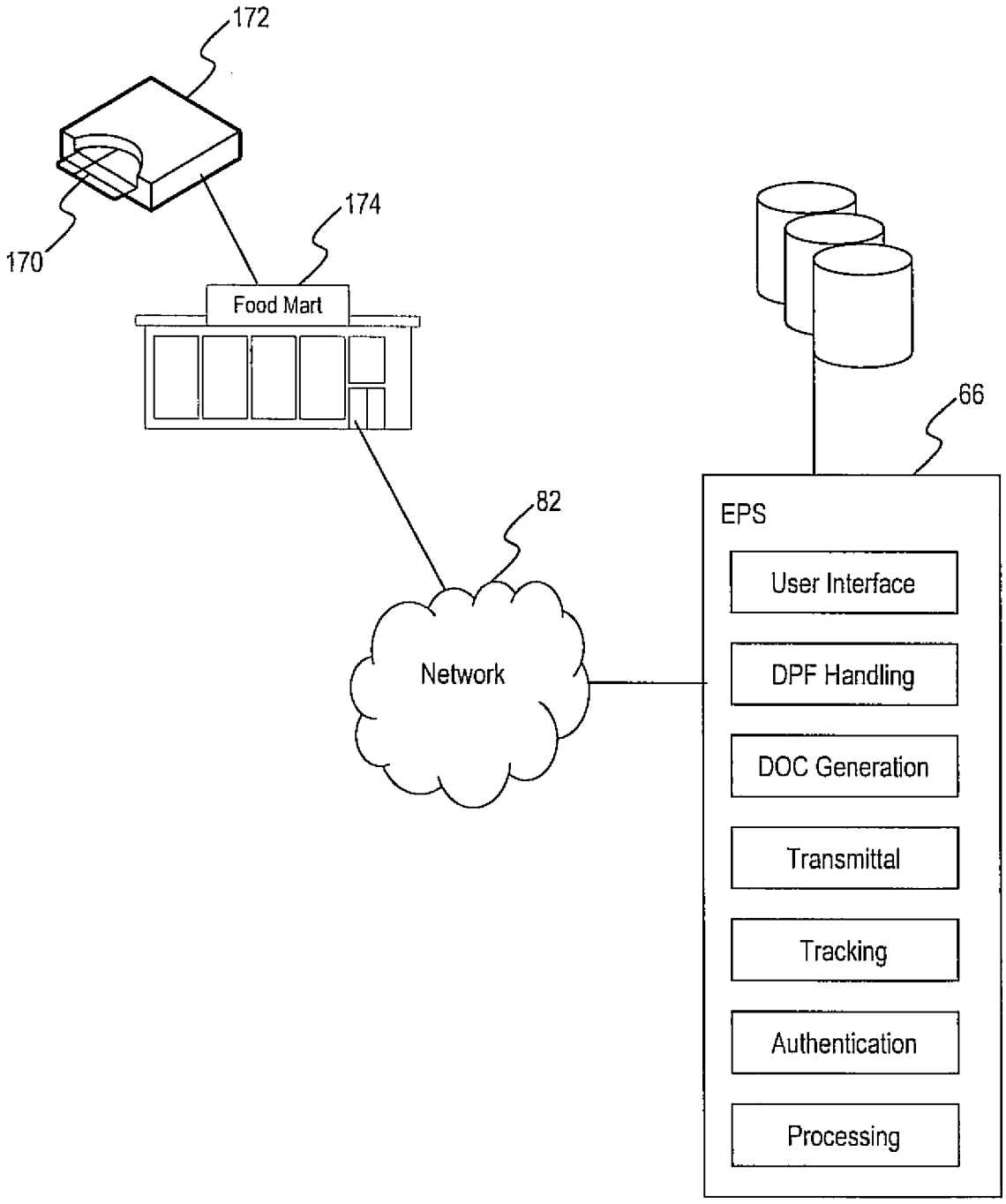

172
170
174
Food Mart
66
82
Network
EPS
User Interface
DPF Handling
DOC Generation
Transmittal
Tracking
Authentication
Processing

Figure 8

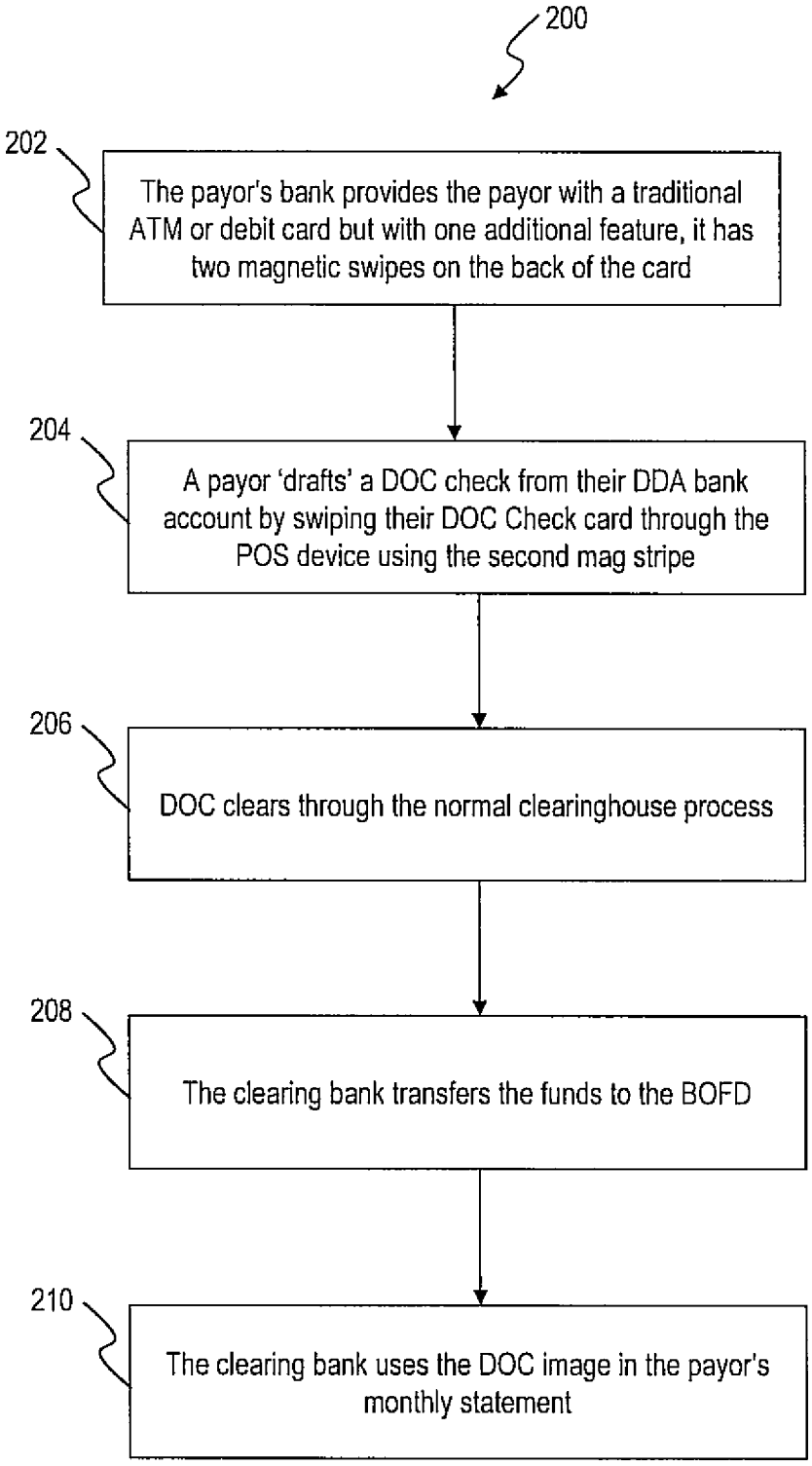

200
202
The payor's bank provides the payor with a traditional ATM or debit card but with one additional feature, it has two magnetic swipes on the back of the card
204
A payor 'drafts' a DOC check from their DDA bank account by swiping their DOC Check card through the POS device using the second mag stripe
206
DOC clears through the normal clearinghouse process
208
The clearing bank transfers the funds to the BOFD
210
The clearing bank uses the DOC image in the payor's monthly statement

Figure 9

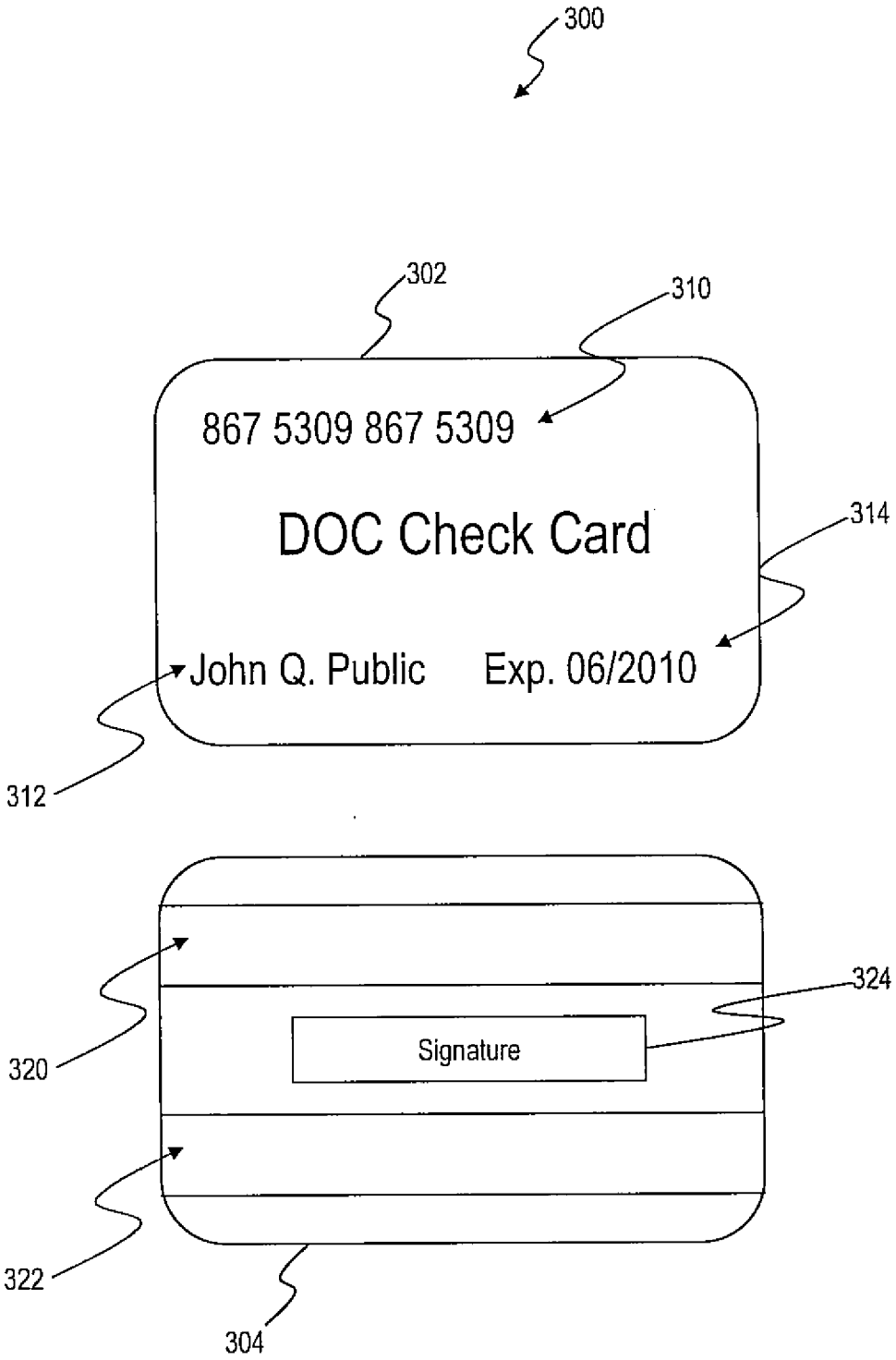

300
302
310
867 5309 867 5309
DOC Check Card
314
John Q. Public Exp. 06/2010
312
320
324
Signature
322
304

Figure 10