Exhibit A22 - Invalidity of 12,159,310 in view of RedLaser

RedLaser anticipates and/or renders obvious (alone or in combination with other references), at least under USAA's apparent infringement theories, all asserted claims of U.S. Patent No. 12,159,310 ("the '310 patent"). RedLaser was known, publicly used, and/or on sale in the United States at least as of June 2009 and is therefore prior art to the '310 patent. Example evidence of the design and function of RedLaser includes, but is not limited to:

- Erick Schonfeld, "Occipital Brings Seamless Barcode Scanning to the iPhone with RedLaser," TechCrunch (June 19, 2009), https://techcrunch.com/2009/06/19/occipital-brings-seamless-barcode-scanning-to-the-iphone-with-redlaser/ ("TechCrunch") (**REGIONS_USAA-00004490**);
- Occipital HQ, "RedLaser 2.0: Realtime iPhone UPC Barcode Scanning," YouTube.com (June 16, 2009), https://www.youtube.com/watch?v=9_hFGsmx_6k ("Realtime Video") (**REGIONS_USAA-00005410**);
- Web Archive of RedLaser Home Page, http://www.redlaser.com/ (June 28, 2009), available at https://web.archive.org/web/20090628115435/http://www.redlaser.com:80/ ("RedLaser Home") (**REGIONS_USAA-00005405**);
- Ben Johnson, "RedLaser App Review," YouTube.com (July 20, 2009), https://www.youtube.com/watch?v=W8HCslOtl3s ("Review Video") (**REGIONS_USAA-00004508, REGIONS_USAA-00005406, REGIONS_USAA-00005353**); and
- Web Archive of RedLaser SDK Page, http://redlaser.com/SDK.aspx (July 21, 2009), available at https://web.archive.org/web/20090721215612/http://redlaser.com:80/SDK.aspx ("SDK") (**REGIONS_USAA-00004350**).

Regions has charted the portions of the reference that correspond to each element, including at least under USAA's apparent interpretation of the claims as reflected in Regions Complaint and Infringement Contentions. Where the chart below states that the reference "discloses," "teaches," or "suggests" a claim limitation, such disclosure, teaching, or suggestion may be express, implied, or inherent. The cited evidence is merely illustrative, and Regions reserves the right to cite alternative or additional evidence.

No part of this exemplary chart construes, or is intended to construe, the specification, file history, or claims of the asserted patents. In addition, nothing stated in this chart shall be treated as an admission or suggestion that Regions agrees with USAA regarding either the scope of any of the asserted claims or Regions' apparent interpretation of the scope of the asserted claims, or that Regions' accused products meet any limitations of the claims.

To the extent that USAA contends that RedLaser does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of RedLaser with (1) the knowledge of one of ordinary skill in the art, and/or (2) the teachings of any of the prior art set forth in Regions' other invalidity charts and cover pleading, to show all the limitations of the asserted claims, including for the reasons set forth in Regions' Invalidity Contention Cover Pleading, which are incorporated herein.

ıre further shows that it would have been obvious to combine RedLaser with the prior art set forth in Regions' other invalidity ›leading, for example by showing similarities with the other prior art and/or elements that could be improved by combination, or modification in view of the other prior art.

as yet to identify any limitation of the asserted claims that it contends is not fully disclosed by RedLaser, either alone or in other prior art cited by Regions, Regions expressly reserves the right to rebut any such contention, including by identifying ombinations, if any such contention is made by USAA.

EXHIBIT 1080
REGIONS v. USAA
IPR2025-01326

Exhibit A22 - Invalidity of 12,159,310 in view of RedLaser

RedLaser anticipates and/or renders obvious (alone or in combination with other references), at least under USAA's apparent infringement theories, all asserted claims of U.S. Patent No. 12,159,310 ("the '310 patent"). RedLaser was known, publicly used, and/or on sale in the United States at least as of June 2009 and is therefore prior art to the '310 patent. Example evidence of the design and function of RedLaser includes, but is not limited to:

- Erick Schonfeld, "Occipital Brings Seamless Barcode Scanning to the iPhone with RedLaser," TechCrunch (June 19, 2009), https://techcrunch.com/2009/06/19/occipital-brings-seamless-barcode-scanning-to-the-iphone-with-redlaser/ ("TechCrunch") (**REGIONS_USAA-00004490**);
- Occipital HQ, "RedLaser 2.0: Realtime iPhone UPC Barcode Scanning," YouTube.com (June 16, 2009), https://www.youtube.com/watch?v=9_hFGsmx_6k ("Realtime Video") (**REGIONS_USAA-00005410**);
- Web Archive of RedLaser Home Page, http://www.redlaser.com/ (June 28, 2009), available at https://web.archive.org/web/20090628115435/http://www.redlaser.com:80/ ("RedLaser Home") (**REGIONS_USAA-00005405**);
- Ben Johnson, "RedLaser App Review," YouTube.com (July 20, 2009), https://www.youtube.com/watch?v=W8HCslOtl3s ("Review Video") (**REGIONS_USAA-00004508, REGIONS_USAA-00005406, REGIONS_USAA-00005353**); and
- Web Archive of RedLaser SDK Page, http://redlaser.com/SDK.aspx (July 21, 2009), available at https://web.archive.org/web/20090721215612/http://redlaser.com:80/SDK.aspx ("SDK") (**REGIONS_USAA-00004350**).

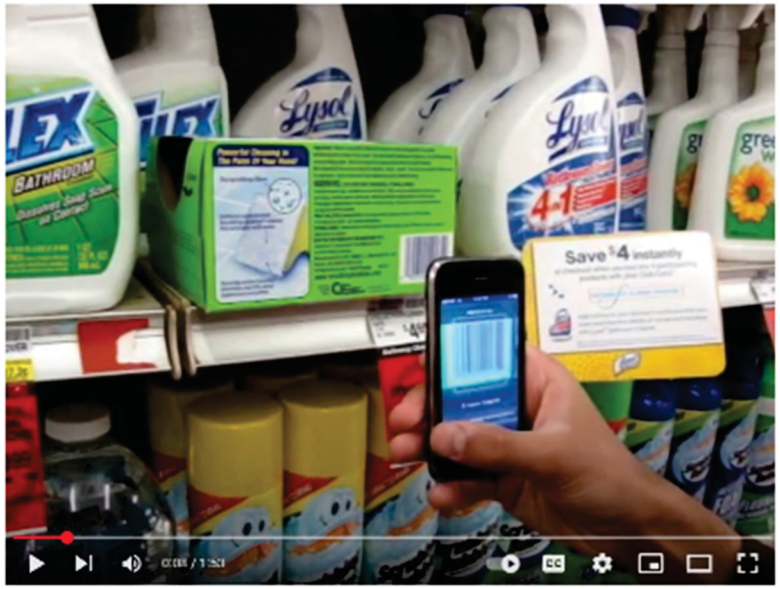
Regions has charted the portions of the reference that correspond to each element, including at least under USAA's apparent interpretation of the claims as reflected in Regions Complaint and Infringement Contentions. Where the chart below states that the reference "discloses," "teaches," or "suggests" a claim limitation, such disclosure, teaching, or suggestion may be express, implied, or inherent. The cited evidence is merely illustrative, and Regions reserves the right to cite alternative or additional evidence.

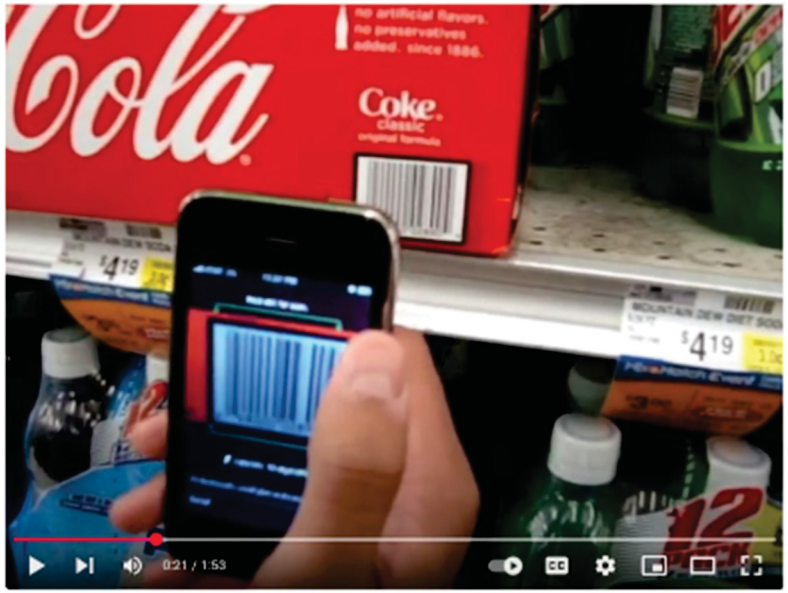
No part of this exemplary chart construes, or is intended to construe, the specification, file history, or claims of the asserted patents. In addition, nothing stated in this chart shall be treated as an admission or suggestion that Regions agrees with USAA regarding either the scope of any of the asserted claims or Regions' apparent interpretation of the scope of the asserted claims, or that Regions' accused products meet any limitations of the claims.

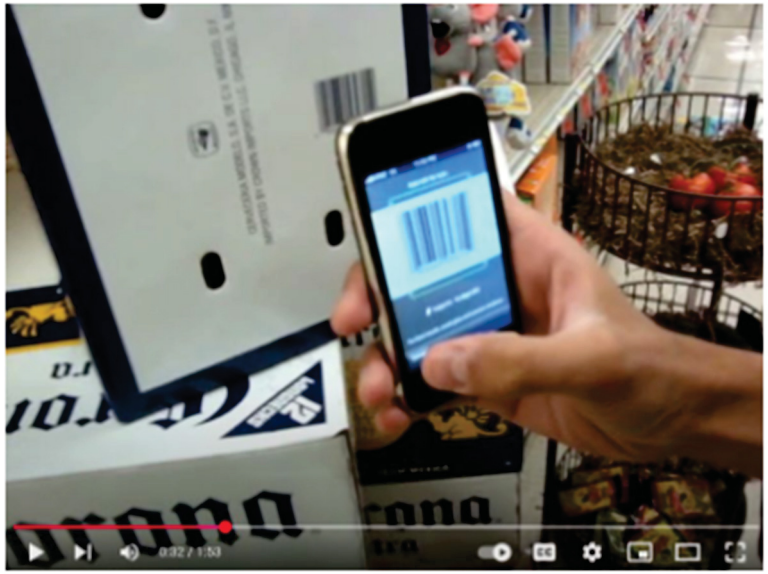
To the extent that USAA contends that RedLaser does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of RedLaser with (1) the knowledge of one of ordinary skill in the art, and/or (2) the teachings of any of the prior art set forth in Regions' other invalidity charts and cover pleading, to show all the limitations of the asserted claims, including for the reasons set forth in Regions' Invalidity Contention Cover Pleading, which are incorporated herein.

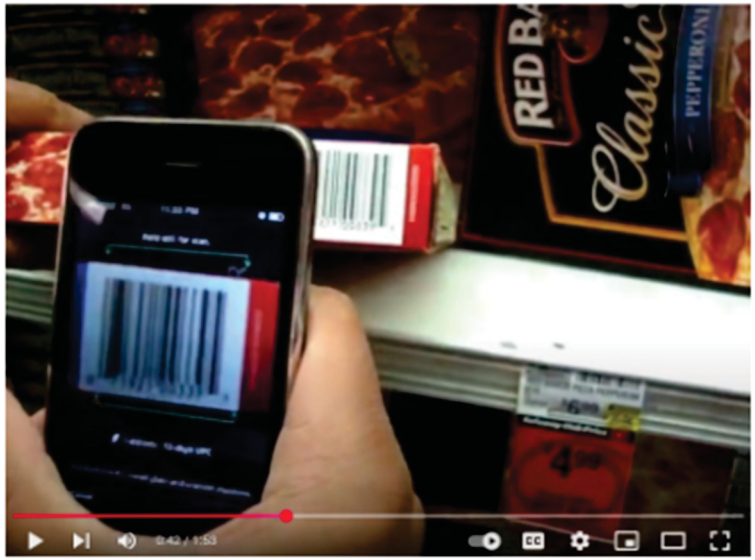
The cited disclosure further shows that it would have been obvious to combine RedLaser with the prior art set forth in Regions' other invalidity charts and cover pleading, for example by showing similarities with the other prior art and/or elements that could be improved by combination, replacement, and/or modification in view of the other prior art.

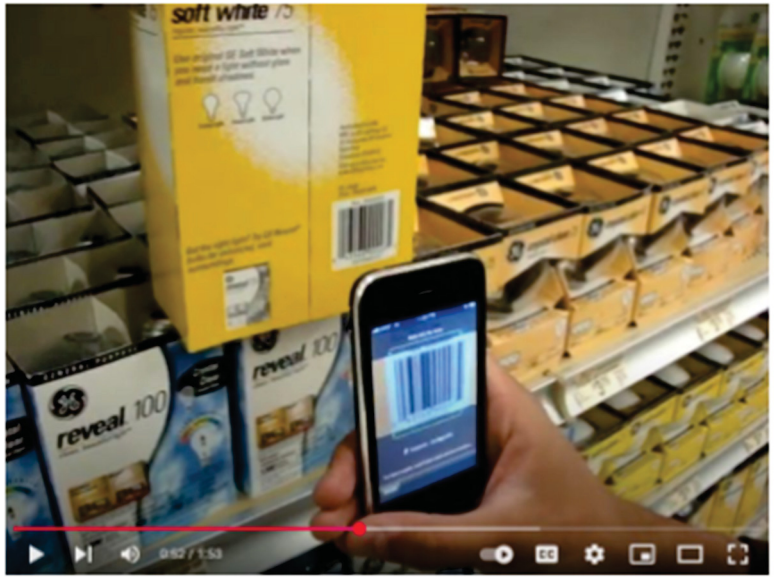
Because USAA has yet to identify any limitation of the asserted claims that it contends is not fully disclosed by RedLaser, either alone or in combination with other prior art cited by Regions, Regions expressly reserves the right to rebut any such contention, including by identifying additional § 103 combinations, if any such contention is made by USAA.

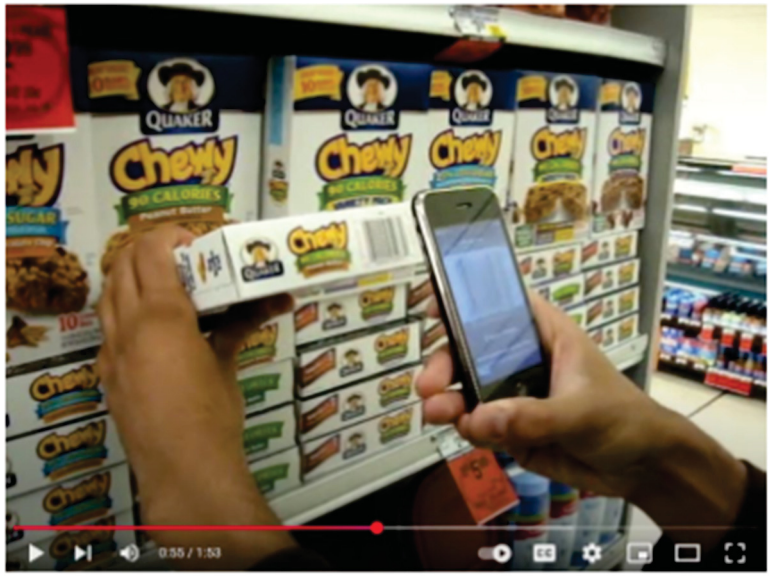
Claims	Prior Art
1[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: RedLaser (Realtime Video) at 0:01–0:09 

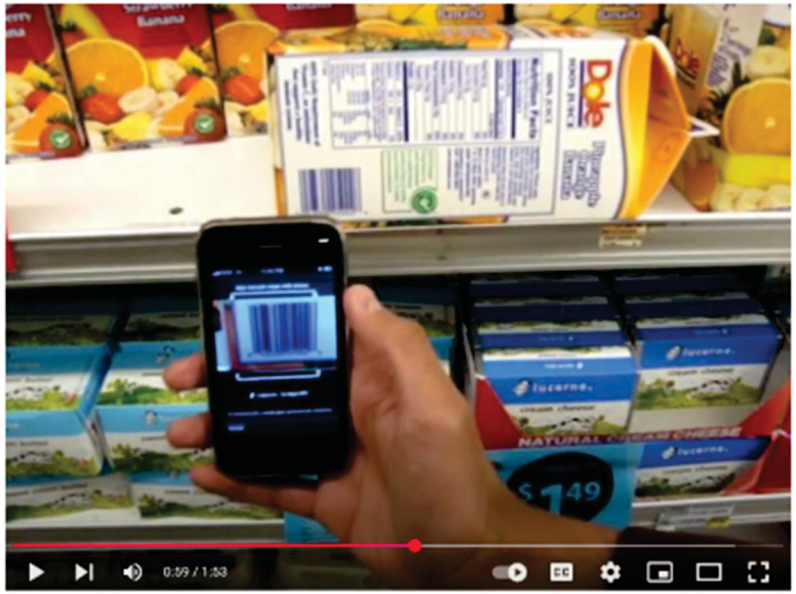
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

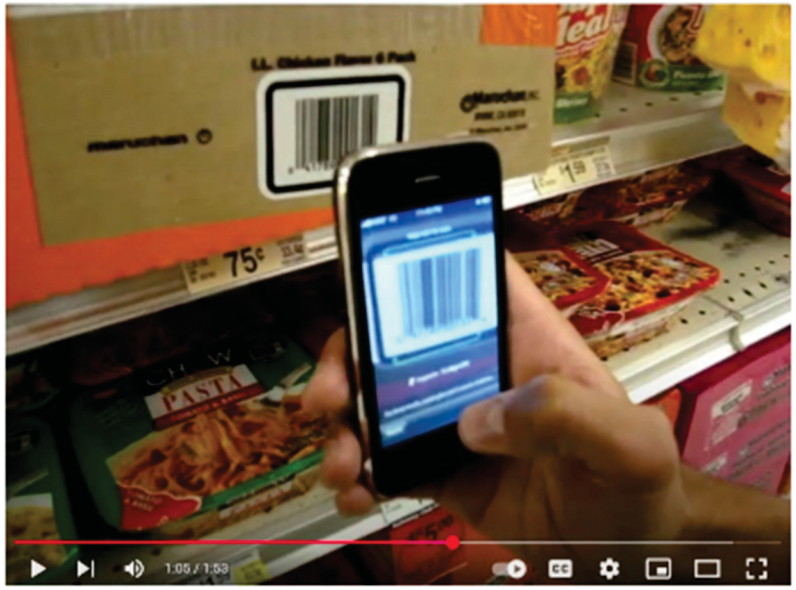
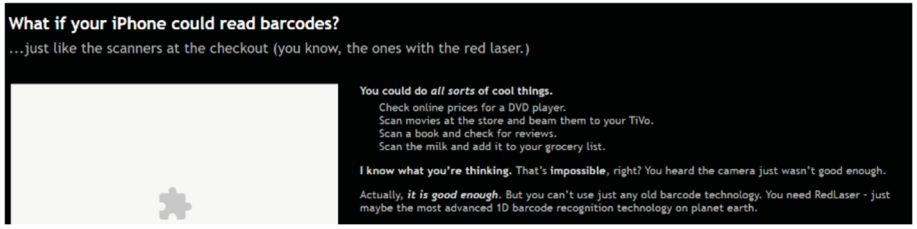
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

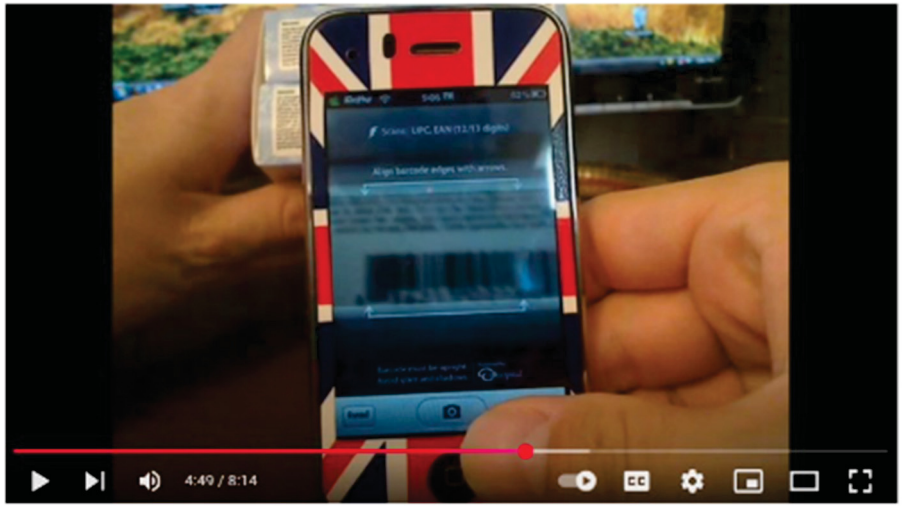
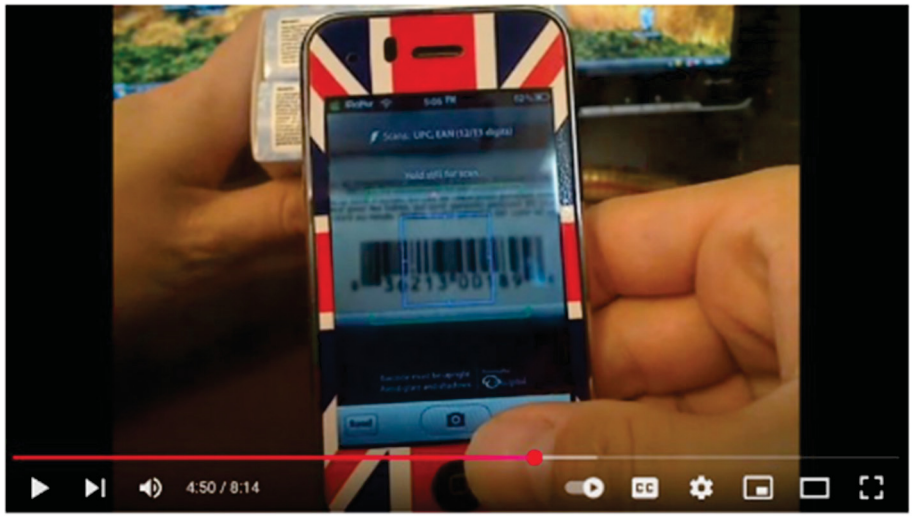
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

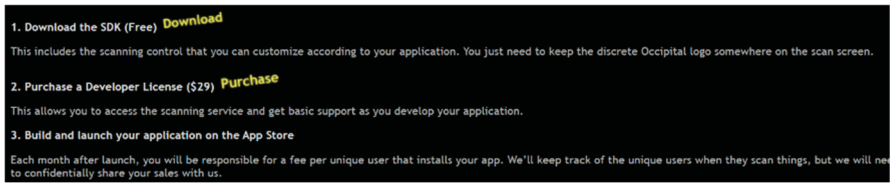
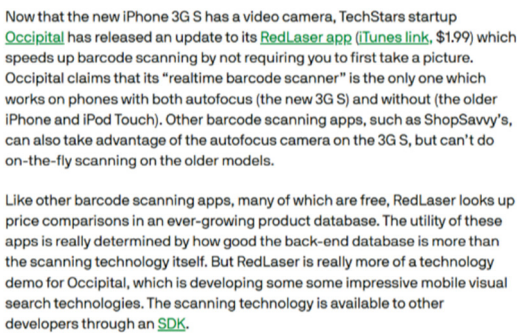
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

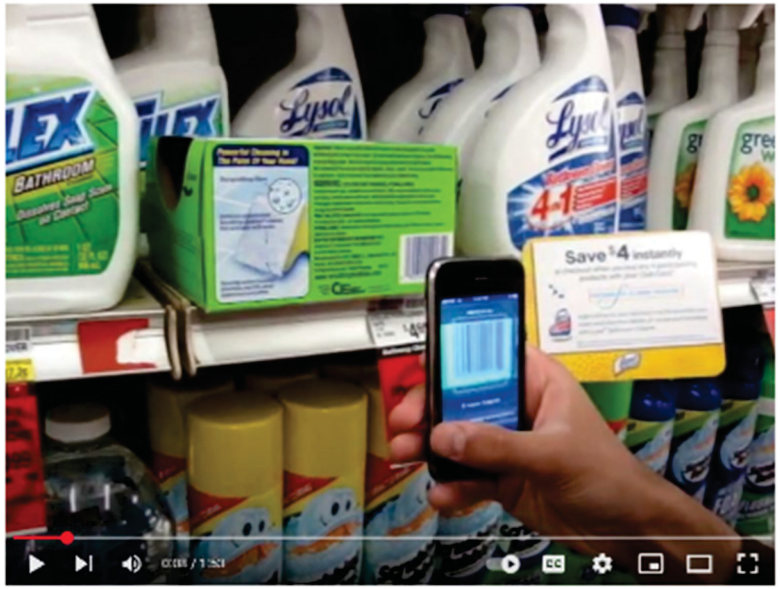
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

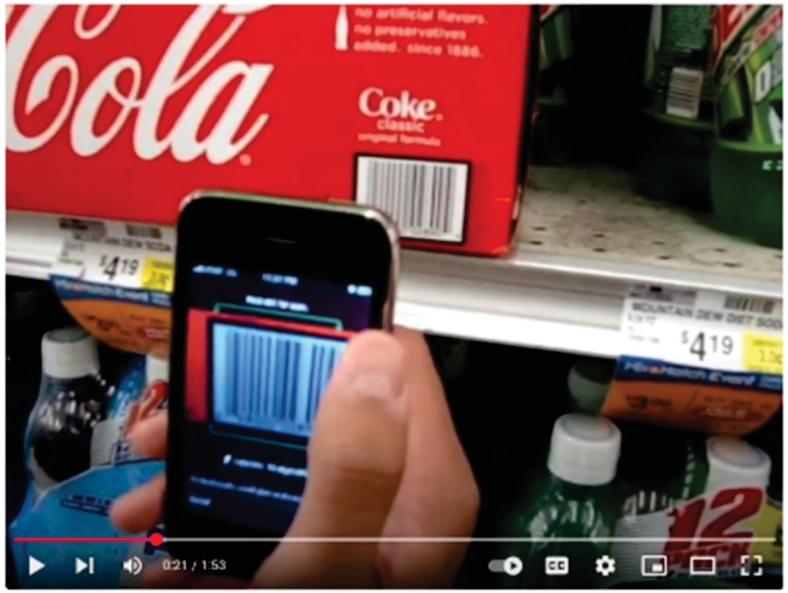
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

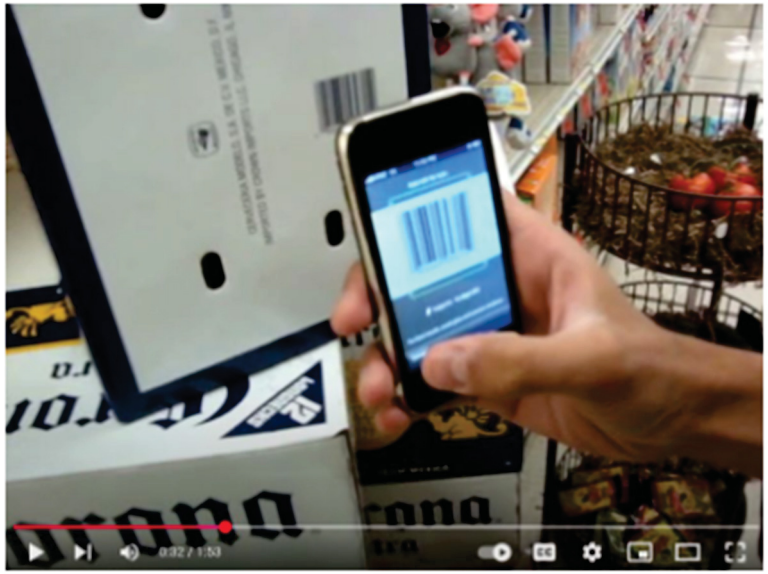
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

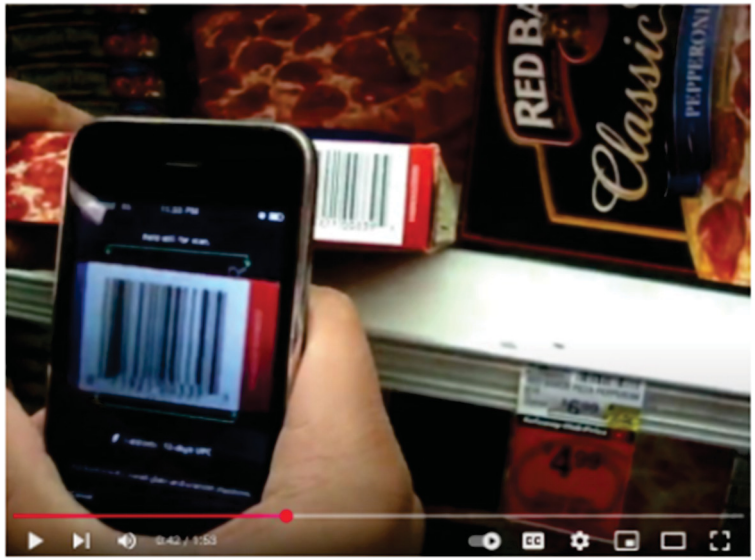
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

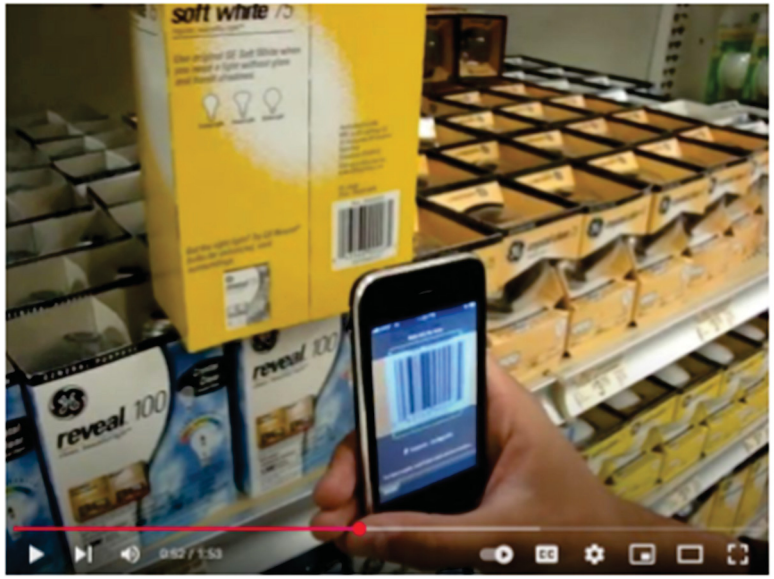
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1  Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1a] providing an app for download to a mobile device of a	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory

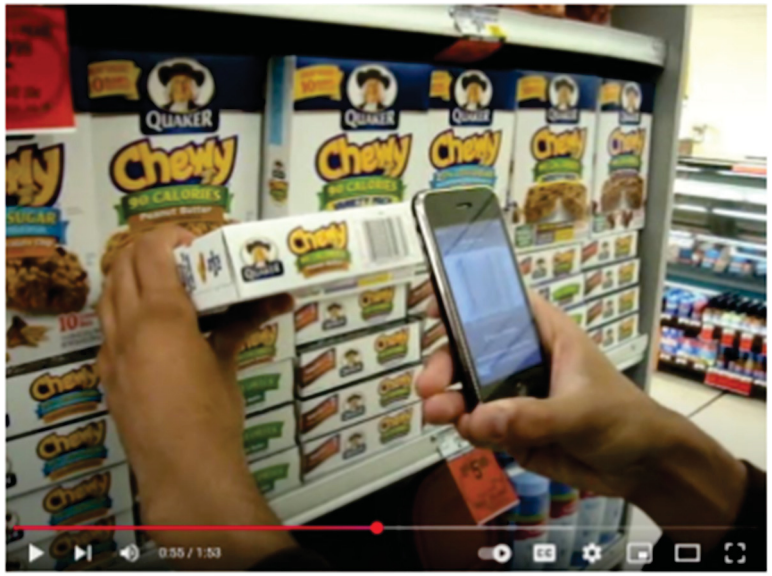
Claims	Prior Art
user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: RedLaser (Realtime Video) at 0:01–0:09 

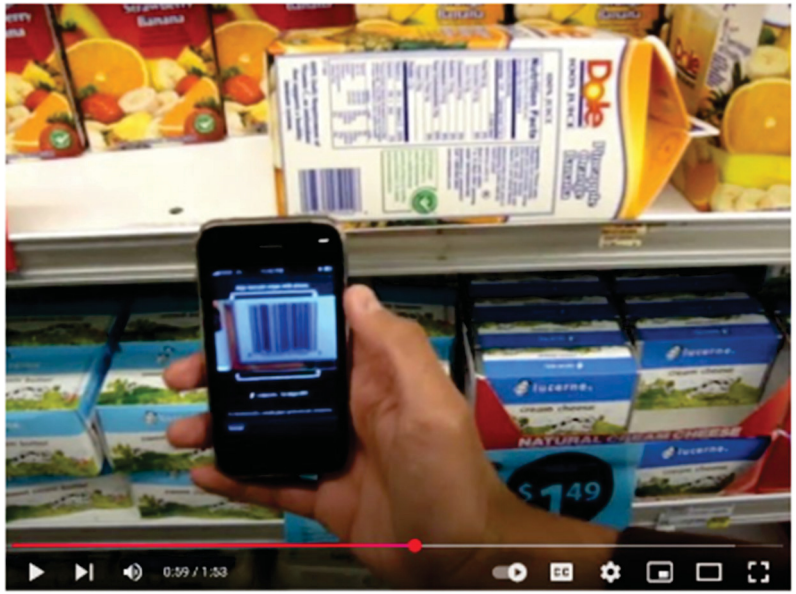
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

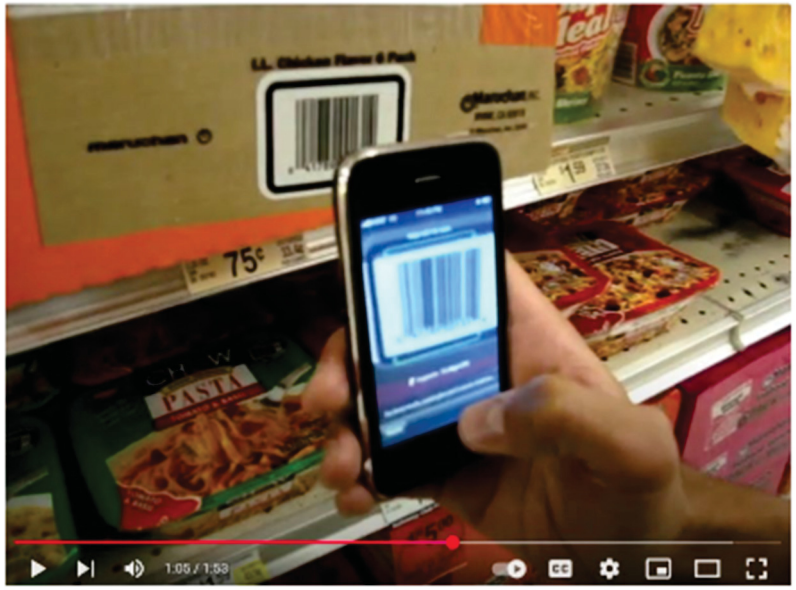
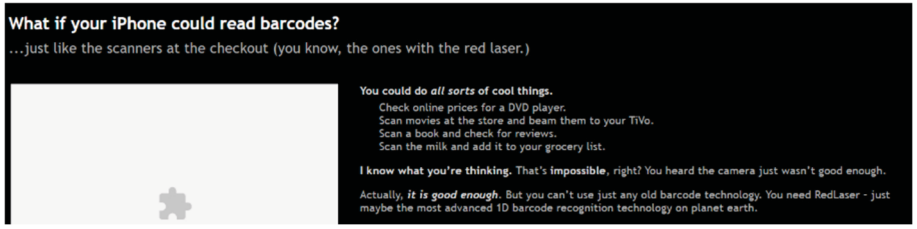
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

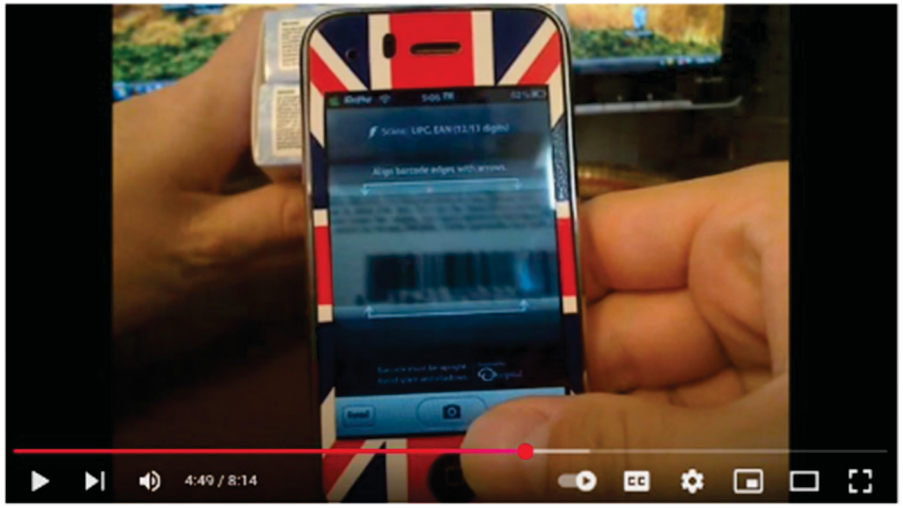
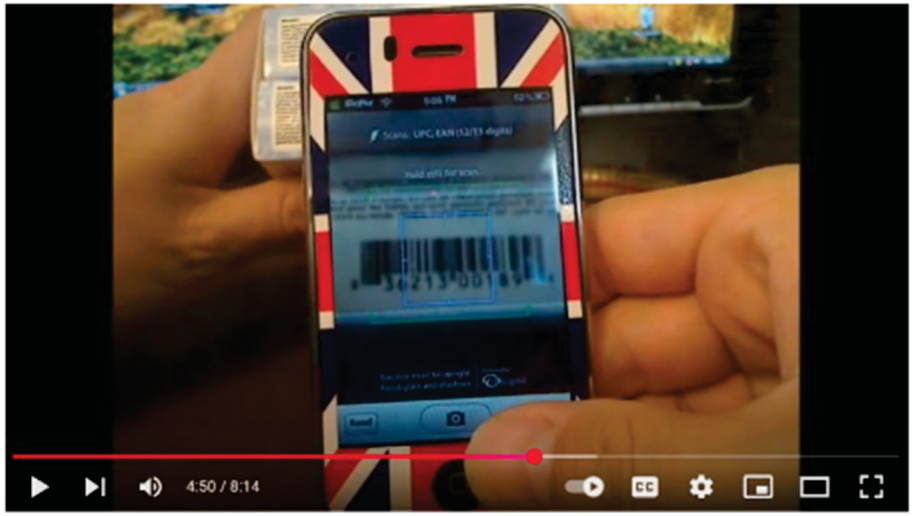
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

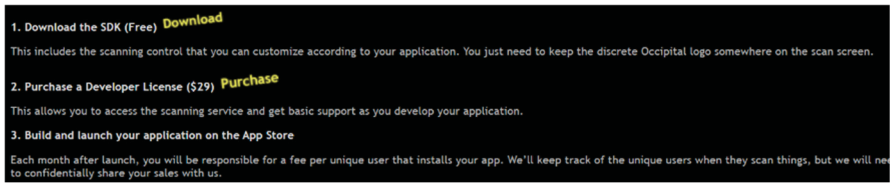
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

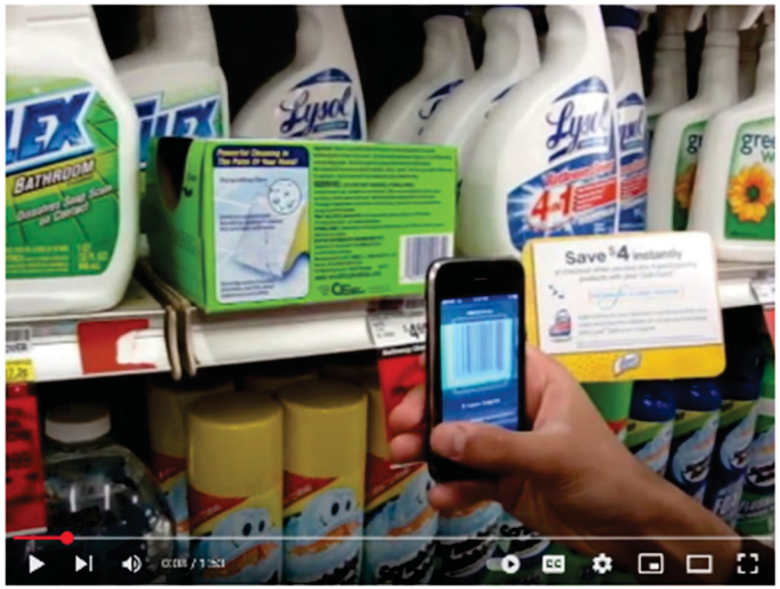
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

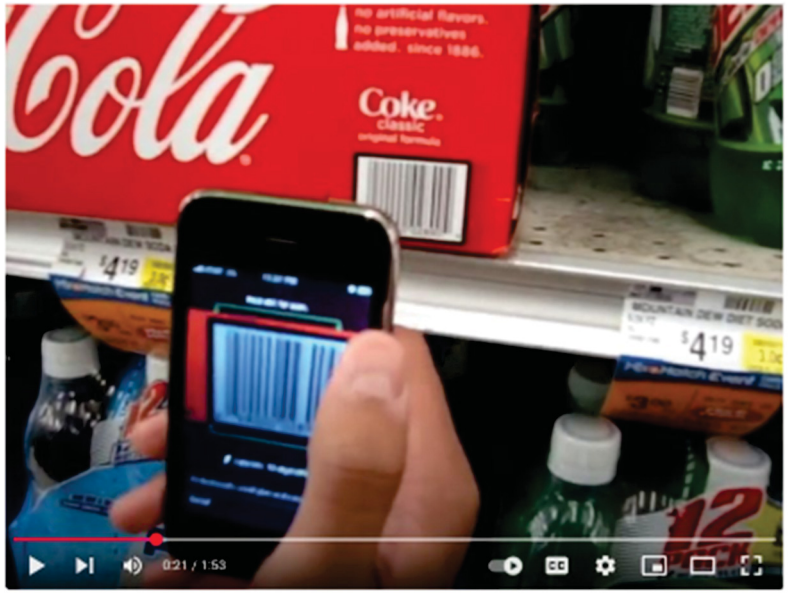
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

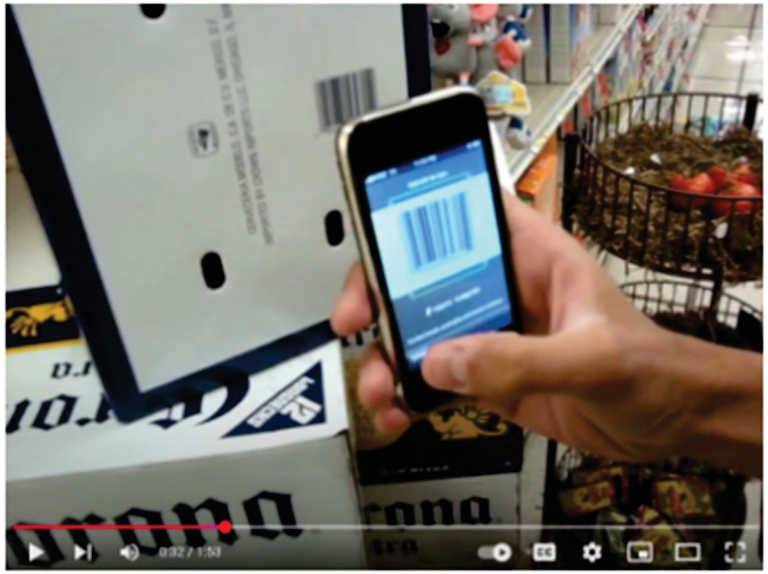
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

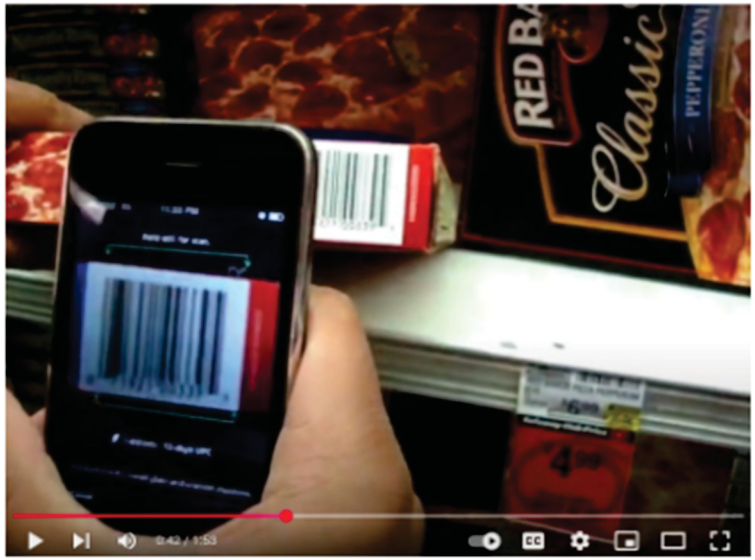
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

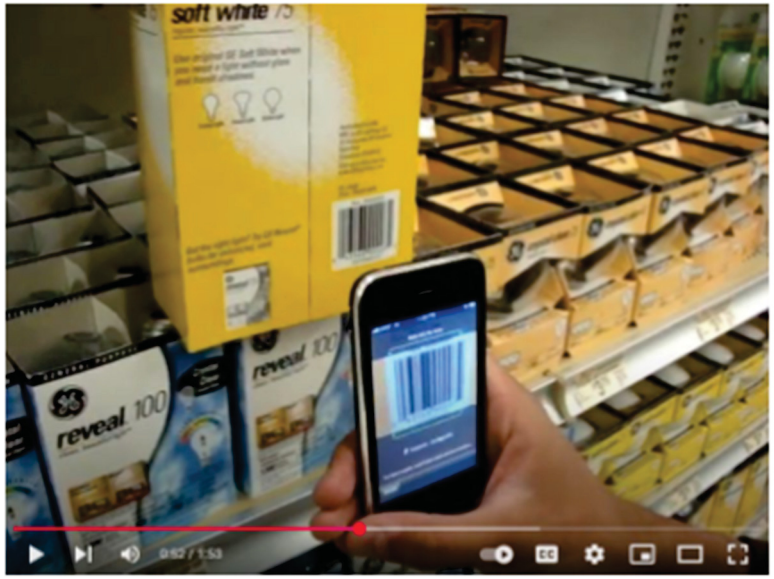
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

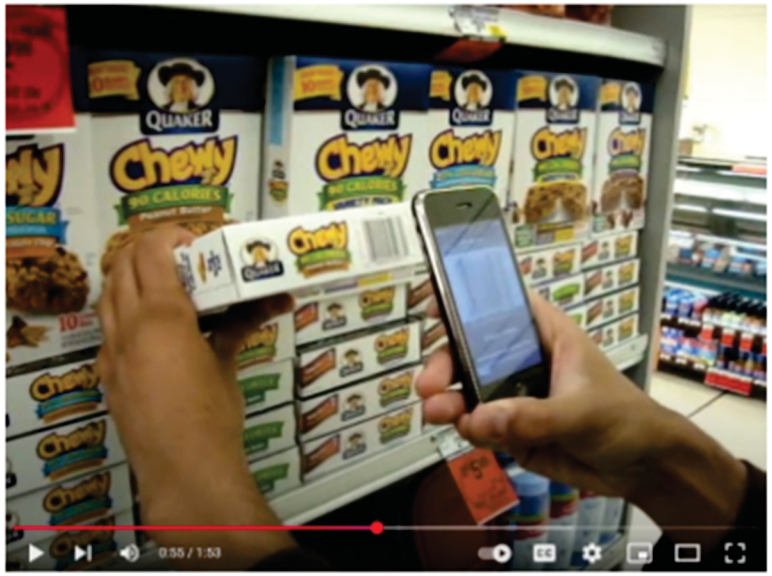
Claims	Prior Art
[1b] providing instructions to the user for capturing an image of a check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: RedLaser (Realtime Video) at 0:01–0:09 

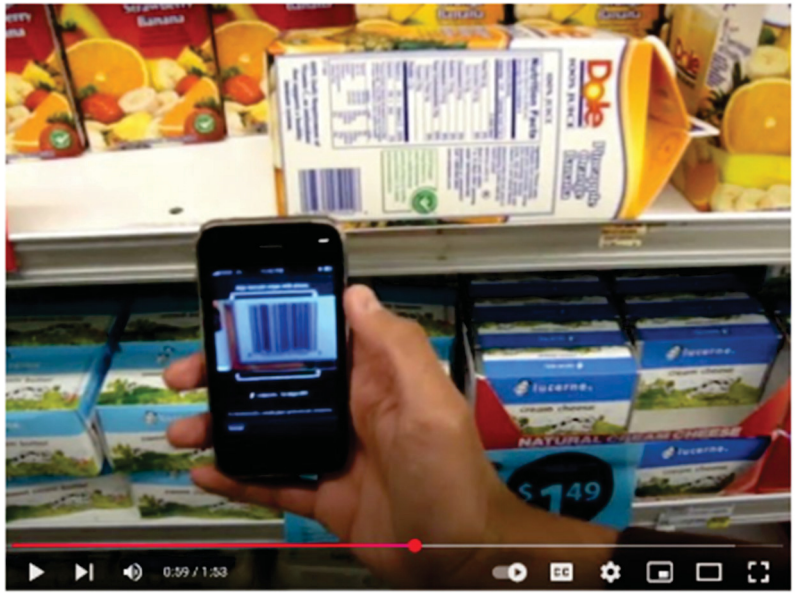
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

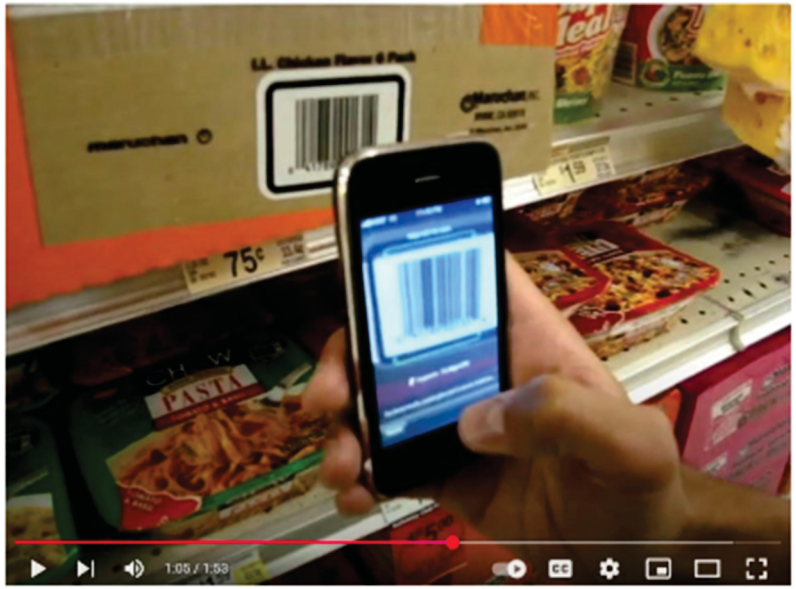
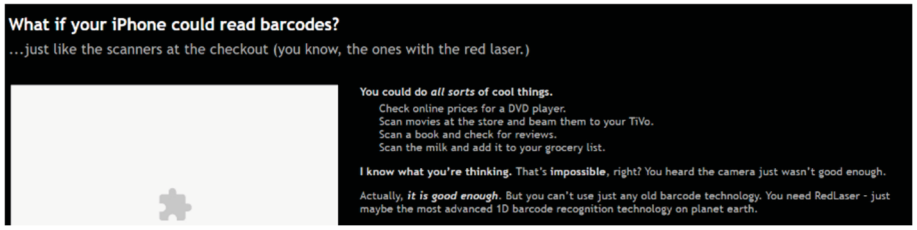
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

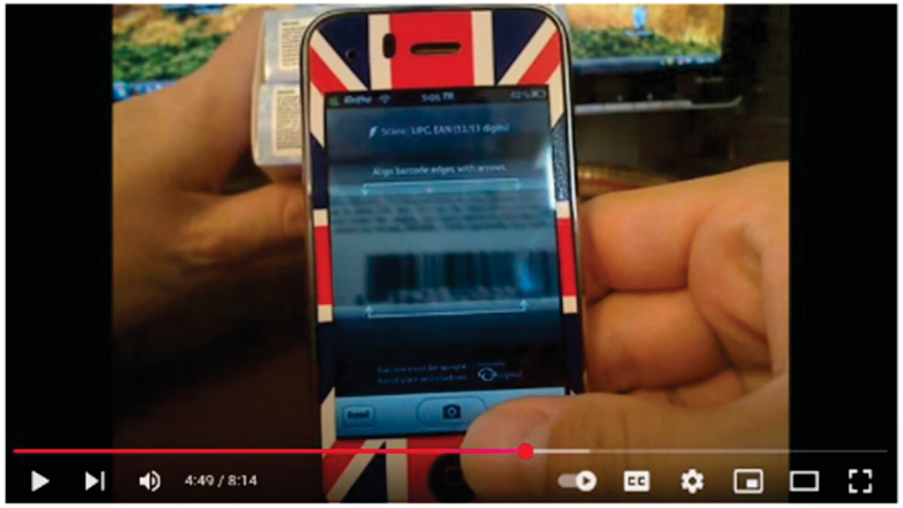
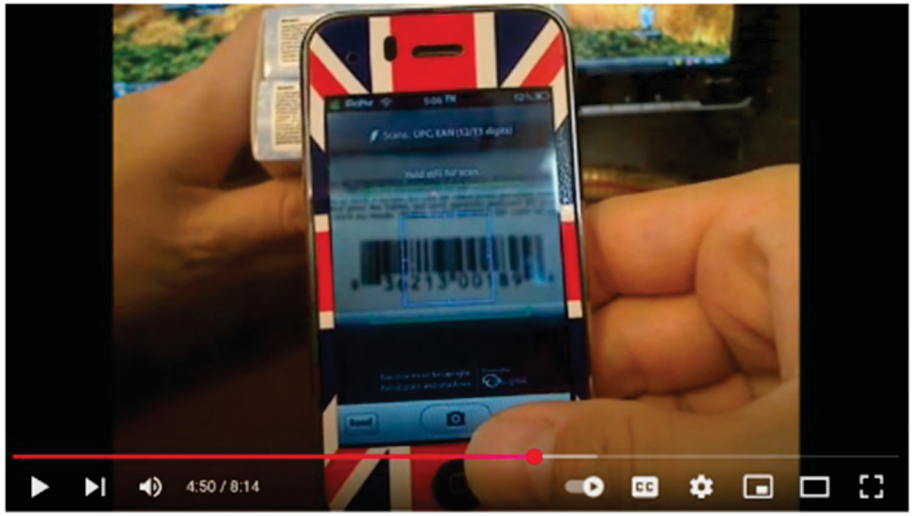
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

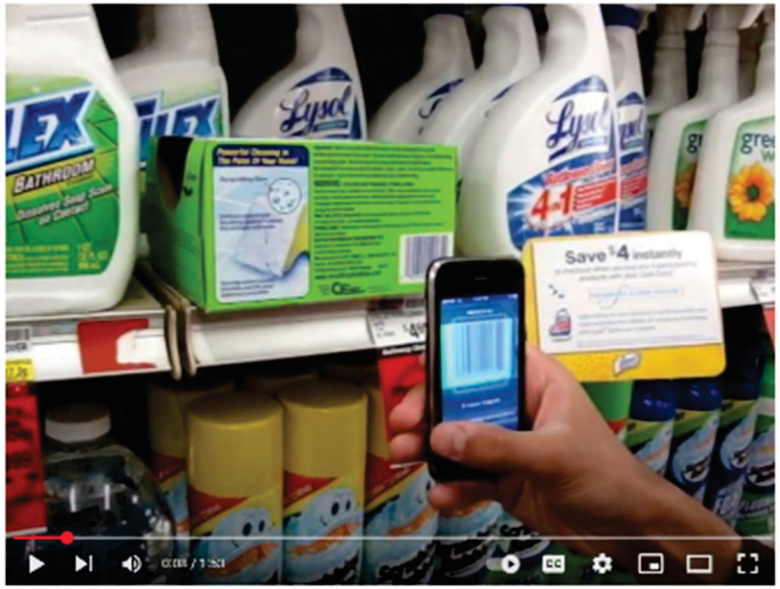
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

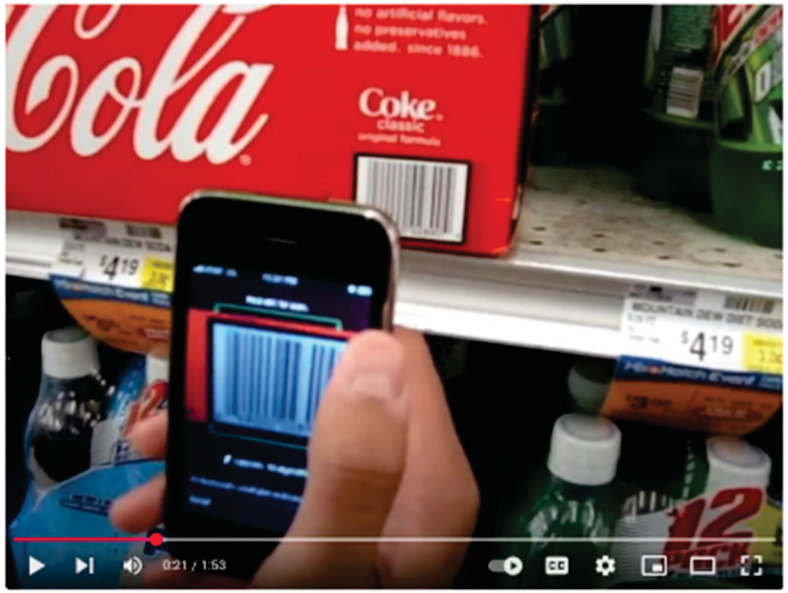
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

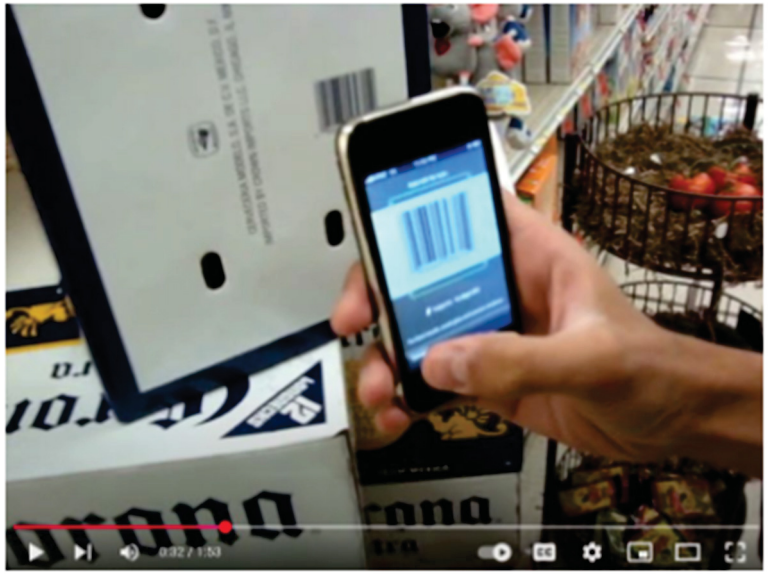
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

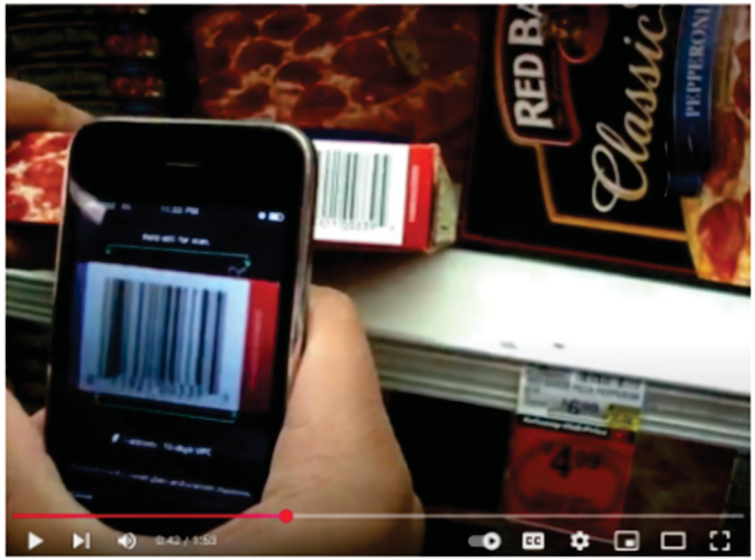
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

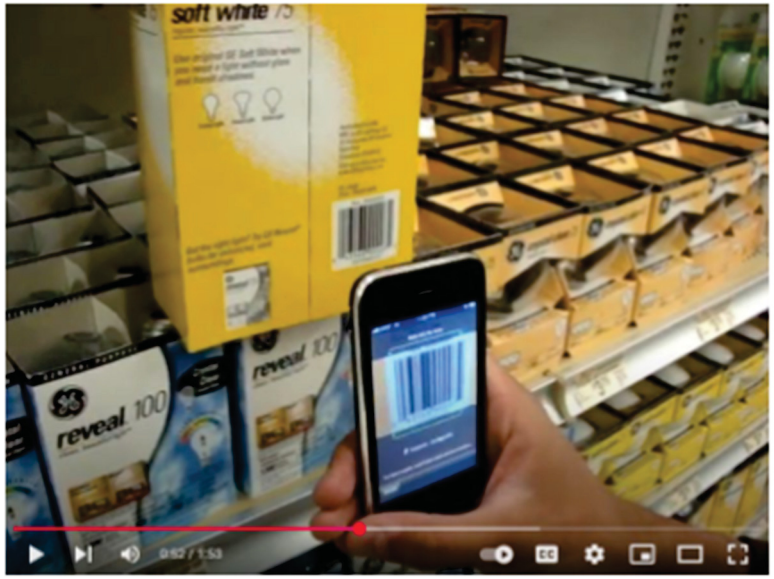
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example:

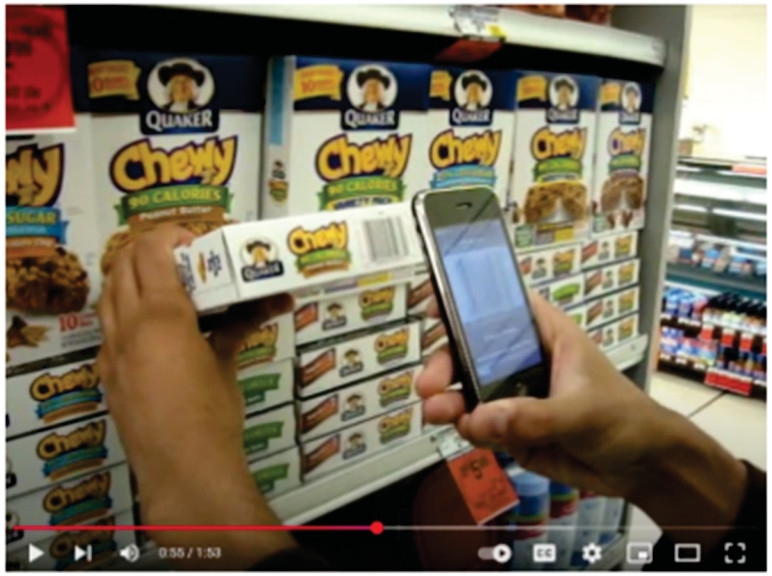
Claims	Prior Art
	RedLaser (Realtime Video) at 0:01–0:09 

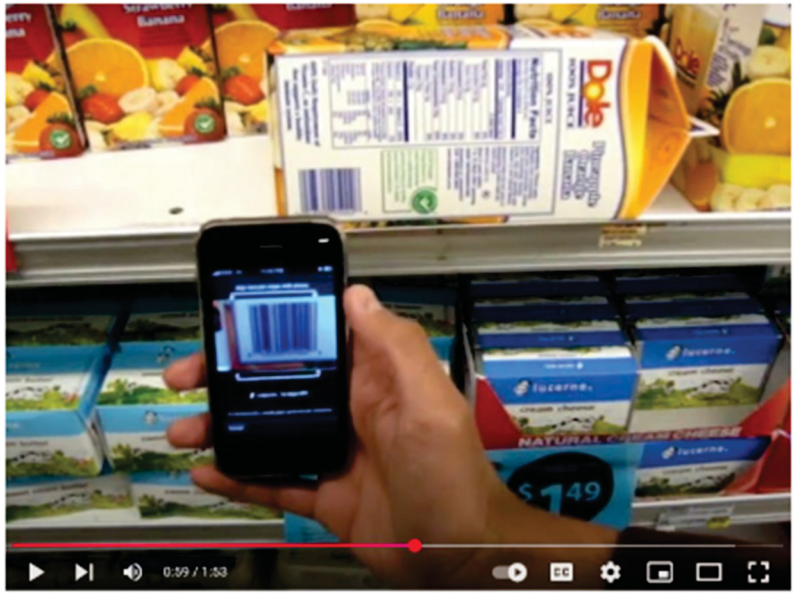
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

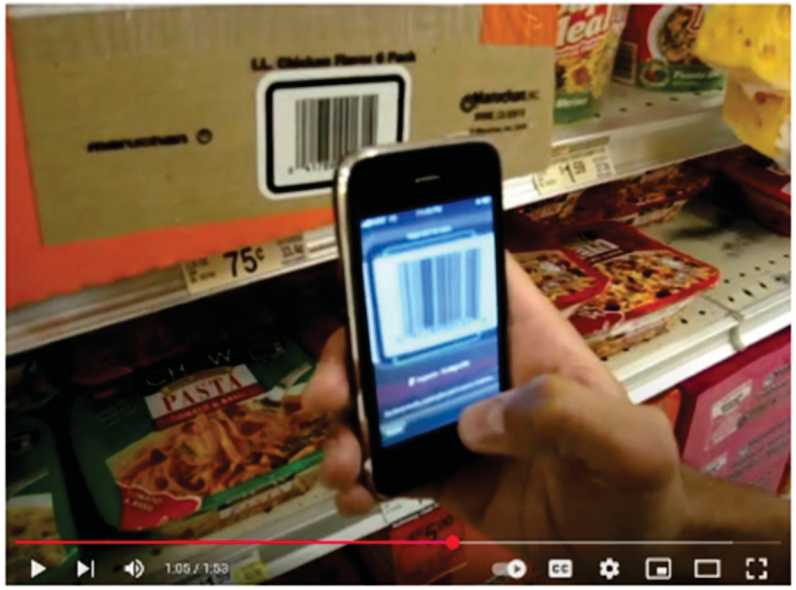
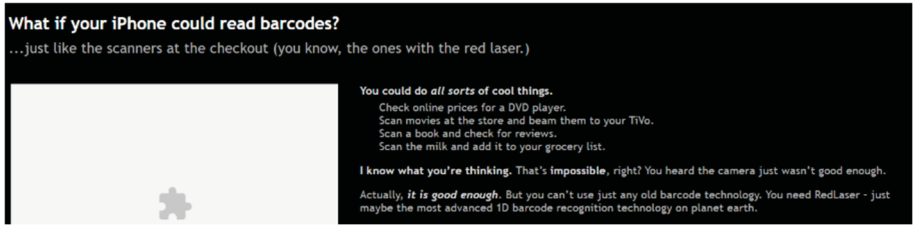
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

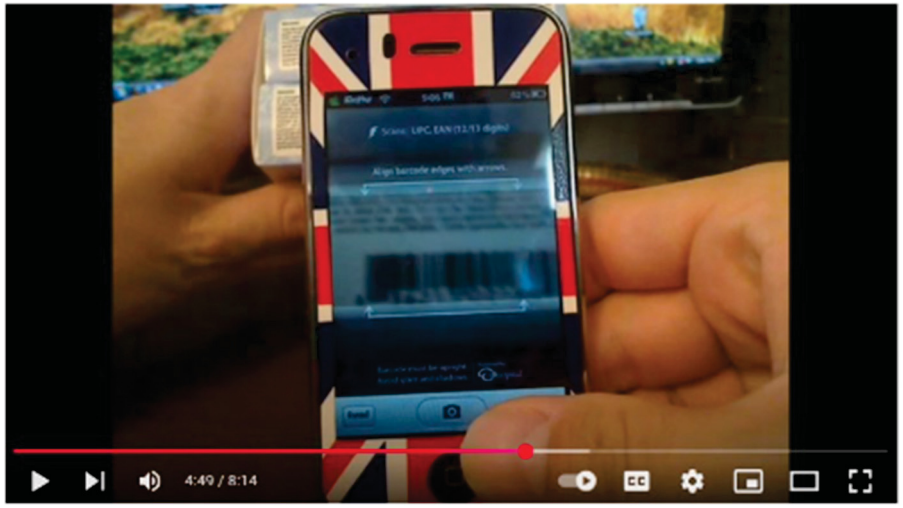
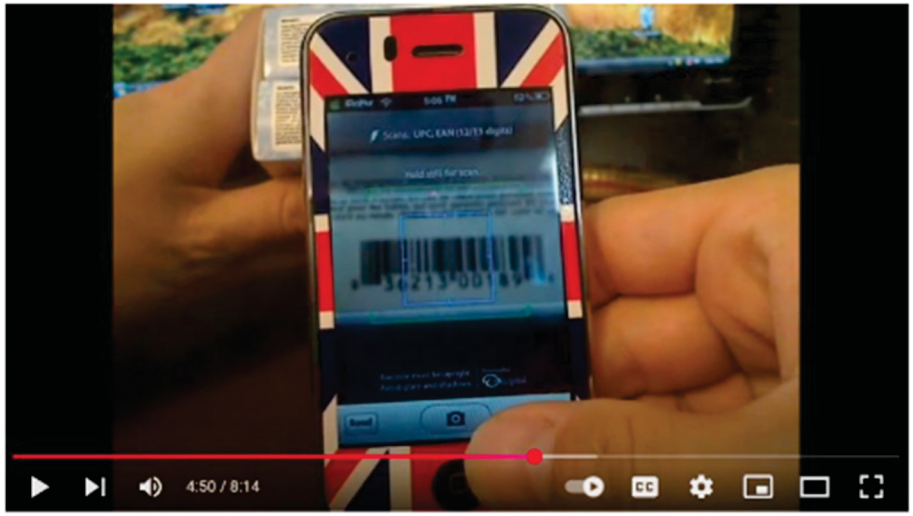
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

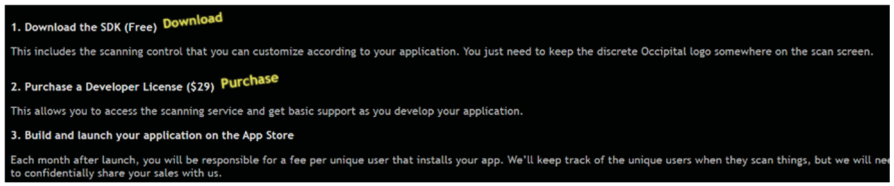
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

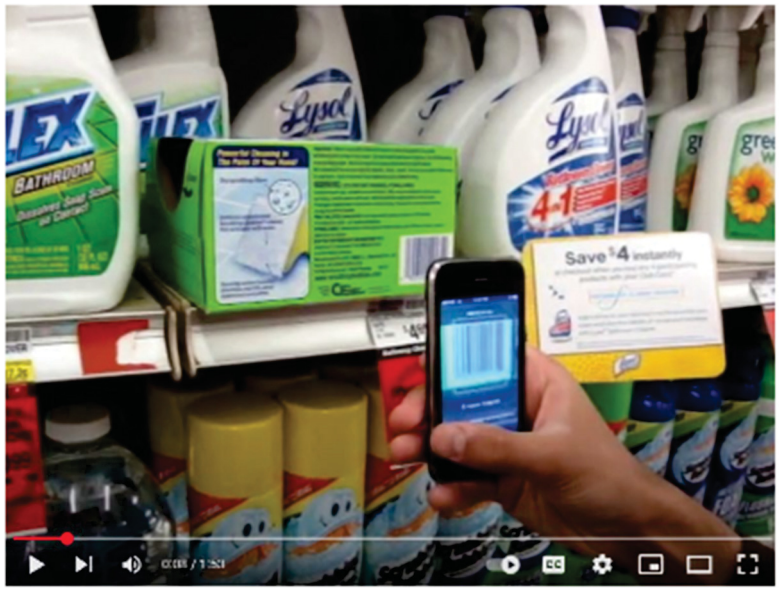
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

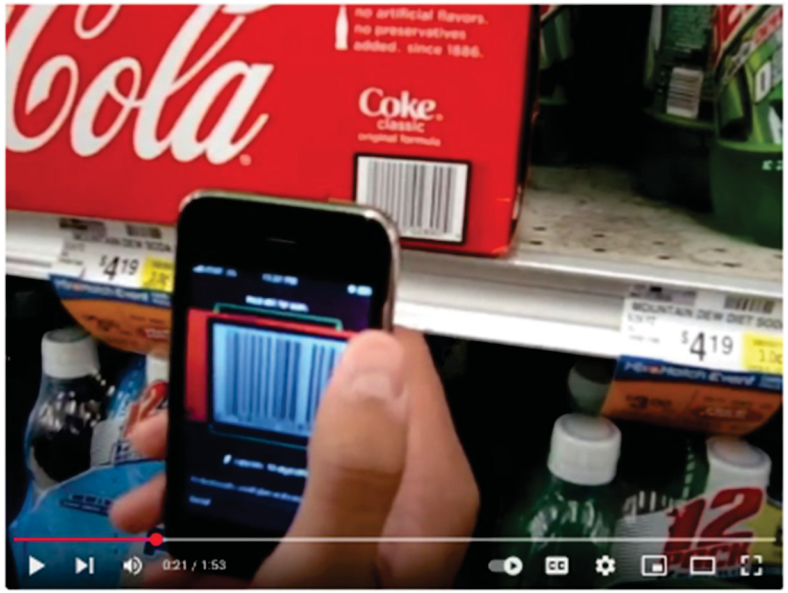
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

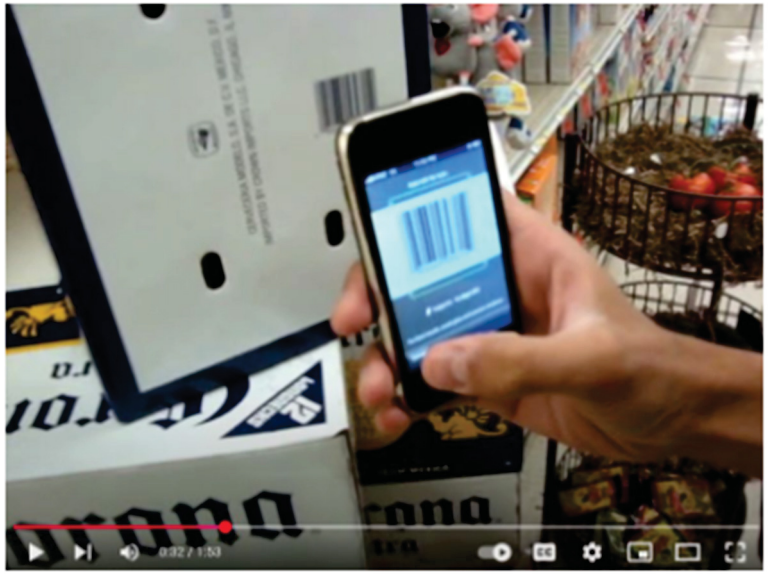
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

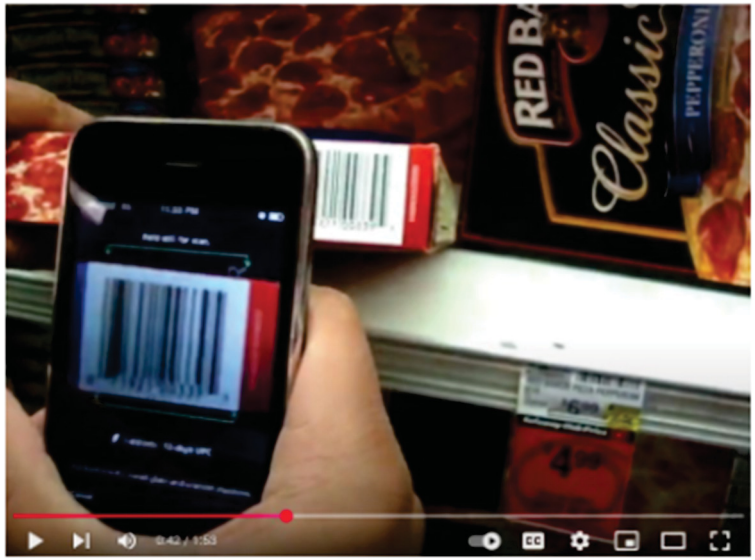
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

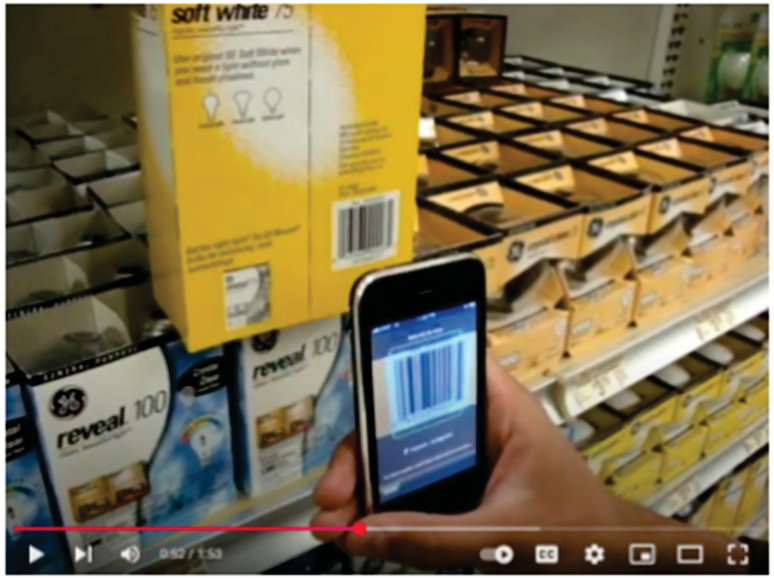
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

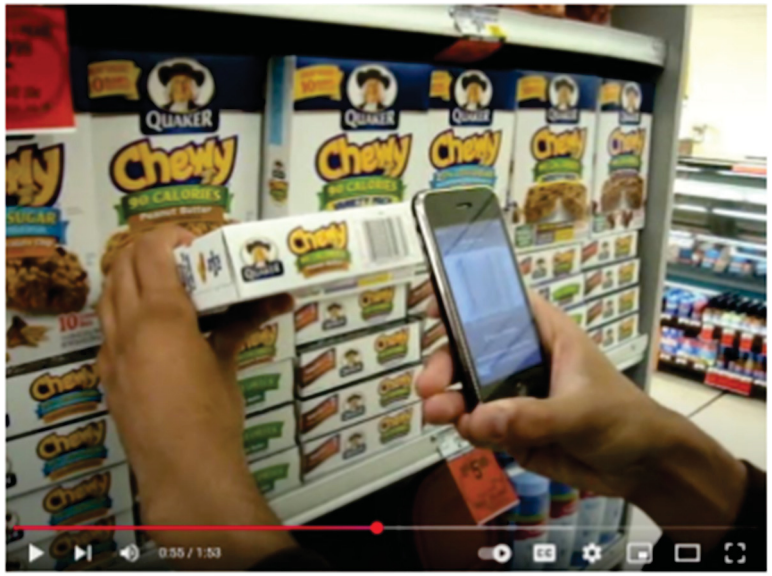
Claims	Prior Art
[1d] overlaying an alignment guide on the live video of the check in the field of view of the camera;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: RedLaser (Realtime Video) at 0:01–0:09 

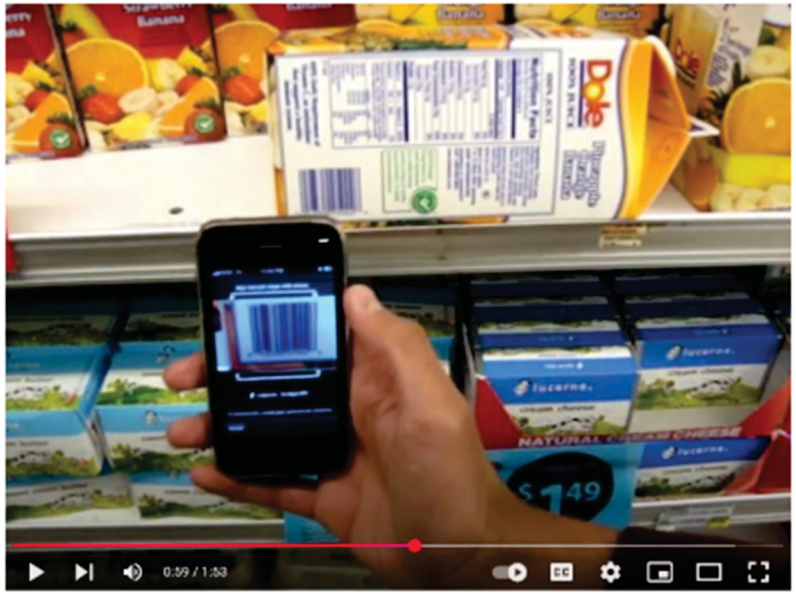
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

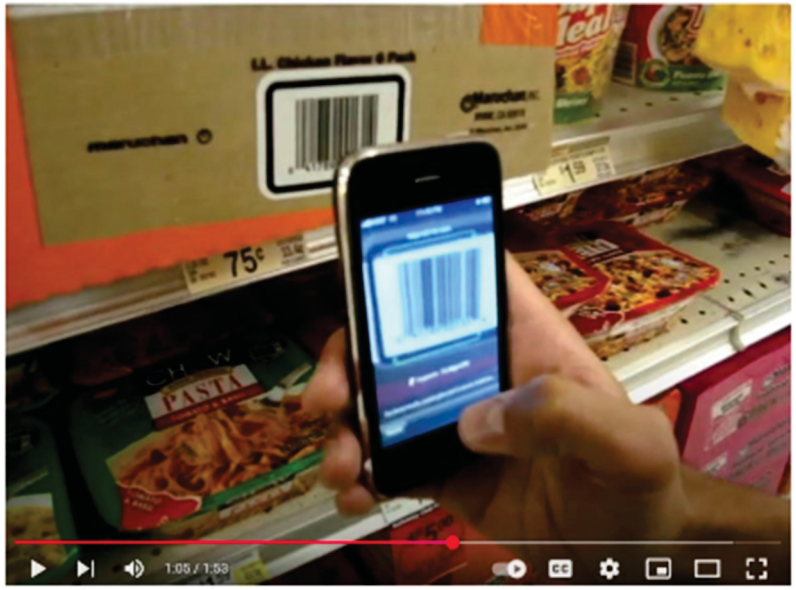
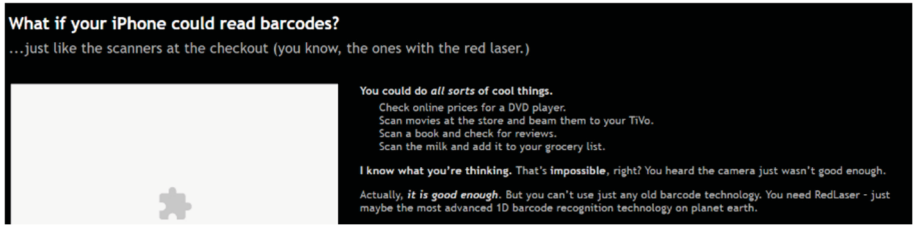
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

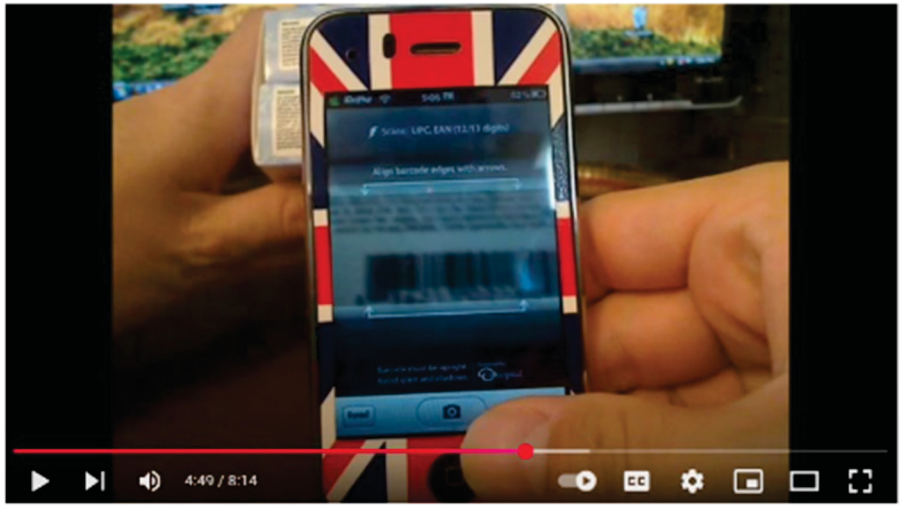
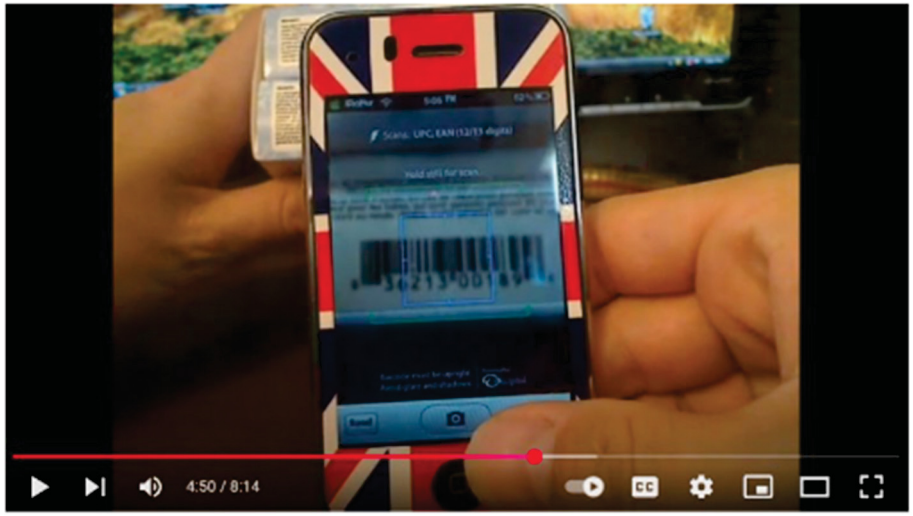
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

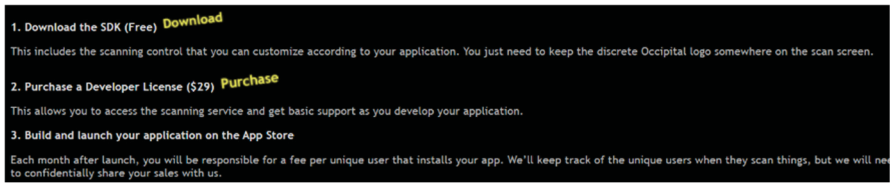
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

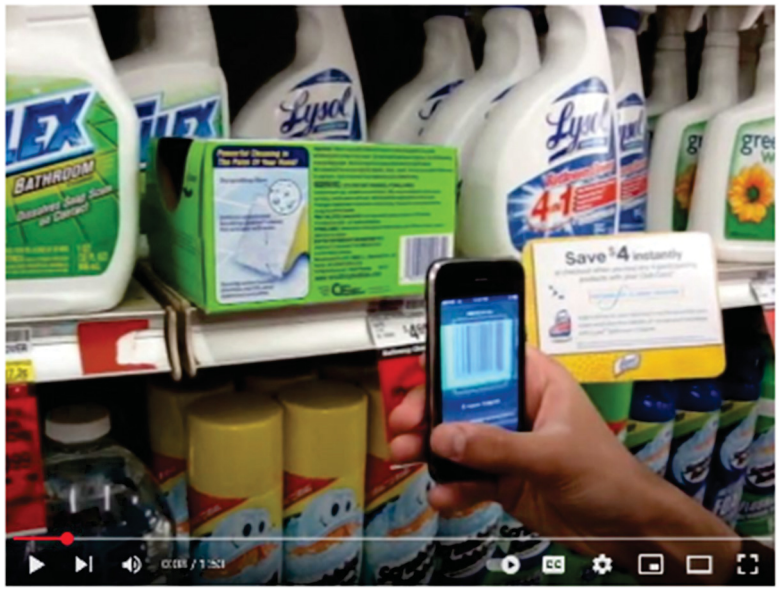
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

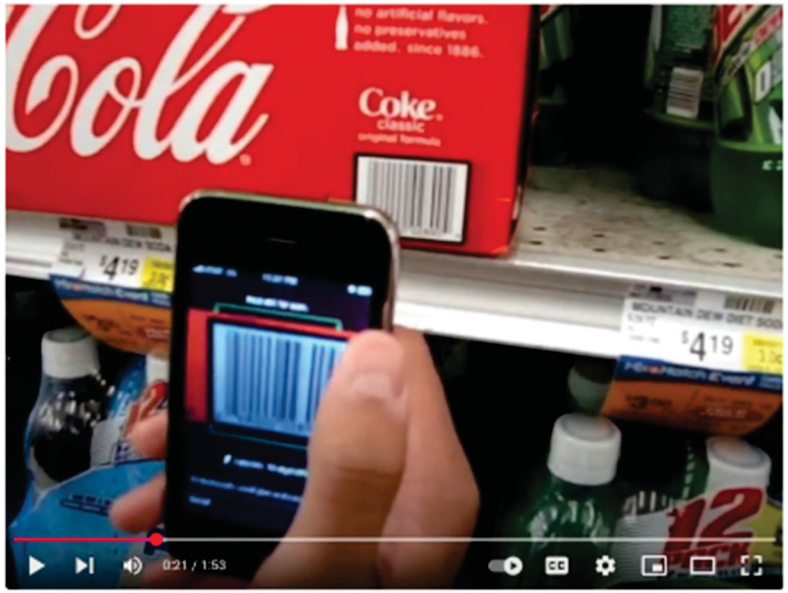
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

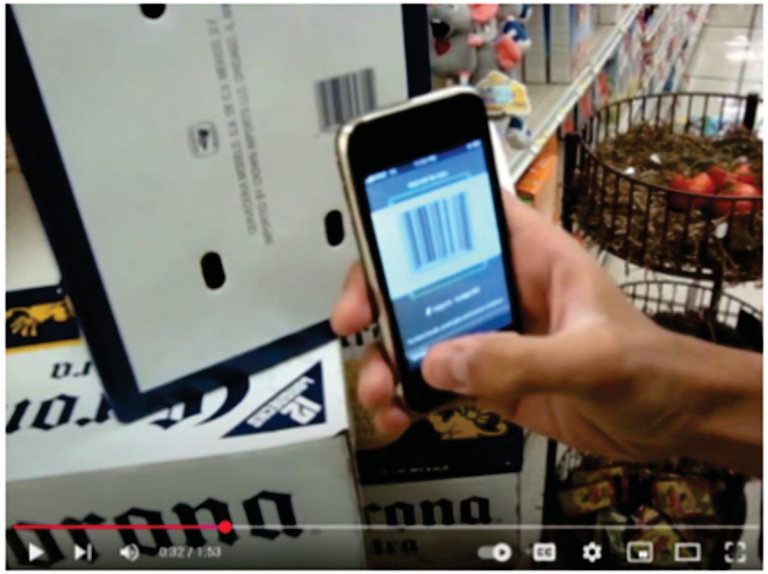
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

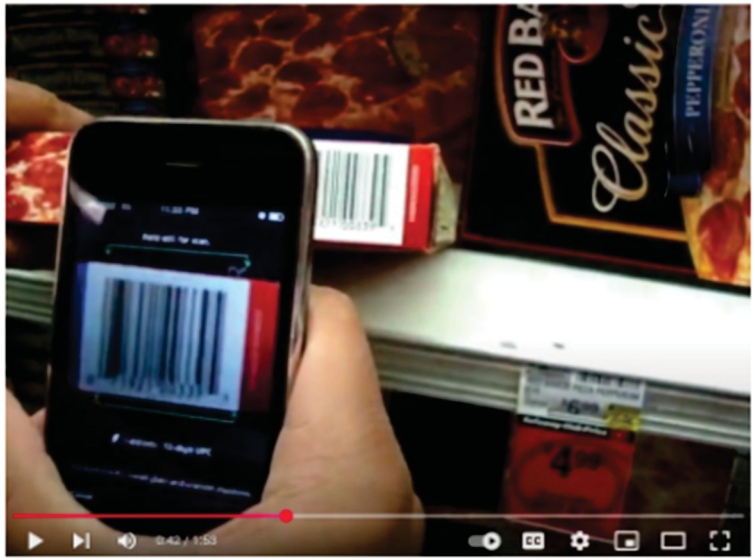
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

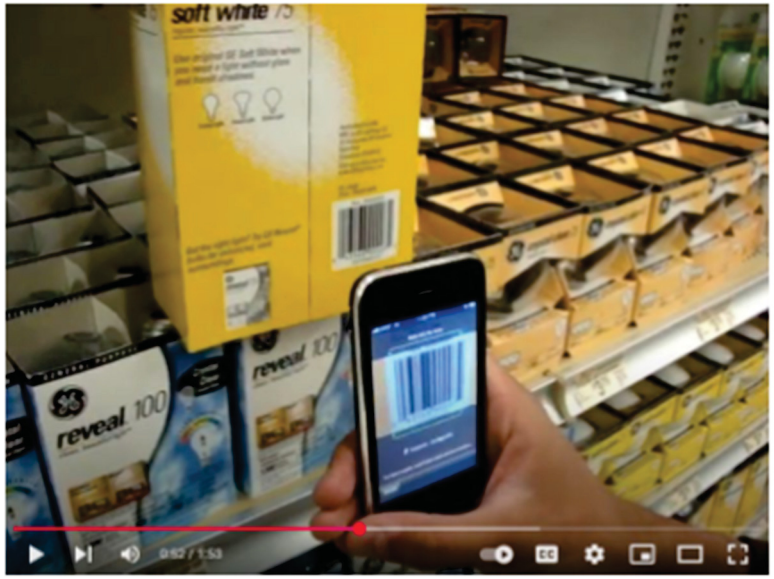
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitation 1[pre], 1[a], 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

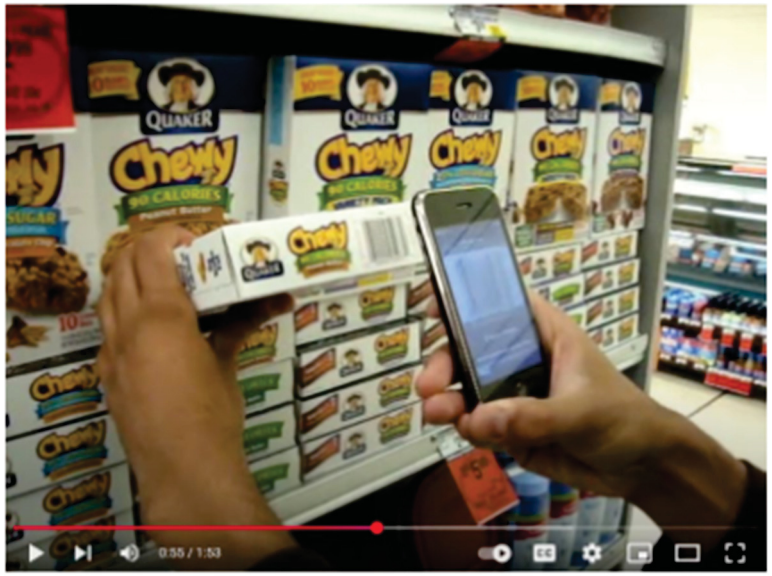
Claims	Prior Art
[1e] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: RedLaser (Realtime Video) at 0:01–0:09 

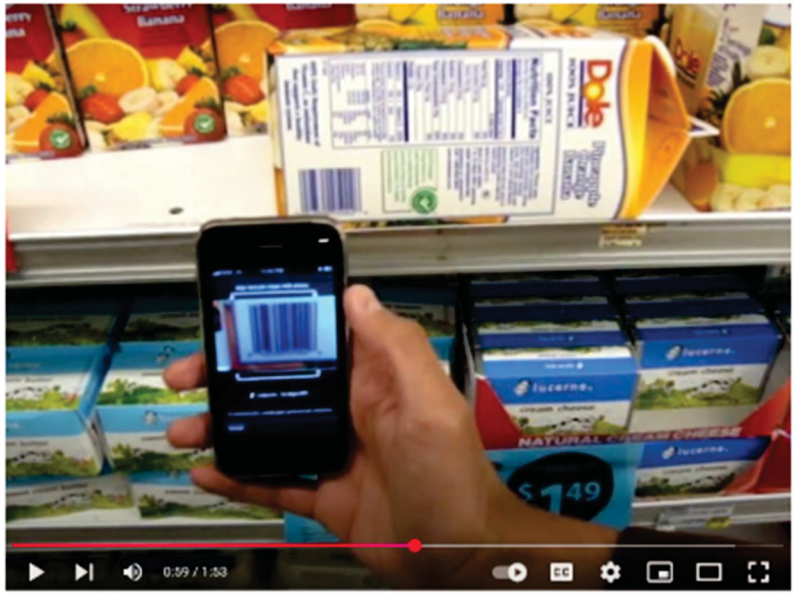
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

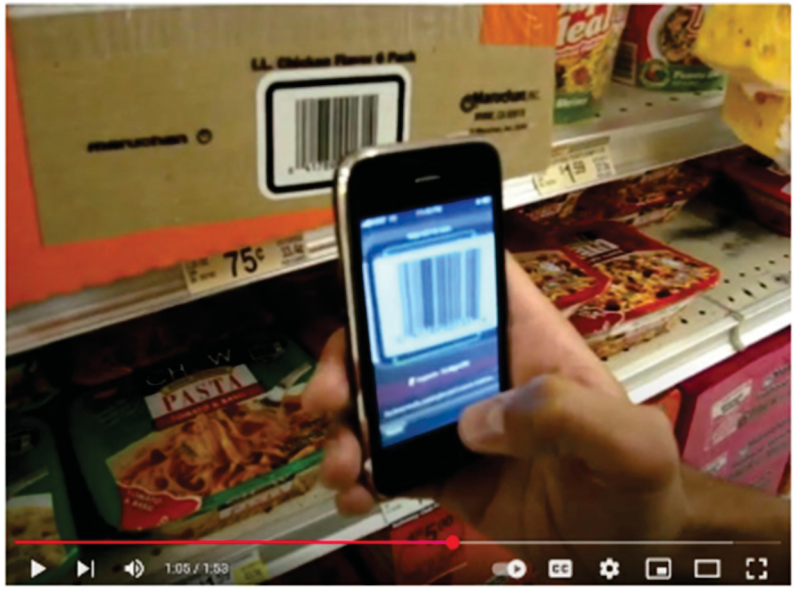
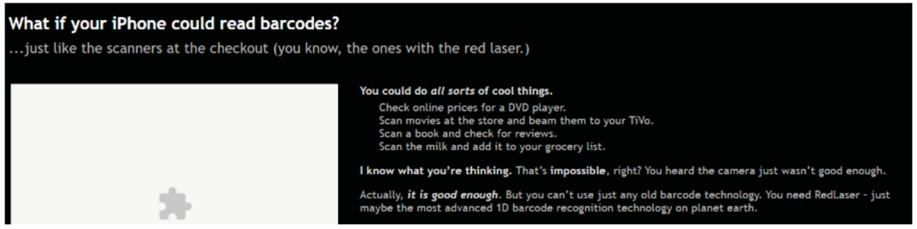
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

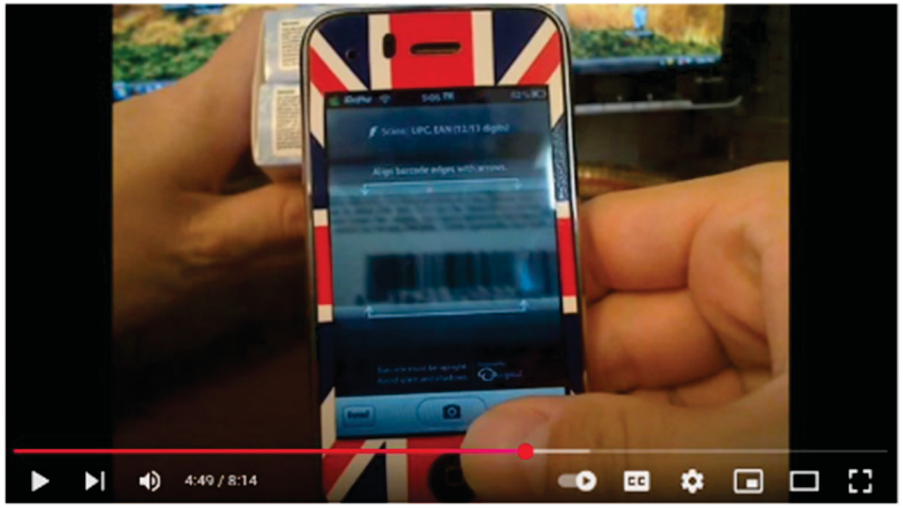
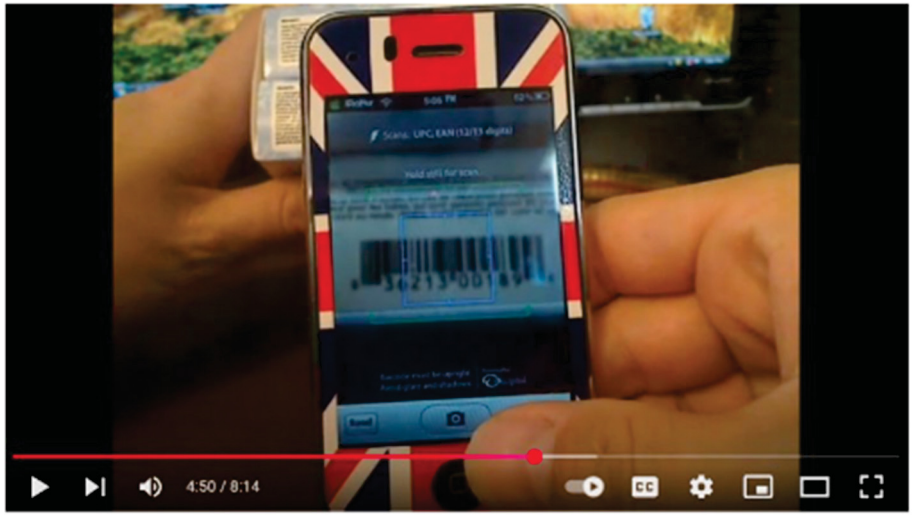
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

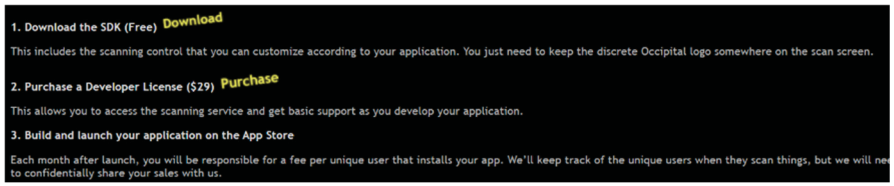
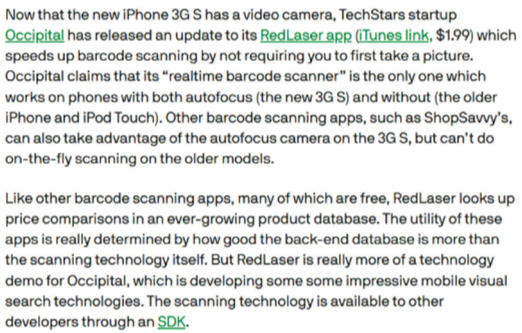
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

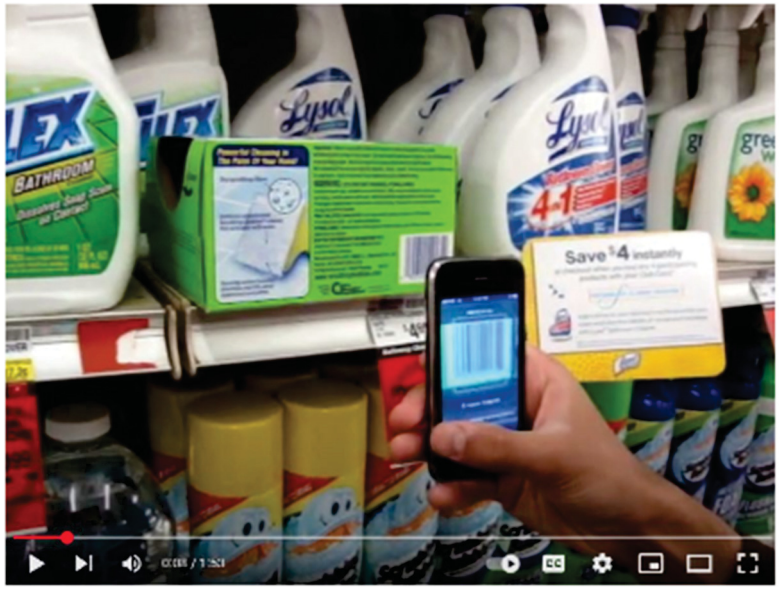
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

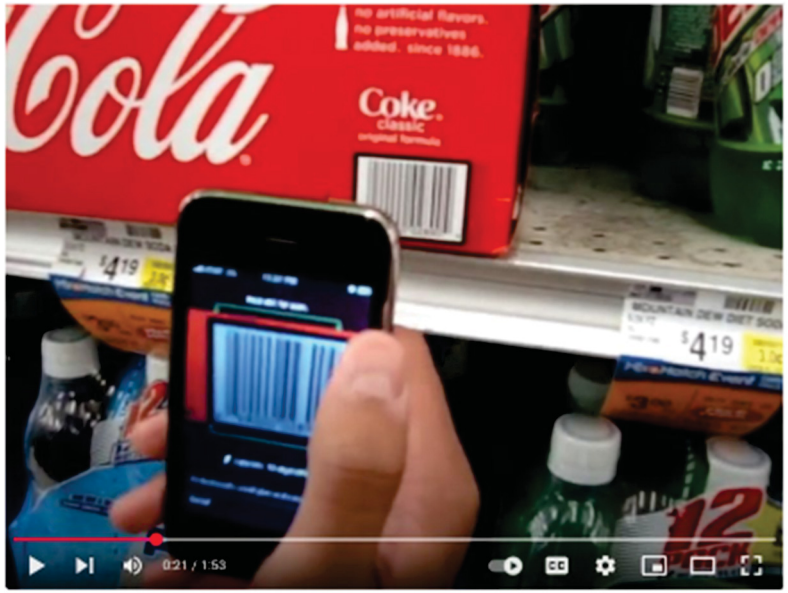
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

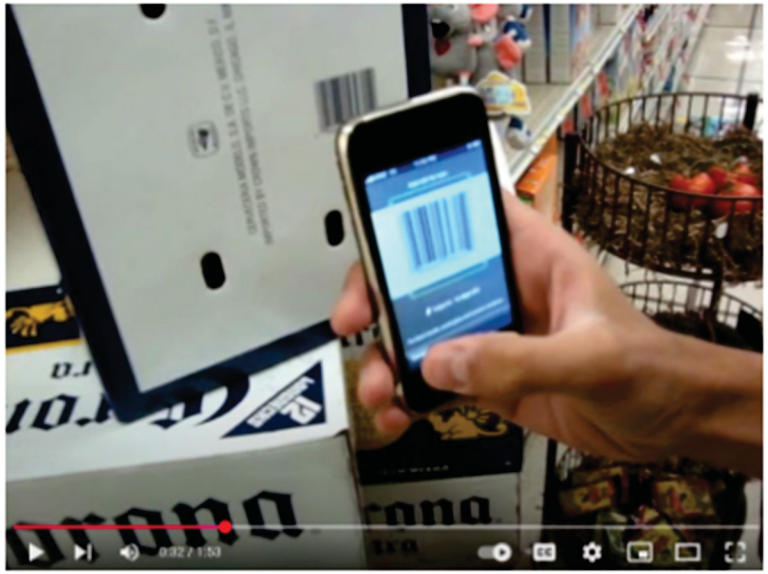
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

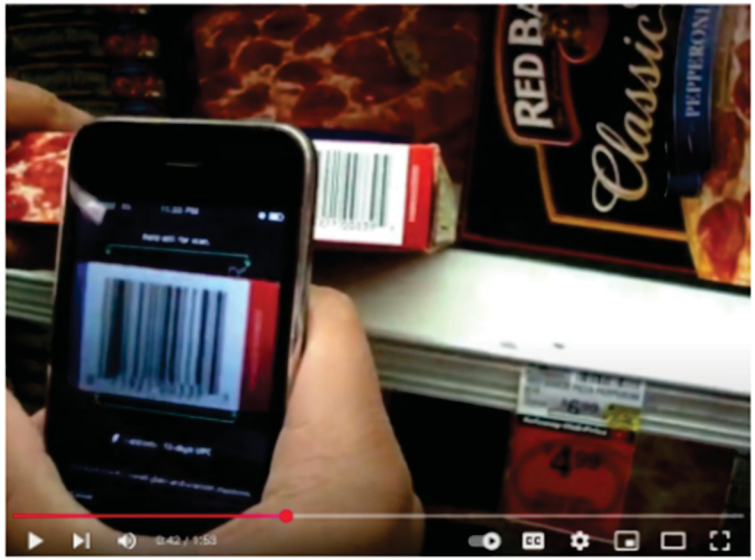
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

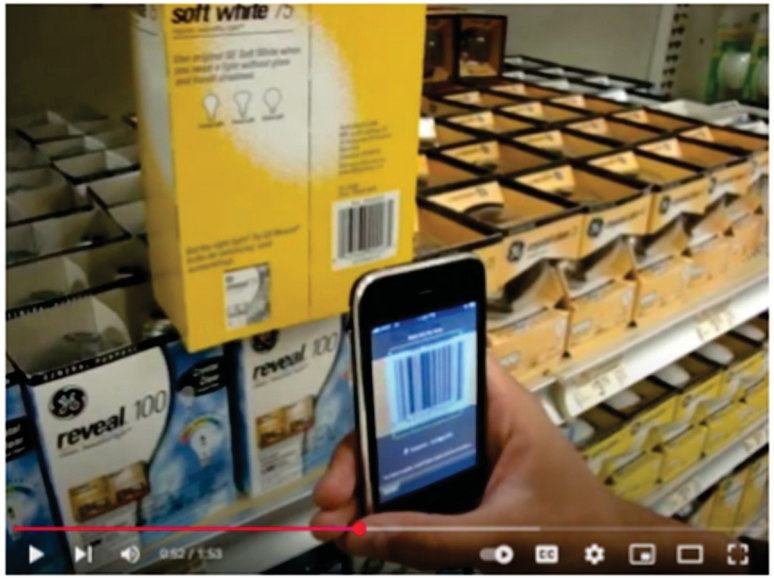
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1  Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[pre], 1[a], 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

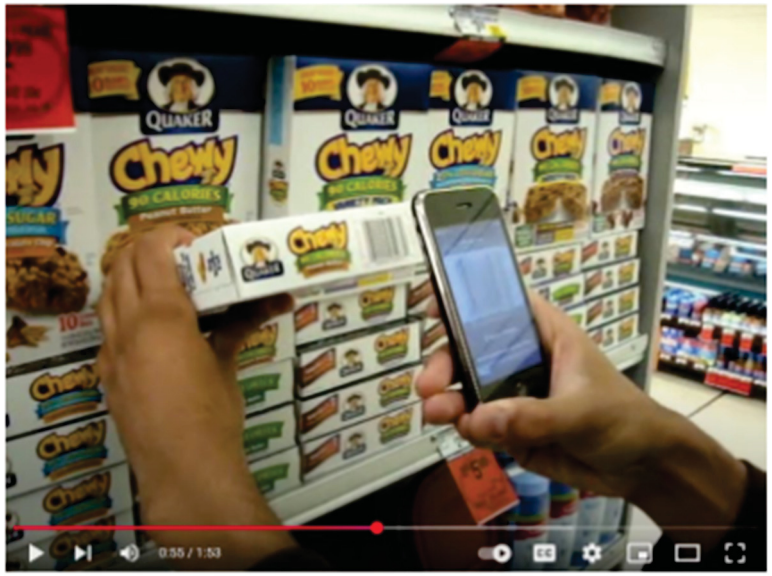
Claims	Prior Art
[1f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: RedLaser (Realtime Video) at 0:01–0:09 

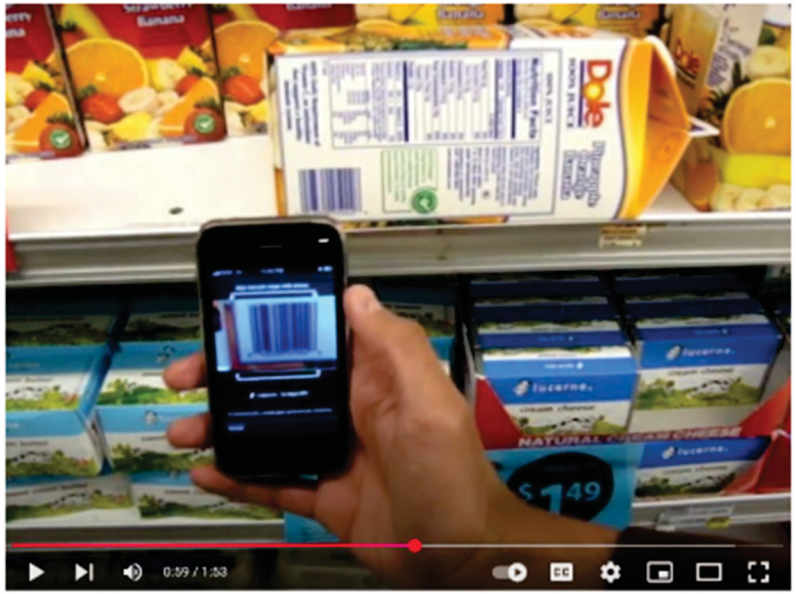
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

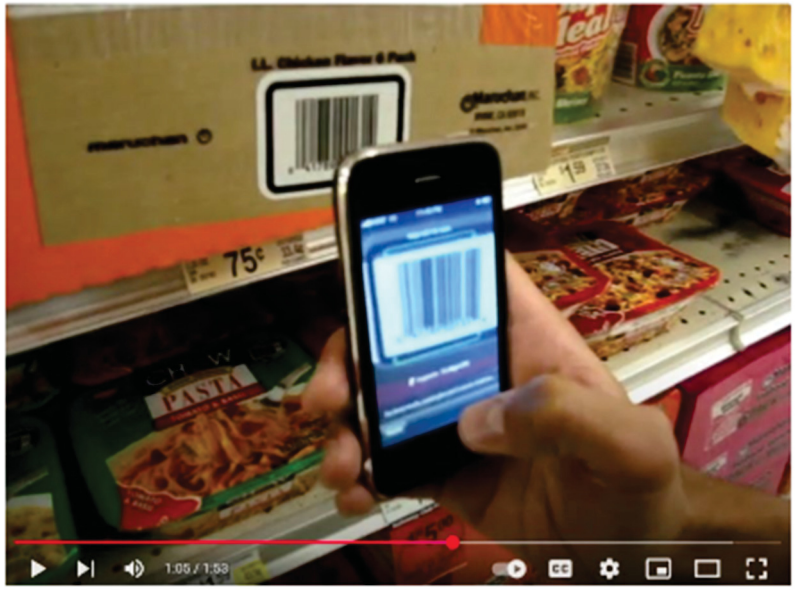
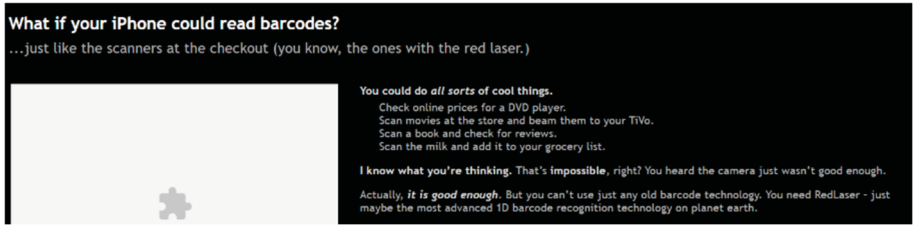
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

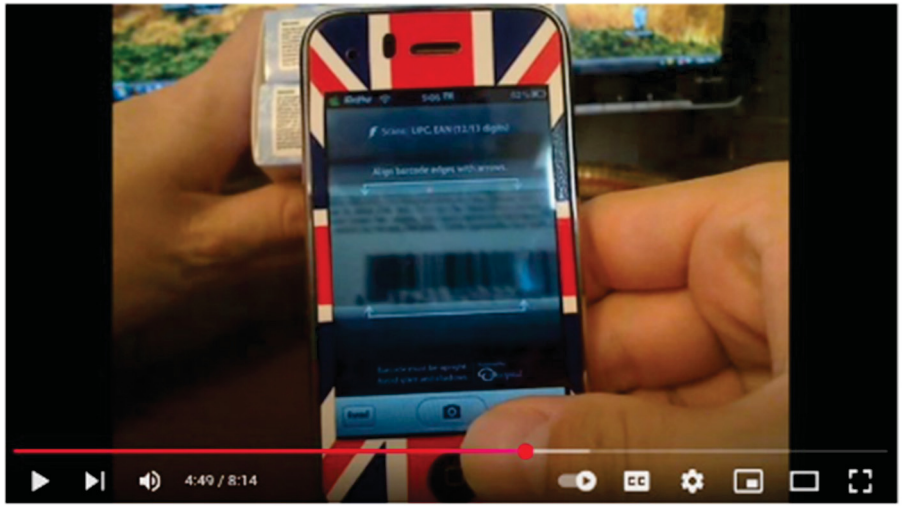
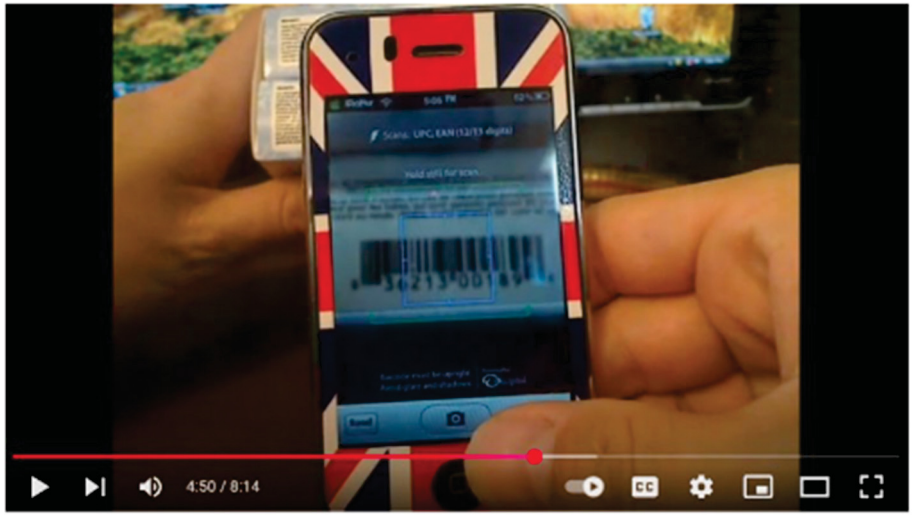
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

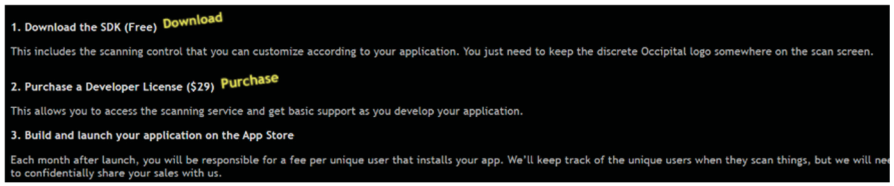
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

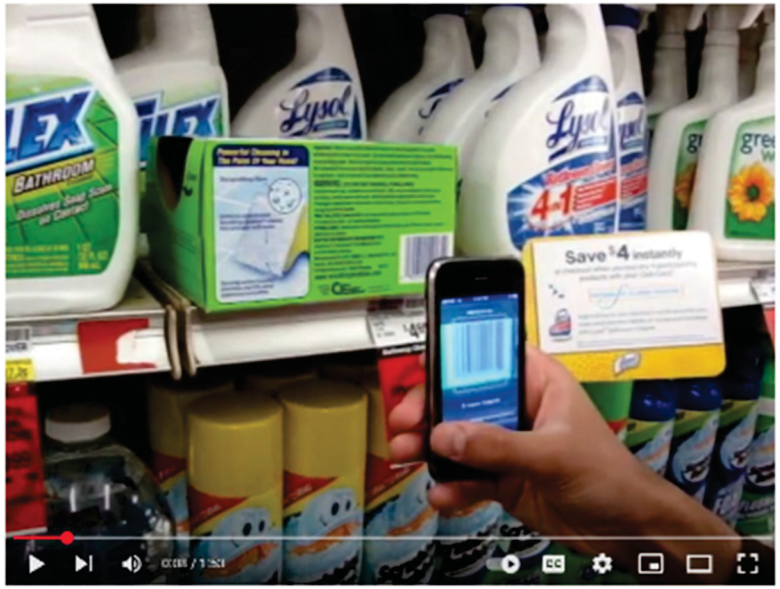
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

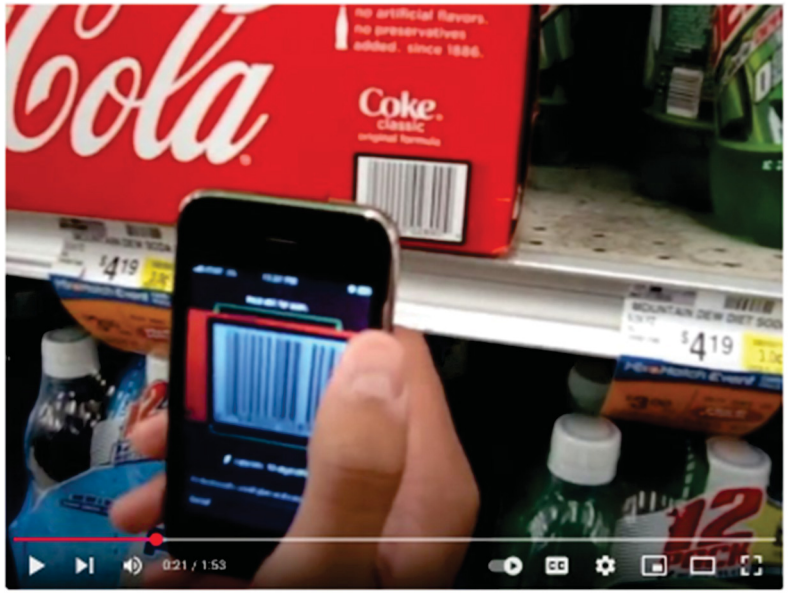
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

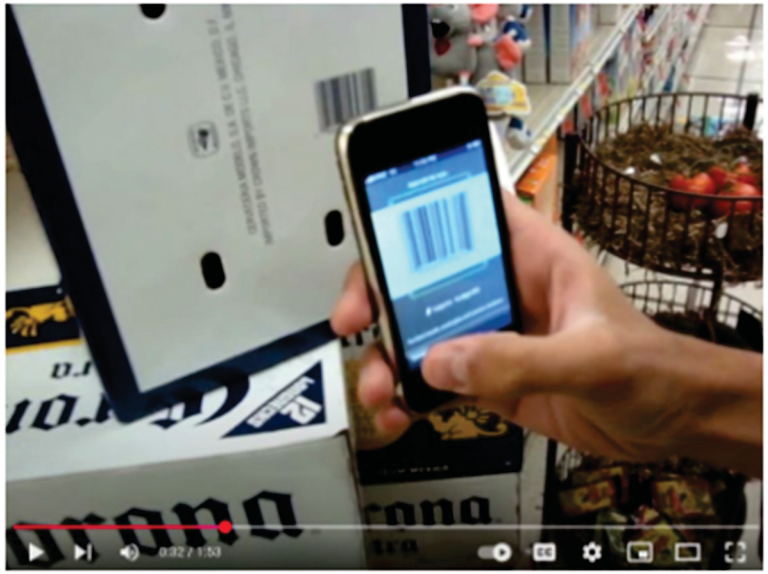
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

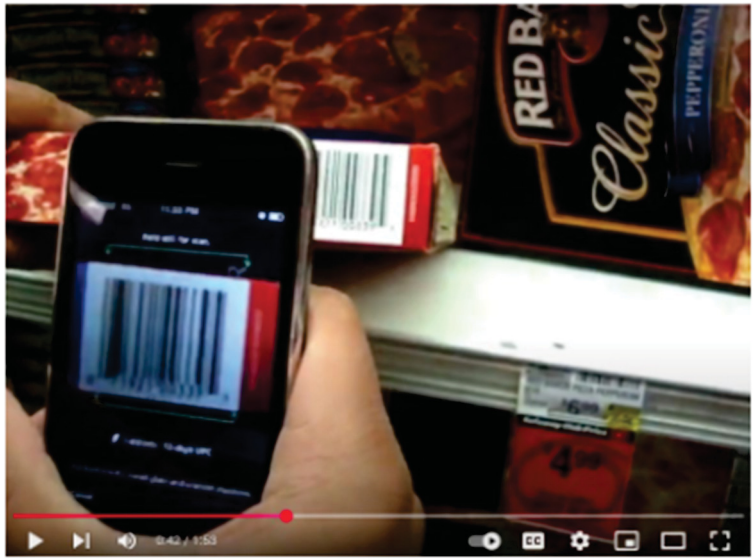
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

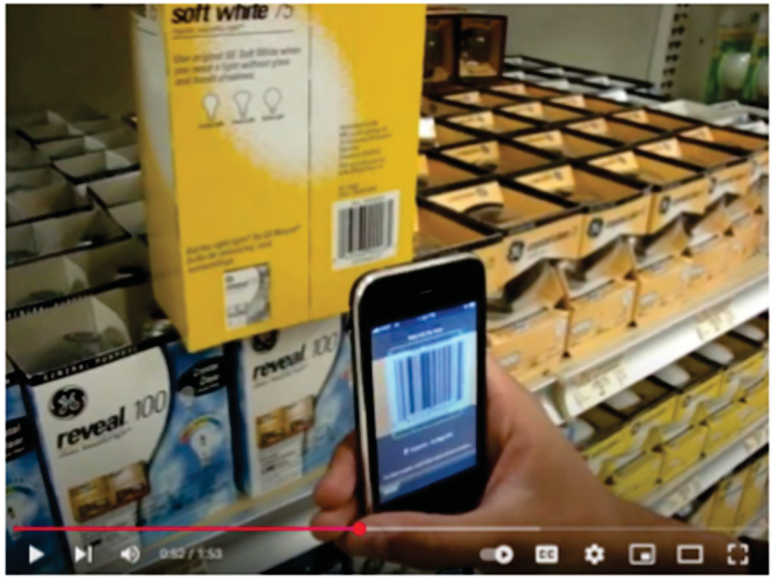
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[pre], 1[a], 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

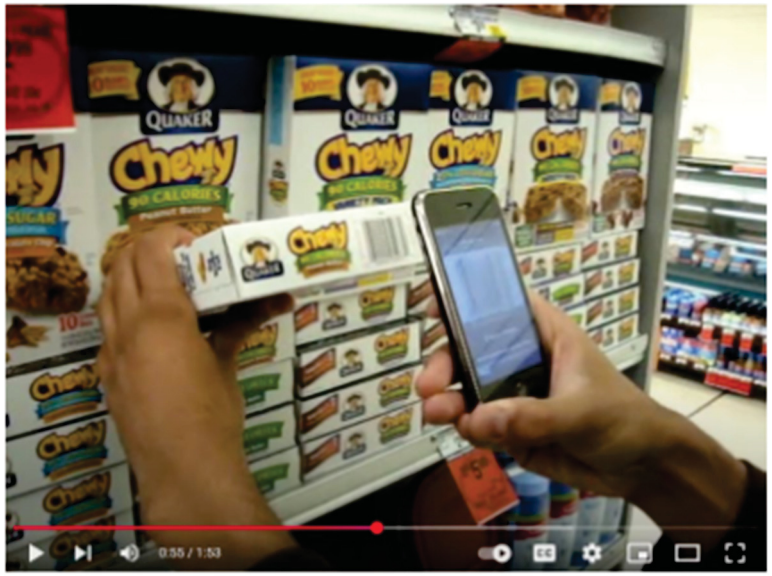
Claims	Prior Art
[1g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: RedLaser (Realtime Video) at 0:01–0:09 

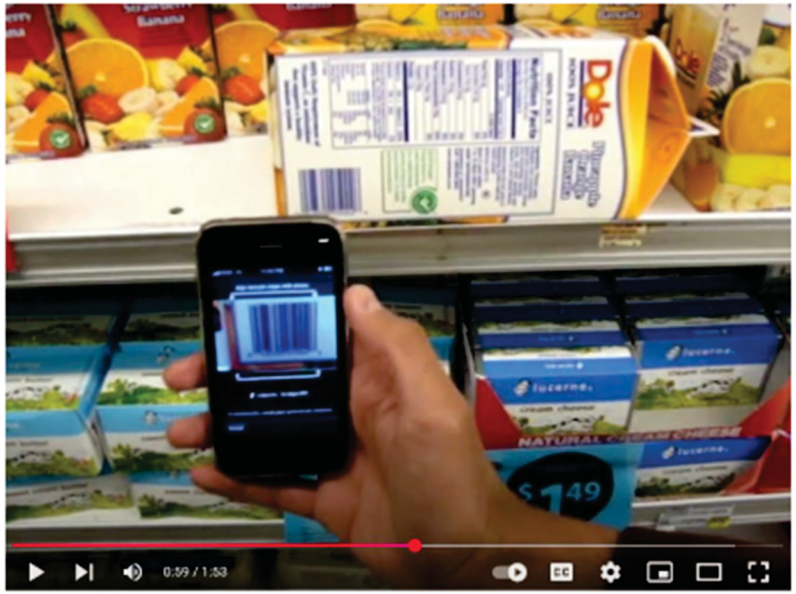
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

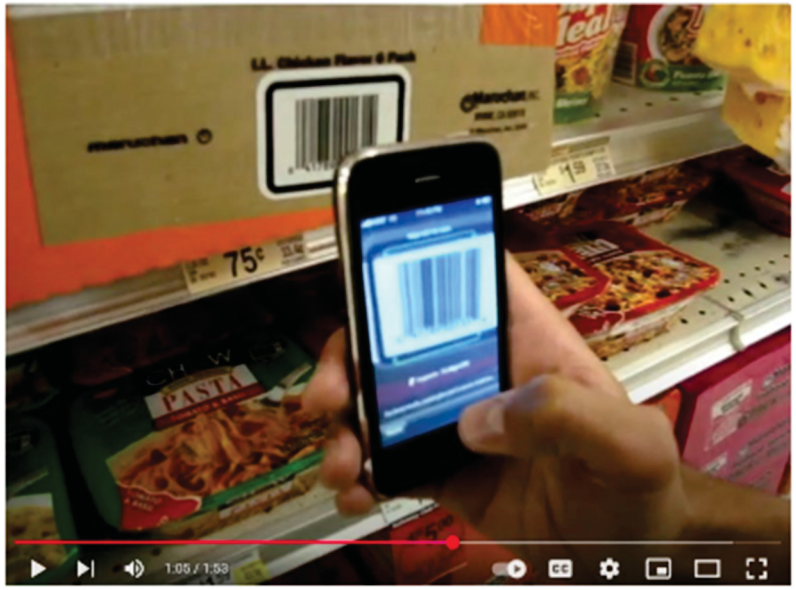
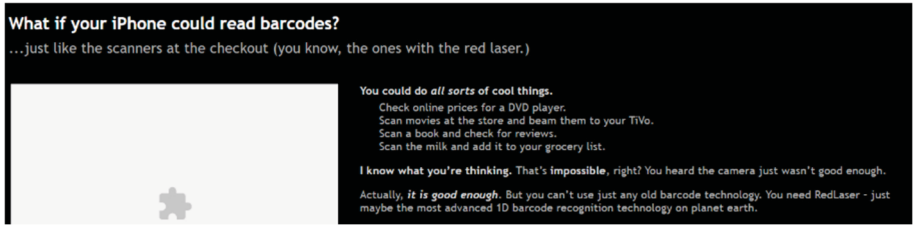
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

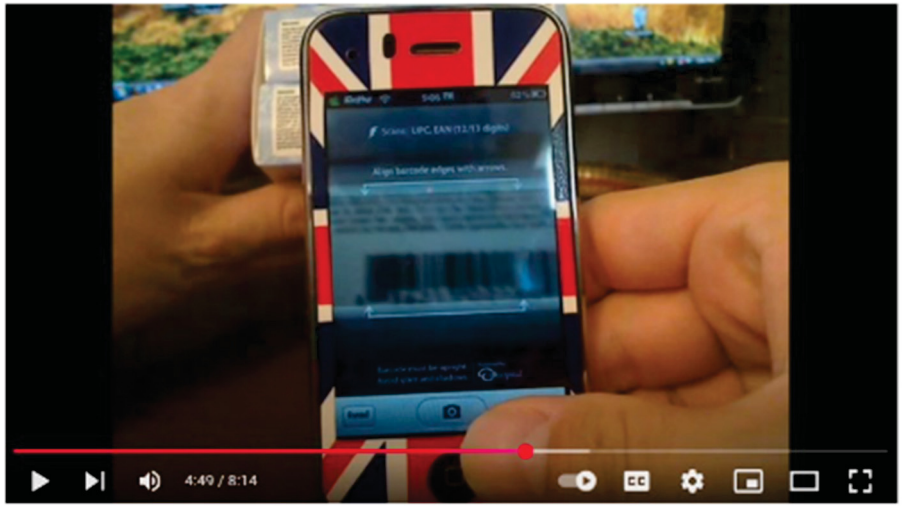
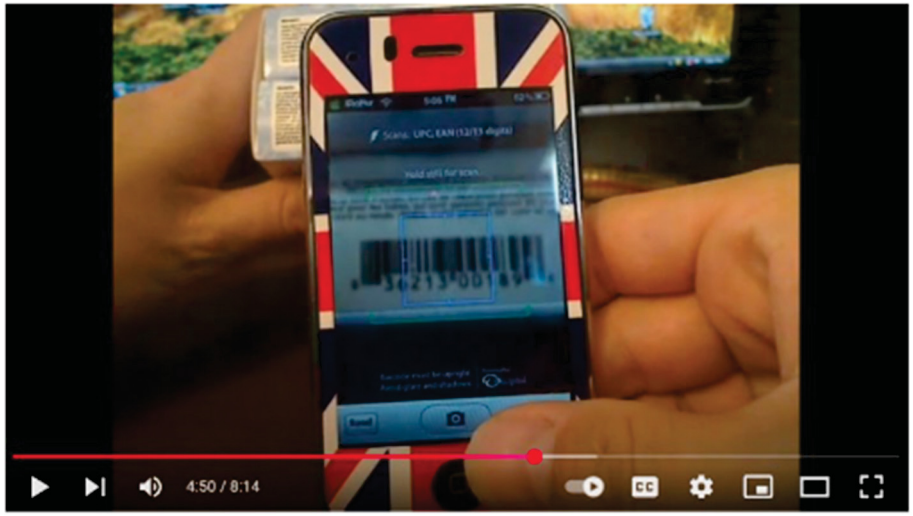
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

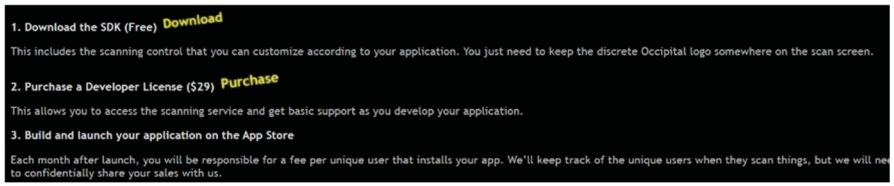
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

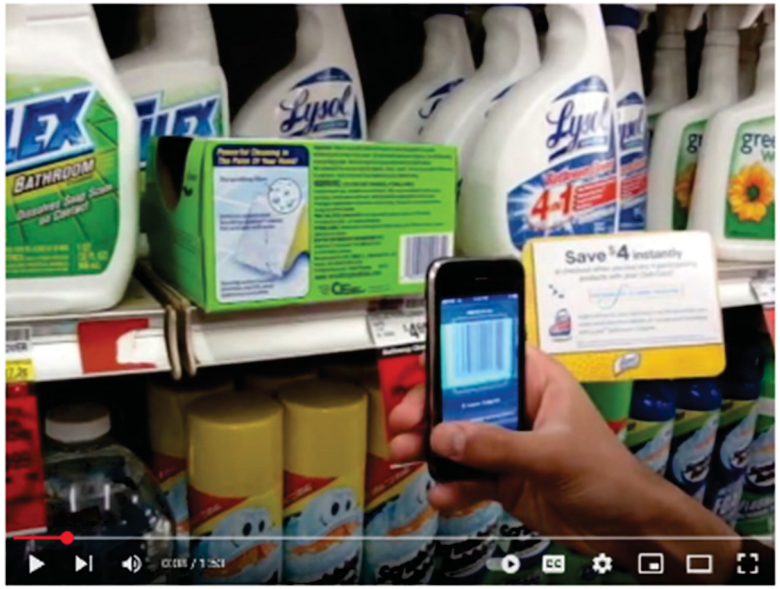
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

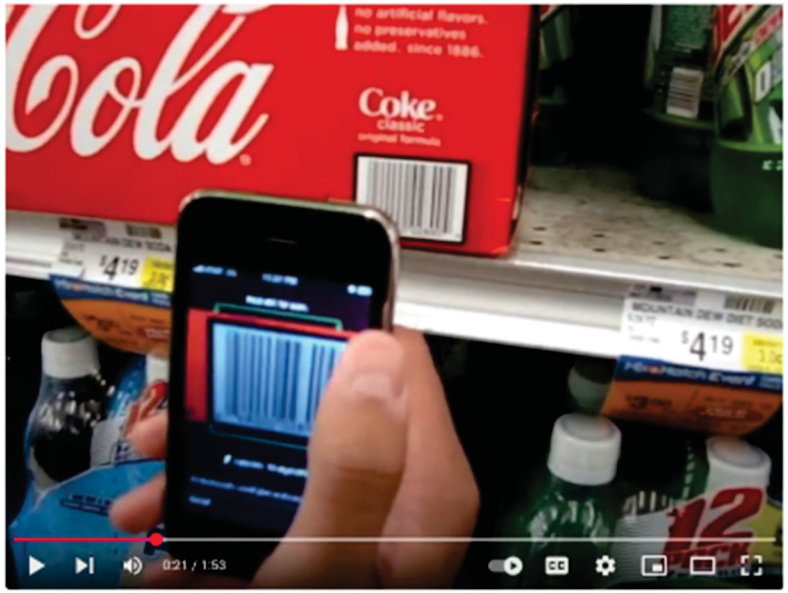
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

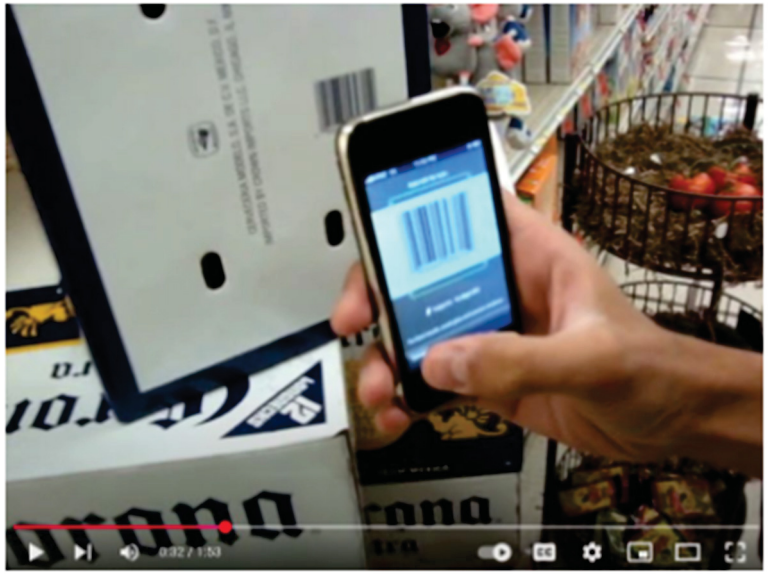
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

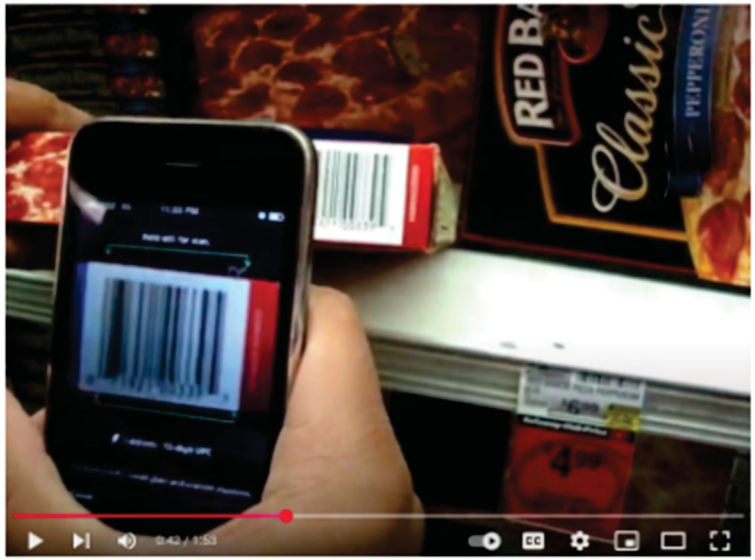
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

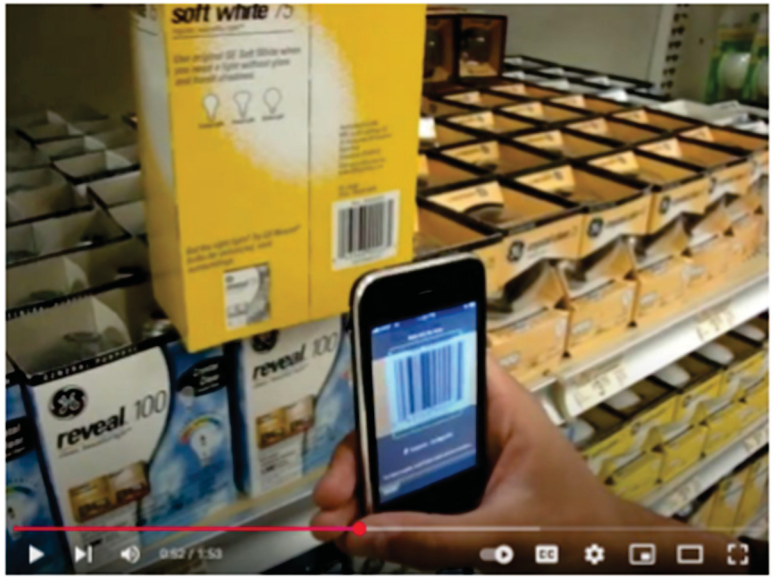
Claims	Prior Art
	RedLaser (SDK) at 1 RedLaser (SDK) at 1  RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 *See also* limitations 1[pre], 1[a], 1[e], 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

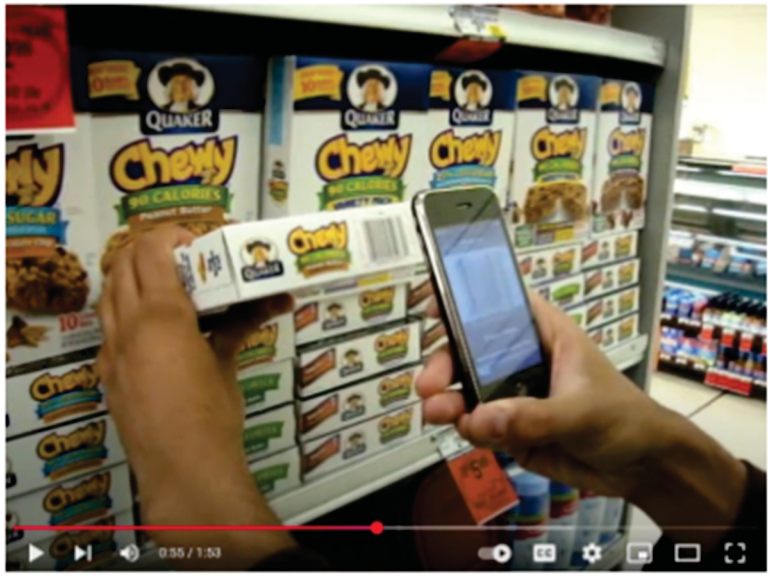
Claims	Prior Art
[1h] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: RedLaser (Realtime Video) at 0:01–0:09 

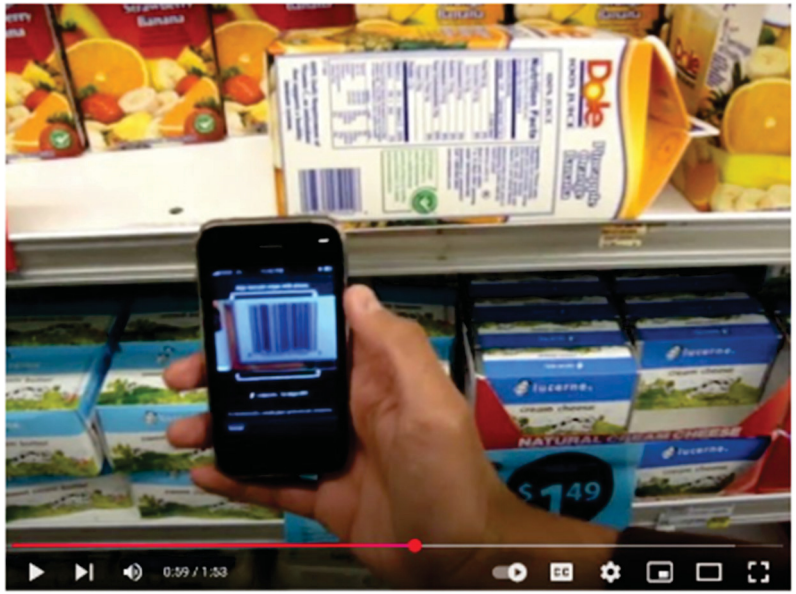
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

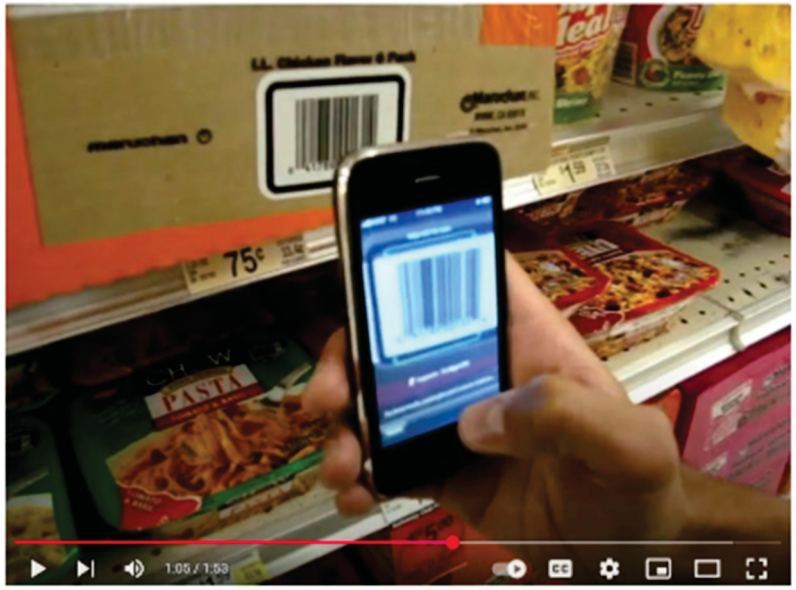
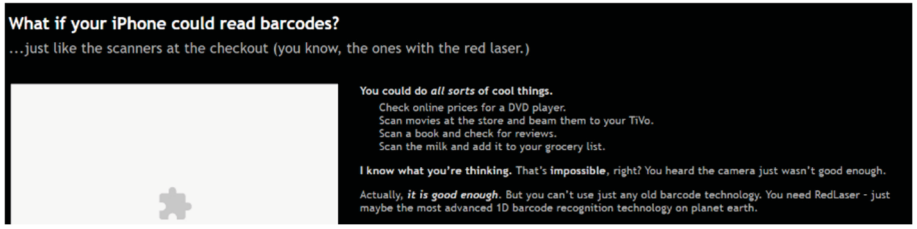
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

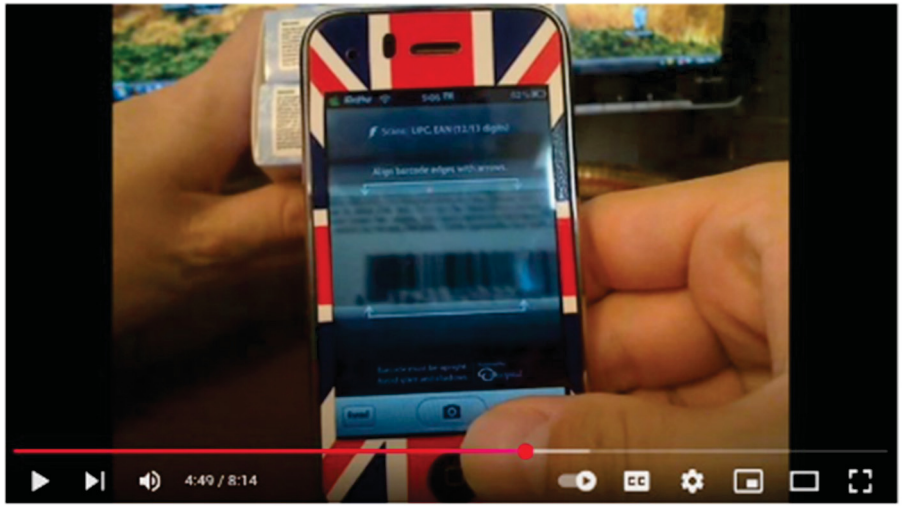
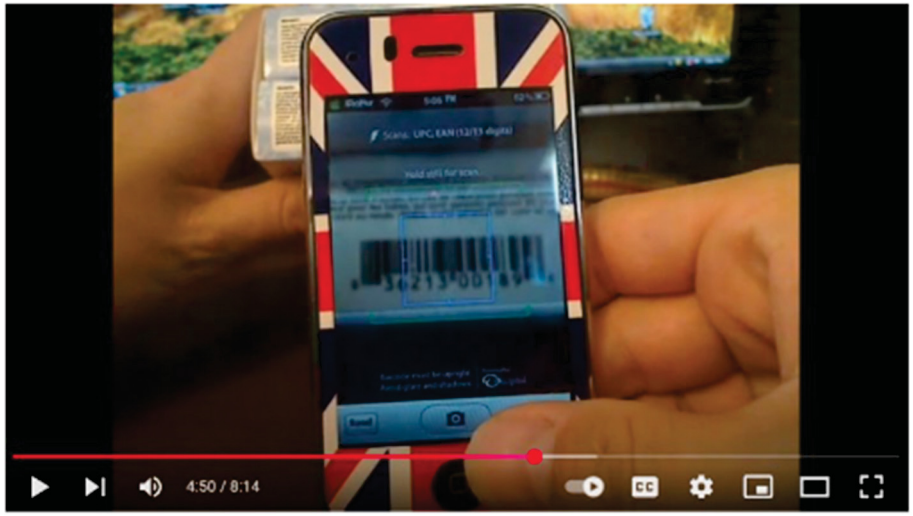
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

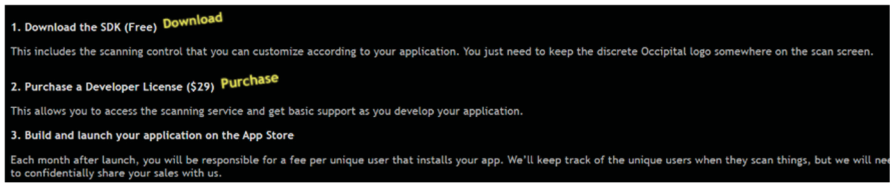
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

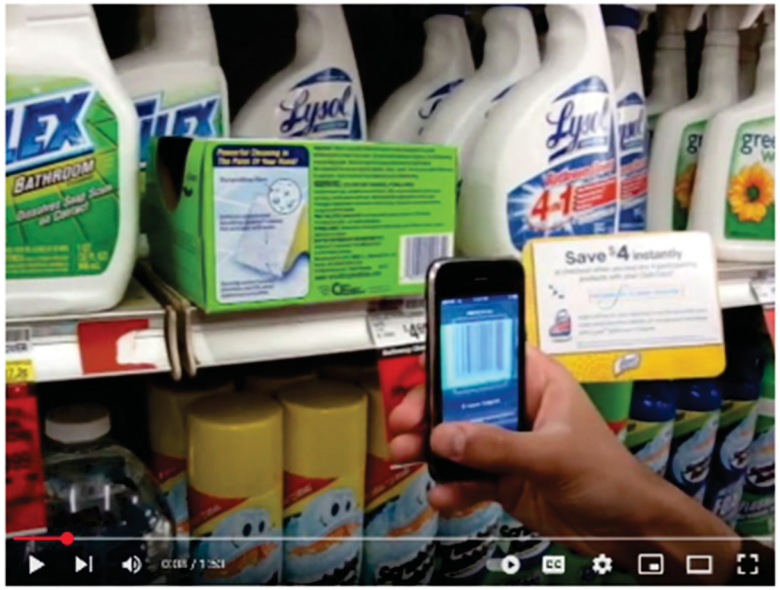
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

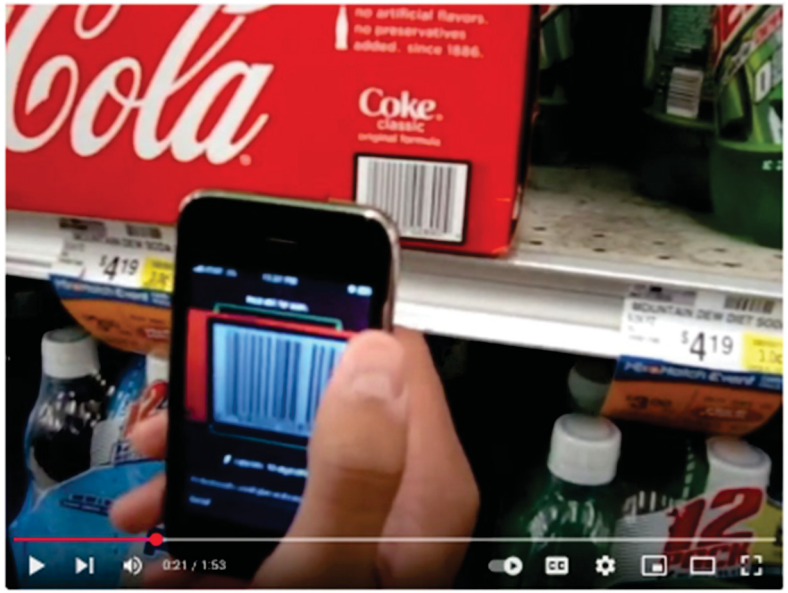
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

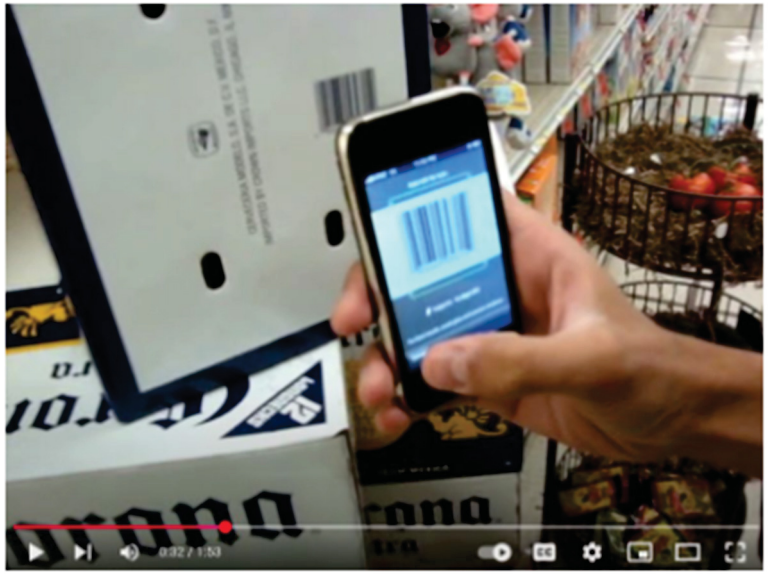
Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

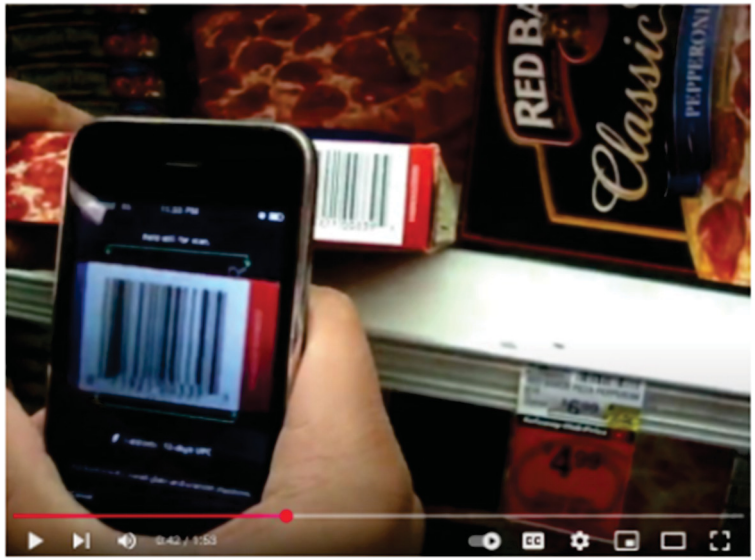
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

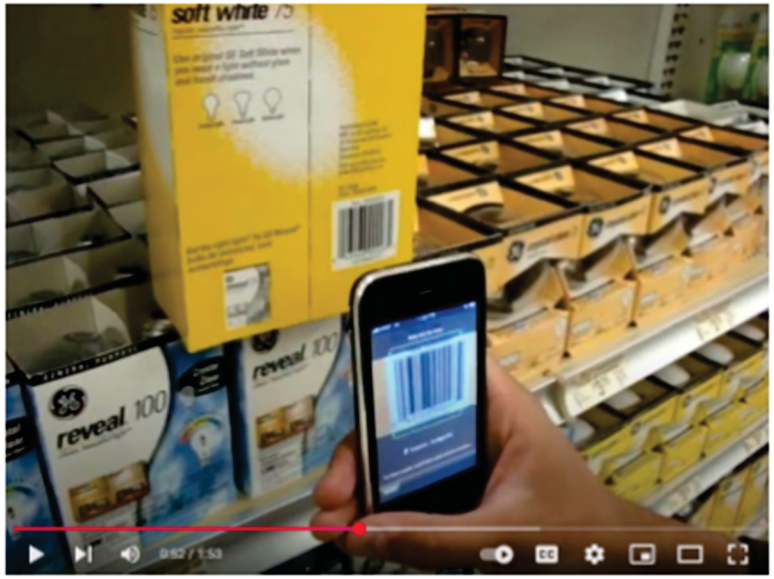
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[pre], 1[a], 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

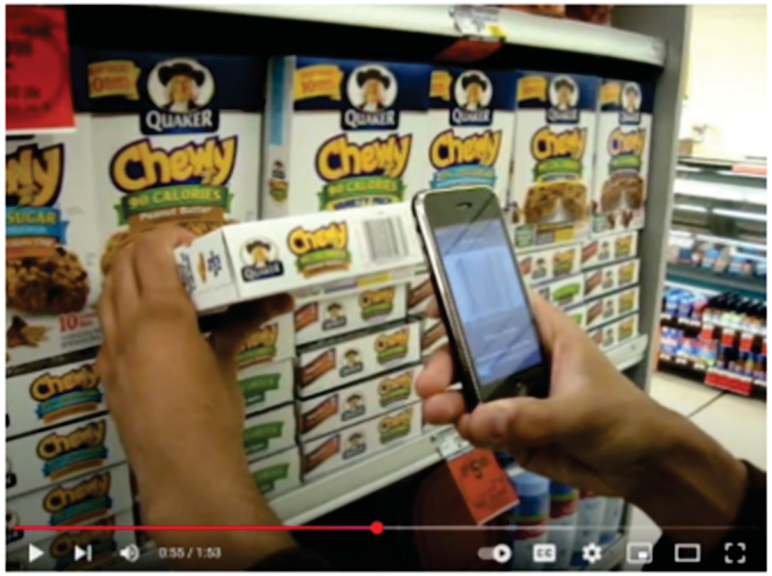
Claims	Prior Art
[1i] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: RedLaser (Realtime Video) at 0:01–0:09 

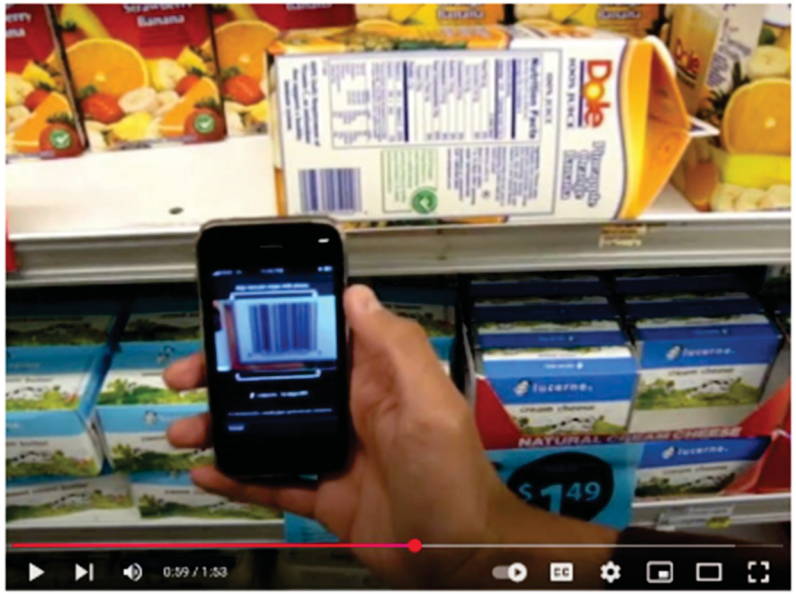
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

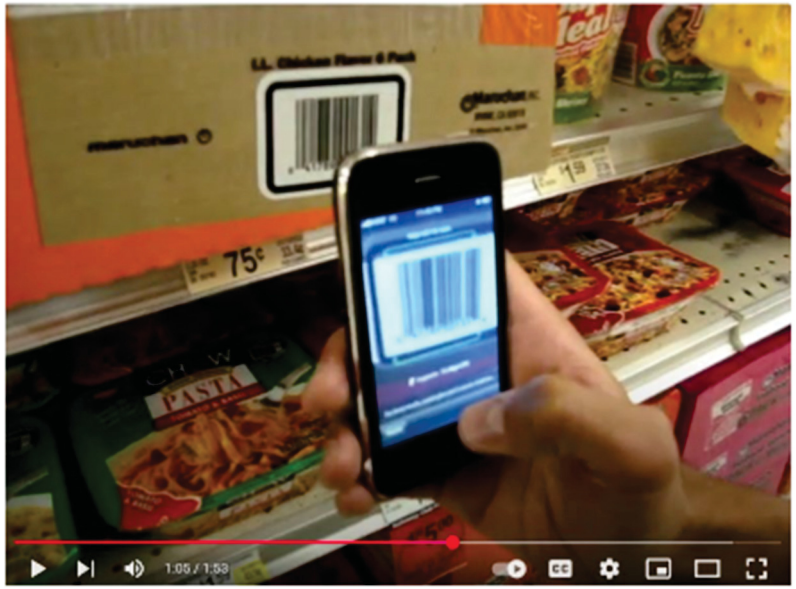
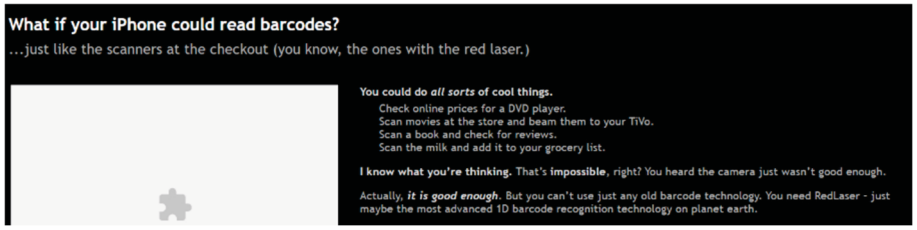
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

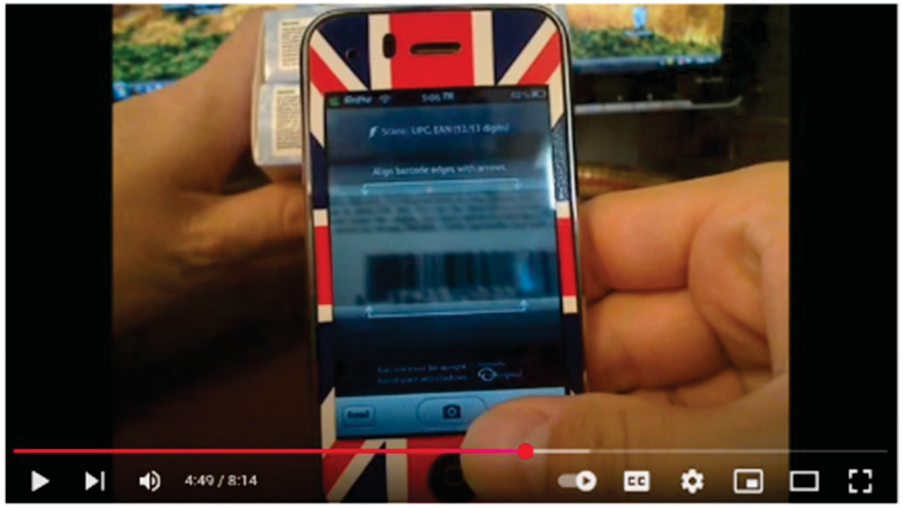
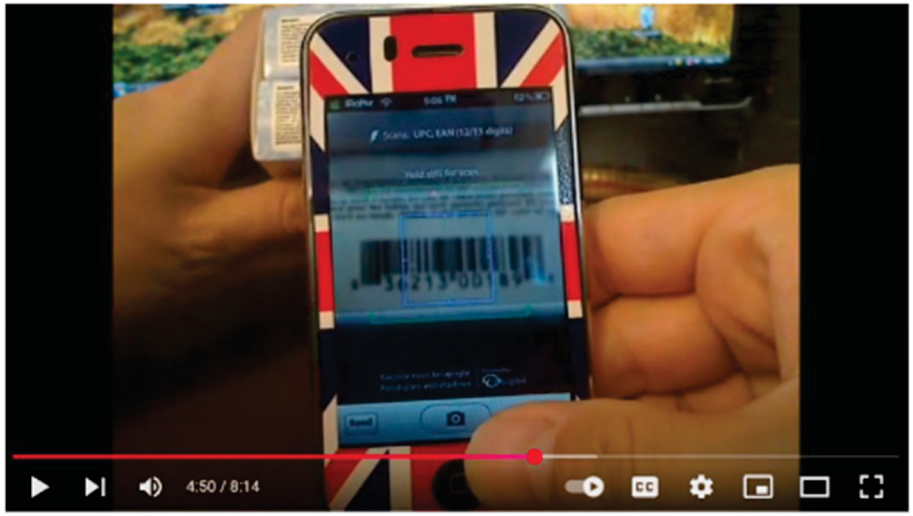
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

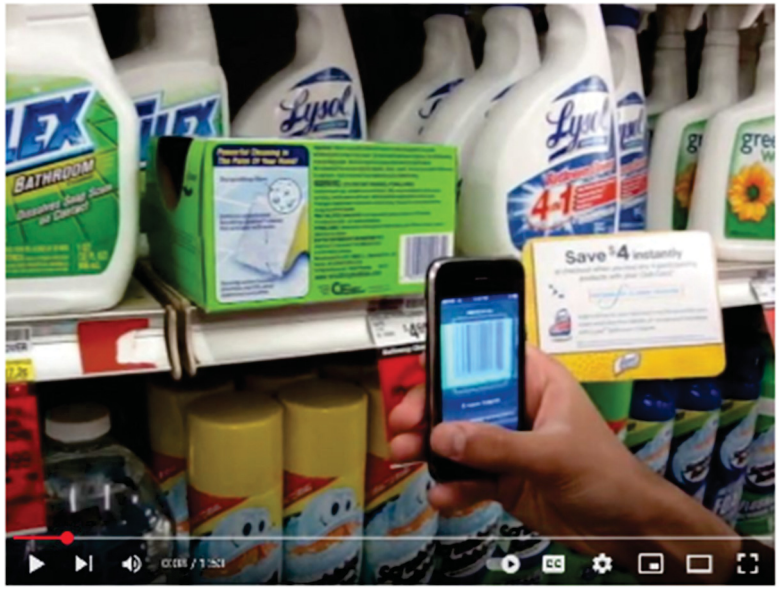
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

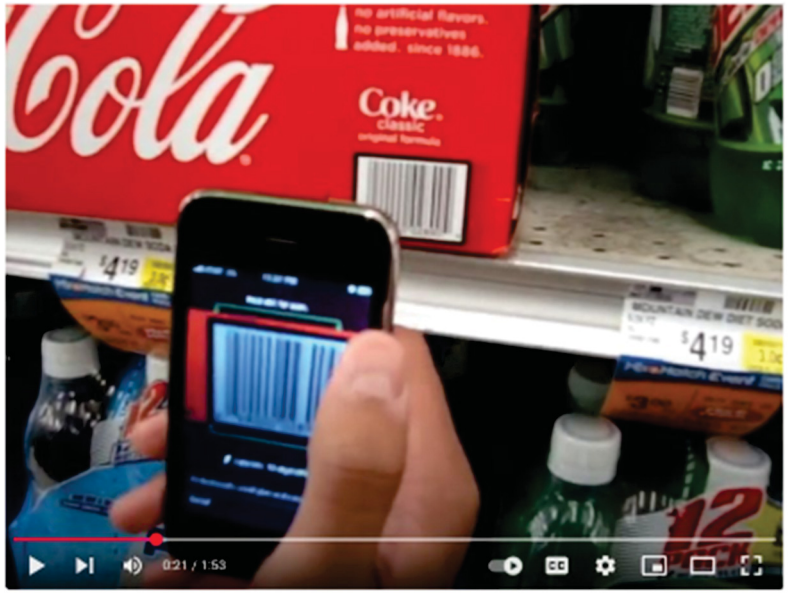
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

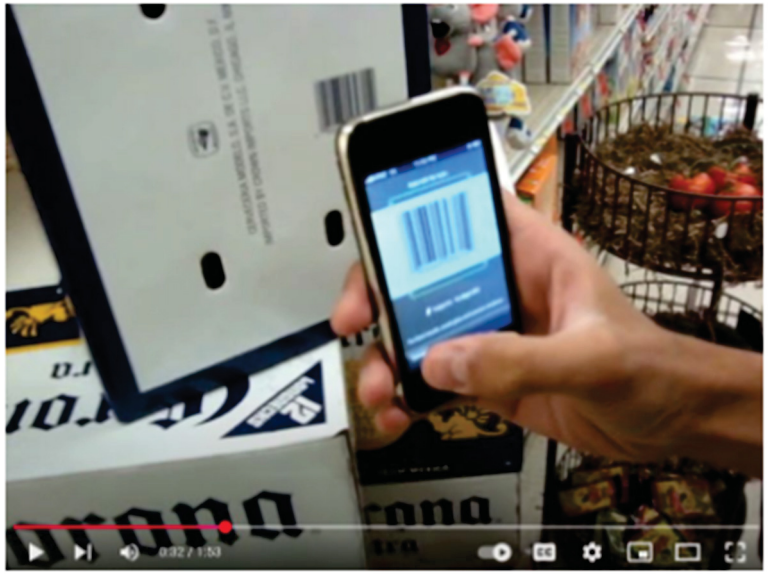
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

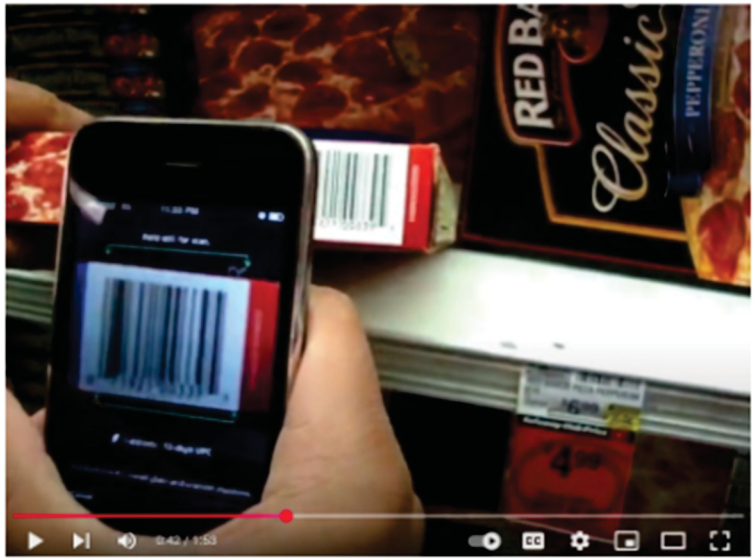
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

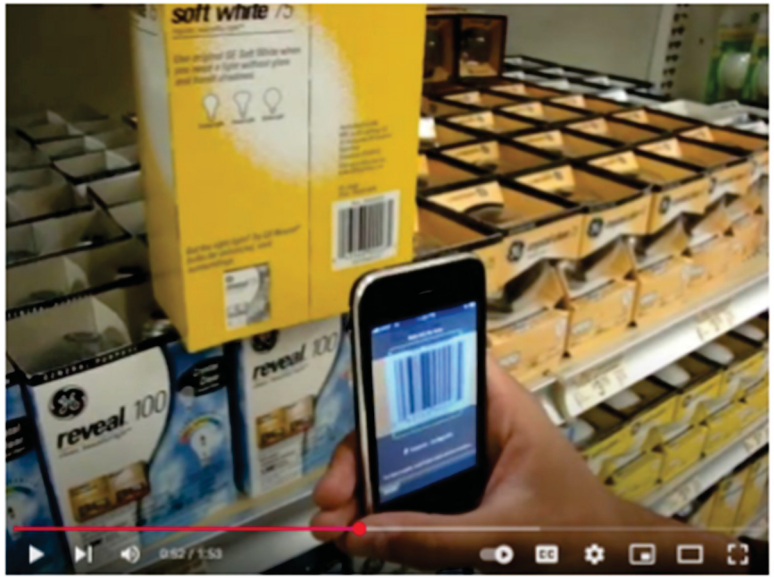
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See also* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1j] receiving the digital image of the check transmitted by the user's mobile device;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving the digital image of the check transmitted by the user's mobile device." For example:

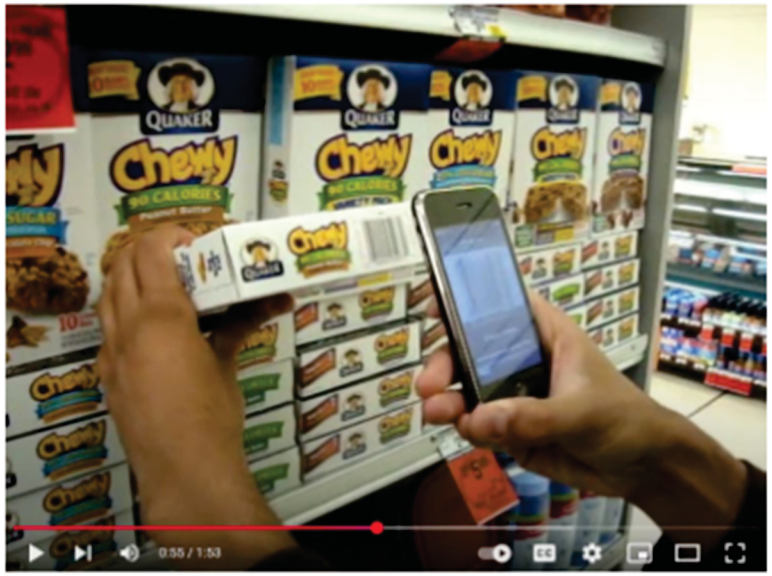
Claims	Prior Art
	RedLaser (Realtime Video) at 0:01–0:09 

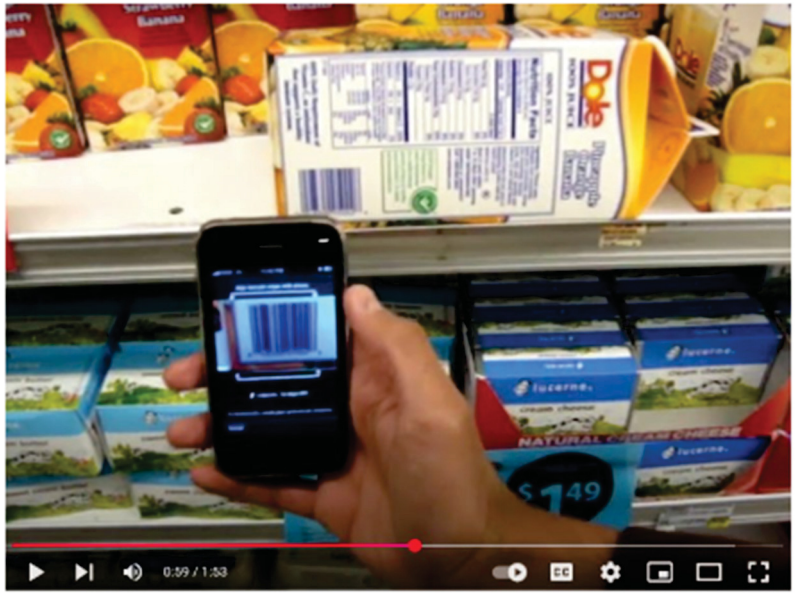
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

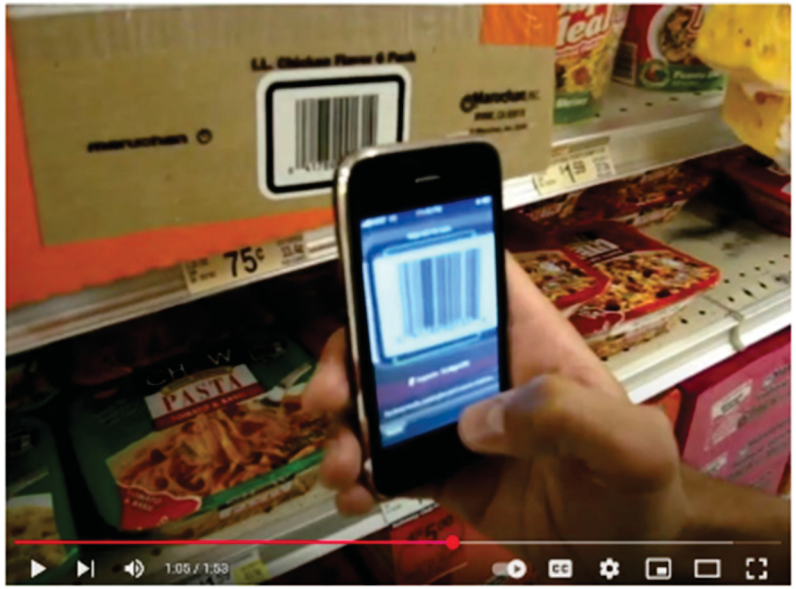
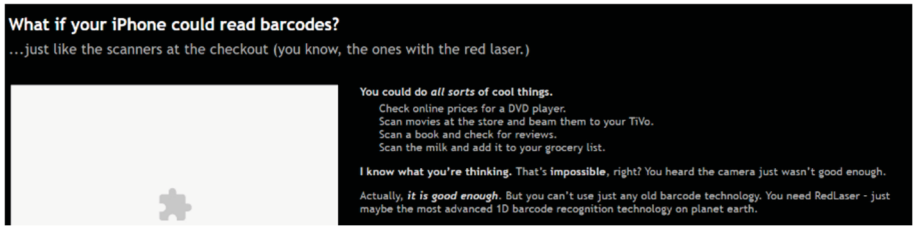
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

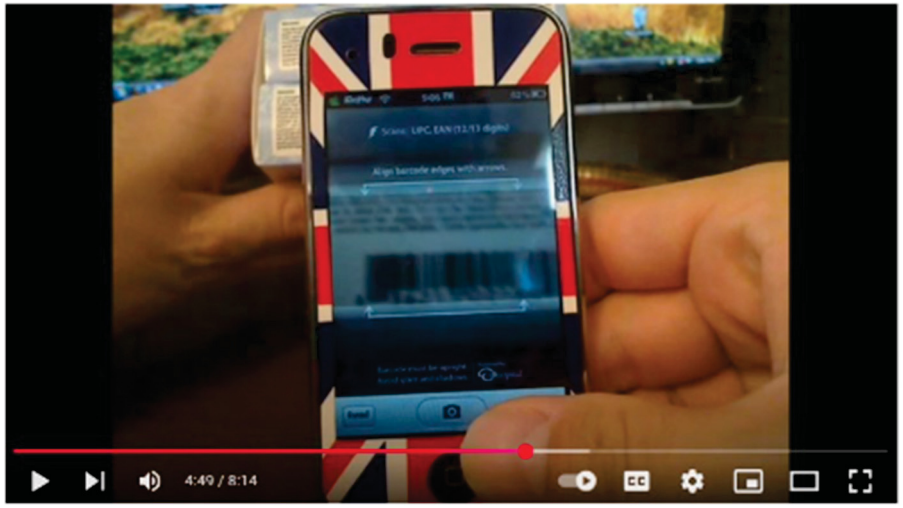
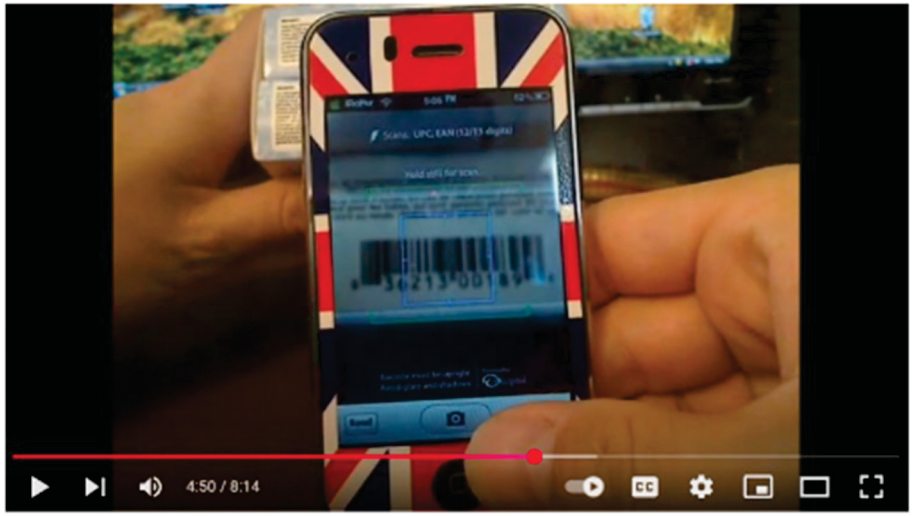
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

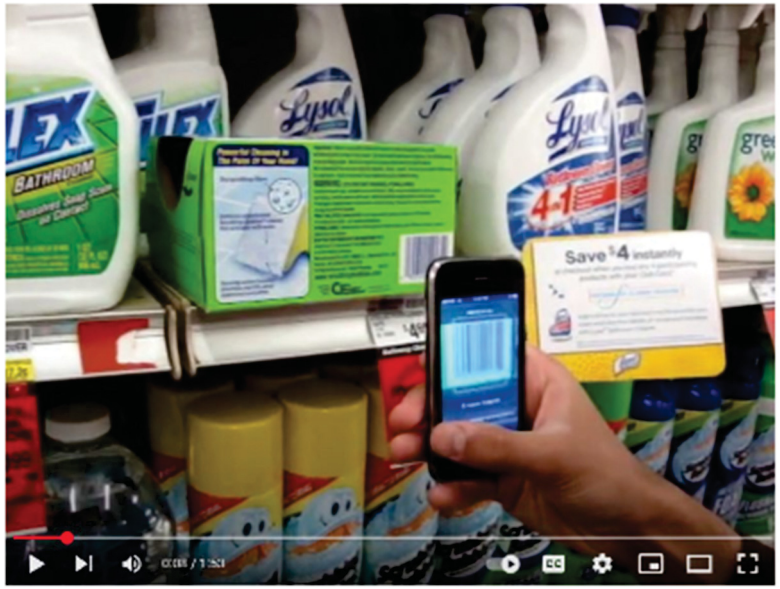
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

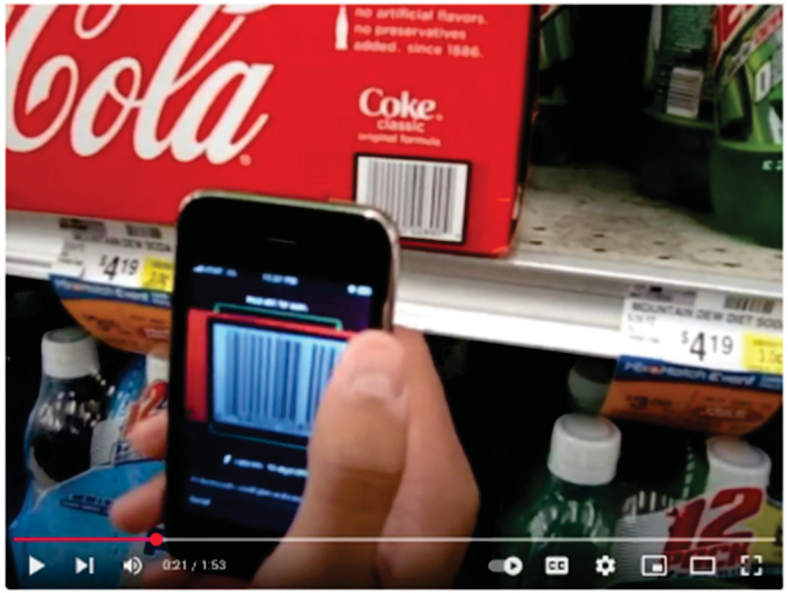
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

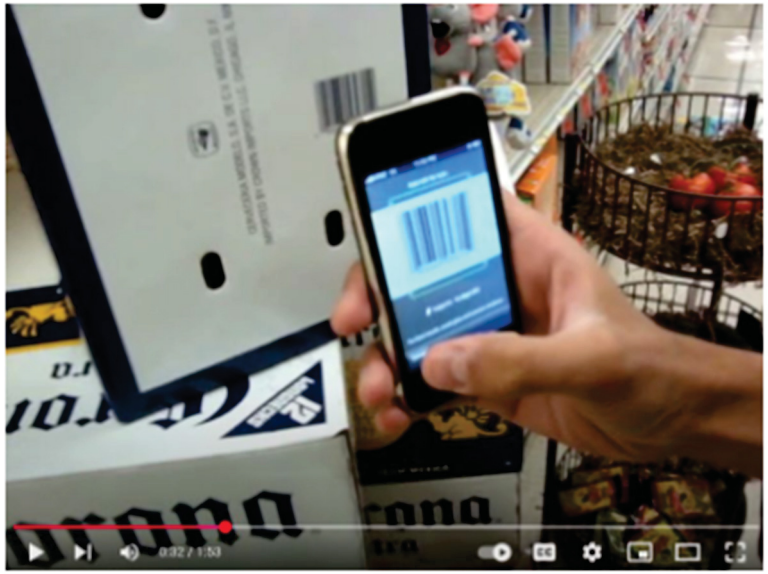
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

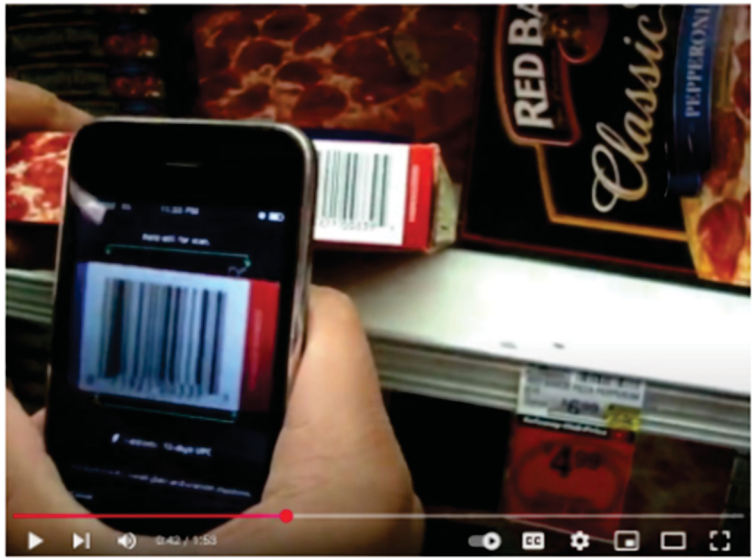
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

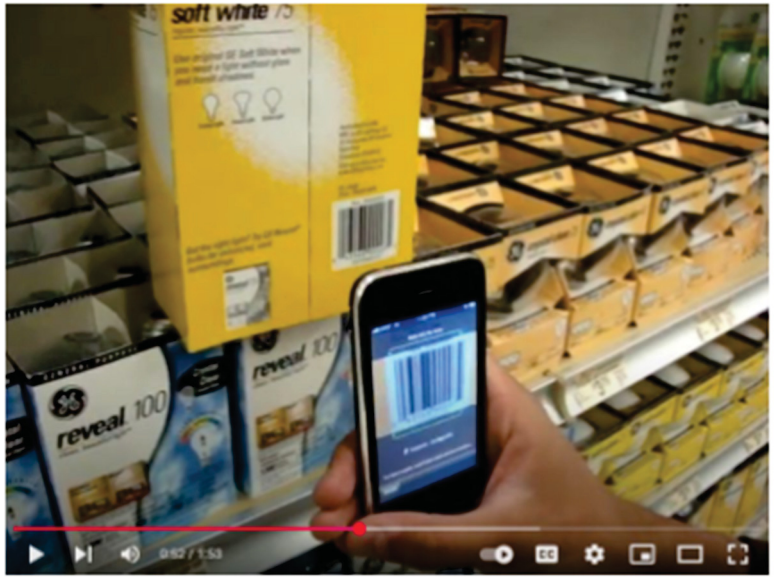
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[h], 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1k] processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward." For example:

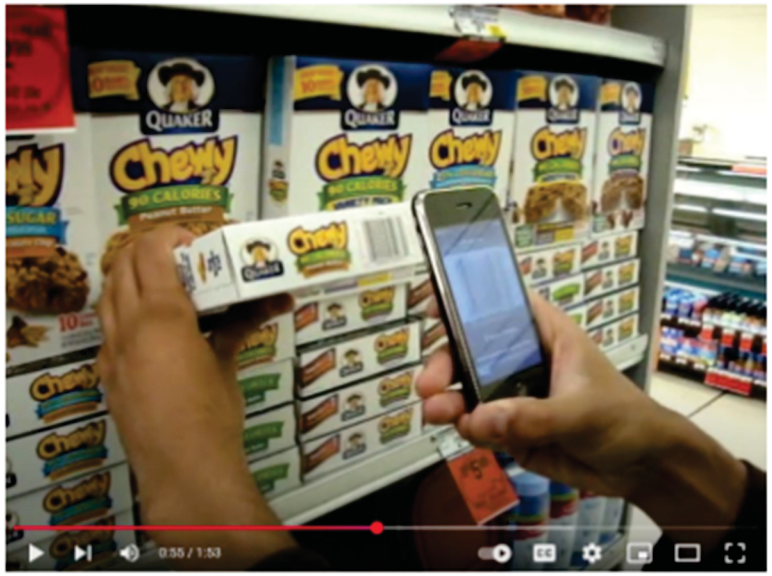
Claims	Prior Art
when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and	RedLaser (Realtime Video) at 0:01–0:09 

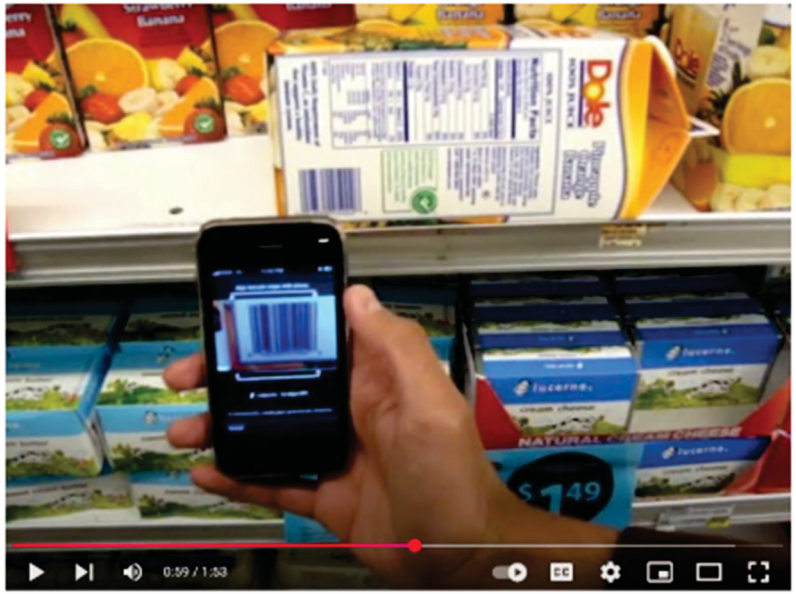
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

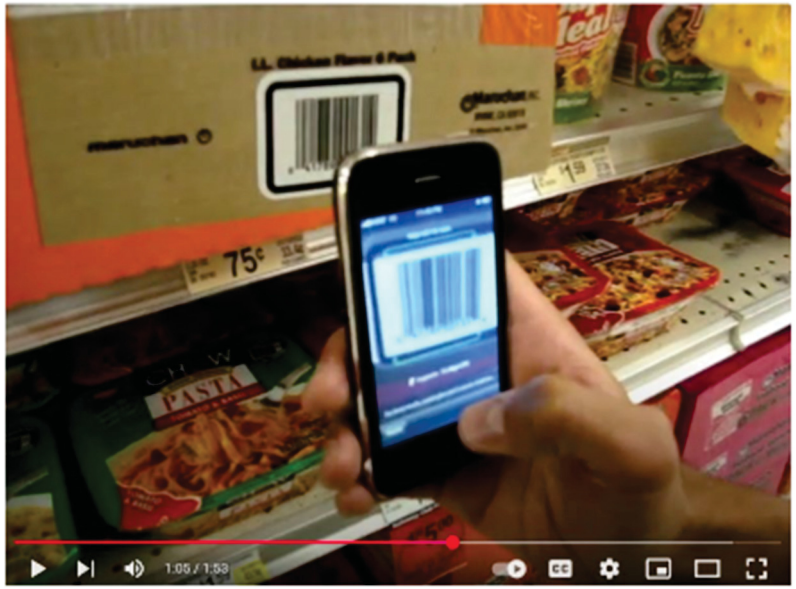
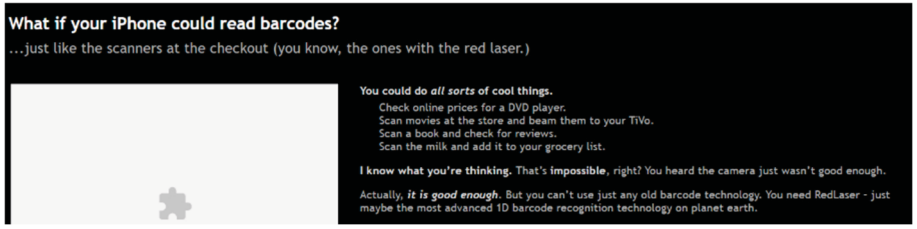
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

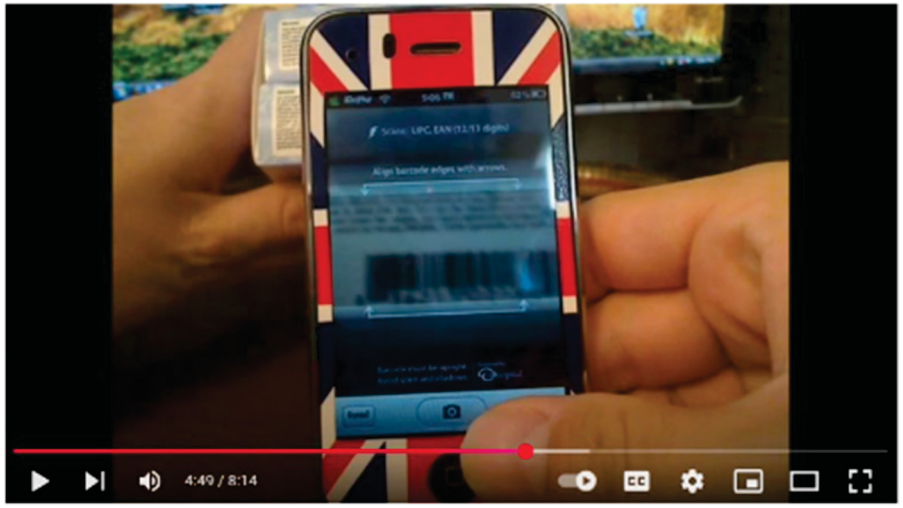
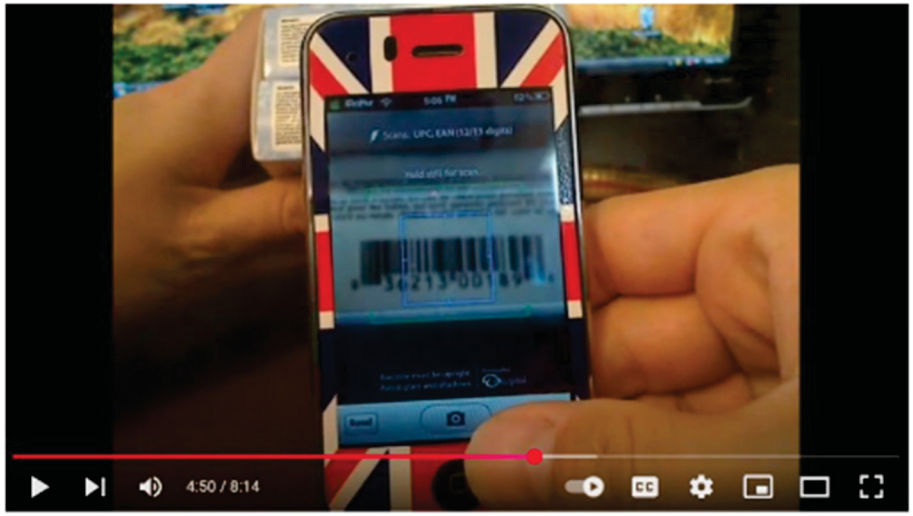
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

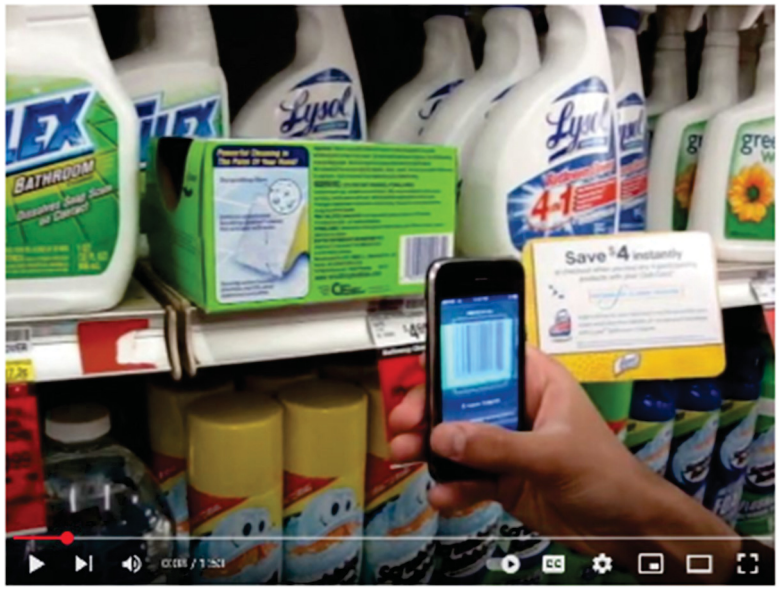
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

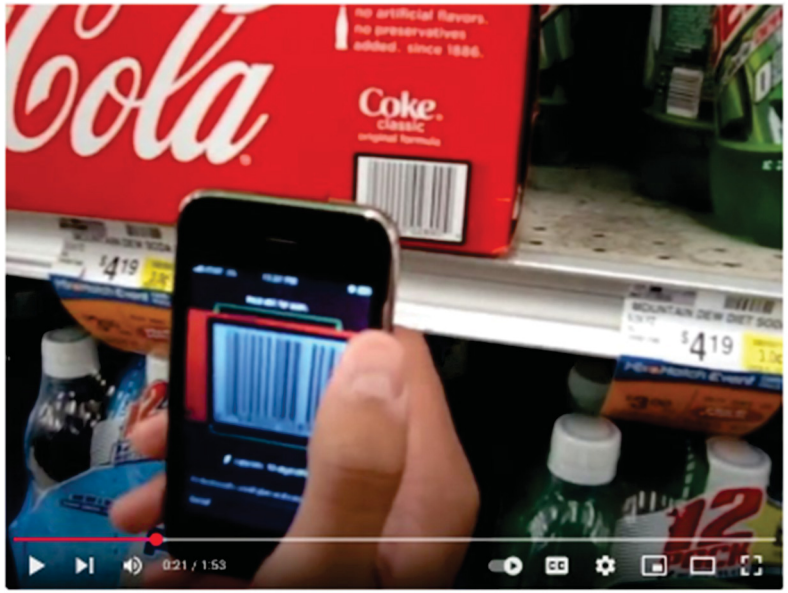
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

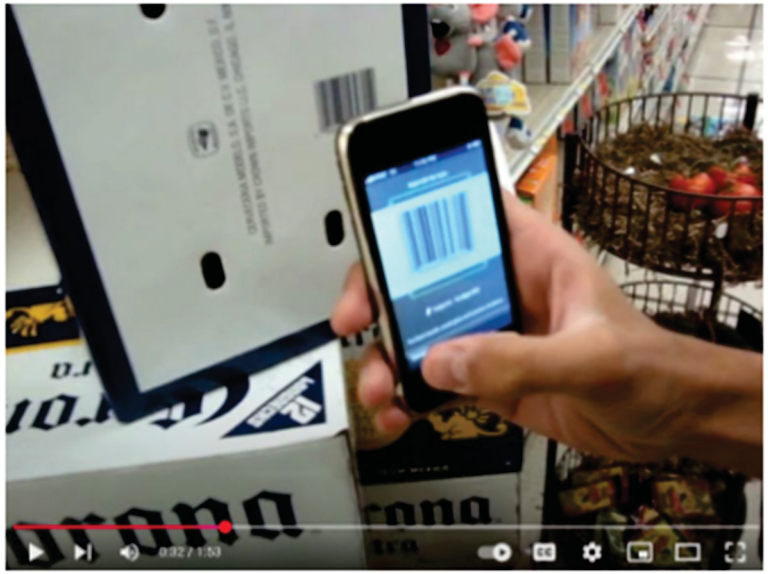
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

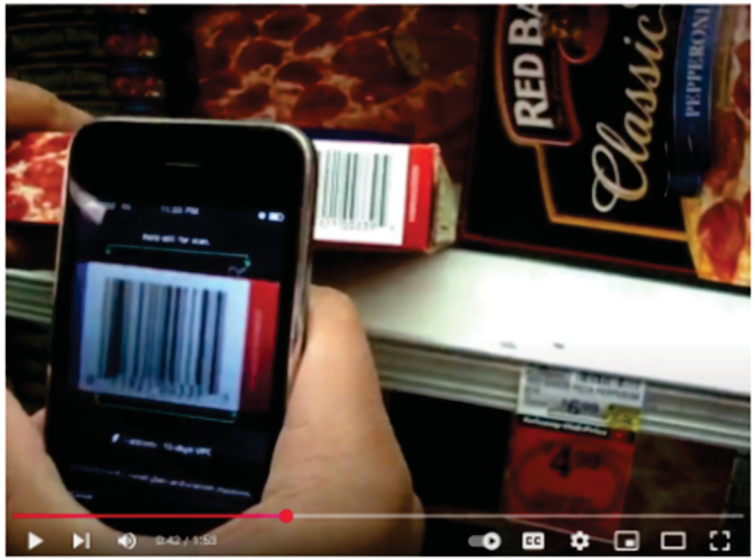
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

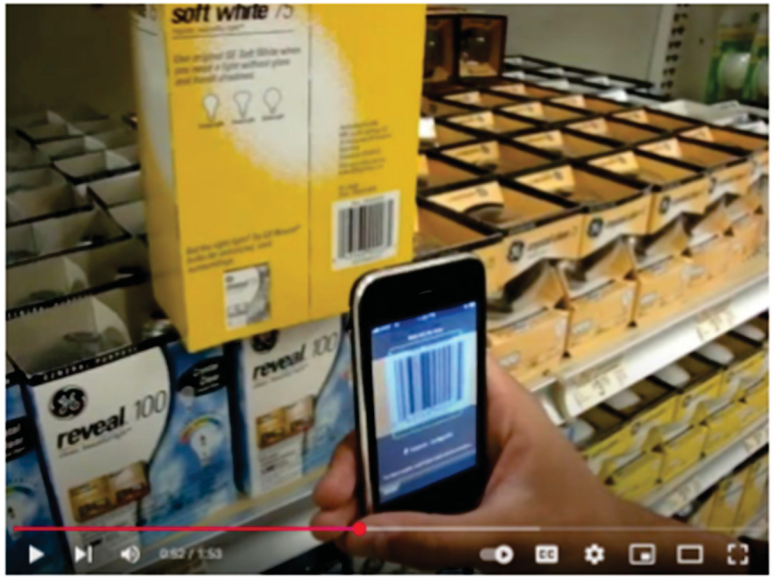
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See also* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1l] updating, by a computer, a balance of an account at a financial institution of the user to reflect an	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting

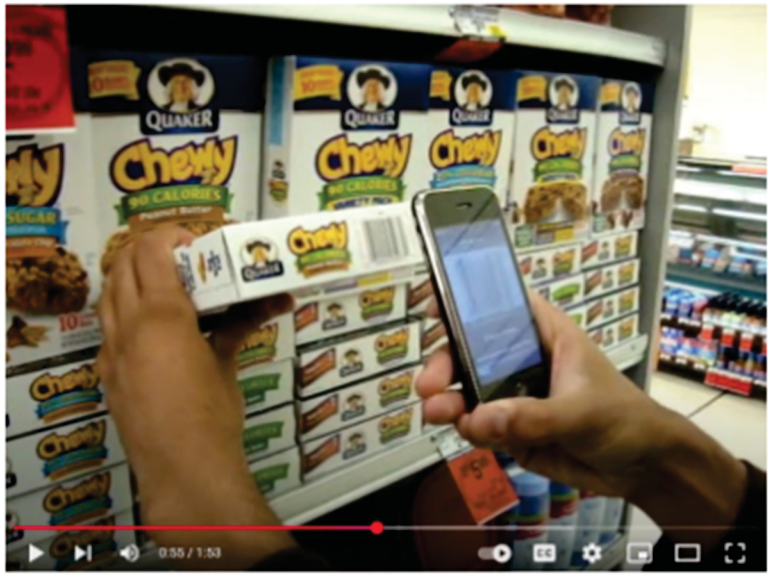
Claims	Prior Art
amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit,	the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit." For example: RedLaser (Realtime Video) at 0:01–0:09 

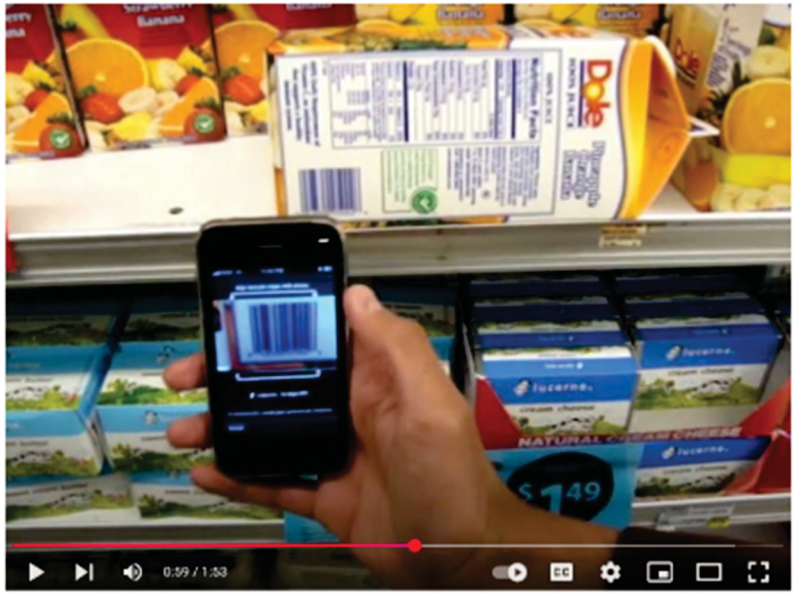
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

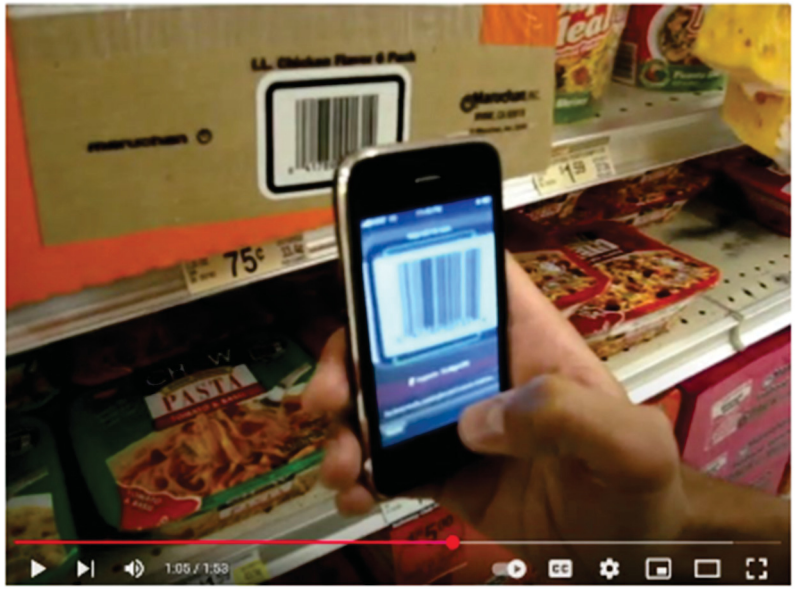
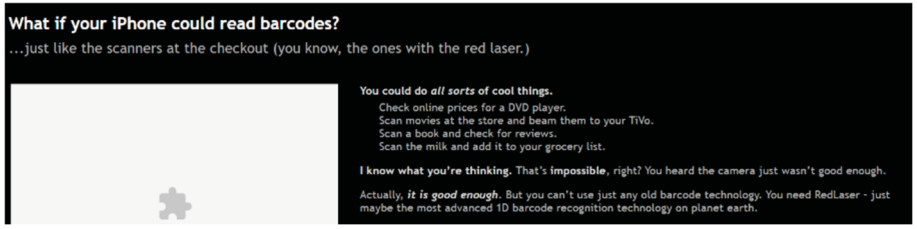
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

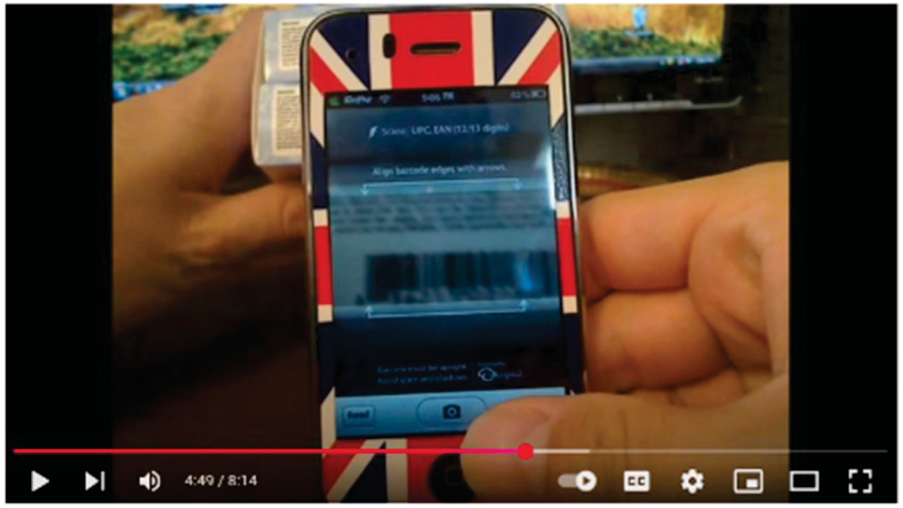
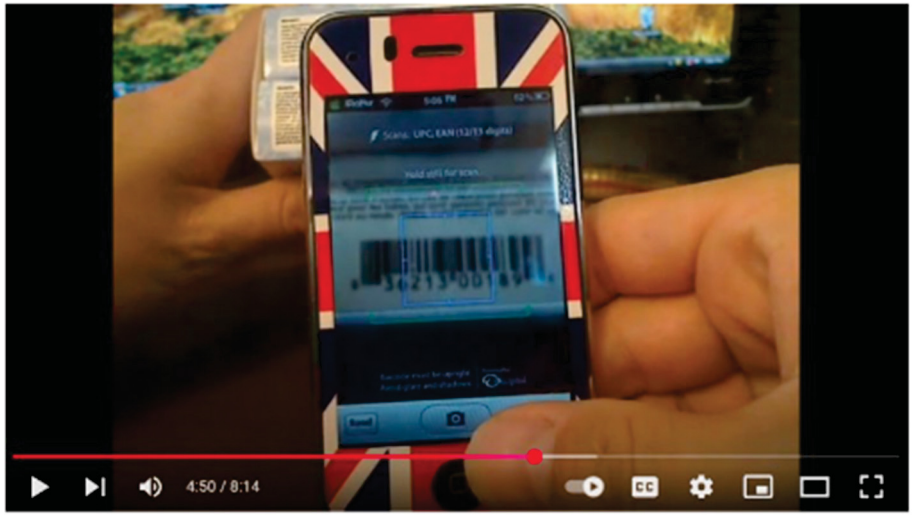
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

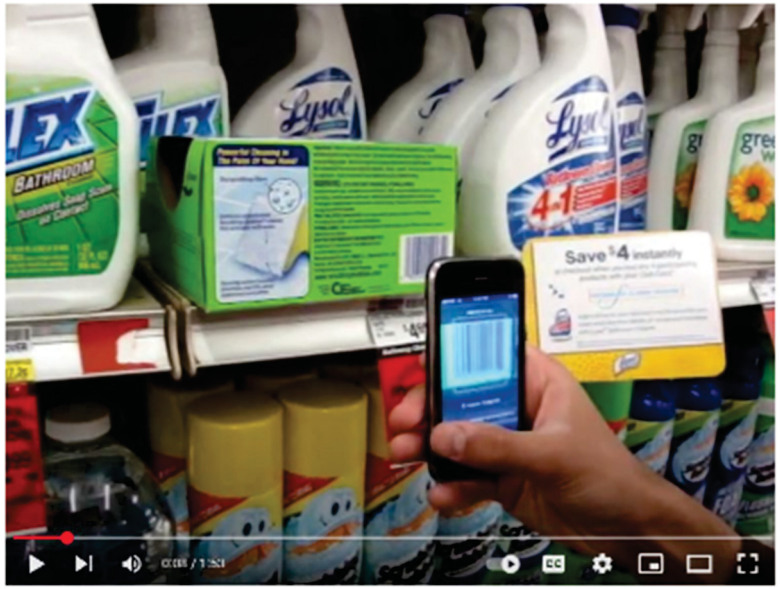
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

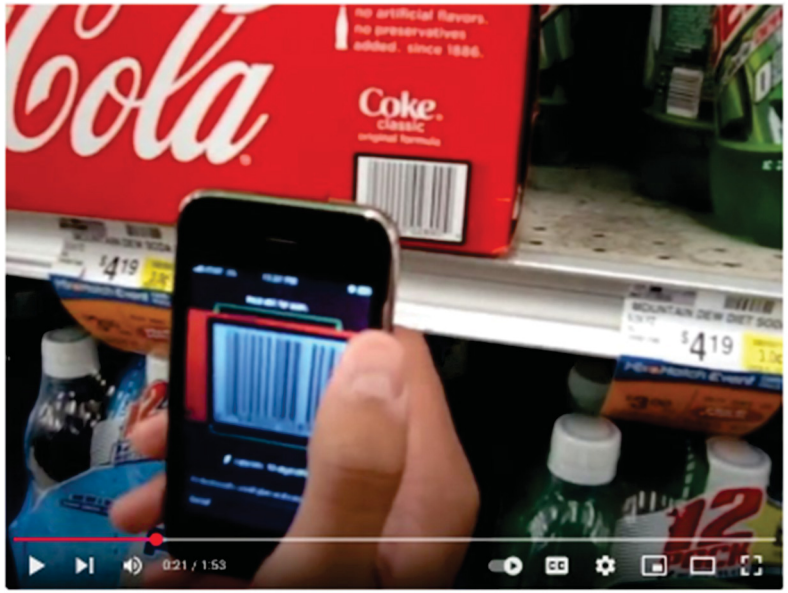
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

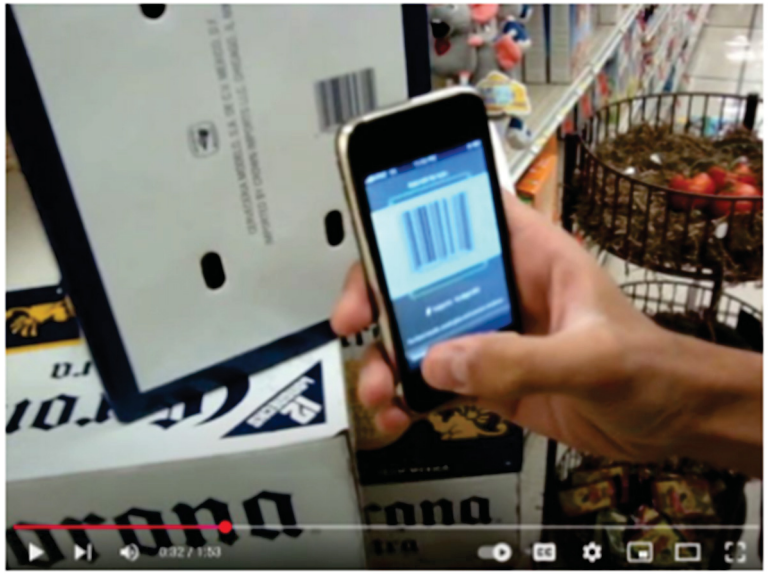
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

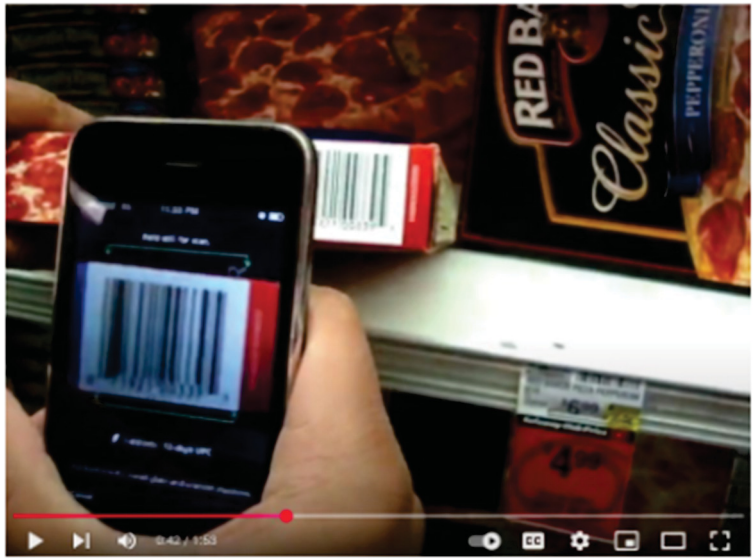
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

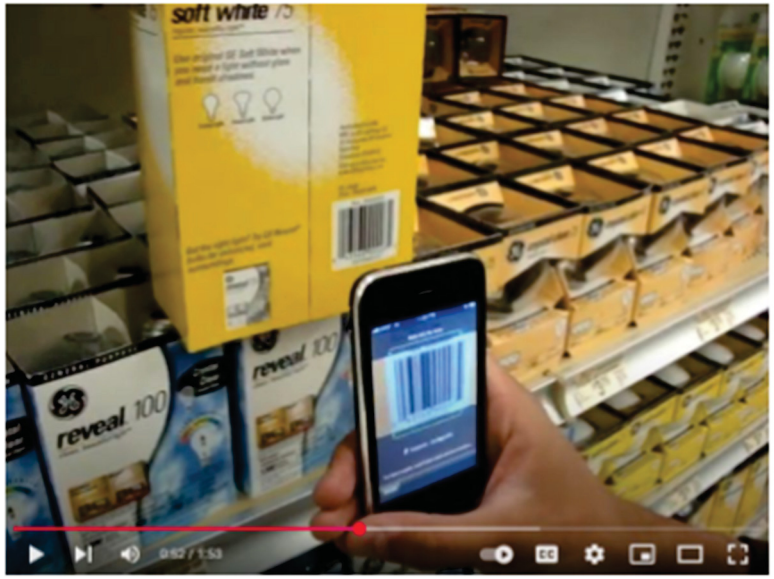
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[h], 1[i], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1m] wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations." For example:

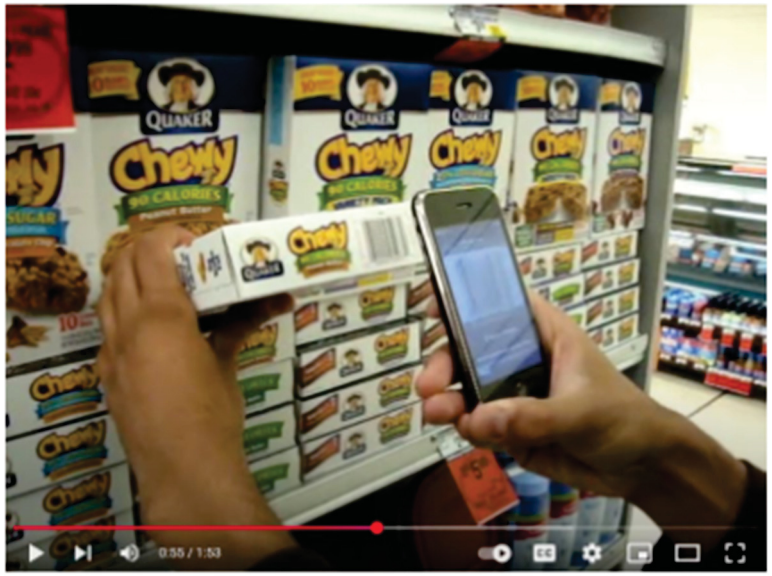
Claims	Prior Art
	RedLaser (Realtime Video) at 0:01–0:09 

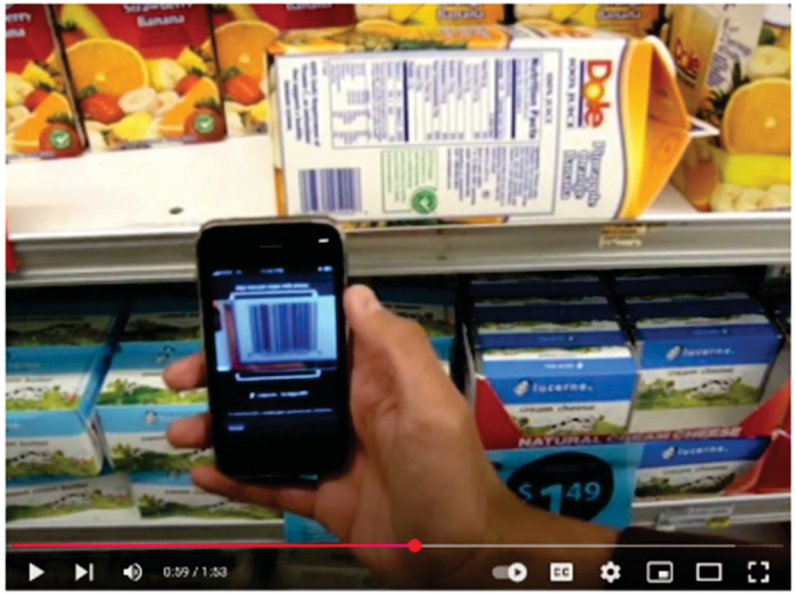
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

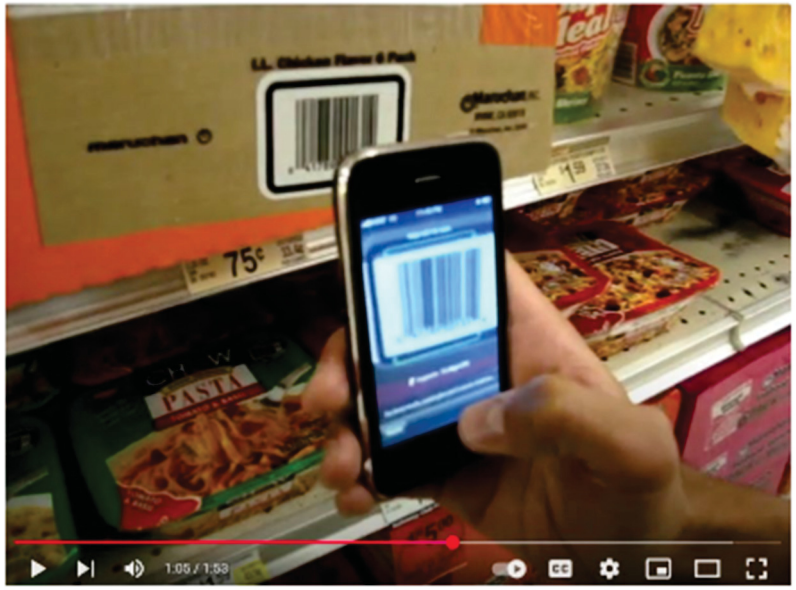
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

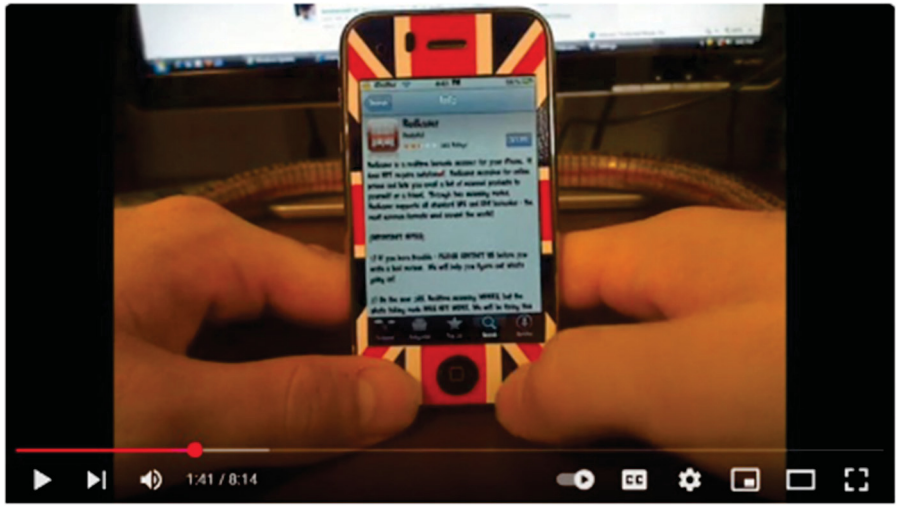
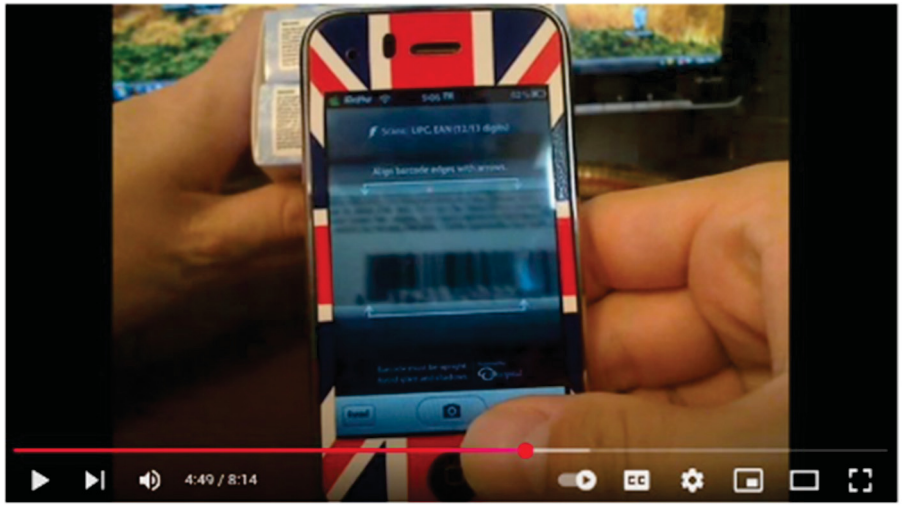
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

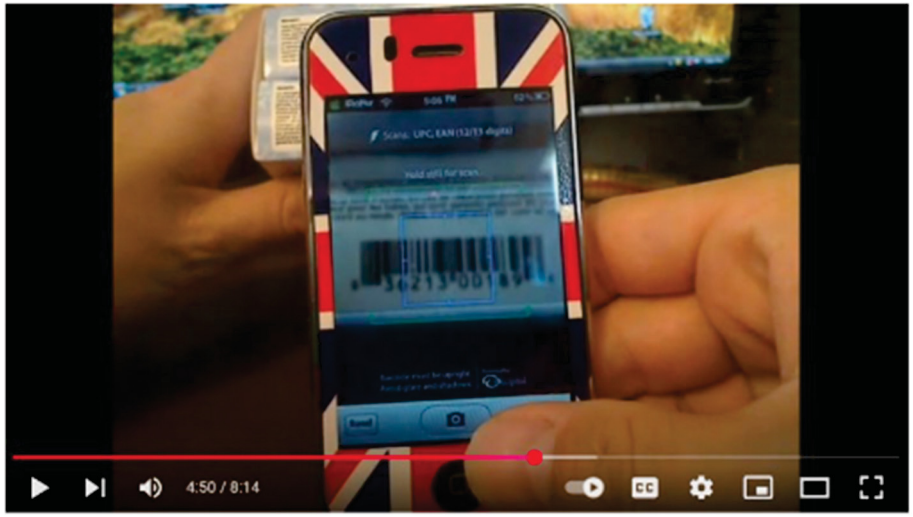
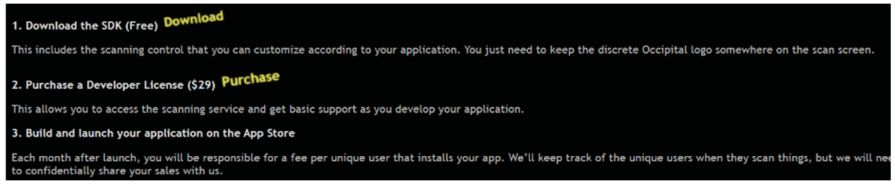
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

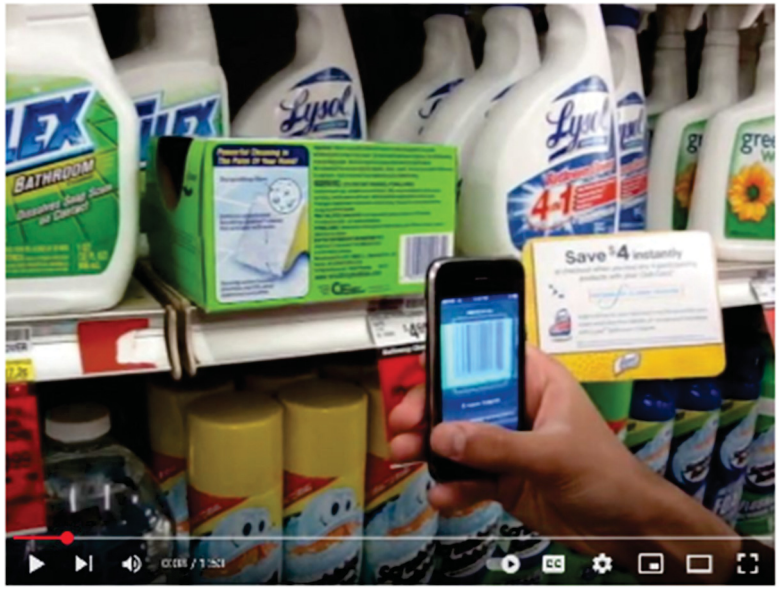
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

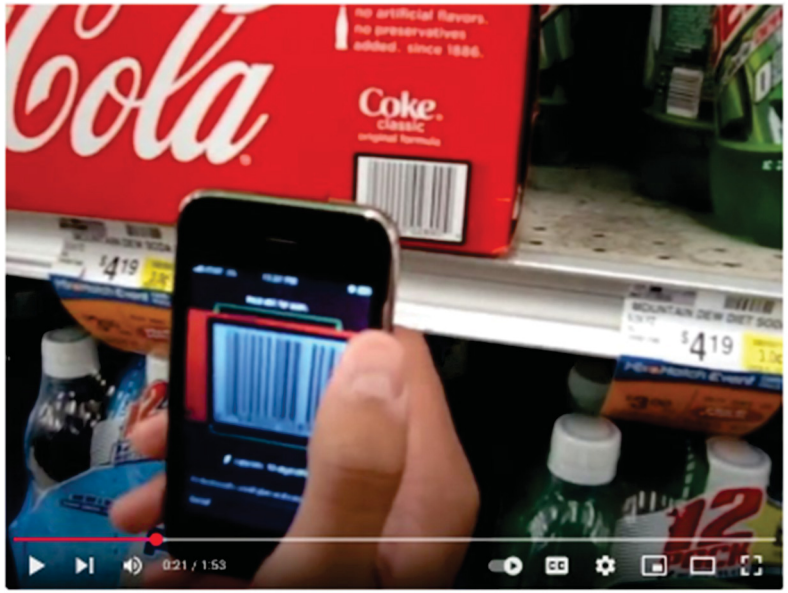
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1

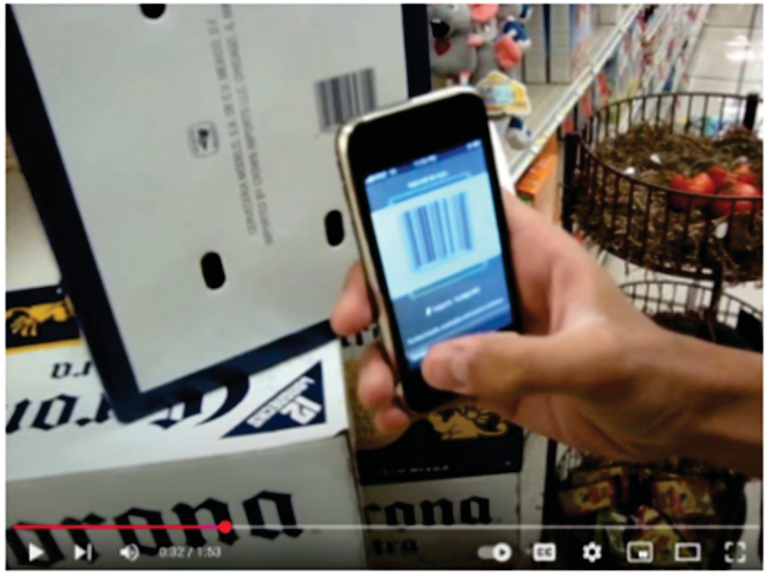
Claims	Prior Art
	RedLaser (Review Video) at 1:06–3:04  RedLaser (Review Video) at 4:49 

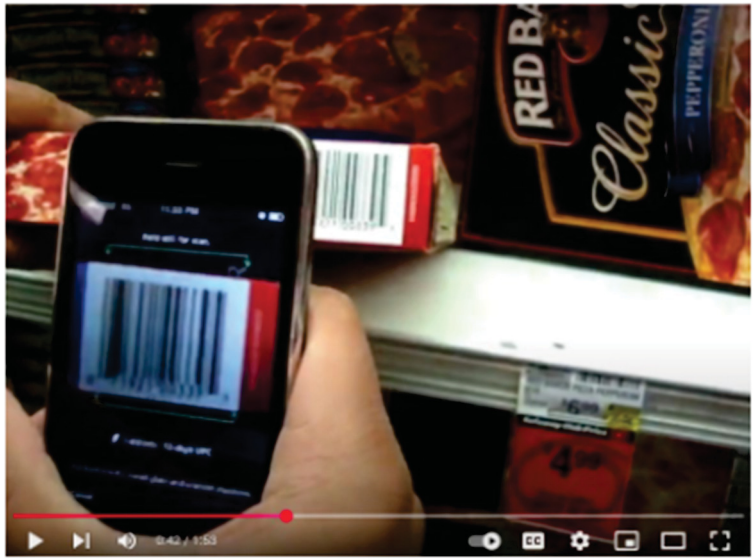
Claims	Prior Art
	RedLaser (Review Video) at 3:53–5:19  RedLaser (SDK) at 1  RedLaser (SDK) at 1

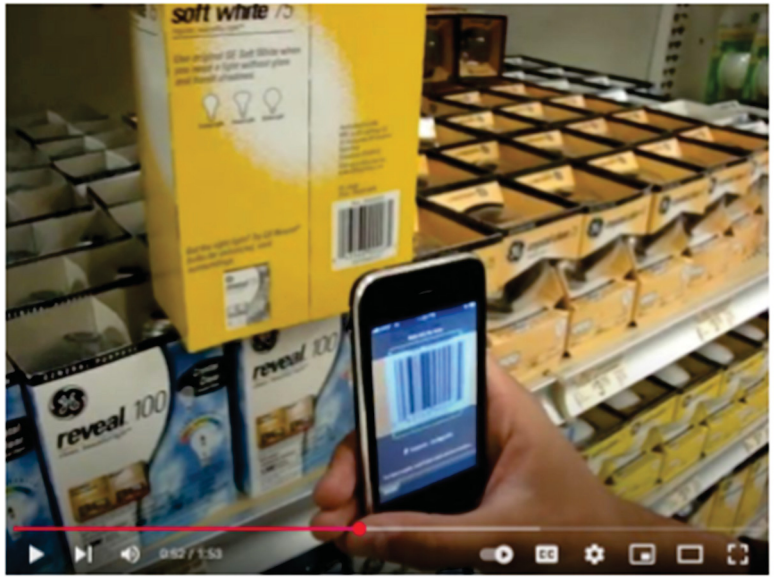
Claims	Prior Art
	RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. *See also* limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1n] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example:

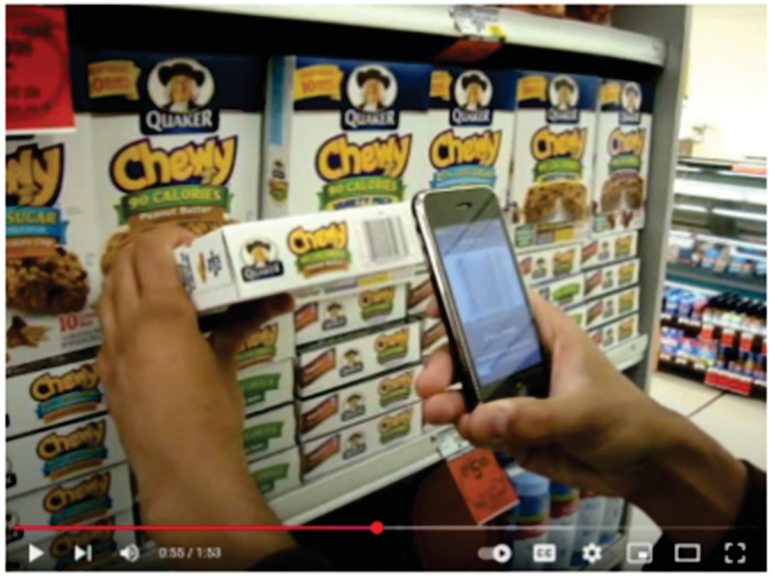
Claims	Prior Art
	RedLaser (Realtime Video) at 0:01–0:09 

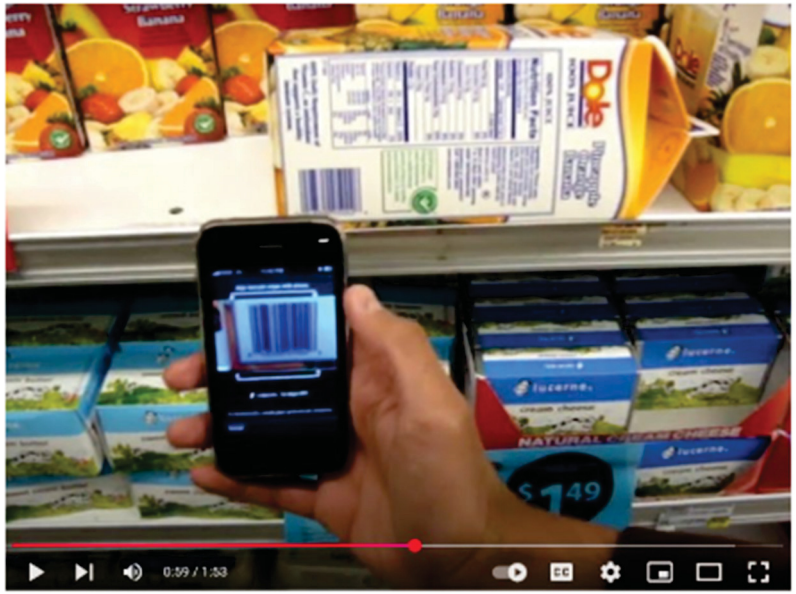
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

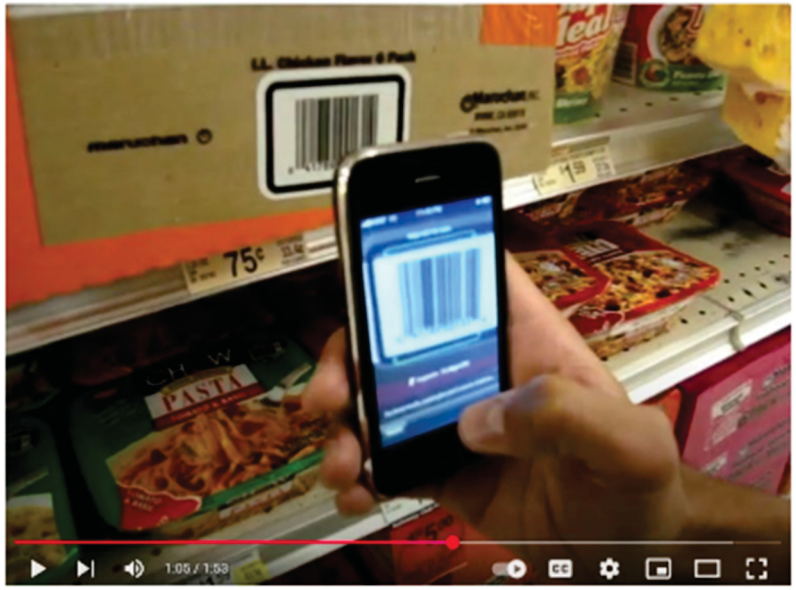
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

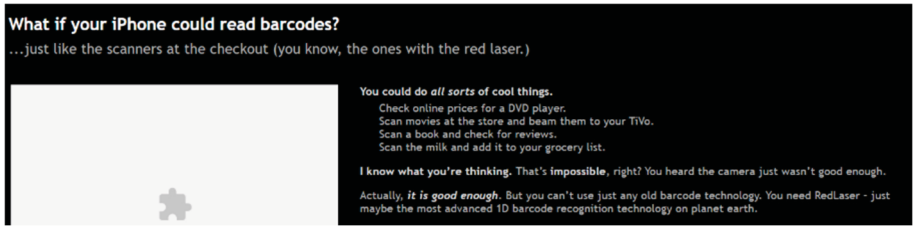
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

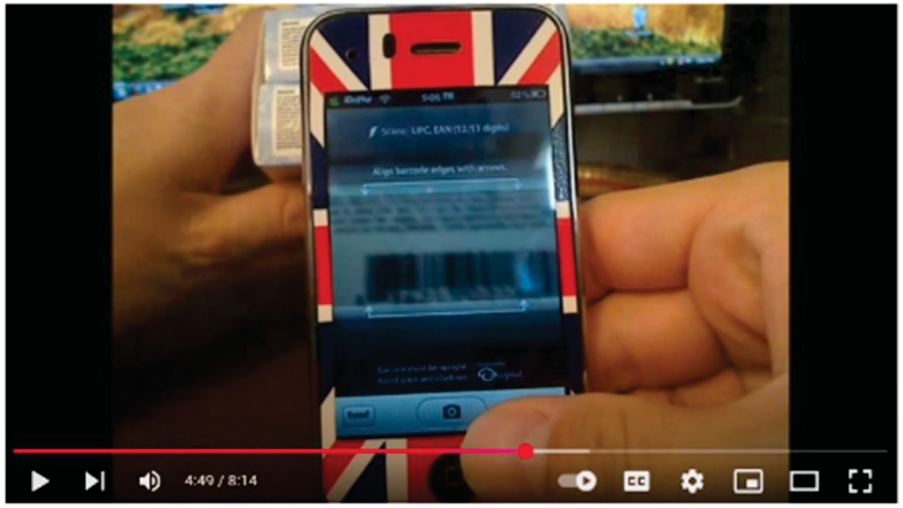
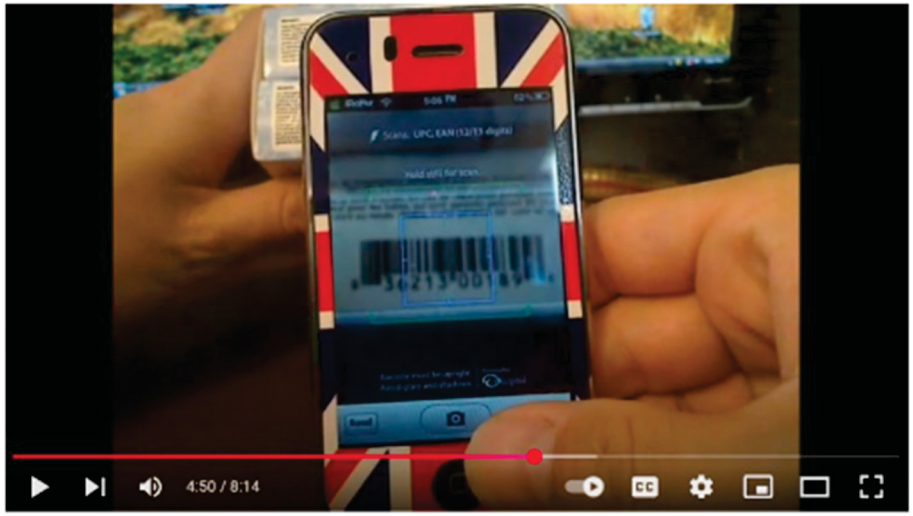
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

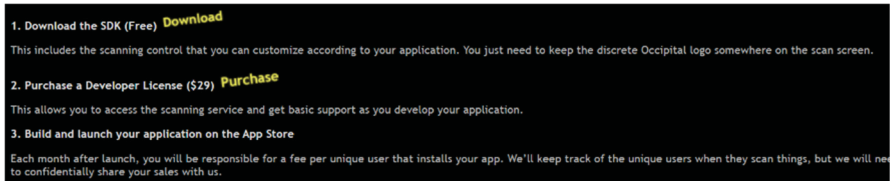
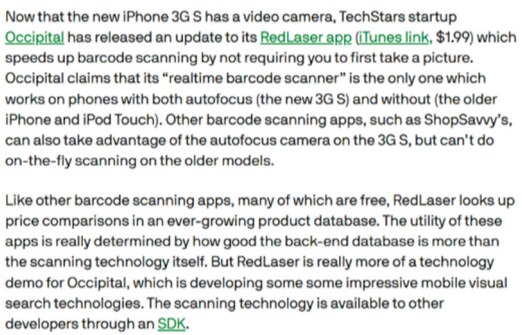
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

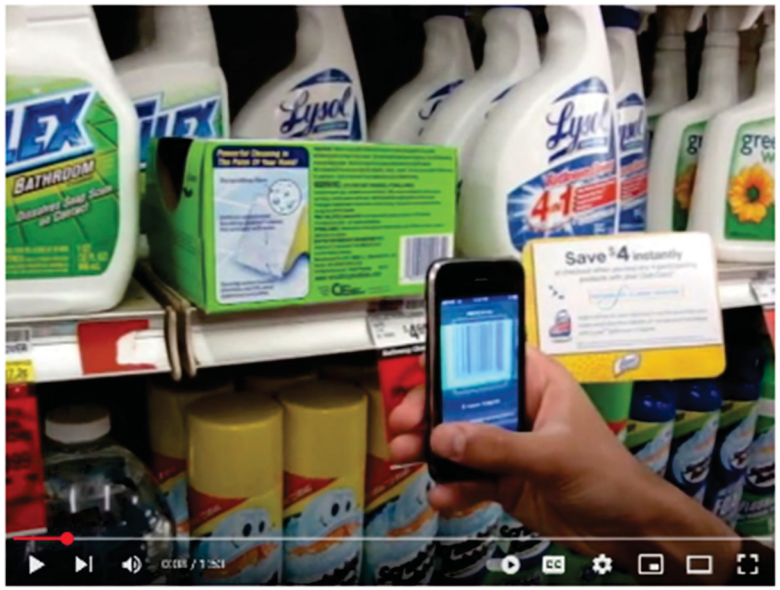
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

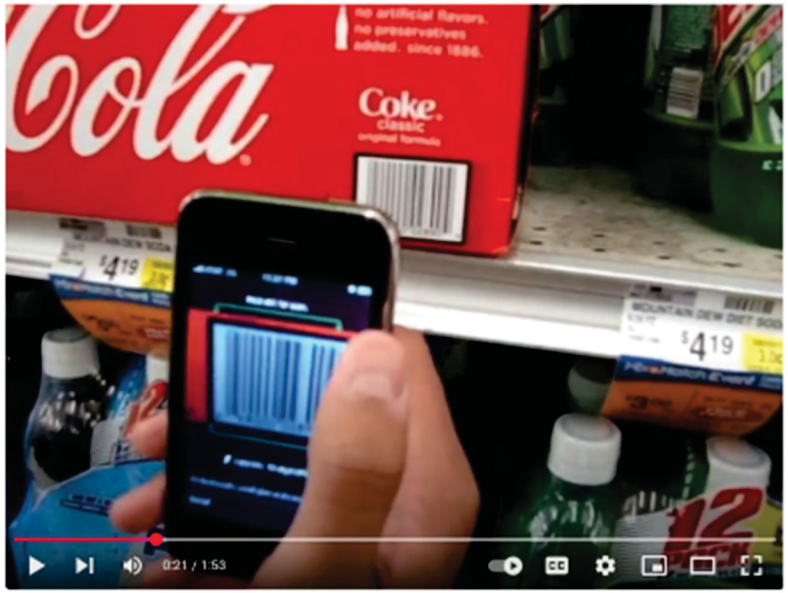
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1

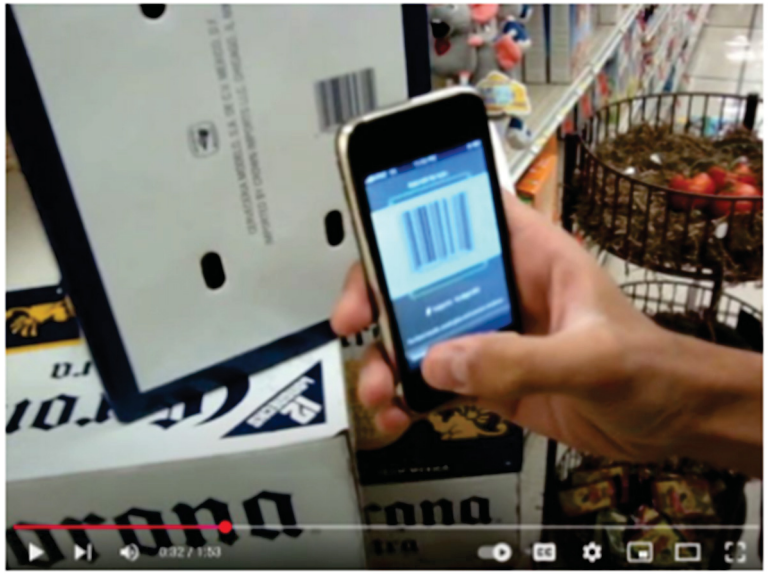
Claims	Prior Art
	RedLaser (RedLaser Home) at 1  RedLaser (Review Video) at 1:06–3:04

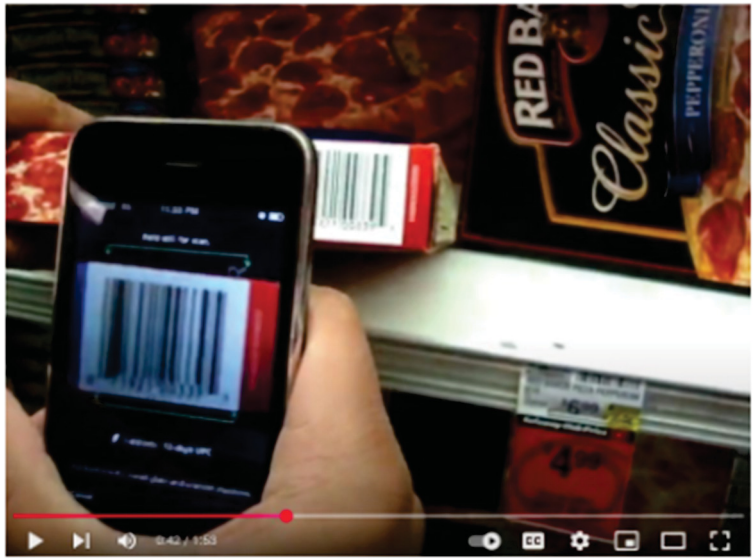
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

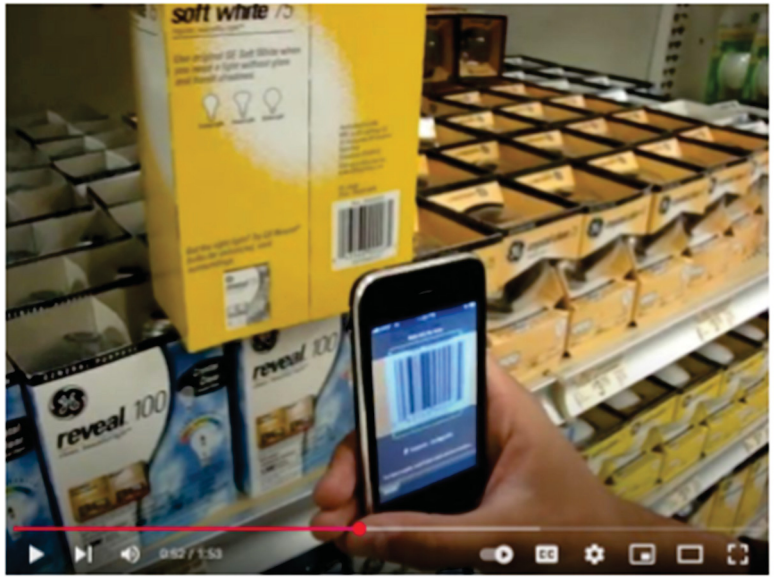
Claims	Prior Art
	RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1  Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See also* limitations 1[pre], 1[a],1[e], 1[f], 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

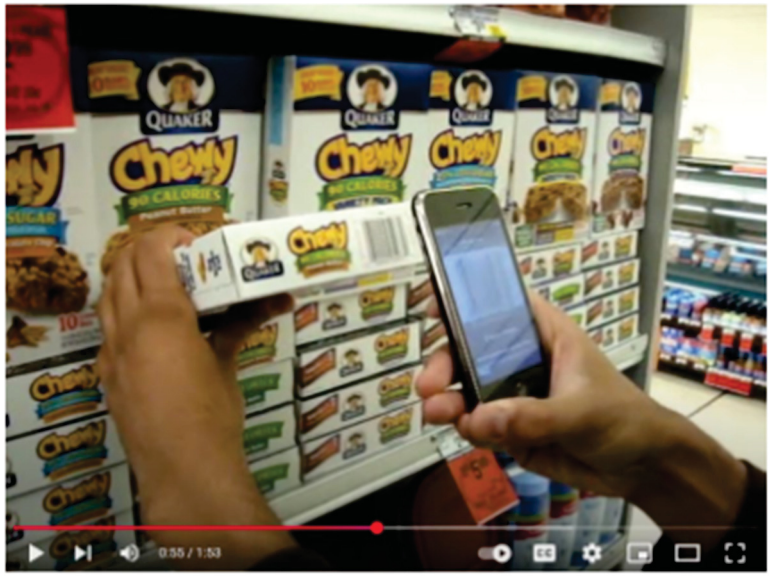
Claims	Prior Art
[1o] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: RedLaser (Realtime Video) at 0:01–0:09 

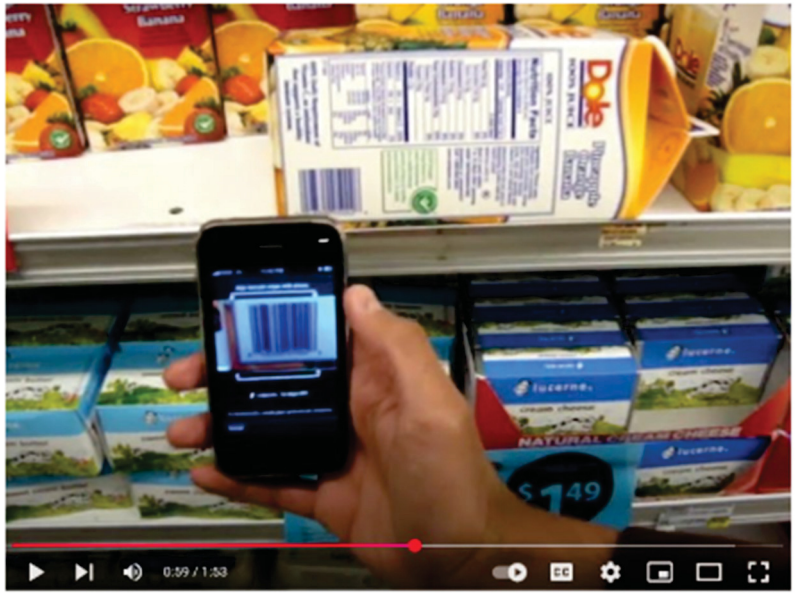
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

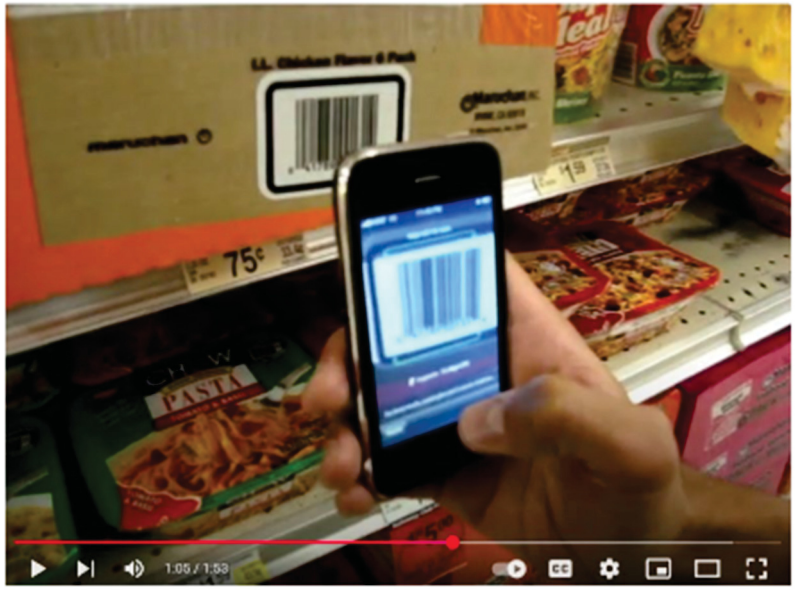
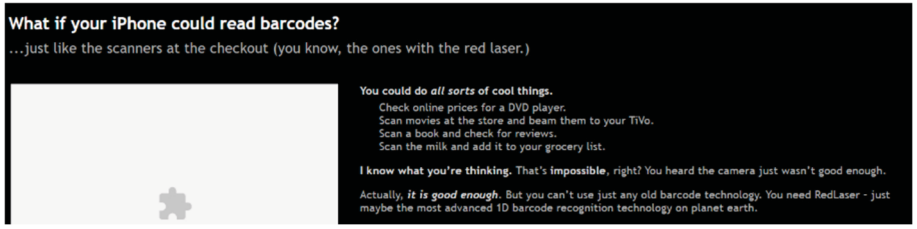
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

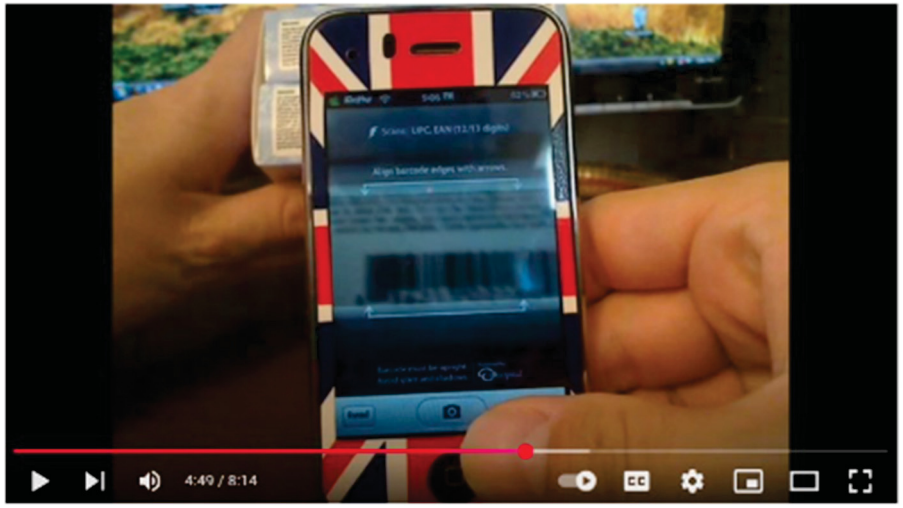
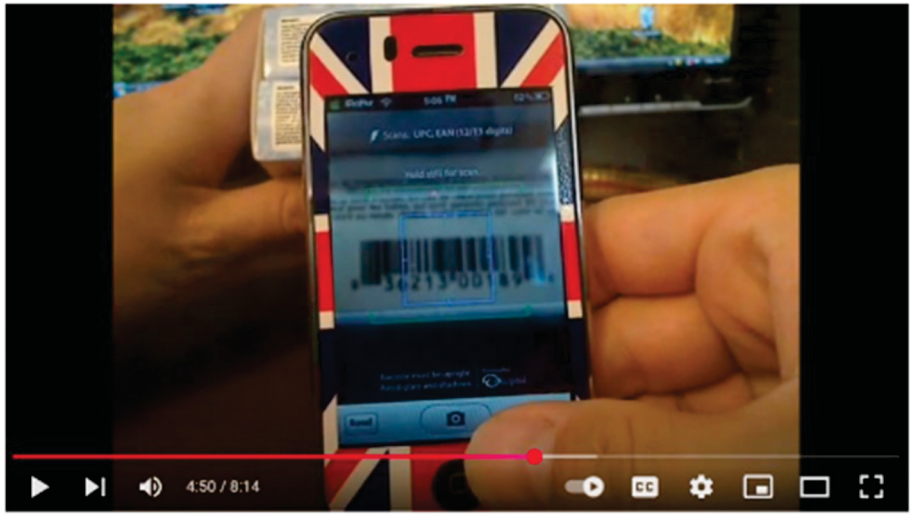
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

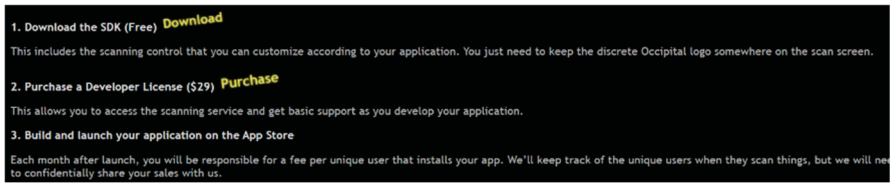
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

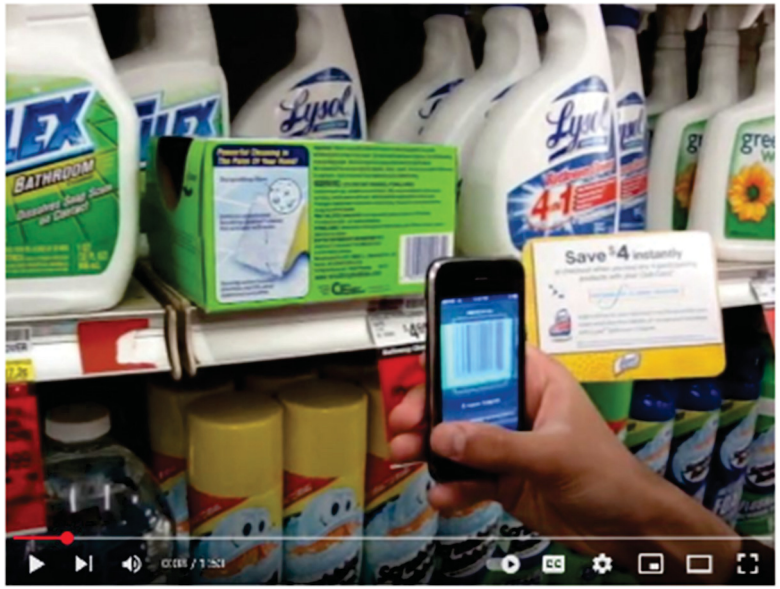
Claims	Prior Art
	RedLaser (SDK) at 1 RedLaser (SDK) at 1  RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 *See also* limitations 1[pre], 1[a], 1[b], 1[e], 1[f], 1[h], 1[m], 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

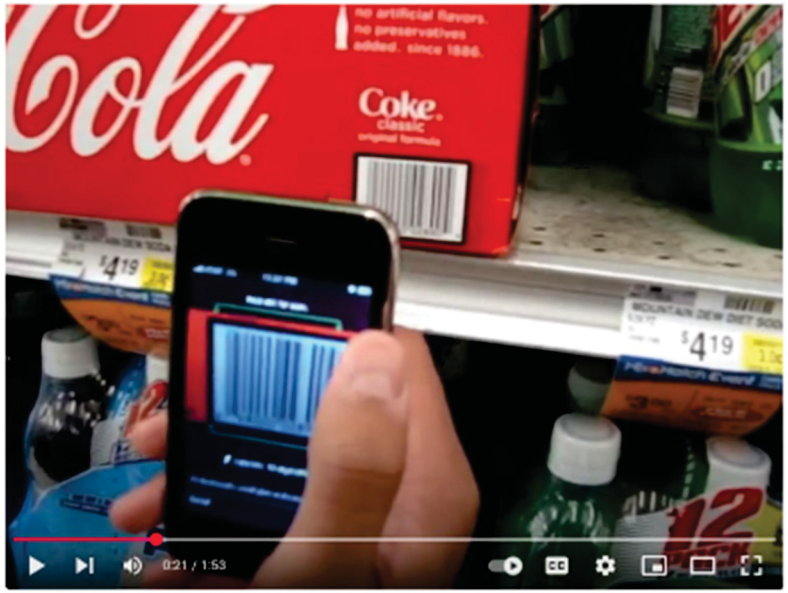
Claims	Prior Art
2[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2b] providing instructions to the user for capturing an image of a check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b] This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

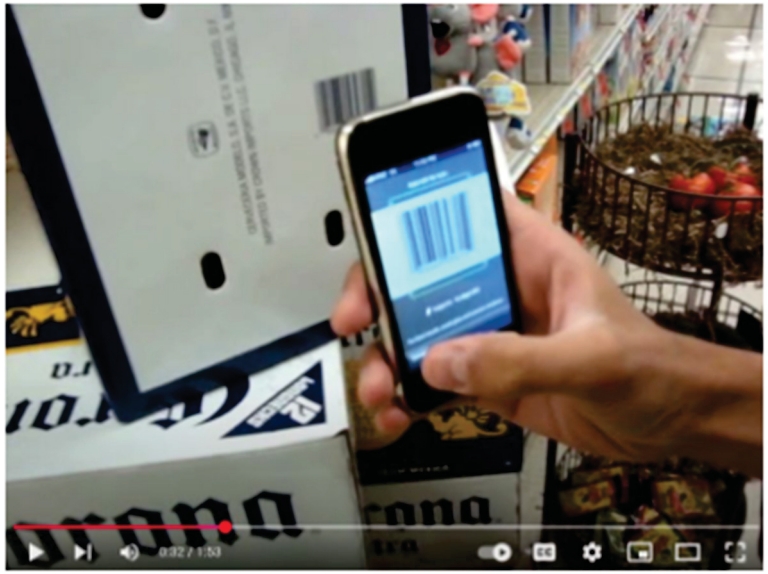
Claims	Prior Art
[2c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2d] overlaying an alignment guide on the live video of the check in the field of view of the camera;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2e] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

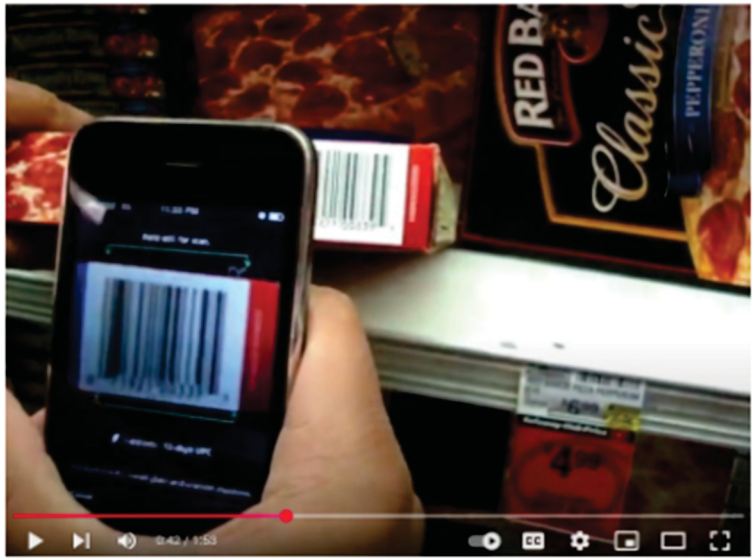
Claims	Prior Art
[2g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2h] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2i] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

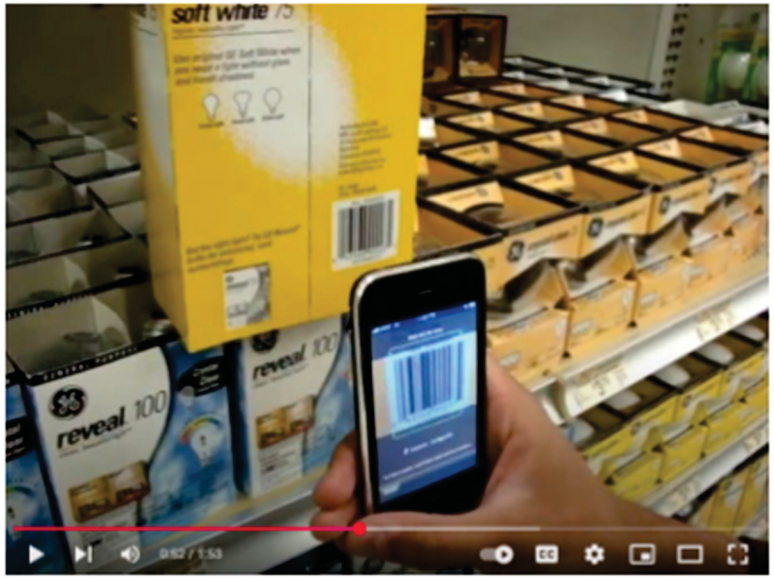
Claims	Prior Art
[2j] receiving the digital image of the check transmitted by the user's mobile device;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving the digital image of the check transmitted by the user's mobile device." For example: *See* limitation 1[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2k] processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward." For example: *See* limitation 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2l] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

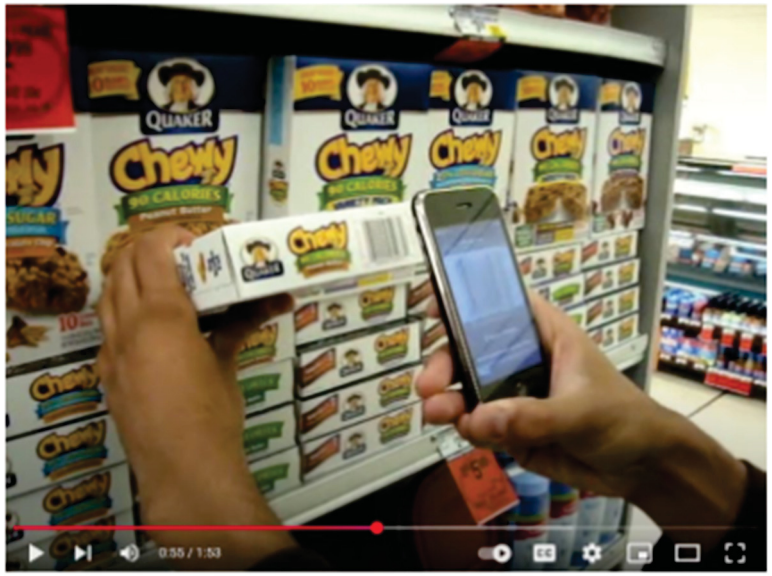
Claims	Prior Art
forward, and the verifying that the digital image of the check is acceptable for mobile check deposit,	
[2m] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: RedLaser (Realtime Video) at 0:01–0:09 

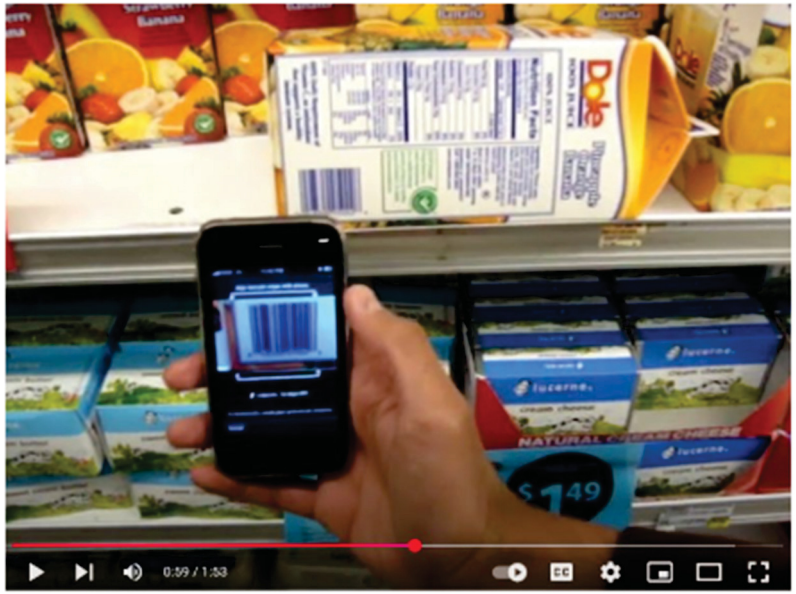
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

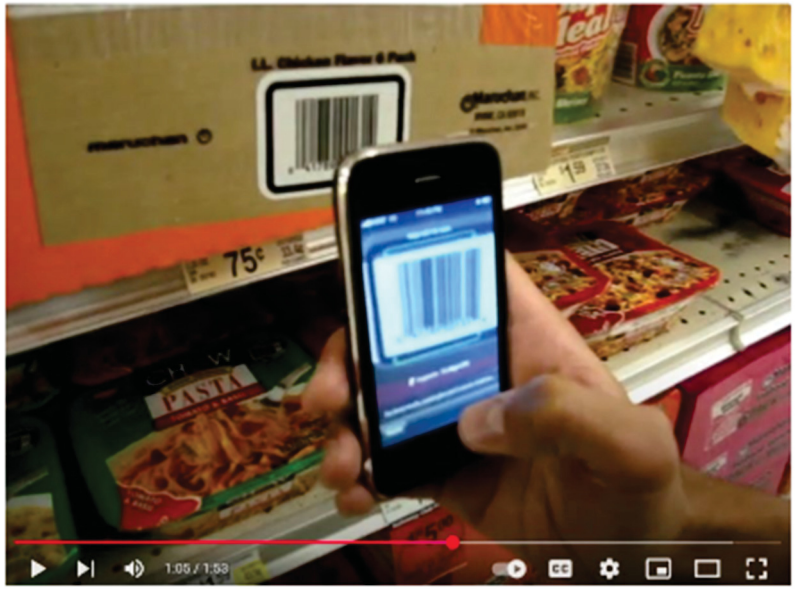
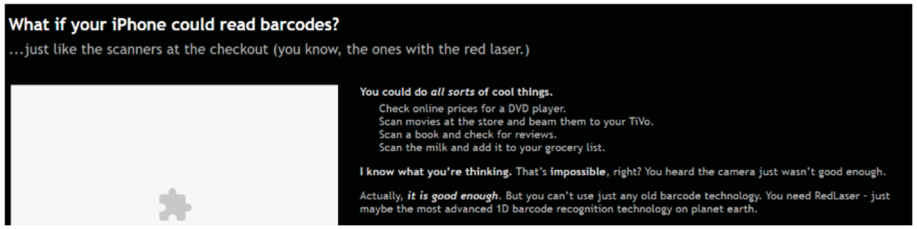
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

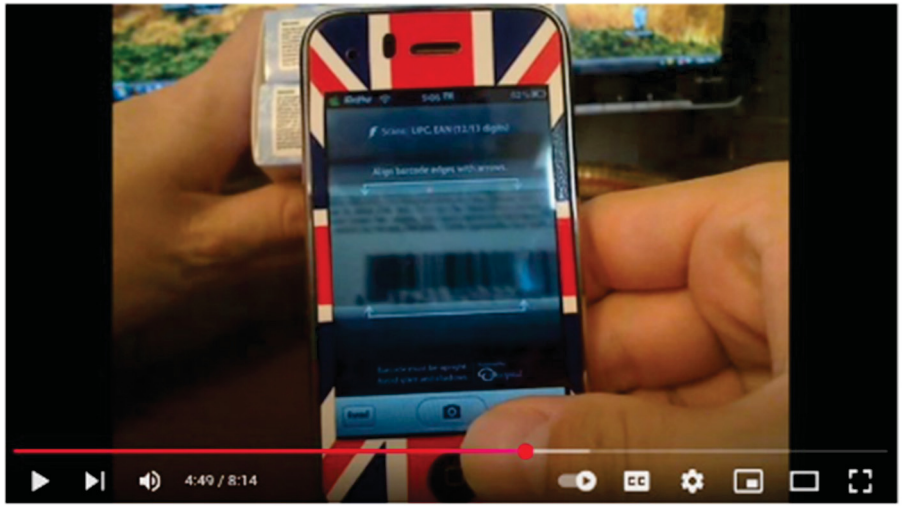
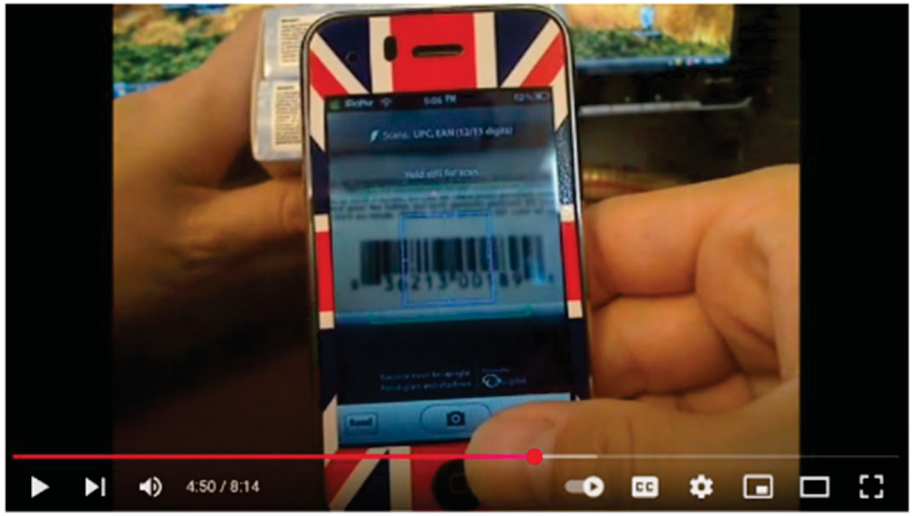
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

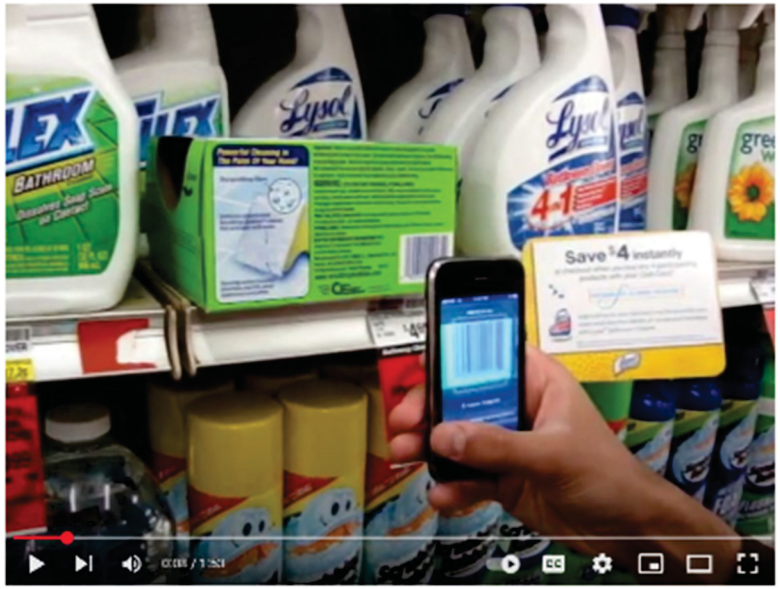
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

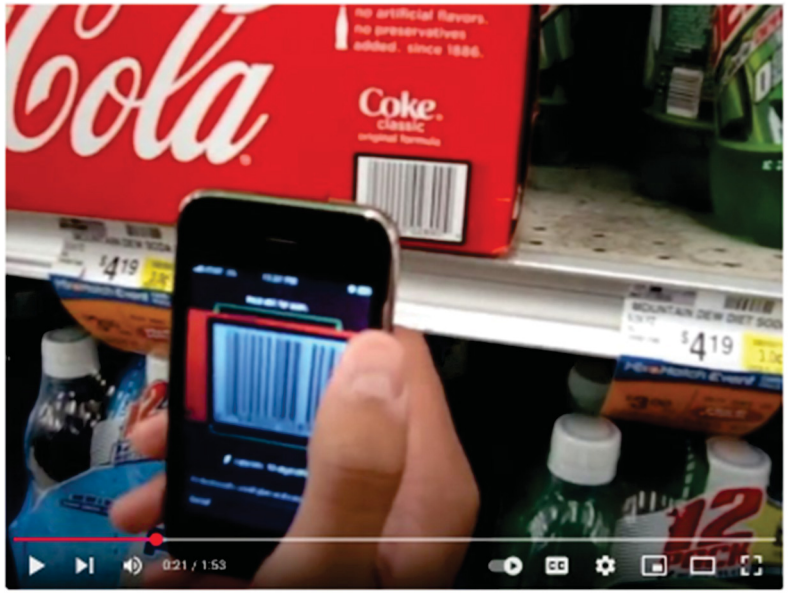
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

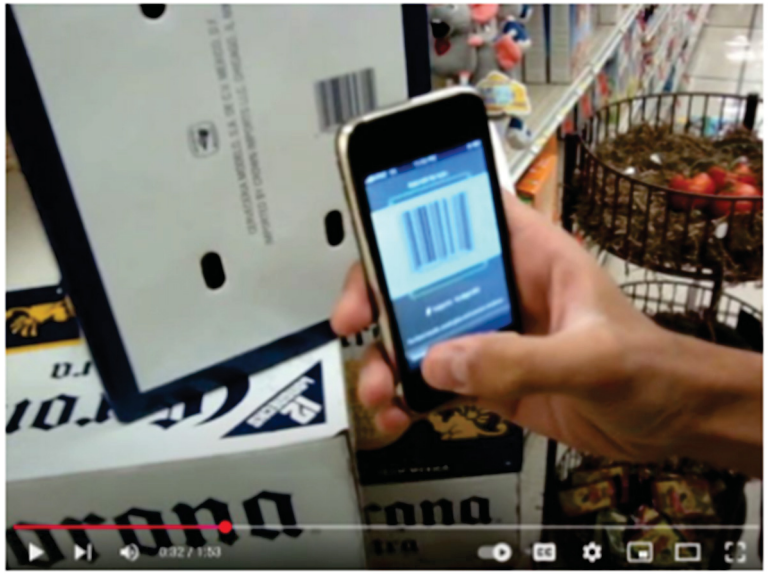
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

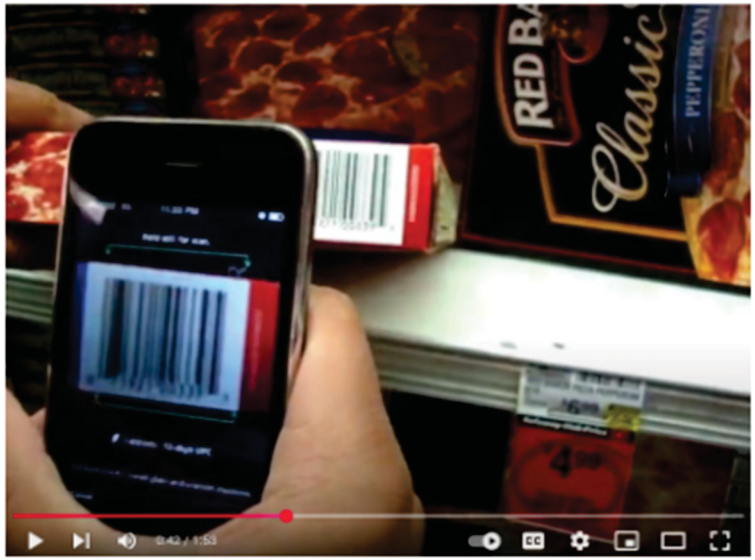
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

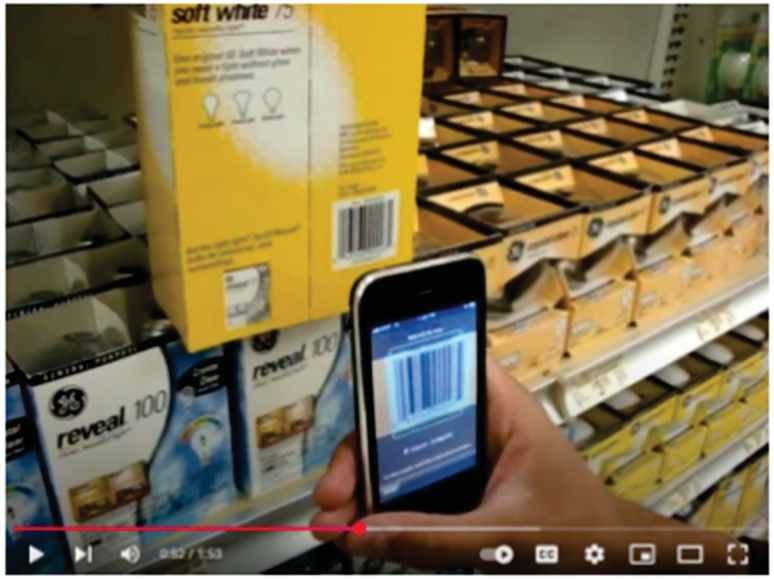
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See also* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
3. The method of claim 2, wherein the plurality of monitoring criteria includes a criterion based on	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 2, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection." For example:

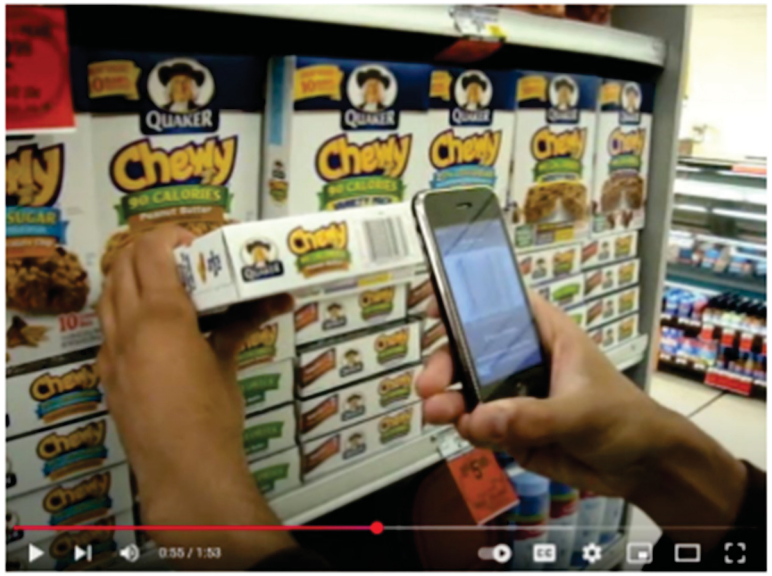
Claims	Prior Art
magnetic ink character recognition (MICR) line detection.	RedLaser (Realtime Video) at 0:01–0:09 

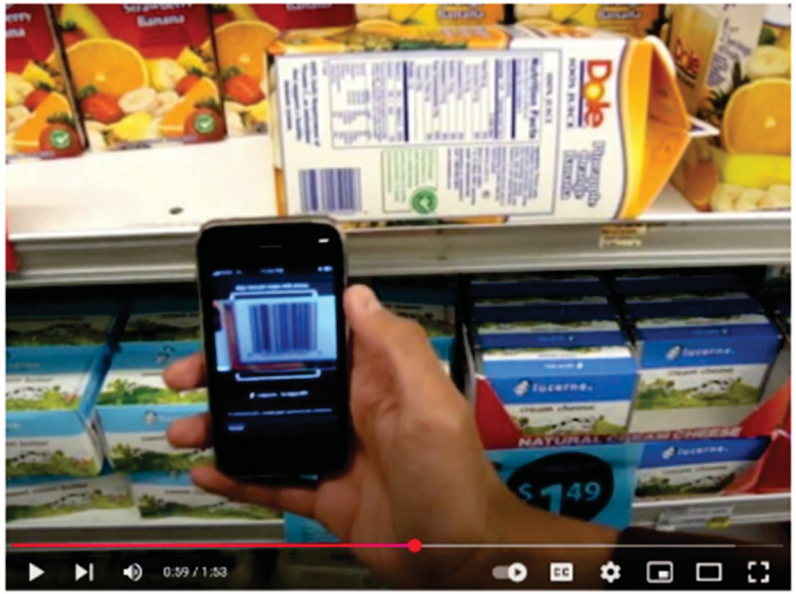
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

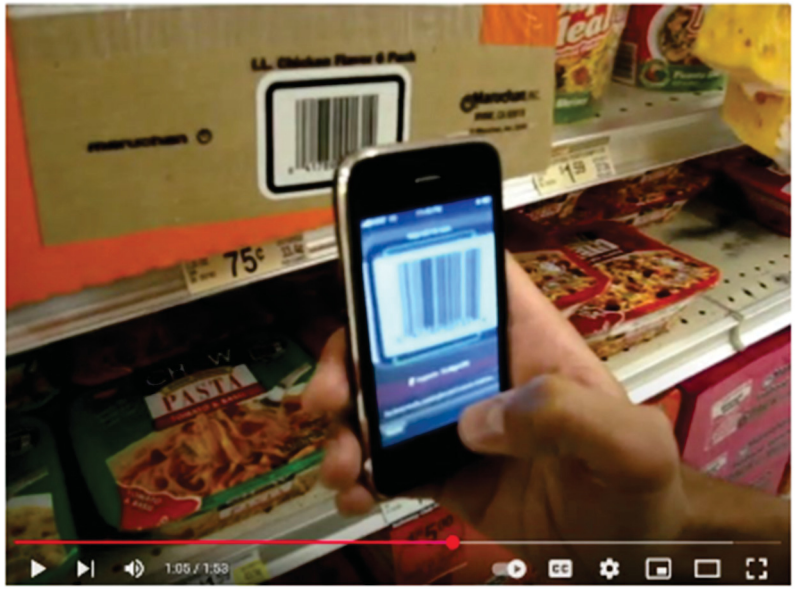
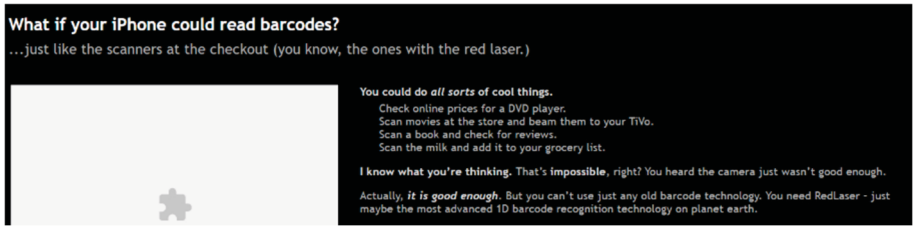
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

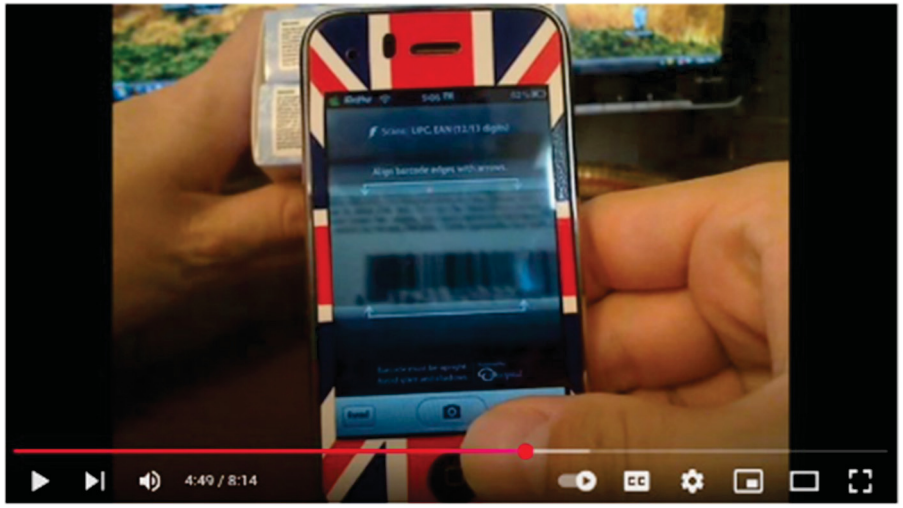
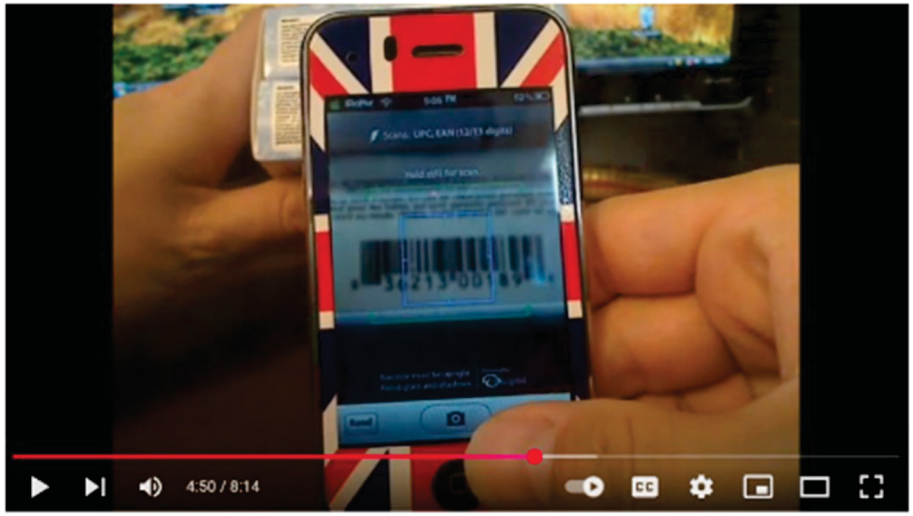
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

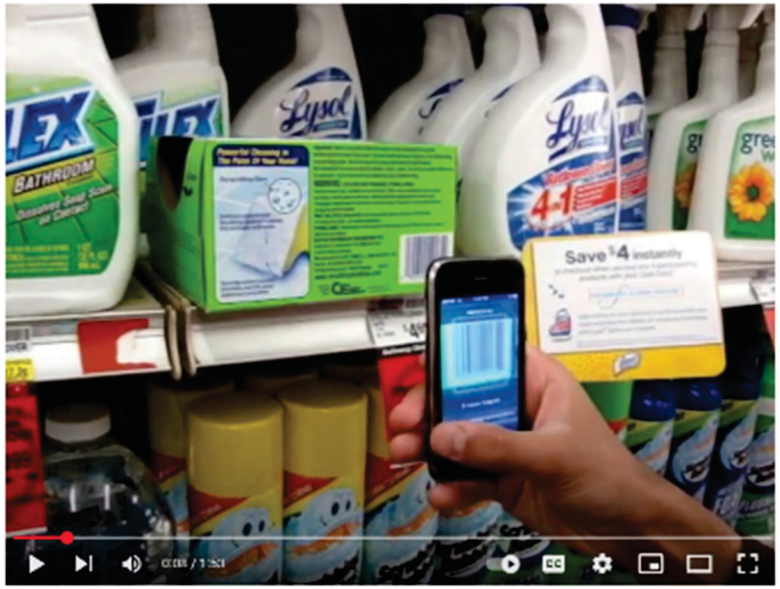
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

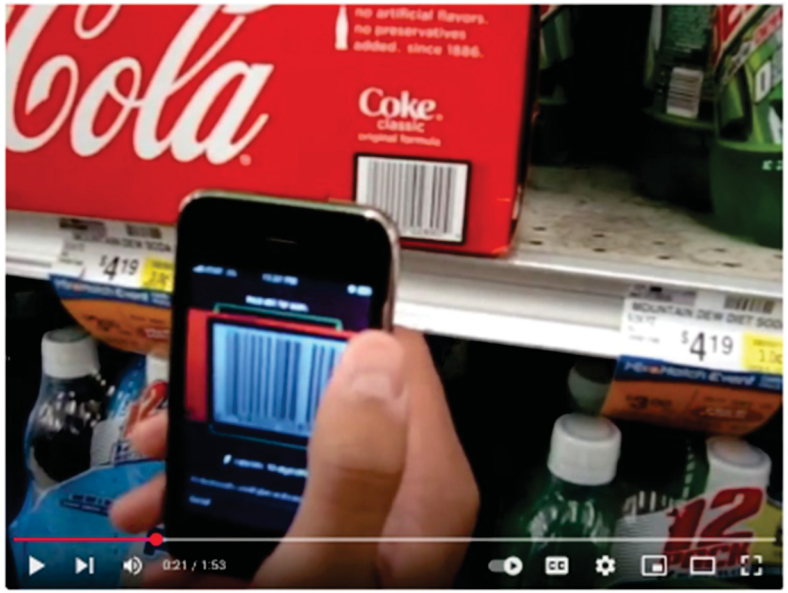
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

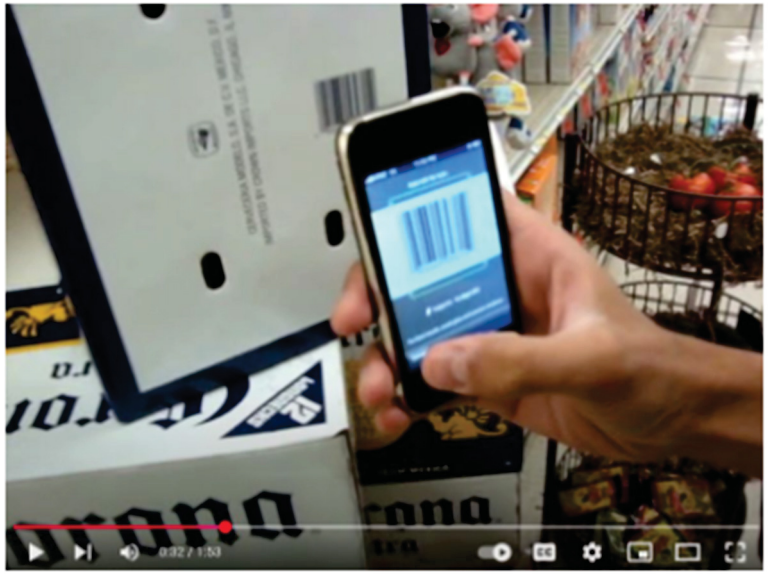
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

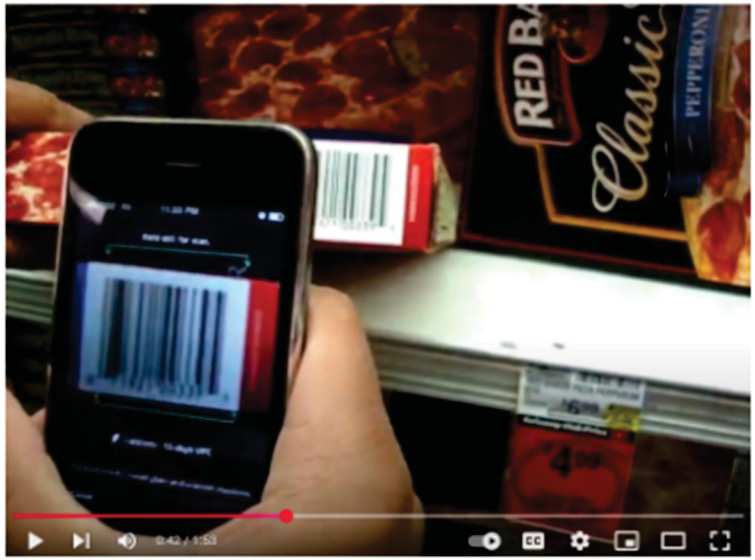
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

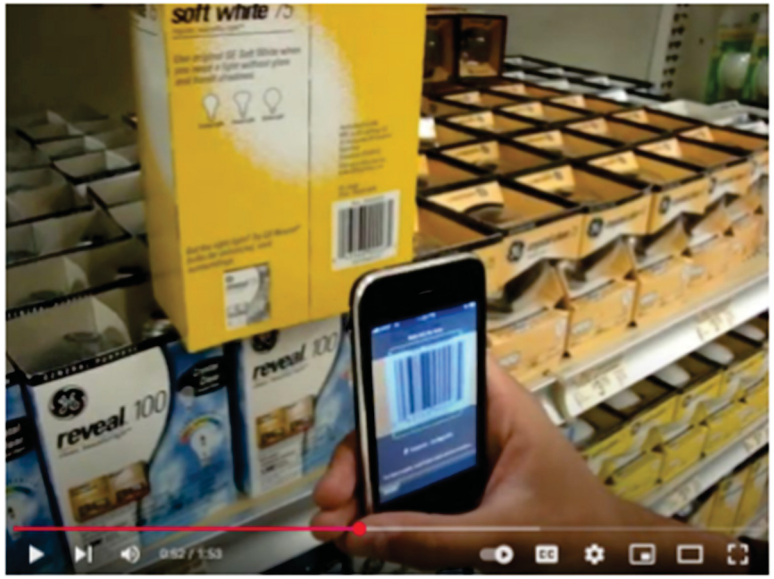
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
4. The method of claim 2, wherein the plurality of monitoring criteria	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 2, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping." For example:

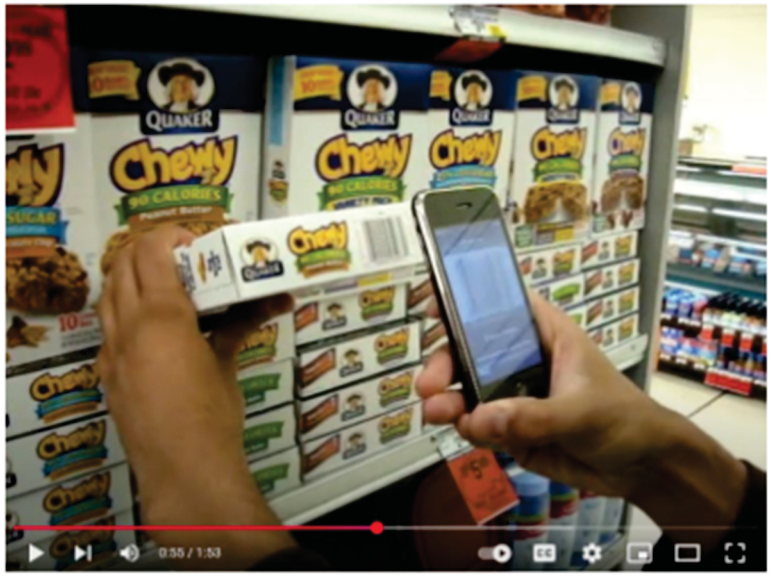
Claims	Prior Art
includes criteria based on light brightness, skewing, and warping.	RedLaser (Realtime Video) at 0:01–0:09 

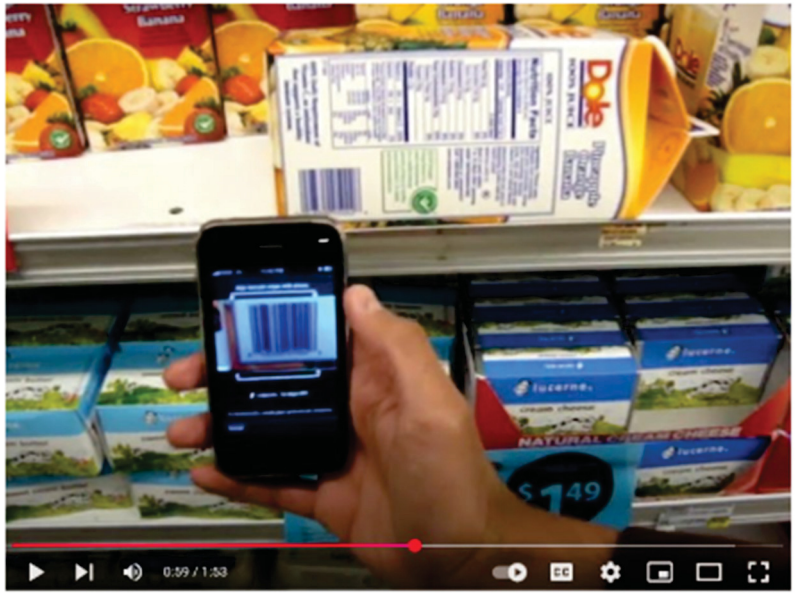
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

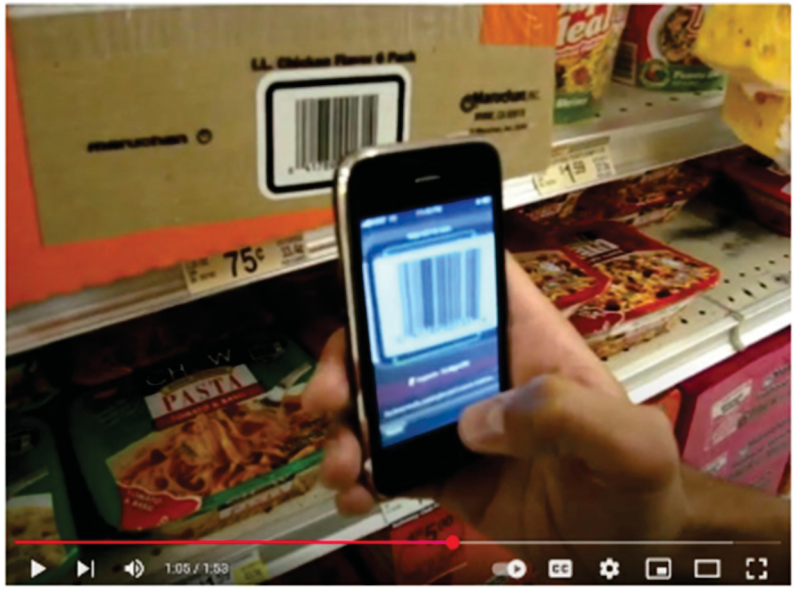
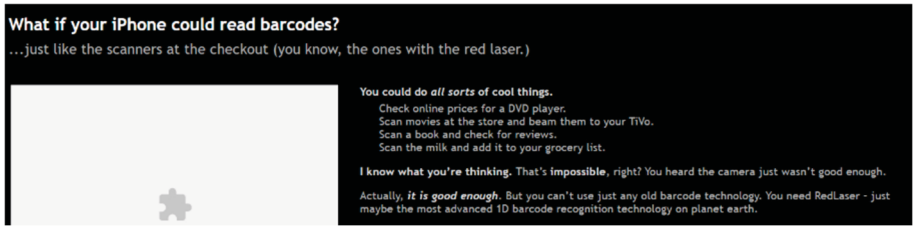
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

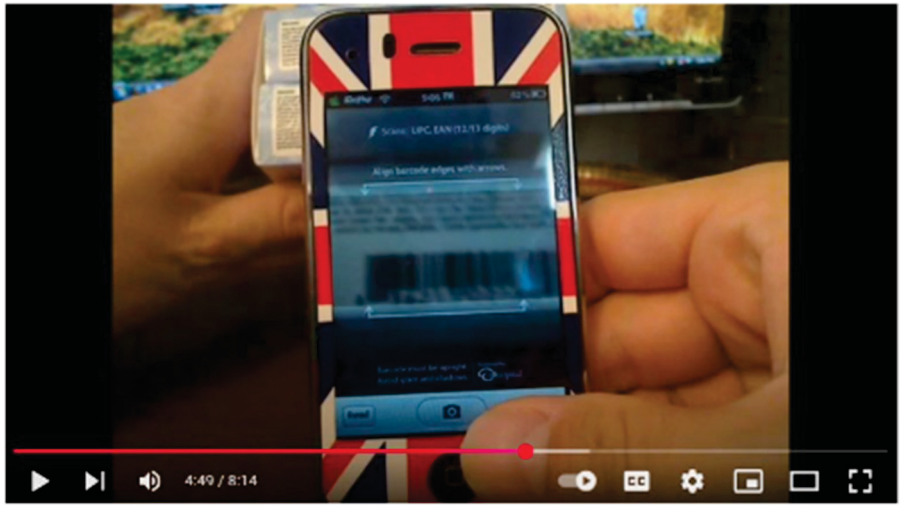
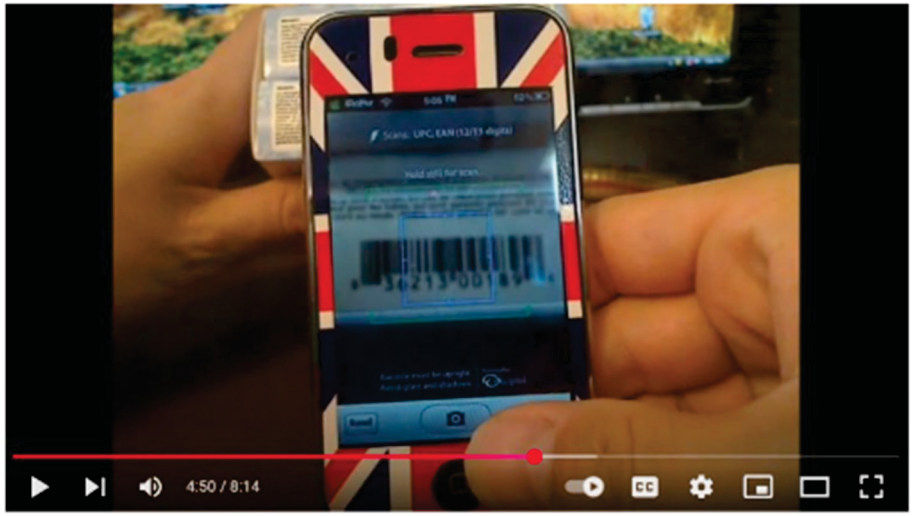
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
5[pre]. A method enabling mobile check deposit auto-capture functionality via video frame	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example:

Claims	Prior Art
processing, the method comprising:	*See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitations 1[a], 1[c], 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5b] providing instructions to the user for capturing an image of the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c].

Claims	Prior Art
generated by controlling the camera;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5d] overlaying an alignment guide on the live video of the check in the field of view of the camera; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5e] using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitations 1[e]–1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example:

Claims	Prior Art
one monitoring criterion, providing feedback advising the user that the check has been captured;	*See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitations 1[k], 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 1[l].

Claims	Prior Art
check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5k] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5l] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[o]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
6[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[6a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6b] providing instructions to the user for capturing an image of the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[6d] overlaying an alignment guide on the live video of the check in the field of view of the camera; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6e] using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g].

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	
[6k] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: *See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
7. The method of claim 6, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 6, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping." For example: *See* claim 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
8[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[8a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8b] providing instructions to the user for capturing an image of the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[8d] overlaying an alignment guide on the live video of the check in the field of view of the camera; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8e] using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitation 5[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g].

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	
[8k] wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising the monitoring, the determining, the providing, and the confirming.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising the monitoring, the determining, the providing, and the confirming." For example: *See* limitations 1[a], 1[b], 1[f]–1[h], 5[a], 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
9[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	*See* limitation 1[pre]. To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a].

Claims	Prior Art
controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9b] providing instructions to the user for capturing an image of the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9d] overlaying an alignment guide on the live video of the check in the field of view of the camera; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[9e] using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitations 5[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h].

Claims	Prior Art
frame or being based on the captured video frame;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9k] wherein the confirming step is performed before the submitting step and the user's mobile device receives an indication of a result of	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the confirming step is performed before the submitting step and the user's mobile device receives an indication of a result of the processing the digital image of the check before the confirming step." For example:

Claims	Prior Art
the processing the digital image of the check before the confirming step.	*See* limitation 5[i], 1[i], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
10[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10b] providing instructions to the user for capturing an image of a check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b].

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10d] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and the automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and the automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10f] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example:

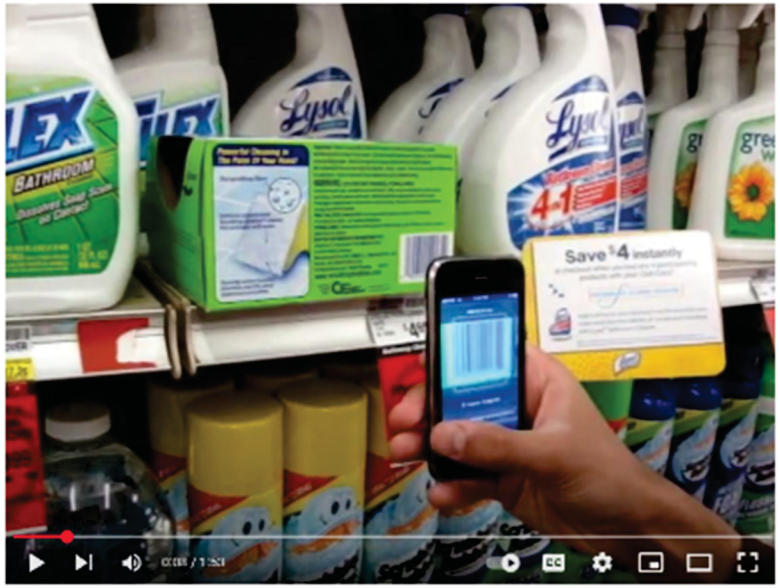
Claims	Prior Art
one monitoring criterion, providing feedback advising the user that the check has been captured;	*See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10i] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward." For example: *See* limitation 1[l].

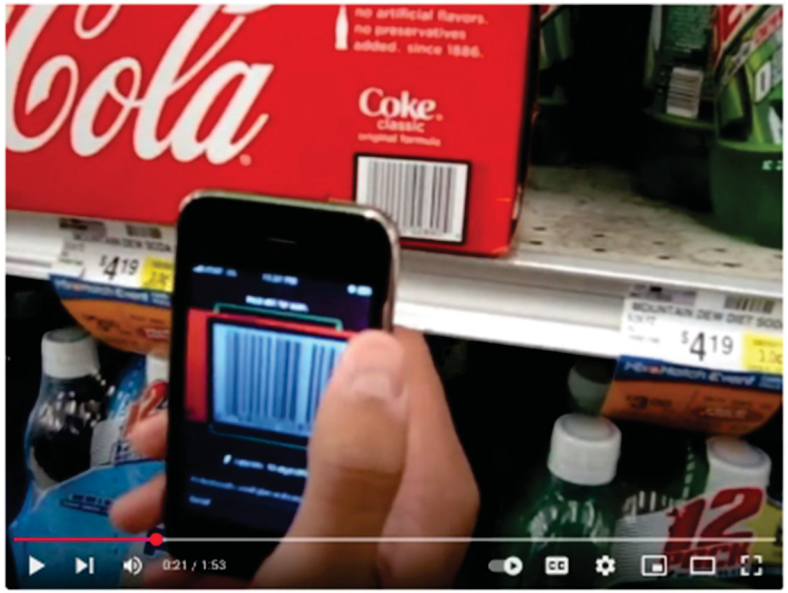
Claims	Prior Art
and the confirming that the mobile check deposit can go forward,	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10j] wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations." For example: *See* limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10k] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10l] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[o]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
11[pre]. A method enabling mobile check deposit auto-capture functionality via video frame	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example:

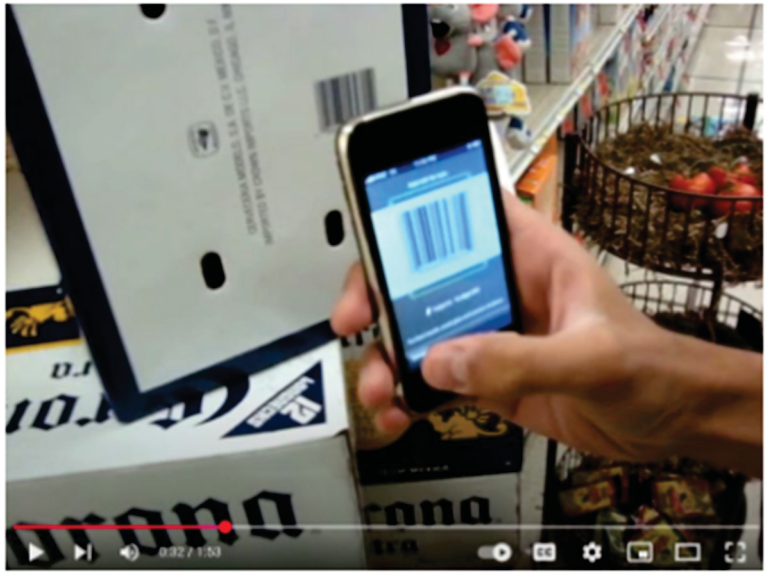
Claims	Prior Art
processing, the method comprising:	*See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 10[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11b] providing instructions to the user for capturing an image of a check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c].

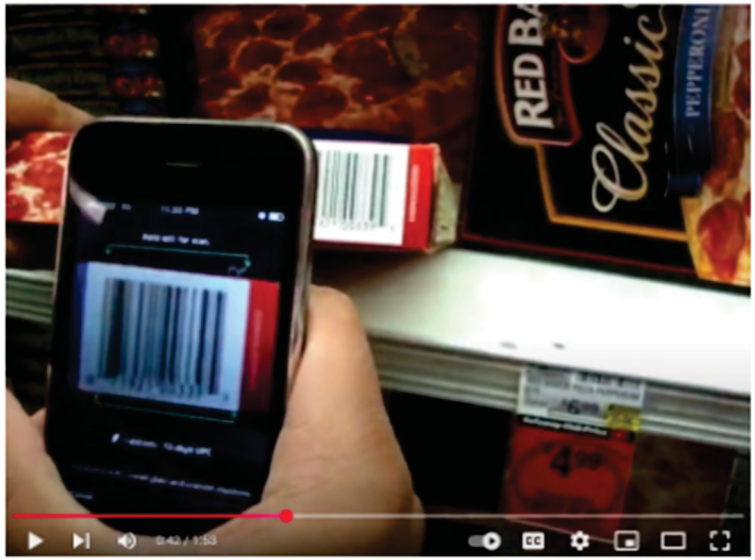
Claims	Prior Art
camera through the software abstraction layer;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11d] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11f] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11g] using a wireless network, transmitting a digital image of the check from the user's mobile	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the

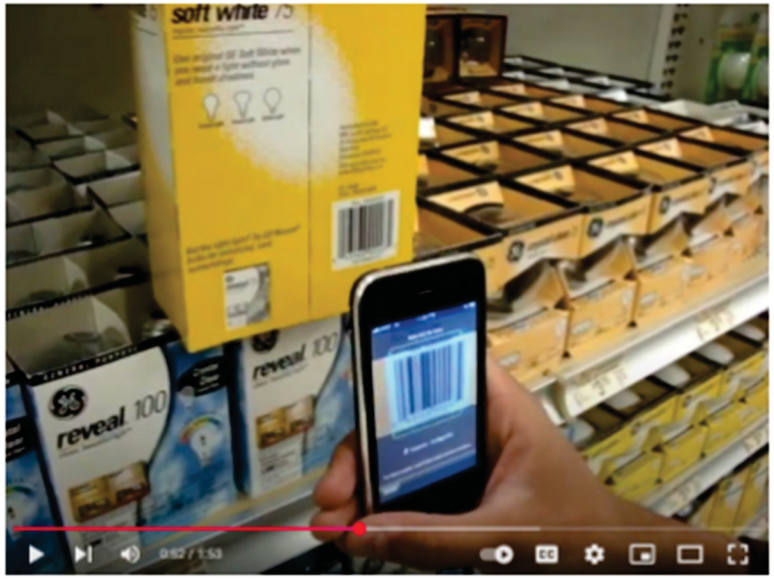
Claims	Prior Art
device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11i] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward." For example: *See* limitation 10[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11j] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example:

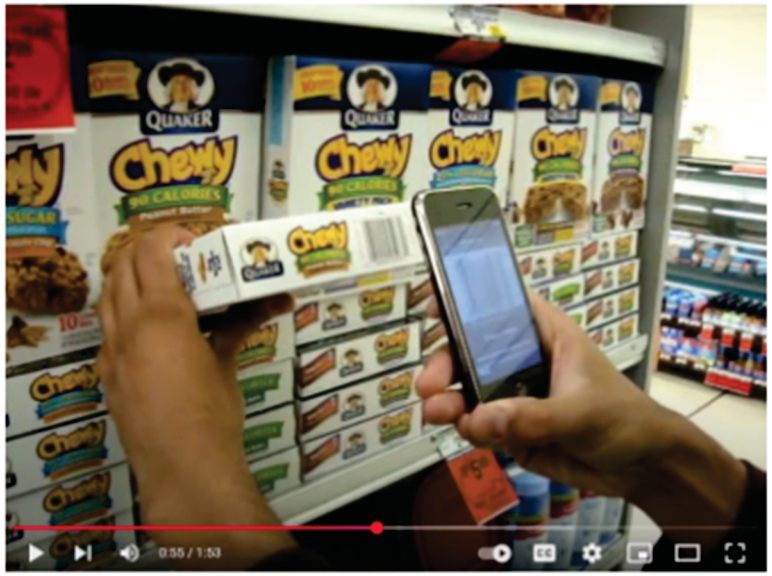
Claims	Prior Art
check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	*See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
12. The method of claim 11, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 11, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection." For example: RedLaser (Realtime Video) at 0:01–0:09 

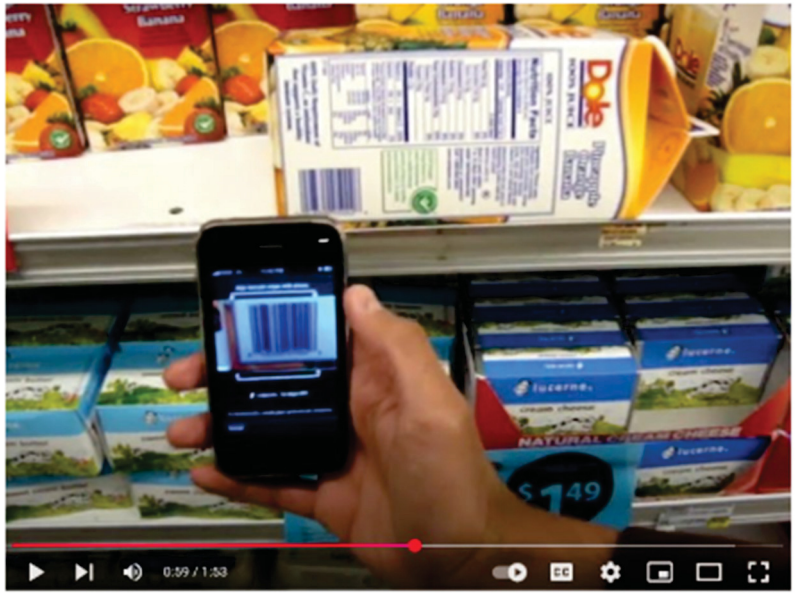
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

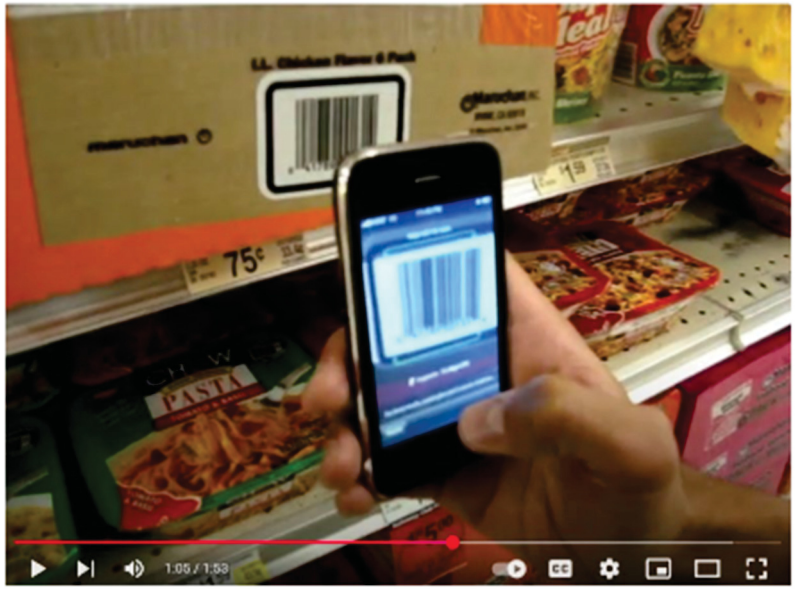
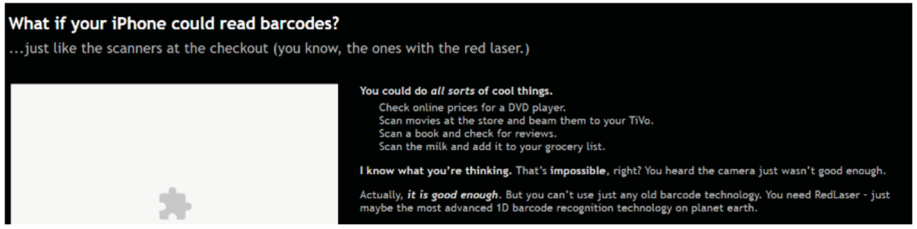
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

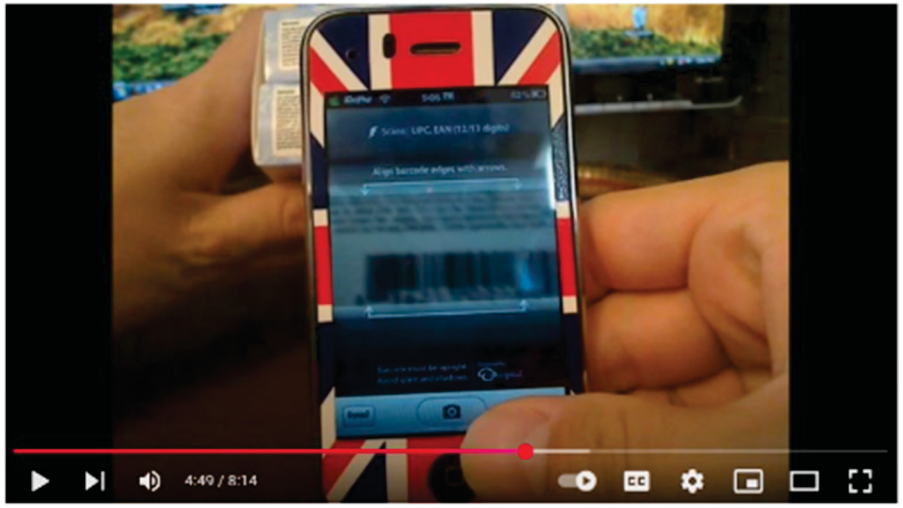
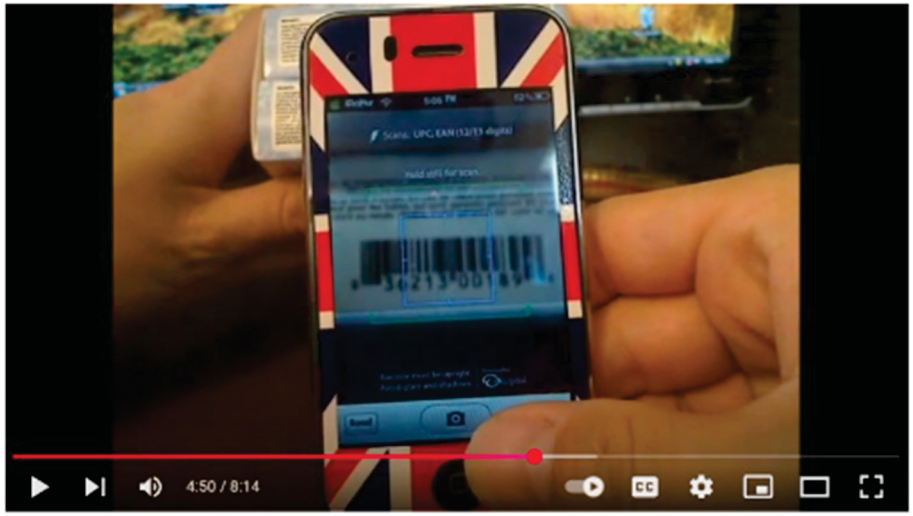
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

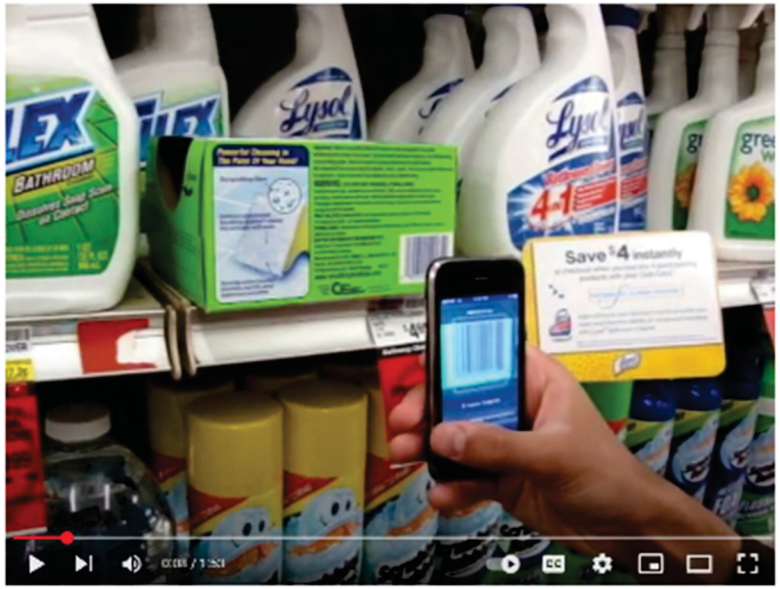
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

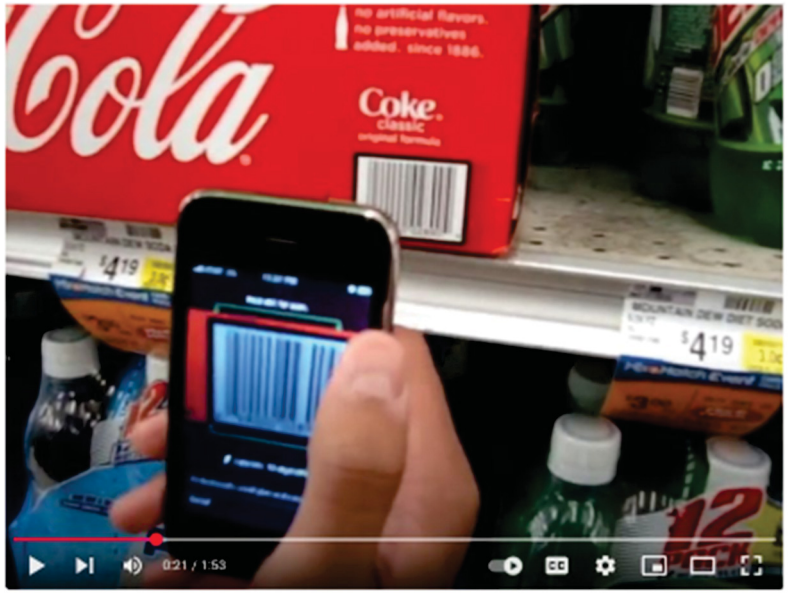
Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

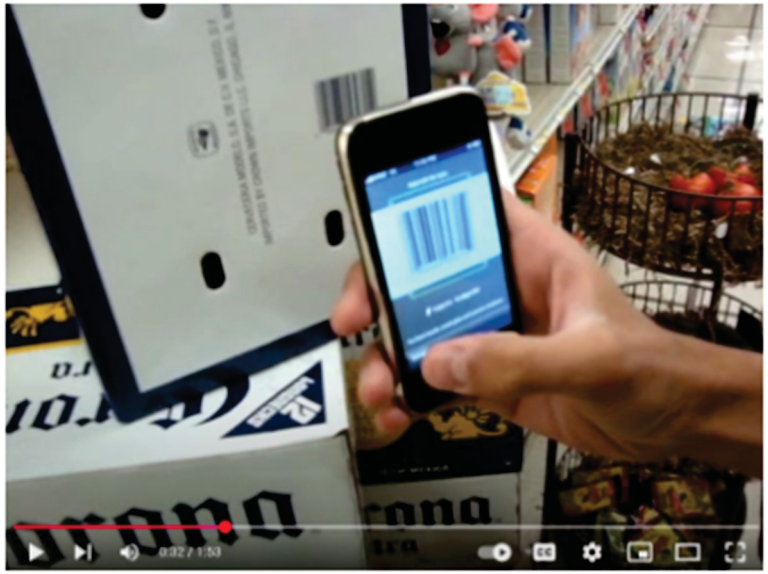
Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

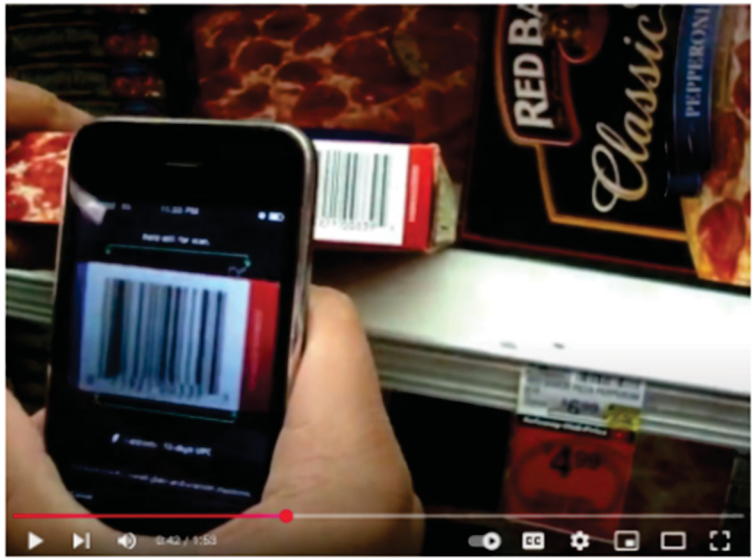
Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser RedLaser (TechCrunch) at 1 I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which Don Dodge covered for us, he explained *See* claims 3, 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
13. The method of claim 11, wherein the plurality of monitoring criteria includes criteria based on	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 11, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping." For example:

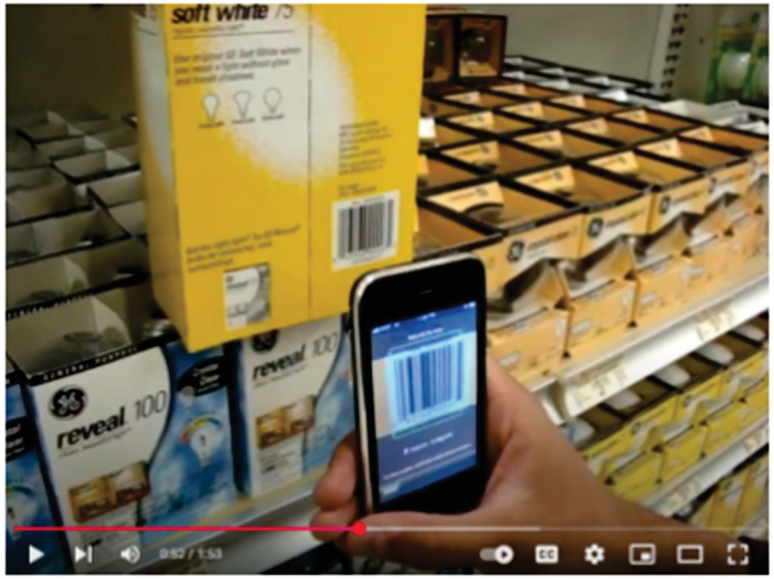
Claims	Prior Art
light brightness, skewing, and warping.	*See* claim 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
14[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14a] receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example:

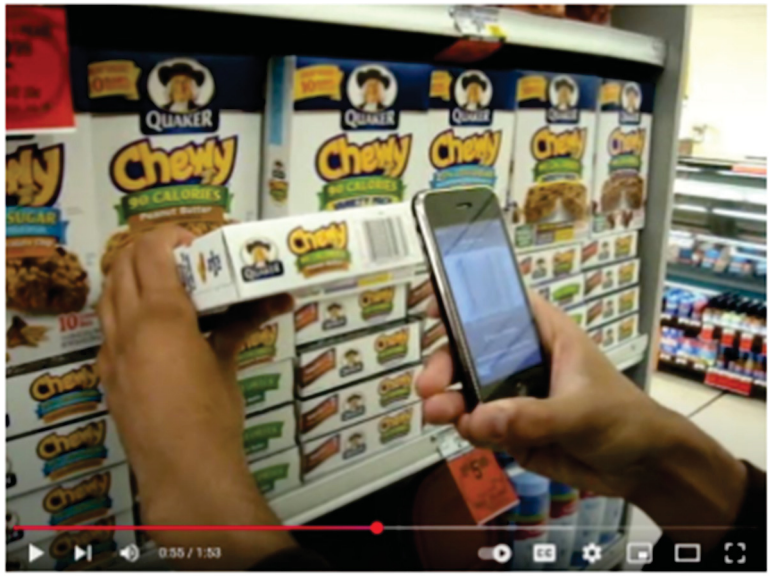
Claims	Prior Art
	RedLaser (Realtime Video) at 0:01–0:09 

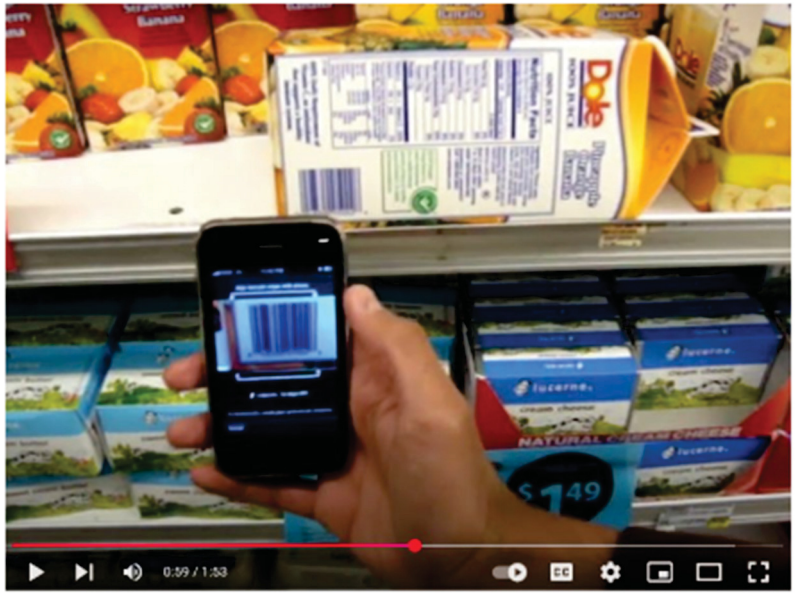
Claims	Prior Art
	RedLaser (Realtime Video) at 0:18–0:23 

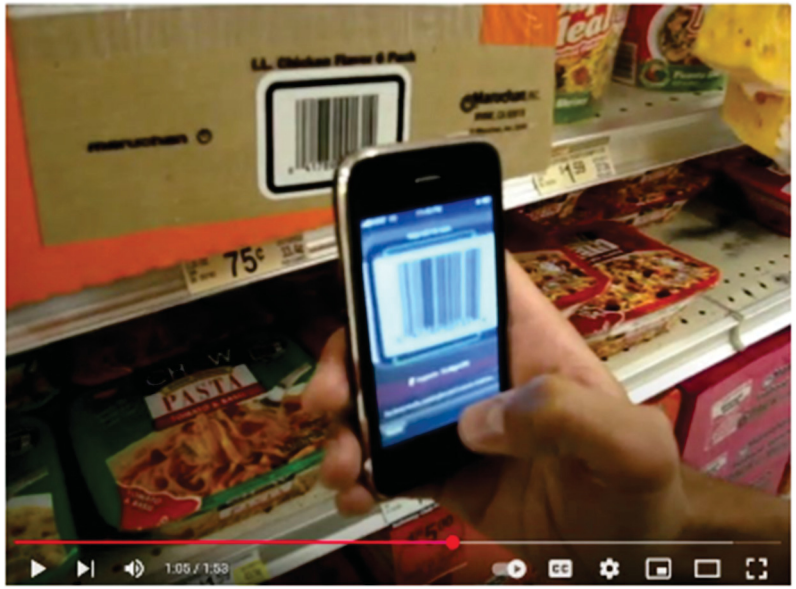
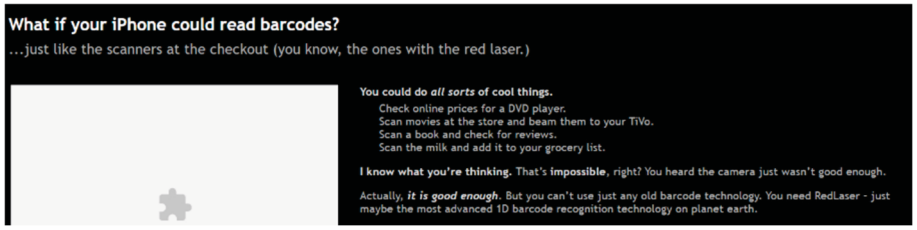
Claims	Prior Art
	RedLaser (Realtime Video) at 0:31–0:33 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

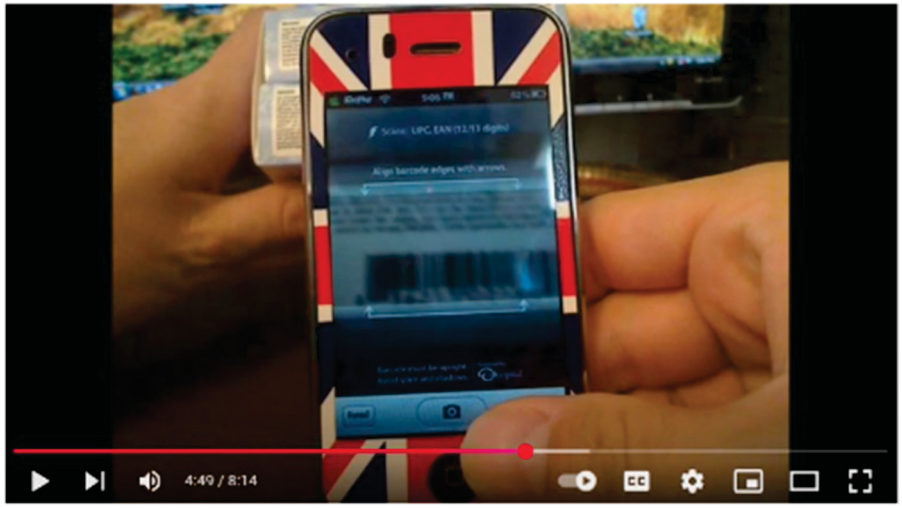
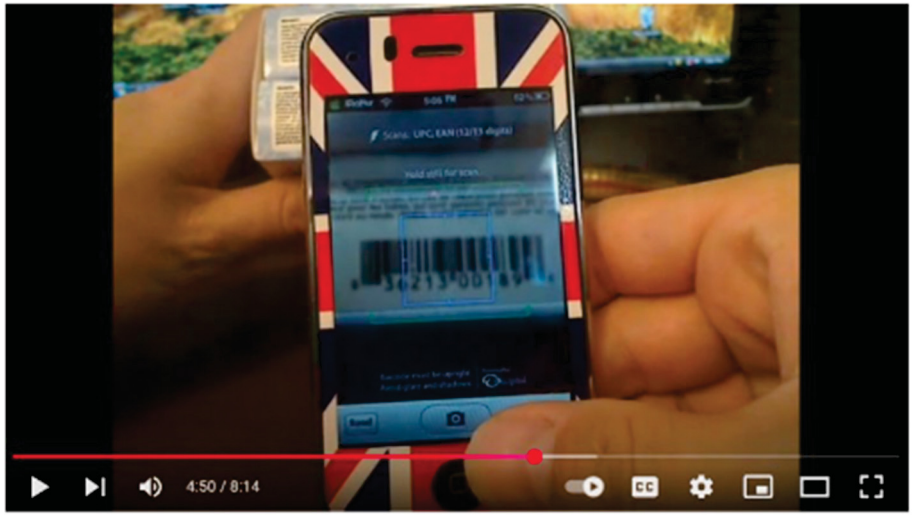
Claims	Prior Art
	RedLaser (Realtime Video) at 0:49–0:54 

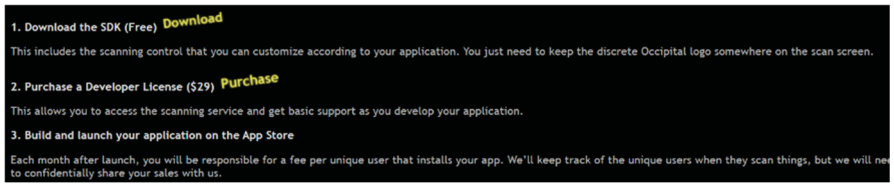
Claims	Prior Art
	RedLaser (Realtime Video) at 0:54–0:58 

Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46  RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 

Claims	Prior Art
	RedLaser (RedLaser Home) at 1 RedLaser (RedLaser Home) at 1 RedLaser (Review Video) at 1:06–3:04

Claims	Prior Art
	RedLaser (Review Video) at 4:49  RedLaser (Review Video) at 3:53–5:19 

Claims	Prior Art
	RedLaser (SDK) at 1 SDK So... **you've got a great idea for a barcode-based application** on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running. RedLaser (SDK) at 1  1. Download the SDK (Free) Download This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen. 2. Purchase a Developer License ($29) Purchase This allows you to access the scanning service and get basic support as you develop your application. 3. Build and launch your application on the App Store Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will ne to confidentially share your sales with us. RedLaser (TechCrunch) at 1 Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, $1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. RedLaser (TechCrunch) at 1 Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser *See* limitations 1[a], 1[h], 1[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[14b] providing instructions to the user for capturing the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14d] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[14f] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[1h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14i] performing image processing operations on the image of the check, the image processing operations including performing	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for

Claims	Prior Art
optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device; and	mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device." For example: *See* limitations 1[h], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14j] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit." For example: *See* limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14k] wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations." For example: *See* limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14l] before determining that the video frame of the live video of the	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion,

Claims	Prior Art
check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14m] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[p]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
15[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: *See* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15a] receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 14[a].

Claims	Prior Art
app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15b] providing instructions to the user for capturing the check;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing the check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15d] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[15e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15f] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[h].

Claims	Prior Art
magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15i] performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device; and	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device." For example: *See* limitation 14[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15j] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit,	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit." For example: *See* limitation 14[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15k] wherein the at least one monitoring criterion is a plurality	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a

Claims	Prior Art
of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: *See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
16. The method of claim 15, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.	RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 15, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection." For example: *See* claim 3. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.