

[54] CHECK PROCESSING TAB

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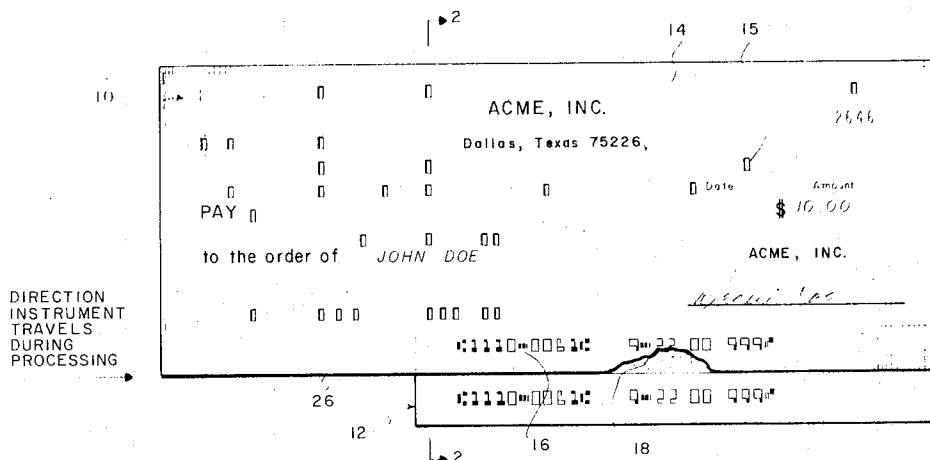
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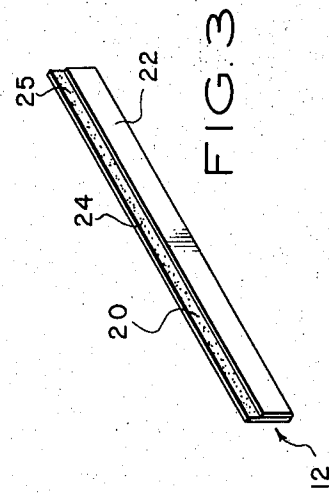
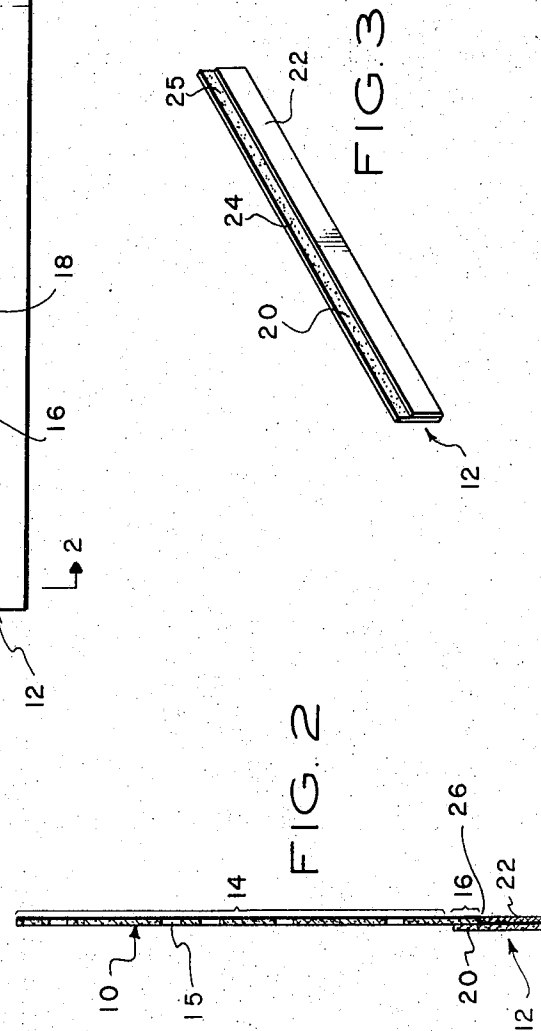
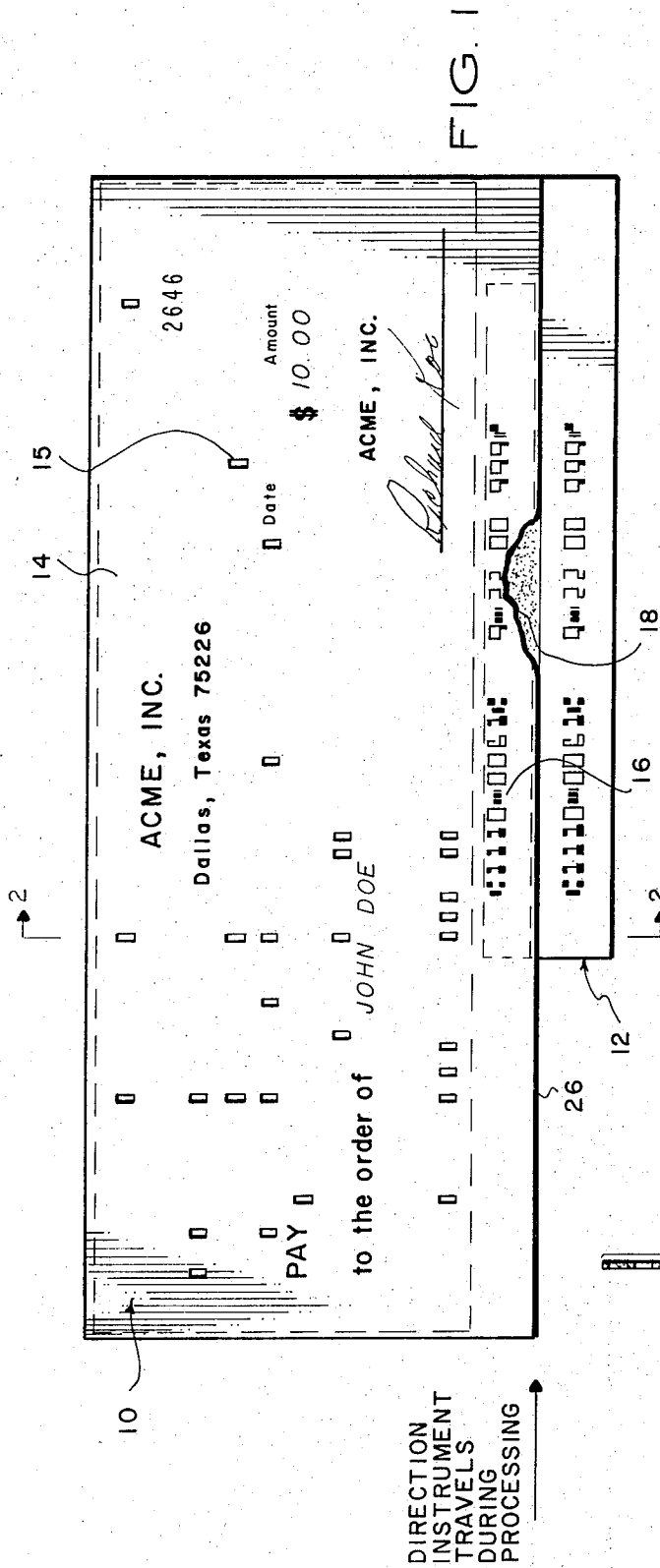
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[57] **ABSTRACT**

An improved tab for attachment to a check, draft, credit card receipt, or similar single sheet instrument wherein said instrument has a first area on one side thereof for selectively carrying information recorded in various forms, a second area on said one side having coded information recorded thereon, said tab comprising an elongated strip of record material extending along one edge of said instrument and with one side of said record material for recording electromagnetic and/or optically readable information thereon, and an elongated strip of binding material attached to and between the other sides of said instrument and said record material to removably attach said record material to said instrument, said binding material being attached to said instrument at a location which does not extend into said first area, and wherein the combined thickness of said record material and said binding material approximates the thickness of said instrument.

6 Claims, 3 Drawing Figures





CHECK PROCESSING TAB

The present invention relates to the processing of checks, drafts, credit card receipts, and other types of single sheet information carrying instruments and the like and, more particularly, to an improved tab for removable attachment to such an instrument which provides an area on which information can be placed and later retrieved and allows the instrument with the attached tab to be processed by conventional automatic apparatus without hindering the readability and retrievability of other information recorded on the instrument.

In the field of handling, sorting, and processing of transfer of funds instruments, such as checks, drafts, credit card receipts, and other commercial instruments and the like, it has been a general practice to record, by printing on the face of the instrument, information which is later either optically or electromagnetically read by automatic apparatus to process, sort, and handle these instruments as desired. These automatic apparatus are utilized in banks, as well as large commercial establishments dealing with credit card receipts and the like, to provide efficient and rapid handling of these instruments. For example, during one year alone, there were approximately twenty billion checks written and handled by banks around the United States making automatic processing and sorting a commercial necessity rather than a convenience.

Although this automatic check processing has served the purpose of increasing the efficiency of check handling, it has not been entirely without difficulty for the reason that despite the best efforts of personnel and customers handling these instruments, there is inevitably some instruments which will be defaced, torn, misprinted or otherwise rendered unsuitable for processing by automatic apparatus. For example, in one year, approximately four billion of the checks written would not operate for one reason or another in the automatic processing apparatus, and therefore, unless some provision is made for repairing these checks or other instruments or otherwise modifying them to enable automatic processing, they must be processed manually.

While solutions have been devised for repairing or modifying these instruments, they have not been entirely satisfactory because of the variations in size, shape, and thickness of the various instruments, as well as the fact that some instruments carry additional information, normally in a perforated code format, which must also be retrieved automatically. In view of this additional information carried by the instrument, it becomes critical that any means utilized in repairing or modifying these instruments not interfere with or prevent the retrieval of this additional information at a later time. In addition, the means for repairing the instruments must not interfere with the ability of the instrument to move through ordinary commercial channels or interrupt the normal operation of the automatic processing apparatus. For example, the means for repairing the instrument must not add substantial thickness to the overall structure, because it would impair the ability of a plurality of these instruments to be stacked or bundled. Also, the overall thickness in the area of the portion to be read must not exceed the maximum thickness of instruments which can ordinarily be processed by the automatic apparatus. It is also desirable that any tab or attachment to the instrument be

easily removable after processing so that the instrument will conform to external dimensional requirements for such functions as storage, mailing, and other necessary operations in handling these instruments.

It is therefore the general purpose of the present invention to provide an improved tab for attachment to a defective instrument to be repaired, wherein the tab has an area to provide a place for recording information thereon, is removable, and does not interfere with the automatic processing of the instrument or the retrieval of other information recorded on the instrument itself.

A primary object of the present invention is therefore the provision of an improved tab for repairing an instrument so that it may be automatically processed.

Another object of the present invention is the provision of an improved tab which attaches to a carrier instrument and does not interfere with or prevent the reading or retrieval of information on the carrier.

A further object of the present invention is the provision of an improved tab for an instrument which is removably attached thereto.

Still another object of the present invention is the provision of an improved tab for an instrument with an improved shelf life.

Yet another object of the present invention is the provision of an improved tab for attachment to an instrument which does not materially impair the stacking and handling characteristics of the instrument itself.

A still further object of the present invention is the provision of an improved tab for recording information which is easy to read by optical and/or electromagnetic reading apparatus.

Another object of the present invention is the provision of an improved tab for attachment to an instrument which is simple and inexpensive to manufacture and use.

Other objects and many of the attendant advantages of the present invention will be readily appreciated by those of ordinary skill in the art as the same becomes better understood by reference to the following detailed description when considered in connection with the accompanying drawings, in which:

FIG. 1 is a front elevation view of a bank checktype instrument with the tab of the present invention attached thereto;

FIG. 2 shows a section of the assembly taken on line 2—2 of FIG. 1, looking in the direction of the arrows; and

FIG. 3 is a perspective view of a tab in the unattached form.

DESCRIPTION

Referring now to the drawings, wherein like reference characters designate like or corresponding parts throughout the several views, there is shown in FIG. 1 a commercial instrument 10 in the form of a bank check, with a tab assembly 12 of the present invention attached thereto. For purposes of illustration, the invention is herein described with respect to a bank check, but it is to be understood, of course, that other types of commercial instruments such as drafts, credit card receipts, and the like could be utilized with the tab of the present invention as disclosed herein. For purposes of description, the word *instrument* as used herein is used in a generic sense as meaning all single sheet documents having information thereon for use in

automatic handling and processing by mechanical, optical and/or electromagnetic scanning apparatus.

The instrument 10 is shown as being rectangular in shape and formed of a sheet material such as paper. The Federal Reserve Bank in conjunction with the banking industry has set specifications for checks as follows: They must: (1) be printed on paper from 20 lb. bond to tab card type, and (2) have external dimensions of 2½ inches to 3½ inches in width and six inches to 8½ inches in length. The instrument 10 is provided with a first area 14 which is utilized in recording information on the instrument itself. This information can be recorded on the instrument in one or more of the following ways: ordinary printing, electromagnetic printing, and punching perforations 15 in the instrument itself.

It also can be seen that the instrument 10 has a second area 16 located adjacent one of its edges in which is recorded additional coded information. In the present illustration of a bank check, this information is in the form of numbers which identify a bank name and account number, or even the amount of the check, and can be automatically read by apparatus currently on the market to sort bank checks and process them through normal banking channels without the necessity of manual handling of the checks. As was pointed out previously, the coded information in the second area 16 in some instances may be defectively printed or, as illustrated in FIG. 1, the bank check itself may be torn at 18 along the edge of the check so that all of the coded symbols are not readable by an automatic handling apparatus. To provide an additional area for receiving coded information and to correct any defects in the information in area 16, the tab 12 is attached adjacent to the edge of the instrument 10 and provides an area on which coded information can be placed as in area 16.

In the illustrated embodiment, the tab 12 is formed from a rectangular sheet 20 of binding material and a smaller rectangular sheet of record material 22 which are attached together as shown in FIGS. 2 and 3 by a heat sensitive adhesive material 24. It is to be noted that for purposes of illustration the figures have not been drawn to scale. In the embodiment illustrated, the binding material 20 is formed from a material coated with heat sensitive adhesive and the binding material 20 is three-fourths inches wide and six to seven inches long and three-thousandths inches thick when coated with adhesive 24. The record material 22 is ½ inches wide, six to seven inches long, and 0.0025 inches thick. By using heat sensitive adhesive material 24 on the tab 12, the usable shelf life of the tab 12 is increased over a tab on which pressure sensitive adhesive material is used, and the combined thickness of the tab 12 in the area carrying the coded information can be maintained at less than .006 to .007 inches, which is within the thickness range of an instrument which can be handled by the automatic apparatus.

The binding sheet 20 is also provided with heat sensitive adhesive 24 in the area 25 where the record material 22 and sheet 20 do not overlap, the tab 12 being attached at the back surface of the instrument 10 as illustrated in FIGS. 1 and 2 along the area 25. It is to be noted that the record material portion 22 is substantially aligned with and along the bottom edge of the instrument 10 below the area 16. It is also to be noted that the area 25 attached to the instrument does not ex-

tend up into the first area 14, and therefore does not interfere with or hamper the reading of the information (such as the perforations 15) recorded in this area 14. As a specific feature of the invention, the tab 12 is so constructed to facilitate the removal of the record portion 22 from the instrument. Specifically, and in accordance with a preferred embodiment, the binding sheet 20 is formed of easily tearable material so that the record portion 22 (and portion of sheet 20 adhered thereto) can be separated by tearing from attachment portion 25 and thus from the instrument 10. Alternatively, a weakened portion or score line may be provided in the binding sheet 20 at the intersection 26 of the record portion 22 and the bottom edge of the instrument 10.

In the ordinary situation, a damaged or defective instrument 10 is initially detected either by the rejection from the automatic processing apparatus or by a clerk handling the instrument. A tab 12, as described above, is then attached to the instrument 10, as shown in FIG. 1. Next, a clerk will print or type the coded information on the record material 22 of the tab 12, which coded information corresponds to that contained within area 16 of the check 10. Thereafter, the instrument 10 with the attached tab 12 can be automatically processed. After processing, the record portion 22 can be removed by tearing along the intersection line 26, leaving portion 25 affixed to the rear of the instrument.

If the instrument 10 is of the type having additional information in the form of perforations 15, the instrument 10, without the removed portion, can then be immediately processed to read the additional information 15 because the portion 25 remaining on the instrument 10 does not extend into area 14 to fill or block the perforations 15.

Having thus described the invention and its applications by means of a specific embodiment, it is apparent that those of ordinary skill in the art may, from this disclosure, practice this invention through other embodiments and applications not disclosed without departing from the invention as defined in the attached claims.

What is desired protected by United States Letters Patent is:

1. A modified instrument of the type used for the transfer of funds and to be automatically processed by apparatus which monitors and decodes encoded indicia on the modified instrument, said modified instrument comprising, in combination,

a. a generally rectangular shaped information bearing instrument having a pair of substantially parallel longitudinal edges thereof, a first set of encoded indicia being disposed upon a front face thereof along and adjacent one of said longitudinal edges, and

b. an elongated tab member adhesively secured to said information bearing instrument, said tab member comprising a first information bearing portion having a front face for imprinting a second set of encoded indicia similar to the first set of encoded indicia on said information bearing instrument, said first information bearing portion being disposed immediately adjacent the said one longitudinal edge and being in edge abutting relationship therewith, the front face of said information bearing instrument and the front face of said first portion thereby being substantially coplanar; said tab member also comprising a second adhesive bearing

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strip portion thinner than said first information bearing portion for adhesively securing said first portion to said instrument, said adhesive bearing strip portion extending between said information bearing instrument and said first portion across the locus of intersection of said first portion and said instrument, said first information bearing portion being separable from said information bearing instrument along said locus of intersection after said monitoring and decoding, whereby the total thickness of said modified instrument during said monitoring and decoding is less than the combined thickness of said information bearing instrument and said first information bearing portion, and the total thickness of said modified instrument after the separation of said information bearing portion from said information bearing instrument is substantially equal to said information bearing instrument.

2. The modified instrument as defined by claim 1 wherein said elongated tab member is adhesively se-

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cured to said information bearing instrument by heat sensitive adhesive.

3. The modified instrument as defined by claim 1 wherein said information bearing instrument has a first area on the front and back faces thereof for receiving recorded information, a second area adjacent said first area and adjacent said one longitudinal edge in which said first set of encoded indicia is disposed, said adhesive bearing strip portion extending on said information bearing instrument to a location outside of said first area.

4. The modified instrument as defined by claim 2 wherein said adhesive bearing strip portion is so constructed to be easily tearable at the said locus of intersection.

5. The modified instrument as defined by claim 4 wherein said adhesive bearing strip portion has a weakened portion at said locus of intersection.

6. The modified instrument as defined by claim 5 wherein said weakened portion is a score line.

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