United States Patent [19]

Clough

[11] **3,889,873**

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[54] **MONEY MACHINE ENVELOPE**

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[52] **U.S. Cl.** ..... **229/72;** 229/68 R; 229/75

[51] **Int. Cl.** **B65d 27/08**

[58] **Field of Search** ..... 229/68 R, 72, 75

[56] **References Cited**

UNITED STATES PATENTS

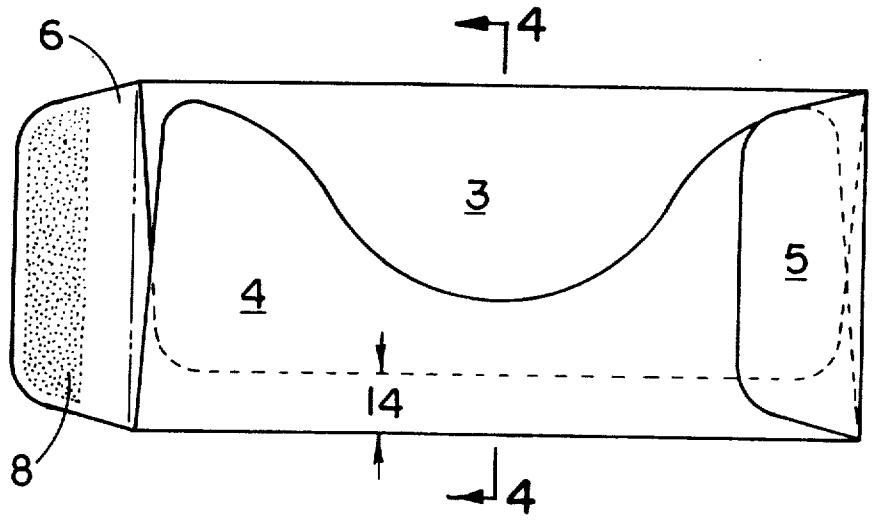
1,447,473	3/1923	Hudgel	229/68 R
1,683,584	9/1928	Hogan	229/72
2,607,524	8/1952	Gerson	229/72
3,043,493	7/1962	Clegg	229/72
3,489,332	1/1970	Knittel	229/68 R

Primary Examiner—William I. Price
Assistant Examiner—Stephen P. Garbe
Attorney, Agent, or Firm—Gardiner, Sixbey, Bradford and Carlson

[57] **ABSTRACT**

A money machine envelope is provided having several alternative constructions, both of which are characterized by a deep throat cut, e.g. cosinusoidal, free edge for displaying a central portion of the currency, currency wrapper or other enclosure if such is desired. The envelope is adapted for use in after hours cash checking machines, automated cash checking devices and the like.

2 Claims, 4 Drawing Figures



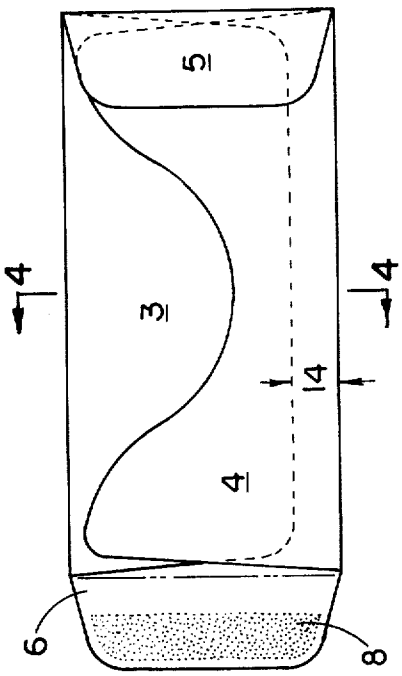


FIG. 2

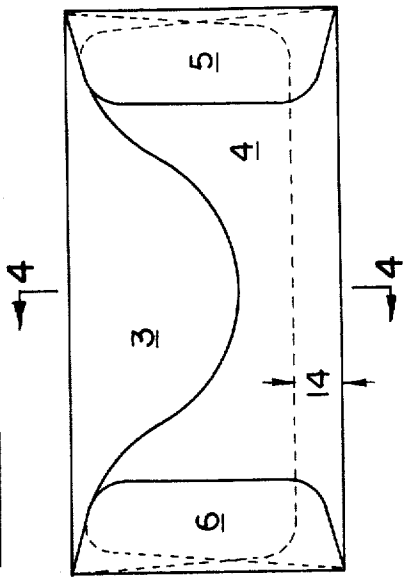


FIG. 3

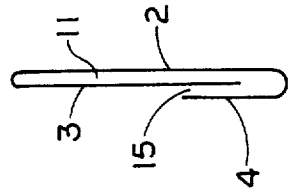


FIG. 4

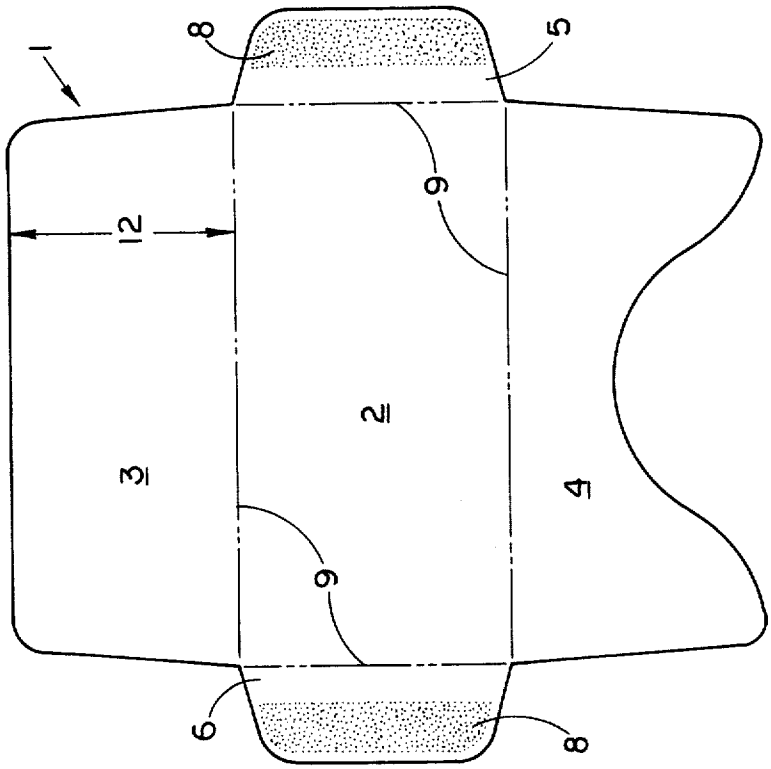


FIG. 1

MONEY MACHINE ENVELOPE

SUMMARY AND BACKGROUND

This invention relates to an improved envelope adapted for use in dispensing money through some type of machine. Operations of this sort are frequently found in after hours banking or check cashing facility where a customer by mechanical, electrical, etc. means can obtain cash in some predetermined amount, e.g. $10, $25, $50, and have his account debited in an equal amount.

One purpose of the present envelope is to properly package the currency so that it can be easily fed through and out of the dispensing machine.

Envelopes somewhat similar in structure are known in the prior art. Reference is made to U.S. Pat. Nos. 3,642,195 and 3,043,493, both of which use blanks shaped like each other. However, the gluing pattern and employment of these two patents is completely different, and the blank shape is on closer study manifestly different from the present invention.

Ancient U.S. Pat. No. 904,262 shows a diagonal seam envelope with a very deep throat but having, despite some general similarities of blank arrangement, a folding and gluing pattern which are completely foreign to that of the present invention.

The present invention provides an envelope which is able to receive currency in any of several fashions and thereby can be employed in any of several types of money machine (i.e. check cashing or money dispensing machines) applications.

Other objects, advantages, and features of the present invention will become apparent from the following description and the annexed drawings wherein:

FIG. **1** illustrates a blank for an envelope in accordance with the present invention;

FIG. **2** illustrates an envelope formed from the blank illustrated in FIG. **1** for either side or end insertion.

FIG. **3** illustrates the envelope shown in FIG. **2** but finally folded for sealing the end inserted contents or for only side insertion and

FIG. **4** is an exaggerated sectional view of the folded blank shown in FIGS. **2** and **3** taken along the line **4—4** of each Figure.

The blank **1** for an envelope according to the present invention contains a central panel **2** of generally rectangular shape on one side of which is an inner side panel **3** of substantially rectangular or slightly trapezoidal shape which is slightly tapered along the top and bottom edges. Opposite the inner side panel along the other side of the central panel **2** is an outer side panel **4** having a very deep throat cut in it — over one-half the center panel width being cut away in the central region - which preferably is curved to be substantially cosinusoidal in shape (assuming zero degrees to be at the top end of, and 180° to be half way down, said outer panel). Top and bottom glue flaps **5, 6** are at the opposed respective top and bottom edges of the central panel and are of conventional shape. Glue **8** is applied as indicated on the inside edges of said flaps. Score lines **9** separate the inner and outer side panels and top and bottom flaps from the central panel **2.**

FIGS. **2, 3,** and **4** show embodiments where the inner side panel is first folded into superposed relation with respect to the central panel and the outer side panel then folded to overlie both superposed panels. The bottom flap **5** in both instances is secured to the outer side panel via the glue **8** and thereby serves to hold at least the bottom of the envelope together and in the FIG. **2** embodiment hold the entire envelope in currency receiving condition until such time as the top flap is moistened and sealed.

In the embodiment of FIG. **2** the top flap **6** is left unsealed and open whereby a package of currency can be slipped into the top end of the envelope in the pocket **11** between the center panel and the folded over inner panel **1** as is conventional with side loaded envelopes. The glue on the flap **6** is then moistened and sealed with the contents securely sealed within the envelope and invisible as is well known in the art.

It should be noted that the width **12** of the inner side panel should not exceed that of the central panel. If coins are to be dispensed, the width of inner side panel **3** should be such that it overlies the central panel **2** to such a degree that the smallest coin to be handled cannot pass beneath its edge and the fold line **9** between central panel **2** and outer side panel **4.** In other words, the dimension **14** in FIGS. **2** and **3** should be less than the diameter of such smaller coin whereby the coin can be retained in the space between the inner and center panels when the envelope is completely folded and sealed.

In FIG. **3** is shown the side loading embodiment of envelope where both the top flap **5** and the bottom flap **6** may be glued at the factory during the fabrication process and the persons packaging money therein merely slip currency into the wallet-like opening outer pocket **15** from the side (rather than from the end as shown in FIG. **2**) and, of course, the currency is visible in the cutout area of the outer side panel **4.** Obviously, too, the product can be supplied to the user in blank form or simply folded but with the top and bottom flaps **5** and **6** unglued so that the user may optionally select the final form for the product by gluing flaps **5** or **6** or both as may prove desirable.

Once the envelope is loaded with currency or other enclosures, it is then placed in the dispensing machine from whence it is dispensed.

It is preferred that water-moistenable glue be used although other types of adhesive can be employed.

The end loading embodiment of FIG. **2** may be converted to the side loading embodiment of FIG. **3** merely by sealing top flap **6** in place either with or without a currency package or other enclosure in the pocket **11.** Further, once the end loading embodiment of FIG. **2** has been filled with an enclosure in inner pocket **11,** it may also have a second enclosure placed in the outer pocket **15.**

The invention claimed is:

1. A money machine envelope made from a single blank that comprises

a central panel of substantially rectangular shape,

an inner side panel of slightly trapezoidal shape attached to one side of said center panel and having an area at least half as great as the area encompassed by said center panel,

an outer side panel attached to the opposite side of said center panel the free edge of which has a very deep throat cutout of cosinusoidal shape in excess of one-half the center panel width,

and top and bottom flaps respectively attached to the top and bottom edges of said central panel, having adhesive areas thereon,

said inner side flap being folded to overlie said central panel, said outer panel being folded to overlie said inner panel and being at all times free of attachment to said inner panel whereby the inner panel is disposed between said outer and central panels and defines a divider wall between said outer and central panels, and

at least one of said top and bottom flaps being folded over and adhered only to said outer panel,

whereby a wallet type envelope is provided having inner and outer compartments in which the inner compartment can be end loaded and the outer compartment end or side loaded independently of the inner compartment, even where the other of said end flaps is adhered to said outer panel.

2. A money machine envelope in accordance with claim 1 wherein both top and bottom flaps are adhered to said outer panel whereby the envelope is adapted only to receive currency inserted from the side and underneath the cosinusoidally shaped free edge of said outer panel.

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