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(54) **METHOD AND SYSTEM FOR DUPLICATE COMMERCIAL PAPER DETECTION**

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(52) **U.S. Cl.** **235/375**; 235/379; 705/45

(58) **Field of Classification Search** 235/375, 235/379; 705/16, 35, 39, 44, 45, 64
See application file for complete search history.

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(57) **ABSTRACT**

In one embodiment, software for detecting duplicate commercial paper transactions is operable to identify a check identification code, such as a Magnetic Ink Character Recognition (MICR) code, from a commercial paper transaction, with the check identification code comprising a plurality of fields. The software determines a hash value based on at least a portion of the plurality of fields and verifies the authenticity of the MICR code based, at least in part, on the determined hash value.

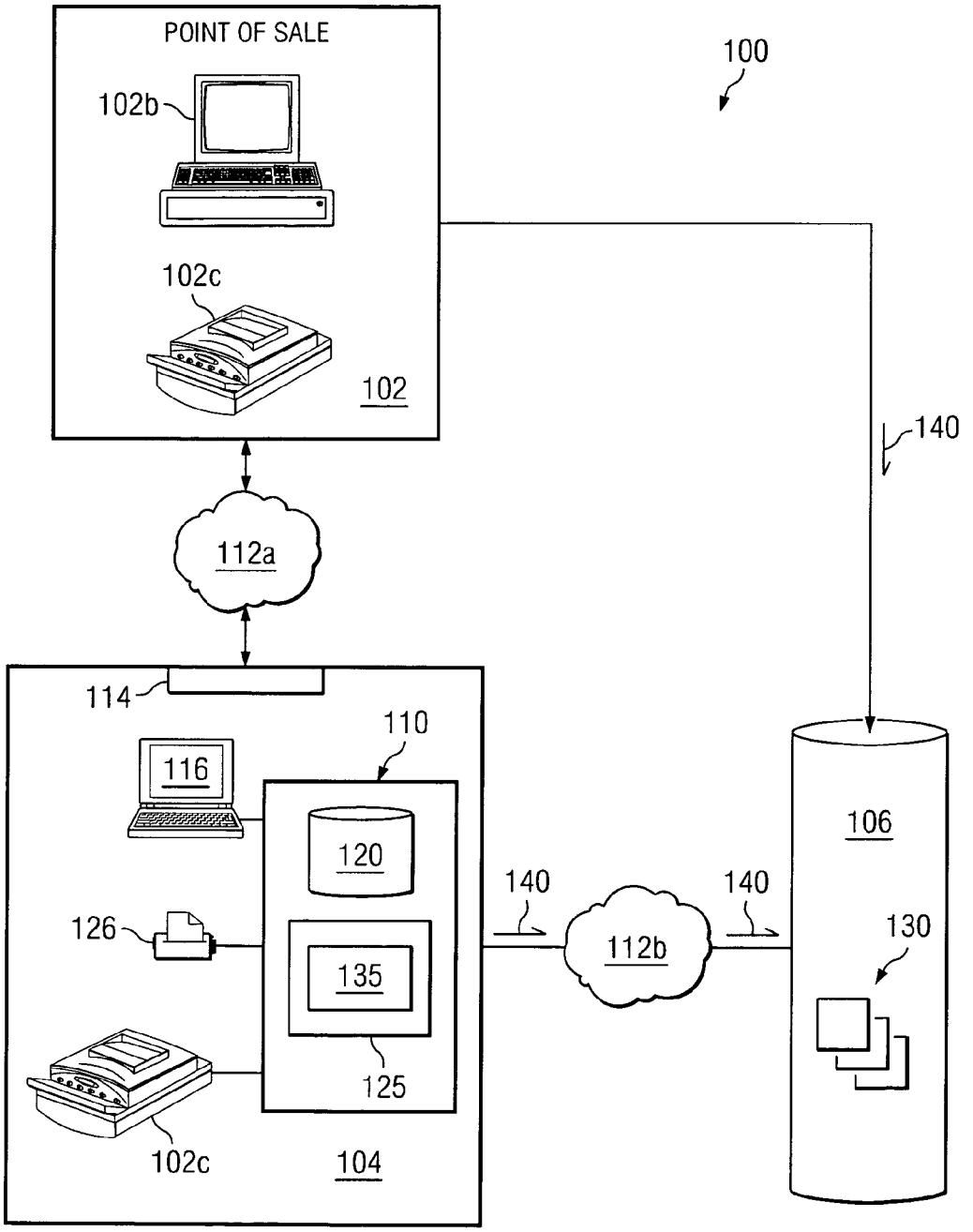
22 Claims, 3 Drawing Sheets

132
131
130

HASH VALUE	AUXILIARY ON-US	R/T	ACCOUNT NUMBER	TYPE	SERIAL	AMOUNT
1234	---	12345678	XXXXXX	1	0101	123.45
ABCD	---	23456789	XXXXXX	1	1004	100.00
12XY	---	34567890	XXXXXX	4	1452	752.14
592Z	---	45678901	XXXXXX	1	1104	10.00
6432	---	14567890	XXXXXX	1	52137	10000.01

TRUIST EXHIBIT 1023

FIG. 1


POINT OF SALE
100
102b
102c
102
140
112a
114
110
116
120
106
140
140
126
112b
130
135
125
102c
104

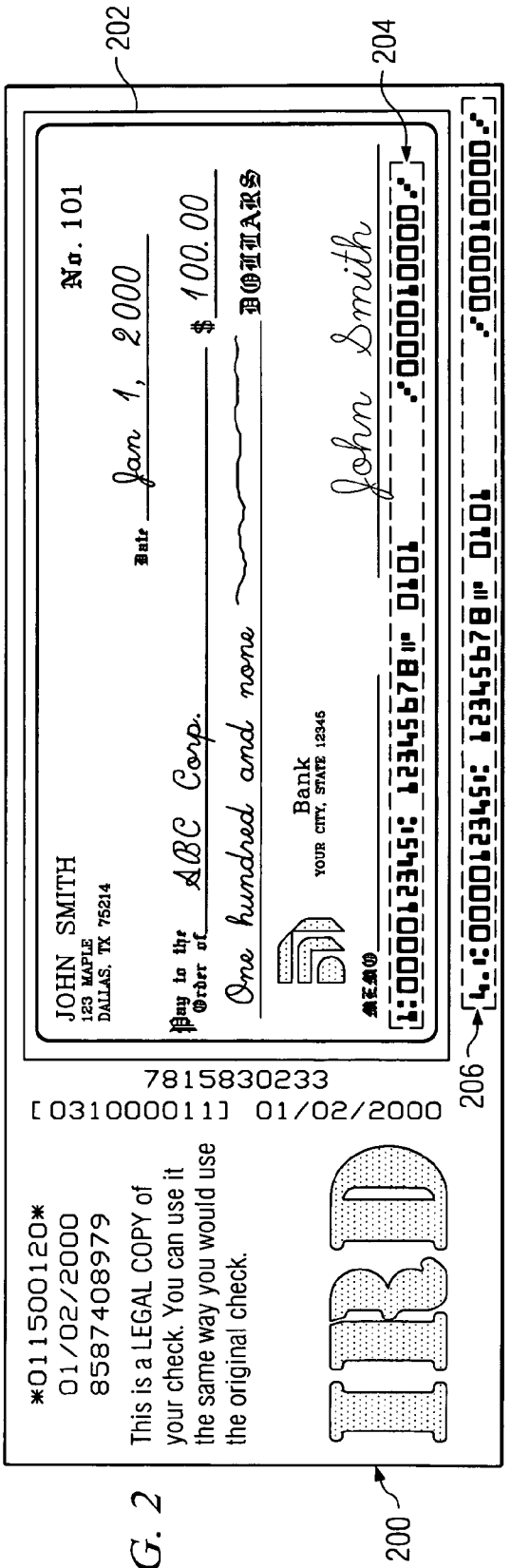
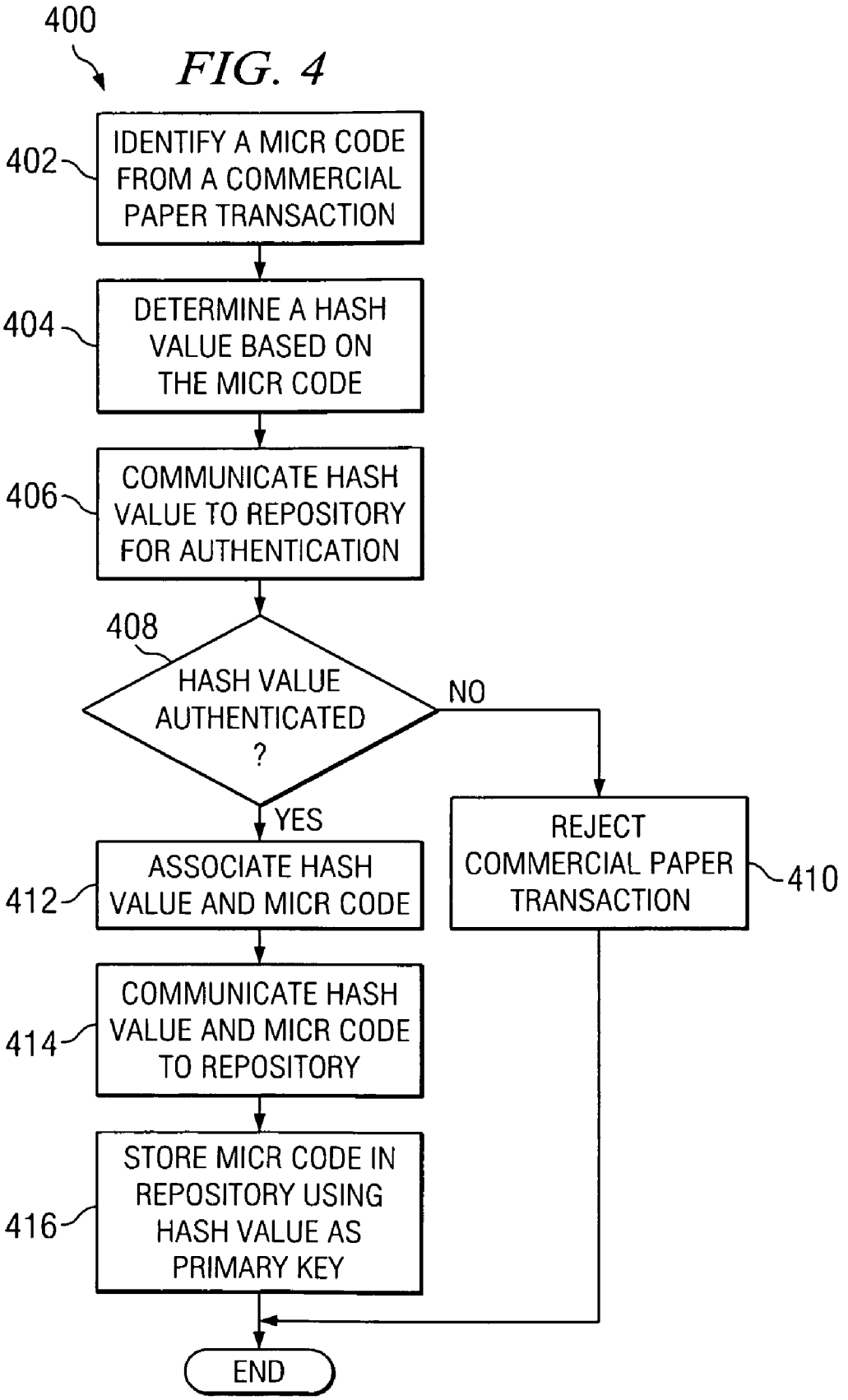


FIG. 2

FIG. 3

HASH VALUE	AUXILIARY ON-US	R/T	ACCOUNT NUMBER	TYPE	SERIAL	AMOUNT
1234	---	12345678	XXXXXX	1	0101	123.45
ABCD	---	23456789	XXXXXX	1	1004	100.00
12XY	---	34567890	XXXXXX	4	1452	752.14
592Z	---	45678901	XXXXXX	1	1104	10.00
6432	---	14567890	XXXXXX	1	52137	10000.01

132 131 130


400
FIG. 4
402
IDENTIFY A MICR CODE FROM A COMMERCIAL PAPER TRANSACTION
404
DETERMINE A HASH VALUE BASED ON THE MICR CODE
406
COMMUNICATE HASH VALUE TO REPOSITORY FOR AUTHENTICATION
408
HASH VALUE AUTHENTICATED ?
NO
YES
410
REJECT COMMERCIAL PAPER TRANSACTION
412
ASSOCIATE HASH VALUE AND MICR CODE
414
COMMUNICATE HASH VALUE AND MICR CODE TO REPOSITORY
416
STORE MICR CODE IN REPOSITORY USING HASH VALUE AS PRIMARY KEY
END

METHOD AND SYSTEM FOR DUPLICATE COMMERCIAL PAPER DETECTION

TECHNICAL FIELD

This invention relates to commercial paper processing and, more specifically, to a method and system for detecting duplicate commercial paper transactions.

BACKGROUND

When a commercial paper transaction, such as a purchase using a check, typically occurs, the check is forwarded to a bank for processing. This processing may include scanning, sorting, and other physical and electronic handling of the checks or other similar items. The bank may generate one or more Automated Clearing House (ACH) or other similar communications based on the processing of checks from multiple account holders or points-of-sale. The bank sends the ACH communications to the appropriate recipient banks, often through a posting system, to conduct the appropriate debit and credit transactions in the associated demand deposit account (DDA).

SUMMARY

This disclosure provides a system and method for detecting duplicate commercial paper transactions. In one embodiment, for example, software for processing check identification codes is operable to identify a check identification code from a commercial paper transaction, with the check identification code comprising a plurality of fields. The software determines a hash value based on at least a portion of the plurality of fields and verifies the authenticity of the check identification code based, at least in part, on the determined hash value. The details of one or more embodiments of the invention are set forth in the accompanying drawings and the description below. One or more embodiments of the invention may include several important technical advantages. For example, the disclosure may describe a more efficient national repository that ensures that duplicate checks are not fully processed. In another example, the disclosure may allow a point-of-sale to refuse a duplicate check before handing over the purchased product. Of course, various embodiments of the invention may have none, some or all of these advantages. Other features, objects, and advantages of the invention will be apparent from the description and drawings, as well as from the claims.

DESCRIPTION OF DRAWINGS

FIG. **1** illustrates a system for detecting duplicate commercial paper transactions in accordance with one embodiment of the present disclosure;

FIG. **2** illustrates one embodiment of an example commercial paper transaction used by the system of FIG. **1**;

FIG. **3** illustrates a portion of an example all items file used by the system in FIG. **1**; and

FIG. **4** is a flowchart illustrating an example method for detecting duplicate commercial paper transactions in accordance with one embodiment of the present disclosure.

DETAILED DESCRIPTION

FIG. **1** illustrates a system **100** for detecting duplicate commercial paper transactions in accordance with one embodiment of the present disclosure. Generally, system

100 includes any financial or banking system operable to process commercial paper transactions (such as checking) and automatically detect if a particular one of the transactions is a duplicate. For example, system **100** may capture check identification data **140** (such as a Magnetic Ink Character Recognition (MICR) code or a MICR line) from each transaction, generate a hash value from at least a portion of check identification data **140**, and compare the hash value to each of a plurality of hash values associated with check identification data **140** for previously processed transactions. Therefore, system **100** may avoid or quickly rectify fraudulent or erroneous transactions. It will be understood that each check identification data **140** may be in any appropriate format including E13-B, CMC-7, output from Optical Character Recognition (OCR), as well as others. Check identification data **140** typically includes a plurality of fields including routing/transit field, account field, serial field, and others. It will be further understood that various components of system **100** may use or implement any suitable hashing technique or algorithm, such as MD-5 or proprietary, to determine the hash value (or other similar identifier) based on at least a portion (including all) of the fields in check identification data **140**. In certain embodiments, check identification data **140** may comprise a single data unit or number with a plurality of sub-fields. Also, each determined hash value may comprise the same byte-size, regardless of the particular data used to generated such a value.

System **100** is typically distributed into at least one receiving entity (or point-of-sale) **102** and one or more financial institutions **104**. System **100** may further include a regional or nationwide repository **106**, which may store a number of already processed transactions. Often, system **100** is electronically inter-coupled, thereby allowing efficient communications among the various components. But system **100** may be a standalone processing environment or any other suitable banking environment without departing from the scope of this disclosure. The term "dynamically," as used herein, generally means that certain processing is determined, at least in part, at run-time based on one or more variables. The term "automatically," as used herein, generally means that the appropriate processing is substantially performed by at least part of system **100**. It should be understood that "automatically" further contemplates any suitable user or manager interaction with system **100** without departing from the scope of this disclosure.

Receiving entity **102** is any original recipient or payee of the commercial paper transaction. Receiving entity **102** may be a store, an online vendor, a telephony system, or others. Receiving entity **102** may also represent a teller at financial institution **104** without departing from the scope of the disclosure. In the illustrated embodiment, receiving entity **102** includes a cash register **102***b* and a scanner/sorter **102***c*. Of course, receiving entity **102** may not include either of these, may be include an interconnected or combined cash register **102***b* and scanner **102***c*, or may include additional components for processing transactions. Scanner/sorter **102***c* is any suitable device operable to capture or otherwise obtain information from a physical transaction, such as a check. For example, scanner **102***c* may include a digital camera for generating electronic images of the checks and a MICR reader for capturing MICR data (or other identification data **140**) from the checks. The example digital camera may record an image of the front and back of each check in black and white, grayscale, and/or color. This image may be in any suitable format including Moving Picture Experts Group (MPEG), Joint Photographic Experts Group (JPEG),

Tag Image File Format (TIFF), including any suitable version thereof (such as TIFF 6.0), and others. Receiving entity **102** may also be operable to generate an Automated Clearing House (ACH) transaction based on the commercial paper transaction. While not illustrated, receiving entity **102** may also include all or a portion of check processing engine **135** (described below), or other similar financial application, as financial institution **104**.

Financial institution **104** is any agent, third-party resource, clearing house, branch, processing center, or central office of a financial institution. In the illustrate embodiment, financial institution **104** includes server **110**, printer **126**, and scanner **128**. Printer **126** is any device operable to generate a hard copy from an electronic image. For example, financial institution **104** may include a plurality of commercial paper transactions in electronic form, which may then printed as image replacement documents (IRDs) using printer **126**. Scanner **128** may be any device capable of capturing or otherwise obtaining information from a physical transaction, such as a check, and generating an electronic image. In other words, scanner **128** may be similar to scanner **102***c*.

Server **110** includes memory **120** and processor **125** and comprises an electronic computing device operable to receive, transmit, process, and store data associated with system **100** and, more specifically, financial institution **104**. For example, server **110** may be any computer or processing device such as, for example, a blade server, general-purpose personal computer (PC), Macintosh, workstation, Unix-based computer, or any other suitable device. Generally, FIG. **1** provides merely one example of computers that may be used with the disclosure. For example, although FIG. **1** illustrates one server **110** that may be used with the disclosure, system **100** can be implemented using computers other than servers, as well as a server pool. In other words, the present disclosure contemplates computers other than general purpose computers as well as computers without conventional operating systems. As used in this document, the term "computer" is intended to encompass a personal computer, workstation, network computer, or any other suitable processing device. Server **110** may be adapted to execute any operating system including Linux, UNIX, Windows Server, or any other suitable operating system. According to one embodiment, server **110** may also include or be communicably coupled with a web server and/or a secure financial server.

Memory **120** may include any memory or database module and may take the form of volatile or non-volatile memory including, without limitation, magnetic media, optical media, random access memory (RAM), read-only memory (ROM), removable media, or any other suitable local or remote memory component. In certain embodiments, memory **120** may include any appropriate data such as an audit log, electronic images of commercial paper transactions, account information, administration profiling, and others. Indeed, while illustrated separately, memory **120** may include all or a portion of repository **106**.

Server **110** also includes processor **125**. Processor **125** executes instructions and manipulates data to perform the operations of server **110** such as, for example, a central processing unit (CPU), a blade, an application specific integrated circuit (ASIC), or a field-programmable gate array (FPGA). Although FIG. **1** illustrates a single processor **125** in server **110**, multiple processors **125** may be used according to particular needs and reference to processor **125** is meant to include multiple processors **125** where applicable. In the illustrated embodiment, processor **125** executes check processing engine **135**, which performs at least a portion of the analysis of each commercial paper transaction in an attempt to locate duplicate transactions using hash values.

Check processing engine **135** could include any hardware, software, firmware, or combination thereof operable to, among other things, automatically detect duplicate or already processed transactions by generating and comparing hash values from at least portion of each transaction's identifying information. For example, check processing engine **135** may be written or described in any appropriate computer language including C, C++, Java, Perl, Visual Basic, assembler, any suitable version of 4GL, and others or any combination thereof. It will be understood that while check processing engine **135** is illustrated in FIG. **1** as a single multi-tasked module, the features and functionality performed by this engine may be performed by multiple modules such as, for example, an image generation module, a processing module, and an administration module. Further, while illustrated as internal to server **110**, one or more processes associated with check processing engine **135** may be stored, referenced, or executed remotely. Moreover, check processing engine **135** may be a child or sub-module of another software module (not illustrated) without departing from the scope of this disclosure. In one embodiment, check processing engine **135** may include or be communicably coupled with an administrative workstation or graphical user interface (GUI) **116**. For example, the workstation may comprise a computer that includes an input device, such as a keypad, touch screen, mouse, or other device that can accept information, and an output device that conveys information associated with the operation of server **110**, receiving entity **102**, or repository **106**, including digital data, visual information, or GUI **116**. Both the input device and output device may include fixed or removable storage media such as a magnetic computer disk, CD-ROM, or other suitable media to both receive input from and provide output to users through the display, namely GUI **116**.

GUI **116** comprises a graphical user interface operable to allow the user of the workstation to interface with at least a portion of system **100** for any suitable purpose. Generally, GUI **116** provides the user of the workstation with an efficient and user-friendly presentation of data provided by or communicated within system **100**. GUI **116** may comprise a plurality of customizable frames or views having interactive fields, pull-down lists, and buttons operated by the user. In one embodiment, GUI **116** presents reports that includes the various quarantine email information and associated buttons and receives commands from the user via one of the input devices. In an alternative embodiment, GUI **116** may be hidden or not implemented without departing from the scope of the disclosure. Moreover, it should be understood that the term graphical user interface may be used in the singular or in the plural to describe one or more graphical user interfaces and each of the displays of a particular graphical user interface. Therefore, GUI **116** contemplates any graphical user interface, such as a generic web browser or touch screen, that processes information in system **100** and efficiently presents the results to the user. Server **110** can accept data from the workstation via the web browser (e.g., Microsoft Internet Explorer or Netscape Navigator) and return the appropriate HTML or XML responses using network **112**.

Server **110** may also include interface **114** for communicating with other computer systems or components, such as repository **106**, over network **112** in a client-server or other distributed environment. In certain embodiments, server **110**

receives electronic images of checks from internal or external senders through interface **114** for storage in memory **120** and/or processing by processor **125**. Generally, interface **114** comprises logic encoded in software and/or hardware in a suitable combination and operable to communicate with network **112**. More specifically, interface **114** may comprise software supporting one or more communications protocols associated with communications network **112** or hardware operable to communicate physical signals.

Network **112** facilitates wireless or wireline communication between computer server **110** and any other local or remote computer or component, such as repository **106**. Indeed, while illustrated as two networks, **112***a* and **112***b* respectively, network **112** may be a continuous network without departing from the scope of this disclosure, so long as at least portion of network **112** may facilitate communications between the requisite parties or components. In other words, network **112** encompasses any internal or external network, networks, sub-network, or combination thereof operable to facilitate communications between various computing components in system **100**. Network **112** may communicate, for example, Internet Protocol (IP) packets, Frame Relay frames, Asynchronous Transfer Mode (ATM) cells, voice, video, data, and other suitable information between network addresses. Network **112** may include one or more local area networks (LANs), radio access networks (RANs), metropolitan area networks (MANS), wide area networks (WANs), all or a portion of the global computer network known as the Internet, and/or any other communication system or systems at one or more locations.

Repository **106** is any intra-bank, inter-bank, regional, or nationwide or substantially national electronic storage facility, data processing center, or archive that allows for one or a plurality of financial institutions **104** (as well as receiving entities **102**) to dynamically determine if a particular commercial paper transaction has already been processed or if the particular commercial paper transaction is a duplicate. For example, repository **106** may be a central database communicably coupled with points-of-sale **102** and financial institutions **104**. Repository **106** may be physically or logically located at any appropriate location including in one of the financial institutions **104** or off-shore, so long as it remains operable to store information associated with a plurality of transactions, such as in illustrated all items file **130**.

All items file **130** include any parameters, variables, fields, algorithms, rules, and other data for allowing financial institutions **104** or points-of-sale **102** to identify duplicate commercial paper transactions. For example, all items file **130** typically store a plurality of records, with each record including at least a hash value generated from at least a portion of the MICR code (or other identifier) associated with a one of a plurality of commercial paper transactions. In one embodiment, all items file **130** may comprise one or more tables stored in a relational database described in terms of SQL statements or scripts. In this and other similar embodiments, each record **131** may be associated with a particular MICR code or line, with the determined hash value comprising the primary key. The primary key allows for quick access and location and helps ensure that duplicates are not completely processed. In another embodiment, all items file **130** may store or define various data structures as text files, extensible Markup Language (XML) documents, Virtual Storage Access Method (VSAM) files, flat files, Btrieve files, comma-separated-value (CSV) files, internal variables, or one or more libraries. In short, all items file **130** may comprise one table or file or a plurality of tables or files stored on one computer or across a plurality of computers in any appropriate format. Moreover, all items file **130** may be local or remote to repository **106** without departing from the scope of this disclosure and store any type of appropriate data.

In one aspect of operation of one embodiment, receiving entity **102** first conducts a commercial paper transaction with a customer. Receiving entity **102** may then capture a check identification data **140** of the transaction using scanner **102***c* to determine the bank routing number, the customer's account number, the check number, and other suitable information. In this case, receiving entity **102** may then determine a hash value of check identification data **140** in an effort to detect if the check (or other commercial paper) is a duplicate. This hash value is then communicated to repository **106** to determine if another transaction has been processed with the same hash value. If so, it is likely (if not proof positive) that the transaction is a duplicate. Otherwise, receiving entity **102** may then proceed to process the transaction as a probable unique transaction. For example, receiving entity **102** may automatically generate an ACH transaction based on the check. Once receiving entity **102** has suitably processed the transaction, it communicates information associated with the transaction, such as the physical check or an electronic image, to financial institution **104**. Receiving entity **102** may, alternatively or in combination, communicate captured check identification data **140** and the determined associated hash value to financial institution **104** for further verification.

After financial institution **104** receives at least a portion of the information, financial institution **104** may capture check identification data **140** and generate a hash value based on, for example, the MICR code. If point-of-sale **104** communicates check identification data **140** and the associated hash value, financial institution **104** may compute a second hash value based on the received MICR code and compare the second has value to the received hash value to verify that the transaction has not been tampered with. Financial institution **104** then communicates the hash value to repository **106** to determine if repository **106** already includes this hash value (or an identical transaction). It will be understood that financial institution **104** may perform this step regardless of whether a similar step was performed by receiving entity **102**—this may, for example, help ensure the detection of two duplicate transactions that were processed by two different points-of-sale **102** at substantially the same time. At any suitable point during processing, repository **106** may automatically store the hash value (as well as any desired suitable portion of check identification data **140**).

FIG. **2** illustrates one embodiment of an example commercial paper transaction **202** used by the system of FIG. **1**. In this embodiment, commercial paper transaction **202** is illustrated as a portion of an IRD **200**, which may be considered a legal representation of transaction **202**. Transaction **202** is associated with two MICR codes **204** and **206**, each generated or captured at different points during transaction processing. For example, MICR code **204** may be preprinted on the check prior to the actual transaction. In this example, MICR code **204** includes a type indicator of "1," a routing number of "12345," an account number of "12345678," and a check number of "101." In this example, MICR code **204** has been supplemented with the captured amount, "100.00," perhaps at the receiving entity **102** or the financial institution **104** of first deposit. MICR code **206** is substantially similar to MICR code **204**, with the difference

involving the type indicator. In MICR code **204**, the type indicator is "1", while MICR code **206** includes a type indicator of "4."

FIG. **3** illustrates a portion of an example all items file **130** used by one embodiment of system **100** in FIG. **1**. As described above, system **100** may use all items file **130** to store and process check identification data **140** from commercial paper transactions. All items file **130** is a multi-dimensional data structure that includes at least one MICR record **131**. Each MICR record **131** includes multiple columns **132**. In the illustrated embodiment, each MICR record **131** includes hash value, a type identifier, serial or check number, and amount. The hash value is automatically determined by receiving entity **102** or financial institution **104** and is used as the primary key (or a unique identifier) for locating or storing the record. The auxiliary on-us field is typically a check number used for commercial or corporate checks. The routing/transit number typically indicates i) the Federal Reserve District from which the transaction should be cleared; ii) the Federal Reserve Bank or Branch serving the area where the recipient financial institution **104** is located; and iii) identifies the number assigned to the recipient financial institution **104** by the American Bankers Association. The on-us field (or account number and serial number fields) include the check writer's account number at the payor financial institution **104** and, in the case of personal checks, may include the check number. The amount field includes the MICR version of the transaction amount and is normally encoded by the financial institution **104** of first deposit. It will be understood that the illustrated fields are for example purposes only and one or more these fields may not be in all items file **130** without departing from the scope of this disclosure. Indeed, in one embodiment, each MICR record **131** may consist of only the hash value, thereby conserving storage space. Moreover, the example records **131** are merely to aid understanding and may not represent certain embodiments.

FIG. **4** is a flowchart illustrating an example method **400** for detecting duplicate commercial paper transactions in accordance with one embodiment of the present disclosure. At a high level, method **400** includes receiving a commercial paper transaction, determining a hash value based on at least a portion of the transaction's MICR code, and comparing the determined hash value to repository **106**. The following description focuses on the operation of check processing engine **135** in performing method **400**. But system **100** contemplates using any appropriate combination and arrangement of logical elements implementing some or all of the described functionality. For example, receiving entity **102** may implement method **400** without departing from the scope of this disclosure.

Method **400** begins at step **402**, where scanner **128** (or scanner **102***c*) identifies a check identification data **140** from a commercial paper transaction. Check processing engine **135** determines a hash value based on at least part of the identified check identification data **140** at step **404**. As described above, check processing engine **135** may determine the hash value using any appropriate technique or via implementing any suitable algorithm, such as MD-5, a proprietary technique, and others. Check processing engine **135** then communicates the determined hash value to repository **106** for authentication at step **406**. Next, at decisional step **408**, check processing engine **135** determines or otherwise identifies if the check identification data **140** was authenticated using the hash value. For example, check processing engine **135** may receive an error message from repository **106**, with the error message indicating that an identical commercial paper transaction has already occurred or has already been stored in repository **106**. In another example, check processing engine **135** may receive a message indicating that check identification data **140** is substantially unique from other MICR codes stored in repository **106**. If the hash value is not verified at decisional step **468**, then check processing engine **135** rejects the commercial paper transaction and illustrated processing ends. If check identification data **140** is authenticated or verified using the hash value at decisional step **408**, then check processing engine **135** associates the hash value and check identification data **140** at step **412**. Check processing engine **135** then communicates this hash value and check identification data **140** to repository **106**. Next, at step **416**, check identification data **140** is stored in repository **106** using the hash value as a primary key.

The preceding flowchart and accompanying description illustrate exemplary method **400**. In short, system **100** contemplates using any suitable technique for performing this and other tasks. Accordingly, many of the steps in this flowchart may take place simultaneously and/or in different orders than as shown. Moreover, system **100** may use methods with additional steps, fewer steps, and/or different steps, so long as the methods remain appropriate.

Although this disclosure has been described in terms of certain embodiments and generally associated methods, alterations, and permutations of these embodiments and methods will be apparent to those skilled in the art. For example, receiving entity **102** may process electronic checks, as well as physical checks and other commercial paper. Accordingly, the above description of example embodiments does not define or constrain this disclosure. Other changes, substitutions, and alterations are also possible without departing from the scope of this disclosure.

What is claimed is:

1. A method for detecting duplicate commercial paper transactions comprising:

identifying a check identification code from a commercial paper transaction, the check identification code comprising a plurality of fields;

determining a first hash value based on at least a portion of the plurality of fields;

communicating the first hash value to a repository storing a plurality of hash values, each hash value associated with an authenticated commercial paper transaction;

if the repository does not include the first hash value as one of the plurality of hash values, authenticating the commercial paper transaction;

if the repository includes the first hash value as one of the plurality of hash values, identifying the commercial paper transaction as a duplicate;

identifying an updated check identification code based on a bank's processing of the authenticated transaction;

determining a second hash value based on the updated check identification code;

communicating the second hash value to the repository;

if the repository does not include the second hash value as one of the plurality of hash values, authenticating the processed commercial paper transaction; and

if the repository includes the second hash value as one of the plurality of hash values, identifying the processed commercial paper transaction as a duplicate.

2. The method of claim **1**, further comprising, if the transaction is not a duplicate, storing the check identification code in the repository using the hash value as a primary key.

3. The method of claim **1**, the repository comprising a substantially nationwide MICR archive.

4. The method of claim 1, wherein identifying the check identification code comprises capturing a Magnetic Ink Character Recognition (MICR) code at a point-of-sale using a scanner.

5. The method of claim 1, wherein identifying the check identification code comprises capturing a MICR code at a bank using a scanner.

6. The method of claim 1, wherein determining the hash value based on at least a portion of the plurality of fields comprises determining the hash value based on a route and transit number and an on-us field.

7. The method of claim 1, the repository comprising a local repository of hash values and the method further comprising receiving an update of the local repository from a central repository.

8. Software for detecting duplicate commercial paper transactions operable to:

identify a check identification code from a commercial paper transaction, the check identification code comprising a plurality of fields;

determine a first hash value based on at least a portion of the plurality of fields;

communicate the first hash value to a repository storing a plurality of hash values, each hash value associated with an authenticated commercial paper transaction;

if the repository does not include the first hash value as one of the plurality of hash values, authenticate the commercial paper transaction;

if the repository includes the first hash value as one of the plurality of hash values, identify the commercial paper transaction as a duplicate;

identify an updated check identification code based on a bank's processing of the authenticated transaction;

determine a second hash value based on the updated check identification code;

communicate the second hash value to the repository;

if the repository does not include the second hash value as one of the plurality of hash values, authenticate the processed commercial paper transaction; and

if the repository includes the second hash value as one of the plurality of hash values, identify the processed commercial paper transaction as a duplicate.

9. The software of claim 8, further operable to, if the transaction is not a duplicate, store the check identification code in the repository using the hash value as a primary key.

10. The software of claim 9, the repository comprising a substantially nationwide MICR archive.

11. The software of claim 8, wherein the software operable to identify the check identification code comprises capturing a MICR code at a point-of-sale using a scanner.

12. The software of claim 8, wherein the software operable to identify the check identification code comprises software operable to capture a MICR code at a bank using a scanner.

13. The software of claim 8, wherein the software operable to determine the hash value based on at least a portion of the plurality of fields comprises software operable to determine the hash value based on a route and transit number and an on-us field.

14. The software of claim 8, the repository comprising a local repository of hash values and the software further operable to receive an update of the local repository from a central repository.

15. An image capture system for detecting duplicate commercial paper transactions operable to:

identify a check identification code from a commercial paper transaction, the check identification code comprising a plurality of fields;

determine a first hash value based on at least a portion of the plurality of fields;

communicate the first hash value to a repository storing a plurality of hash values, each hash value associated with an authenticated commercial paper transaction;

if the repository does not include the first hash value as one of the plurality of hash values, authenticate the commercial paper transaction;

if the repository includes the first hash value as one of the plurality of hash values, identify the commercial paper transaction as a duplicate;

identify an updated check identification code based on a bank's processing of the authenticated transaction;

determine a second hash value based on the updated check identification code;

communicate the second hash value to the repository;

if the repository does not include the second hash value as one of the plurality of hash values, authenticate the processed commercial paper transaction; and

if the repository includes the second hash value as one of the plurality of hash values, identify the processed commercial paper transaction as a duplicate.

16. The image capture system of claim 15, further operable to, if the transaction is not a duplicate, store the check identification code in the repository using the hash value as a primary key.

17. The image capture system of claim 16, the repository comprising a substantially nationwide check identification code.

18. The image capture system of claim 15, wherein the image capture system identifies the check identification code at a point-of-sale.

19. The image capture system of claim 15, the check identification code comprising a MICR code and wherein the image capture system identifies the MICR code at a bank.

20. The image capture system of claim 15, wherein the image capture system determines the hash value based on a route and transit number and an on-us field.

21. The image capture system of claim 15, the repository comprising a local repository of hash values and the image capture system further operable to receive an update of the local repository from a central repository.

22. A system for detecting duplicate commercial paper transactions comprising:

means for identifying a check identification code from a commercial paper transaction, the check identification code comprising a plurality of fields;

means for determining a first hash value based on at least a portion of the plurality of fields;

means for communicating the first hash value to a repository storing a plurality of hash values, each hash value associated with an authenticated commercial paper transaction;

if the repository does not include the first hash value as one of the plurality of hash values, means for authenticating the commercial paper transaction;

if the repository includes the first hash value as one of the plurality of hash values, means for identifying the commercial paper transaction as a duplicate;

means for identifying an updated check identification code based on a bank's processing of the authenticated transaction;

means for determining a second hash value based on the updated check identification code;

means for communicating the second hash value to the repository;

if the repository does not include the second hash value as one of the plurality of hash values, means for authenticating the processed commercial paper transaction; and

if the repository includes the second hash value as one of the plurality of hash values, means for identifying the processed commercial paper transaction as a duplicate.

* * * * *

UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF CORRECTION

PATENT NO. : 7,028,886 B1 Page 1 of 1
APPLICATION NO. : 10/993628
DATED : April 18, 2006
INVENTOR(S) : Rian R. Maloney

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Title Page, Item [56] References Cited, U.S. Patent Documents – add
-- 2002/0174074 A1*; 11/2002; Meadow et al. --

In column 2, line 27 – replace "generated" with -- generate --

In column 2, line 55 – delete "be"

In column 3, line 11 – replace "illustrate" with -- illustrated --

In column 3, line 17 – before "printed" insert -- be --

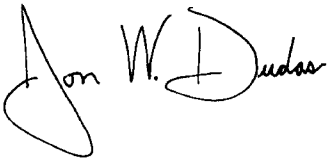
In column 5, line 16 – after "least" insert -- a --

In column 6, line 39 – replace "has" with -- hash --

In column 8, line 6 – replace "468" with -- 408 --

Signed and Sealed this

Eighth Day of July, 2008



JON W. DUDAS
Director of the United States Patent and Trademark Office