Jan. 2, 1923.

1,440,585

H. CORRIGAN.

CHECK PROTECTING SYSTEM AND KEYBOARD FOR SAME.

FILED SEPT. 30, 1921.

5 SHEETS-SHEET 1

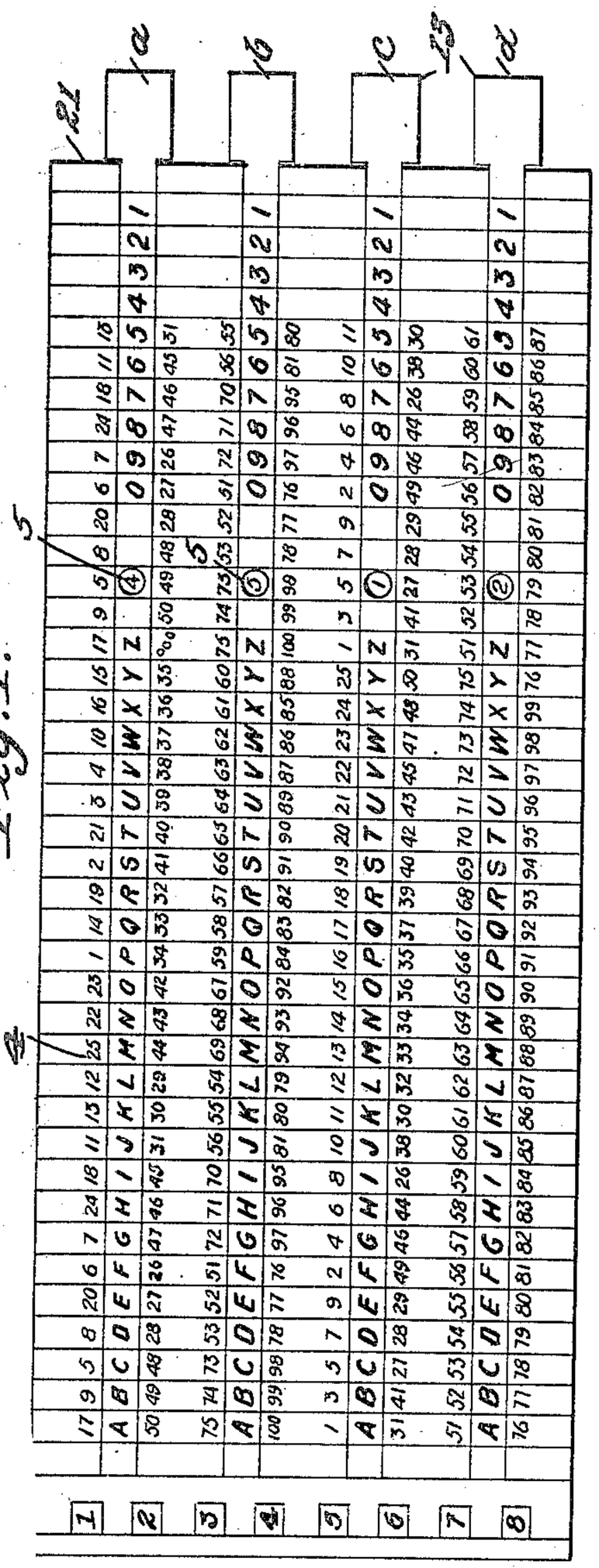

Fig. 1.

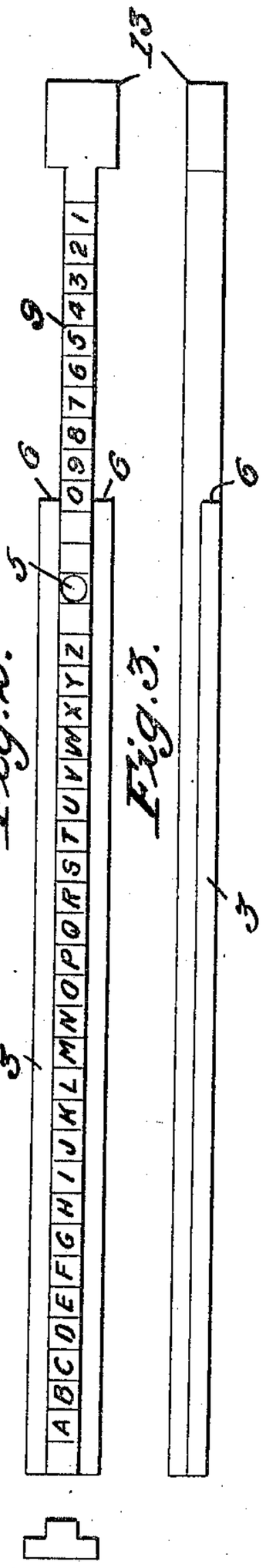

Fig. 2.

Fig. 3.

Fig. 4.

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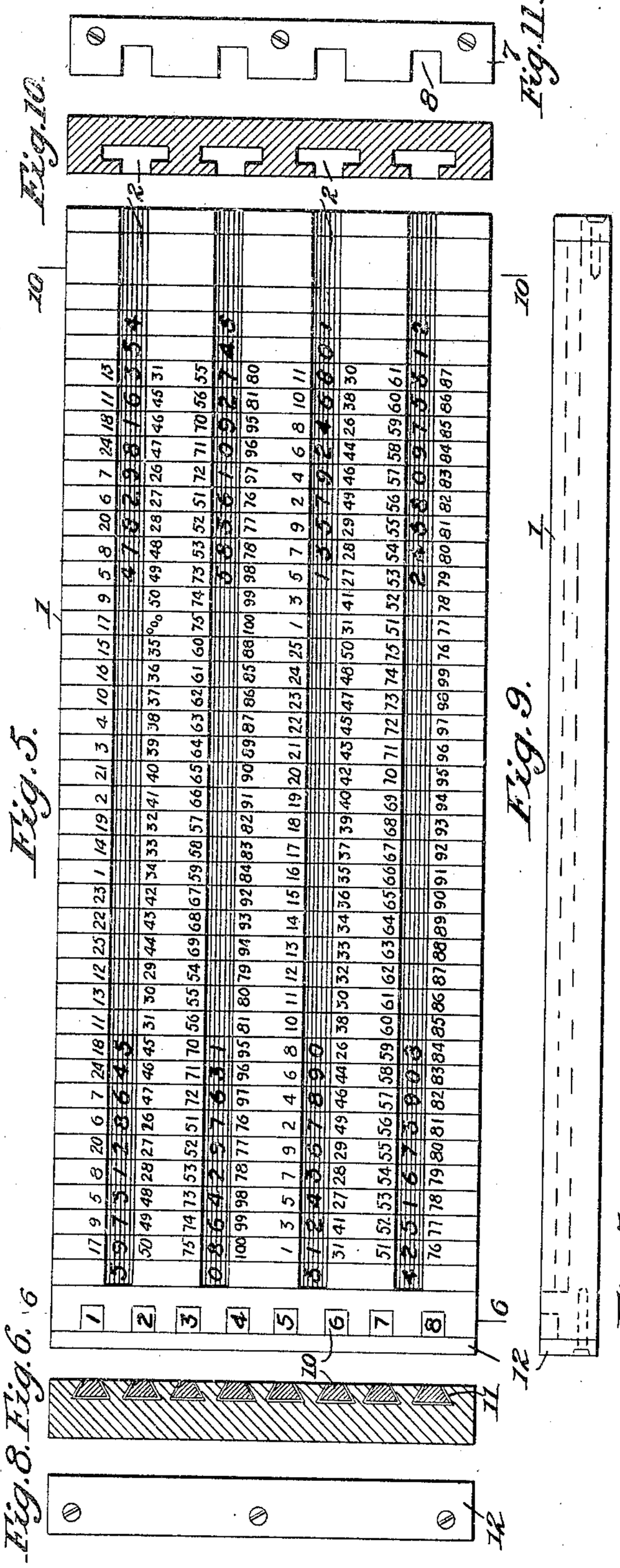
5 SHEETS-SHEET 2



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5 SHEETS-SHEET 3

Fig. 12.

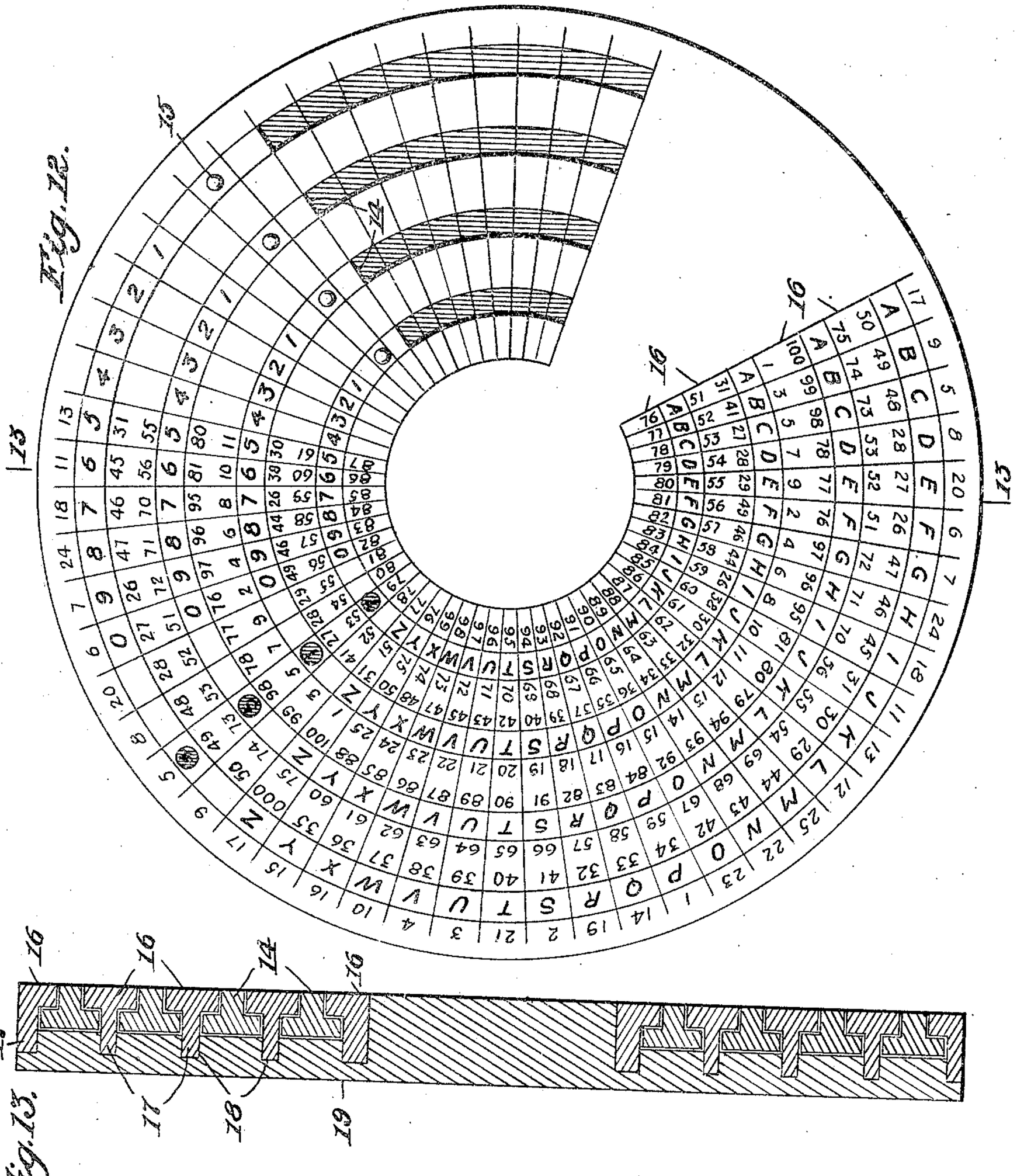

Fig. 13.

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Fig. 14.

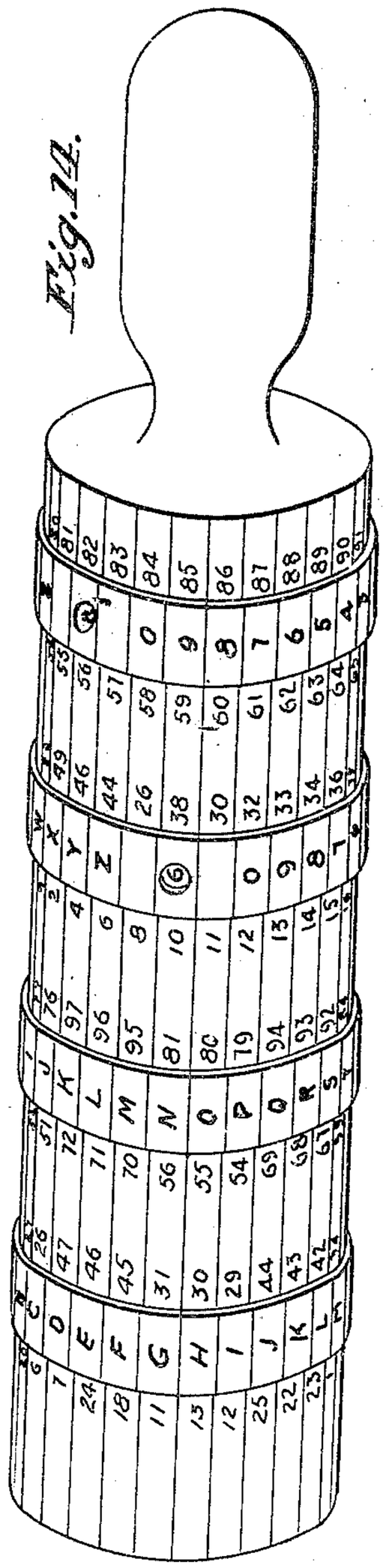


Fig. 15.

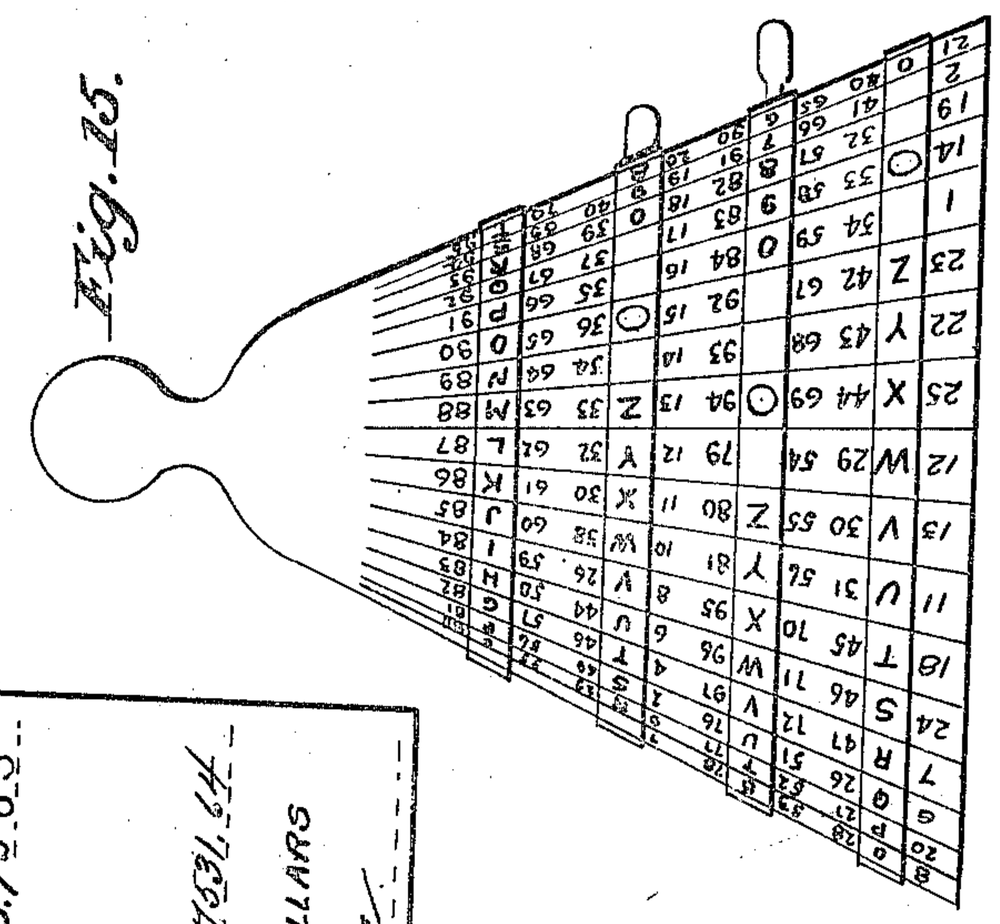
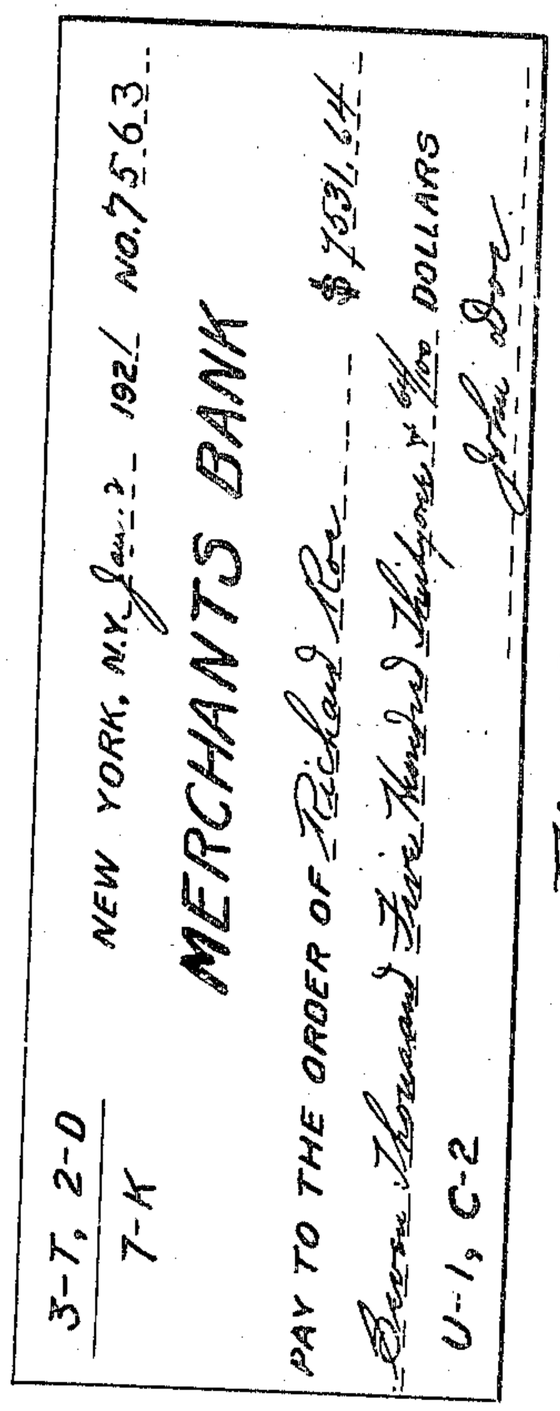


Fig. 19.



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5 SHEETS-SHEET 5

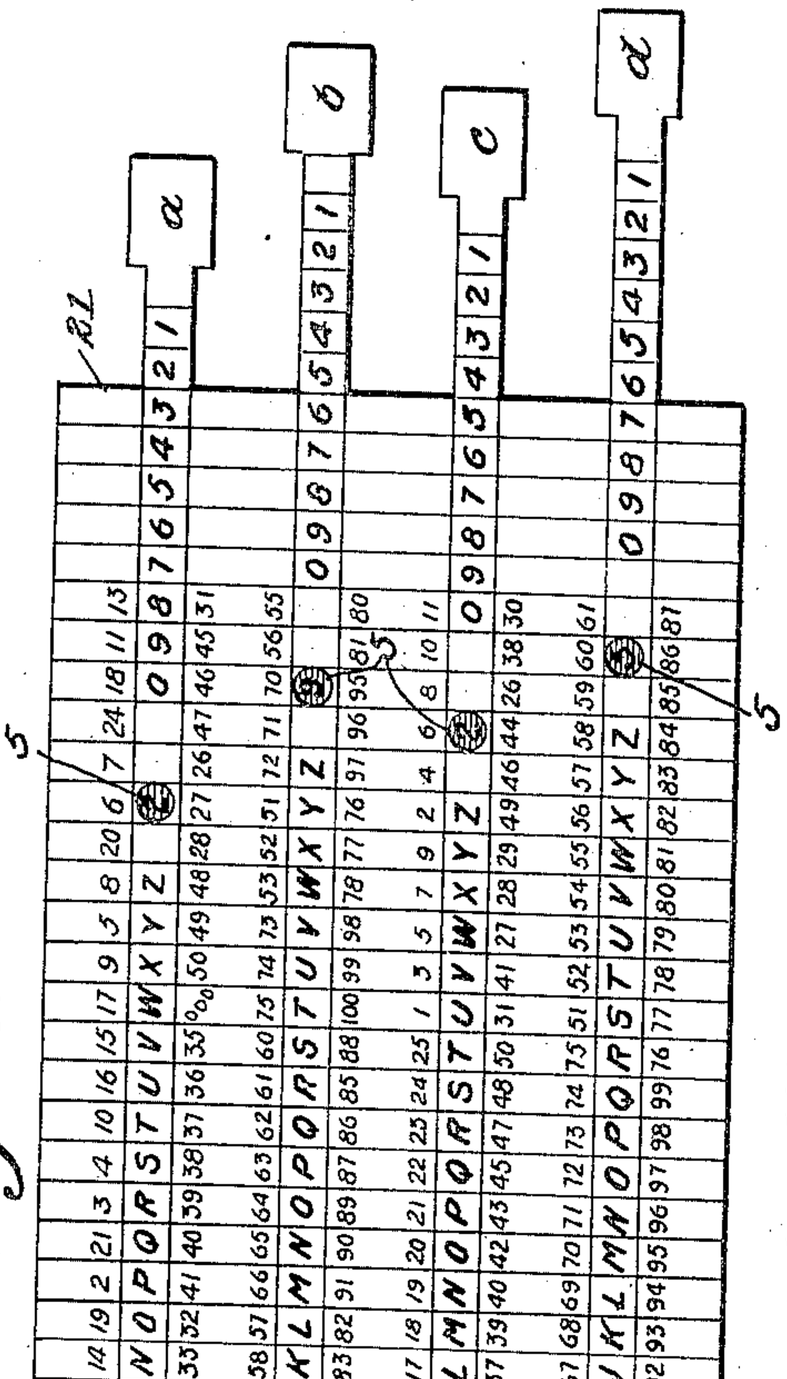

Fig. 16.

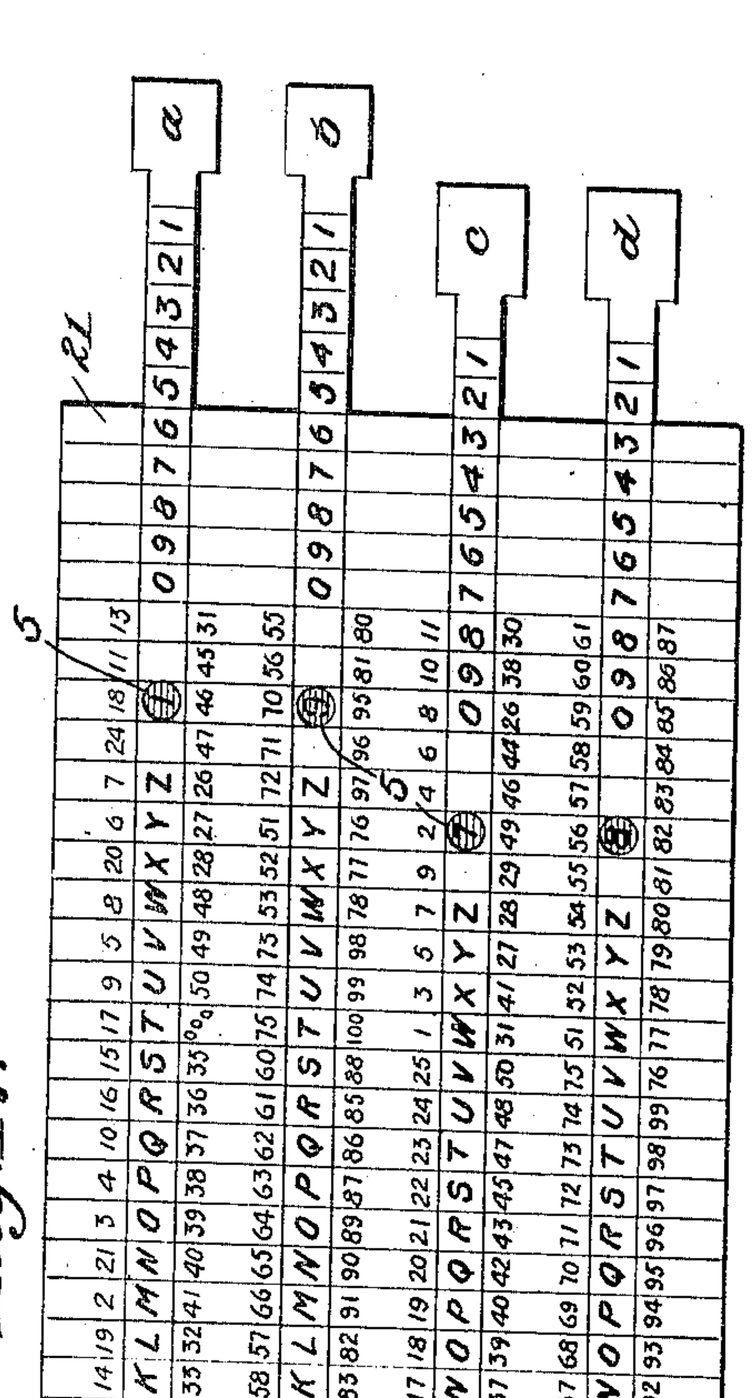

Fig. 17.

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Patented Jan. 2, 1923. 1,440,585

UNITED STATES PATENT OFFICE.

HAMLET CORRIGAN, OF EAST ROCHESTER, NEW YORK.

CHECK-PROTECTING SYSTEM AND KEYBOARD FOR SAME.

Application filed September 30, 1921. Serial No. 504,288.

To all whom it may concern:

Be it known that I, HAMLET CORRIGAN, a citizen of the United States, and residing at East Rochester, in the county of Monroe and State of New York, have invented certain new and useful Improvements in Check-Protecting Systems and Keyboards for Same, of which the following is a specification.

This invention relates to key-boards for use in a system of negotiable instrument protectors or identifiers.

An object of my invention is to provide a key-board consisting of a simple device which bears a number of arbitrary characters, such as numbers, letters, sign characters, and the like, that may be copied therefrom upon a check, draft, note, postal money order, or other certificate of value.

Another object of my invention is to provide a key-board which has movable parts, and which when set to definite reference numbers or characters will indicate the sum for which the check or other paper was originally made payable.

Another object of my invention is to provide means whereby the key-board may be changed periodically, by changing the places of interchangeable parts, so as to completely alter the system of numbers and letters of the entire board, thereby increasing the difficulty of interpreting the reference numbers by unauthorized persons.

Another object of my invention is to provide a chart or scale, or table card, with numbers, letters, or characters, or combinations thereof printed thereon, from which "reference numbers" may be obtained to be written on a check or other negotiable paper or certificate of value, and which "reference number" will correspond to the sum named on the check or other paper.

Other objects will appear upon reading the specification and drawings.

In the accompanying drawings:—

Figure 1 is a plan view of the key-board;

Fig. 2 is a plan view of a slide;

Figs. 3 and 4 are side and end views respectively of the slide in Fig. 2;

Fig. 5 is a plan view of the key-board with all slides removed;

Fig. 6 is a view of a section on the line 6—6 of Fig. 5;

Figs. 7 and 7ª show plan and end views of a removable letter block;

Fig. 8 is an end view of the key-board at the letter block end;

Fig. 9 is an edge view of the key-board.

Fig. 10 is a view on the line 10—10 of Fig. 5;

Fig. 11 is an end view of Fig. 5, showing the retaining plate for the slides;

Figs. 12 and 13 are plan and half section views of a circular disk type of key board;

Fig. 14 is a view of a cylinder type of key-board;

Fig. 15 is a view of a cone shaped type of key-board;

Fig. 16 is a view of the key-board shown in Fig. 1 with the slides shown in one position;

Fig. 17 resembles Fig. 16 with the slides shown in a different position;

Fig. 18 is a view of a chart or table card, with numbers and letters thereon, from which a "reference number" is obtained, the reference number to be written on the check or other paper; and

Fig. 19 is an example of a check with reference numbers upon it according to the system in which this invention is used.

In Fig. 1, a board, or thick plate 1 of suitable material is provided with a plurality of channels 2, Fig. 10, in which are placed slides 3, Fig. 2. Upon the face of the board, upon each side of the face of the slides, are placed rows of numbers, 4, arbitrarily placed, there being no particular system or order in which the numbers follow each other; generally, the more confused the numbers are, the better. Upon the face of the slides, beginning at the left, is the alphabet; following the alphabet is a hole 5, see Fig. 2, and following the hole is a row of digits. The slides have portions of their runners cut away, as at 6, Fig. 2, the location and amount of runner cut away may vary among the slides, so that upon changing from one channel to another, the slides will give different readings, thereby permitting periodical rearrangements of the key board according to a code system, to increase

the safety of the device as a check protector. The slides are held in place by an end plate 7, Fig. 11, having slots 8 which fit around the neck 9 of the slide. The slides are provided with suitable handles 13.

In Fig. 5, the slides are shown removed, exposing rows of digits at each end of the channels 2, the digits are preferably in a confused succession.

At the left hand end of the key board, Figs. 1 and 5, are letter blocks 10, Figs. 6 and 7, which are arranged to be replaceable, permitting their periodic relocation so as not to follow consecutively, if desired, according to a pre-arranged code, thereby aiding in rendering the key board more secure. The letter blocks fit in recesses 11, Fig. 6, at the end of the key board, and are held in place by the plate 12, Fig. 8.

In use, the slides are pulled out to varying extents, as desired, as shown in Figs. 16 and 17. The location of holes 5 may also vary on different slides to increase security of the device.

In Figs. 12 and 13 a circular disk type of key board is shown, in which the slides are shown as incomplete rings 14, provided with handles 15. The slide rings 14 move in channels or spaces between the "number" rings 16, which latter have flanges 17 that are secured in grooves 18 in the base plate 19. The principle of operation of the disk type is the same as that of the simpler form shown in Fig. 1.

The modifications illustrated in Figs. 14 and 15 are operated on the same principle as the types shown in Figs. 1 and 12. In Fig. 14, the slides are shown as rings encircling a cylinder; and in Fig. 15, the slides are shown as rings encircling a cone at different elevations.

In the drawings, four slides and eight rows of numbers are shown but a greater or less number may be employed if desired.

In the use of the check protector, a depositor or subscriber is given a serial number, and a chart or table card, such as shown in Fig. 18, the chart having the numbers and letters thereon in the arrangement produced on the key board when the latter is set to the key number, as explained hereafter. In the present case, the Serial Number of the depositor is 7563. The slide marked "*a*" on the key board is moved until the digit "3", being the units digit of the serial number, is in the column 21 on the frame of the key board; slide "*b*" is next moved until digit "6", being the tens digit of the serial number, is in column 21; slide "*c*" is next moved until digit "5" the hundreds digit of the serial number, is in column 21; slide "*d*" is next moved until digit "7" the thousands digit of the serial number, is in column 21. The slides are always placed so that the units digit of the serial number is set by the upper slide. The digits on the right hand side of the slides are arranged consecutively. With the slides set as above described, the key board shown in Fig. 1 would have the arrangement shown in Fig. 16. When so set, the numbers appearing through the holes 5 on the slides are noted, in this case, in slide "*a*", number "2" is visible, in slide "*b*", number "9" is visible, in slide "*c*" number "2" is visible, and in slide "*d*" number "5" is visible. This number 2925 is called the "switch number". Slide "*a*" is now moved until its left hand end exposes digit "2" in the row of digits at the left hand end of the channel as shown in Fig. 17; slide "*b*" is now moved until its left hand end exposes digit 9 in the row of channel digits; slide "*c*" is now moved until its left hand end exposes digit 2 in the row of channel digits; slide "*d*" is now moved until its left hand end exposes digit 5 in the row of channel digits. The number expressed by the four exposed digits at the left, 2925, is called the "combination number", it is identical with the "switch number" above noted. The digits now visible through holes 12, in the slides constitute number "1978", called the "key number", which is kept secret, and which must be developed on the key board before a reference number on a check, explained hereafter, can be interpreted. The key board now has its letters and figures in the arrangement shown in Fig. 17. The chart, shown in Fig. 18, has its letters and figures arranged as shown in Fig. 17, and it is from this arrangement that the "reference number" explained hereafter, is obtained.

In Fig. 19 is illustrated a check for $7531.64. On the chart, Fig. 18, at the left, are shown "letter blocks" 1, 2, 3, 4, 5, 6, 7, 8, at the ends of rows of numbers. The upper rows 1, 2, 3, 4, are reserved for dollars, and the lower rows 5, 6, 7, 8, for cents. The dollars in sum given on the check, is spaced off into groups of two figures each, beginning with the decimal point.

In Fig. 19, we have two groups of figures, 75 and 31. On examining the chart we find "75" in row "3" and above the letter "T", so we write "3—T", on a corner of the check; the group "31" of the amount of the check is found in row "2" on the chart, and below letter "D", so we write "2—D", after "3—T", on the check. A line is now drawn under these characters, and the expression for 64 cents is found by examining the lower four rows of figures on the chart. "64" appears in row "7" over letter "K" so we write "7—K" below the line under the characters for dollars. This compound number, $\frac{3—T,\ 2—D}{7—K}$, is called the "reference number". In addition to the above, the time at which the check is signed is noted

and corresponding characters obtained from the first two rows of figures on the chart. If the check was signed at 9:45, look for "9" in the row marked "1", it is over letter "U", the hour character will then be "U—1," which is written in another corner of the check; the minutes, 45, will be found in row "2" under letter "C", the minutes character will then be "C—2", which is written after "U—1" on the check. The complete time character will then be "U—1, C—2,". The payor's serial number, noted above, 7563, is also placed on the check.

The check shown in Fig. 19, when presented for payment, at the bank, will be interpreted on the key board, beginning with the serial number, as described above. This process will develop the key board arrangement shown in Fig. 17. The reference number "3—T," will be found by looking in row "3" over "T" to be "75", reference "2—D" will be found in row "2" under "D" to be "31". The dollars will then be $7531; the cents will be found in row "7" over letter "K" to be "64"; the original value of the check will then be found to be $7531.64. If this does not agree with the sum named in the check, it will be evident that the check has been altered, since no two persons will have the same chart, shown in Fig. 18, and the person who altered the check would have no means of knowing the reference number on the chart in the possession of the maker of the check. Also the time given in characters on the check would be interpreted by looking for letter "U" in slide "*a*" under "1", which will be found to be "9", the minutes will be found by looking under "C" row "2" and will be found to be "45"; the check was signed at 9:45. If the person presenting a check for payment cannot recall the approximate time of signing it, it will be evidence that further investigation should be made before it is paid.

The principles applied and described for a check, may also be used on drafts, postal money orders, promissory notes, and certificates of value of other descriptions such as bonds, shares of stock, etc.

I claim:

1. In a check protecting system, a key board, fixed characters thereon, additional concealed fixed characters thereon, a plurality of adjustable elements bearing other characters and constructed to expose a concealed character, the characters on the respective adjustable elements cooperating with one another and with the fixed characters, a chart, and characters on said chart corresponding to characters on the key board.

2. In a check protecting system, a key board, fixed characters thereon, additional concealed fixed characters thereon, adjustable elements on said key board, said adjustable elements bearing other characters and constructed to expose to view one or more of said concealed characters, a chart, and characters on said chart corresponding in position to characters on said key board after certain of the elements thereof have been adjusted.

3. In a key board, a row of visible characters, a row of visible letters, one of said rows being movable relatively to the other, a row of concealed characters, and means in one of said visible rows to observe a character in said concealed row.

4. In a key board, a plurality of rows of visible characters, a plurality of rows of visible letters, some of said rows being movable with respect to the others, said movable rows being interchangeably constructed, rows of concealed characters, and means in some of said visible rows to observe characters in said concealed rows.

5. In a key board, a plurality of rows of visible characters, a plurality of rows of visible letters, some of said rows being independently movable with respect to the others, means to limit the movement of the movable rows, rows of concealed characters, observation points in said movable rows to observe characters in said concealed rows, letter block indicators for some of said rows, and identifying means on said movable rows.

6. In a key board, a plurality of rows of visible numbers, a plurality of rows of visible letters, said letters being placed on slides, digits on said slides, said slides arranged to move in channels adjacent said rows of numbers, means to retain said slides in said channels, means to limit the movement of said slides, rows of concealed numbers, means in said slides to observe some of said concealed numbers, additional rows of numbers concealed when the slide is closed, and some of which are exposed when the slide is drawn.

7. In a key board, a plurality of rows of visible numbers, a plurality of rows of visible letters, said letters being placed on slides and movable relatively to said numbers, means to limit the movement of said slides, digits on said slides, a marginal column on said key board, said digits placed on said slides so as to fit in said marginal column, concealed numbers on said key board, means in said slides to observe some of said concealed numbers, and movable letter blocks to indicate the rows of the visible numbers.

8. In a key board, a plurality of rows of visible numbers, a plurality of rows of visible letters, said letters being placed on slides and movable relatively to said numbers, means to limit the movement of said slides, digits on said slides, a marginal column on said key board, said digits placed on said slides so as to fit in said marginal column, rows of concealed numbers on said key board

covered by said slides, means in said slides to observe some of said concealed numbers upon movement of said slides, other of said concealed numbers exposed at the end of said slides upon their movement, and movable letter blocks to indicate the visible rows of numbers.

In testimony whereof I affix my signature.

HAMLET CORRIGAN.

Witnesses:
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WILLIAM E. WILSON,
MATTHEW C. WILSON.