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BANK CHECK

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Fig. 1.

Fig. 1 is a diagram of a bank check form. It consists of a main rectangular area (7) and a smaller rectangular area (9) on the right. The main area contains the following text: "JOHN DOE & COMPANY", "777-999 RIVER STREET", "BUFFALO, N.Y. _____ 1945", "PAY _____ \$ _____", "_____ DOLLARS", "JOHN DOE & COMPANY", "SEVENTH NATIONAL BANK", "_____ Ohio", and "AUTHORIZED SIGNATURE". The smaller area (9) contains a series of vertical lines (10) and a dashed line (11). The form is labeled with numbers 8, 12, 11, 7, 9, 10, and 11.

Fig. 2.

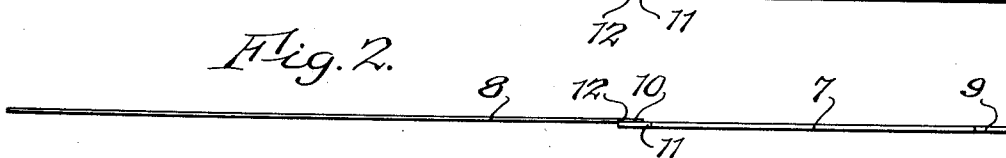


Fig. 3.

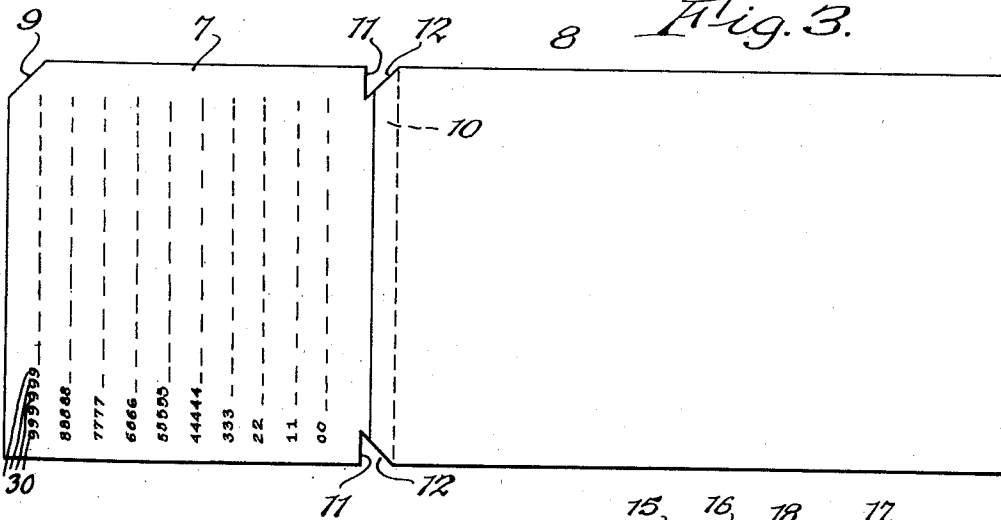


Fig. 4.

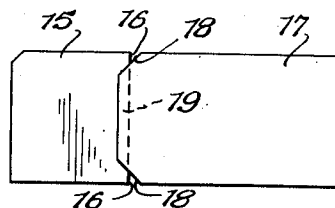
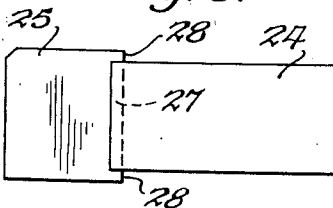


Fig. 5.



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BANK CHECK

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4 Claims. (Cl. 235—61.12)

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This invention relates to improvements in bank checks of the type which are usable in connection with sorting and tabulating machines.

Bank checks are the chief medium of exchange in the United States through which about 96 per cent of all commercial and business transactions are effected. The handling of these checks by banks constitutes about nine-tenths of the bank's internal expense, and with the exception of a relatively small quantity of checks printed on cards of the type usable in connection with sorting and tabulating machines, all of these checks must be sorted, listed and otherwise processed by hand. The card checks now used are extremely sensitive to damage during ordinary handling and must not be folded, spindled, perforated, cut or mutilated in any way, since otherwise they will not be usable in sorting and tabulating machines. These card checks can, therefore, not be used with check writing and protecting devices of the kind commonly employed by the users of checks.

One of the objects of this invention is to provide a bank check made of two parts, one of which is of card material usable in sorting and tabulating machines, and the other part of which may be made of ordinary paper and may be used in the manner now customary with paper checks. A further object of this invention is to provide a two-piece check with means for enabling the card part of the check to be handled in sorting and tabulating machines without interference by the paper part of the check. Other objects of this invention will appear from the following description and claims.

In the accompanying drawings:

Fig. 1 is a face view of a check embodying this invention;

Fig. 2 is an edge view thereof;

Fig. 3 is a rear view of the check; and

Figs. 4 and 5 are views, on a reduced scale, showing modified forms of my improved checks.

The check as shown in Figs. 1 to 3 comprises a part 7 which is made of a cardboard of the type suitable for use in tabulating and sorting machines, and 8 represents the part of the check which may be made of any suitable or desired paper. The part 8 of the check may be printed in blank in any manner desired and may then be filled in by writing in the usual manner, and the front face of the card part 7 of the check may be used for printing any desired information thereon, or may be left blank, and the rear face of this card part of the check may have the usual numerals printed thereon in rows and may be

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used in a perforating machine for recording certain data thereon. The card part of the check may have one corner thereof diagonally cut off as shown at 9, as is common in tabulating cards, so that the card part of the check will be presented to tabulating and sorting machines in proper relation thereto, in other words, with the right side up so that the perforations through this portion of the check will be correctly recorded.

The two parts of the check may be secured together in any suitable or desired manner, for example, by means of paste or glue, so that two overlapping edge portions of the two parts of the check are secured together along a crosswise zone or band 10.

Tabulating and sorting machines are provided with means for automatically feeding the cards into correct relation to the machine, and in standard tabulating cards of the Hollerith type, a longitudinal edge of the card is usually engaged by the feeding means or fingers of the machine. Since the paper part 8 of the check cannot be used for accurately feeding a check to a tabulating or sorting machine crosswise of the length of the check, because of the flimsy nature of the paper and because these paper parts of the checks may vary in size and shape, I provide means for enabling the check to be fed endwise to the machine. For example, I provide along the upper and lower portions of the card part of the check accurately formed inwardly extending edges 11 which may be engaged by feed fingers of a tabulating or sorting machine in which the feed mechanism is arranged to cooperate with my improved check. The card parts of the checks are made of accurately uniform dimensions and the edges 11 are also located in accurate relation to other parts of the card part so that accurate feeding of the card part of the check is assured independently of the paper part 8. In order to make it possible for the fingers of such modified sorting or tabulating machine to engage the edge portions 11, spaces are provided adjacent to the edge portions 11 into which the fingers of the machine may enter, this being done in the construction shown in Figs. 1 to 3 by means of cuts 12 which are arranged diagonally and meet the inner ends of the edge portions 11.

By means of this construction, the card parts of the checks can be fed to such modified sorting or tabulating machines, regardless of the nature or condition of the paper part 8 of the check. Consequently, it is possible to use the paper part of the check in any manner in which paper

checks have heretofore been handled. For example, the paper part of the check may be used on check writers or check-protecting devices which may perforate or mutilate portions of the check, and the paper portions of the checks may be folded in any desired manner. They may be perforated by putting them on spindles in the usual manner, and groups of these checks may be held together by tight rubber bands. All of these customary uses of ordinary checks cannot be applied to card checks as now used because such uses would damage the card checks so as to render them unfit for use in sorting and tabulating machines. The paper parts of my improved checks may also have other papers stapled, pinned, or otherwise secured thereto without damage to the card part 7 of the check. The paper parts of the checks herein described are, therefore, usable in connection with machines and apparatus of the kind now commonly employed by banks and bank's customers in connection with the drawing of checks, and the checks may also be arranged in checkbooks of various types including the folding checkbooks which are now popular with many users of checks, the folds being in the paper parts of the checks.

In Fig. 4 I have shown a modified form of this invention in which the rear edges of the card parts 15 of the checks have portions 16 at the upper and lower parts of the check exposed for engagement by the feed fingers of a sorting or tabulating machine, and the paper part 17 of the check has the corners cut off, as shown at 18, to provide spaces into which the fingers of the machines may enter to engage the exposed edge portions 16 of the card part of the check. The paper part may be secured to the card part of the check by an adhesive along the zone 19.

Another modified form of check is shown in Fig. 5, in which the paper part 24 of the check is of less width than the card part 25 and is centrally secured with reference to the adjacent edge of the card part along the zone 27, thus leaving edge portions 28 exposed for engagement by the feed fingers of a machine.

The card part of the check is provided on a face with as many rows 30 of index numbers as may be desired, and the card part may be perforated at any of these numbers. These rows of numbers may be used for any suitable or desired purpose. The numbers of certain rows may, for example, be perforated to indicate the Federal Reserve district in which the bank on which the check is drawn is located. Other rows of indexes may be used for designating the particular bank in the district on which the check is drawn, and still other rows may be used for designating the particular branch of the bank. Other rows may be used to designate specific accounts within the bank on which the check is drawn. All of these perforations may be made in the card parts of the checks while they are being manufactured and while in blank form. These perforations may be used in suitable sorting machines for sorting checks according to districts, banks, branches and individual accounts. The first mentioned perforations, for example, may be used for sorting checks according to the Federal Reserve districts in which they are drawn either in sorting machines or by the use of suitable indicators in banks in which hand sorting is employed. The checks are then sent to the Federal Reserve banks in these districts and these banks can then sort them according to perforations in another row or number of rows according to the several banks in

such Federal Reserve district. These banks in the district may then use other perforations to sort the checks according to the specific branch of the bank on which it is drawn and according to specific accounts.

Other rows of indexes may be used for perforating the card portion of the check according to the amount for which the check is drawn and for any other information, and these perforations may be used in connection with suitable tabulating machines or sorting machines, according to the use made of the particular rows of perforations. Other uses may, of course, be made of the perforations in the card parts of the checks.

By means of the checks described, a great deal of the work of banks in connection with the handling of checks may be done mechanically with much greater speed and higher accuracy than can be done by hand and the saving of time in handling checks is a very important factor in expediting the transfer of funds. The checks described have all the advantages of the card checks now used to a small extent in which the entire check is made of card material, and my improved checks are not nearly so sensitive to mutilation, since the card parts of the checks are relatively small. Since the card parts of the checks are stiffer and resist folding more than the paper parts of the checks, it will be natural for users of these checks, if they wish to fold them, to fold the soft paper portions of the checks. The paper parts of my improved checks are usable in connection with any check writing and protecting instrumentalities now in use, so that the adoption of my improved checks does not render such equipment obsolete. By providing exposed edge portions on portions of the card part of the check adjacent to the paper portion, the feeding of the card portions can be effected with a high degree of accuracy in feeding to machines, which accuracy cannot be obtained with checks made entirely of paper of the type on which checks are ordinarily printed at the present time. Since the card parts of my improved checks are smaller than card checks now in use, they are less subject to distortion and change in length due to changes in temperature and humidity, and consequently, the card parts of my improved checks can be used accurately in suitable tabulating and sorting machines under conditions which would render it impossible to use card checks in such machines.

The word "card" is herein used to designate any suitable relatively stiff material which is usable in sorting and tabulating machines, and the word "paper" is used to designate any material which it may be desired to use for printing, writing and protecting checks.

I claim as my invention:

1. A check made in two parts of different materials secured together along adjacent edges of the two parts, one of the parts being made of card material, and the other part being made of paper of materially less thickness than said card material and having a check form thereon, said card part of the check adjacent to the junction with the paper part being provided with edges accurately located with relation to other portions of said card part and exposed for engagement by parts of suitable sorting and tabulating machines for feeding the card part of the check to said machines without interference by the paper part of the check which is attached thereto.

2. A check made of two parts, one part being of card material and the other part being of pa-

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per and having a check form thereon, said parts being arranged lengthwise of the check and secured together intermediate of the ends of the check, said card part of the check being accurately formed for cooperation with suitable sorting and tabulating machines and being provided at the upper and lower edges of the check with inwardly extending edge portions by means of which said card portion may be fed to sorting and tabulating machines with the edge of the card portion located at one end of the check leading and with the paper portion of the check trailing.

3. A check in accordance with claim 2, in which the inwardly extending edge portions of the card part of the check are arranged adjacent to the portion of said card to which the paper part is attached, said edge portions being accurately located with relation to other edges of the card part of the check to ensure correct feeding of the card part of the check to sorting and tabulating machines.

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4. A bank check according to claim 2, characterized in that the paper part of the check is secured to the card portion of the check in such manner as to leave portions of that edge of the card part to which the paper is secured exposed for engagement by feed members of suitable sorting and tabulating machines.

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