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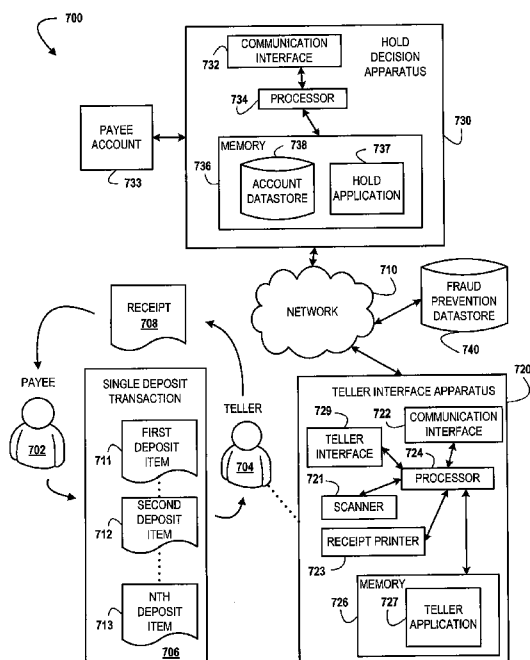
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(54) Title: ITEM-LEVEL HOLD DECISIONING

**FIG. 7**

(57) Abstract: Embodiments of the present invention relate to methods and apparatuses for determining, recommending, and/or placing holds on deposit items. Some embodiments provide a method that includes: (a) receiving information associated with a first deposit item in the single deposit transaction; (b) receiving information associated with a second deposit item in the single deposit transaction; (c) determining a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item; (d) determining, using a processor, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item; (e) communicating, to the deposit location during the single deposit transaction, information associated with the first hold decision; and (f) communicating, to the deposit location during the single deposit transaction, information associated with the second hold decision.



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ITEM-LEVEL HOLD DECISIONING

RELATED APPLICATION INFORMATION

The present application claims priority to U.S. Patent Application No. 11/967,816, filed on December 31, 2007, published as U.S. Patent Publication No. 2009/0166406, and entitled “Instant Funds Availability Notification and Fraud Detection.” This application is incorporated herein by reference in its entirety.

FIELD

In general terms, embodiments of the present invention relate to methods and apparatuses for determining, communicating, and/or executing hold decisions for deposit items.

BACKGROUND

When a deposit item is deposited into a financial account (a “payee account”) during a deposit transaction, the financial institution maintaining that payee account does not necessarily want to make funds equal to the deposit amount for the deposit item immediately available. For example, if the funds are made available but the deposit item is ultimately returned (i.e., becomes a “returned deposit item” or “RDI”) because, for example, the deposit item is fraudulent, or the financial account on which the deposit item is drawn (the “drawer account”) does not have sufficient funds to cover the deposit amount, then the financial institution that maintains the payee account may have to incur any liability later associated with that RDI. As an example, if a deposit amount for an RDI is made available to the payee account, there is a chance that the financial institution will not be able to ultimately recover that amount from the payee account and/or the payee because, for example, that deposit amount has already been spent.

In order to guard against this type of liability risk, the financial institution can use a hold decision apparatus to place a hold on the deposit item until the financial institution has had an opportunity, usually hours or days later, to more carefully evaluate the true liability risks associated with that deposit item. However, these conventional hold decision apparatuses typically implement overly simplistic and unduly conservative hold strategies that recommend holds for (and/or place holds on) deposit items that are not

ultimately returned. Thus, apparatuses and methods are needed to more accurately assess the true liability risks associated with deposit items in order to substantially reduce the number of holds placed on deposit items that are not ultimately returned.

SUMMARY OF SELECTED EMBODIMENTS OF THE PRESENT INVENTION

In general terms, embodiments of the present invention relate to methods and apparatuses for determining, communicating, and/or executing hold decisions for deposit items. For example, a method is provided in some embodiments of the present invention. In accordance with some of these embodiments, the method includes: (a) receiving, from a deposit location during a single deposit transaction, information associated with a first deposit item in the single deposit transaction; (b) receiving, from the deposit location during the single deposit transaction, information associated with a second deposit item in the single deposit transaction; (c) determining, using a processor, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item; (d) determining, using a processor, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item; (e) communicating, to the deposit location during the single deposit transaction, information associated with the first hold decision; and (f) communicating, to the deposit location during the single deposit transaction, information associated with the second hold decision.

In some embodiments of the method, the first deposit item includes a paper check. In some embodiments of the method, the deposit location includes at least one of a teller interface apparatus or an automated teller machine (ATM). In some embodiments, the first hold decision for the first deposit item is different from the second hold decision for the second deposit item.

In some embodiments of the method, receiving the information associated with the first deposit item includes receiving a scanned image of the first deposit item, and determining the first hold decision for the first deposit item includes determining the first hold decision based at least partially on information obtained from the scanned image of the first deposit item. In some embodiments of the method, determining the first hold decision for the first deposit item includes determining an amount of hold time for the

first deposit item, and communicating the information associated with first hold decision includes communicating information associated with the amount of hold time for the first deposit item.

In some embodiments, the method further includes: (a) determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; and (b) determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item. In some of these embodiments, determining the first hold decision for the first deposit item includes determining a negative hold decision for the first deposit item based at least partially on a determination that the first deposit amount is greater than a hold limit, and determining the second hold decision for the second deposit item includes determining a positive hold decision for the second deposit item based at least partially on a determination that the hold limit is greater than the second deposit amount.

In some embodiments, the method further includes: (a) determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; and (b) determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item. In some of these embodiments, determining the first hold decision for the first deposit item includes determining a negative hold decision for the first deposit item based at least partially on a determination that the first deposit amount is greater than a hold limit, and determining the second hold decision for the second deposit item includes determining a negative hold decision for the second deposit item based at least partially on a determination that the second deposit amount is greater than the hold limit.

In some embodiments, the method further includes: (a) determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; (b) determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item; and (c) determining that a hold limit is greater than the sum of the first deposit amount and the

second deposit amount. In some of these embodiments, determining the first hold decision for the first deposit item includes determining a positive hold decision for the first deposit item, and determining the second hold decision for the second deposit item includes determining a positive hold decision for the second deposit item.

In some embodiments, the method further includes: (a) determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; (b) determining, during the single deposit transaction, a payee account to receive the first deposit item; and (c) determining, using a processor, during the single deposit transaction, a hold limit for the payee account based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account. In some of these embodiments, determining the first hold decision for the first deposit item includes determining the first hold decision based at least partially on the hold limit for the payee account and the first deposit amount for the first deposit item.

In some embodiments, the method further includes: (a) determining, during the single deposit transaction, a first actual deposit amount identified by the first deposit item based at least partially on the information associated with the first deposit item; (b) determining, during the single deposit transaction, a first drawer account on which the first deposit item is drawn based at least partially on the information associated with the first deposit item; and (c) determining, using a processor, during the single deposit transaction, a first adjusted deposit amount for the first deposit item based at least partially on: (a) the first actual deposit amount identified by the first deposit item, and (b) one or more characteristics associated with the first drawer account. In some of these embodiments, determining the first hold decision for the first deposit item includes determining the first hold decision based at least partially on the first adjusted deposit amount for the first deposit item.

As another example, an apparatus is provided in some embodiments of the present invention. In accordance with some of these embodiments, the apparatus includes: (a) a communication interface configured to receive, from a deposit location during a single deposit transaction, information associated with a first deposit item in the single deposit transaction and information associated with a second deposit item in the single deposit

transaction; and (b) a processor configured to: (i) determine, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item; (ii) determine, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item; and (iii) cause the communication interface to communicate information associated with the first hold decision and information associated with the second hold decision to the deposit location during the single deposit transaction.

As still another example, a computer program product is provided in some embodiments of the present invention. In accordance with some of these embodiments, the computer program product includes a computer-readable medium, where the computer-readable medium includes computer-executable program code portions stored therein. In some of these embodiments, the computer-executable program code portions include: (a) a first program code portion configured to receive, during a single deposit transaction, information associated with a first deposit item in the single deposit transaction; (b) a second program code portion configured to receive, during the single deposit transaction, information associated with a second deposit item in the single deposit transaction; (c) a third program code portion configured to determine, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item; and (d) a fourth program code portion configured to determine, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item, where the second hold decision is different than the first hold decision.

As still another example, another method is provided in some embodiments of the present invention. In accordance with some of these embodiments, the method includes: (a) receiving, at a scanner, during a single deposit transaction, a first deposit item in the single deposit transaction and a second deposit item in the single deposit transaction; (b) providing, at a user interface, during the single deposit transaction, information associated with a first hold decision for the first deposit item; and (c) providing, at the

user interface, during the single deposit transaction, information associated with a second hold decision for the second deposit item.

As yet another example, another apparatus is provided in some embodiments of the present invention. In accordance with some of these embodiments, the apparatus includes: (a) a user interface; (b) a scanner; and (c) a processor configured to: (i) cause the scanner to generate, during a single deposit transaction, a first image by scanning a first paper check and a second image by scanning a second paper check; and (ii) cause the user interface to indicate, at the user interface during the single deposit transaction, a first hold decision for the first paper check and a second hold decision for the second paper check.

BRIEF DESCRIPTION OF THE DRAWINGS

Having thus described some embodiments of the present invention in general terms, reference will now be made to the accompanying drawings, wherein:

Figure 1 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing a hold decision for a deposit item, in accordance with an embodiment of the present invention;

Figure 2 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing a hold decision for a deposit item based at least partially on a hold limit for a payee account, where the hold limit is based at least partially on (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account, in accordance with an embodiment of the present invention;

Figure 3 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing a hold decision for a deposit item based at least partially on an adjusted deposit amount for the deposit item, where the adjusted deposit amount is based at least partially on (a) the actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with a drawer account on which the deposit item is drawn, in accordance with an embodiment of the present invention;

Figure 4 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing a hold decision for a deposit item based at

least partially on the hold limit described in connection with Figure 2 and the adjusted deposit amount described in connection with the Figure 3, in accordance with an embodiment of the present invention;

Figure 5 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing item-level hold decisions for deposit items in substantially real time, in accordance with an embodiment of the present invention;

Figure 6 is a flow diagram illustrating a general process flow of an apparatus for determining, communicating, and/or executing item-level hold decisions for deposit items based at least partially on a reduced total deposit amount, in accordance with an embodiment of the present invention;

Figure 7 is a block diagram illustrating technical components of a system for determining, communicating, and/or executing hold decisions for deposit items, in accordance with an embodiment of the present invention;

Figure 8 is a block diagram illustrating technical components of a system for determining, communicating, and/or executing hold decisions for deposit items, in accordance with an embodiment of the present invention; and

Figure 9 is a mixed block and flow diagram of a system for determining, communicating, and/or executing a hold decision for a deposit item in substantially real time, in accordance with an embodiment of the present invention.

DETAILED DESCRIPTION OF EMBODIMENTS OF THE PRESENT INVENTION

Embodiments of the present invention will now be described more fully hereinafter with reference to the accompanying drawings, in which some, but not all, embodiments of the present invention are shown. Indeed, the present invention may be embodied in many different forms and should not be construed as limited to the embodiments set forth herein; rather, these embodiments are provided so that this disclosure will satisfy applicable legal requirements. Where possible, any terms expressed in the singular form herein are meant to also include the plural form and/or vice versa, unless explicitly stated otherwise. Also, as used herein, the term “a” and/or “an” shall mean “one or more,” even though the phrase “one or more” is also used herein. Like numbers refer to like elements throughout.

As will be appreciated by one of ordinary skill in the art in view of this disclosure, the present invention may be embodied as an apparatus (including, for example, a system, machine, device, computer program product, and/or the like), as a method (including, for example, a business process, computer-implemented process, and/or the like), or as any combination of the foregoing. Accordingly, embodiments of the present invention may take the form of an entirely software embodiment (including firmware, resident software, micro-code, etc.), an entirely hardware embodiment, or an embodiment combining software and hardware aspects that may generally be referred to herein as a “system.” Furthermore, embodiments of the present invention may take the form of a computer program product that includes a computer-readable storage medium having computer-executable program code portions stored therein. As used herein, a processor may be “configured to” perform a certain function in a variety of ways, including, for example, by having one or more general-purpose circuits perform the function by executing one or more computer-executable program code portions embodied in a computer-readable medium, and/or by having one or more application-specific circuits perform the function.

It will be understood that any suitable computer-readable medium may be utilized. The computer-readable medium may include, but is not limited to, an electronic, magnetic, optical, electromagnetic, infrared, and/or semiconductor apparatus. For example, in some embodiments, the computer-readable medium includes a tangible medium such as a portable computer diskette, a hard disk, a random access memory (RAM), a read-only memory (ROM), an erasable programmable read-only memory (EPROM or Flash memory), a compact disc read-only memory (CD-ROM), and/or some other tangible optical and/or magnetic storage device.

It will also be understood that one or more computer-executable program code portions for carrying out operations of the present invention may include object-oriented, scripted, and/or unscripted programming languages, such as, for example, Java, Perl, Smalltalk, C++, SAS, SQL, Python, Objective C, and/or the like. In some embodiments, the one or more computer-executable program code portions for carrying out operations of embodiments of the present invention are written in conventional procedural programming languages, such as the “C” programming languages and/or similar programming languages. The computer program code may alternatively or additionally

be written in one or more multi-paradigm programming languages, such as, for example, F#.

It will further be understood that some embodiments of the present invention are described herein with reference to flowchart illustrations and/or block diagrams of apparatuses and/or methods. It will be understood that each block included in the flowchart illustrations and/or block diagrams, and combinations of blocks included in the flowchart illustrations and/or block diagrams, may be implemented by one or more computer-executable program code portions. These one or more computer-executable program code portions may be provided to a processor of a general purpose computer, special purpose computer, and/or some other programmable data processing apparatus in order to produce a particular machine, such that the one or more computer-executable program code portions, which execute via the processor of the computer and/or other programmable data processing apparatus, create mechanisms for implementing the steps and/or functions represented by the flowchart(s) and/or block diagram block(s).

It will also be understood that the one or more computer-executable program code portions may be stored in a computer-readable medium (e.g., a memory) that can direct a computer and/or other programmable data processing apparatus to function in a particular manner, such that the computer-executable program code portions stored in the computer-readable medium produce an article of manufacture including instruction mechanisms which implement the steps and/or functions specified in the flowchart(s) and/or block diagram block(s).

The one or more computer-executable program code portions may also be loaded onto a computer and/or other programmable data processing apparatus to cause a series of operational steps to be performed on the computer and/or other programmable apparatus. In some embodiments, this produces a computer-implemented process such that the one or more computer-executable program code portions which execute on the computer and/or other programmable apparatus provide operational steps to implement the steps specified in the flowchart(s) and/or the functions specified in the block diagram block(s). Alternatively, computer-implemented steps may be combined with operator- and/or human-implemented steps in order to carry out an embodiment of the present invention.

Further, although many of the embodiments of the present invention described herein are generally described as involving a “financial institution,” other embodiments of the present invention may involve one or more persons, organizations, businesses, and/or other entities that take the place of, or work in conjunction with, the financial institution to implement one or more of the embodiments described and/or contemplated herein as being performed by the financial institution.

It will be understood that the phrase “deposit item,” as used herein, typically refers to a financial instrument that is drawn on a first financial account (the “drawer account”) held by a first account holder (the “drawer”) and paid to a second financial account (the “payee account”) held by a second account holder (the “payee”). It will also be understood that a deposit item typically refers to one of one or more deposit items being deposited into a payee account at a deposit location (e.g., at an automated teller machine (ATM), at a teller interface apparatus in a banking center, at a personal computer, and/or at another location where a deposit can made)during a single deposit transaction. For example, Figure 7 illustrates a first deposit item **711**, a second deposit item **712**, and on up to an nth deposit item **713**. As shown, each of these deposit items are being deposited into the payee account **733** at the teller interface apparatus **720** during the single deposit transaction **706**. For simplicity, it will be understood that a deposit item is often referred to herein as a “deposit item in a single deposit transaction.”

In some embodiments of the present invention, the deposit item refers to a check, including, for example, a paper check, electronic check (i.e., e-check), personal check, business check, institutional check, cashier’s check, money order, and/or the like. It will also be understood that, in accordance with some embodiments, the deposit item includes information associated with one or more of the following: the identity of the payee, the identity of the drawer, a routing number and/or account number associated with the drawer account, a deposit amount (e.g., the actual deposit amount identified by the deposit item, etc.), the signature of the drawer, a date, a deposit item identifier (e.g., a check number, etc.), and/or the like.

Further, it will be understood that the drawer account can be a deposit account, credit account, checking account, credit card account, savings account, money market account, investment account, line of credit (LOC) account, home equity line of credit

(HELOC) account, and/or any other type of account on which a deposit item can be drawn. The payee account can be a deposit account, checking account, savings account, money market account, certificate of deposit account, money market account, investment account, and/or any other type of account into which a deposit item can be received. It will also be understood that the drawer account and/or the payee account may be held by one or more individuals, families, households, social networks, businesses (e.g., corporations, business units within corporations, small businesses, for profit, non-profit, etc.), and/or other entities. It will be further understood that, in some embodiments, the payee account and the drawer account are both maintained by the same financial institution, but in other embodiments, the payee account and the drawer account are maintained by different financial institutions and/or other entities.

In general terms, embodiments of the present invention relate to methods and apparatuses for determining, communicating, and/or executing hold decisions for deposit items. Generally speaking, when a payee deposits a deposit item into a payee account at a deposit location during a single deposit transaction, embodiments of the present invention are configured to determine a hold decision for that deposit item based at least partially on a comparison of a deposit amount for the deposit item to a hold limit for the payee account. In some embodiments, the hold limit is based at least partially on (a) an account balance associated with the payee account, and/or (b) one or more other characteristics associated with the payee account. Additionally or alternatively, in some embodiments, the deposit amount for the deposit item is based at least partially on (a) the actual deposit amount identified by the deposit item, and/or (b) one or more characteristics associated with the drawer account on which the deposit item is drawn. As such, embodiments of the present invention provide methods and apparatuses for more accurately assessing the true liability risks associated with deposit items, payee accounts, drawer accounts, payees, and/or drawers, which, in turn, can be used to substantially reduce the number of holds placed on deposit items that are not ultimately returned.

In addition, as described later herein, some embodiments of the present invention provide method and apparatuses that are configured to: (1) determine an individual hold decision for each of two or more deposit items in a single deposit transaction (for

simplicity, sometimes referred to herein as determining one or more “item-level hold decisions”); and/or (2) determine each of those item-level hold decisions in substantially real-time, such that the depositor (e.g., the payee) receives the hold decisions at the deposit location at some point during the deposit transaction (e.g., before the payee leaves the deposit location, etc.).

Referring now to Figure 1, a general process flow **100** of an apparatus for determining, communicating, and/or executing a hold decision is provided, in accordance with an embodiment of the present invention. More specifically, as represented by the block **110**, the apparatus having the general process flow **100** is configured to receive information associated with a deposit item. As represented by the block **120**, the apparatus is also configured to determine, based at least partially on the information associated with the deposit item, a deposit amount for the deposit item and a payee account to receive the deposit item. As represented by the block **130**, the apparatus is further configured to determine a hold limit for the payee account, and as represented by the block **140**, the apparatus is configured to compare the deposit amount for the deposit item to the hold limit for the payee account. Thereafter, as represented by the block **150**, the apparatus is configured determine a hold decision for the deposit item based at least partially on a comparison of the deposit amount to the hold limit. In addition, in some embodiments, the apparatus is further configured to communicate information associated with the hold decision to a deposit location, as represented by the block **160**.

Regarding the block **110**, it will be understood that the apparatus having the process flow **100** can be configured to receive (e.g., retrieve, collect, obtain, acquire, receive, etc.) any amount and/or type of information associated with the deposit item. For example, in some embodiments, the information associated with deposit item includes the identity of the payee, information associated with the payee account (e.g., a routing number and/or account number, etc.), the identity of the drawer, information associated with the drawer account (e.g., a routing number and/or account number, etc.), the actual deposit amount for the deposit item (e.g., the deposit amount identified by the deposit item, etc.), the signature of the drawer, the date on which the deposit item was drawn, and/or any other information that makes it possible for the apparatus having the process flow **100** to perform the process flow **100**.

It will also be understood that the information associated with the deposit item can be received at the apparatus having the process flow **100** in any form. For example, in some embodiments, the apparatus is configured to receive a scanned image of the deposit item (e.g., a scanned image of a paper check, etc.). In some of these embodiments, the apparatus is configured to read and/or otherwise obtain, from the scanned image of the deposit item, the information associated with the deposit item that is needed to determine a hold decision for the deposit item. As another example, in some embodiments, the apparatus having the process flow **100** is configured to receive the information associated with the deposit item in the form of digital information that has been processed into a computer-readable form in accordance with the needs of the apparatus having the process flow **100**.

It will further be understood that the information associated with the deposit item can be received at the apparatus having the process flow **100** from any source. For example, in some embodiments, the apparatus is configured to receive the actual deposit item itself, such as, for example, where the deposit item is embodied as a paper check and where the apparatus having the process flow **100** is embodied as an ATM. In some of these embodiments, for example, the apparatus/ATM is configured to scan an image of the deposit item (e.g., a scanned image of a paper check) from which the information associated with the deposit item can be obtained.

Of course, in other embodiments, the actual deposit item is not received at the apparatus having the process flow **100**, but instead, the apparatus is configured to receive the information associated with the deposit item from a source outside of the apparatus. For example, in some embodiments, the apparatus having the process flow **100** is configured to receive the information associated with the deposit item from (e.g., directly from, indirectly from, etc.) a deposit location. For example, in some embodiments, as described in more detail herein, the apparatus having the process flow **100** is embodied as the hold decision apparatus **730** illustrated in Figures 7 and 8. In such embodiments, the apparatus **730** is configured to receive, via the network **710**, information associated with each of the deposit items **711**, **712**, and **713** from the teller interface apparatus **720** (Figure 7) or from the ATM **820** (Figure 8). Of course, it will be understood that there can be any number of apparatuses positioned between the deposit location and the

apparatus having the process flow **100**, some of which may be configured to process and/or communicate the information associated with the deposit item.

As another example of a deposit location, in some embodiments, the apparatus having the process flow **100** is configured to receive the information associated with the deposit item from a personal computer and/or other apparatus operated by the depositor (e.g., a payee). For example, in some embodiments, the depositor can make a deposit into a payee account over a network (e.g., the Internet, etc.) by, for example, scanning an image of the deposit item using a scanner and then directly or indirectly communicating that image, using a personal computer and/or the like, to the apparatus having the process flow **100**.

Regarding the block **120**, it will be understood that the apparatus having the process flow **100** can be configured to determine (e.g., read, discern, calculate, conclude, compute, determine, etc.) the deposit amount for the deposit item in any way. It will be understood that, in some embodiments, the deposit amount for the deposit item, as recited in the process flow **100**, refers to the actual deposit amount identified by the deposit item. Accordingly, in some of these embodiments, the apparatus having the process flow **100** can be configured to determine the actual deposit amount by reading directly from the deposit item itself, from a scanned image of the deposit item, and/or from any other information associated with the deposit item that is received at the apparatus having the process flow **100**. However, in other embodiments, the deposit amount for the deposit item includes an adjusted deposit amount, such as, for example, the adjusted deposit amount that is described in detail later herein in connection with Figure 3. In some of these embodiments, the apparatus is configured to determine the adjusted deposit amount, or, in accordance with other embodiments, is configured to determine the adjusted deposit amount by receiving it from some other source.

Also regarding the block **120**, it will be understood that the apparatus having the process flow **100** can be configured to determine the payee account to receive the deposit item in any way. For example, in some embodiments, the information associated with the deposit item includes information that identifies the payee account. In some embodiments, the apparatus having the process flow **100** is configured to determine the payee account based at least partially on information received from a deposit location,

such as, for example, information associated with the identity of the payee account received when a magnetic card issued for the payee account is inserted into an ATM.

However, in other embodiments, the information associated with the deposit item does not identify the payee account, since, for example, many deposit items only identify the identity of the payee and not the identity of the payee account. In such embodiments, it will be understood that the apparatus having the process flow **100** is configured to determine the identity of the payee account in any way. For example, in some embodiments, the apparatus having the process flow **100** is configured to determine the payee account by comparing the payee name identified by the deposit item (and/or in the information associated with the deposit item) to a database of financial accounts.

Regarding the blocks **130-150**, it will be understood that the phrase “hold limit,” as used herein, typically refers to a threshold amount that is used to determine a hold decision for a deposit item. Specifically, the apparatus having the process flow **100** is configured to compare the deposit amount for the deposit item to the hold limit for the payee account, such that if the deposit amount is greater than the hold limit, then the apparatus is configured to determine a “negative” hold decision for the deposit item (e.g. one that recommends a hold for, and/or places a hold on, the deposit item, etc.). On the other hand, if the deposit amount associated with the deposit item is less than or equal to the hold limit for the payee account, then the apparatus having the process flow **100** is configured to determine a “positive” hold decision for the deposit item (e.g., one that does not recommend a hold for, and/or place a hold on, the deposit item, etc.). It will be understood that, in some embodiments, if the apparatus having the process flow **100** determines a “positive” hold decision for the deposit item, then funds equal to the actual deposit amount identified by the deposit item are made available (e.g., immediately, nearly immediately, or sometime after the hold decision, etc.) to the payee account and/or to the payee.

Regarding the block **130**, it will also be understood that, in accordance with some embodiments, the hold limit for the payee account is based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account. For example, in some embodiments, the hold limit for the payee account is based at least partially on: (a) the available balance

of the payee account at the time of the deposit transaction, and (b) the type of the payee account (e.g., personal, business, military, consumer, small business, institutional, checking, savings, money market, investment, etc.). In other embodiments of the present invention, however, the hold limit for the payee account referred to in the block **130** is not based on payee account-specific characteristics. For example, in some embodiments, apparatus having the process flow **100** is configured to determine a hold limit for the payee account that equals some set, predetermined amount (e.g., \$100, \$250, etc.).

Regarding the block **150**, it will be understood that the hold decision for the deposit item can be embodied in any form. For example, in some embodiments, the apparatus having the process flow **100** is configured to determine a hold decision that includes, and/or is embodied as, a recommendation for placing a hold on the deposit item. As another example, in some embodiments, the hold decision includes, and/or is embodied as, actually placing a hold on the deposit item. As mentioned previously, it will be understood that hold decisions can include “positive” hold decisions (e.g., hold decisions associated with cashing a deposit item, paying a deposit item, not placing a hold on a deposit item, making deposit amount funds available, etc.) and “negative” hold decisions (e.g., hold decisions associated with returning a deposit item, placing a hold on a deposit item, not cashing a deposit item, not making deposit amount funds available, etc.).

Also regarding the block **150**, it will be understood that the hold decision can include any amount and/or type of information. For example, in some embodiments, the hold decision includes information associated with whether the deposit item is being held and/or will be held, one or more reasons for why the deposit item is being held and/or will be held, an amount of hold time for the deposit item, whether funds have been and/or will be made immediately available to the payee account and/or to the payee, and/or the like.

Regarding the blocks **140-150**, it will be understood that, in some embodiments, the apparatus having the process flow **100** is configured to compare the deposit amount for the deposit item to the hold limit for the payee account, and then determine a hold decision for the deposit item based on that comparison. However, in other embodiments, the apparatus having the process flow **100** is configured to determine the hold decision

for the deposit item based at least partially on a comparison of the deposit amount for the deposit item to the hold limit for the payee account, but that comparison is not performed by the apparatus having the process flow **100**.

Regarding the block **160**, it will be understood that, in some embodiments, the apparatus having the process flow **100** is configured to communicate (e.g., transmit, send, transfer, route, communicate, etc.) information associated with the hold decision to a deposit location (i.e., to an ATM, to a teller interface apparatus in a banking center, to a personal computer, and/or to another location where a deposit can be made). In some embodiments, the deposit location referred to in the block **160** is the deposit location from which the information associated with the deposit item referred to in the block **110** was originally received. For example, in some embodiments, the apparatus having the process flow **100** is configured to receive the information associated with the deposit item from a deposit location, as represented by the block **110**, then perform the steps represented by the blocks **120-150** in the process flow **100**, and then communicate information associated with a hold decision for the deposit item back to the same deposit location, as represented by the block **160**. In some of these embodiments, the apparatus is configured to perform each and every step in the process flow **100** in real time or substantially real time (collectively referred to herein as “substantially real time” for simplicity). In other words, in some embodiments, the apparatus having the process flow **100** is configured to perform the steps of the process flow **100** during the single deposit transaction involving the deposit item, such that, by the time the depositor (e.g., the payee) has completed the single deposit transaction, the depositor walks away from the deposit location knowing the information associated with the hold decision, such as, for example, whether a hold is being placed on the deposit item, an amount of hold time for the deposit item, etc.

Also regarding the block **160**, it will be understood that the information associated with the hold decision can be displayed and/or otherwise presented to a teller at a teller interface apparatus (e.g., the teller interface apparatus **720** illustrated in Figure 7), to a depositor (e.g., the payee) at an ATM (e.g., the ATM **820** illustrated in Figure 8), and/or to another person and/or apparatus at another deposit location. In some embodiments, the information associated with the hold decision is presented to an interested party (e.g., a

teller, a payee, etc.) by printing the information on a receipt (e.g., the receipt **708** printed by the receipt printer **723** of the teller interface apparatus **720** shown in Figure 7, etc.). It will be understood that, in some embodiments, this receipt includes information associated with the hold decision, including, for example, whether a hold is being placed on the deposit item, an amount of hold time for the deposit item, etc.

Referring now to Figure 2, a general process flow **200** is provided as an alternative embodiment to the general process flow **100** illustrated in Figure 1. As shown in Figure 2, an apparatus having the process flow **200** is configured to perform generally the same process flow as the process flow **100**, except that, as represented by the block **230**, the apparatus having the process flow **200** is configured to determine a hold limit for the payee account based at least partially on (a) an account balance associated with the payee account and (b) one or more other characteristics associated with the payee account. (It will be understood that the account balance associated with the payee account is a characteristic associated with the payee account, meaning that the hold limit determined and used in the process flow **200** is based at least partially on at least two different characteristics associated with the payee account (i.e., the account balance and at least one other payee account characteristic)). By determining and using a hold limit for the payee account that is based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account, it will be understood that the apparatus having the process flow **200** is able to more accurately assess, in advance of making a hold decision, the true liability risks presented by the payee account to the financial institution that maintains the payee account (e.g., the risk that (a) the deposit amount of a deposit item is made available to a payee account, (b) that deposit item is ultimately returned, and (c) the financial institution is ultimately unable to recover that amount from the payee and/or the payee account, etc.).

Regarding the block **230**, it will be understood that the account balance associated with the payee account may include any number of account balances and/or type of account balance associated with the payee account. For example, in some embodiments, the account balance refers to the account balance of the payee account at the beginning of a statement period and/or other cycle. As another example, in some embodiments, the

account balance refers to the average account balance of the payee account over a predetermined period of time (e.g., the past three statement periods, the past three days, since the payee account opened, etc.). As still another example, in some embodiments, the account balance associated with the payee account refers to the available account balance of the payee account (e.g., the amount of funds in the payee account available for withdrawal, etc.) at the time a deposit item (e.g., the deposit item referred to in the process flow **200**, etc.) is deposited into the payee account. As a further example, in some embodiments, the account balance associated with the payee account refers to the account balance of the payee account at the beginning of day, middle of day, and/or end of day on the day a deposit item (e.g., the deposit item referred to in the process flow **200**, etc.) is deposited into the payee account.

As another example, in some embodiments, the account balance associated with the payee account refers to the average daily account balance for the payee account during a predetermined period of time (e.g., during the last statement period, the past three days, the past week, the past month, the past year, etc.). In some embodiments, the account balance associated with the payee account refers to the lesser of: (a) the beginning of day account balance for the payee account on the day the deposit item is deposited into the payee account, and (b) the available account balance for the payee account at the time the deposit item is deposited into the payee account (i.e., $\text{Account Balance} = \text{Min}(\text{Beginning of Day Account Balance}, \text{Available Account Balance})$).

Also regarding the block **230**, it will be understood that the one or more other characteristics associated with the payee account may include any number of characteristics and/or type of characteristic associated with the payee account. In some embodiments, the one or more characteristics associated with the payee account include one or more characteristics associated with the payee. Exemplary characteristics associated with the payee include information associated with the payee's legal status (e.g., whether the payee is a person, a business, a non-profit organization, etc.), the payee's financial status (e.g., whether the payee is bankrupt, has a high income, has a low credit score, has been associated with a foreclosure, has overdrawn one or more accounts, etc.), the payee's personal status (e.g., whether the payee is deceased, is incarcerated, is

married, has a felony conviction, has been associated with counterfeiting and/or other frauds, etc.), and/or any other information associated with the payee.

In some embodiments, the one or more other characteristics associated with the payee account include one or more types of deposit transactions in which the payee account has been and/or is involved (e.g., the type of deposit transaction in which the deposit item referred to in the process flow **200** is deposited into the payee account, the type of deposit transaction in which some other deposit item is deposited into the payee account, etc.). Exemplary types of deposit transactions include “straight” deposits (e.g., where the entire deposit amount for the deposit item is being deposited into the payee account, etc.), “cashing” deposits (e.g., where the entire deposit amount for the deposit item is being deposited into, and being immediately withdrawn from, the payee account, etc.), “less cashing” deposits (e.g., where the entire deposit amount for the deposit item is being deposited into the payee account and part of that amount is being immediately withdrawn from the payee account, etc.), and/or the like.

It will be understood that the one or more other characteristics associated with the payee account can include “positive” characteristics (e.g., the payee account has a high available account balance, the payee account has never been overdrawn, the payee has a high credit score, etc.), can include “negative” characteristics (e.g., the payee account has been overdrawn three times in the past twenty-four hours, the payee has been convicted of counterfeiting, etc.), and/or can include “neutral” characteristics.

It will also be understood that, in some embodiments, the account balance associated with the payee account and/or the one or more other characteristics associated with the payee account are determined (i.e., by the apparatus having the process flow **200** and/or by another apparatus) based at least partially on account information associated with the payee account. For example, in some embodiments, the apparatus having the process flow **200** is configured to access information stored in an account database (e.g., the account datastore **738** of the hold decision apparatus **730**, etc.) in order to determine the account balance associated with the payee account and/or the one or more other characteristics associated with the payee account.

Also, in some embodiments, the apparatus having the process flow **200** is configured to determine the account balance associated with the payee account and/or the

one or more other characteristics associated with the payee account based at least partially on the transaction history associated with the payee account. As used herein, the phrase “transaction history” typically refers to any of the information associated with any one or more individual transactions in which the payee account has been involved, such as, for example, the description of the goods/services involved in the transaction, the transaction date, the posting date, the type of transaction (e.g., purchase, deposit (e.g., straight, cashing, less cashing, etc.), credit, debit, draw, etc.), the transaction amount, the names of the merchants or counterparties involved in the transaction, the locations of the merchants or counterparties involved in the transaction, and/or any other transaction information. It will be understood that the transaction history contemplated herein can include any of the information typically provided to the payee account holder (e.g., the payee) in a periodic (e.g., monthly) account statement and/or via an online and/or mobile banking account.

Provided below in Table 1 are examples of some payee account characteristics that can be used to determine a hold limit for the payee account:

<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>	<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>
NUMBER OF NON-SUFFICIENT FUNDS AND/OR OVERDRAFTS (NSF/OD) DURING A PREDETERMINED PERIOD OF TIME (E.G., DURING THE LAST STATEMENT PERIOD (OR CYCLE), IN THE PAST 3 DAYS, PAST MONTH, PAST 12 MONTHS, SINCE THE ACCOUNT OPENED, ETC.)	ACCOUNT TYPE (E.G., PERSONAL, CONSUMER, BUSINESS, SMALL BUSINESS, CORPORATE, INSTITUTIONAL, CHECKING, SAVINGS, MONEY MARKET, INVESTMENT, ETC.)
LIABILITY RISK SCORE (LRS) VALUE	ACCOUNT BALANCE (E.G., BEGINNING OF DAY, END OF DAY, AVAILABLE, AVERAGE DAILY BALANCE, ETC.)
ACCOUNT AGE (E.G., IN DAYS, WEEKS, MONTHS, ETC.)	TYPE OF DEPOSIT TRANSACTION INVOLVING THE PAYEE ACCOUNT
NUMBER OF CREDITS DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF STOP PAYS DURING A PREDETERMINED PERIOD OF TIME
NUMBER OF NSF/OD DAYS DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF DEBITS DURING A PREDETERMINED PERIOD OF TIME
AVERAGE NSF/OD AMOUNT DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF ODP CREDITS DURING A PREDETERMINED PERIOD OF TIME

<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>	<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>
NUMBER AND/OR TYPE OF ITEMS IN A PORTFOLIO (E.G., BUSINESS PORTFOLIO, PERSONAL PORTFOLIO, ETC.)	DEPOSIT VELOCITY (E.G., NUMBER OF DEPOSITS MADE INTO AND/OR DEPOSIT TRANSACTIONS INVOLVING THE PAYEE ACCOUNT DURING A PREDETERMINED PERIOD OF TIME (E.G., ONE HOUR, TWO DAYS, SIX MONTHS, ETC.))
NUMBER OF DAYS, WEEKS, MONTHS, AND/OR YEARS THE ACCOUNT BALANCE HAS INCREASED DURING A PREDETERMINED PERIOD OF TIME	THE CHANGE (E.G., IN \$, IN %, ETC.) IN THE ACCOUNT BALANCE OVER A PREDETERMINED PERIOD OF TIME
AVERAGE COLLECTED BALANCE LAST MONTH FOR ALL OPEN SDA/MMA SEGMENTS	THE NUMBER OF EXCEPTION DAYS DURING A PREDETERMINED PERIOD OF TIME
AMOUNT OF TIME SINCE LAST TRANSACTION (E.G., DEPOSIT TRANSACTION, PURCHASE, ETC.)	AMOUNT OF TIME SINCE THE LOWEST ACCOUNT BALANCE (E.G., EVER, FOR THE MONTH, FOR THE YEAR, ETC.)
RATIO OF CHANGE BETWEEN THE CURRENT ACCOUNT BALANCE AND A CYCLE MINIMUM ACCOUNT BALANCE	THE DEPOSIT AMOUNT OF THE FIRST DEPOSIT ITEM AND/OR TRANSACTION MADE INTO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
GROUPS OF STATE ENTITIES IN GEOGRAPHICAL REGION	AVERAGE AGE OF ALL OPEN ACCOUNTS HELD BY THE PAYEE AND/OR RELATED TO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
AMOUNT OF TIME DOLLAR DEBITS ARE GREATER THAN DOLLAR CREDITS DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF NSF/ODS DURING A PREDETERMINED PERIOD OF TIME FOR ALL OPEN ACCOUNTS HELD BY THE PAYEE AND/OR RELATED TO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
NUMBER OF DEPOSIT TRANSACTIONS DURING A PREDETERMINED PERIOD OF TIME	TOTAL AMOUNT (E.G., IN \$, ETC.) OF ALL NSF/ODS FOR ALL OPEN ACCOUNTS HELD BY THE PAYEE AND/OR RELATED TO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
TOTAL AMOUNT (E.G., IN \$, ETC.) OF ALL NSF/ODS FOR THE PAYEE ACCOUNT DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF DAYS PAST DUE FOR INSTALLMENT LOANS HELD BY THE PAYEE AND/OR RELATED TO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
NUMBER OF ACH'S DURING A PREDETERMINED PERIOD OF TIME	AGE OF THE NEWEST OPEN ACCOUNT HELD BY THE PAYEE

<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>	<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>
NUMBER OF ATM TRANSACTIONS AND/OR ATMS USED DURING A PREDETERMINED PERIOD OF TIME	NUMBER OF ACCOUNT HOLDERS FOR THE PAYEE ACCOUNT
MONTHS SINCE OLDEST CUSTOMER RELATIONSHIP WITH THE PAYEE	AGE OF THE OLDEST AND/OR YOUNGEST ACCOUNT HOLDER FOR THE PAYEE ACCOUNT
NUMBER OF ACTIVE CREDIT CARD SEGMENTS	MANAGED ACCOUNT INDICATOR
NUMBER OF ACTIVE ATM & CHECK CARD SEGMENTS	RATIO OF REVOLVING CREDIT BALANCES TO REVOLVING CREDIT LIMITS FOR ANY AND/OR ALL ACCOUNTS HELD BY THE PAYEE AND/OR RELATED TO THE PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
NUMBER OF ACTIVE DDA SEGMENTS	SUM OF DEPOSIT ACCOUNT BALANCES (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
NUMBER OF NSF/ODS DURING A PREDETERMINED PERIOD OF TIME FOR ALL DDA SEGMENTS	NUMBER OF VALID QUALIFIED ACCOUNT RECORDS ASSOCIATED WITH THE PAYEE AND/OR PAYEE ACCOUNT (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT)
NUMBER OF COMMERCIAL LOAN SEGMENTS	NUMBER OF ACTIVE SBA SEGMENTS
NUMBER OF ACTIVE LOAN SEGMENTS	SERVICE CHARGE CODE
NUMBER OF QUALIFYING CUSTOMER SEGMENTS	AMOUNT OF TIME UNTIL AN NSF/OD CURES
DEPOSIT AMOUNT FOR A DEPOSIT ITEM PREVIOUSLY DEPOSITED INTO THE PAYEE ACCOUNT (E.G., THE ACTUAL DEPOSIT AMOUNT IDENTIFIED BY THAT DEPOSIT ITEM, AN ADJUSTED DEPOSIT AMOUNT FOR THAT DEPOSIT ITEM, ETC.)	NUMBER OF PAPER DEPOSIT ITEMS DEPOSITED DURING A PREDETERMINED PERIOD OF TIME
AMOUNT OF TIME SINCE OLDEST DDA AND/OR SDA OPENED	NUMBER OF OPEN SDA & MMA SEGMENTS
TOTAL LIABILITY BALANCE (E.G., THE SUM OF THE ACCOUNT BALANCES FOR ALL OF THE DEPOSIT ACCOUNTS HELD BY THE PAYEE AND/OR ASSOCIATED WITH THE PAYEE ACCOUNT, INCLUDING OR EXCLUDING THE PAYEE ACCOUNT, ETC.)	NUMBER OF DIRECT DEPOSIT TRANSACTIONS DURING A PREDETERMINED PERIOD OF TIME
TOTAL DEBIT AMOUNT DURING A PREDETERMINED PERIOD OF TIME	TOTAL CREDIT AMOUNT DURING A PREDETERMINED PERIOD OF TIME
NUMBER OF PAPER CHECKS WRITTEN	AMOUNT OF TIME SINCE LAST NEGATIVE

<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>	<u>EXEMPLARY CHARACTERISTICS ASSOCIATED WITH A PAYEE ACCOUNT</u>
DURING A PREDETERMINED PERIOD OF TIME	ACCOUNT BALANCE
AMOUNT OF TIME WITH NEGATIVE ACCOUNT BALANCE DURING A PREDETERMINED PERIOD OF TIME	AMOUNT OF TIME SINCE LAST RECORD CHANGE
AMOUNT OF CONSECUTIVE TIME WITH AT LEAST ONE NSF/OD	RATIO OF THE NUMBER OF CREDITS TO THE NUMBER OF DEBITS DURING A PREDETERMINED PERIOD OF TIME
RATIO OF NUMBER OF ATM WITHDRAWALS DURING A PREDETERMINED PERIOD OF TIME TO TOTAL NUMBER OF ATM WITHDRAWALS OVER AN OVERLAPPING AND LONGER PREDETERMINED PERIOD OF TIME	NUMBER AND/OR AMOUNT OF RDIS DURING A PREDETERMINED PERIOD OF TIME
RATIO OF THE NUMBER OF PAPER DEBITS TO THE NUMBER OF TOTAL DEBITS DURING A PREDETERMINED PERIOD OF TIME	RATIO OF THE NUMBER OF PAPER AND ELECTRONIC DEBITS TO THE NUMBER OF TOTAL DEBITS DURING A PREDETERMINED PERIOD OF TIME
RATIO OF THE NUMBER OF DOLLAR CREDITS TO THE NUMBER OF DOLLAR DEBITS DURING A PREDETERMINED PERIOD OF TIME	RATIO OF CREDIT AMOUNT TO DEBIT AMOUNT DURING A PREDETERMINED PERIOD OF TIME
TOTAL NUMBER OF ACTIVE RELATIONSHIPS	WHETHER THE ACCOUNT HAS OVERDRAFT PROTECTION
NUMBER AND/OR AMOUNT OF OVERDRAFT PROTECTION TRANSFERS MADE DURING A PREDETERMINED PERIOD OF TIME	TOTAL NUMBER OF ACCOUNTS (INCLUDING AND/OR EXCLUDING THE PAYEE ACCOUNT) HELD BY THE PAYEE ACCOUNT AND/OR ASSOCIATED WITH THE PAYEE ACCOUNT THAT ARE PAST DUE
NUMBER AND/OR AMOUNT OF WITHDRAWALS DURING A PREDETERMINED PERIOD OF TIME	NUMBER AND/OR AMOUNT OF DEPOSIT ITEMS AND/OR DEPOSIT TRANSACTIONS DURING A PREDETERMINED PERIOD OF TIME

Table 1: List of Exemplary Characteristics Associated with a Payee Account

It will be understood that, in some embodiments, the apparatus having the process flow 200 is configured to determine a hold limit for a payee account in accordance with Equation 1 shown below, which, as described below, is based at least partially on (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account:

$$\text{Hold Limit} = \alpha_1 * \text{Initial Hold Limit} + \alpha_2 * \text{Account Balance}$$

Equation 1: Exemplary Equation for a Hold Limit for a Payee Account

As shown in Equation 1 above, the hold limit for a payee account equals the sum of two terms. The first term equals an initial hold limit associated with the payee account multiplied by a scalar α_1 . The second term equals an account balance associated with the payee account multiplied by a scalar α_2 . For example, if the scalar α_1 is 2, the initial hold limit associated with the payee account is \$2,000, the scalar α_2 is 0.5, and the account balance associated with the payee account is \$1,500, then the hold limit for the payee account would be \$4,750 (i.e., $2 * 2000 + 0.5 * 1500 \rightarrow 4000 + 750 \rightarrow 4750$).

In some embodiments, the initial hold limit associated with the payee account that is described in Equation 1 is based at least partially on a payee account characteristic called a liability risk score (LRS). It will be understood that, in such embodiments, the value of the LRS for the payee account indicates the liability risk presented by that payee account to the financial institution that maintains the payee account. For example, in some embodiments, the LRS value indicates the propensity of the payee account to go to loss (e.g., incur an NSF/OD, etc.) during a predetermined period of time (e.g., in the next three months, etc.). In some embodiments, a relatively low LRS value for the payee account indicates that the payee account presents a relatively high liability risk to the financial institution that maintains it. On the other hand, in such embodiments, a relatively high LRS value for the payee account indicates that the payee account presents a relatively low liability risk.

Provided below in Table 2 are examples of LRS values and corresponding initial hold limits for a payee account:

<u>LIABILITY RISK SCORE (LRS) VALUE</u>	<u>INITIAL HOLD LIMIT (IN \$)</u>
≤ 470	100 – 500
471 TO 490	125 – 750
491 TO 520	150 – 1,200
521 TO 540	200 – 2,500
541 TO 570	250 – 3,500
571 TO 590	500 – 7,500

591 TO 620	800 – 12,000
621 TO 640	1,000 – 14,000
641 TO 660	2,000 – 16,000
661 TO 690	4,000 – 18,000
691 TO 710	5,000 – 22,000
711 TO 740	6,000 – 30,000
≥ 741	7,000 – 50,000

Table 2: List of Exemplary LRS Values and Corresponding Initial Hold Limits

In some embodiments, the LRS value for the payee account is itself based at least partially on one or more characteristics associated with the payee account, such as, for example, any one or more of the characteristics associated with the payee account described and/or contemplated herein, including those presented in Table 1 above. Specifically, in some embodiments, the LRS value for the payee account is based at least partially on at least one of: (a) a total liability balance associated with the payee account (e.g., the sum of the account balances for all of the deposit accounts held by the payee and/or associated with the payee account, including and/or excluding the payee account, etc.), and/or (b) a non-sufficient funds and/or overdraft (sometimes referred to herein as “non-sufficient funds/overdraft” and/or “NSF/OD”) record associated with the payee account (e.g., the number of NSF/ODs the payee account has incurred during a predetermined period of time, etc.). As another example, in some embodiments, the LRS value for the payee account is based at least partially on the age of the payee account and/or the type of the payee account.

As a specific example, using Tables 1 and 2 above, if a payee account is a consumer account, is less than 10 days old, has an available account balance of \$25, and has had four NSF/ODs in the past two days, then the apparatus having the process flow 200 may be configured to determine a relatively low LRS value of 450 for the payee account and a corresponding relatively low initial hold limit of \$100. Accordingly, in this example, the apparatus would determine a “negative” hold decision (e.g., recommend a hold for, and/or place a hold on, etc.) for any deposit item being deposited into the payee account that has a deposit amount greater than \$100. In contrast, as another specific example, using Tables 1 and 2, if a payee account is a business account, is over

thirty years old, has an available account balance of \$2,000,000 (i.e., \$2.0M), and has never had an NSF/OD, then the apparatus having the process flow **200** may be configured to determine a relatively high LRS value of 700 for the payee account and a corresponding relatively high initial hold limit of \$10,000. Accordingly, in this example, the apparatus would determine a “negative” hold decision (e.g., recommend a hold for, and/or place a hold on, etc.) for any deposit item being deposited into the payee account that has a deposit amount greater than \$10,000. Based on the previous two examples, it will be understood that a payee account having “positive” account characteristics is typically assigned a relatively higher LRS value and relatively higher initial hold limit than a payee account having “negative” account characteristics.

It will also be understood that, in some embodiments, the values of the scalars α_1 and α_2 described in Equation 1 are based at least partially on one or more characteristics associated with the payee account, such as, for example, any one or more of the characteristics associated with the payee account that are described and/or contemplated herein, including those presented in Tables 1 and 2 above. In some embodiments, the values of the scalars α_1 and α_2 are based at least partially on: (a) the type of the deposit transaction in which the deposit item referred to in the process flow **200** is deposited into the payee account; (b) the actual deposit amount identified by the deposit item; (c) the deposit velocity associated with the payee account (e.g., the number of deposit items made into and/or deposit transactions involving the payee account during a predetermined period of time (e.g., one hour, two days, six months, etc.)); (d) the type of the payee account; and/or (e) the age of the payee account.

Provided below in Table 3 are examples of some combinations of payee account characteristics and corresponding values for the scalars α_1 and α_2 :

<u>DEPOSIT TRANS. TYPE</u>	<u>ACTUAL DEPOSIT AMOUNT (IN \$)</u>	<u>DEPOSIT VELOCITY</u>	<u>ACCOUNT TYPE</u>	<u>ACCOUNT AGE (IN DAYS)</u>	ALPHA 1	ALPHA 2
ANY	ANY	9 OR MORE DEPOSIT TRANSACTIONS IN PAST 2 DAYS	ANY	< 5	0 – 1	0.1 – 2
ANY	ANY	9 OR MORE DEPOSIT TRANSACTIONS IN PAST 2 DAYS	ANY	>= 5	0 – 2	0.1 – 2

<u>DEPOSIT TRANS. TYPE</u>	<u>ACTUAL DEPOSIT AMOUNT (IN \$)</u>	<u>DEPOSIT VELOCITY</u>	<u>ACCOUNT TYPE</u>	<u>ACCOUNT AGE (IN DAYS)</u>	ALPHA 1	ALPHA 2
ANY	ANY	6 OR MORE DEPOSIT TRANSACTIONS TODAY	ANY	ANY	0 – 2	1 – 5
ANY	ANY	9 OR MORE DEPOSIT TRANSACTIONS IN PAST 5 DAYS	ANY	< 5	0 – 0.8	1 – 10
ANY	ANY	9 OR MORE DEPOSIT TRANSACTIONS IN PAST 5 DAYS	ANY	>= 5	0.5 – 1.5	1 – 5
ANY	ANY	ANY	ANY	< 5	0 – 1	5 – 10
ANY	ANY	ANY	ANY	>= 5 AND < 90	1 – 5	5 – 10
ANY	ANY	ANY	ANY	>= 90	1 – 5	5 – 30
STRAIGHT	ANY	ANY	BUSINESS	>= 5 AND < 90	0 – 1	5 – 30
STRAIGHT	ANY	ANY	BUSINESS	>= 90	1 – 5	5 – 20
STRAIGHT	ANY	ANY	CONSUMER	>= 5 AND < 90	1 – 5	5 – 10
STRAIGHT	> 900	ANY	CONSUMER	>= 90	1 – 5	5 – 50
STRAIGHT	<= 900	ANY	CONSUMER	>= 90	1 – 7	5 – 40
LESS CASHING	ANY	ANY	BUSINESS	>= 5 AND < 90	1 – 5	5 – 10
LESS CASHING	ANY	ANY	BUSINESS	>= 90	1 – 8	0 – 1
LESS CASHING	ANY	ANY	CONSUMER	>= 5 AND < 90	1 – 10	1 – 5
LESS CASHING	> 3000	ANY	CONSUMER	>= 90	1 – 10	1 – 5
LESS CASHING	<= 3000	ANY	CONSUMER	>= 90	1 – 5	1 – 5
CASHING	ANY	ANY	BUSINESS	>= 5 AND < 90	0 – 1	1 – 5
CASHING	ANY	ANY	BUSINESS	>= 90	1 – 5	1 – 5
CASHING	ANY	ANY	CONSUMER	>= 5 AND < 90	1 – 5	5 – 10
CASHING	> 1.5M	ANY	CONSUMER	>= 90	0 – 1	3 – 20
CASHING	<= 1.5M	ANY	CONSUMER	>= 90	1 – 5	5 – 15

Table 3: List of Exemplary Characteristics Associated with a Payee Account and Corresponding Alpha 1 (α_1) and Alpha 2 (α_2) Values

As a specific example, according to Table 3, if the type of the deposit transaction in which the deposit item is deposited into the payee account is a straight deposit, the actual deposit amount identified by the deposit item is \$40, the number of deposit

transactions involving the payee account in the past two days is 10, the type of the payee account is a consumer account, and the age of the payee account is 3 days, then the apparatus having the process flow **200** may be configured to determine corresponding values of 0 for the scalar α_1 and 0.7 for the scalar α_2 . Accordingly, in this example, the apparatus is configured to determine a hold limit for the payee account that essentially ignores the value of the initial hold limit associated with the payee account, perhaps because, for example, the account is only 3 days old and does not have much transaction history. Also, in this example, the apparatus is configured to discount the account balance in calculating the hold limit, perhaps because, for example, the account is a consumer account and has a relatively high deposit velocity. As such, it will be understood that the value of the scalar α_1 determines the influence of the initial deposit limit term on the hold limit for the payee account, and that the value of the scalar α_2 determines the influence of the account balance term on the hold limit for the payee account.

It will be understood that the values of the scalar α_1 and/or the scalar α_2 may be set and/or adjusted as necessary to properly assess the liability risks presented by the payee account to the financial institution that maintains it. It will also be understood that, in some embodiments, the scalar α_1 and/or the scalar α_2 can be assigned a default value (e.g., 1, etc.) where, for example, the payee account has no match in Table 3, etc. Also, in some embodiments of the present invention, the values of the scalar α_1 and the scalar α_2 can be different from those in Table 3, and/or can be determined based at least partially on one or more other characteristics, and/or combinations of characteristics, associated with the payee account.

Further, it will be understood that, in some embodiments of the present invention, the hold limit for the payee account may be different from that described by Equation 1. For example, in some embodiments, the apparatus having the process flow **200** is configured to determine a hold limit for the payee account based at least partially on either the first term described by Equation 1 (e.g., Hold Limit = α_1 * Initial Hold Limit, etc.), or the second term described by Equation 1 (e.g., Hold Limit = α_2 * Account Balance, etc.), but not both. As another example, in other embodiments, the apparatus having the process flow **200** is configured to determine a hold limit for the payee account

based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account, but the hold limit is not based on any of the terms described by Equation 1.

Referring now to Figure 3, a general process flow **300** is provided as another alternative embodiment to the general process flow **100** illustrated in Figure 1. As shown in Figure 3, an apparatus having the process flow **300** is configured to perform generally the same process flow as the process flow **100**, except that, as represented by the blocks **320**, **320A**, **340**, and **350**, the apparatus having the process flow **300** is configured to determine a hold decision for the deposit item based at least partially on an adjusted deposit amount for the deposit item, where the adjusted deposit amount is based at least partially on (a) the actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with a drawer account on which the deposit item is drawn. By determining and using an adjusted deposit amount for the deposit item that is based at least partially on one or more characteristics associated with the drawer account, it will be understood that the apparatus having the process flow **300** is able to more accurately assess, in advance of making a hold decision, the liability risks presented by the deposit item and/or the drawer account to the financial institution that maintains the payee account (e.g., the risk that (a) the deposit amount of a deposit item is made available to a payee account, (b) that deposit item is ultimately returned, and (c) the financial institution is ultimately unable to recover that amount from the drawer account, the drawer, the payee, and/or the payee account, etc.).

As an example, in some embodiments, the apparatus having the process flow **300** is configured to determine an adjusted deposit amount for a deposit item in accordance with Equation 2 provided below:

$$\text{Adjusted Deposit Amount} = \alpha_3 * \text{Actual Deposit Amount}$$

Equation 2: Exemplary Equation for an Adjusted Deposit Amount for a Deposit Item

As shown in Equation 2 above, the adjusted deposit amount for a deposit item equals the product of the actual deposit amount identified by the deposit item multiplied by a scalar α_3 , where the value of the scalar α_3 is based at least partially on one or more

characteristics associated with the drawer account. Thus, it will be understood that the value of the scalar α_3 determines whether the adjusted deposit amount is greater than, equal to, or less than the actual deposit amount identified by the deposit item. As such, the value of the scalar α_3 can be used to set and/or adjust the influence of the actual deposit amount in determining the hold decision for the deposit item. For example, suppose the deposit item referred to in the process flow 300 has an actual deposit amount of \$60, and the payee account referred to therein has a hold limit of \$200. Given these exemplary parameters, if the apparatus having the process flow 300 determines, based at least partially on one or more characteristics associated with the drawer account, that the deposit item is relatively risky because, for example, the drawer account is relatively new (e.g., less than 30 days old, etc.), then the apparatus may be configured to determine a value of 5 for the scalar α_3 . This decision means that instead of the \$60 actual deposit amount being compared to the \$200 hold limit, it is the adjusted deposit amount of \$300 that is compared to the \$200 hold limit. As such, it will be understood that the value of the scalar α_3 is often the determining factor for the apparatus having the process flow 300 in determining the hold decision for the deposit item.

In some embodiments, the one or more characteristics associated with the drawer account include at least one of: (a) the age of the drawer account, and/or (b) the type of the drawer account (e.g., consumer, business, personal, military, small business, institutional, checking, savings, investment, forced to present, HELOC, credit card, LOC, etc.). Alternatively or additionally, in some embodiments, the one or more characteristics associated with the drawer account include at least one of: (a) a non-sufficient funds/overdraft record associated with the drawer account, (b) an uncollected funds (UCF) record associated with the drawer account, (c) a dormant/inactive status associated with the drawer account, (d) a counterfeiting record associated with the drawer account, (e) an account not located status associated with the drawer account, and/or (f) a lost/stolen status associated with the drawer account.

Provided below in Table 4 are examples of some combinations of drawer account characteristics and corresponding values for the scalar α_3 :

<u>DRAWER ACCOUNT CHARACTERISTIC</u>	<u>ACCOUNT AGE (IN DAYS)</u>	<u>ACCOUNT TYPE</u>	<u>ALPHA 3</u>
NSF/OD	>= 90	CONSUMER	2,000 – 10,000
NSF/OD	>= 90	BUSINESS	3,000 – 9,000
NSF/OD	< 90	CONSUMER	1,000 – 20,000
NSF/OD	< 90	BUSINESS	500 – 20,000
NSF/OD – NEW (E.G., THE NSF/OD IS RELATIVELY RECENT, ETC.)	>= 90	CONSUMER	50,000 – 200,000
NSF/OD – NEW	>= 90	BUSINESS	30,000 – 90,000
NSF/OD – NEW	< 90	CONSUMER	200,000 – 400,000
NSF/OD – NEW	< 90	BUSINESS	40,000 – 100,000
UCF	>= 90	CONSUMER	50 – 250
UCF	>= 90	BUSINESS	275 – 450
UCF	< 90	CONSUMER	800 – 1,200
UCF	< 90	BUSINESS	500 – 1,000
UCF – NEW	>= 90	CONSUMER	5,000 – 8,500
UCF – NEW	>= 90	BUSINESS	30,000 – 65,000
UCF – NEW	< 90	CONSUMER	> 400,000
UCF – NEW	< 90	BUSINESS	50,000 – 100,000
DORMANT/INACTIVE	>= 90	CONSUMER	50 – 200
DORMANT/INACTIVE	>= 90	BUSINESS	25 – 80
DORMANT/INACTIVE	< 90	CONSUMER	> 500,000
DORMANT/INACTIVE	< 90	BUSINESS	500 – 1,500
HOLDER DECEASED	ANY	ANY	30 – 300
LOST/STOLEN	ANY	ANY	3,000 – 6,000
ATTACHED	>= 90	CONSUMER	100 – 300
ATTACHED	>= 90	BUSINESS	10 – 50
ATTACHED	< 90	CONSUMER	20 – 70
ATTACHED	< 90	BUSINESS	10,000 – 14,000
DIVESTED ACCOUNT	ANY	ANY	5,000 – 8,000
NEW ACCOUNT	>= 90	CONSUMER	1 – 2,000
NEW ACCOUNT	>= 90	BUSINESS	1 – 550
NEW ACCOUNT	< 90	CONSUMER	1 – 4,000
NEW ACCOUNT	< 90	BUSINESS	1 – 1,500
STOP 3 FIELD AMT. SINGLE	ANY	ANY	1 – 5
ACCOUNT CLOSED	ANY	ANY	8,000 – 20,000
ACCOUNT NOT LOCATED	ANY	ANY	100 – 300
MULTIPLE MATCHING ACCOUNTS	ANY	ANY	7,500 – 18,000
NO SERIAL MATCH	ANY	ANY	75 – 325
COUNTERFEITING	ANY	ANY	> 500,000
FORCED TO PRESENT ACCOUNT	ANY	ANY	0.1 – 1
CREDIT CARD ACCOUNT	ANY	ANY	6,000 – 8,500
LINE OF CREDIT (LOC) ACCOUNT	ANY	ANY	100 – 250

<u>DRAWER ACCOUNT CHARACTERISTIC</u>	<u>ACCOUNT AGE (IN DAYS)</u>	<u>ACCOUNT TYPE</u>	ALPHA 3
HELOC ACCOUNT	ANY	ANY	5 – 30

Table 4: List of Exemplary Characteristics Associated with a Drawer Account and Corresponding Alpha 3 (α_3) Values

As a specific example, according to Table 4, if the drawer account has a counterfeiting record (e.g., the drawer account is held and/or maintained by a known and/or alleged counterfeiter, the drawer account has been used to draft counterfeit checks, the drawer account itself has been found to be counterfeit, etc.), then the corresponding value for the scalar α_3 is greater than 500,000 (e.g., 500,000, 650,000, 999,999, etc.). As such, the adjusted deposit amount will be at least 500,000 times greater than the actual deposit amount identified by the deposit item, thereby indicating that the deposit item presents an extremely high liability risk to the payee financial institution and, depending on the hold limit for the payee account, probably should be held. In contrast, as another example, if the drawer account includes a “forced to present” account (e.g., the drawer account is a payroll account that is used to draft relatively low risk payroll checks, etc.), then, according to Table 4, the corresponding value for the scalar α_3 is somewhere in the range of 0.1 to 1 (e.g., 0.1, 0.5, 1.0, etc.). In such a case, the adjusted deposit amount will be less than or equal to the actual deposit amount identified by the deposit item, thereby indicating that the deposit item presents a relatively low liability risk to the payee financial institution and, depending on the hold limit for the payee account, probably should not be held.

It will be understood that the values of the scalar α_3 may be set and/or adjusted as necessary to properly assess the liability risks presented by the drawer account to the financial institution that maintains the payee account. It will also be understood that, in some embodiments, the scalar α_3 can be assigned a default value (e.g., 1, etc.) where, for example, the drawer account has no match in Table 4, etc. Also, in some embodiments of the present invention, the values of the scalar α_3 can be different from those in Table 4, and/or can be determined based at least partially on one or more other characteristics, and/or combinations of characteristics, associated with the drawer account.

It will also be understood that, in some embodiments, the one or more characteristics associated with the drawer account include one or more characteristics associated with the drawer. Exemplary characteristics associated with the drawer include whether the drawer is deceased, is bankrupt, has any felony convictions, has been associated with counterfeiting, has been associated with a foreclosure, has a relatively low credit score, is a person or an organization, has a high income, and/or the like. Similarly, it will also be understood that, in some embodiments, the one or more characteristics associated with the drawer account include one or more characteristics associated with the deposit item. Exemplary characteristics associated with the deposit item include whether the deposit item is authentic, is fraudulent, is missing information (e.g., date, signature field, account number, etc.), was drafted more than six months ago, and/or the like.

Also, it will be understood that the one or more characteristics associated with the drawer account can include “positive” characteristics (e.g., the drawer account has a high available account balance, the drawer account has never been overdrawn, the drawer has a high credit score, etc.), can include “negative” characteristics (e.g., the drawer account has been closed, the drawer is deceased, the drawer has been convicted of counterfeiting, etc.), and/or can include “neutral” characteristics.

It will be further understood that, in some embodiments, the apparatus having the process flow **300** is configured to determine the one or more characteristics associated with the drawer account by obtaining information identifying the drawer account from the deposit item (e.g., routing and/or account number, information obtained by performing magnetic ink character recognition (MICR), etc.), and then accessing information associated with the drawer account that is stored in an account database (e.g., the account datastore **738** of the hold decision apparatus **730**, etc.). In some embodiments, the apparatus having the process flow **300** is configured to determine the one or more other characteristics associated with the drawer account based at least partially on the transaction history associated with the drawer account. Still further, in some embodiments, the apparatus having the process flow **300** is configured to receive information associated with the one or more characteristics associated with the drawer

account from an outside entity, such as, for example, Early Warning Services, LLC of Scottsdale, Arizona, located at www.earlywarning.com.

Also, it will also be understood that, in some embodiments, the adjusted deposit amount for the deposit item may be different from that described by Equation 2. For example, in some embodiments, the adjusted deposit amount refers to the greater of: (a) the actual deposit amount identified by the deposit item, and (b) the adjusted deposit amount described in Equation 2 (i.e., the adjusted deposit amount = Max (Actual Deposit Amount, Equation 2 Adjusted Deposit Amount)). As another example, in some embodiments, the apparatus having the process flow **300** is configured to determine the adjusted deposit amount for the deposit item based at least partially on: (a) the actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with the drawer account, but the adjusted deposit amount is not based on Equation 2.

Referring now to Figure 4, a general process flow **400** of an apparatus for determining, communicating, and/or executing a hold decision for a deposit item is provided in accordance with an embodiment of the present invention. It will be understood that process flow **400** combines the hold limit and adjusted deposit amount features of the process flows **200** and **300** previously described herein. As such, it will be understood that the apparatus having the process flow **400** is able to more accurately assess, in advance of making a hold decision, the liability risks presented by the drawer account, drawer, payee account, and payee to the financial institution that maintains the payee account.

Referring specifically now to Figure 4, as represented by the block **110** shown in Figure 4, the apparatus having the process flow **400** is configured to receive information associated with a deposit item. As represented by the block **320** shown in Figure 4, the apparatus is also configured to determine, based at least partially on the information associated with the deposit item, an actual deposit amount identified by the deposit item, a payee account to receive the deposit item, and a drawer account on which the deposit item is drawn. As represented by the block **320A** shown in Figure 4, the apparatus having the process flow **400** is further configured to determine an adjusted deposit amount for the deposit item based at least partially on (a) the actual deposit amount

identified by the deposit item, and (b) one or more characteristics associated with the drawer account. As represented by the block **230** shown in Figure 4, the apparatus is also configured to determine a hold limit for the payee account based at least partially on (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account. As represented by the block **340** shown in Figure 4, the apparatus is configured to compare the adjusted deposit amount to the hold limit. As represented by the block **350** shown in Figure 4, the apparatus is further configured to determine a hold decision for the deposit item based at least partially on a comparison of the adjusted deposit amount to the hold limit. Also, as represented by the block **160** shown in Figure 4, the apparatus having the process flow **400** is configured communicate information associated with the hold decision to a deposit location.

Referring now to Figure 5, it will be understood that an apparatus having any of the process flows described and/or contemplated herein can be used to determine, communicate, and/or execute one or more deposit item-level hold decisions for one or more deposit items in a single deposit transaction. Further, such an apparatus can also be configured to determine, communicate, and/or execute these deposit item-level hold decisions in substantially real time during the single deposit transaction. These features are very useful to the payee (and/or other depositor) because, by receiving, in substantially real-time, a hold decision for each deposit item in a single deposit transaction, the payee is less likely to later unintentionally incur an NSF/OD due to the deposit amount funds from the deposit transaction not being available.

Referring specifically now to Figure 5, as represented by the block **510**, an apparatus having the process flow **500** is configured to receive, from a deposit location during a single deposit transaction, information associated with a first deposit item in the single deposit transaction. As represented by the block **520**, the apparatus is also configured to receive, from the deposit location during the single deposit transaction, information associated with a second deposit item in the single deposit transaction. As represented by the block **530**, the apparatus is further configured to determine, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item. As represented by the

block **540**, the apparatus is also configured to determine, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item. As represented by the block **550**, the apparatus is also configured to communicate, to the deposit location during the single deposit transaction, information associated with the first hold decision. And, as represented by the block **560**, the apparatus having the process flow **500** is further configured to communicate, to the deposit location during the single deposit transaction, information associated with the second hold decision.

As a specific example, referring to Figures 5 and 7, in some embodiments of the present invention, the apparatus having the process flow **500** is embodied as the hold decision apparatus **730** shown in Figure 7. (It will be understood, however, that in some embodiments, the apparatus having the process flow **500** is embodied as the teller interface apparatus **720** shown in Figure 7 and/or as the automated teller machine (ATM) **820** shown in Figure 8.) In such embodiments, the hold decision apparatus **730** is configured to: (a) receive, using the communication interface **732**, from the teller interface apparatus **720**, during the single deposit transaction **706**, information associated with the first deposit item **711** in the single deposit transaction **706**, as represented by the block **510**; (b) receive, using the communication interface **732**, from the teller interface apparatus **720**, during the single deposit transaction **706**, information associated with the second deposit item **712** in the single deposit transaction **706**, as represented by the block **520**; (c) determine, using the processor **734**, during the single deposit transaction **706**, a first hold decision for the first deposit item **711** based at least partially on the information associated with the first deposit item **711**, as represented by the block **530**; (d) determine, using the processor **734**, during the single deposit transaction **706**, a second hold decision for the second deposit item **712** based at least partially on the information associated with the second deposit item **712**, as represented by the block **540**; (e) communicate, using the communication interface **732**, to the teller interface apparatus **720**, during the single deposit transaction **706**, information associated with the first hold decision, as represented by the block **550**; (f) communicate, using the communication interface **732**, to the teller interface apparatus **720**, during the single deposit transaction **706**, information associated with the second hold decision, as represented by the block **560**.

Referring now to Figure 6, a general process flow **600** of an apparatus for determining, communicating, and/or executing one or more deposit item-level hold decisions is provided, in accordance with an embodiment of the present invention. It will be understood that the apparatus having the process flow **600** can also be configured to determine one or more deposit item-level hold decisions in substantially real time. As such, it will be understood that an apparatus having the process flow **500** shown in Figure 5 can be configured to determine the hold decisions for the first deposit item and second deposit item referred to therein in accordance with the process flow **600** shown in Figure 6 and/or described herein.

As shown in Figure 6, as represented by the block **610**, the apparatus having the process flow **600** is configured to receive information associated with a single deposit transaction, where the single deposit transaction includes two or more deposit items, and where each deposit item has a deposit amount (e.g., an actual deposit amount, an adjusted deposit amount in accordance with Equation 2 and/or Table 4 herein, etc.). As represented by the block **620**, the apparatus is also configured to determine a total deposit amount for the single deposit transaction, where the total deposit amount equals the sum of the deposit amounts for the deposit items in the single deposit transaction. As represented by the block **630**, the apparatus is further configured to determine a payee account to receive the two or more deposit items and a hold limit for the payee account.

As represented by the block **640**, the apparatus having the process flow **600** is configured to determine whether the total deposit amount for the single deposit transaction is greater than the hold limit for the payee account. If not (i.e., the total deposit amount is less than or equal to the hold limit), then the apparatus is configured to determine a “positive” hold decision for each of the deposit items, e.g., one that recommends no hold for (and/or places no hold on) each and every deposit item in the single deposit transaction, as represented by the block **650**. As such, in some embodiments, funds equal to the total deposit amount for the single deposit transaction will be made immediately available to the payee account and/or payee.

However, if the total deposit amount for the single deposit transaction is greater than the hold limit for the payee account, then the apparatus having the process flow **600** is configured to determine a reduced total deposit amount for the single deposit

transaction by subtracting the highest deposit amount (and/or the deposit item having the highest deposit amount) from the total deposit amount (and/or from the single deposit transaction), as represented by the block **660**. (If there are two or more deposit items in the single deposit transaction that have the same highest deposit amount, then the apparatus having the process flow **600** can be configured to subtract only one of those amounts (and/or only one of those deposit items) from the total deposit amount (and/or from the single deposit transaction).) It will be understood that, in some alternative embodiments, the apparatus having the process flow **600** is configured to determine the reduced total deposit amount by subtracting the deposit amount of the deposit item having the highest scalar α_3 value (and/or that deposit item) from the total deposit amount (and/or from the single deposit transaction).

As represented by the block **670**, the apparatus is also configured to then determine whether the reduced total deposit amount for the single deposit transaction is greater than the hold limit for the payee account. If so, then the apparatus is configured to determine a “negative” hold decision for each of the deposit items, e.g., one that recommends a hold for (and/or places a hold on) each and every deposit item in the single deposit transaction, as represented by the block **680**.

On the other hand, if the reduced total deposit amount for the single deposit transaction is not greater than the hold limit for the payee account (i.e., the reduced total deposit amount is less than or equal to the hold limit), then the apparatus having the process flow **600** is configured to determine a hold decision for the single deposit transaction that (a) recommends a hold for (and/or places a hold on) the deposit item having the highest deposit amount (and/or highest scalar α_3 value) in the single deposit transaction, and (b) recommends no hold for (and/or does not place a hold on) the other deposit items in the single deposit transaction, as represented by the block **690**. As such, in some embodiments, funds equal to the reduced total deposit amount for the single deposit transaction will be made immediately available to the payee account and/or to the payee, and the deposit amount of the deposit item having the highest deposit amount will be held.

As an example, suppose a payee deposits three paper checks into the payee’s checking account at an ATM during a single deposit transaction. The first paper check

has an actual deposit amount (i.e., a check amount) of \$45, the second paper check has an actual deposit amount of \$250, and the third deposit item has an actual deposit amount of \$120. Suppose also that the payee account has a hold limit of \$400 (e.g., determined using Equation 1 and/or Tables 1-3, etc.), and that the total deposit amount for the single deposit transaction is \$415 (i.e., $45 + 250 + 120 = 415$). Given the parameters of this example, in accordance with an embodiment of the present invention, an apparatus having the process flow **600** would compare the total deposit amount for the single deposit transaction to the hold limit for the payee account, and determine that the total deposit amount is greater than the hold limit (i.e., $\$415 > \400). As such, the apparatus would then determine a reduced total deposit amount of \$165 for the single deposit transaction by subtracting the highest deposit amount from the total deposit amount (i.e., $415 - 250 = 165$). Afterwards, the apparatus would compare the reduced total deposit amount to the hold limit, and determine that the reduced total deposit amount is less than the hold limit (i.e., $\$165 < \400). Accordingly, the apparatus having the process flow **600** would determine a hold decision for the single deposit transaction that (a) recommends a hold for (and/or places a hold on) the second paper check (i.e., the deposit item having the highest deposit amount of \$250), and (b) recommends no hold for (and/or does not place a hold on) the first paper check and third paper check in the single deposit transaction. In this example, in accordance with some embodiments, funds equal to \$165 (i.e., the sum of the deposit amounts of the first paper check and second paper check) would be made immediately available to the payee account and/or to the payee, and the \$250 deposit amount of the second paper check would be held.

It will be understood that, for practical reasons (e.g., time, cost, technology constraints, etc.), when the total deposit amount for the single deposit transaction is greater than the hold limit for the payee account, the apparatus having the process flow **600** is configured to determine a hold decision after only one subtraction (i.e., after subtracting the highest deposit amount from the total deposit amount). In other words, even when the reduced total deposit amount is greater than the hold limit, the apparatus is not configured to determine and use an additional reduced total deposit amount (e.g., by subtracting the second highest deposit amount from the reduced total deposit amount, and so on) for the single deposit transaction. As such, when the total deposit amount is

greater than the hold limit, the apparatus having the process flow 600 is configured to determine an item-level hold decision only for the deposit item having the highest deposit amount. The apparatus is not configured to determine an item-level hold decision for the other deposit items because, as represented by the blocks 680-690, those deposit items are considered together.

However, it will be understood that, in an alternative embodiment of the process flow 600, an apparatus can be configured to repeat one or more of the steps of the process flow 600 in order to determine an item-level hold decision for each and every deposit item in the single deposit transaction. In this alternative embodiment, it will be understood that the apparatus is configured to determine additional reduced total deposit amounts for the single deposit transaction (e.g., by subtracting the second highest deposit amount in the single deposit transaction from the reduced total deposit amount, and so on) until one of those additional reduced total deposit amounts is less than the hold limit for the payee account.

For example, suppose the hold limit for a payee account is \$200, and suppose three deposit items in a single deposit transaction are deposited into that payee account. The deposit amount for the first deposit item is \$155, the deposit amount for the second deposit item is \$100, and the deposit amount for the third deposit item is \$210, such that the total deposit amount for the single deposit transaction is \$465 (i.e., $155 + 100 + 210 = 465$). Given these parameters, an apparatus configured to determine and use additional reduced total deposit amounts in the alternative embodiment of the process flow 600 described above would initially determine that the total deposit amount of \$465 is greater than the hold limit of \$200. Then, this apparatus would determine a reduced total deposit amount of \$255 for the single deposit transaction by subtracting the deposit amount for the third deposit item from the total deposit amount (i.e., $465 - 210 = 255$). Afterwards, the apparatus would determine that the reduced total deposit amount of \$255 is still greater than the hold limit of \$200. Accordingly, the apparatus would then determine an additional reduced total deposit amount of \$100 by subtracting the deposit amount for the first deposit item from the reduced total deposit amount (i.e., $255 - 155 = 100$). Thereafter, the apparatus would determine that the additional reduced total deposit amount of \$100 is less than the hold limit of \$200. As such, the apparatus would

determine a hold decision that recommends a hold for (and/or places a hold on) the first deposit item and the third deposit item but not the second deposit item. Thus, it will be understood that this apparatus is configured to determine a hold decision for each and every deposit item in the single deposit transaction.

It will also be understood that the apparatus having the process flow **600** can be configured to implement any one or more portions of the process flows **100**, **200**, **300**, **400**, and/or **500** previously described herein. For example, in some embodiments, the apparatus having the process flow **600** is configured to determine a hold limit for the payee account, as represented by the block **630**, based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account. In some embodiments, the apparatus having the process flow **600** is configured to determine the hold limit for the payee account in accordance with Equation 1 and/or Tables 1-3 previously described herein.

As another example, in some embodiments, the apparatus having the process flow **600** is configured to determine and use an adjusted total deposit amount in place of the total deposit amount referred to in the block **620**, where the adjusted total deposit amount equals the sum of the adjusted deposit amounts for the deposit items in the single deposit transaction. In such embodiments, the apparatus having the process flow **600** is configured to determine the adjusted deposit amount for each deposit item in the single deposit transaction based at least partially on: (a) the actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with a drawer account, where the drawer account includes an account on which the deposit item is drawn. In some of these embodiments, the apparatus having the process flow **600** is configured to determine the adjusted deposit amount for each deposit item in accordance with Equation 2 and/or Table 4 previously described herein. As such, in some embodiments of the present invention, the apparatus having the process flow **600** is configured to determine a reduced adjusted total deposit amount, as represented by the block **660**, by subtracting the highest adjusted deposit amount from the adjusted total deposit amount, and then use that reduced adjusted total deposit amount to determine one or more hold decisions, as represented by the blocks **670-690**.

Referring now to Figure 7, a system **700** for determining, communicating, and/or executing hold decisions is provided, in accordance with an embodiment of the present invention. As illustrated, the system **700** includes a network **710**, a teller interface apparatus **720**, a hold decision apparatus **730**, and a fraud prevention datastore **740**. Figure 7 also illustrates a payee account **733** (e.g., a checking account, savings account, money market account, etc.), which is operatively connected (e.g., linked) to the hold decision apparatus **730**. Also shown in Figure 7 is a payee **702** that holds the payee account **733**, a teller **704**, a receipt **708**, and a single deposit transaction **706** that includes a first deposit item **711**, a second deposit item **712**, and on up to an nth deposit item **713**. It will be understood that each of the deposit items **711**, **712**, and **713** in the single deposit transaction **706** includes an actual deposit amount (not shown) identified by the deposit item, each deposit item is drawn on a drawer account (not shown), and each deposit item is received in the payee account **733**. It will also be understood that, in some embodiments, one or more of the deposit items **711**, **712**, and **713** in the single deposit transaction **706** are associated with the same drawer account (and/or drawer), but in other embodiments, one or more of the deposit items **711**, **712**, and **713** are associated with a different drawer account (and/or drawer).

As shown, Figure 7 illustrates the payee **702** interacting with the teller **704** at the teller interface apparatus **720** in order to deposit each of the deposit items **711**, **712**, and **713** in the single deposit transaction **706** into the payee account **733**. It will be understood that, in accordance with some embodiments of the present invention, the network **710**, the hold decision apparatus **730**, the teller interface apparatus **720**, and/or the payee account **733** are maintained by the same financial institution. It will also be understood that, in accordance with some embodiments of the present invention, the fraud prevention datastore **740** is configured to store information associated with one or more characteristics associated with one or more drawer accounts. In accordance with some embodiments, the fraud prevention datastore **740** is maintained by an entity other than the financial institution described above, such as, for example, Early Warning Services, LLC, described previously herein. In other embodiments, however, the fraud prevention datastore **740** is maintained by the financial institution that maintains the

payee account **733**, the drawer account (not shown), and/or any of the other portions of the system **700**.

As shown in Figure 7, the teller interface apparatus **720**, the hold decision apparatus **730**, and the fraud prevention datastore **740** are each operatively and selectively connected to the network **710**, which may include one or more separate networks. In addition, the network **710** may include a local area network (LAN), a wide area network (WAN), and/or a global area network (GAN), such as the Internet. It will also be understood that the network **710** may be secure and/or unsecure and may also include wireless and/or wireline technology.

The teller interface apparatus **720** may include any computerized apparatus that can be configured to perform any one or more of the functions of the teller interface apparatus **720** described and/or contemplated herein. For example, in some embodiments, the teller interface apparatus **720** is embodied as a computer terminal, a public kiosk, a personal computer, a network device, and/or the like. As illustrated in Figure 7, in accordance with some embodiments of the present invention, the teller interface apparatus **720** includes a communication interface **722**, a processor **724**, a memory **726** having a teller application **727** stored therein, a teller interface **729**, a scanner **721**, and a receipt printer **723**. In such embodiments, the processor **724** is operatively and selectively connected to the communication interface **722**, the teller interface **729**, the memory **726**, the scanner **721**, and the receipt printer **723**.

Each communication interface described herein, including the communication interface **722**, generally includes hardware, and, in some instances, software, that enables a portion of the system **700**, such as the teller interface apparatus **720**, to send, receive, and/or otherwise communicate information to and/or from the communication interface of one or more other portions of the system **700**. For example, the communication interface **722** of the teller interface apparatus **720** may include a modem, server, electrical connection, and/or other electronic device that operatively connects the teller interface apparatus **720** to another electronic device, such as the electronic devices that make up the hold decision apparatus **730**.

Each processor described herein, including the processor **724**, generally includes circuitry for implementing the audio, visual, and/or logic functions of that portion of the

system **700**. For example, the processor may include a digital signal processor device, a microprocessor device, and various analog-to-digital converters, digital-to-analog converters, and other support circuits. Control and signal processing functions of the system in which the processor resides may be allocated between these devices according to their respective capabilities. The processor may also include functionality to operate one or more software programs based at least partially on computer-executable program code portions thereof, which may be stored, for example, in a memory device, such as in the teller application **727** of the memory **726** of the teller interface apparatus **720**.

Each scanner described herein, including the scanner **721** shown in Figure 7 and the scanner **821** shown in Figure 8, generally includes hardware, and, in some instances, software, that enables the scanner to scan an image of a deposit item. For example, in some embodiments, the scanner is embodied as an optical scanner that includes a camera configured to take a digital photograph of a deposit item and/or otherwise generate one or more scanned images representing the front and/or back of the deposit item. In addition to generating an image of a deposit item, in some embodiments, the scanner is configured to read magnetically printed information, such as magnetic ink that is typically printed on a check, and/or perform magnetic ink character recognition (MICR) to obtain information associated with a deposit item from the deposit item.

Each memory device described herein, including the memory **726** for storing the teller application **727** and other data, may include any computer-readable medium. For example, the memory may include volatile memory, such as volatile random access memory (RAM) having a cache area for the temporary storage of data. Memory may also include non-volatile memory, which may be embedded and/or may be removable. The non-volatile memory may additionally or alternatively include an EEPROM, flash memory, and/or the like. The memory may store any one or more of pieces of information and data used by the apparatus in which it resides to implement the functions of that apparatus.

As shown in Figure 7, the memory **726** includes the teller application **727**. In some embodiments, the teller application **727** includes a dashboard application, network browser, and/or some other application for communicating with, navigating, controlling, configuring, and/or using the hold decision apparatus **730** and/or one or more other

portions of the system **700**. For example, in some embodiments, the teller **704** uses the teller application **727** to initiate, perform, and/or configure one or more aspects and/or functions of the hold decision apparatus **730**. For example, in some embodiments, the teller **704** uses the teller application **727** to communicate a scanned image of the deposit item **711** to the hold decision apparatus **730**, so that the hold decision apparatus **730** can determine a hold decision for the deposit item **711** and then communicate that hold decision back to the teller interface apparatus **720** and/or teller application **727**.

As another example, in some embodiments, upon receiving information associated with a hold decision from the hold decision apparatus **730**, the teller application **727** is configured to communicate one or more portions of that information to the receipt printer **723**, such that the one or more portions of the information associated with the hold decision (e.g., whether the deposit item is being held, an amount of hold time, etc.) can be printed onto the receipt **708** for the payee **702**. In some embodiments, the teller application **727** includes computer-executable program code portions for instructing the processor **724** to perform one or more of the functions of the teller application **727** described and/or contemplated herein. In some embodiments, the teller application **727** may include and/or use one or more network and/or system communication protocols.

The teller interface apparatus **720** also includes the teller interface **729**. It will be understood that each user interface described herein, including the teller interface **729** shown in Figure 7 and the user interface **829** shown in Figure 8, includes one or more user output devices, such as a display and/or speaker, for presenting information to the teller **704**, the payee **702**, and/or some other user (e.g., the payee/ATM user in Figure 8). In some embodiments, the user interface includes one or more user input devices, such as one or more buttons, keys, dials, levers, directional pads, joysticks, accelerometers, controllers, microphones, touchpads, touchscreens, haptic interfaces, microphones, scanners, motion detectors, cameras, magnetic card readers (e.g., for reading the magnetic strip on magnetic cards such as ATM and/or bank cards, etc.) and/or the like for receiving information from the teller **704**, the payee **702**, and/or some other user. In some embodiments, the user interface includes the input and display devices of a computer terminal, such as a keyboard and monitor, that are operable to receive and

display information associated with determining, communicating, and/or executing a hold decision for a deposit item.

Figure 7 also illustrates a hold decision apparatus **730**, in accordance with an embodiment of the present invention. The hold decision apparatus **730** may include any computerized apparatus that can be configured to perform any one or more of the functions of the hold decision apparatus **730** described and/or contemplated herein. In accordance with some embodiments, for example, the hold decision apparatus **730** may include an engine, platform, server, database system, front end system, back end system, personal computer system, and/or the like. In some embodiments, such as the one illustrated in Figure 7, the hold decision apparatus **730** includes a communication interface **732**, a processor **734**, and a memory **736**, which includes a hold application **737** and an account datastore **738** stored therein. As shown, the communication interface **732** is operatively and selectively connected to the processor **734**, which is operatively and selectively connected to the memory **736**.

It will be understood that the hold application **737** can be configured to implement any one or more portions of any one or more of the process flows described and/or contemplated herein. For example, in some embodiments, the hold application **737** is configured to determine a hold decision for each of the deposit items **711**, **712**, and **713** in the single deposit transaction **706**. As another example, in some embodiments, the hold application **737** is configured to determine a hold limit for the payee account **733** based at least partially on (a) an account balance associated with the payee account; and (b) one or more other characteristics associated with the payee account. As still another example, in some embodiments, the hold application **737** is configured to determine an adjusted deposit amount for each of the deposit items **711**, **712**, and **713** based at least partially on (a) an actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with a drawer account on which that deposit item is drawn.

It will also be understood that, in some embodiments, the hold application **737** is additionally configured to provide other kinds of financial services. For example, in some embodiments, the hold application **737** may be operable to process financial transactions (e.g., deposit transactions, etc.) involving the payee account **733**. In some cases, this function is performed alongside one or more of the steps described and/or

contemplated herein that relate to determining hold decisions for deposit items that are received into the payee account **733**.

It will also be understood that, in some embodiments, the hold application **737** is configured to communicate with the account datastore **738**, the teller interface apparatus **720**, the fraud prevention datastore **740**, and/or any one or more other portions of the system **700**. For example, in some embodiments, the hold application **737** is configured to receive information associated with one or more characteristics associated with one or more drawer accounts from the fraud prevention datastore **740**. As another example, in some embodiments, the hold application **737** is configured to create and/or send one or more hold recommendations and/or other notifications and/or otherwise communicate information associated with a hold decision, in substantially real time, to the teller **704** at the teller interface apparatus **720** (and/or to the payee **702** at the ATM **820** illustrated in Figure 8). It will be further understood that, in some embodiments, the hold application **737** includes computer-executable program code portions for instructing the processor **734** to perform any one or more of the functions of the hold application **737** described and/or contemplated herein. In some embodiments, the hold application **737** may include and/or use one or more network and/or system communication protocols.

In addition to the hold application **737**, the memory **736** also includes the account datastore **738**. In some embodiments, the account datastore **738** includes information associated with one or more financial accounts (e.g., the payee account **733**, one or more drawer accounts, and/or one or more other financial accounts, etc.), including, for example, account names, persons and/or entities associated with the financial accounts, addresses associated with the financial accounts, transaction data and/or transaction history associated with the financial accounts, whether one or more financial accounts are linked to one or more other financial accounts, and/or any other type and/or amount of information. In some embodiments, the account datastore **738** may also store any information relating to determining, communicating, and/or executing hold decisions for deposit items. In some embodiments, the account datastore **738** stores information associated with online and/or mobile banking.

It will be understood that the account datastore **738** may include any one or more storage devices, including, but not limited to, datastores, databases, and/or any of the

other storage devices typically associated with a computer system. It will also be understood that the account datastore **738** may store information in any known way, such as, for example, by using one or more computer codes and/or languages, alphanumeric character strings, data sets, figures, tables, charts, links, documents, and/or the like. Further, in some embodiments, the account datastore **738** may include information associated with one or more applications, such as, for example, the hold application **737**. It will also be understood that, in some embodiments, the account datastore **738** provides a substantially real-time representation of the information stored therein, so that, for example, when the processor **734** accesses the account datastore **738**, the information stored therein is current or substantially current.

It will be understood that the embodiment illustrated in Figure 7 is exemplary and that other embodiments may vary. For example, in accordance with some embodiments, instead of performing the single deposit transaction **706** at the teller interface apparatus via the teller **704**, the payee **702** performs the single deposit transaction **706** himself or herself at the automated teller machine **820** illustrated in Figure 8. It will be understood that, in accordance with some embodiments, the ATM application **827** is configured to perform any and/or all of the same functions performed by the teller application **727** illustrated in Figure 7.

As another example, in some embodiments, some or all of the portions of the system **700** (and/or the system **800**) may be combined into a single portion. Specifically, in some embodiments, the teller interface apparatus **720** (and/or the ATM **820**) and the hold decision apparatus **730** are combined into a single user interface and hold decision apparatus configured to perform all of the same functions of those separate portions as described and/or contemplated herein. Likewise, in some embodiments, some or all of the portions of the system **700** (and/or the system **800**) may be separated into two or more distinct portions.

In addition, the various portions of the system **700** may be maintained for by the same or separate parties. For example, as previously mentioned, a single financial institution may maintain the payee account **733**, the hold decision apparatus **730**, and the teller interface apparatus **720** (and/or the ATM **820**). However, in other embodiments,

hold decision apparatus **730** and the teller interface apparatus **720** (and/or the ATM **820**) are maintained by separate entities.

It will also be understood that the system **700** (and/or the system **800**) may include and/or implement any embodiment of the present invention described and/or contemplated herein. For example, in some embodiments, the system **700** (and/or the system **800**) is configured to implement any one or more of the embodiments of the process flow **100** described and/or contemplated herein in connection with Figure 1, any one or more of the embodiments of the process flow **200** described and/or contemplated herein in connection with Figure 2, any one or more of the embodiments of the process flow **300** described and/or contemplated herein in connection with Figure 3, any one or more of the embodiments of the process flow **400** described and/or contemplated herein in connection with Figure 4, any one or more of the embodiments of the process flow **500** described and/or contemplated herein in connection with Figure 5, any one or more of the embodiments of the process flow **600** described and/or contemplated herein in connection with Figure 6, and/or any one or more of the embodiments of the process flow **900** described and/or contemplated herein in connection with Figure 9.

Specifically, in accordance with an embodiment of the present invention, (1) the communication interface **732** of the hold decision apparatus **730** is configured to receive, from the automated teller machine **820**, information associated with the deposit item **711**, as represented by the block **110** in Figure 1; (2) the hold application **737** of the hold decision apparatus **730** is configured to cause the processor **734** to determine, based at least partially on the information associated with deposit item **711**, a deposit amount associated with the deposit item **711** and a payee account (i.e., the payee account **733**) to receive the deposit item **711**, as represented by the block **120** in Figure 1; (3) the hold application **737** is configured to cause the processor **734** to determine a hold limit for the payee account **733**, as represented by the block **130** in Figure 1; (4) the hold application **737** is configured to cause the processor **734** to compare the deposit amount to the hold limit, as represented by the block **140** in Figure 1; (5) the hold application **737** is configured to cause the processor **734** to determine a hold decision for the deposit item **711** based at least partially on comparing the deposit amount to the hold limit, as represented by the block **150** in Figure 1; and (6) the communication interface **732** of the

hold decision apparatus **730** is configured to communicate information associated with the hold decision to the ATM **820**, as represented by the block **160** in Figure 1.

Referring now to Figure 9, a mixed block and flow diagram of a system **900** for determining and communicating a hold decision for a deposit item in substantially real time is provided, in accordance with a more-detailed embodiment of the present invention. As shown, the system **900** includes an ATM **902** (e.g., the ATM **820** shown in Figure 8, etc.) and a hold decision apparatus **904** (e.g., the hold decision apparatus **730** shown in Figures 7 and 8, etc.). It will be understood that the ATM **902** and the hold decision apparatus **904** are operatively and selectively connected to each other via a network (not shown). It will also be understood that, in accordance with some embodiments, the ATM **902** is accessible to a payee (not shown), the hold decision apparatus is maintained by a financial institution, and the payee holds a payee account that is maintained by the financial institution.

As represented by the block **905**, the payee deposits a deposit item at the ATM **902** during a single deposit transaction, whereupon the ATM **902** receives and scans the deposit item during the single deposit transaction. Then, as represented by the block **910**, the ATM **902** communicates a scanned image of the deposit item to the hold decision apparatus **904** during the single deposit transaction. As represented by the block **915**, the hold decision apparatus **904** receives and reads the scanned image of the deposit item to determine (a) the actual deposit amount for the deposit item, (b) a payee account to receive the deposit item, and (c) a drawer account associated with the deposit item, in accordance with any one or more of the ways previously described herein.

Then, as represented by the block **920**, the hold decision apparatus **904** determines a hold limit for the payee account based at least partially on (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account. As represented by the block **925**, the hold decision apparatus **904** also determines an adjusted deposit amount for the deposit item based at least partially on (a) the actual deposit amount identified by the deposit item, and (b) one or more characteristics associated with the drawer account. Thereafter, as represented by the block **930**, the hold decision apparatus **904** determines a hold decision for the deposit item based at least partially on a comparison of the adjusted deposit amount to the hold

limit (e.g., the hold decision is based at least partially on whether the adjusted deposit amount is greater than, less than, or equal to the hold limit, etc.).

Once a hold decision for the deposit item has been determined, the hold decision apparatus **904** communicates information associated with the hold decision (e.g., the result of the hold decision, an amount of hold time associated with the hold decision, etc.) to the ATM **902** during the single deposit transaction, as represented by the block **935**. Thereafter, as represented by the block **940**, the ATM **902** receives, during the single deposit transaction before the payee leaves the ATM **902**, the information associated with the hold decision, and the ATM **902** indicates to the payee, during the single deposit transaction before the payee leaves the ATM **902**, an amount of hold time for the deposit item.

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other changes, combinations, omissions, modifications and substitutions, in addition to those set forth in the above paragraphs, are possible. Those skilled in the art will appreciate that various adaptations, modifications, and combinations of the just described embodiments can be configured without departing from the scope and spirit of the invention. Therefore, it is to be understood that, within the scope of the appended claims, the invention may be practiced other than as specifically described herein.

WHAT IS CLAIMED IS:

1. A method comprising:
 - receiving, from a deposit location during a single deposit transaction, information associated with a first deposit item in the single deposit transaction;
 - receiving, from the deposit location during the single deposit transaction, information associated with a second deposit item in the single deposit transaction;
 - determining, using a processor, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item;
 - determining, using a processor, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item;
 - communicating, to the deposit location during the single deposit transaction, information associated with the first hold decision; and
 - communicating, to the deposit location during the single deposit transaction, information associated with the second hold decision.
2. The method of claim 1, wherein the first deposit item comprises a paper check.
3. The method of claim 1, wherein the deposit location comprises at least one of a teller interface apparatus or an automated teller machine (ATM).
4. The method of claim 1, wherein the first hold decision for the first deposit item is different from the second hold decision for the second deposit item.

5. The method of claim 1, wherein receiving the information associated with the first deposit item comprises receiving a scanned image of the first deposit item, and wherein determining the first hold decision for the first deposit item comprises determining the first hold decision based at least partially on information obtained from the scanned image of the first deposit item.

6. The method of claim 1, wherein determining the first hold decision for the first deposit item comprises determining an amount of hold time for the first deposit item, and wherein communicating the information associated with first hold decision comprises communicating information associated with the amount of hold time for the first deposit item.

7. The method of claim 1, further comprising:
determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; and

determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item,

wherein determining the first hold decision for the first deposit item comprises determining a negative hold decision for the first deposit item based at least partially on a determination that the first deposit amount is greater than a hold limit, and

wherein determining the second hold decision for the second deposit item comprises determining a positive hold decision for the second deposit item based at least partially on a determination that the hold limit is greater than the second deposit amount.

8. The method of claim 1, further comprising:

determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; and

determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item,

wherein determining the first hold decision for the first deposit item comprises determining a negative hold decision for the first deposit item based at least partially on a determination that the first deposit amount is greater than a hold limit, and

wherein determining the second hold decision for the second deposit item comprises determining a negative hold decision for the second deposit item based at least partially on a determination that the second deposit amount is greater than the hold limit.

9. The method of claim 1, further comprising:

determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item;

determining, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item; and

determining that a hold limit is greater than the sum of the first deposit amount and the second deposit amount,

wherein determining the first hold decision for the first deposit item comprises determining a positive hold decision for the first deposit item, and

wherein determining the second hold decision for the second deposit item comprises determining a positive hold decision for the second deposit item.

10. The method of claim 1, further comprising:

determining, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item;

determining, during the single deposit transaction, a payee account to receive the first deposit item; and

determining, using a processor, during the single deposit transaction, a hold limit for the payee account based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account,

wherein determining the first hold decision for the first deposit item comprises determining the first hold decision based at least partially on the hold limit for the payee account and the first deposit amount for the first deposit item.

11. The method of claim 1, further comprising:

determining, during the single deposit transaction, a first actual deposit amount identified by the first deposit item based at least partially on the information associated with the first deposit item;

determining, during the single deposit transaction, a first drawer account on which the first deposit item is drawn based at least partially on the information associated with the first deposit item; and

determining, using a processor, during the single deposit transaction, a first adjusted deposit amount for the first deposit item based at least partially on: (a) the first actual deposit amount identified by the first deposit item, and (b) one or more characteristics associated with the first drawer account,

wherein determining the first hold decision for the first deposit item comprises determining the first hold decision based at least partially on the first adjusted deposit amount for the first deposit item.

12. An apparatus comprising:

a communication interface configured to receive, from a deposit location during a single deposit transaction, information associated with a first deposit item in the single deposit transaction and information associated with a second deposit item in the single deposit transaction; and

a processor configured to:

determine, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item;

determine, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item; and

cause the communication interface to communicate information associated with the first hold decision and information associated with the second hold decision to the deposit location during the single deposit transaction.

13. The apparatus of claim 12, wherein the information associated with the first deposit item comprises a scanned image of the first deposit item, and wherein the processor is configured to determine the first hold decision for the first deposit item based at least partially on information obtained from the scanned image of the first deposit item.

14. The apparatus of claim 12, wherein the information associated with the first hold decision comprises information associated with an amount of hold time for the first deposit item.

15. The apparatus of claim 12, wherein the processor is configured to:

- determine, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item;
- determine, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item; and
- determine a negative hold decision for the first deposit item and a positive hold decision for the second deposit item based at least partially on a determination that the first deposit amount is greater than a hold limit and the hold limit is greater than the second deposit amount.

16. The apparatus of claim 12, wherein the processor is configured to:

- determine, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item;
- determine, during the single deposit transaction, a payee account to receive the first deposit item;
- determine, during the single deposit transaction, a hold limit for the payee account based at least partially on: (a) an account balance associated with the payee account, and (b) one or more other characteristics associated with the payee account; and
- determine the first hold decision for the first deposit item based at least partially on the hold limit for the payee account and the first deposit amount for the first deposit item.

17. The apparatus of claim 12, wherein the processor is configured to:

- determine, during the single deposit transaction, a first actual deposit amount identified by the first deposit item based at least partially on the information associated with the first deposit item;
- determine, during the single deposit transaction, a first drawer account on which the first deposit item is drawn based at least partially on the information associated with the first deposit item;
- determine, during the single deposit transaction, a first adjusted deposit amount for the first deposit item based at least partially on: (a) the first actual deposit amount identified by the first deposit item, and (b) one or more characteristics associated with the first drawer account; and
- determine the first hold decision for the first deposit item based at least partially on the first adjusted deposit amount for the first deposit item.

18. A computer program product comprising a computer-readable medium, wherein the computer-readable medium comprises computer-executable program code portions stored therein, wherein the computer-executable program code portions comprise:

- a first program code portion configured to receive, during a single deposit transaction, information associated with a first deposit item in the single deposit transaction;
- a second program code portion configured to receive, during the single deposit transaction, information associated with a second deposit item in the single deposit transaction;
- a third program code portion configured to determine, during the single deposit transaction, a first hold decision for the first deposit item based at least partially on the information associated with the first deposit item; and
- a fourth program code portion configured to determine, during the single deposit transaction, a second hold decision for the second deposit item based at least partially on the information associated with the second deposit item, wherein the second hold decision is different than the first hold decision.

19. The computer program product of claim 18, further comprising:
a fifth program code portion configured to determine, during the single deposit transaction, a first deposit amount for the first deposit item based at least partially on the information associated with the first deposit item; and
a sixth program code portion configured to determine, during the single deposit transaction, a second deposit amount for the second deposit item based at least partially on the information associated with the second deposit item,
wherein the program code portions are configured such that, based at least partially on a determination that the first deposit amount is greater than a hold limit and the hold limit is greater than the second deposit amount, the first hold decision comprises a negative hold decision for the first deposit item and the second hold decision comprises a positive hold decision for the second deposit item.

20. A method comprising:
receiving, at a scanner, during a single deposit transaction, a first deposit item in the single deposit transaction and a second deposit item in the single deposit transaction;
providing, at a user interface, during the single deposit transaction, information associated with a first hold decision for the first deposit item; and
providing, at the user interface, during the single deposit transaction, information associated with a second hold decision for the second deposit item.

21. The method of claim 20, wherein an automated teller machine (ATM) or a teller interface apparatus comprises the scanner and the user interface.

22. The method of claim 20, wherein the first hold decision is different from the second hold decision.

23. The method of claim 20, wherein the first hold decision for the first deposit item is based at least partially on information obtained from a scanned image of the first deposit item.

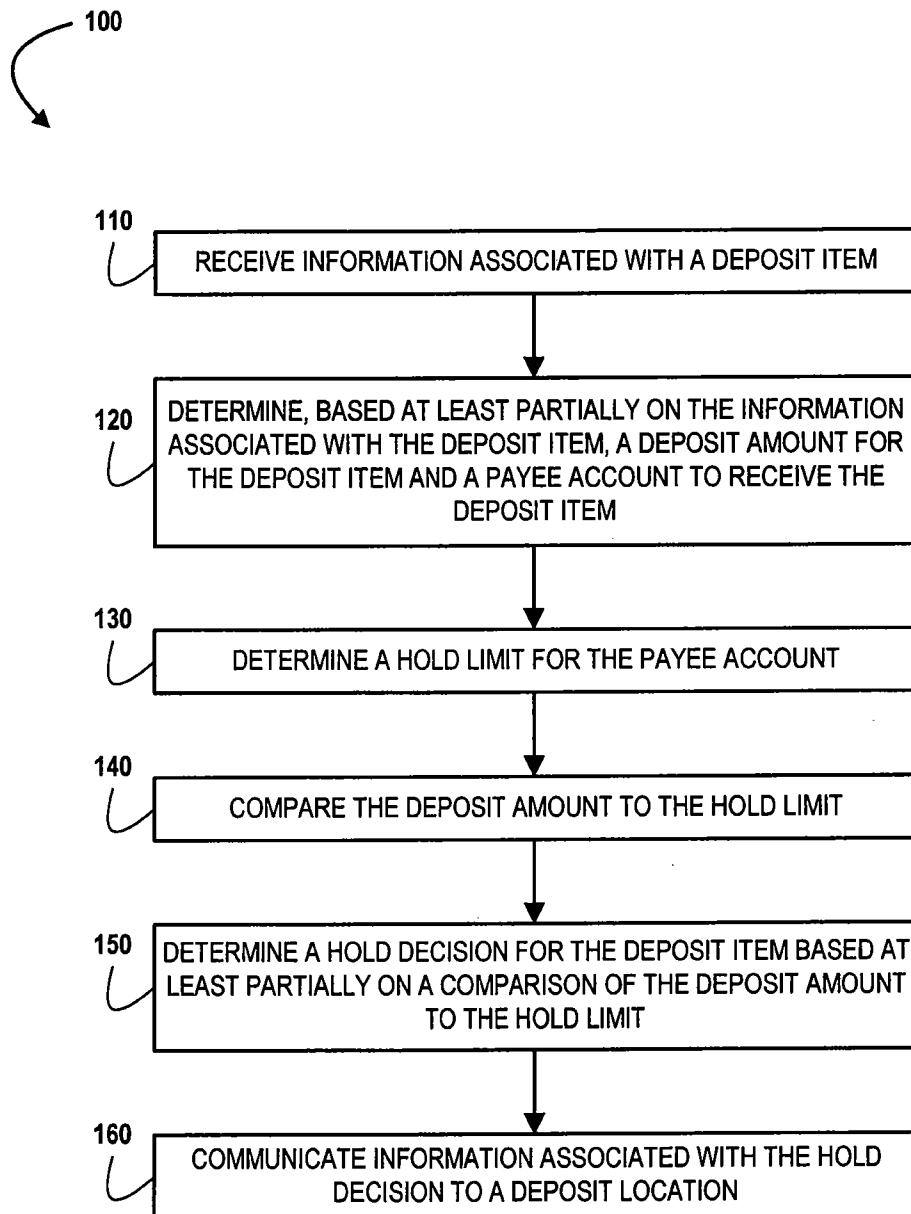
24. The method of claim 20, wherein providing the first hold decision further comprises printing a paper receipt, using a printer, wherein the paper receipt indicates an amount of hold time associated with the first hold decision.

25. The method of claim 20, further comprising:
determining, using a processor, the first hold decision based at least partially on information associated with the first deposit item; and
determining, using a processor, the second hold decision based at least partially on information associated with the second deposit item.

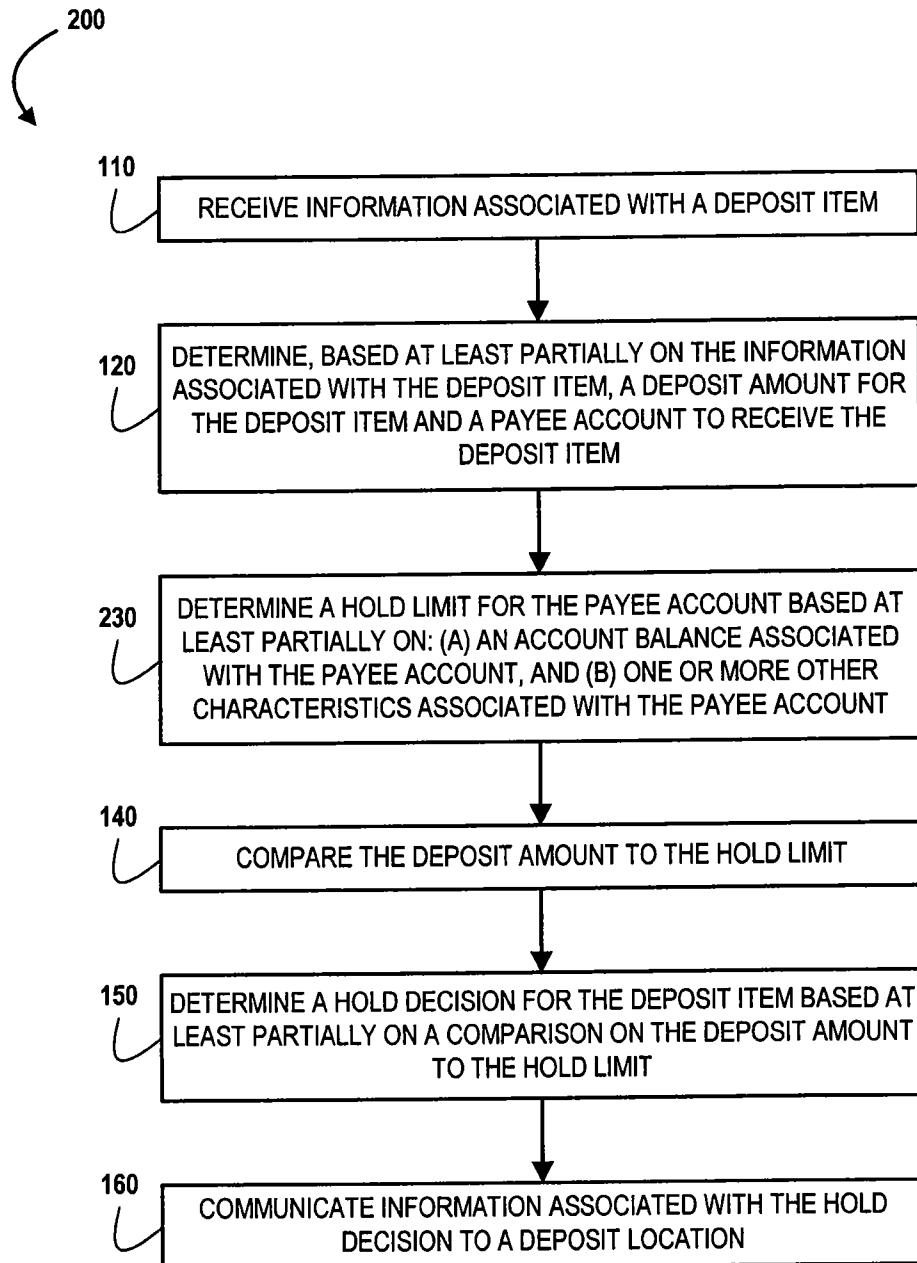
26. An apparatus comprising:
a user interface;
a scanner; and
a processor configured to:
cause the scanner to generate, during a single deposit transaction, a first image by scanning a first paper check and a second image by scanning a second paper check; and
cause the user interface to indicate, at the user interface during the single deposit transaction, a first hold decision for the first paper check and a second hold decision for the second paper check.

27. The apparatus of claim 26, wherein the processor is further configured to:
determine, during the single deposit transaction, the first hold decision for the first paper check based at least partially on the first image; and
determine, during the single deposit transaction, the second hold decision for the second paper check based at least partially on the second image.

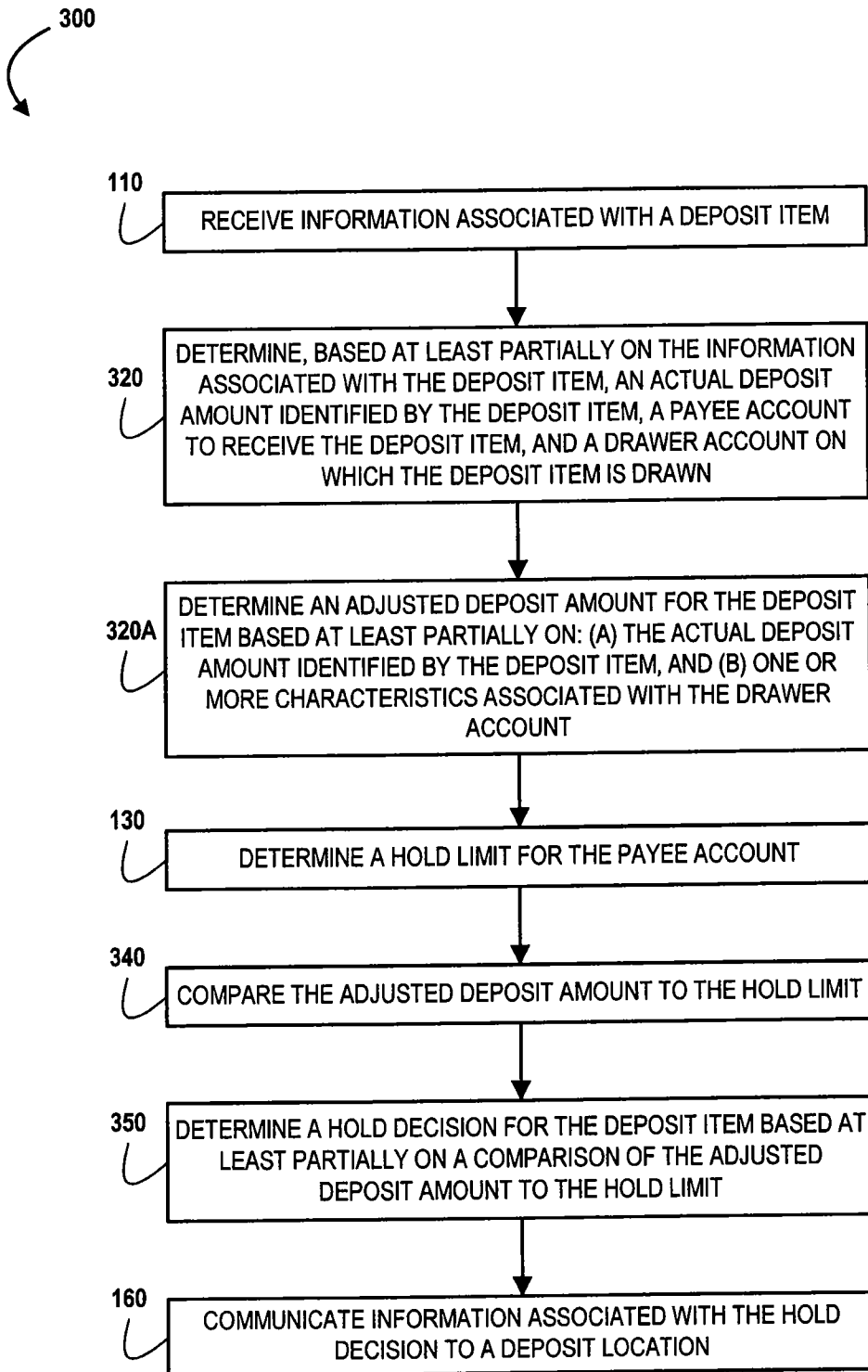
28. The apparatus of claim 26, further comprising:
a communication interface configured to communicate with a hold decision apparatus, wherein the first hold decision is determined by the hold decision apparatus based at least partially on the first image, and wherein the second hold decision is determined by the hold decision apparatus based at least partially on the second image.

**FIG. 1**

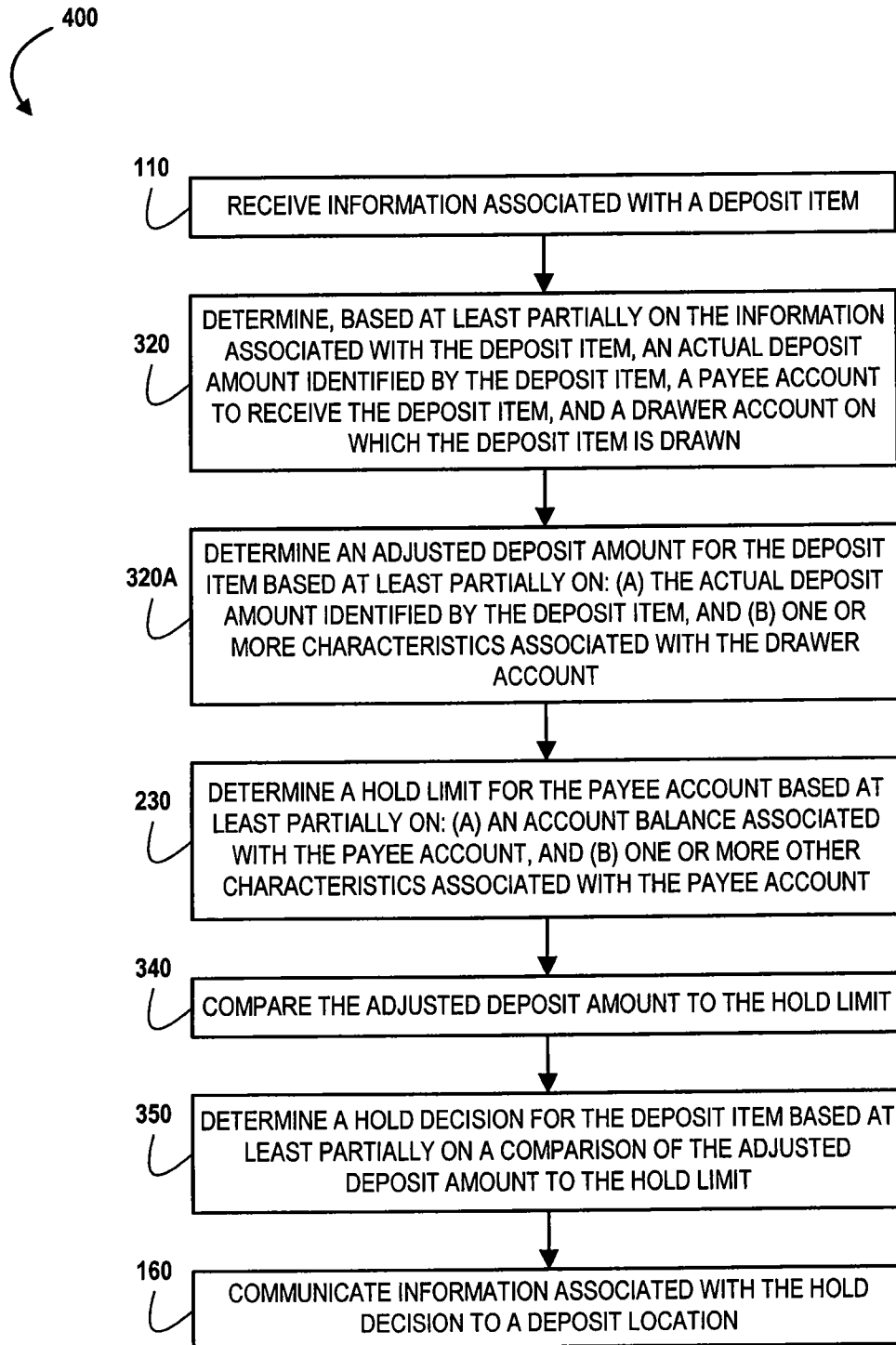
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**FIG. 2**

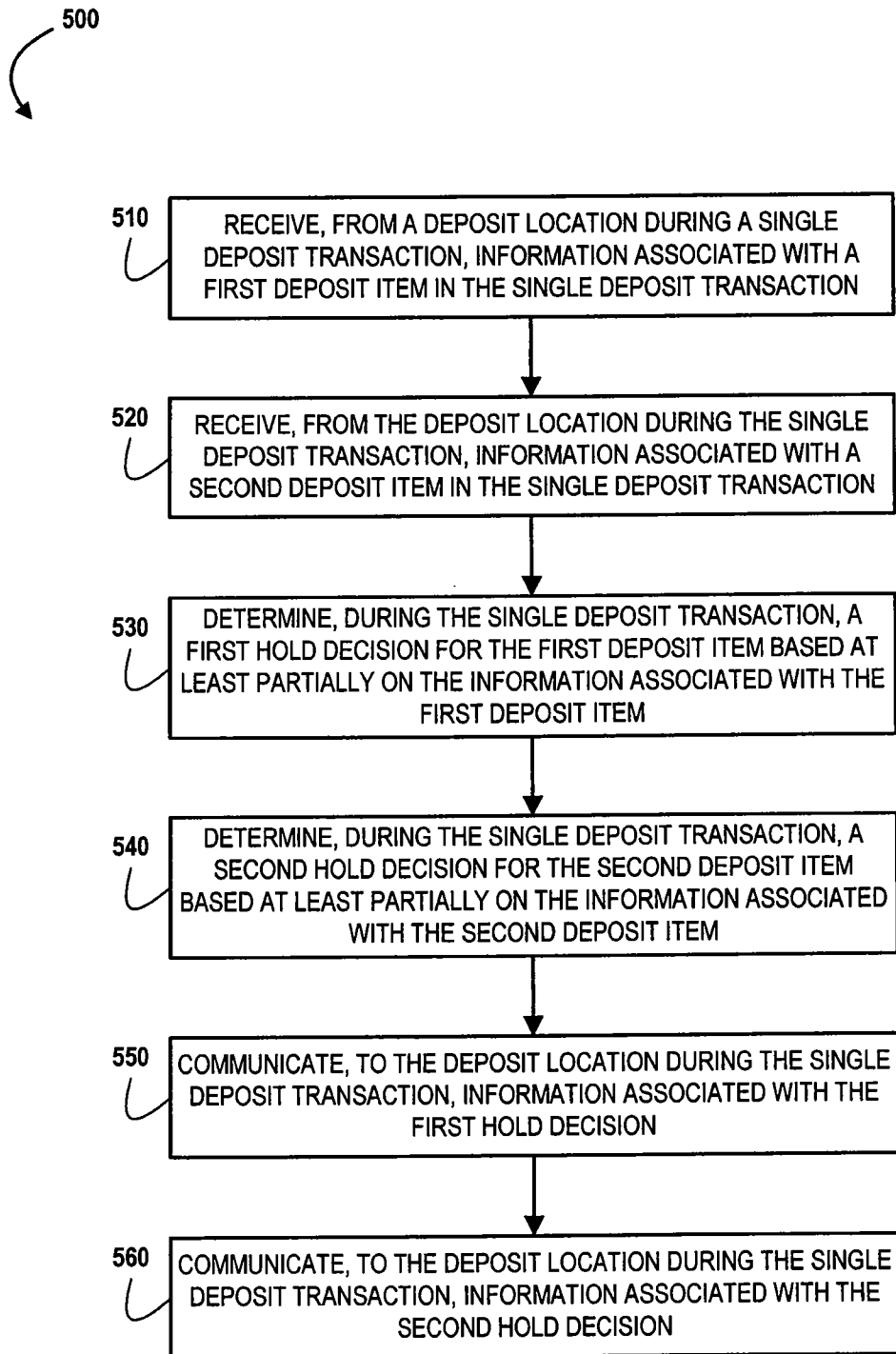
3/9

**FIG. 3**

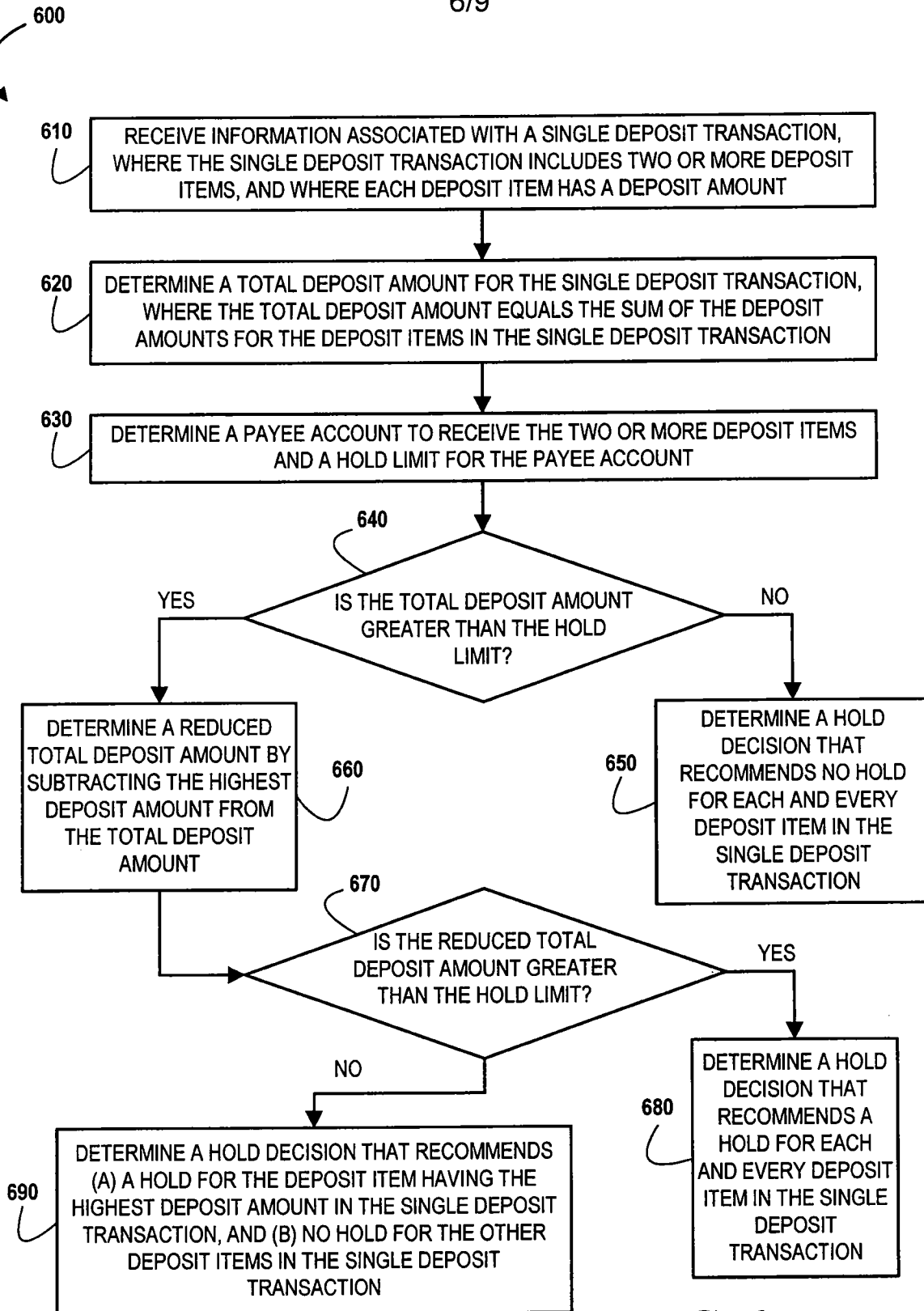
4/9

**FIG. 4**

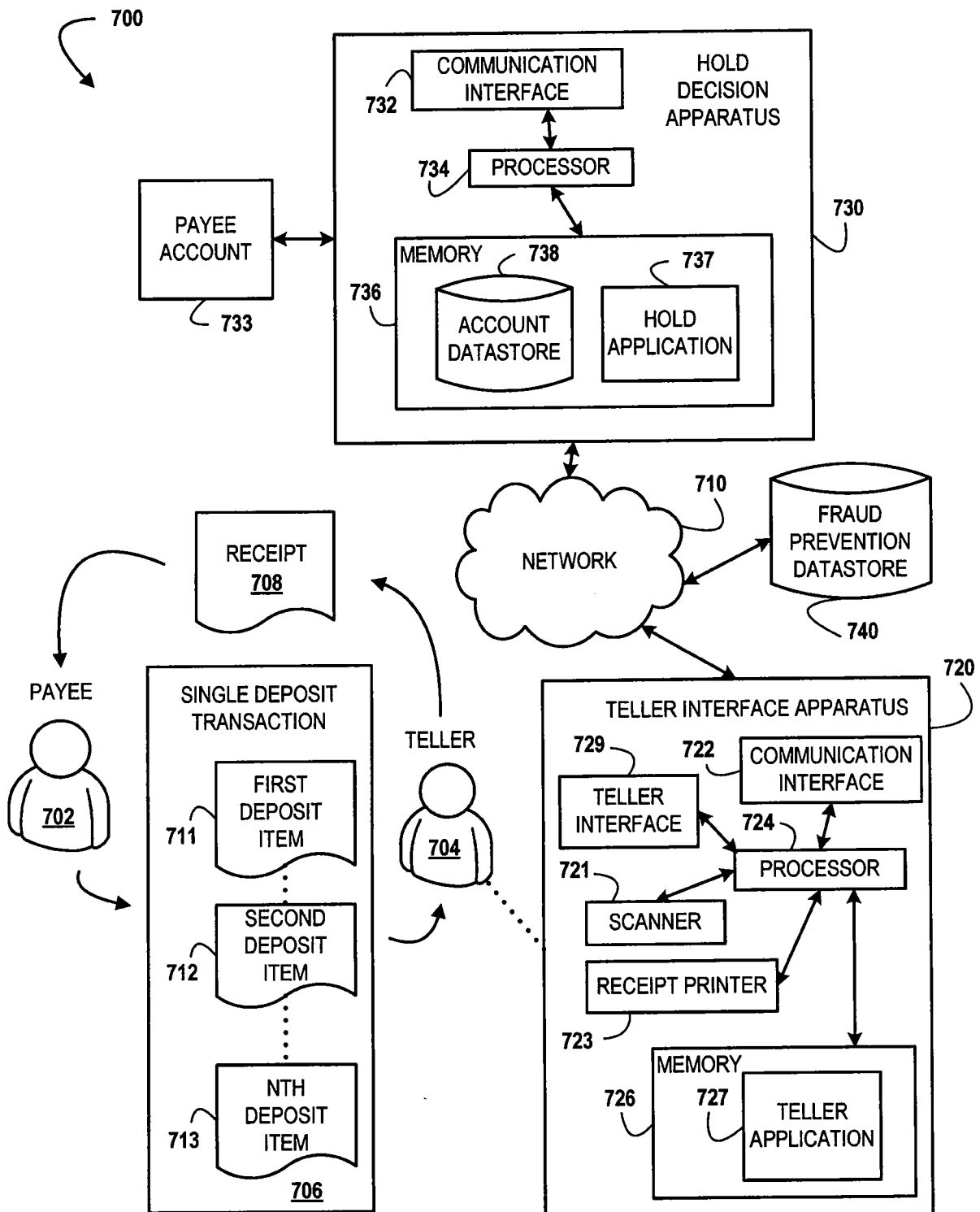
5/9

**FIG. 5**

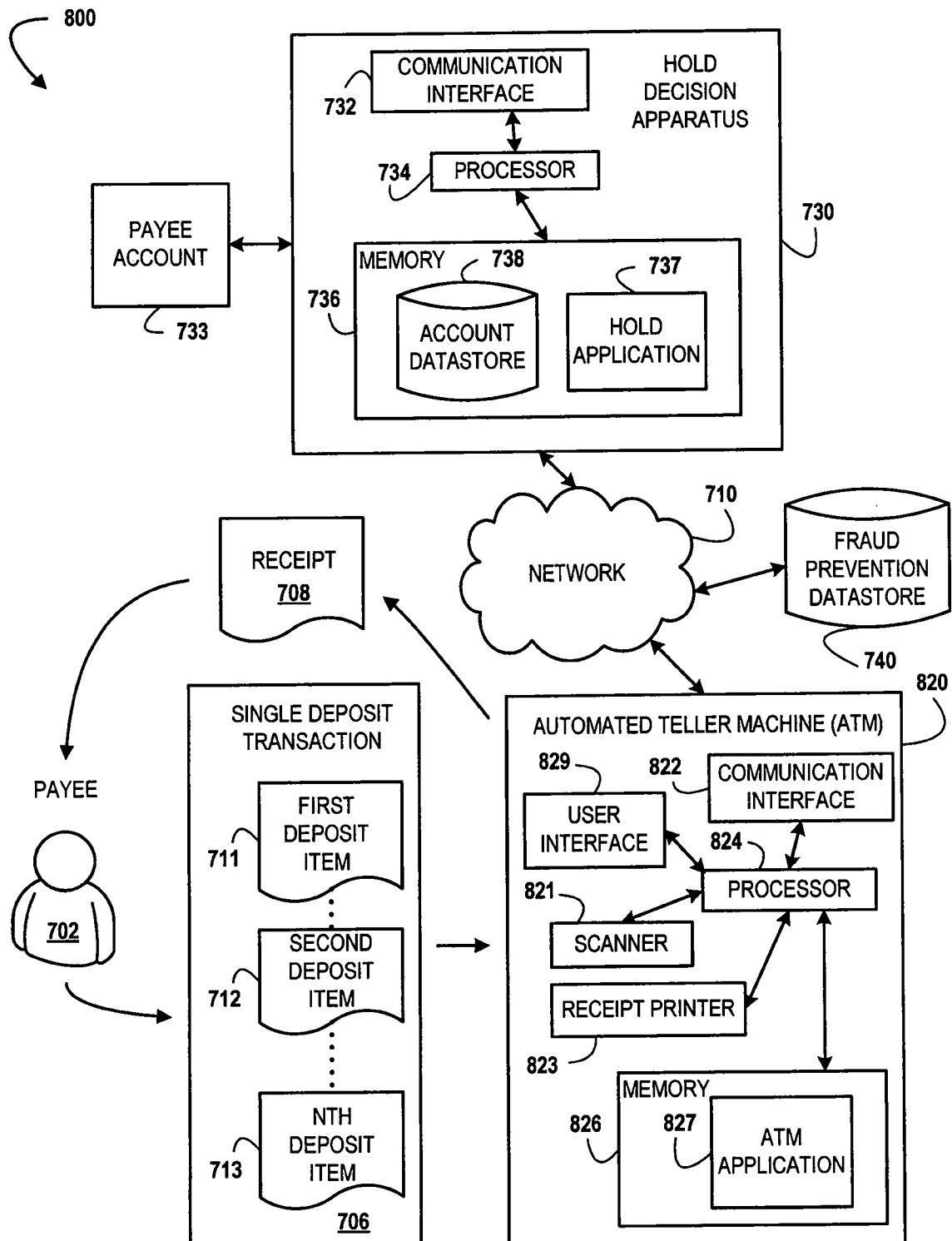
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**FIG. 6**

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**FIG. 7**

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**FIG. 8**

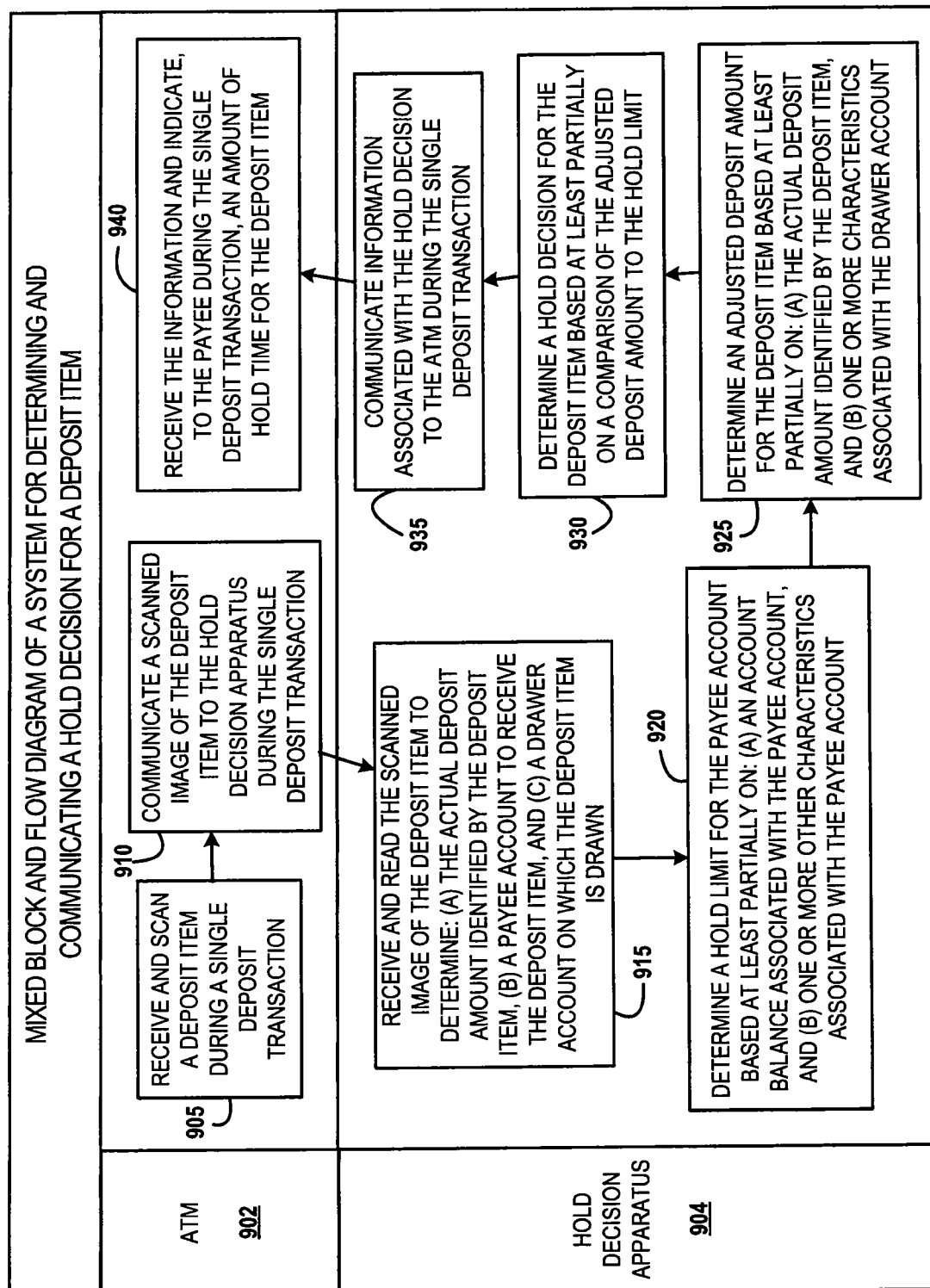


FIG. 9

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 11/24245

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2011.01)

USPC - 235/379

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)

USPC - 235/379

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
USPC - 706/64; 705/39; 902/8 (Keyword limited; terms below)

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

Dialog; Google

bank, financial, deposit, transaction, negotiable, item, instrument, liability, risk, counterfeit, dormant, inactive, overdraft, OD, sufficient, dynamic, real, time, hold, availability, adjusted, ATM, teller, decision, limit, funds, availability, account, balance, amount

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2009/0166406 A1 (PIGG et al.) 02 July 2009 (02.07.2009), Para [0013], [0019], [0021], [0024], [0030]	1-28
Y	US 2008/0294541 A1 (WEINFLASH et al.) 27 November 2008 (27.11.2008), Fig. 7; Para [0047], [0064], [0067], [0069]-[0070]	1-28
Y	US 7,428,984 B1 (CREWS et al.) 30 September 2008 (30.09.2008), Col 35, ln 37-62; Col 36, ln 1-5; Col 37, ln 6-14, 39-46	1-28
A	US 7,110,981 B1 (SIDIKMAN et al.) 19 September 2006 (19.09.2006)	1-28

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* Special categories of cited documents:

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"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

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