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(54) Title: VALIDATING NEGOTIABLE DOCUMENTS USING PUBLIC DOCUMENT VALIDATION PROFILES

(57) Abstract: A system and method that allows a business or financial institution accepting negotiable documents such as checks as payments or receiving such documents in deposits to determine whether those documents are valid by comparing a set of document and maker characteristics extracted from an image of the document to the document and maker characteristics for valid documents stored in a profile. These characteristics are contained in a public document validation profile. The public document validation profile does not require the distribution of information subject to privacy laws and regulations and does not expose information of potential use to fraud perpetrators.



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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/29723

A. CLASSIFICATION OF SUBJECT MATTER
 IPC: **G06Q 40/00(2006.01)**

USPC: 705/39
 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)
 U.S. : 705/39, 382/135, 382/232

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 practicable, search terms used)
 Searched Non patent literature for terms such as check fraud, check imaging

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X --- Y	US 5,748,780 (Stolfo) (05.05.1998) column 12, lines 26-30, column 4, lines 55-65, column 5, lines 1-10, column 10, lines 62-67, column 12, column 12, lines 21-26, column 7, lines 53-58 Column 7, lines 53-58 US 6,195,452 (Royer) 27 February 2001, abstract	1-8, 11,14,16-19,22,24-28,31,34,36 ----- 9,10,29,30
Y	Defense against Stolen and Counterfeit Checks, Teller Vision, Bureau of Better Business, 15 October 2000 (15.10.2000)	12,13,15,20,21,23,32,33,35

Further documents are listed in the continuation of Box C. See patent family annex.

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