

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
19 February 2004 (19.02.2004)

PCT

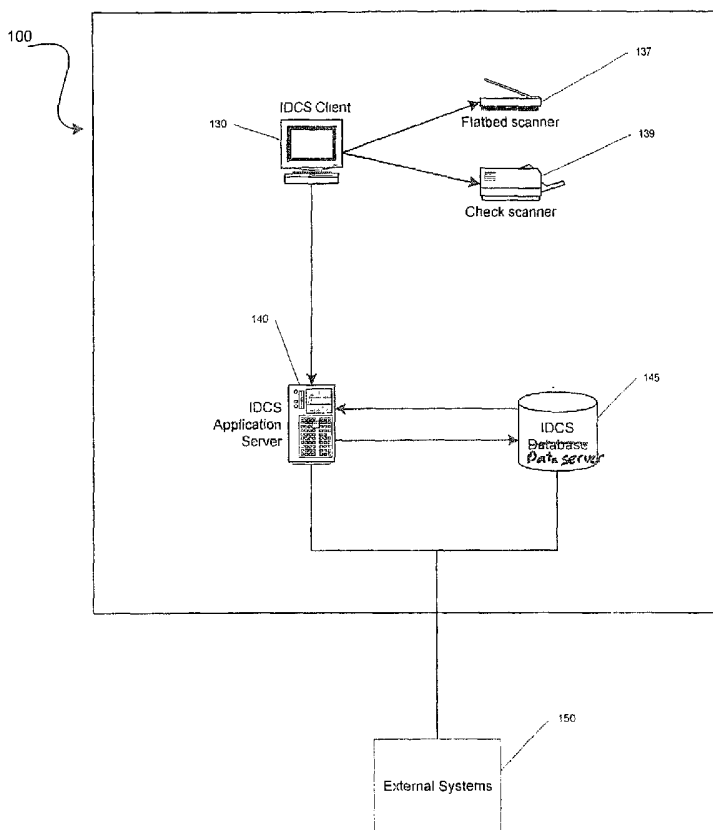
(10) International Publication Number  
**WO 2004/015532 A3**

- (51) International Patent Classification<sup>7</sup>: **G06F 17/60**
- (21) International Application Number:  
PCT/US2003/024703
- (22) International Filing Date: 8 August 2003 (08.08.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
60/402,292 9 August 2002 (09.08.2002) US
- (71) Applicant: **JP MORGAN CHASE BANK [US/US]**; 1  
Chase Manhattan Plaza, 25th Floor, New York, NY 10081  
(US).
- (72) Inventors: **FREDRICKSON, Carol, A.**; c/o JP Morgan  
Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New  
York, NY 10081 (US). **KHAJEHALI, Mary, E.**; c/o JP  
Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor,  
New York, NY 10081 (US). **SANCHEZ, Martha, L.**; c/o

JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **GRANT, Lawrence, Jr.**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **FLASIK, Kyoko, A.**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **CARTER, Thomas, W.**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **OKUHARA, Gary**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **COMEAX, Terry**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **ALEXANDER, Douglas**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **SABO, Alicia**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **DUN, Cheong, Hop**; c/o JP Morgan Chase Bank, 1 Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US). **MCDONALD, Michael**; c/o JP Morgan Chase Bank, 1

[Continued on next page]

(54) Title: INTERNATIONAL AND DOMESTIC COLLECTION SYSTEM



(57) Abstract: A system (100) is provided for capturing and processing information from a collection item. The system includes: one or more scanners (137, 139) structured to scan and extract information, including image information, from a collection item and/or one or more documents associated with the collection item; a client (130) operable to receive the information from the one or more scanners (137, 139), associate the collection item and any associated documents together as an image-based unit of work, provide a display interface for a user of the client, accept input from the user, and perform processing of the collection item in accordance with the user's input; a database (145) operable to store the extracted information so as to be retrievable on a unit of work basis; and an application server (140) coupled to the client and the database, the application server (140) being operable to access information stored in the database, make information from the database available to the client, and interface with external systems(150).

WO 2004/015532 A3



Chase Manhattan Plaza, 25th Floor, New York, NY 10081 (US).

(74) **Agents:** SCHEER, Michael, J. et al.; Dickstein Shapiro Morin & Oshinsky LLP, 2101 L. Street, NW, Washington, DC 20037 (US).

(81) **Designated States (national):** AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) **Designated States (regional):** ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW),

Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Published:**

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) **Date of publication of the international search report:**

17 June 2004

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**INTERNATIONAL SEARCH REPORT**

International application No.

PCT/US03/24703

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : G06F 17/60  
 US CL : 705/23

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
 U.S. : 705/23

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
 Please See Continuation Sheet

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,371,888 A (LEHNERTZ et al) 06 December 1994 (06.12.1994), col 4, line 59 to col. 5 line 59.	1-20
X	US 5,535,322 A (HECHT) 09 July 1996 (09.07.1996), col. 3, line 60 to col. 4 line 52.	1-20
Y	US 5,553,221 A (REIMER et al) 03 September 1996 (03.09.1996), col. 3 line 34 to col. 4 line 37.	1-20
Y	US 5,349,678 A (MORRIS et al) 20 September 1994 (20.09.1994), col. 4, line 59 to col. 5, line 60.	1-20

Further documents are listed in the continuation of Box C.

See patent family annex.

\* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

14 April 2004 (14.04.2004)

Date of mailing of the international search report

22 APR 2004

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, Virginia 22313-1450

Facsimile No. (703) 305-3230

Authorized officer

Vincent Millin

Telephone No. (703) 308-1235

*Vicki Baten*  
*fox*

**INTERNATIONAL SEARCH REPORT**

PCT/US03/24703

**Continuation of B. FIELDS SEARCHED Item 3:**

EAST

Search Terms: data capture, data processing,