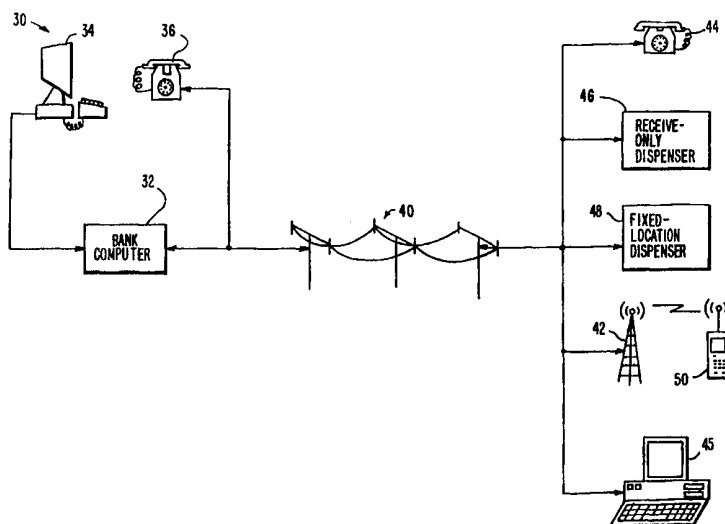




## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

<p>(51) International Patent Classification<sup>6</sup> : <b>G07F 7/10</b></p>	<p><b>A3</b></p>	<p>(11) International Publication Number: <b>WO 99/18549</b></p> <p>(43) International Publication Date: 15 April 1999 (15.04.99)</p>						
<p>(21) International Application Number: PCT/US98/19681</p> <p>(22) International Filing Date: 22 September 1998 (22.09.98)</p> <p>(30) Priority Data:</p> <table border="0"> <tr> <td>08/942,957</td> <td>2 October 1997 (02.10.97)</td> <td>US</td> </tr> <tr> <td>08/943,383</td> <td>2 October 1997 (02.10.97)</td> <td>US</td> </tr> </table> <p>(71)(72) Applicant and Inventor: NOVOGROD, John, C. [US/US]; Apartment 6A, 133 East 64th Street, New York, NY 10021 (US).</p> <p>(72) Inventor: KURLANDER, Glenn; 46 Cross Ridge Road, Chappaqua, NY 10514 (US).</p> <p>(74) Agents: JACKSON, Robert, R. et al.; Fish &amp; Neave, 1251 Avenue of the Americas, New York, NY 10020 (US).</p>		08/942,957	2 October 1997 (02.10.97)	US	08/943,383	2 October 1997 (02.10.97)	US	<p>(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).</p> <p><b>Published</b></p> <p><i>With international search report.</i></p> <p><i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i></p> <p>(88) Date of publication of the international search report: 16 September 1999 (16.09.99)</p>
08/942,957	2 October 1997 (02.10.97)	US						
08/943,383	2 October 1997 (02.10.97)	US						

(54) Title: NEGOTIABLE INSTRUMENT REQUESTING AND DISPENSING SYSTEM AND METHOD



## (57) Abstract

The present invention provides a system and method for requesting and dispensing negotiable instruments such as bank checks, money orders, and traveler's checks. An instrument may be requested in this system and method by a bank customer from a telephone, a computer, a fixed-location dispenser, or a portable, hand-held dispenser that is in communication with a bank computer. This request may be made orally, using touch tones, or using data transmission over a communication network that may include telephone lines, two-way radio links, microwave links, satellite links, cellular telephone links, computer networks, and the Internet. After a request is processed and approved, the requested instrument may then be dispensed at any time in this system and method to the bank customer or another party from any receive-only dispenser, fixed-location dispenser, or portable, hand-held dispenser that is also in communication with the bank computer.

**FOR THE PURPOSES OF INFORMATION ONLY**

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

<b>AL</b>	Albania	<b>ES</b>	Spain	<b>LS</b>	Lesotho	<b>SI</b>	Slovenia
<b>AM</b>	Armenia	<b>FI</b>	Finland	<b>LT</b>	Lithuania	<b>SK</b>	Slovakia
<b>AT</b>	Austria	<b>FR</b>	France	<b>LU</b>	Luxembourg	<b>SN</b>	Senegal
<b>AU</b>	Australia	<b>GA</b>	Gabon	<b>LV</b>	Latvia	<b>SZ</b>	Swaziland
<b>AZ</b>	Azerbaijan	<b>GB</b>	United Kingdom	<b>MC</b>	Monaco	<b>TD</b>	Chad
<b>BA</b>	Bosnia and Herzegovina	<b>GE</b>	Georgia	<b>MD</b>	Republic of Moldova	<b>TG</b>	Togo
<b>BB</b>	Barbados	<b>GH</b>	Ghana	<b>MG</b>	Madagascar	<b>TJ</b>	Tajikistan
<b>BE</b>	Belgium	<b>GN</b>	Guinea	<b>MK</b>	The former Yugoslav Republic of Macedonia	<b>TM</b>	Turkmenistan
<b>BF</b>	Burkina Faso	<b>GR</b>	Greece			<b>TR</b>	Turkey
<b>BG</b>	Bulgaria	<b>HU</b>	Hungary	<b>ML</b>	Mali	<b>TT</b>	Trinidad and Tobago
<b>BJ</b>	Benin	<b>IE</b>	Ireland	<b>MN</b>	Mongolia	<b>UA</b>	Ukraine
<b>BR</b>	Brazil	<b>IL</b>	Israel	<b>MR</b>	Mauritania	<b>UG</b>	Uganda
<b>BY</b>	Belarus	<b>IS</b>	Iceland	<b>MW</b>	Malawi	<b>US</b>	United States of America
<b>CA</b>	Canada	<b>IT</b>	Italy	<b>MX</b>	Mexico	<b>UZ</b>	Uzbekistan
<b>CF</b>	Central African Republic	<b>JP</b>	Japan	<b>NE</b>	Niger	<b>VN</b>	Viet Nam
<b>CG</b>	Congo	<b>KE</b>	Kenya	<b>NL</b>	Netherlands	<b>YU</b>	Yugoslavia
<b>CH</b>	Switzerland	<b>KG</b>	Kyrgyzstan	<b>NO</b>	Norway	<b>ZW</b>	Zimbabwe
<b>CI</b>	Côte d'Ivoire	<b>KP</b>	Democratic People's Republic of Korea	<b>NZ</b>	New Zealand		
<b>CM</b>	Cameroon			<b>PL</b>	Poland		
<b>CN</b>	China	<b>KR</b>	Republic of Korea	<b>PT</b>	Portugal		
<b>CU</b>	Cuba	<b>KZ</b>	Kazakstan	<b>RO</b>	Romania		
<b>CZ</b>	Czech Republic	<b>LC</b>	Saint Lucia	<b>RU</b>	Russian Federation		
<b>DE</b>	Germany	<b>LI</b>	Liechtenstein	<b>SD</b>	Sudan		
<b>DK</b>	Denmark	<b>LK</b>	Sri Lanka	<b>SE</b>	Sweden		
<b>EE</b>	Estonia	<b>LR</b>	Liberia	<b>SG</b>	Singapore		

# INTERNATIONAL SEARCH REPORT

International Application No PCT/US 98/19681
---

<b>A. CLASSIFICATION OF SUBJECT MATTER</b> IPC 6 G07F7/10				
According to International Patent Classification (IPC) or to both national classification and IPC				
<b>B. FIELDS SEARCHED</b>				
Minimum documentation searched (classification system followed by classification symbols) IPC 6 G07F H04N				
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched				
Electronic data base consulted during the international search (name of data base and, where practical, search terms used)				
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>				
Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.		
X	WO 96 38801 A (AMERICAN EXPRESS TRS) 5 December 1996	1-4,6,7, 30-33, 35,36		
Y	see page 3, line 2 - line 25  see page 4, line 12 - page 15, line 5; figures 1-3	5,8,34, 37		
Y	--- US 4 053 735 A (FOUDOS) 11 October 1977	5,8,34, 37		
A	see column 1, line 17 - line 68  see column 2, line 31 - column 6, line 58; figures 1,2  --- -/--	1,27,30, 56		
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <input checked="" type="checkbox"/> Further documents are listed in the continuation of box C.                 </td> <td style="width: 50%; border: none;"> <input checked="" type="checkbox"/> Patent family members are listed in annex.                 </td> </tr> </table>			<input checked="" type="checkbox"/> Further documents are listed in the continuation of box C.	<input checked="" type="checkbox"/> Patent family members are listed in annex.
<input checked="" type="checkbox"/> Further documents are listed in the continuation of box C.	<input checked="" type="checkbox"/> Patent family members are listed in annex.			
° Special categories of cited documents :				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">                 *A* document defining the general state of the art which is not considered to be of particular relevance                  *E* earlier document but published on or after the international filing date                  *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)                  *O* document referring to an oral disclosure, use, exhibition or other means                  *P* document published prior to the international filing date but later than the priority date claimed             </td> <td style="width: 50%; border: none;">                 *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.                  *&amp;* document member of the same patent family             </td> </tr> </table>			*A* document defining the general state of the art which is not considered to be of particular relevance *E* earlier document but published on or after the international filing date *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) *O* document referring to an oral disclosure, use, exhibition or other means *P* document published prior to the international filing date but later than the priority date claimed	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention *X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone *Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art. *&* document member of the same patent family
*A* document defining the general state of the art which is not considered to be of particular relevance *E* earlier document but published on or after the international filing date *L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) *O* document referring to an oral disclosure, use, exhibition or other means *P* document published prior to the international filing date but later than the priority date claimed	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention *X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone *Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art. *&* document member of the same patent family			
Date of the actual completion of the international search  <div style="text-align: center; font-weight: bold;">28 June 1999</div>		Date of mailing of the international search report  <div style="text-align: center; font-weight: bold;">16. 07. 1999</div>		
Name and mailing address of the ISA European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl, Fax: (+31-70) 340-3016		Authorized officer  <div style="text-align: center; font-weight: bold;">Rivero, C</div>		

INTERNATIONAL SEARCH REPORT

International Application No

PCT/US 98/19681

C.(Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT		
Category °	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	<p>WO 93 09506 A (COMPUTER BASED CONTROLS, INC.) 13 May 1993                      see page 5, line 13 - page 6, line 30                      see page 8, line 5 - page 10, line 21                      see page 15, line 22 - page 16, line 10;                      figures 1,2</p> <p style="text-align: center;">---</p>	1,30
A,P	<p>US 5 787 405 A (GREGORY) 28 July 1998                      see column 2, line 40 - line 67                      see column 6, line 13 - column 9, line 60;                      figures 1-3S</p> <p style="text-align: center;">---</p>	1,30
X	<p>US 4 630 201 A (WHITE) 16 December 1986</p> <p style="text-align: center;">---</p>	27,29, 56,58
A	<p>see column 3, line 7 - column 4, line 2                      see column 4, line 38 - column 10, line 56;                      figures 1-3B</p> <p style="text-align: center;">---</p>	28,57
X	<p>US 4 918 723 A (IGGULDEN ET AL.)                      17 April 1990</p> <p style="text-align: center;">---</p>	27,29, 56,58
A	<p>see column 2, line 63 - column 3, line 55                      see column 5, line 4 - line 14                      see column 9, line 54 - column 14, line 43;                      figures 10-13,18</p> <p style="text-align: center;">---</p>	28,57
A	<p>US 5 570 465 A (TSAKANIKAS)                      29 October 1996                      see column 2, line 3 - line 25                      see column 10, line 60 - column 13, line 15                      see column 14, line 19 - column 15, line 22;                      claim 1; figures 2,5</p> <p style="text-align: center;">-----</p>	27-29, 56-58

INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US 98/19681

**Box I Observations where certain claims were found unsearchable (Continuation of item 1 of first sheet)**

This International Search Report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1.  Claims Nos. :  
because they relate to subject matter not required to be searched by this Authority, namely:
  
2.  Claims Nos. :  
because they relate to parts of the International Application that do not comply with the prescribed requirements to such an extent that no meaningful International Search can be carried out, specifically:
  
3.  Claims Nos. :  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

**Box II Observations where unity of invention is lacking (Continuation of item 2 of first sheet)**

This International Searching Authority found multiple inventions in this international application, as follows:

see additional sheet

1.  As all required additional search fees were timely paid by the applicant, this International Search Report covers all searchable claims.
  
2.  As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
  
3.  As only some of the required additional search fees were timely paid by the applicant, this International Search Report covers only those claims for which fees were paid, specifically claims Nos. :  
  
1-8 27-37 56-58
  
4.  No required additional search fees were timely paid by the applicant. Consequently, this International Search Report is restricted to the invention first mentioned in the claims; it is covered by claims Nos. :

**Remark on Protest**

- The additional search fees were accompanied by the applicant's protest.
- No protest accompanied the payment of additional search fees.

# INTERNATIONAL SEARCH REPORT

International Application No. PCT/US 98/19681

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

This International Searching Authority found multiple (groups of) inventions in this international application, as follows:

1. Claims: 1-8 30-37

System and method that may be used by a bank customer to request and dispense a negotiable instrument comprising a bank computer, a communication network, a device used by the bank customer to request said negotiable instrument and designate an instrument dispenser other than said device, and an instrument dispenser.

2. Claims: 9-16 38-45

System and method that may be used by a bank customer to request and dispense a negotiable instrument comprising a device used by the bank customer to submit a voice request for said negotiable instrument, a communication network and a bank computer.

3. Claims: 17-22 46-51

System and method for requesting and dispensing a negotiable instrument comprising a device used by a bank customer to generate and submit a Dual Tone Multi-Frequency tone request for the negotiable instrument, a communication network and a bank computer.

4. Claims: 23-25 52-54

System and method that may be used to request and dispense a negotiable instrument, comprising a bank computer, a communication network and an instrument dispenser that receives change information from said bank computer that controls processing of dispensing information by the instrument dispenser.

5. Claim : 26 55

System and method that may be used to request and dispense a negotiable instrument to an instrument recipient comprising a bank computer, a communication network and an instrument dispenser that allows the recipient to defer dispensing of the negotiable instrument for a period of time.

6. Claims: 27-29 56-58

Portable, hand held dispenser that allows a bank customer to request and dispense a negotiable instrument, comprising a radio frequency transceiver, a microprocessor, a printer, a

# INTERNATIONAL SEARCH REPORT

International Application No. PCT/US 98/19681

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

battery and a dispenser body.

## 7. Claims: 59-62

Portable, hand held dispenser that allows a bank customer to request and dispense a negotiable instrument, comprising a radio frequency transceiver, a keypad to submit an organizer mode command, a microprocessor, a printer, a battery and a dispenser body.

# INTERNATIONAL SEARCH REPORT

International Appl on No

PCT/US 98/19681

Information on patent family members

Patent document cited in search report		Publication date	Patent family member(s)	Publication date
WO 9638801	A	05-12-1996	AU 695518 B AU 6151896 A CA 2222749 A EP 0836727 A	13-08-1998 18-12-1996 05-12-1996 22-04-1998
-----				
US 4053735	A	11-10-1977	NONE	
-----				
WO 9309506	A	13-05-1993	AU 3058292 A US 5477037 A	07-06-1993 19-12-1995
-----				
US 5787405	A	28-07-1998	NONE	
-----				
US 4630201	A	16-12-1986	CA 1232684 A EP 0172877 A JP 5014298 B JP 61501477 T WO 8503787 A	09-02-1988 05-03-1986 24-02-1993 17-07-1986 29-08-1985
-----				
US 4918723	A	17-04-1990	NONE	
-----				
US 5570465	A	29-10-1996	AU 7054394 A WO 9503582 A	20-02-1995 02-02-1995
-----				