March 4, 1969 R. E. BRINK 3,431,404

ENVELOPE

Filed Oct. 10, 1967

FIG. 1

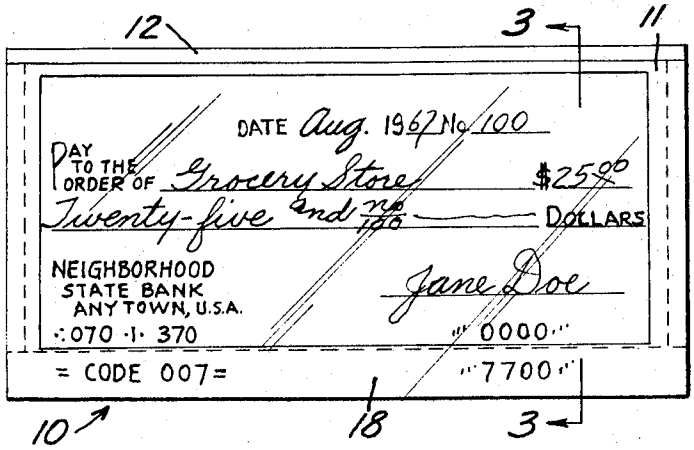


FIG. 2

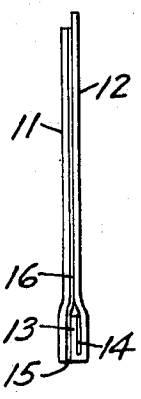


FIG. 3

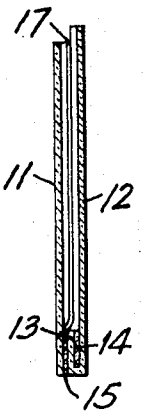


FIG. 4

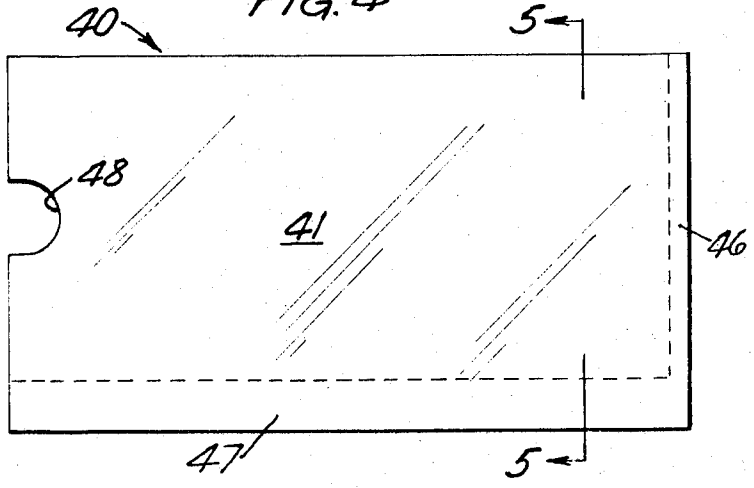
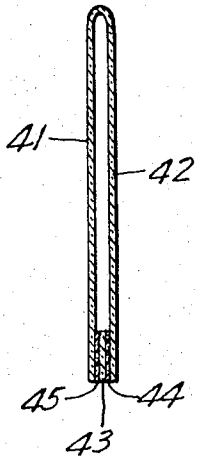


FIG. 5



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3,431,404

ENVELOPE

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U.S. Cl. 235—61.12 5 Claims
Int. Cl. G06c 5/00; B65d 33/00

ABSTRACT OF THE DISCLOSURE

A magnetically encodable envelope-like carrier for checks which cannot otherwise be processed on automatic check-sorting equipment. The lower portion of the carrier, adapted for magnetic encoding, is three-ply, so that the carrier-check assembly is substantially the same thickness top-to-bottom.

Background of the invention

The invention relates to envelopes, especially envelopes which are adapted for use on automatic processing equipment.

Over the past decade or so, there has been a dramatic increase in the use of automatic business machines of the computer family. These machines frequently operate by processing documents which have been encoded with magnetic ink, the different magnetic patterns being sensed and identified by magnetic heads which utilize the information to sort and classify the documents.

Among the documents which are magnetically encoded are personal checks; one portion of the check has magnetic indicia identifying the bank on which the check is drawn, each depositor also having his own account number magnetically applied to his checks. This procedure has proved so effective that banks have announced plans to impose a significant charge for processing any check which is not magnetically encoded. It is inevitable, however, that there will always be some checks which are unsuited for handling on business machines. Not only will there be occasional use of nonencoded checks, but there will also be checks which have been folded, bent, torn, or otherwise mutilated so that they cannot be processed on automatic equipment. To cope with this problem, many banks make use of envelope-like carriers for such defective checks, one portion of each such carrier being re-encoded by bank personnel and the check placed therein for automatic processing.

Prior art carriers for defective checks and similar documents have generally been formed from two rectangular panels of paper or similar sheet material, sealed together along at least the bottom edge and one end, the top and/or other end being left open to permit inserting the check. The sealed-together portion of the bottom edges of the two panels is sufficiently wide to permit encoding, typically on the order of at least ⅝ inch. This portion may be either sealed together throughout its width or sealed only at the top and bottom of the portion with narrow stripes of adhesive.

Although useful, both types of carrier described in the preceding paragraph have been less satisfactory than desired. When the entire bottom portion of the two panels is sealed together, the surface tends to be uneven and difficult to encode. When only two stripes of adhesive are used, air bubbles tend to form and interfere with processing. In either event, inserting a check in the carrier causes a discrepancy in thickness, the upper portion of the carrier being three-ply and the lower portion two-ply, thereby tending to interfere with uniform feeding through processing equipment. With both types of carrier, too, there is a

tendency for the check to become wedged along the upper portion of the seal line and hence difficult to remove.

Summary

The present invention provides a novel envelope-like carrier for checks or other documents which cannot otherwise be processed automatically. The carrier is provided with a smooth-surfaced area which does not contain air bubbles and can be readily encoded. When a check is inserted in the carrier, the resultant assembly has substantially the same thickness from top to bottom and hence can be readily handled, without misalignment, by automatic processing equipment. There is no undesirable wedging of checks in the carrier, and they can be removed readily when desired.

Although similar in many ways to prior art carriers, the carrier of the present invention differs in a simple but highly significant manner. Like previously known carriers, the carrier of this invention comprises a pair of superposed rectangular panels which are joined along the bottom edge. A narrow strip of sheet material, however, is interposed between and adherently bonded to the two panels along the bottom edge, thereby providing a false bottom on which a defective check rests, leading to the beneficial results described in the preceding paragraph.

Brief description of the drawing

The invention will be better understood by referring to the accompanying drawing, in which like numbers refer to like parts in the several views and in which:

FIGURE 1 is a front view of a carrier made in accordance with the present invention, illustrating the manner in which a check would be positioned therein;

FIGURE 2 is a right side of the carrier in FIGURE 1, taken from the right side;

FIGURE 3 is a cross-sectional view of the carrier of FIGURE 1, taken along section line 3—3 and looking in the direction of the arrows;

FIGURE 4 is a front view of another embodiment of the invention; and

FIGURE 5 is a cross-sectional view of the carrier of FIGURE 4, taken along section lines 5—5 and looking in the direction of the arrows.

It is to be understood that thicknesses have been exaggerated to facilitate understanding.

Description of preferred embodiments

Although the embodiments are subject to considerable variation without departing from the spirit of the invention, it is believed that the following description will provide those skilled in the art with the basic understanding for practicing the essential features of the invention according to the manner which is presently preferred.

Turning first to FIGURES 1–3, carrier **10** comprises front panel **11**, rear panel **12**, and support strip **13**, which is an extension of rear panel **12**. Strip **13** has a width suitable for the imprinting of magnetic characters, about ⅝ inch presently being recognized by the industry. Adhesive layer **14** is interposed between strip **13** and the portion of rear panel **12** immediately adjacent the bottom edge thereof; in similar manner, adhesive layer **15** is interposed between strip **13** and the portion of front panel **11** immediately adjacent the bottom edge thereof. The resultant three-ply portion of the carrier is stiffened, smooth-surfaced and readily printed with magnetic characters **18** on the front face of front panel **11**. The upper edge of strip **13** thus serves as a false bottom to carrier **10**, on which checks are supported without becoming wedged too tightly.

Interposed between front panel **11** and rear panel **12**, along the areas immediately adjacent the end edges there-

of, are adhesive layers **16** and **17**, thereby defining a rectangular receptacle which is closed at the bottom and end edges and open at the top. Rear panel **12** is preferably slightly higher than front panel **11** to facilitate opening and inserting a check to be carried by the receptacle, although this is not absolutely essential. If adhesive layer **17** is omitted, thereby creating a receptacle which is closed along the bottom and one end while remaining open at the top and the other end, insertion of a check is also facilitated, although the chance of puckering the carrier is increased.

FIGURES 4 and 5 illustrate a modified form of the invention in which carrier **40** comprises front panel **41** and rear panel **42**, formed from a single piece of sheet material. A separate support strip of sheet material is interposed between, coterminous with, and adhered to panels **41** and **42** along the bottom edges thereof, forming a false bottom in the same manner as in carrier **10**. Adhesive layer **46** connects panels **41** and **42** along the right edge of the carrier, the left edge remaining open and being provided with thumb notch **48** for convenience in inserting and removing checks. It will be noted that the check-carrying receptacle portion of carrier **40** is closed at the top, bottom and one end, remaining open at the other. The exposed lower portion of front panel **47** is available for the application of suitable magnetic indicia.

Although carriers made in accordance with this invention may be fabricated from most paper products, it is preferable to employ a high rag content well-beaten paper, which is strong but translucent, thereby facilitating the microfilming of checks contained in the carrier. Alternatively, the paper may be translucentized by saturating a fibrous backing with a resin whose refractive index approximates that of the fibers. Films and other sheet materials may also be employed.

I claim:

1. A magnetically encodable envelope-like carrier for a check which is not adapted to be processed on automatic check-sorting equipment, said carrier comprising in combination:

a rear rectangular panel of sheet material having four edges consisting of a top, a bottom, and two ends, the distance between said ends substantially exceeding the distance between the top and bottom,

a front rectangular panel of sheet material having substantially similar dimensions to said rear panel, connected thereto and coterminous therewith along at least the bottom and one end,

a narrow strip of sheet material, having a width on the order of twice the height of magnetic characters to be applied to said envelope, interposed between and adherently bonded to said panels, coterminous with the ends and bottom edges of said panels, to form a stiffened, smooth-surfaced readily magnetically encodable three-ply portion along the bottom edge of said envelope, the entire upper edge of said strip being sealed to said panels and serving as a false bottom for said carrier,

the portion of said carrier above said strip providing a rectangular receptacle, having interior dimensions slightly larger than the check to be carried thereby, said receptacle being closed along said false bottom and at least one adjacent side and open along at least one other side,

whereby a check may be inserted in said receptacle and supported by said strip, thereby providing a readily processable assembly having substantially uniform three-ply thickness from top to bottom.

2. The carrier of claim **1** wherein said strip is formed by folding over an extension at the bottom of one panel.

3. The carrier of claim **2** wherein both panels are formed of translucent paper, thereby facilitating the photographing and observation of indicia applied to both sides of a check in said receptacle.

4. The carrier of claim **3** wherein said receptacle is closed at both ends and open at the top.

5. The carrier of claim **4** wherein the back panel is slightly higher than the front panel to facilitate inserting a check.

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U.S. Cl. X.R.

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