



INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification 6 : H04K 1/00, G06F 17/60		A1	(11) International Publication Number: WO 98/37655
			(43) International Publication Date: 27 August 1998 (27.08.98)
(21) International Application Number: PCT/US97/24000		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG).	
(22) International Filing Date: 19 December 1997 (19.12.97)		Published <i>With international search report.</i>	
(30) Priority Data: 60/033,896 20 December 1996 (20.12.96) US			
(71) Applicant: FINANCIAL SERVICES TECHNOLOGY CONSORTIUM [US/US]; 100 Federal Street, MA BOS 01-24-03, Boston, MA 02110 (US).			
(72) Inventors: ANDERSON, Milton; 444 Hoes Lane RCC 1A-235, Piscataway, NJ 08854-4182 (US). JAFFE, Frank; 100 Federal Street, Mail Stop 01-24-03, Boston, MA 02110 (US). HIBBERT, Chris; Agorics, Inc., 300 Third Street, Los Altos, CA 94022 (US). VIRKKI, Jyri; Sun Microsystems, 901 San Antonio Road, Palo Alto, CA 44043 (US). KRAVITZ, Jeffrey; IBM Research, 30 Sawmill River Road, Hawthorne, NY 10532 (US). CHANG, Sheveling; Sun Microsystems, 901 San Antonio Road, Palo Alto, CA 94303 (US). PALMER, Elaine; IBM Research, 30 Sawmill River Road, Hawthorne, NY 10532 (US).			
(74) Agents: CELLA, Charles, H. et al.; Foley, Hoag & Eliot LLP, One Post Office Square, Boston, MA 02109 (US).			

(54) Title: METHOD AND SYSTEM FOR PROCESSING ELECTRONIC DOCUMENTS

(57) Abstract

The invention includes a markup language according to the SGML standard in which document type definitions are created under which electronic documents are divided into blocks that are associated with logical fields that are specific to the type of block and that are separately cryptographically signed (Fig. 35). Each of many different types of electronic documents can have a record mapping to a particular environment, such as a legacy environment of a banking network, a hospital's computer environment for electronic record keeping, a lending institution's computer environment for processing loan applications, or a court or arbitrator's computer system. Semantic document type definitions for various electronic document types (including, for example, electronic checks, mortgage applications, medical records, prescriptions, contracts, and the like) can be formed using mapping techniques between the logical content of the document and the block that is defined to include such content. Also, the various documents types are preferably defined to satisfy existing customs, protocols and legal rules.

