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(54) **WIRELESS ELECTRONIC CHECK DEPOSIT
SCANNING AND CASHING MACHINE WITH
WEB-BASED ONLINE ACCOUNT CASH
MANAGEMENT COMPUTER APPLICATION
SYSTEM**

Publication Classification

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(57) **ABSTRACT**

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Wireless Electronic Check Deposit Scanning and Cashing Machine (also known and referred to as WEDS) Web-based Online account cash Management computer application System (also known and referred to as OMS virtual/live teller)—collectively invented integrated as “WEDS.OMS” System. Method and Apparatus for Depositing and Cashing Ordinary paper and/or substitute checks and money orders online Wirelessly from home/office computer, laptop, Internet enabled mobile phone, pda (personal digital assistant) and/or any Internet enabled device. WEDS enables verification and transmittal of image, OMS is the navigation tool used to set commands and process requests, integrated with WEDS, working collectively as WEDS.OMS System.

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Related U.S. Application Data

(60) **Provisional application No. 60/532,416, filed on Dec. 23, 2003. Provisional application No. 60/515,912, filed on Oct. 30, 2003.**

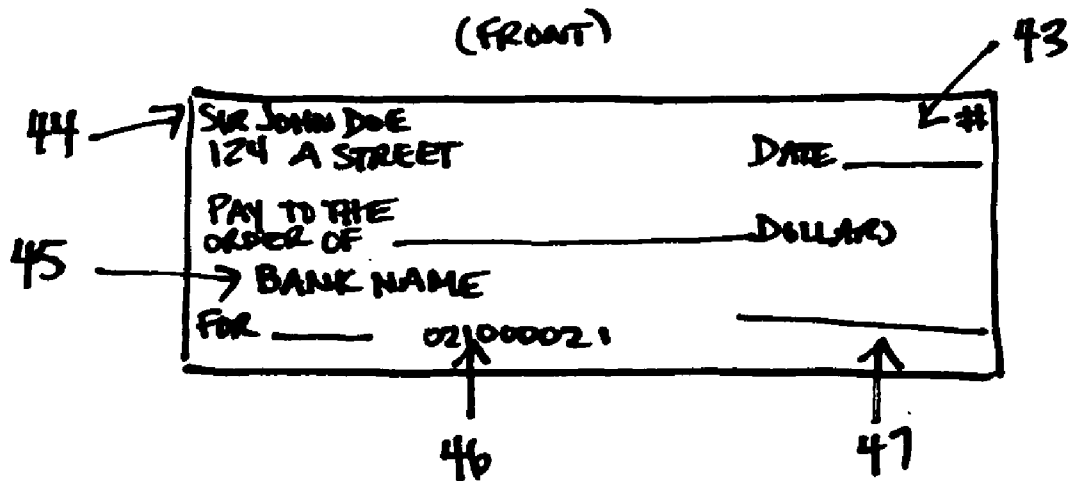


FIGURE 1A (FRONT)

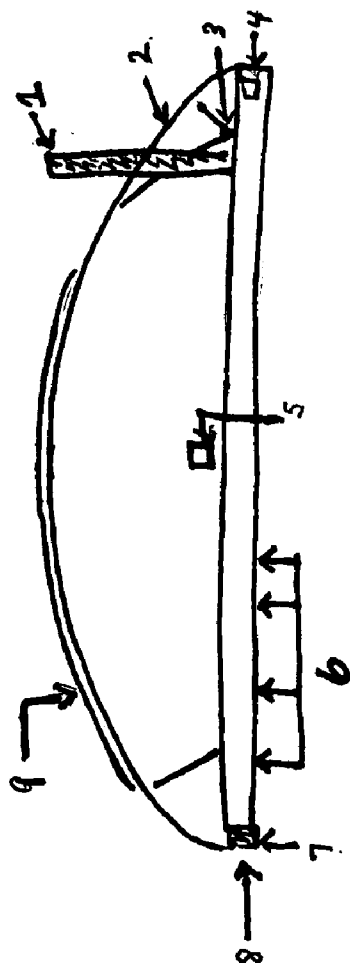


FIGURE 1B (REAR)

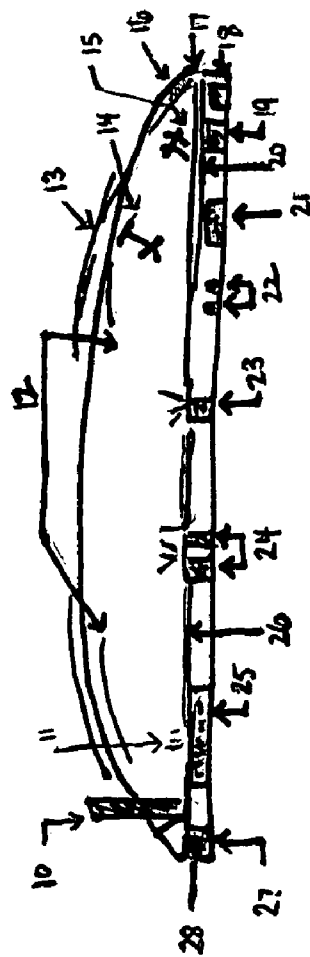


FIGURE 2

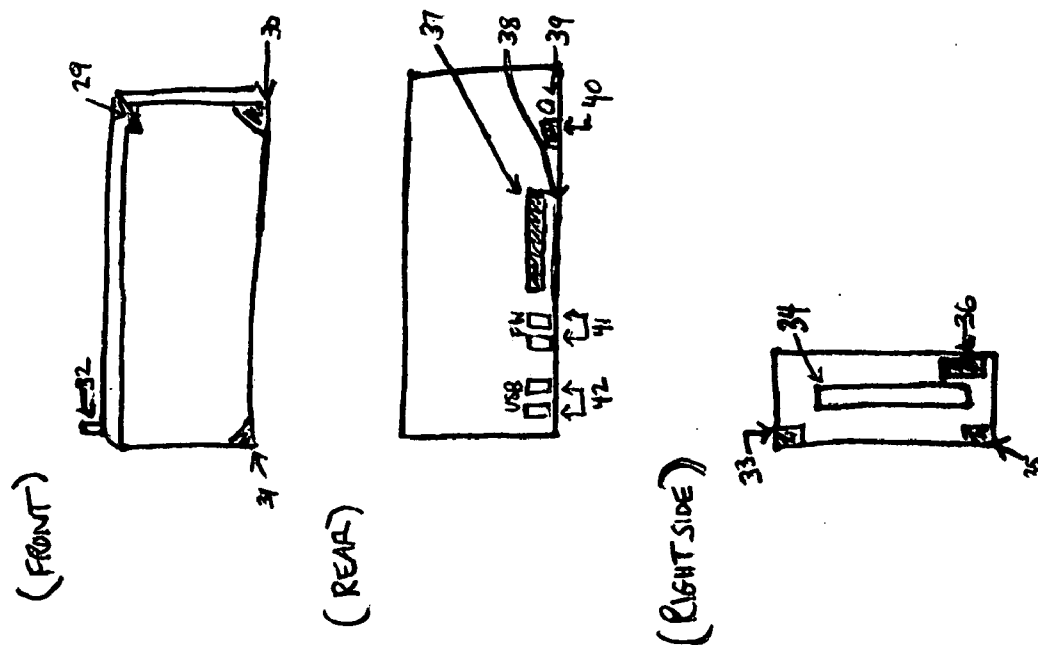


FIGURE 3A (FRONT)

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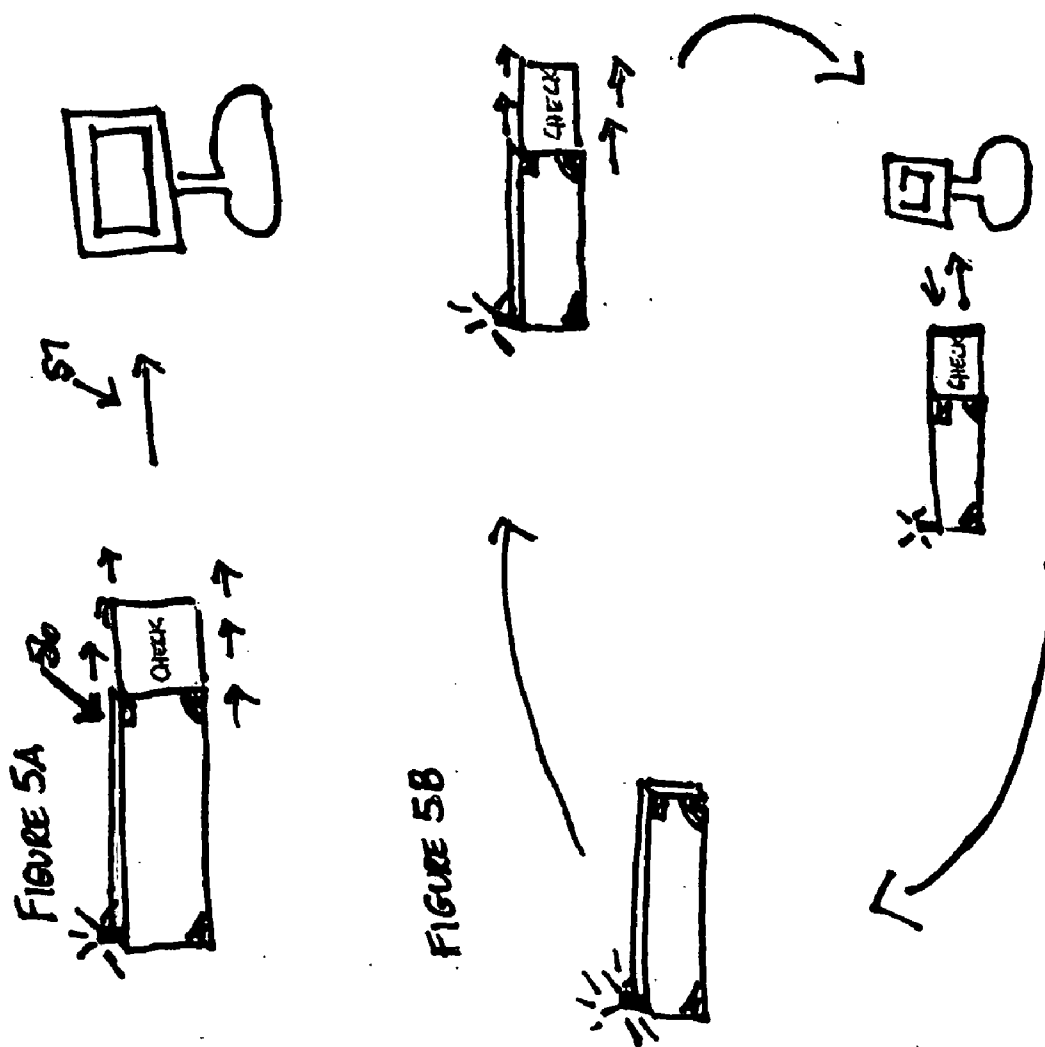
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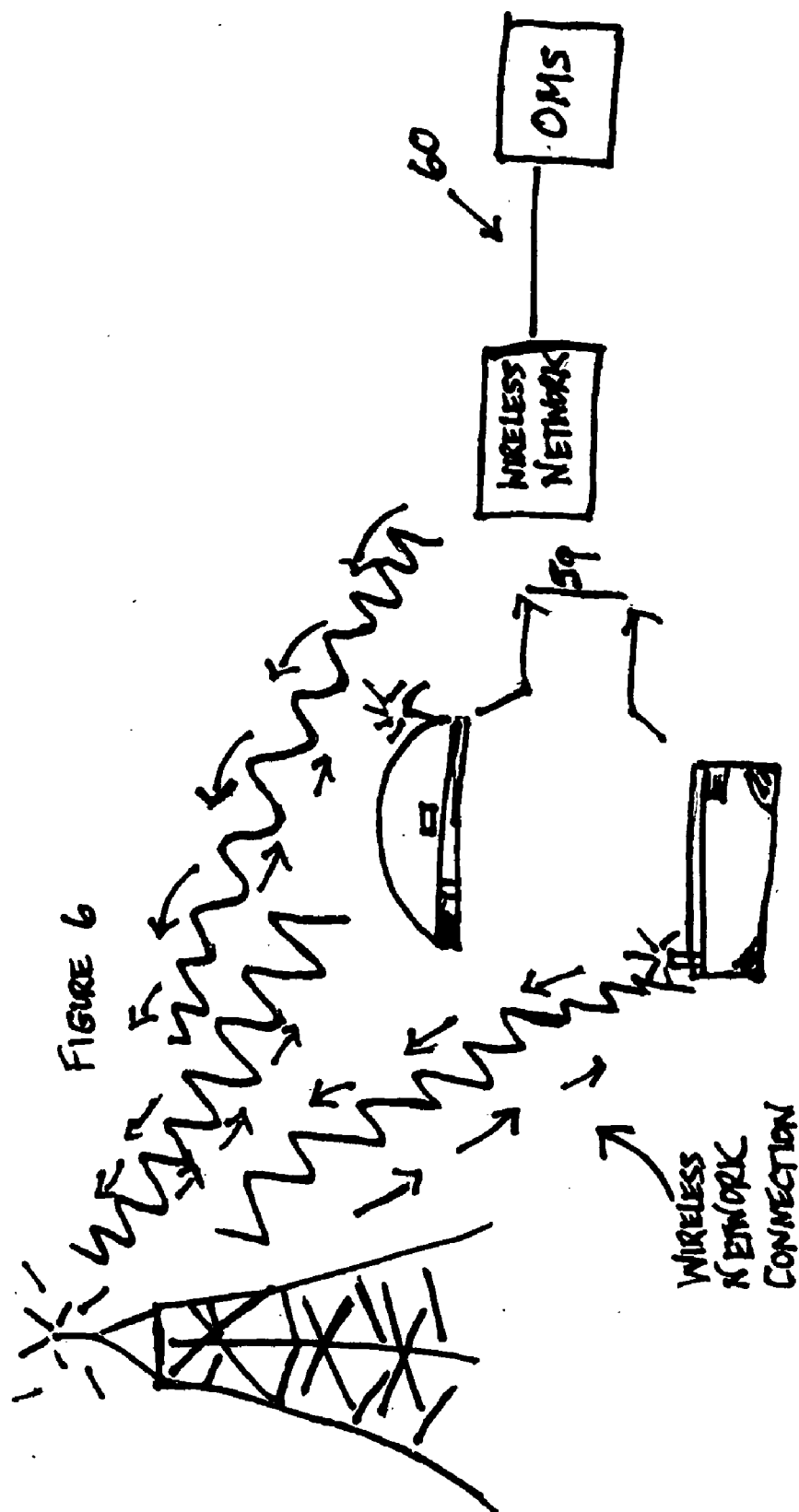
FIGURE 3B (REAR)

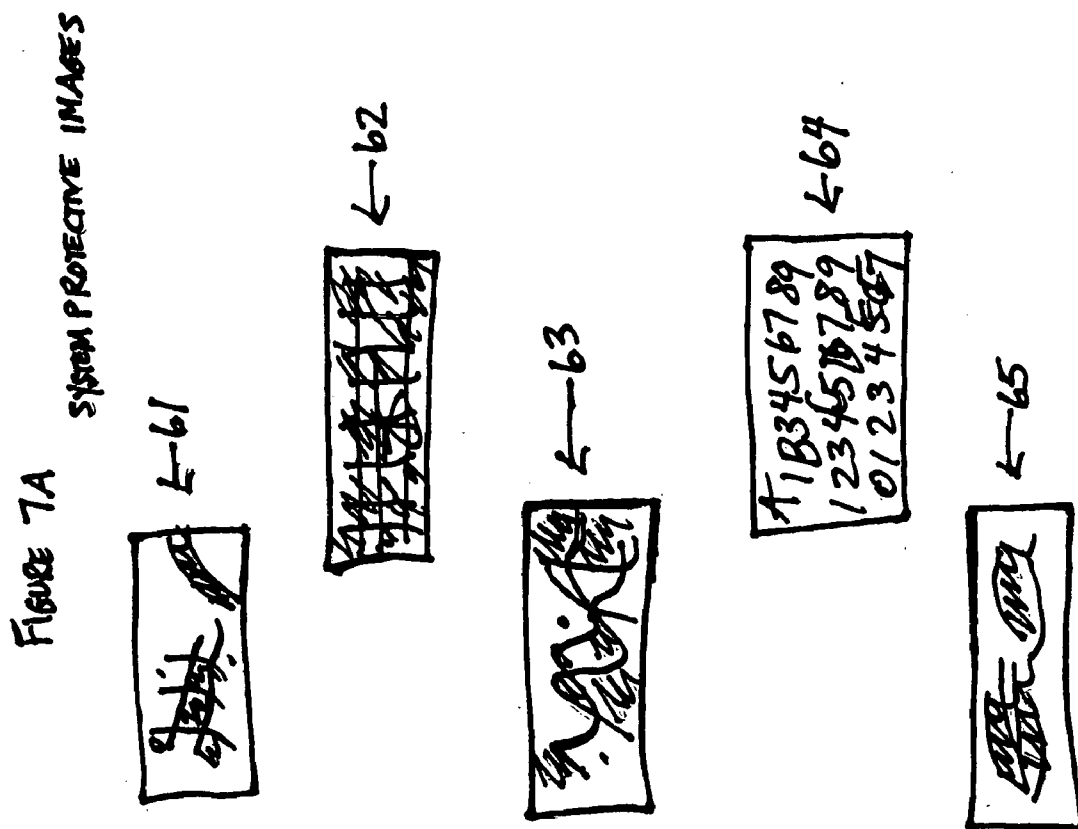
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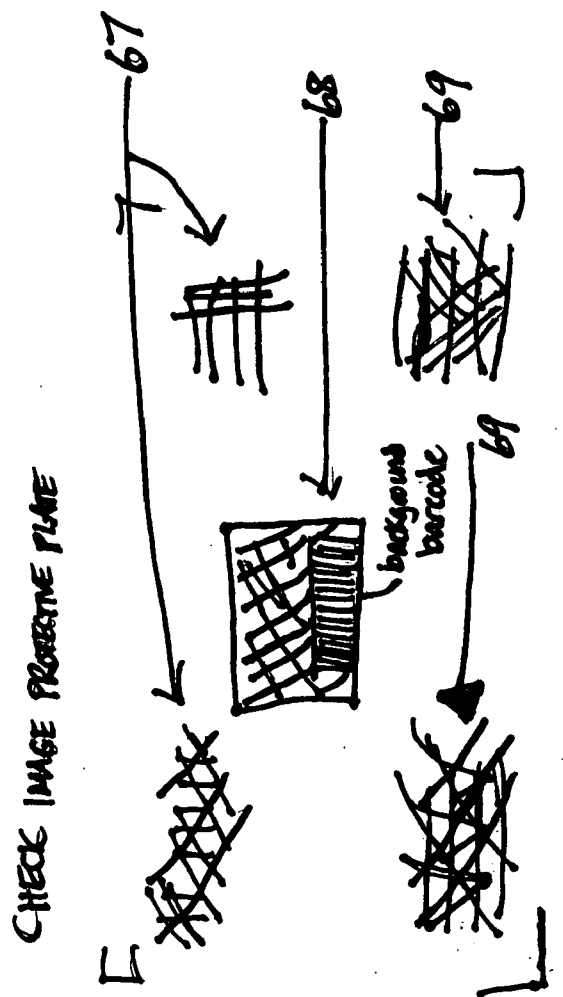
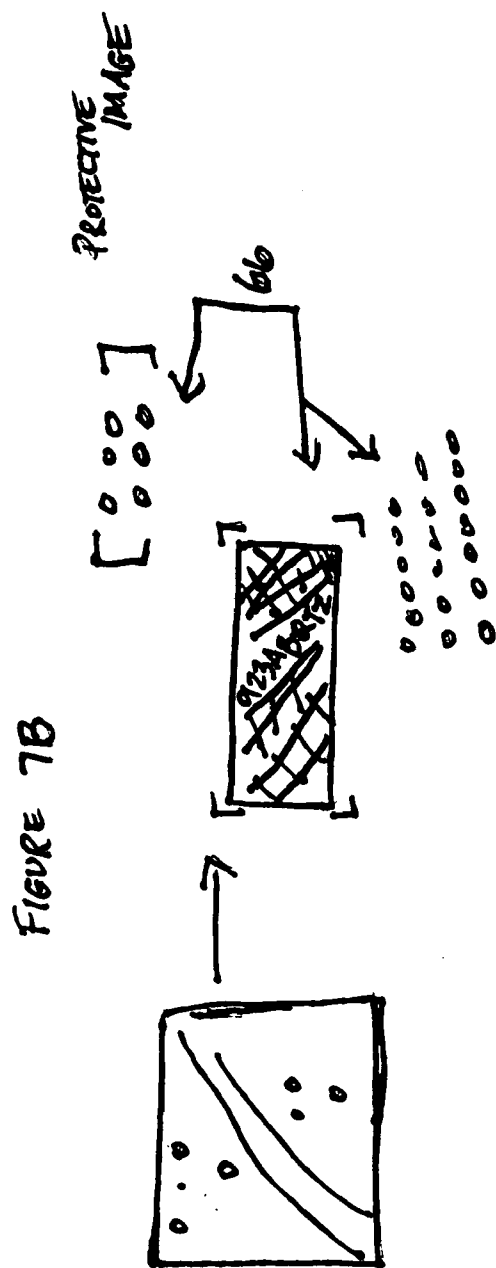
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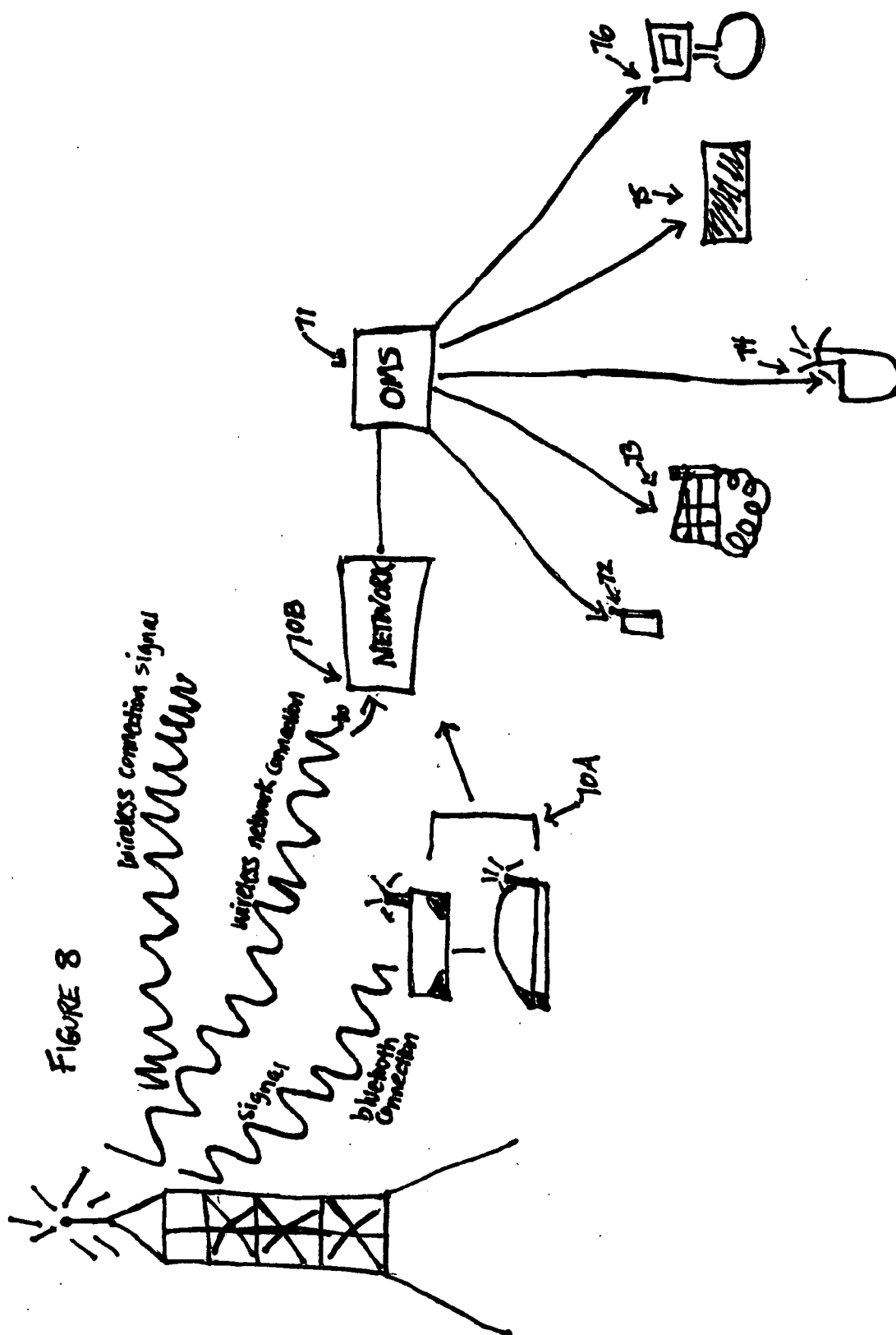
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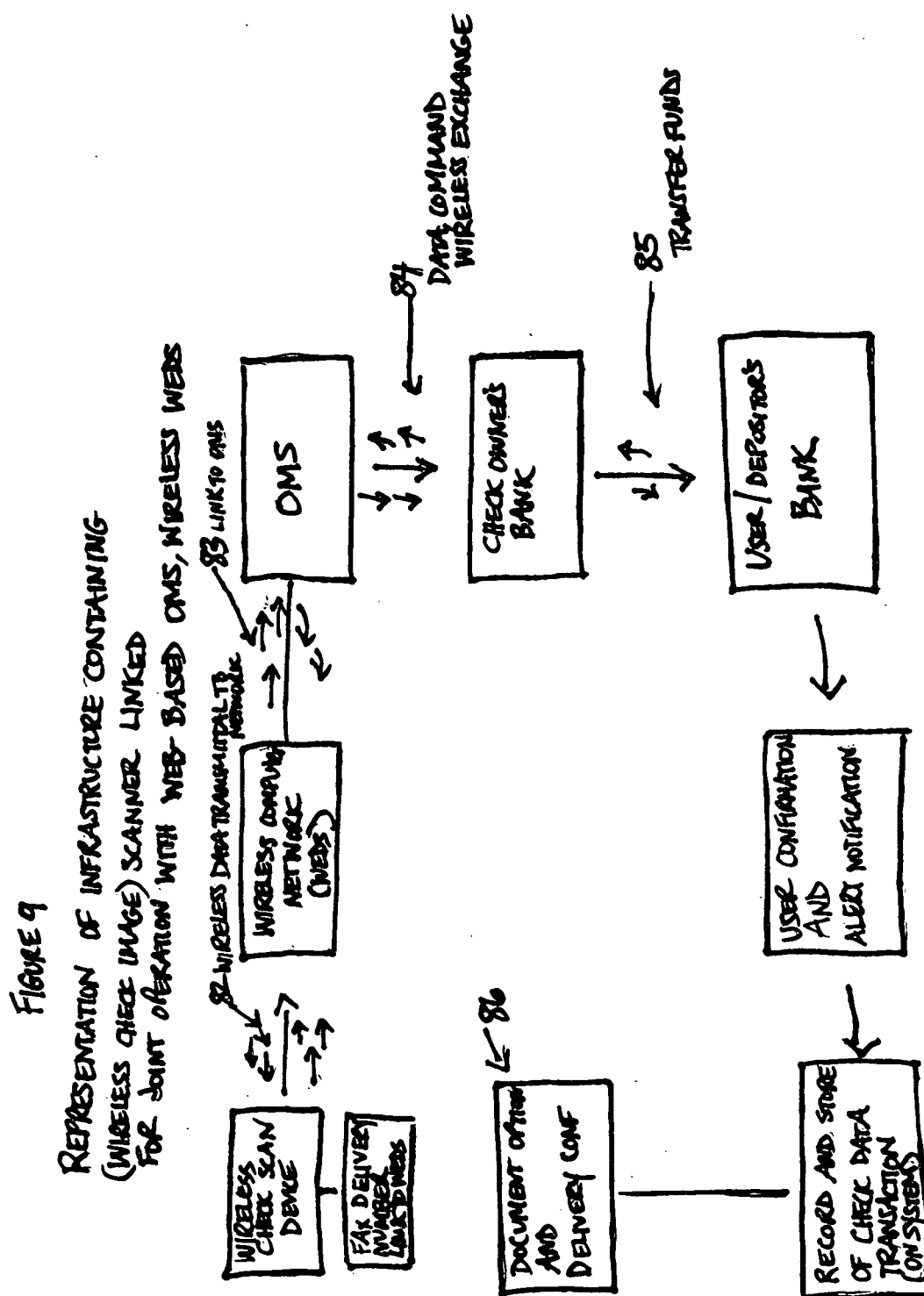
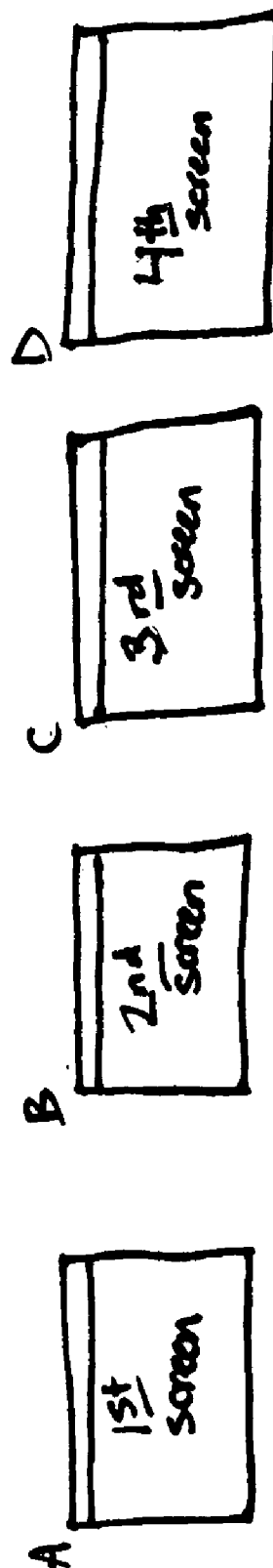
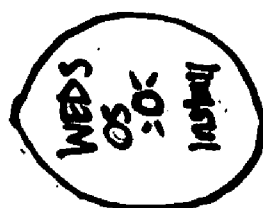
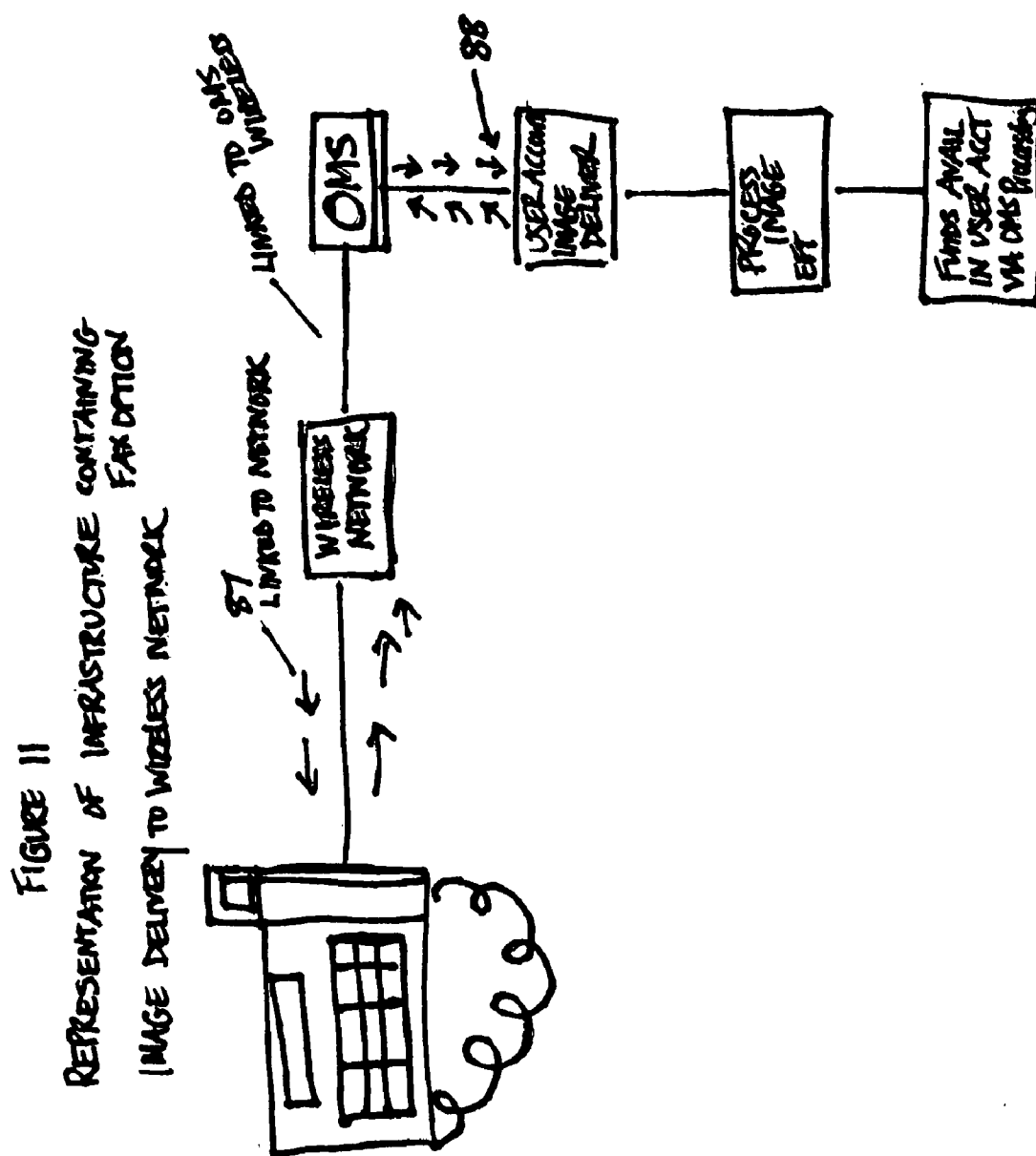
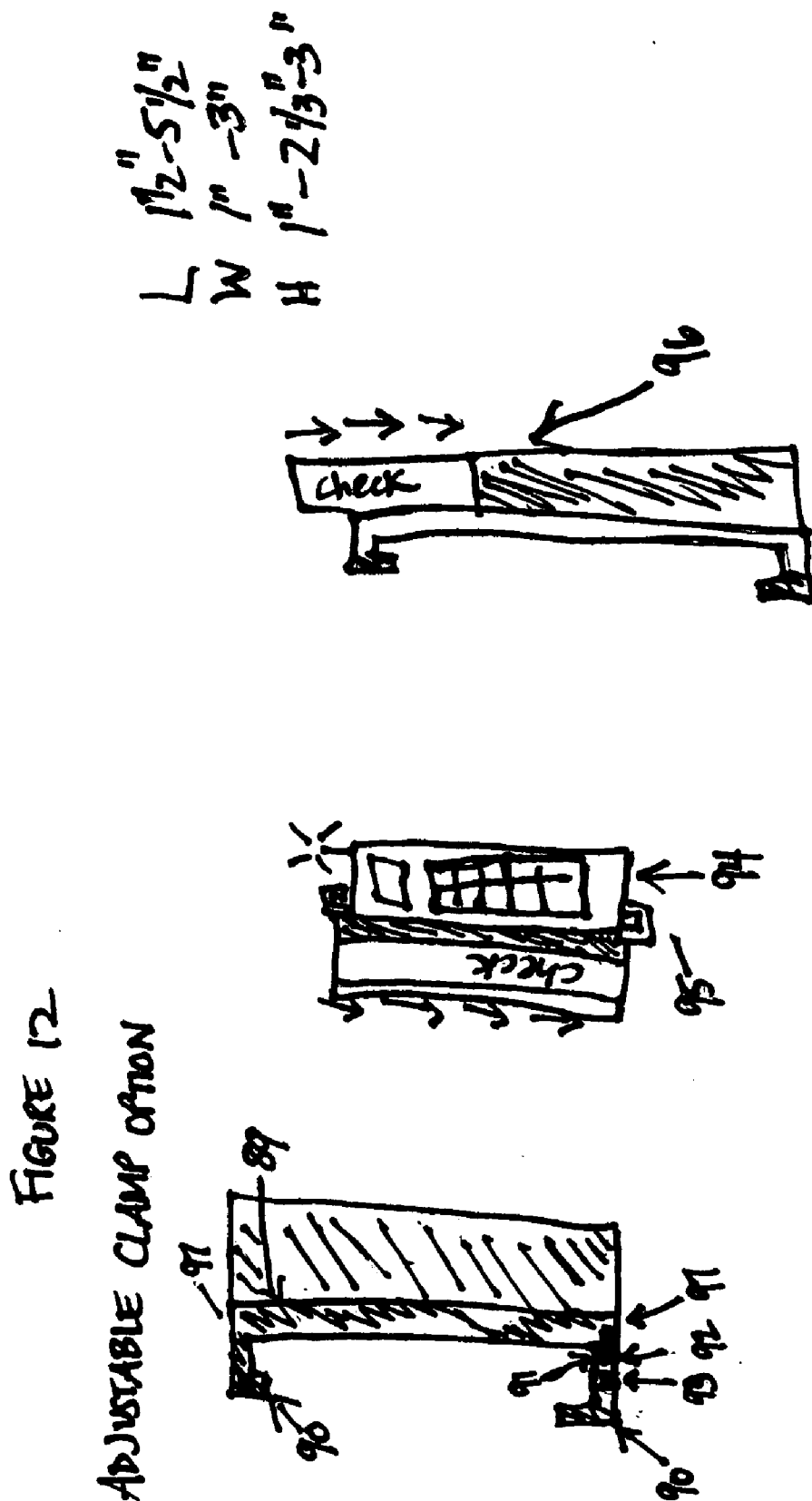
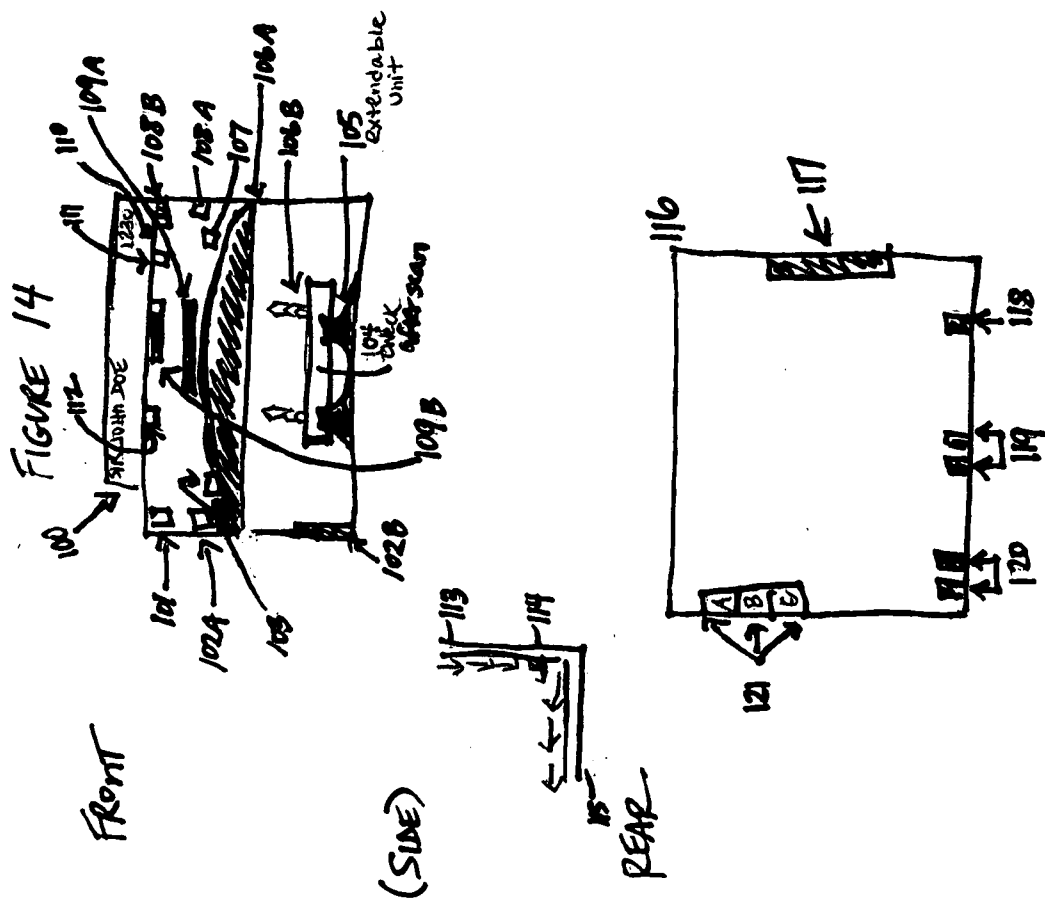


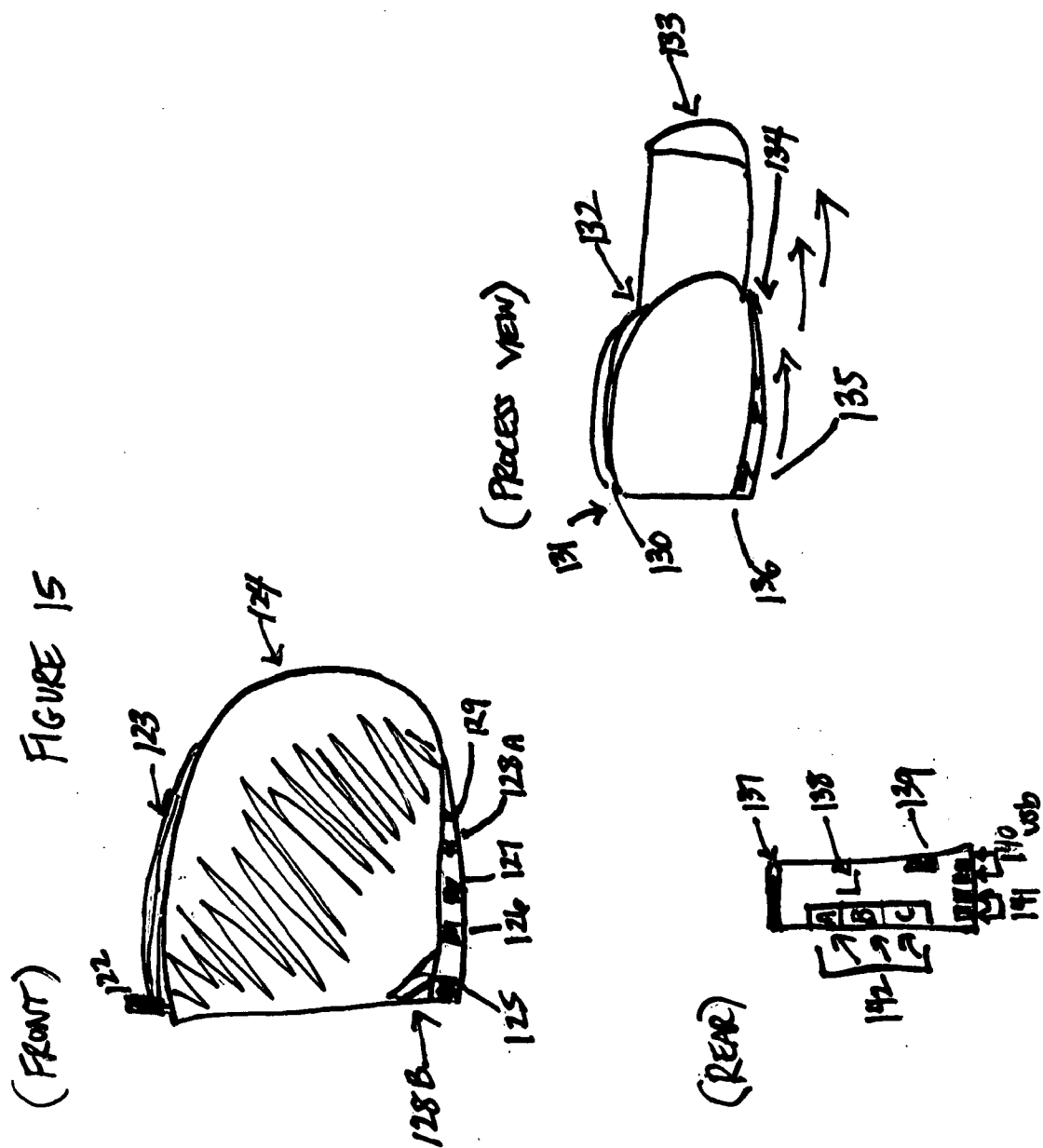
FIGURE 1D











**WIRELESS ELECTRONIC CHECK DEPOSIT
SCANNING AND CASHING MACHINE WITH
WEB-BASED ONLINE ACCOUNT CASH
MANAGEMENT COMPUTER APPLICATION
SYSTEM**

**CROSS REFERENCE TO RELATED
APPLICATIONS**

[0001] This application claims the benefit of U.S. Provisional Application No. 60/532,416, filed Dec. 23, 2003.

[0002] This application claims the benefit of U.S. Provisional Application No. 60-515,912, filed Oct. 30, 2003.

BACKGROUND OF THE INVENTION

[0003] 1. Field of the Invention

[0004] The present invention generally relates to a method and apparatus for Wirelessly depositing paper checks that are deposited from home computer, desktop office computer, mobile device that is Internet capable, laptop computer, Internet capable pda (personal digital assistant), and/or any other working device that allows one access to the Internet through wireless solutions—which is wirelessly scanned and delivered through the Wireless Check (deposit) Scanning Machine—where the endorsed check image is captured, and wirelessly transmitted to a wireless computer network, that is linked and delivered to the online account management system (OMS), which acts as a virtual teller by receiving and confirming the check image data on the user's/depositor's account (ie. routing number, checking account number on the endorsed check image, dollar amount of the check, date of the check, check owner's name, and bank name, etc.)—where user logs on to enter the dollar amounts and figures into their online account management system Account, to initiate and begin process of check deposit request; verifying check data through user/depositor online data verification; submitting request to move funds (for written amount of the endorsed check image) from check owner's bank checking account into user's/depositor's bank account—serving as an electronic funds transfer. This web-based cash management application solution program controls the processing of the check using a secure format (OMS), while the Wireless check scanning Device wirelessly securely transmits the data to the wireless computer network that links to the user's online account (operated and controlled by the OMS). This enablement opens the door for Global Banking, with a limitless variation of transaction (ie. business, personal, international) capacities. The check (once wirelessly delivered to the system) controlled for deposit in the online account management system converts the check image into an electronic banking transaction (appearing as an electronic banking funds transaction—for expedited processing and wiring of check deposit funds made available in user/depositor checking account); in addition allowing the user/depositor the capability of Cashing and Printing orders through the OMS process—once image has been received and delivered to the OMS through WEDS, the user is then able to verify document type (ie. Personal check, Business check, Money Order) for request to deposit, or cash the check/money order. The deposit takes process through user logon and verification of check depositor and check owner's banking data and authorization, along with the system authenticity of document and user check.

The check cashing option occurs when user has web cam hooked up, and destination of the user's ISP (Internet service provider address and local computer network to detect where communication from user's computer is coming from) so user can be located, and his/her destination at time of transaction request can be located. User's picture is taken through a live image captured during the user's request; which shows the user's action throughout the time of the transaction. Upon approval and verification of the check data and user data within the OMS system, the OMS live teller allows the funds to be electronically transferred into user's account (EFT) at the point of transaction, which makes cash available to user immediately. The image of the check/money order is recorded, and voided out, and notification is sent to the user's and check owner's bank/financial institution, and/or place where OMS purchased money order on behalf of user—and documented into a web-based OMS national system, so all check cashing stores, banks, and post offices can be aware of all checks and money orders cashed through WEDS.OMS system.

[0005] 2. Background Description

[0006] With the booming Internet Information Age, the number of online users are increasing both in the United States and overseas. There are more than 32 million online banking customers in the U.S. and over 100 million in Europe. As an effect of the high volume of users, people are looking toward the Internet as an avenue to increase both personal and professional productivity, more particularly in the field of banking.

[0007] Banks in the U.S. spend \$8 billion in processing checks, and the Federal Reserve processes 42 billion checks per year. As the use and need of checks continue to grow and remain vital for business transactions and services, depositing alternatives are greatly needed, so is the desire for speedy availability of those funds in a convenient environment. The cost and time associated with processing and depositing paper checks manually decreases productivity and financial expenditures and labor spending levels. Small, medium, and large Businesses would increase office productivity as well as save money in labor, and clear checks quicker by excluding the use of manual check processors (to deposit and scan checks for payment and/or deposit) and save time and money manually or processing a check deposit for individual customers and/or businesses banking at the branch(es) and at check processing centers, check cashing centers, and brokerage firms. Individual consumers will save money in check processing fees and be encouraged to start and/or grow a banking relationship should an alternative method of banking be made available to them at a lower cost, and without the inconvenience of waiting in line to deposit at the branch or ATM, then waiting again for the funds to clear the bank. Should a new capability be developed where a computer system can wirelessly scan and wirelessly deliver the check image to a wireless network (such as this invention), that is linked to an online access point where the user/depositor can set preferences for online check deposit request, and be serviced online (in a virtual teller environment—such as this invention), where the endorsed check image delivered is verified and deposited in a secure manner (processed as an EFT—electronic funds transfer, to expedite processing time frame for check deposit)—there will be less room for manual error, and longer than necessary waiting time frames for deposit of

check, and release of funds, in addition to excluding the need for travel time for those wishing to deposit, or rely on obtaining funds immediately.

[0008] Online banking is an increasing market, where users are now capable of going online to view their checking and savings account, transfer funds, and set up payment schedules online. However, their banking options are limited, which give users less power to get things done without the need of going to a branch or visiting an ATM machine, when they'd rather spend lunch eating, and spend their weekends at home with the family and loved ones.

[0009] Allowing deposit and cashing of checks online through Wireless scanning (WEDS) and wireless navigation (OMS) enables the user to finally take control over their finances. With this invention, users are now able to perform the task of scanning a check for online deposit in a wireless environment. The user may now wirelessly scan the endorsed check image, which is wirelessly delivered (WEDS) to a wireless network, which is linked to a main access point for the user to navigate commands online (the Account Management System or OMS). There is no longer a need for a serial cable or any other wire cable connection in order for the endorsed check image to be transmitted and delivered. This greatens the user with the ability to bank with mobility; to bank while in transit. Users once unable to transmit endorsed check image without computer connectivity port accessibility, are now able to exercise the option of use through USB cable, firewire cable, and (most important and convenient) Through Wireless Transmission of data (endorsed check image) for delivery, receipt and processing; in addition to the OMS providing the capability of paper/substitute-check cashing and money order cashing through a secured connection and picture capture of live web cam image of the user once user is logged onto his/her account on the OMS.

[0010] Although electronic financial transactions are commonly operated and maintained by giving the average banker power over their money, both businesses and individual banking customers/clients have limited power due to the limited online banking options available to the online banking user. In a survey conducted by International Data Corporation (IDC), 42% of users found processing transactions in the online banking world not very useful, or user friendly. Banks and financial institutions ultimately destroy banking/financial relationships because the customer is limited to the online banking transactions he or she can accomplish, due to a lack of diversified banking solutions and limited web-based solutions offered to the user in a "user friendly" atmosphere—one of the many harvests (or fruits) brought to the world are new, innovative technological advancements and evolutions are going from non-dial up options, to cable modem options, to broadband, to wireless fidelity (Wi-Fi) options to expand user Internet capabilities. Because of the wireless wave of technology, consumers are now able to accomplish more on their laptops and wireless devices (ie. mobile and pda devices)—faster, and more efficient than ever. Being able to deposit a check through the home and office provide the online user with advanced options, but having to connect to a computer (ie. Pc and/or mac compatibility) in order to accomplish the initial task of scanning ties the user to one particular spot in order to begin the process, ultimately excluding their options of mobile banking. There are over 5 million Wireless Banking Con-

sumers in the U.S, and 48 million in Europe; which will increase to 79 million by the end of 2004. As a result, users' are seeking expanded banking solution options, to cater to the freedom of Mobile Life Productivity while in transit. The benefit of this invention (wireless electronic check deposit scanning machine with web-based computer application [controller] system) will enhance which enhance the quality of service that banks can provide to their customers and offer to prospective and new customers. Once people realize that their user power has increased, and their finances can be watched, controlled, and initiated at any time by the push of a button, Wireless banking will increase for corporations and individual banking consumers all across the world.

[0011] This invention allows bankers all across the continent to lessen their labor expenditures and manual operating costs, while increasing service options to their customers. Banking productivity will increase due to less paper processing. With the new Law, Check 21 century act (as of October 2004), substitute checks will allow banks to decrease paper trails, by allowing substitutes of the checks to be accepted. This invention will allow users and the banking industry to quickly adapt and make a comfortable transition using this tool as a "banker's handyman".

[0012] In the world of business, checks—be it paper or substitute will always be used, be it a businesses way of compensating a per project seasonal worker or contractor, brokerage firm using a check for account owner request of funds, or compensating temporary workers (ie. Payroll checks) Financial institutions will have the need to use checks as a source of compensation for services, and Check Processing Centers will be there to record, document, and process checks. Collection agencies and Insurance companies seek immediate compensation for debts and cost of services in the form of checks. These type of transactions exist all over the United States and overseas—which increases the need for a higher more advanced, time efficient and effective tool. A tool that would allow one to wirelessly scan and wirelessly transmit the endorsed paper and/or substitute check image (using the WEDS tool and OMS system), so that payments can be processed and deposited at a faster rate, without enduring the growing number and need of labor (previously needed and required) to individually process and deposit individual and bulk checks by hand. In addition, this serves as a great tool for individual user's who haven't the time or transportation to wait in line at a branch or ATM to make check deposits, then wait longer for the time frame for the funds to be available. The WEDS machine with OMS web-based cash management computer application system will change the way online banking business is done, by diversifying user capabilities and options of online banking, based on the user need of productivity and mobility by wirelessly transmitting paper check images, substitute checks, and/or money orders for cashing or depositing purposes (through WEDS—Wireless Electronic Check Deposit Scanning and Cashing Machine), and providing on that same user system as a user platform for online, wireless navigation options and online banking processing of commands and requests (using OMS—Web-based Online account cash Management computer application System).

[0013] For general reference on online banking and online banking options, see for instance <http://www.bankofamerica.com/online>, Article: ZDNet: Internet banking proves

popular Down Under (Source: Jupiter Research) “Europeans trust online banking services”.

[0014] For general reference on mobile banking, see for instance [Http://www.nu.ie/surveys](http://www.nu.ie/surveys), Article: “European mobile phone users say yes to 3G” (Source: Taylor Nelson Sofres).

[0015] For general reference on electronic payment, “Electronic Payment Systems”, by Donald O’Mahony, Michael Piercem and Hitesh Tewari, Artech House, Boston 1997.

[0016] For general reference on wireless banking and wireless banking options, see for instance <http://www.celent.com>, Article: “users of Wireless Financial Services” (Source: Celent communications), and <http://www.google.com>, keyword: wireless banking.

[0017] For general reference on Check 21 Century Act (permitting use of substitute checks), effective, October 2004, see for instance <http://www.epaynews.com>, Article “FDIC Advises Banks to Prepare for Check 21 Act” (Source: Information Week), and <http://epaynews.com>, Article: Banks Can Use Check 21 to Regain Payments” (Source: Yahoo! News).

[0018] For general reference on Check truncation Act of 2003 (receiving check images instead of paper checks), see for instance <http://www.bankrate.com> Article: “Your canceled check is in the trash” (Source: BankRate).

[0019] Problems to be Solved

[0020] In order to deposit a check from an office computer, home computer, laptop, (Internet enabled) mobile device, (Internet enabled) pda (personal digital assistant), or any other Internet enabled device (while in transit) the endorsed check image must be scanned and wirelessly transmitted to the wireless network it is linked to (in a secure manner), that is linked to a main access point where users can navigate and set preferences for commands.

[0021] During this process of image recognition and wireless endorsed check data transmission, delivery to wireless network, and linking to main access point, several security factors may arise. Security factors such as site security, transmission of data security, user identity security are recognized as main concerns.

[0022] The main problems to be solved can be formulated as follows:

[0023] 1. Secure wireless transformation of ordinary (personal/business) paper and/or substitute checks into endorsed digital format and secure transmission delivered from the wireless computer network, linked to the main access point (online account management system) to process check verification, and request to deposit of funds online (electronically) into user/depositor account. Wireless endorsed check scanning device will be linked to the wireless network, using TCP/IP, AppleTalk, IPX/SPX or a comparable language tool will be used to enable the wireless check scanner device to wirelessly communicate with the computer network for receipt and delivery to the OMS (for processing). The endorsed check image will be encrypted during transmission of data, and only retrievable once delivered from the computer network to the main access point, which is authorized and accessible only through the secure site (online account

management system) where user must log in to view, verify, and complete request for online check deposit transaction.

[0024] 2. Multiple deposit (ie. fraudulent activity) of the same check (without prior written consent by check owner for payment schedule authorization) should be an extremely difficult task or execution. The online account management system will monitor, and log every check image received, requested for deposit, and transaction cleared for deposit. OMS will have a preinstalled tracking system, which will recognize similar deposit requests and transactions that are requested, to prevent fraud.

[0025] The data from the image received and transmitted requires a variety of specified details (user login) to be recognized, confirmed, and verified (through the bank)—to the level where it is difficult to make unauthorized online check deposit checks that do not meet the verification, and have not been authorized by OMS through authentic bank verification test.

[0026] During the transmission, the data is encrypted, and wirelessly sent from a computer network to a secure site (OMS) to where it is then delivered and accessible to user/depositor through log in prompt which allows access to their online account where the check information is then verified by the user/depositor (check amount, check date, check routing number, checking account number, bank on check) where the OMS gains permission to move the money (for the check amount listed) from the check owner’s bank account, deposited into the user/depositor checking bank account (through the Federal Reserve, and/or bank authorization)—which appears in user/depositor’s checking account as a wireless/electronic transfer (to expedite deposit processing time frame).

[0027] In relation to the security industry, difficult task, meaning the cost and time consumption of surpassing or defeating the system would extend far past the benefit.

[0028] Cashing, and/or depositing of money orders and/or checks online through the use of the OMS (through immediate EFT—electronic funds transfer) is unavailable to unregistered Software Device System users. Users must be registered for WEDS (in order to send and deliver image to main access point and WEDS computer network) through online OMS (for actual processing of request to cash and/or deposit money order or check), and must log onto OMS system network before scanning and/or faxing the paper check/substitute check/money order for immediate funds availability cashing, and must be connected to a live webcam, in order for OMS to accept request and begin processing and capture image of user (equivalent to picture taking conducted at a check cashing center). In order for immediate funds to be available for EFT (equivalent to check cashing, because funds will be transferred and made available immediately) user must process the entire transaction in front of the live cam, so the system can recognize and document the user, before request is processed and funds are made available to user.—OMS will have a detector that will verify that user is connected to and using a live webcam, in addition to 24-hour network security monitoring the system.

SUMMARY OF THE INVENTION

[0029] Wireless Electronic Check Deposit Scanning and Cashing Machine (also known and referred to as WEDS)

with web-based computer application cash management software System (known and referred to as OMS; virtual teller), enables endorsed paper and/or substitute checks and money orders to be deposited as well as cashed and made available through an EFT (electronic funds transfer). Images are to be wirelessly scanned and delivered from the Wireless electronic check deposit scanning machine and/or through a unique fax number which is linked to the computer network—is wirelessly delivered to a wireless computer network (which serves as a access point for delivery to the OMS), where it is delivered to the OMS for receipt of image(s), delivery to user/depositors casher's account for processing (user faxes paper check, money order, substitute check for OMS account image delivery for check cashing and/or deposit processing—may or may not require web cam “live request” for user to be able to process request to deposit and/or cash check—thru OMS wire funds/electronic funds transfer on user OMS account) and controlled through the OMS-online account management system, where the user is able to view, navigate, and process requests to deposit and cash checks (paper checks and/or substitute checks) and money orders online (through the web-based computer application software controlling system—OMS). It enables Endorsed check images to be wirelessly scanned and delivered to a computer network which is linked to the main access point (OMS), where funds (for the amount for the check/money order) are moved from the check owners bank checking account, and deposited (electronically) into the user/depositor's account. Where the OMS (online account management system) acts as teller, by Either: 1a) obtaining verification from the Federal Reserve Bank to move funds from one location (check owner's bank account) to another location (into user/depositor's bank checking account) as an electronic funds transfer (EFT) transaction; 1b) verifying authenticity of money order with place of purchase and/or post office system and/of financial institution; 2) Moving funds from one location to the other (from check owner's banking account, to user/depositor's account, for the amount of the check) through bank authorization (or in the case of money order verifying authenticity and validity of money order in government money order documentation system during processing in order to make funds available to user cashing the money order). This transaction once complete will reflect as an electronic/wire transfer (EFT), where the funds are electronically deposited (through a wire) into the user/depositor's checking account, to expedite the check processing (or check cashing/money order cashing) time frame (eliminating time once required to be spent at the banking branch and check cashing centers; decreasing check posting and check depositing time frame, and excluding the need of a connectivity serial port, and replacing it with a device that will enable wireless check scanning of the endorsed check image—in addition to eliminating check cashing fees). The machine's computer network receives notification of wireless scan image, which is delivered to the web based program, that records on the system, and electronically notifies and verifies data with Either: 1) Federal Reserve Bank (—in order to act as a liaison to gain permission to move funds from one account to another, in an EFT transaction processing format/environment) or payor and payee's banks through OMS (or in the case of money order, verifying with money order documentation system to verify that serial tracking number on money order is valid and matches the dollar amount and date on the money order, in

addition to place and time of purchase) to confirm funds to make to transfer funds from one account to the other; or 2) verified with check owner's (and user/depositor's) bank. Once verified, the online account management system (that is linked to the computer network and recognizes, identifies, and delivers check image from computer network [once received wirelessly from the device]) confirms and records communication with the bank, and deposits funds into user's/depositor's account. The online account management system's web-based (which is a cash management solution for the online banking customer—individual and/or business) application software acts as a virtual teller (with the option for online live teller assistance) which wirelessly receives the endorsed check image sent from the computer network (which in turn received it wirelessly from the wireless electronic check deposit scanning machine into the computer network) where it is linked and delivered to the OMS user account queue/inbox of new images in order to allow user to verify check data, before the OMS begins processing consisting of verification and transfer funds, along with notifications, and system/transaction monitoring, etc. The request for online check deposit cannot begin (nor can the image be viewed), until the user/depositor has logged onto the online account management system, and has initiated commands (i.e. for deposit, and/or delay of deposit—for post dated checks, notifications and alters, change of password, change of user/depositor banking information, setting user preferences, etc.). All parties are given the option to be notified of transactions, in addition to attempted transaction notification via email or through messages delivered to their desktop, laptop computer, mobile phone, and/or any device with Internet capabilities. In addition, parties are able to control the processing status and/or control upon delivery of their wireless check scan image to their web based (online) account (OMS account), for check image storing purposes, deposit purposes, delayed and/or specified deposit dates requests, setting user preferences and alterations, (optional) printing of image purpose, image forwarding (via email, or fax), etc. With this invention, user does not have to be “tied down” to desktop computer, and no longer has to be bound to a serial cable to have endorsed check images sent to their online account (OMS). User can work offline by transferring data images to software database installed on their computer (for advance hard copies—through login onto software installed on computer/mobile/pda device), and transfer online for processing (at user's convenience—using a USB cable, or firewire cable for advanced transmittal operation). Most importantly, user can work online without the need of being at a desktop/laptop computer to transfer the endorsed check image, and submit requests and log on to process online check deposits. Through this invention, the user is able to wirelessly transfer and deposit endorsed check images through this device without the need of connecting to another unit; enabling the user to navigate through a mobile phone, personal digital assistant (pda), and/or any other Internet enabled device and/or wireless environment, using this method of wireless data transmission and navigation.

[0030] Wireless check scan, transmission, delivery, and processing of document image for OMS processing may or may not confirm with the check owner's bank and deposits funds into the user's/depositor's account. The online account management system acts as a virtual teller which wirelessly receives the check image, verifies check infor-

mation with depositor, and initiates (optional) communication with the Federal Reserve Bank to gain authorization to move available funds from the check owner's bank account into the user's/depositor's bank account—which will act as an electronic funds transfer (to expedite processing timing).

BRIEF DESCRIPTION OF THE DRAWINGS

[0031] The foregoing and other objects, aspects and advantages will be better understood from the following detailed description of a preferred embodiment of the invention with reference to drawing, in which:

[0032] **FIG. 1** is a representation of scanner, showing both the front and back of the Wireless Electronic Check Deposit Scanning and Cashing Machine device;

[0033] **FIG. 2** shows an alternative (version) front and back view of the Wireless Electronic Check Deposit Scanning and Cashing Machine device;

[0034] **FIGS. 3-A and B.** shows front and back view of a paper check, and/or paper check image and how it would appear in the system;

[0035] **FIGS. 4-A and B** shows the print options, where check owner sensitive data is blocked and unreadable during the print option feature, and/or any security feature, which causes the need for sensitive check information to be unreadable;

[0036] **FIGS. 5-A and B** are flow charts which shows the wireless transmission of data concept, along with the cycle process of data delivery and communication scan—from wireless delivery to receipt for check image (online check/money order deposit) processing;

[0037] **FIG. 6** shows wireless transmittal connection (two device operational variations) in connection and addition to wireless connection signal being received (delivered and connected) onto the wireless computer network, which is linked to the OMS for user/depositor transaction and request processing;

[0038] **FIGS. 7-A and B** shows the protective image slide security feature option for online pre-installed on the software program;

[0039] **FIG. 8** displays the process of wireless transmittal signal, where the endorsed check image is wirelessly scanned and delivered to the (wireless) computer network, which is linked to the Online account Management System, which is viewable and operable through any Internet capable device—figure reflecting various ways the endorsed check image can be viewed through the OMS;

[0040] **FIG. 9** shows the representation of the infrastructure containing wireless check scanner which is linked for joint operation ((a) Wireless Electronic Check Deposit Scanning and Cashing Machine (WEDS) and (b) web based computer application controller system=joint operation) with web-based OMS (online account management system) through wireless data transmission into wireless computer network, linked and delivered to the OMS, data and command exchange through wireless navigation (ie. web based application program), transfer of funds into user/depositor bank checking account;

[0041] **FIG. 10** displays the software installation process and concept available for installation on pc, laptop, pda, mobile device/mobile phone, and any other Internet enabled device;

[0042] **FIG. 11** reflects the fax option, which provides the user with a unique fax number where the check/money image is sent to, wherein the fax number that carries the image is connected/linked to the computer network that (WEDS) that delivers the image to the OMS for processing;

[0043] **FIG. 12** shows the adjustable clamp connectivity option for offline scanning through mobile phone (future deposit option);

[0044] **FIG. 13** displays the representation of the infrastructure containing clearing and cashing and/or deposit of funds authorization process options (through OMS), through wireless transmittal of endorsed check image, along with authorization of funds options/alternatives—Option 1. Verifying of funds with Federal Reserve Bank for funds transfer, Option 2. Verifying of funds to check owner's bank authorization to verify and transfer/wire funds into user/depositor checking account as an electronic funds transfer (EFT), Option 3 (in the case of money orders and checks to be cashed)—Verifying with money order US Postal Service money order database, and check cashing center systems database that check hasn't been cashed before continuing processing for check cashing, and notifying money order system and/or check cashing center system of checks cashed through the OMS, to prevent fraud and future attempts to cash the same check/multiple checks; also reflects recognition, receipt and verification of fax document image being received through WEDS and processed through OMS for verification and deposit of funds.

[0045] **FIG. 14.** Displays the front, side and rear view of heavy duty version of the WEDS (with feeder that opens for multiple scans), for higher amount of image reading and processing; Front view showing check before and after it has been scanned through the device and transmitted through WEDS, command buttons; Side view shows the feeding and scanning process from feeding to actual point of delivery sending through the device; Rear view shows the ports and switch identifier options to designate scan to specified bank area, predetermined by user on OMS account system.

[0046] **FIG. 15.** Shows portable view of wireless device in smaller frame, reflects extendable antenna, Front view showing window opening option with magnetic strip and swipe head reader (for multiple simultaneous use); Processing view shows starting point to feed check(s) (and/or money order(s)) through for imaging and transmittal, shows attachable, extendable holder that feeds checks into device (as alternative insert into device option); Rear view showing automatic backup, multi bank identifier options (A indicating first bank account, B for second bank account, and C for third bank account).

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS OF THE INVENTION

[0047] The present invention builds on a pair of technologies that we briefly discuss here. They are (1) a secure cryptographed, encrypted wireless check deposit scanning and cashing machine for image verification and data transmittal to a secure wireless network (WEDS) (2) where data is securely retrieved, verified, processed, through online navigation and setting of user specified commands (OMS).

[0048] It is therefore an object of the present invention to provide and apparatus an method that allow to deposit

ordinary/paper checks **FIG. 3A, FIG. 3B**, show the front and rear view of an ordinary check (personal, business check); **44** check owner's name and address, **43**, date of check and check number, **45** check owner's bank name and address, (ie. personal and business, money orders) to be scanned, wirelessly and securely delivered to an online management system (received through the computer network) to receives and verify endorsed check image for processing. **46** showing routing number and check account number; **47** check owner's signature, check **48** check depositor's endorsement area to sign before check scanned image can be accepted, **49** Federal reserve bank stamp of validity along with their preprinted stipulations and rules found on every cashable check. Once the user has logged onto the system (OMS), the endorsed check image is viewable and processing request is available. through the OMS. **FIG. 6, 58**, showing the wireless signal of data received in order to deliver it to the network for OMS processing. **59**, showing the wireless delivery onto the network into **60** the OMS as a final destination for processing and user navigation. The data can be Wirelessly transmitted from the wireless electronic check deposit scanning machine from home computer, office desktop, laptop, pda, Internet enabled mobile device, or Internet capable device while solving the above mentioned problems. **FIG. 13** shows the representation of infrastructure containing clearing and deposit of funds authorization process and options through the OMS; **100** representing the transfer of data using WEDS (for receipt and delivery of check, substitute check, and/or money order image) being delivered to wirelessly to wireless network so OMS may act as virtual teller, to receive, store, and process check and/or money order image requests for deposit and/or cashing; **98** OMS processing for storing and recording images, to process data images for deposit and/or check cashing requests; data stored and copied to database systems (i.e. OMS database and user database as OMS account transaction history; US Postal service money order database as money order cashed and/or purchased; Check cashing database as check cashed through OMS) processing and documentation/recordkeeping purposes—showing two alternatives for verification upon receipt and confirmation of check data—to either **99** contact and verify check information with the federal reserve bank to deposit funds into user/depositor checking account, for electronic funds transfer/wire, or to contact the check owner's bank to deposit funds into the user/depositor checking account for electronic funds/wire transfer; **99a** reflecting the requirement to contact the federal reserve bank for deposit of funds and transfer of monies approval for **99c** electronic funds transfer (EFT); **99b** reflecting money order verification and documentation database (record of transaction data) for approval of EFT; **101** showing check before scan, **102a** send button, **102b** infrared beam (for printing option) **103** print image option button, **104** showing where check (and/or money order) is after scan, **105** extendable resting unit to hold larger scan amounts after scan, **106a** opening where checks are delivered to after feeding and before it rests in the extendable unit (after scan), **106b** rolling prongs that receive (by sucking in) checks after scan for quickly scan the next check at an expedited rate, **107** void check button (to activate voiding options, press once for void and scroll for voiding type), **108a** power button, **108b** enter button, **109a** counter (adds total checks scanned, calculates total cash worth of images—total check and/or money order paper

value being transmitted), **109b** number pad to verify dollar amounts, **110** feeder, **111** clear button, **112** cancel button, **113** feeder process, **114** scanning and image capturing process, **115** point of delivery (to extendable resting unit) process, **116** switch to indicate bank transmittal on OMS selection/command (all device versions have), **117** media card, **118** AC poser adapter, **119** USB ports (2), **120** firewire ports (2), **121** bank identifier options A,B, and C, **122** extendable antenna, **123** magnetic strip and swipe header (which all device versions have), **124** window opening to scan larger amount of checks simultaneously, **125** power button, **126** scan button, **127** cancel button, **128a** status button, **128b** infrared beam (for printing, etc.) **129** void check (feature) button, **130** swipe head reader, **131** start area (to begin feeding of check(s) and or money order(s)) for transmittal—where feeder of check(s)/money order(s) is placed to begin, **132** window opening for (multiple) simultaneous scan, **133** attachable, expandable holder that feeds checks into device (interchangeable to be attached on either side of the device) and/or feeds checks, **134** attachment clip connectivity area that connects **133** to device, **135** scanning direction for transmittal (open or closed window—open window for multiple simultaneous scans, and closed window area for single or few scans, **136** internal swipe head reader (on all device versions), **137** automatic backup area, **138**, bank selector switch indicator, **139** AC Power Adapter, **140** USB ports (2), **141** firewire ports (2), **142** multi bank identifier options A,B, and C (pre registered and determined through OMS user account login and specification of account number and destination requests).

[0049] According to the invention, the Wireless Electronic Check Deposit Scanning and Cashing Machine (WEDS) And web-based Online account cash Management computer application(OMS) System allows users the ability to deposit and cash both personal and business (paper/substitute) checks and/or money orders through the Internet, using a desktop computer, laptop computer, personal digital assistant (also known as a pda device), mobile phone, or any Wi-Fi Wireless Fidelity (known as Wi-Fi), and/or Bluetooth enabled device **FIG. 8** showing **77** wireless connection and communication representation from device onto wireless network (vice versa); **70A** showing two optional device designs, **70Bm** showing delivery signal from wirelessly scanned and delivered (front/back) endorsed check image, **71** OMS infrastructure serving as main access point for user—where **72** mobile phone (Internet capability), **73** fax machine, **74** pda with Internet capability, **75** laptop, **76** computer—Reflecting Five options for user navigation and delivery of endorsed check images for processing. **FIG. 1A, FIG. 1B** showing a wireless electronic check scanning device; **1** is the optional retractable antenna (to increase wireless signal capabilities); **2** and **10** being a side crease fold-in option (with button), that allows greater mobility of the device, by decreasing it's size; **3** and **16** being the powerlight; **4, 6,** and **8** being the data connection unit to allow hardware to deliver the data while working offline; **5** being the status light to inform user of check image data transfers successful and in progress, with built in cancel, save, and void button; **7** being where the check scanning begins; **9** and **13** the opening of where check can be inserted and scanned. **11,** and **12, 14, 15** being the bottom and top blade cutters (incision makers)—from raised cutters, to top crisscross cutters, to raised bottom cutters—to make proper incisions into the paper as an option during the check

voiding process; **17** being cutter area resting location where cutters lay flat to not interfere with check scanning process when cutting feature/option is not in effect; **18** USB ports, **19** firewire connection port, **20** and **26** secure layer to separate cutters from port locations; **21** (pc) serial port B, **22** cell phone and pda serial cable connectivity port; **23** back up power port to insert power cable into; **24** button that initiates lifting and activation of cutter/incision process. **25** (pc) secure cable port A; **27** starting point opening where check is inserted to begin the scanning process. **FIG. 2** shows an alternative view option of the device, **29** and **32** being the opening slit to slide check through for image scan; **30** for infrared beam option (to beam scanned image onto printer, also allowing device to beam/transfer to another Bluetooth, 802.11 (wireless fidelity) enabled device (ie. mobile device, pda device, printer) for viewing, printing, forwarding, etc. purposes; **31** power status light to inform of transmission status—green light for successful transmissions, red light for unsuccessful transmission, amber light for reading error, **32** extendable antenna that allows the device to reach and connect with nearby wi-fi locations, Provides increased signal access for wireless transmission and connection to the computer network for OMS receipt and user processing, **33** send button that commands the scanned image to be (wirelessly) transmitted to the computer network for OMS processing, **34** media storage slot (for media card. ie. smart media card to store images onto, in addition to back up pre installation feature), **35** store button that commands the device to continue to temporarily keep the scanned image and deliver it to the media card being inserted into the media storage slot, **36** media storage ejector button which ejects the media storage card, **37** 4-8 hour rechargeable battery opening area, **38** internal battery area/section, **39** is the power chord connectivity port, **40** being the pda connectivity slot, **41** firewire ports, **42** USB ports. Measurement options 6½"-7" long; 3½"-4" high; ½"-3" wide (adjustable length and height). Light weight ½ pound-2 pounds.

[0050] According to the invention, a System is created where once check transmitted to bank for deposit has processed, the OMS virtually voids the check (through documenting the check data in the system) to prevent future deposits of the same check. The physical check is to be destroyed by the depositor/user. In addition, check owner's bank has the option to cancel the check/mark the check paid upon withdrawal of funds for check amount, and notification from the OMS that the transaction has been processed/the check has been cashed for deposit by user/depositor, to prevent future unauthorized use of the same check, and/or any type of fraudulent acts (An exception to not allowing the same check to be used, is when check owner has pre-authorized—in writing that the check may be referenced for regular deposits, as an electronic transfer of funds from check owner's into the user/depositors. This makes online check deposit less time consuming, and allows the user to use the same check image for future payments, for the dollar amount, and date check owner has agreed upon).

[0051] According to the invention, a unique wireless electronic check cashing and depositing scanner is used to scan and deliver endorsed check images to be wirelessly transmitted to a computer network that is linked to the OMS for processing. The image of the endorsed check is encrypted during transmittal for receipt of the image to the wireless computer network, to be linked to the OMS for processing. Before the image is transmitted, it goes through an (optional)

coded conversion process, where a coded protective plate is chosen at random, to distort the view or image of the check. Once the transmittal is received, the bank releases the programmable code protective plate by 1. entering a security code to release the plate from the check, making it visible. 2. device software installed at the bank, where the system recognizes the program's unique protective plate patterns, and automatically extracts the plate that distorts the image, to make the image recognizably readable and visible. The code protective plates distort the image received, and release the plate through image extraction of the plate, to allow image to be visible—which are shown in **FIG. 7A**, and **FIG. 7B**; which **61, 62, 63, 64, 65, 66, 67, 68** shows protective image III, a slate that covers check information through unique design cover that blocks visibility of the scanned check image; **69** showing the same as the above **61-67** mentioned with the inclusion of barcode appearance; **64** shows the same as the above mentioned **61-68** with the inclusion of number and character scramble combination; **66** showing the same as the above mentioned **61-68** with the inclusion of background static appearance to make the check image unrecognizable. This is programmed into the software program and is a vital part of the security foundation of this invention, upon endorsed check scanning and wireless transmittal and delivery of the check is processed so through virtually partitioning the digitized version of the check into a plurality of regions, which may be in stripes, zones, and/or designated areas (decided upon by the bank) is an added feature option. Each region is extracted and encrypted before transmittal to the bank. Upon receipt of the check from the bank, designated areas of selected regions are voided. The check image, once recognized, is submitted into verifying system, which is accepted, validated, and processed through the bank, data is sent through a secure site and system that receives, recognizes, delivers, receives verification of data and initiates deposit confirmation and approval. **FIG. 4A**, **FIG. 4B** shows the data sensitive check data image (front and back) that is unreadable during data transfer, shows the image data block, that makes check owner data unreadable, and un-viewable during request to print and forward to another party, without completion of transfer, and without user log in; **77** is check owner data encryption, **78** is routing number and **80** checking account number data encryption, **79** signature blocking, **81** user/depositor signature block.

[0052] According to the invention, a unique feature of WEDS through OMS (WEDS.OMS) processing of allowing checks and money orders to be cashed and deposited; online, wireless check cashing made available through web cam photo capturing (of live image user), which is required in order for request to be verified, confirmed, and processed for immediate availability of fund (for amount of check/money order) made available into user/depositor/casher's account through EFT (electronic funds transfer)—also giving OMS the option to make funds available for immediate cashing (on checks) by borrowing monies against user's banking account (for either amount of check, or half the amount of the check—depending upon requirements and processes of the bank).

[0053] According to the invention, a unique scanner is used to scan endorsed check images and wirelessly transmit the check image to the OMS to process check deposit. Some encrypted indicia may be printed on the check (in addition to other security features and options listed and discussed below). Upon endorsed check scanning and wireless trans-

mittal and delivery of the check is processed so through virtually partitioning the digitized version of the check into a plurality of regions, which may be in stripes, zones, and/or designated areas (decided upon by the bank) is an added feature option. Each region is extracted and encrypted before transmittal to the bank. Upon receipt of the check from the bank, designated areas of selected regions are voided. The check image, once recognized, is submitted into verifying system, which is accepted, validated, and processed through the bank. Data is sent through a secure site and system that receives, recognizes, delivers, receives verification of data and initiates deposit confirmation and approval.

[0054] According to the invention, the scanner has an pre-installed security feature, where upon successful image conversion and recognition—the scanner imprints unique ink imprints and/or unique incision patterns into the check, to immediately void the check before it has been released from the scanner (once check image has been verified and received for processing). This feature is optional (and is dependent upon user's/depositor's needs).

[0055] According to the invention, the option for adjustable clam connectivity feature, where the check image can be copied onto mobile device and/or pda device while working offline, and/or for future deposits (due to the Check 21 Act, banking consumers are less likely to be able to post date a check due to electronic processing, but the OMS allows user receipt of check images using WEDS for post dated check cashing and deposit options, so checks can be written for a future date, pre-stored on user's OMS account, and set by user to command OMS to process request for deposit on user specified date). **FIG. 12** shows adjustable clam connectivity option—**90** is the clamp that is adjustable to the size of the mobile/pda unit, **91** USB connectivity port, **92** power button, **93** cell phone connectivity port to transfer data from clam option unit onto mobile/pda device, **94** showing the mobile/pda unit capability to connect and transfer the image, **95** showing the opening where the check can be scanned through, **96** showing check capability to be scanned through the adjustable clamp connectivity option.

[0056] According to the invention, factor in security feature of this invention are the pre-installed (thin very sharp) blade option feature that cut the check into threes using a multitude of cutting or shredding processes. Cross-cut feature where blades cut from left to right (located internally in the center of the device—which lay flat and raise up during cut feature option selection), from right to left, and up and down (located at the bottom of the device—which lays flat and rises upward once the cut or incision feature has been selected to be executed)—forming a cut pattern that ultimately destroys the physical check; straight horizontal cut feature and straight vertical cut where the light, thin, sharp blade cuts from top to bottom and from bottom to top simultaneously as it successfully scans.

[0057] According to the invention, the secure cryptography generator is pre-installed in the user device; which enables the digitized version to be securely transmitted wirelessly and sent to the (wireless) computer system network, which is linked and delivered through a secure site (web-based online account management application program controller system), and processed for deposit. Once the bank receives and converts the wirelessly transmitted data into a readable format through a translation software system,

also referred to as the online account management system (which may also be referred to as OMS) (delivered through an encrypted processing format) the check information is verified, and the user request to deposit is received and information confirmed. Once approved for deposit, the bank system records the check data received in the encrypted check image (and sends notification to online account management system) to deposit the funds into the depositor's account (which acts as a wireless transfer for immediate availability), through the online account management system's secure site—(bank, routing number, account number, date of check, amount of check, payor's signature, payee's signature to endorse the check)—which is linked to the bank's system to verify check depositor, check owner information, check amount, and user information—from the check depositor payor and payee, to keep record of the transaction (to immediately void out the paper check, to prevent fraudulent deposits, while keeping endorsed check image on file {12-48 months—which may vary depending upon user request, and banking policies and regulations} for future reference—ie. should check need to be re-deposited, reissued, should a discrepancy occur)—from initial request to bank verification and identification process, all the way to the final approval and check deposit execution. Check image can also be stored for check owner authorized (in writing), for re-occurring deposits, which can be used for individual and/or business users who receive regular payments in the same dollar amount increments on a monthly, weekly, quarterly, etc. basis from selected users (businesses and/or customers/clients who have a consistent payment pattern that repeats itself). In addition, check image may be stored on the user's online account through the web-based user's online account management program application controller system to process the deposit as a wire once the front and back image of the endorsed (signed) check has been captured and recorded.

[0058] According to the invention, wireless electronic check scanner comprised of TCP/IP, AppleTalk, or comparable language tool to enable the wireless electronic check scanning device to communicate with the wireless computer network, in order for check image to be delivered to the linked OMS, and sent to user/depositor account for processing—furthermore, allowing commands to be set forth using a computer, mobile phone and/or any Internet enabled device.

[0059] According to the invention, comprised of durable variations of plastics and metals to produce the (foldable) scanner that is foldable in certain areas of the device for increased user device mobility options.

[0060] According to the invention, scanner furthermore comprised of pre-installed connectivity ports (such as USB, firewire, serial cable), antenna, power button, backup battery, rechargeable battery, carrying case (for travel), refillable ink and blade slots (optional), send button, preinstalled Wi-Fi/Bluetooth chip to enable wireless capabilities (to allow device not only connectivity to the wireless computer network, but enablement to scan the endorsed check image wirelessly without the need for a connectivity port or cable).

[0061] In addition, old of this invention consists of the process of scanning, and depositing a check online (using a serial cable).

[0062] According to the invention, newness of the invention consisting of process of scanning and depositing an

endorsed check image online through Wireless Transmission, onto a wireless network, that links to an OMS, where the user can log in, set preferences, and begin processing.

[0063] According to the invention, newness of the invention consisting of wirelessly scanning front and back image of the endorsed check image, and delivering to a Wireless Computer network, where user can log on to view, and navigate.

[0064] According to the invention, newness of the invention consisting of user ability to navigate using the OMS via desktop computer, laptop, Internet enabled mobile device, and/or any other Internet enabled device.

[0065] According to the invention, newness of the invention consisting of Wireless Electronic Check Deposit Scanning and Cashing Machine (WEDS) And web-based Online account cash Management computer application(OMS) System which is a multi functional, multi dimensional secure, data encrypted System where WEDS allows successful transmission of data and images through the wireless fidelity (802.11b Bluetooth) device, and through fax image option securely delivered to wireless computer network (through unique, customer identified fax number that links OMS account user's fax number to wireless network, which receives the fax image(s), and sends to the OMS for processing) to securely receive and deliver data to a specified access point—the OMS—which is the wireless navigation feature of the system which allows the system to act as a live teller, processing check deposit and cashing requests for users online in a wireless environment—where the OMS gains permission, verification, authorization from Federal Reserve Bank (in the case of check deposit, check cashing), Financial Institution (in the case of check deposits and check cashing,), Post Office Databases and Banking Systems (in the case of money order depositing and cashing).

[0066] According to the invention, newness of the invention consisting of pre-installed microchip that stores data in the event of connection error, low battery, and unsuccessful transmittal.

[0067] According to the invention, newness of the invention consisting of online money order print option, where user can log on to OMS account and request to purchase of money order, which will allow user to then print out money order once it has been printed—money order will have watermark, and special coding which will provide as validity to the content of the money order, in addition to the OMS automatically documenting the money order and bank database to advise of transaction processed and serve as proof of purchase, in addition for OMS documenting it's own system for recordkeeping purposes.

[0068] According to the invention, newness of the invention consisting of tracking system on the OMS, which recognizes transactions that request similar deposit or check/money order cashing requests, and requests for multiple deposits through the OMS, and/or through the check cashing center Databases, and/or through the financial institution databases—verifies the validity of user out of state checks before processing requests.

[0069] According to the invention, newness of the invention consisting of the ability to give OMS users the option to utilize the service for check referencing—this will allow user to deposit the same check every month, to cater to

return customers/clients the user may use—this service requires user authorization signature, in addition for documentation reflecting check owner is requesting this service as well, which reflects check owner's signature and bank information—where OMS verifies with check owner, and with check owner's bank that they have signed up for service, verifying how long they want the service, and being informed that if they need to make changes, they are to contact the vendor which they signed up through.

[0070] According to the invention, newness of the invention consisting of protective plates being chosen at random to distort the view or image of the check—also the option to enter a security code to remove the protective plate upon delivery to computer desktop for future deposits—protective plate is feature of software that is available to the bank to ensure security.

[0071] According to the invention, newness of the invention consisting of the OMS feature for automatic tax preparation through expense processing, spending and receivables itemization—system recognizes Spending from Revenues (money being added, deposited, accrued in interest) and provides and itemized chart and workflow sheet, in addition to ways they can save, and traditional IRS filing documents that may be tailored to that account—system also includes total spending and revenue each quarter, annually, along with total dollar amount of donations, and lists things that can be written off, and recognizes them on user account (ie. Church donations, business expenses, etc)—through this IRS grouping feature—feature also gives the user to enter donations that haven't been recorded on their bank statement (ie. Cash donations, clothing donations, etc.); finances grouped and automatic expenditure is processed based upon how user groups transaction history and data provided on his/her account.

[0072] According to the invention, newness of the invention consisting of OMS feature virtual bookkeeper, which itemizes and keeps user abreast of personal and business transactions and Spending throughout the year; informs user of balance status, frequent or uncommon deposits and/or withdrawals on user's account (fraud prevention) and alerts user when balance reaches a certain dollar amount (set by the user), also shows user how much money they are paying their bank for banking account services and profiting on interest on banking/financial institution accounts.

[0073] According to the invention, newness of the invention consisting of the Wireless Electronic Check Deposit Scanning and Cashing Machine (WEDS) having pre-installed wi-fi capabilities, which is able to communicate and deliver data to a wireless network, that is in return linked to, and able to send the data to OMS for user/depositor/cashing request processing. **FIG. 9** representation of infrastructure containing (wireless) check scanner linked for joint operation with web-based OMS; **82**, showing wireless transmission of data from the wireless device, onto the (wireless) computer network, **83**, showing computer network being linked to the OMS, for processing and user navigation—where in **84**, the data command exchange and wireless navigation is confirmed and by the OMS from the check owner's bank (through bank verifying of funds or federal reserve bank); **85** showing transfer of funds from check owner's bank into check depositor's/user's bank account, where the user, check owner confirmation and alert notifi-

cation of the transaction is copied and logged onto the database for recordkeeping and secure documentation purposes. **86** showing once the check deposit request has been processed, user has documentation and delivery options, where the user can opt to have images and records for that transaction saved to his/her account (for a term of 12-24, or 12-48 months), can opt for printing of transaction confirmation sheet, and have verification of check deposit transaction forwarded to a user specified area/location.

[0074] According to the invention, newness of the invention consisting of check images ability to be stored for future deposits (ie. in the case of post dated checks), where the system can be set to deposit a check (or an unlimited number of checks) on a specific date for processing—in addition to reminder cue feature option, which reminds user/depositor of checks stored in the system that are waiting to be deposited, reminding user/depositor of time frame before check is no longer valid (ie. 15 days left, 20 days, 30 days, 60 days left, etc.).

[0075] According to the invention, newness of the invention consisting of endorsed check image capability of faxing the endorsed check to a designated phone number, which is connected to the wireless network, to deliver the image from the phone number that connects to the computer network for OMS delivery, and/or delivery from the fax machine that is sent to a specified fax number that is connected to the computer network, and emailed to the OMS for user delivery. **FIG. 11** shows representation of infrastructure containing fax option image delivery to wireless network; shows **87** the fax machine connecting (wirelessly) to the wireless computer network, which receives, confirms, and delivers the paper check, substitute check and/or money order image to the OMS (using WEDS), that **88** connects to the OMS and processes data for user/depositor/casher's image delivery to user's OMS account for processing funds availability.

[0076] According to the invention, newness of the invention consisting of wireless electronic check deposit scanning machine operating as a wireless transmission of data resource and the web-based computer application controller system software it is linked to working as a navigation tool that allow both to intertwine together as a whole.

[0077] According to the invention, newness of the invention consisting of the ability for check to be voided through ink prints and/or thin blade/cutting incisions.

[0078] According to the invention, newness of the invention consisting of USB, firewire, ports for offline backup of image storing when wireless transmission operation not in use.

[0079] According to the invention, newness of the invention consisting of alert notification, where both user and check owner have the option through their bank to be notified through an alert via email, mobile phone alert, and/or regular mail correspondence of all online check deposit transactions, and/or attempts for that transaction.

[0080] According to the invention, newness of the invention consisting of the ability for OMS (online account management system) to act as a liaison between check holder, user/depositor to verify funds, and gain permission to move funds (for the check and/or money order amount) from the check owner's banking account (or in the case of money orders, deducted from the payables database and funds of

US Postal Service money order cashing and/or deposit approval) to the user/depositor account as a wire/electronic transfer (to expedite deposit time frame), through authorization and confirmation with the Federal Reserve Bank, check owner's bank, check cashing center database, and/or US Postal Service money order database.

[0081] According to the invention, newness of the invention consisting option where non-check documents that fit the size capacity can be scanned and wirelessly transmitted to the computer network, linked to the user account for document service option.

[0082] According to the invention, newness of the invention consisting of wireless scan that captures both front and back of the endorsed check image.

[0083] According to the invention, newness of the invention consisting of software program that allows wireless electronic check deposit scanning machine to execute commands set forth by online user/depositor (ie. receive check images through scanning device it communicates with, and is linked to, verification of the endorsed check image data through user log in and typed verification input, confirm data with check owner's bank, alert options and settings, record of transactions, and endorsed check images and deposit info. on file, live teller option feature, liaison capability to verify transfer and disperse of funds for electronic deposit EFT, set language capacity—English, Spanish, Greek, Chinese, Japanese. **FIG. 10** shows an example of computer program installation process; area "A" of the diagram is 1st screen that sets user preferences (ie. language, file type selection for images to be sent and viewed in, selecting where the data is sent, stored, and scanned), area "B" of the diagram is 2nd screen that copies, installs and saves program onto computer system (ie. save option onto user Internet enabled mobile device, Internet enabled pda device, desktop, laptop, and/or any other Internet enabled hardware device; area "C" of the diagram is registration screen, where user registers his/her hardware (using the serial number to link the user to an account set up for future log ins), technical support option, updates to email option, account set up with user personal (verifiable) data, in order to set up the account for use of the device. Upon successful installation, user sees icon in their startup menu, and on their desktop/home screen. Upon successful (online) registration, user receives verification email.

[0084] According to the invention, newness of the invention consisting of system setting user log in and preference setting capabilities, along with user levels of security and system and account notifications scheduling via email, text messaging.

[0085] According to the invention, newness of the invention consisting of verification and documentation of product registration.

[0086] According to the invention, newness of the invention consisting of detection and transfer of images securely while offline, where image is stored, but inactive for processing, until user manually links the data to his/her account (OMS).

[0087] According to the invention, newness of the invention consisting of OMS system communication (option) with banks to gain authorization to verify and remove funds for check amount from check owner's account, into user/

depositor's checking account. **FIG. 5A, FIG. 5B** shows the data transmission concept Cycle (through the use of diagrams and arrows—indicating a cycle); **56** shows the physical check sliding through the device, **57** which ultimately reflects on the computer system (ie. desktop, laptop, Internet enabled mobile device/pda) operable for user through the OMS; **FIG. 5B, A** shows device, **5B, B** shows scanning of device, **FIG. 5B, C** shows the image wirelessly transmitted, recognized, and delivered to the user computer for view, verification, and processing; **FIG. 5B, D** shows receipt of image and transfer of data onto user's account. **FIG. 5B, E** shows check deposit request. **FIG. 5B, F** shows payee's financial institution approval of deposit, **FIG. 5B, G** shows complete transaction verified and confirmed, **FIG. 5B, H** shows immediate void option being executed after pre-programming for operation of that feature.

[0088] The motivation of my invention was to allow secure deposit and cashing of paper checks, substitute checks and or money orders in a secure wireless, online environment from home (using wireless fidelity technology, wireless networking technology, web-cam technology, Bluetooth 802.11 technology, Intel technology), office (such as, through desktop internet enabled computer and/or through fax—delivered to WEDS for OMS processing), cell phone, pda device, or any internet capable device to provide users with the freedom and mobility of expanded online banking options; however, the invention is applicable to the prevention of fraud in a variety of commercial paper and documents. Thus, while the invention has been described in terms of preferred embodiments, those skilled in the art will recognize that the invention can be practiced with modification within the spirit and scope of the appended claims.

Having thus described my invention, what I claim as new and desire to secure by Letters Patent as follows:

1. A method for conducting an online check and/or money order cashing and deposit transaction using a Wireless Electronic Check Deposit Scanning and Cashing Machine (also known and referred to as WEDS); And web-based Online account cash Management computer application System (also known and referred to as OMS virtual/live teller) collectively invented and operated as "WEDS.OMS"; Method and Apparatus for Depositing and Cashing Ordinary paper and/or substitute checks and money orders online Wirelessly from home computer (pc and/or mac compatible), office computer, laptop, Internet enabled mobile phone, Internet enabled mobile device, Internet enabled pda (personal digital assistant) and/or any Internet enabled device; Wireless Electronic Check Deposit Scanning and Cashing Machine (wireless data transmission) with web-based cash management computer application System Controlling (wireless navigating) permits wireless transmission of data (endorsed check image and/or money order image) through WEDS and wireless navigation and control of that data through the OMS wireless computer network (where it is transmitted to) and web-based computer controlled application system (where it is controlled and linked to) so the OMS acts a 24 hour, 7 day a week virtual teller that receives, verifies and processes requests to expedite deposit transactions and cash checks and money orders for immediate funds availability in an Online, Wireless Environment; WEDS functionality of the invention allows the wireless data transmission from the device to be transmitted and delivered to the (wireless) computer network, which is where processing

begins through the OMS, the online account navigation system, comprising of the steps of: A unique, secure Wireless Electronic Check Deposit Scanning and Cashing Machine (also known and referred to as WEDS); And web-based Online account cash Management computer application System (also known and referred to as OMS virtual/live teller) is used to wirelessly Scan, Verify, Capture and (wirelessly) Transmit the image of an (front and back) endorsed check (and/or money order) image to deliver to a wireless computer network (using WEDS), that is linked and delivered to a web-based computer application software controller system program for processing (which is the OMS)—which acts as virtual teller (verify and process request for online check deposit, clearing/moving check owner's funds into user/depositor checking account for check dollar amount; performing the action of an electronic funds transfer, also known as an ETF—wired into user's/depositor's account), linked and delivered to a secure site where user/depositor's account receives, controls, and confirms the transaction request (through the OMS), by confirming endorsed check image data for online check deposit(s) and setting online user preferences and input typing verification of check data delivered to the online account management system (OMS) before request to deposit (i.e. routing number, check account number, check number, date on check, financial institution, along with user/depositor's name, and transaction data) request has been submitted for online check and/or money deposit (or check/money order cashing)—includes scanning and depositing (front and back) an endorsed check image (and/or money order) online through Wireless Transmission (WEDS), onto a wireless network, that links to an OMS (using WEDS), where the user can log in, set preferences, and begin OMS processing (Infrared beam, on device to allow stored images from device to be beamed onto printer or wireless, Bluetooth 802.11 enabled device, with Intel inside); processing wireless check cashing capability where user scans front and back of the endorsed check, and/or substitute check (or money order) and wirelessly delivers to OMS using WEDS; after logging on, user must use his or her web cam (web camera) which identifies and records user's actions and request for check and/or money order cashing (also can be used for check deposit requests) by capturing and storing the face image, live image of the user, to verify that face feature imprint is identical to picture of customer/user taken at the bank, and recorded for fraud protection as a picture and data transaction file, in addition to system recording user's ISP (internet service provider) address (in addition to LAN—local area network for computer network communication processing area) to locate (an approximation of) where user was at time of request, and what device user was using (i.e. Internet connection from dial up, or cable modem desktop, dial up service provider on cell phone/pda, etc.), and user id (identification) used to log in to process and request transaction through OMS account access, which is navigated on a secure website, and user is (optional) pre-fingerprinted at bank before use of check cashing option (substitute check is valid through Check 21 Century Act, effective, October 2004); OMS recognizes live web cam connection, and captures image of user to record proof of user transaction for security; System can detect whether the live cam is activated, and whether or not a live individual is present at time of transaction in order to allow user to submit request—during processing of request, system captures image (pic-

ture) of user requesting to cash check and/of money order and verifies validity of the picture (ie. That is was a moving image, before capture of image, and that image is shape and color texture/cells, and skin scales that comprise human flesh) before request can be complete, which occurs before or after validity of the document/image (check and/or money order) being requested for immediate cashing (funds transfer—monies availability).

2. The claim of method 1, further comprising of a power button, 1 to 3 USB ports and 1 to 3 firewire ports, 1 to 3 serial cables (for computer connection when wireless option is not in use), status button (which reports the status of the image—successful or unsuccessful), multi bank identifier options A,B,C (to link to specified banking accounts), switch indicator (allows user to determine which designated banking account area to send transmittal to—for example switch A for user's first banking account, switch B for user's second bank account, switch C for user's third bank account), attachable, extendable holder that feeds checks into device, and/or holds checks after they have been fed into device, interchangeable for connection on either side of device, window that opens (for multiple check and/or money order transmittal processing, attachment clip that holds and connects extendable holder to device, magnetic strip and swipe reader that reads data on the check to verify that image being transmitted is a check, before being delivered for OMS processing, virtual memory that acts as automatic backup for user (virtual memory time frame can range from 30 minutes, 24-48 hours, 72 hours, etc), void check button that activates check voiding feature after it has been scanned and wirelessly delivered using WEDS onto OMS, print image option (which can be connected to computer to print image offline, and/or connected to a printer for direct image printing, and/or beamed to a printer for image printing (through infrared beam on device), unique fax number with fax system built into WEDS computer network so all images faxed to unique fax number (that identifies and links each individual user to their OMS account, and to user banking account) are directly sent to computer network, and linked to the OMS, so user can log on to OMS account system to navigate, submit request, and have request processed by the OMS virtual teller processing system, cutters/blades (that lay flat and raise once command is initiated), switch that initiates blade feature, rechargeable battery, battery recharger, power chord (for backup should internal rechargeable battery become low), button for ink imprint feature, option for installed ink imprints (to imprint on checks for added voided upon successful scan), antenna for wireless frequency to accept and deliver data, unit comprised of durable plastics to produce the device; pre-installed connectivity ports (such as USB, firewire, serial cable), antenna, power button, backup battery, rechargeable battery, carrying case (for travel), refillable ink and blade slots (optional), send button, preinstalled Wi-Fi/Bluetooth chip to enable wireless capabilities (to allow device not only connectivity to the wireless computer network, but enablement to scan the endorsed check image wirelessly without the need for a connectivity port or cable); a slot that allows users to save important data to a data card, infrared beam option—which allows user to beam data to a infrared capable device; device foldable to be folded to increase travel, compact necessities; extendable antenna which increases the level of frequency for signal connectivity; an internal memory chip (in addition to flash memory feature and virtual memory that is prein-

stalled in device) inside device that temporarily saves the scanned image (for 30-45 minutes or more—which gives user enough time to troubleshoot or resend the scan through the system using the device) internally onto the device, should a shut down or check voiding procedure malfunction (ie. check scanning on the device but no delivery to the online system, check be voided in error, loss of power due to, low, or empty battery failure), so that another wireless electronic check deposit transmittal can take place should the system's online user account not recognize the scan; temporary image saver is a vital feature that allows the user to resubmit a scan should any malfunction take place; once the image is viewed, it must be submitted for deposit, or it is automatically deleted for security (temporary view time frame will be allotted i.e. 60-120 seconds, 1-5 minutes, 10 minutes)—If the user decides to resend from the device, he or she must check the pop up window that requires the user to submit for wireless electronic check deposit request after viewing once the image has been delivered to his or her account; the transmission request and transaction data is then documented and sent to the bank to be recorded and possibly monitored; user is capable of scanning the endorsed check onto the device, which automatically delivers the image to the computer program's online system; User then goes to the website—entering his/her id and passcode to view the scanned image; All scans initiated through the device are sent to the user's account and automatically documented and monitored for security protection; check images have the ability to be stored for future deposits (ie. in the case of post dated checks), where the system can be set to deposit a check (or an unlimited number of checks) on a specific date for processing; device comprised of pre-installed connectivity ports (such as USB, firewire, serial cable), antenna, power button, backup battery, rechargeable battery, carrying case (for travel), refillable ink and blade slots (optional), send button, preinstalled Wi-Fi/Bluetooth chip to enable wireless capabilities (to allow device not only connectivity to the wireless computer network, but enablement to scan the endorsed check image wirelessly without the need for a connectivity port or cable); scanning, and depositing and cashing a check and/or money order online (WEDS.OMS system); Device materials being comprised of durable plastic (outside and internal build) comparable to that of a palm pilot's cover/shell plastic, consisting of onboard (integrated) Bluetooth 802.11b Wireless Networking—Wi-Fi LAN and Bluetooth, secure digital slot, biometric fingerprint lock, removable battery, two USB ports, two firewire ports, infrared beam, 10Base-T Ethernet, IrDA, transreflective screen with Screen protector, mini flashboard and/or disk on chip flash, rechargeable removable battery, optional flash programming port, internal Bluetooth, memory chip and virtual memory, extendable antenna and holder and feeder, bank identifier switchers, window scanning device (both small and large), with a swipe head reader that reads the numbers on the device to ensure wireless connectivity with the software).

3. The method of claim 1, further comprising of non-check documents that fit the size capacity can be scanned and wirelessly transmitted to the computer network, linked to the user account for document service option (ie. Record keeping option, and/or printing option, and or, to accompany OMS records for unified print and documentation of document scanned and user's OMS account records/database).

4. The method of claim 1 further comprising of user account origination to be processed at the bank, where user identity is confirmed and verified, and given login information and a user authorization number in order to register their account online, alternatively allowing the bank to opt to set up/originate the user's online check deposit account at the branch, where signature authenticity is obtained for verification—where the prospective user must sign “signature cards”—to confirm their the authenticity of the user signature before the account is set up, allowing the bank to verify and compare signatures of the one given at the branch, versus the endorsed checks being wirelessly submitted for online check deposit, which enables the bank to take preventative steps of caution, to prevent fraudulent check deposits and user is required to give their fingerprint and have picture taken to link his/her account to the OMS for future processing, user then receives preauthorization code, to set up initially online, or may opt to have it set up at the bank on their behalf, while user is present at the bank; user will pre-register their device to their pre-set up and originated user account (including model number, device serial number and registration number, date of purchase), so that all scanned images sent from that device are automatically linked to—and delivered to the user's online account (verification and documentation of product registration is required); once delivered, the user will receive an email alert/notification (to whatever email address the user has entered during in their email notification request area at time of user account set up and origination) that informs the user that a new image has been received for deposit; The user must then sign in, verify the check information (routing number, checking account number, date on check, check owner's name and bank name, user's name, date of deposit, amount of deposit, user's bank information for deposit, etc.), and choose the option to send the user's endorsed check image to the check owner's bank for fund verification, and check clearance; once cleared and approved for deposit with financial institution—the check owner's bank can either A) electronically deposit the funds into the user's account (voiding and recording the check transaction) or B) send verification to user's bank—which will guarantee reimbursement of funds, where the user's bank will either A) deposit the full amount of funds into the user's account until the full check amount clears or B) allow the user to borrow against their account, to supply them with immediate check credit until the processing time frame of the clearing the check has completed and the user's bank has been refunded (the full check amount or partial check amount deposited in increments is transferred to user's account is fully up to the discretion of the check owner's and user's banks and/or financial institutions)—bank has option to use the above processes, or give OMS authorization to do so on their behalf (if federal reserve authorization process to remove funds from one account to the next is not being exercised, and the above mentioned procedure has taken place); furthermore, the capability of alternative fraud and manual error prevention for those utilizing WEDS and OMS system taking place through (optional) check voiding ability, (1) Paper check Voiding ink process where ink blotches or ink imprints are marked onto the check in a uniquely designed pattern, which automatically voids the check out, and makes the check information no longer visible; (2) Paper check voiding cutting process, where thin, light, yet sharp cutters or blades are pre-installed in the device (option to change the

blade to upkeep sharpness)—which makes light, yet distinct incisions in the check from a multitude of angles and patterns, in unique patterns, The ink patterns and blade incisions applied to the check take place during the successful captured and transmitted image scan of the check, the check will not release until the scan has been recognized as successful; once recognized as successful image receipt, the check voiding process begins Before the check is completely released from the device; (3) The dollar amount and number of checks that a check deposit user is permitted to deposit online/wirelessly is limited to a set number by the bank (to a certain amount of transactions allotted per user in a 24-72 hour time frame—in addition to monthly usage/transaction allowance), along with a secondary pre determination set by the checking account holder/owner (in addition to watermark print option on check once it has been submitted through the device, to prevent in person fraudulent check cashing and/or money order cashing at banks, financial institutions, check cashing centers, and us postal service centers where it indicates the paper document is void—which allows presenter to be identified as fraud, in addition to capability of checking system database for that paper document to have been automatically logged using OMS); (4) Check deposit User Identity verification where the user must register for use of the service; this registration takes place, where the prospective user goes to the bank, and presents identification to the bank, along with providing fingerprints to register for use of the system (fingerprint option is an optional feature that can be added depending upon user need, and bank discretion—for internal user rights and access), The user's identification verification and data are recorded, and entered into a private database (the private database records all transactions and requests by all user's/depositors, which includes their banking and request information as well); The user database records user's transaction history, and stores check images anywhere from 12-48 months (on file), where user may use as a reference, should future discrepancy arise; Upon registration at the bank, the user is given an account number, which identifies the customer, and is linked to the bank system, to keep track of all transactions initiated under the user's (deposit) through the online account management system software controlling system; depending upon the needs and procedural requirements versus the meeting of client satisfaction needs the bank may set up (or require), the bank may set up account user activation, where deposit user may (or may not) have to wait for a pin number to be mailed to them through their local postal service (regular postage mail, priority mail, overnight mail), in order to activate the user accounts, to initiate deposits; Once the pin number (given at bank or through the mail), in addition to the user deposit account number, the user must then set up a user login, and password online (through the online account management system software which processes the transaction)—to be associated with the user's account number, to activate the capability, and begin Wireless Check scanning and delivery of endorsed paper check images for online deposit request.

5. The method of claim 1 further comprising of Handheld Wireless Electronic Check Deposit Scanning and Cashing Machine travel size device capability to capture image of check in a smaller view, in order to scan substitute checks that may come in a smaller size, For instance, if the law provides the option for substitute checks to be 2 inches long 2 inches wide, the device will allow miniature image cap-

turing of that size, and allow the size to be maximized upon the delivery from the WEDS computer network to the OMS system for easy viewing; device and Clamp connectivity option having adjustable unit options—also where size height, length and width measurements devices vary (smaller and/or larger) of 6½"-8" long, 1-4" height, 1½"-3½" width, 1"-9" high.

6. The method of claim 1 further comprising of user's mobile device must be Internet capable (i.e. Bluetooth installed, dial up service using phone as a modem, wireless service provider browser server/service)—which would enable user to connect to the Internet (and possibly download computer program software to navigate offline) and manage online check depositing transactions and preferences; detection and transfer of images occur securely while offline, where image is stored, but inactive for processing, until user manually links the data to his/her OMS user account for processing.

7. The method of claim 1 further comprising the step of delivering an email alert, and or text alert notifications that verify to the check owner and user/depositor of online check deposit transactions along with deposit attempts, successful and completed wireless check deposit transactions (for wireless electronic check deposit request), along with general check information—such as check number, check amount, date on check, check endorsement information, etc., which is accompanied with a transaction, which is recorded with the bank, and attached to each specific transaction; and all transactions are recorded on the OMS system, and with bank through a work "cue" that reflects successful transmissions, unsuccessful transmittals, uncompleted transactions, and requests sent and delivered to the system (to monitor consistency on the system, and prevent fraud)—where an email and/or text alert notification to the payee and payor once the check has been cleared and the funds have officially been deposited—thus, bank keeps all wireless electronic check deposit transactions and transaction attempts (i.e. images, user account transactions, checking account activity relating to the wireless electronic check deposit system) on file for 12-24 months, 3-5 years, for the life of the checking account, or up to 2-6 years after the life of the checking account, allowing the bank, check deposit user, and check account holder to keep all transactions on file for legal and fraudulent protection purposes; user also has the option to write and print checks (using a third party application—i.e. intuit or check writing feature on OMS which allows user to write check on OMS and send the image electronically to another OMS user account, so the monies can be withdrawn from one OMS account and funds made available in another account)—using OMS system of check writing (check number and image immediately recorded and stored, and send to OMS user's bank to void the check out; in addition to (optional) check cashing center database notification.

8. The method of claim 1 further comprising the step providing the option for OMS (and/or bank) to decide to, or not to allow user to borrow against his/her account in order to cash a business, personal check, and/or business check, and/or user out of state check while funds are being processed, to allow user to receive immediate availability of funds into user account.

9. The method of claim 1 further comprising of the device characteristics including the option for the wireless electronic check deposit scanning machine system device to have built in web browser and server chip to process and

control wireless image delivery, and request for deposit in one unit; along with the device allowing one to several (the capacity to scan 1, 30, 300, and/or 3000+ simultaneously—using a variation of devices to handle the capacity requested to operate scan and transmittal)—through devices variation of size thus, One device variation will be the size of a personal paper check, the other will be the size of a personal digital assistant, the other device variation size will be the size of two personal and/or business checks that will come with a holder to place the checks into, in order for checks to be scanned and sent through the device to the network at a faster rate; scanning more checks in a 60 seconds or less) simultaneously checks to be scanned and wirelessly transmitted and delivered for online check deposit simultaneously, to grant user ability to wirelessly scan many checks at the same time using the window feature or multi feeding feature; hardware device has: 1) switch that identifies all bank accounts pre-registered on the account (so when the check, money order is swiped through the device the device then knows (through WEDS) what account to send the image to for OMS processing—user registers using the OMS to provide bank information and user account data, in order to designate scanning transactions to specified banking location (for example, A, B, and C are labeled on the device where user registers on the OMS, so label A goes to user's first banking account, label B commands deposits and/or cashing for user's second banking account, and label C commands deposit/and or cashing for users third banking account—which goes into user's checking account using WEDS to transfer and OMS to process data images) so user can have transmittals go to specified banking accounts for specific transactions; 2) window of scanning device that can be pulled out, so checks (and/or) money orders can be scanned through the device for OMS processing.

10. The method of claim 1 further comprising the step of the bank (located on the check) verifying with the user whether that feature is available on the account linked to the check; before that information is released the user must first give the bank the hardware registration number, which will be identical with and intertwine with the software registration number (—which arrive to user collectively for option to use hardware with software—registration number is unique and identifies and links each individual user with their banking account—thus, may have characters, model and serial numbers combined with user banking account selected number), so no two device registration numbers (on hardware or software) are alike, the hardware is initialized by the software, in which they both are integrated and work together, relying on one another in order to communicate with one another for operation activation and/or use—thus only the unique hardware registration number and software registration number (which may or may not include a variation of numbers, that are identical with the user's banking account number and/or routing number can communicate with each other only—so the hardware is dependent on the software and vice versa in order for operability of WEDS hardware (Wireless Electronic Check Deposit Scanning and Cashing Machine—wireless transmission of data); and OMS software (web-based Online account cash Management solution computer application software System (also known and referred to as OMS virtual/live teller) operating and intertwining as a whole (i.e. Thus, if hardware is stolen, it cannot be used, because it was created to work with the specified software program and hardware device it

was uniquely created for; attempt codes, which will be logged into bank records—each registration number is unique, and is tied to each individual user's banking account and/or routing number in order to operate, that it identifies all bank accounts—so the numbers can connect with the bank (user's bank, and check owner's bank); virtual teller (which is OMS, and includes live help in Instant message format during business hours on the OMS website, available to registered users who may wish to ask questions from a live teller regarding their OMS online account) acts a liaison between check holder, user/depositor/casher to verify funds, and gain permission to move funds (for the check amount) from one destination (i.e. the check owner's banking account) to another specified destination (i.e. into the user/depositor account) which reflects as a wire/electronic transfer for immediate and/or expedited funds availability processing time frame (the option for OMS to link with bank, check cashing, US Postal service, Western Union (and the like) database to verify and gain electronic approval for cashing and/or depositing—making funds available to user/depositor/casher (western union option for wire of funds to user to be available for OMS account deposit, where user can have funds and/or check delivered to OMS account, log on and direct funds which account and for how much to make funds for in whatever banking account user decides to make the deposit in—through OMS linking to western union to receive wires and checks being made payable to users through western union, so the user does not have to: 1) go into a western union location to retrieve their funds and/or 2) give out their personal banking account information (OMS creates specialized account to receive monies)—it is made available through OMS—where user can receive the funds online, and direct the OMS in which account(s) to deposit the monies in—user can deposit in increments—Example: user receives a wire for \$1,000.00 from western union—user can then have the monies sent to their OMS account, and direct OMS to deposit \$500.00 in account A, \$250.00 in account B, and \$250.00 in account C, for a total of \$1,000.00 made available to user for immediate use in three specified areas) and transferable and/or allowing points of authorization ability to view OMS checks and money orders deposited as fraud protection)—requesting funds to gain authorization to verify and make funds available from check and/or money order depositing and/or cashing on behalf of user through transfer of funds authorization, then making monies available to user/depositor/casher, through authorization from Federal Reserve Bank approval, and/or financial institution/bank (user's, and check owner's) approval, and/or check cashing and postal service database approval, using the OMS, as virtual online teller; device has lock security feature (option), where the user must enter a passcode in order for the device to be operable once power has been turned on; the user may set online preferences that will enable him or her to deactivate use of their device should it become lost or stolen; After the device has gone without use for a specified time frame (i.e. 24-40 hours or 2 weeks), (option to where) the device becomes automatically inactive, where further use is no longer possible without re-registration; User may re-register the device through his or her online account, and after answering specific security questions given during initial registration may be completed for continued use of the device, which is a security feature allows the user to keep fraudulent scans that may occur—in addition to user registering his/her hardware device (wire-

less electronic check deposit scanning machine) on the OMS in order to track device uses/transactions—also where user must log on to system in order to view endorsed check image; if lost or stolen device, the user can log on to his or her online account, and notify the manufacturer's customer service, where the device can be set to receive no signal, so scan transmissions will not go through, and will not be delivered, they will be unsuccessful transactions, and listed as a stolen device under that serial number; manufacturer's authorized technical support and warranty department upon receipt of the actual (or deactivation of unit, making the device unavailable, un-optional for service and/or connection to the OMS to fully utilize WEDS.OMS) unit for resale or repair (through OMS technical support), etc. will reset the registered software for communication with a replacement device.

11. A computer program that receives and manages wireless transmission of data (check and money order images), which contains a software registration number that is connected to a hardware user registration number on the hardware device, that has a unique numbers and/or characters that identify each individual customer, once transmittal of image(s) is received with connected unique transmittal number (that identifies the customer) the system automatically delivers the image to a specified area on the OMS (which is the OMS user's account viewing area); program verifies electronically with federal reserve bank, financial institutions/banks, check cashing center databases, post office center databases to verify check data, user data, and to gain permission to transfer funds based on the data received by the OMS; program acts on user's (depositor, and/or casher's) behalf by processing teller transactions online, in a wireless environment; program capable of linking with money ordering systems and infrastructures through electronic notifications, authorizations, and permissions, to enable user to print money orders online (which will be input into OMS database system, that records and notifies check cashing database centers, and/or money order database centers, and/or postal service centers' system databases of money orders purchased and cashed)—Includes specialized, unique print and bar code which reflects on user's print out that can be scanned upon presenting for cashing), and cash money orders online and checks online (through electronic funds transfer, through wiring of money, and through OMS allowing user to borrow against their account to make funds available immediately in their checking/banking account); conducting wireless electronic check deposits—using a system that wirelessly recognizes received images, for transfer of data and, copying and verification of data, along with bank submission of transaction information, linking wireless transactions to an online user account, which processes the wireless electronic check deposit process; the system acts as an intermediary tool that provides the user and bank with information in the form of encrypted/protected images, bank and user information; It controls the transaction alerts, and records and delivers information; Information being recorded and delivered consists of receiving user information submitted, delivering data to the bank in a secure manner, receiving reply and instructions from the bank, which is delivered through the system computer program back to the user to advise of the outcome of request; In addition to sending out notifications to all parties of final outcome of the attempt (via email, text message, postal service correspondence mailing); user's account is linked to

his or her bank/financial institution, which prevents fraud, and makes deposit process quicker and more efficient.

12. A computer program of claim 2 for executing and maintaining online security assurance along with successful, completed transactions and transaction attempts; through blocking unknown, unauthorized, un-programmed/unidentifiable data and file transmission or alteration attempts and deliveries during, after, or before data transmissions—This prevents outside, unauthorized users from attempting to corrupt, un-code, read, block, freeze, or copy data to gain access to hidden and protected images, and encrypted data during data transmission, and capturing user picture on user's webcam for check cashing processing, money order processing requests, and may or may not require for check deposit processing requests (for expediting requests to borrow against user's account); high security level prevents data leakage (i.e. client databases; transaction histories—including successes, denials, attempts), and visibility or access to unauthorized parties, by encoding and encrypting data files, and locking and distorting data image views that may be viewed upon entering a unique password and user identification—that can only be launched through the registered website on an authorized computer network—only accessible through banks and financial institutions; software can be pre-installed for working offline, where the user can scan and save check images to his/her computer, for future deposit (i.e. future deposit date, post dated checks for future online delivery, to serve as backup should scan not be successful wireless delivery attempt, etc.) through firewire connectivity port, USB, or serial cable—where the check image can be delivered to desktop computer, laptop computer, mobile device, pda, and/or any other Internet enabled device with USB, firewire, and/or serial cable, which would permit users to scan offline, using a connectivity port, with the option to send that endorsed check image wirelessly onto the online system (OMS); data cannot be requested for submission, and wireless electronic check deposit request cannot be initiated, until user has registered with their bank for online registration information; until the code has been accepted and account has been set up online where user has created a user password and identification number—The system creates a user account number which may or may not be a combination of the original access code given to the user at the bank—along with user's banking account identification numbers; upon account set up and registration with the user's bank, the user is set up for processing wireless electronic check deposits (check, money order cashing) for any personal check, business check, government check, money or (who's users or—in the case of the government department heads—have authorized wireless electronic check deposit feature as an option); granting bankers the option to include Saturday hours as an option to include in their processing time frame notification is an option for bank or financial institution users (check owner's bank/financial institution); feature allowing banks to include a section called/labeled "bank notes" or "bank notation" where they can post stipulations, regulations, processing time frames, and additional clauses, etc.—so when the user selects the check holder's bank to submit the request for wireless electronic check deposit request, the banks notes will be visible; account registration having automated information requests and options for the user; requests such as user's code given by the bank, first name, last name, complete address, email address, social security number (or last 4

digits alternative), mother's maiden name, phone number, work number, cellular phone number, bank references, employment history, etc. Automated options including alerts upon receipt of request, alerts upon processing of transaction, alert upon unsuccessful transactions (denials, incomplete submissions), option to copy account information to other banks for future transactions with selected banks.

13. A computer program of claim 2 where forwarding capabilities where check image can be forwarded online to another destination via email and/or fax, where user can set and customize commands that automatically comply to user set preferences (i.e. check image storing time frame, deposit request for specified deposit date, etc.), along with print option—where user/depositor can have check image printed to a designated printing location—which may or may not be preset to only print general information (i.e. not check owner's address, account and routing number, check owner's signature, etc.) to protect check owner's privacy for user/depositors who wish to print the check image; with printing option, where sensitive check owner data of the check image is unreadable (as in FIGS. 4-A and B); alert options and settings, record of transactions (where receipt can be printed, and/or OMS account user's transaction and conformation page that recorded and confirmed transaction—deposit, cashing of money order/check, and/or verifying purchase of money order), and endorsed check images and deposit data on file, live teller option feature, liaison capability to verify transfer and disperse of funds for electronic deposit EFT, set language capacity—English, Spanish, Greek, Chinese, Hebrew, Japanese; user log in and preference setting capabilities, along with levels of security (including password changes, bank account deposit account data changes, etc.); purchase of money order available through authorization to link OMS with and internal and/or contracted connection with US Postal Service (by OMS purchasing Xamnt of money orders, and selling to OMS account user as a third party vendor, and/or OMS receiving funds from OMS account user, then purchasing directly from US Postal service system electronically, allowing OMS account user ability to print specially coded, bar code protected, system documented money order online through OMS); both check owner, and endorser's signatures are verified (in addition to depositor's, cashier's picture being captured on live (USB, serial, or wireless webcam) web cam for security purposes.

14. A computer program of claim 2 comprising of fax option (based on software use, when user is opting to not use hardware), where user/depositor signs up and is given a unique fax number (identifiable to user's OMS account and banking account) which is linked to the wireless computer network (WEDS network), which allows the endorsed front and back check image to be captured, received, and delivered to the OMS for check deposit, check cashing, money order cashing processing—where user must then link their webcam to the network for processing request to be submitted and processed (to confirm user identity and verify transaction request "live"—as an added security feature—to prevent fraud); fax option can be used for check cashing/depositing, money order cashing, and future deposit(s) (i.e. Commanding the OMS to deposit two weeks from initial delivery onto OMS user account) request(s); software system feature allows Live, Online check cashing and money order cashing (along with money order deposits, check deposits, and money order printing) option, that allows user

to cash a check, and/or money order with the use of WEDS to deliver the (endorsed) check, and/or money order onto the OMS for processing; consisting of the following steps: 1) (endorsed) check, and/or money order image is sent wirelessly to network, and linked to OMS (for delivery to user's OMS account); 2) image is retrieved after user logs on; 3) user is then able to request for check to be cashed, or money order to be cashed (which will appear as a electronic funds transfer; 4) OMS verifies, user, check/money order data (by verifying with federal reserve bank, financial institution—in the case of money order—post office centers and databases, and check cashing centers and databases) for approval to move funds from specified area (i.e. Check owner's account), into user's banking account as an EFT; 5) verifies user account info and system (to ensure check and/or money order has no multiple deposits, or cashing transaction histories (multiple deposits allowed in the case where user is depositing with check owner's written and submitted permission, monthly payments, and/or donations to a business and/or organization for the same dollar amount, and on the same day of every month—which acts as an automatic payment, or automatic donation of funds removed from check owner's account on a specific date, at a specified time—i.e. Weekly, monthly, quarterly, and/or annually—from check owner's checking account, into depositor's account—referencing the original check image as added authorization to deposit); 6) verifies and captures image (photo) of user's live image seen and connected to OMS through user's web cam, in addition to recording user's ISP address, and account data; IRS and tax preparation software feature in connection with system options, that allows user to have bank account transactions (sales and revenue) itemized and organized by month, quarter, year—separating personal from business expenditures, preparing user for taxes with suggested tax forms for user's state and account; allowing user to enter donations that have not been reflecting on account and print up itemized charts and workflow sheets (to attach with physical receipts not utilized through user's banking account, locating business expenses and tax write offs for user tax and accounting preparations; acting as bookkeeper keeping a running balance of user's expenditures, sending alert notifications (via email, text messaging, and/or automated voice messaging) when balance reaches a certain figure (determined by the user), when expenses and/or revenue reach a certain dollar mark (determined and entered onto OMS by the user); automatic grouping(s) of finances and automatic expenditure is processed based upon how user groups transaction history and data provided on his/her account, which is printable—separates personal expenses and/or revenues and donations from business expenses and/or revenues and donations, in addition to those purchases and/or donations which can be written off—features allow OMS user to utilize OMS account data and transaction history, in addition to the ability to add transactions not reflected on bank account, to prepare WEDS and OMS System account users with financial organized documents for tax document preparation.

15. A computer program of claim 2 further comprising of the wireless electronic check deposit scanning machine is connected to a wireless computer network, which is lined to an online web-based computer application (controller) system where check deposit becomes a request that OMS obtains verification (acting as a liaison between the user/depositor and his/her bank, along with the check owner's

bank, and processes either through the Federal Reserve Bank, and/or through the user/depositor and check owner's bank where the funds being deposited into the user/depositor's account is performed as an EFT (electronic funds transfer) into the user/depositor's bank checking account for online check deposit; enables user ability to control operational maintenance through the option to set preferences to include “bank notes” or “bank notations” with their email notification alert of wireless electronic check deposit request.

16. A computer program of claim 2 comprising of where TCP/IP, IPX/SPX, or comparable communication tool is used to enable communication over the internet (from WEDS to OMS—so hardware and software are integrated) wireless check and deposit scanning device are then able to communicate with the wireless network over the internet (using WEDS and OMS as a whole unit—one entity) that links (and delivers) the endorsed check(s) and/or money order image(s) to the OMS for processing; operating system of Linux, Unix or comparable computer operating system tool to function as a secure server for WEDS.OMS system; software programming language tool Java, C++, or comparable language tool enables use of the software program (OMS—which will allow software OMS, to communicate with the device, using WEDS, through pre-programming—Thus, the hardware cannot act and/or perform without communication with the software; sending commands and receiving images for operation) on Internet enabled mobile phones, pda devices, all Internet enabled devices, desktops, laptops, in order to navigate and set commands using the web-based application controller software system—in addition to setting security user capabilities to the master program; execute commands set forth by online user/depositor (i.e. receive check images through scanning device it communicates with, and is linked to, verification of the endorsed check image data through user log in and typed verification input, confirm data with check owner's bank, and the like thereof; images can be viewed as a jpeg file, gif file, tiff, pdf file or any other image viewing enabled, readable format file, preinstalled in the software for easy viewing—which can be installed on an Internet mobile device, laptop, desktop, pda, and/or any other Internet enabled device.

17. A computer program of claim 2 comprising of allowing the user to utilize a non-endorsed check image feature, where the user can wirelessly scan and have delivered into his/her account (OMS) any image that will fit the size of the device; check owner has the option (depending upon discretion of the bank) to keep a record of all wireless electronic check deposit transactions that have taken place under the checking account until the bank delivers a statement showing the check deposited wirelessly along with transaction number.

18. A computer program of claim 2 further comprising of where a variety of protective image slides (also known as protective image blockers) are pre-installed imprinted onto the image (single slides or combination of slides) and encrypted to prevent view of image during all wireless and online data transmission, where the image has distinct, yet unique security features, where a single and/or combination of characters, numerical figures, and designs operate together to make the image unreadable and undetectable, and upon receipt of the image, the protective image blockers or protective image slides are released, which can be done through a number of ways—A) upon successful delivery—

the image is automatically released and delivered to a specified area in which only authorized users of that feature may view the image (i.e. authorized wireless electronic check deposit account user can view the images scanned and linked to be delivered to his or her account; authorized bank user who receives image, and initiates the wireless electronic check deposit verification process) and/or B) the user must go to a specific area to release the protective image blocker/slide to unblock the image (option A, option B, or a combination of the two may be exercised, depending on the discretion of the bank)—and pre-installed slides are encrypted.

19. A computer program of claim 2 further comprising of language preferences where the user may operate and link his or her account online in English, Spanish, Chinese, Hebrew, French, Russian, Portuguese, Japanese (along with a multitude of other language alternatives); option to save and backup coded transaction information to an external device; option for user to sign onto to his or her account to register a mass request to registered banks (banks who have opted to make this service available to their account holders)—for a request to copy the user account information into their database for future transactions—this feature is entirely up to whatever banks decide they want to add their contact information for user contact; user's bank has the ability (depending on user request or acceptance of feature) to copy registered user's information to select banks (that user has requested or authorized) for recording of future transactions—thus, user's info will be in bank's database prior to wireless check depositing transaction request is initiated.

20. A computer program of claim 2 further comprising of an ability that prevents duplicate deposits (of the same exact check amount—without the check owner's written permission to process repeated deposits on the same check) through a preauthorization that verifies the check information (check number, check amount, routing and account number, signature) does not exactly match any previous deposits linked to the user's account; In addition, the final authorization is through the bank, where the wireless check deposit request linked to the user's account automatically scans the entire bank database to process an automated search to verify no like items have been requested—which is another feature to this computer program; allows the system to prompt the bank to do a secondary check on the checking account owner's account once the automated computer program initiates and launches the banking system's history to locate like/similar/exact wireless (and paper checks) check deposit transactions and requests—this important security feature verifies that no like items have been deposited (i.e. check number, check amount, date, etc.), before funds are verified for deposit, before entire transaction process begins; once a pattern of deposits or similar/like transactions have been detected (i.e. same or similar user depositing multitude of checks for same or similar amount, wireless check deposits in small, large, consistent, constant, frequent increments, etc.) for wireless (or paper check) deposits, the computer program system automatically does a security scan for fraud protection check and notifies the bank of the pattern through an internally secure online system alert/notification—prompting the bank to further investigate the transaction, check owner account, and user account.

21. A computer program of claim 2 further comprising of an WEDS.OMS workflow and query screen (that can be set in the preferences menu to occur at a specified date and time

on an annual, weekly, or monthly basis) which lists all transactions completed, attempted, approved, denied, incomplete—It includes user name, account number along with check information—this feature allows bank users to customize a system that will enable them to monitor selected, unique, transactions that fit their specified profile (i.e. programming the computer system to find all transactions that fit a particular dollar amount, user id, checking account number and/or signature pattern—along with additional user options); computer program system can be installed on a desktop/laptop computer (for desk use), and can be downloaded onto a mobile device (for use while in travel); once the computer program is installed, users can connect device to the computer/Internet capable device (through USB or firewire connectivity port); once the device is connected to the computer/Internet capable device, the computer program's icon (which will allow access to the program) will be on the desktop/home screen; once it recognizes the device, user can press the status button on the device and the computer program will automatically open and gain immediate access to the online system it is linked to, the user is then able to log in with username and password to begin making commands in the computer program system online management service (OMS).

22. The claim of 2 further comprising of the option for user to receive a check via fax to be wirelessly electronically deposited into their account; the check account owner would call the bank for a unique processing code number (may be numbers, characters, symbols, or a mixture sum or all)—which serves as proof that the bank is aware of the transaction about to take place—Upon receipt of the front and back copy of the signed check, along with the processing number given to the check owner by their bank—the user verifies the information and forwards it to their bank (through the computer program system online account management system) and requests for check owner initiated wireless electronic check deposit; the user's bank (linked to the computer program online account) receives, verifies (with the check owner's bank), records and processes the check, an email alert notification is sent to the account user and the check owner to inform them of the processing status and time frame, along with a transaction number for the completed transaction—this option makes it possible for the user to receive signed, valid checks from the check owner via fax, to directly deposit into their account, Security of delivery of the check is low due to the fact that the check owner is faxing it through their personal (secure) system OMS (online account management system) to act as a liaison between check holder, user/depositor to verify funds, and gain permission to move funds (for the check amount) from the check owner's banking account to the user/depositor account as a wire/electronic transfer (to expedite deposit time frame), through authorization and confirmation with the Federal Reserve Bank, check cashing center database, US Postal Service money order database systems.

23. A software system capability for optimized, high level security (and maintenance for OMS and WEDS) alternative options (i.e. Setting internal user security levels, and bank security internal authorized users and security features, etc.) to be used (in a secure, wireless, electronic environment) internally at financial institutions, banks, and/or any other establishment that has access to the OMS and WEDS system, where multiple users may have access to system database managed by a corporation, or government entity

comprising of an optional fingerprint feature, where in order to gain (higher authorized) access to the (sensitive, high secure data) account, the bank authorizer must provide a copy of their fingerprint which is embedded into the system to serve as identification where only that person can use and operate detailed transaction data (for previous, and current transactions—such as detailed endorsed check image and information; detailed check owner information—such as owner's name and address, bank routing number and check account number, check number and date, etc.; and detailed user information—such as their account number, transactions they have made throughout the life of their online account, etc.); system can detect user level of user rights, accessibility, and capability rights to control and preset user rights and options, set by fingerprint imprint recorded and securely stored into the system database for print matching availability (i.e. system gives online users/depositor limited user capabilities and access set forth and programmed through the software that is linked to the OMS for processing—which limits user/depositor online access areas, and levels of controls and commands that can be set for through the website and/or while working off line); and capability to recognize authorized bank user's fingerprint through a touch screen, The touch screen may be third party hardware that is identified and installed to recognize the fingerprint (through the software system), and link to the online system upon database authorized bank user's fingerprint data bank (that records all authorized bank users) that will record the fingerprint imprint and match it to an exact matching fin-

gerprint in the data bank to allow authorized bank user access to the system (WEDS.OMS).

24. The system of claim 3, further comprising of login in password that is delivered to authorized bank users (which can be updated every month, every other month, or every quarter)—which can or cannot come with an additional access pass-code question (in general or in the event user log in info be misplaced or forgotten)—Before the authorized bank user is prompted to provide his or her fingerprint for access to the system; Authorized bank users are allowed detailed and full access to online transactions—which allows review of transaction histories (i.e. user information, check amount, check number and check date, etc.); secondary, less authorized bank user level (herein known as the secondary bank user), where secondary bank user is given less access to the system than an authorized bank user—This allows only for the authorized bank user to view general information regarding the check owner's banking data, along with a limited amount of account user data without recorded and approved authorization of higher authorized bank users—The main function of the secondary bank user is to verify and transfer funds, verify image data, and verify both user and check owner information before a transfer of funds takes place, the secondary bank user verifies and authorizes check information to permit approval for wireless electronic check deposit into user account.

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