

[0015] For example, while the detailed description contemplated use in conjunction with a web cam and personal computer, a great variety of other platforms can also be employed. These include set top boxes, smart phones, palm computers and organizers, etc.—any of which can provide Internet linking.

[0016] Likewise, while the detailed description particularly contemplated use of digital watermark technology, some of the same advantages can be achieved through use of other machine readable indicia, including bar codes, data glyphs, etc.

[0017] Moreover, the particular combinations of elements and features in the above-detailed embodiments are exemplary only; the interchanging and substitution of these teachings with teachings in the incorporated-by-reference applications are also contemplated.

[0018] In view of the wide variety of embodiments to which the principles and features discussed above can be applied, it should be apparent that the detailed embodiments are illustrative only and should not be taken as limiting the scope of the invention. Rather, we claim as our invention all such modifications as may come within the scope and spirit of the following claims and equivalents thereof.

We claim:

1. An invoice having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally un-intelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said invoice, wherein presentation of said invoice to a suitably-programmed device causes said device to establish a link to a computer address associated with said invoice.

2. The invoice of claim 1 wherein the indicia includes an identifier that is associated with said on-line computer address through a database record.

3. The invoice of claim 1 wherein the binary data represents said on-line computer address.

4. The invoice of claim 1 wherein said indicia comprises a steganographic digital watermark.

5. The invoice of claim 1 wherein said indicia comprises a barcode.

6. A checking account statement having a machine readable indicia thereon, said indicia representing plural bits of binary data, said indicia being generally unintelligible to human observers thereof, the binary data represented by said indicia serving to indicate an on-line computer address associated with said checking account statement, wherein presentation of said statement to a suitably-programmed device causes said device to establish a link to a computer address associated with said statement.

7. A printed check having a steganographic digital watermark encoded thereon, said watermark representing plural bits of binary data, the binary data represented by said watermark serving to indicate an on-line computer address associated with said check, wherein presentation of said

check to a suitably-programmed device causes said device to establish a link to a computer address associated with said check.

8. An on-line method of paying funds from a first party to a second party in accordance with a statement detailing an amount owed, comprising:

the first party receiving said statement, on paper, by conventional mail;

the first party presenting at least a portion of said paper to an optical sensor; and

processing data from said optical sensor, including displaying a page of electronic information related to said statement on a screen of a data terminal.

9. A method comprising:

using an image sensor in a cell phone to capture image data from a printed document, said document being selected from the group consisting of an invoice, check, or checking account statement;

decoding from the captured image data certain machine readable data encoded on said document;

by reference to the decoded machine readable data, establishing a link from said cell phone to a remote computer; and

presenting information on a display of said cell phone, at least some of said information being related to data received from the remote computer relating to said document.

10. The method of claim 9 wherein the document comprises an invoice.

11. The method of claim 10 wherein said information presented on the display of the cell phone permits a user to review a history of transactions involving an account associated with said invoice.

12. The method of claim 10 wherein said information presented on the display of the cell phone permits a user to print a paper check in response to the invoice, with the payment, amount, and date fields filled-in automatically.

13. The method of claim 10 wherein said information presented on the display of the cell phone permits a user to authorize an electronic payment in partial or complete fulfillment of said invoice.

14. The method of claim 9 wherein the document comprises a checking account statement.

15. The method of claim 14 wherein said information presented on the display of the cell phone permits a user to interface with online banking software related to said account.

16. The method of claim 9 wherein the document comprises a check.

17. The method of claim 16 wherein said information presented on the display of the cell phone includes information read from a database and relating to said check.

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