

Exhibit A21- Invalidity of 12,159,310 in view of MotoRokr

MotoRokr 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"). MotoRokr was known, publicly used, and/or on sale in the United States at least as of December 4, 2006 and is therefore prior art to the '310 patent. Example evidence of the design and function of MotoRokr includes, but is not limited to:

- MotoManual, MOTOROKR E6 GSM (2006), available at https://motorola-global-en-us.custhelp.com/ci/fattach/get/454055/1341248278/redirect/1/filename/MOTOROKR_E6_IN_ENG_UG.pdf ("MotoRokr Manual") (REGIONS_USAA-00005416);
- Declaration of Conformity, Motorola, DoC No. LV033/06/35154401/D (Nov. 20, 2006), available at https://rtte.motorola.com/rtte/PCS/MEdocs/RDoc_Macausec.pdf ("Declaration") (REGIONS_USAA-00005505);
- Phone in 60: Motorola ROKR E6 with iPhone Theme (May 2, 2007), <https://www.youtube.com/watch?v=HofSBCnnJPc> ("Video") (REGIONS_USAA-00004543);
- Web Archive, <http://www.amazon.com/Motorola-E6-Unlocked-Slot-International-Warranty/dp/B000SZTS96> (Apr. 14, 2009) ("Amazon") (REGIONS_USAA-00005412); and
- Eric Brown, "Linux Mobile Phones," LinuxDevices Archive, <https://linuxdevices.org/linux-mobile-phones/> ("Brown") (REGIONS_USAA-00005508).

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

that USAA contends that MotoRokr does not disclose one or more limitations of the asserted claims, it would have been obvious to teachings of MotoRokr 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 other invalidity charts and cover pleading, to show all the limitations of the asserted claims, including for the reasons set forth in validity Contention Cover Pleading, which are incorporated herein.

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

Exhibit A21- Invalidity of 12,159,310 in view of MotoRokr

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- MotoManual, MOTOROKR E6 GSM (2006), available at https://motorola-global-en-us.custhelp.com/ci/fattach/get/454055/1341248278/redirect/1/filename/MOTOROKR_E6_IN_ENG_UG.pdf ("MotoRokr Manual") (REGIONS_USAA-00005416);
- Declaration of Conformity, Motorola, DoC No. LV033/06/35154401/D (Nov. 20, 2006), available at https://rtte.motorola.com/rtte/PCS/MEdocs/RDoc_Macausec.pdf ("Declaration") (REGIONS_USAA-00005505);
- Phone in 60: Motorola ROKR E6 with iPhone Theme (May 2, 2007), <https://www.youtube.com/watch?v=HofSBCnnJPc> ("Video") (REGIONS_USAA-00004543);
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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.

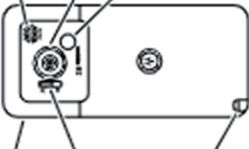
To the extent that USAA contends that MotoRokr does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of MotoRokr with (1) the knowledge of one of ordinary skill in the art, and/or (2) the teachings of any of the prior art set forth in Regions' 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.

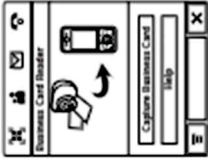
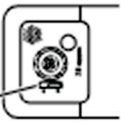
The cited disclosure further shows that it would have been obvious to combine MotoRokr with the prior art set forth in Regions' other invalidity charts and cover pleading, for example by showing similarities with the other prior art and/or elements that could be improved by combination, replacement, 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 MotoRokr, 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, MotoRokr 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: MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Only at Amazon.com ★ ★ ★ ★ ★ (12) (45 customer reviews) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCall. See larger image Share your own customer image MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office.

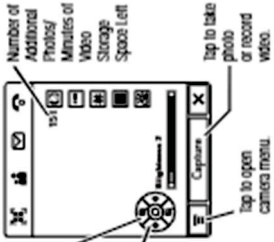
Claims	Prior Art
	MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 ENU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC News1073 — Nov 1 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTOKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to foreground when running in background. Mini-USB Port

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

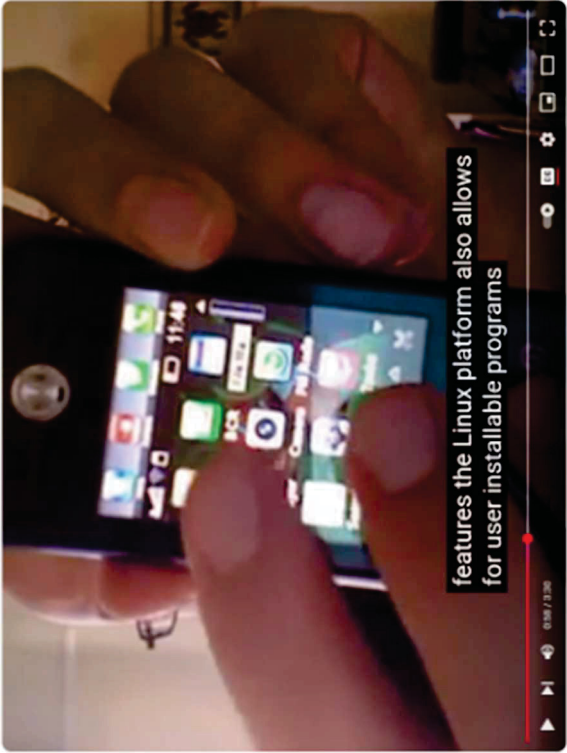
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Camera Mode Switch Up - normal picture mode. Down - macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed.

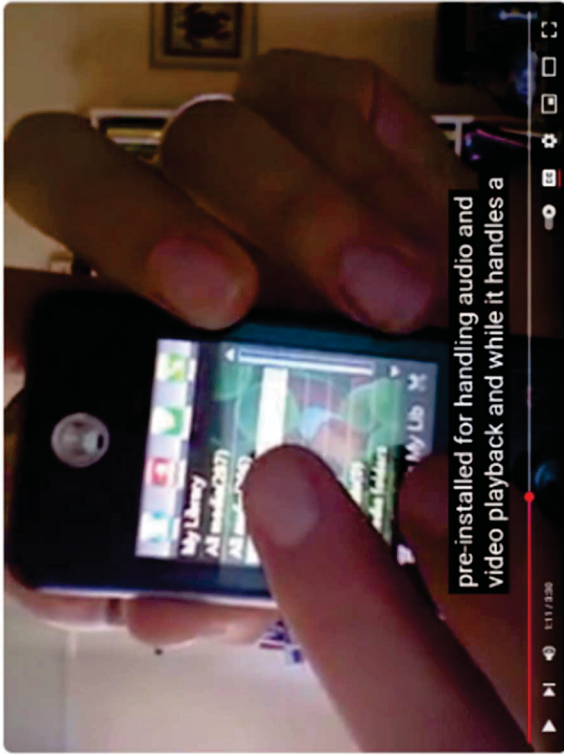
edit business card information

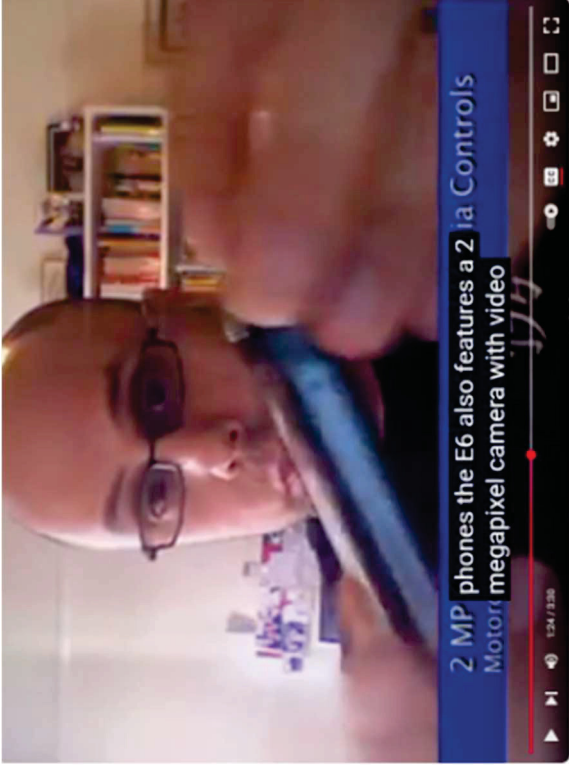
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap + OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

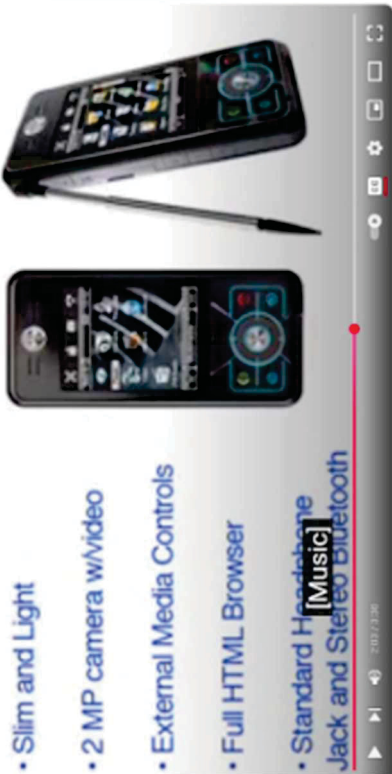
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108  Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display. Press  to up/down to zoom in/out. Press  to left/right to decrease/increase image brightness. Tap to open camera menu. Tap to take photo or record video. Number of Additional Photos/Minutes of Video Storage Space Left use the viewfinder Press  or the side up/down keys to zoom in/out. Press  to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

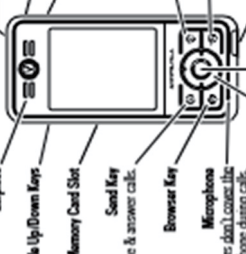
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

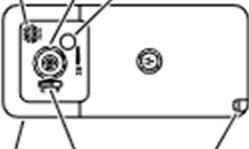
Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

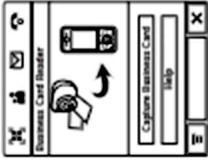
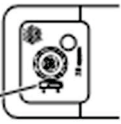
Claims	Prior Art
	MotoRokr (Video) at 1:24  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the	MotoRokr 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:

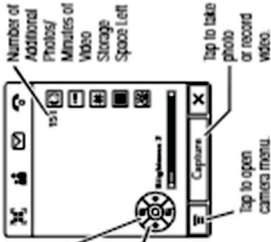
Claims	Prior Art
app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA 24 15 (U.S. customer: external) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HasleFreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 2 The bundled applications are all basic when it comes to PDA functionality. So if you are a power user you will quickly be looking for third party applications to fit your needs. I bought it because it is Linux, so I will be looking for a couple items myself, especially a programming language interpreter. Something others will not need, so this is just a personal need. MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

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	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port Center Key Select menu items.

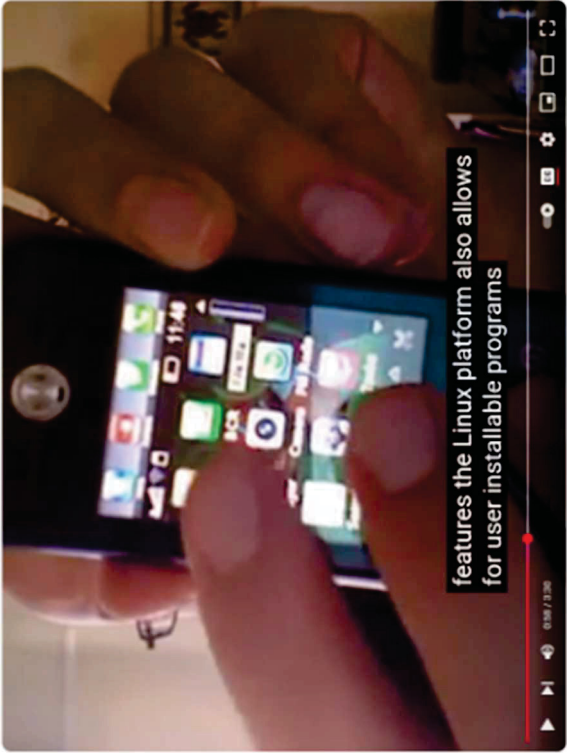
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [] to pause or play a file or playlist. Press [] or [] to play the previous or next file in a playlist. Press and hold [] or [] to rewind or fast forward. When the FM radio is active: Press [] to mute/unmute the radio. Press [] or [] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

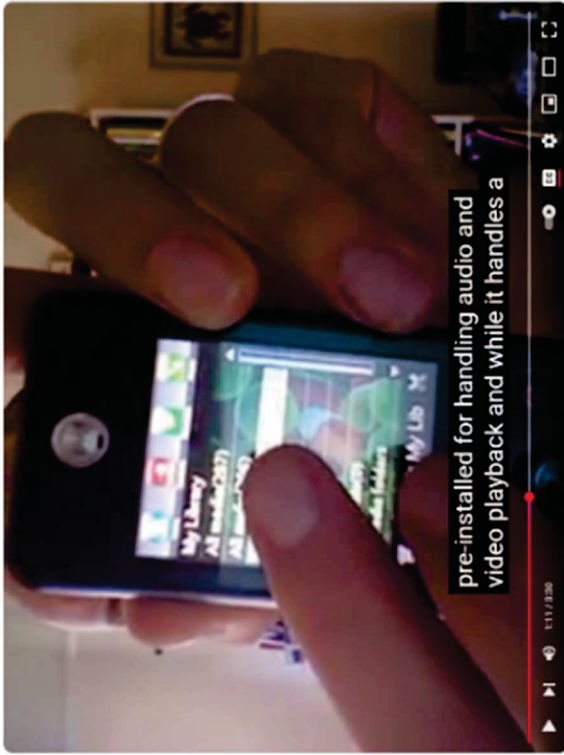
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Camera Mode Switch Up - normal picture mode. Down - macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

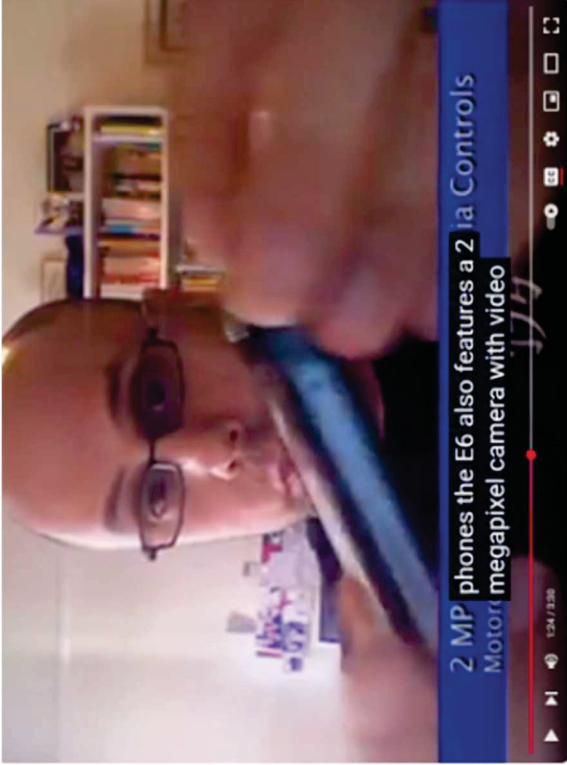
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap , then tap Add Item. To delete one or more categories from the list, tap , then tap Delete Item. To see the business card while you edit its details, tap , then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap , then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap , then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap  OCR Business Card Reader in the application launcher screen to open the business card reader application, tap , tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application.  Camera Mode Switch Up - normal picture mode. Down - macro mode.

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

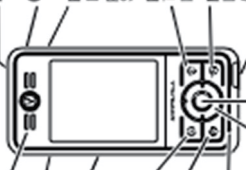
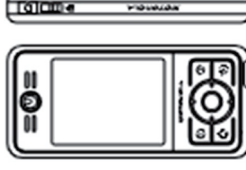
Claims	Prior Art
	MotoRokr (Video) at 0:58 

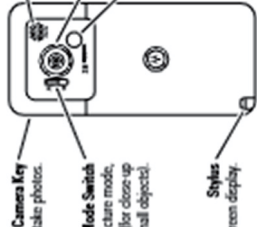
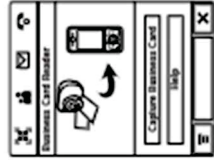
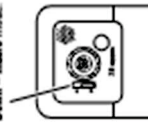
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitation 1 [pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[1b] providing instructions to the user for capturing an image of a check;	MotoRokr 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: MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3 Video Player, 6.0 Size International Version with Warranty (Black) \$155.99 Buy Now

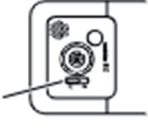
Claims	Prior Art
	MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIP (Cinematic Image Processor) for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. MotoRokr (Declaration) at Page 1  E690 N001073 — May 1 2006 — The first phone GSM900 Class 4 / GSM1800 Class 1 / GSM1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth

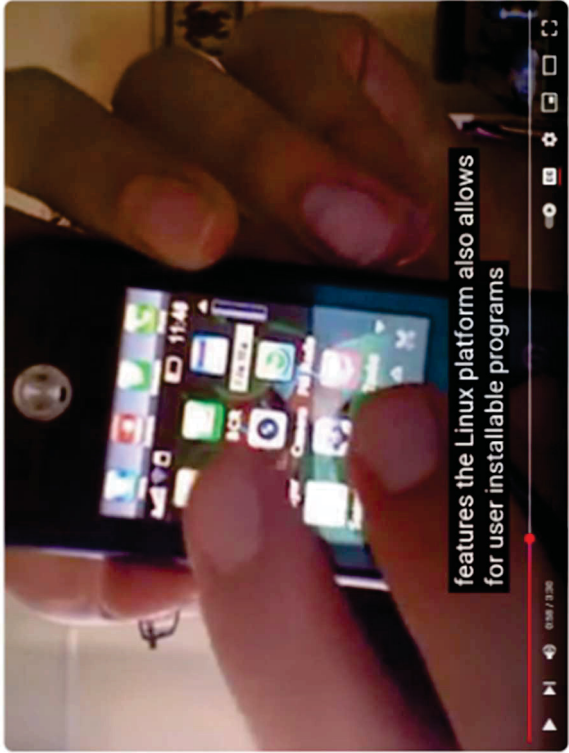
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTOHOKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Earpiece Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browse Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Mini-USB Port Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [◀] to pause or play a file or playlist. Press [▶] or [⏮] to play the previous or next file in a playlist. Press and hold [⏮] or [⏭] to rewind or fast forward. When the FM radio is active: Press [▶] to mute/unmute the radio. Press [◀] or [▶] to select the previous or next channel. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Mini-USB Port Insert battery charger or phone accessories. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

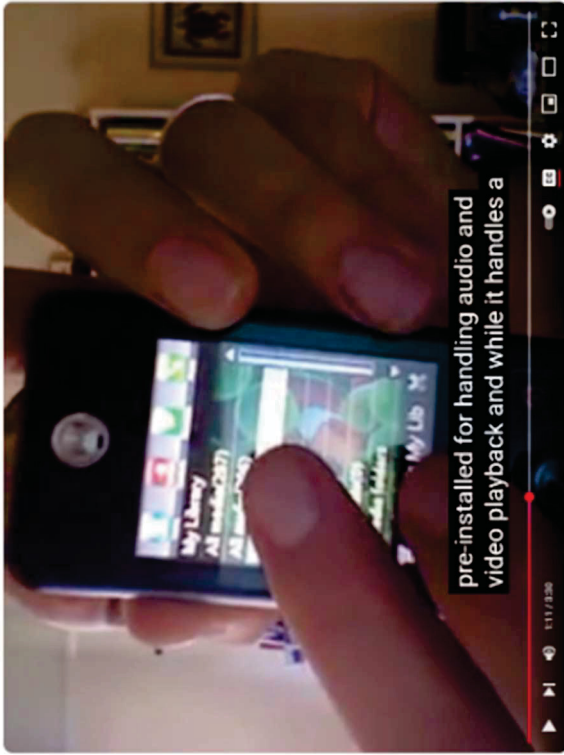
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self-portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder.  Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card.

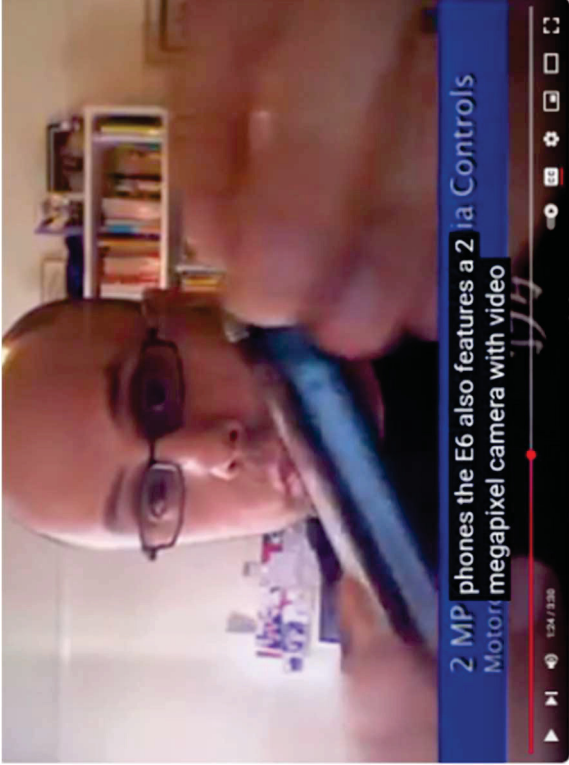
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap , then tap Add Item. To delete one or more categories from the list, tap , then tap Delete Item. To see the business card while you edit its details, tap , then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap , then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap , then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap  OCR (Business Card Reader) in the application launcher screen to open the business card reader application, tap , tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. MotoRokr (MotoRokr Manual) at Page 108 use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects model). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location.

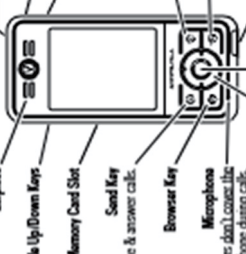
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Camera, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. Camera Mode Switch Up – normal picture mode. Down – macro mode.  MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

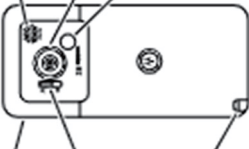
Claims	Prior Art
	MotoRokr (Video) at 0:58  Phone In 60: Motorola ROKR E6 with iPhone Theme

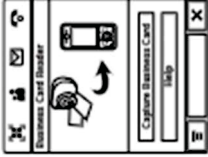
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

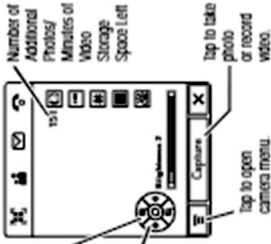
Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitation 1 [pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTOKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to foreground when running in background. Mini-USB Port Center Key Select menu items.

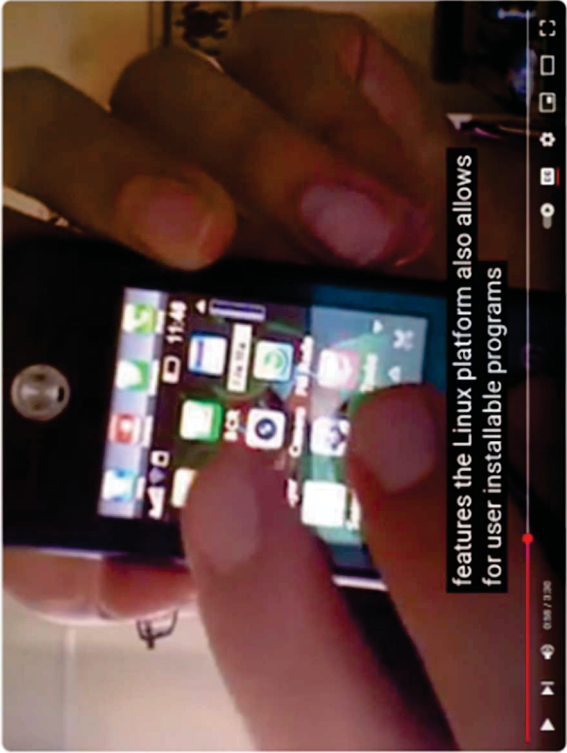
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

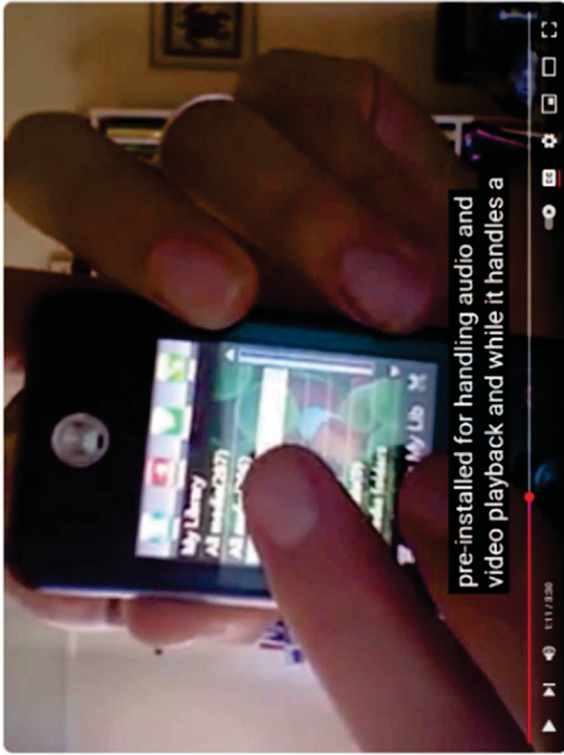
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Camera Mode Switch Up - normal picture mode. Down - macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

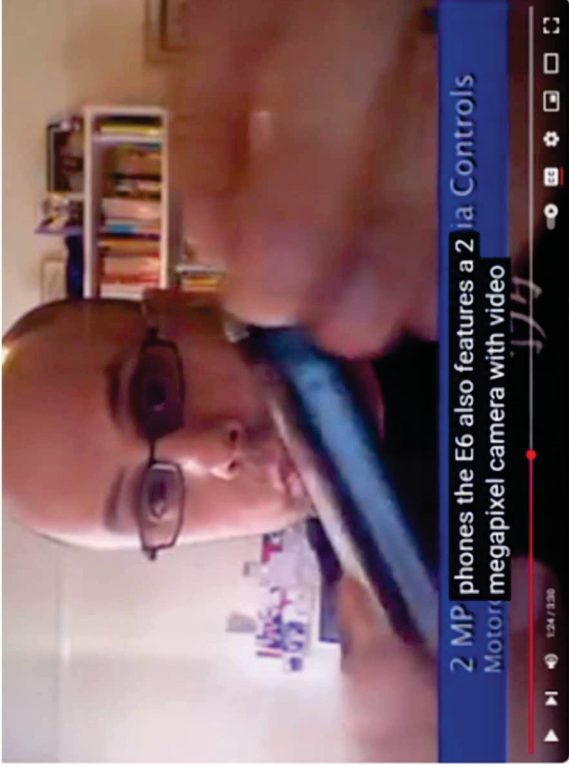
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap My OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application.  Camera Mode Switch Up - normal picture mode. Down - macro mode.

Claims	Prior Art
	MotoRokr (Video) at 0:30  Motorola ROKR E6 Phone in 60 Seconds Phone in 60: Motorola ROKR E6 with iPhone Theme

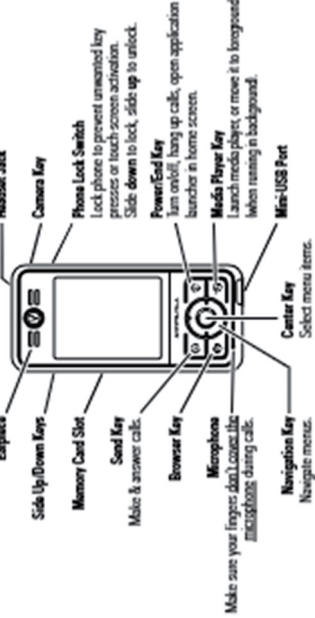
Claims	Prior Art
	MotoRokr (Video) at 0:58 

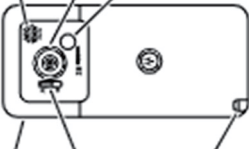
Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

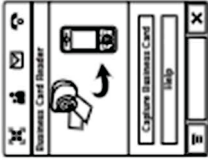
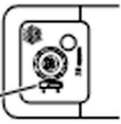
Claims	Prior Art
	MotoRokr (Video) at 1:24  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 2:03  SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[1d] overlaying an alignment guide on the live video of the check in the field of view of the camera;	MotoRokr 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:

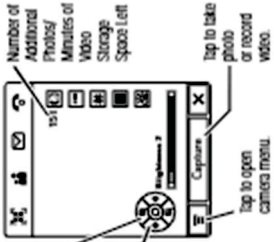
Claims	Prior Art
	MotoRokr (Amazon) at Page 1  See larger image Share your own customer images Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA #1 (U.S. Customer Award) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

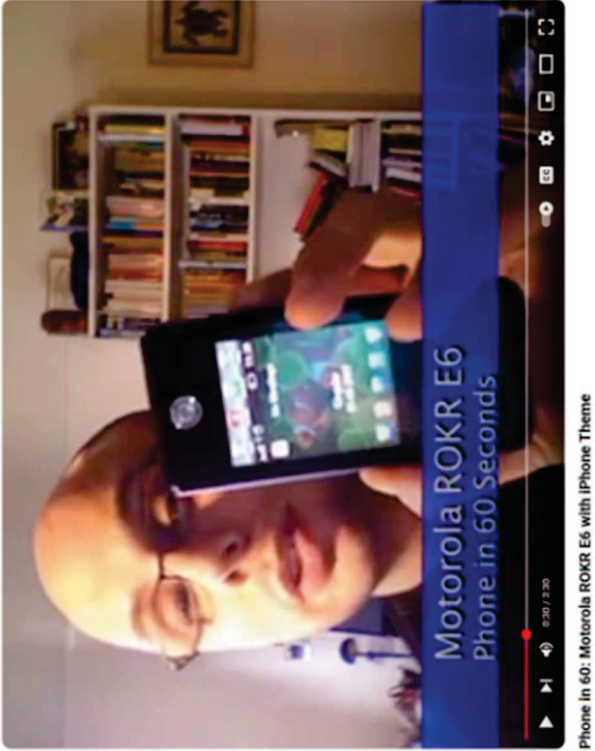
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	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC Neo1073 — May 1 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTOKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  The diagram shows the front of the MotoRokr E6 with various components labeled: Exposure: Points to the camera lens. Side Up/Down Keys: Points to the keys on the left side of the screen. Memory Card Slot: Points to the slot on the left side of the screen. Send Key: Points to the key below the screen. Make & answer calls: Points to the key below the screen. Browser Key: Points to the key below the screen. Microphone: Points to the microphone on the bottom of the phone. Make sure your fingers don't cover the microphone during calls: Points to the microphone on the bottom of the phone. Navigation Key: Points to the key below the screen. Center Key: Points to the key below the screen. Select menu items: Points to the key below the screen. Headset Jack: Points to the jack on the bottom of the phone. Camera Key: Points to the key on the right side of the screen. Phone Lock Switch: Points to the key on the right side of the screen. Lock phone to prevent unwanted key presses or touch-screen activation: Points to the key on the right side of the screen. Slide down to lock, slide up to unlock: Points to the key on the right side of the screen. Power/End Key: Points to the key on the right side of the screen. Turn on/off, hang up calls, open application launcher in home screen: Points to the key on the right side of the screen. Media Player Key: Points to the key on the right side of the screen. Launch media player, or move it to background when running in background: Points to the key on the right side of the screen. Mini-USB Port: Points to the port on the bottom of the phone.

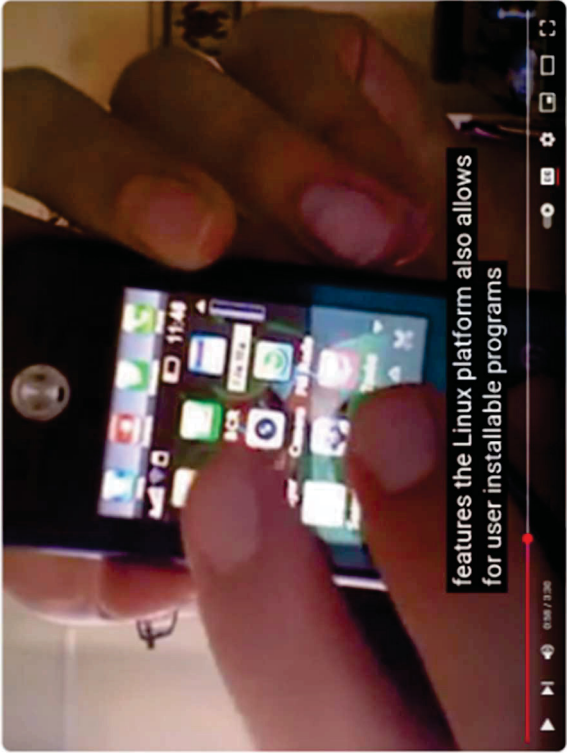
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	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [<] to pause or play a file or playlist. Press [>] or [>>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [<] to mute/unmute the radio. Press [>] or [>>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

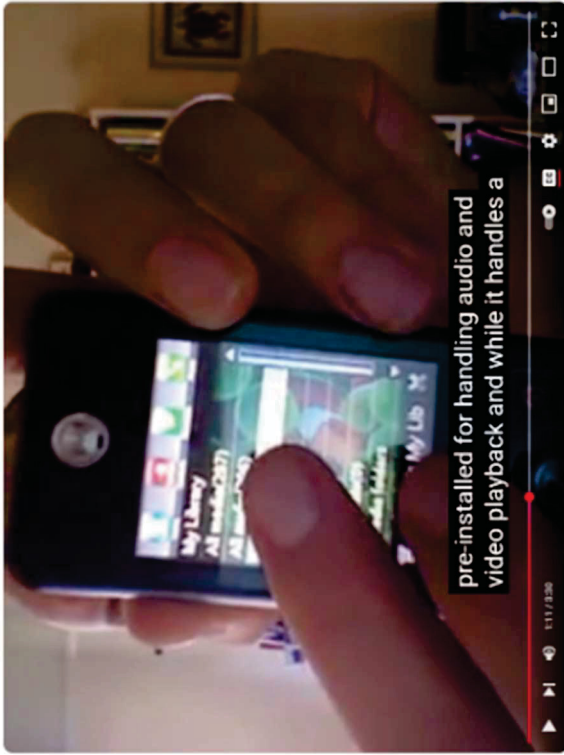
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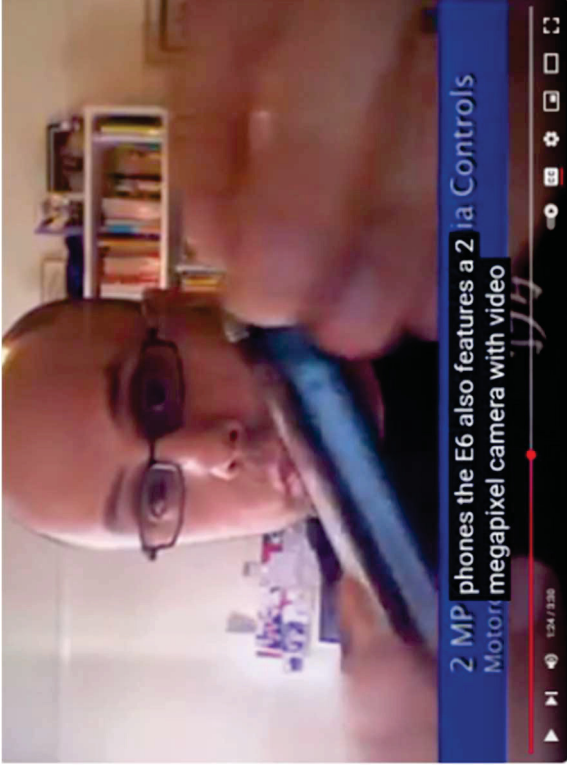
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	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to increase/decrease image brightness. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

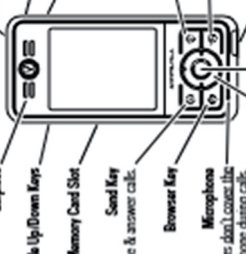
Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone In 60: Motorola ROKR E6 with iPhone Theme

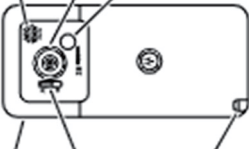
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	MotoRokr (Video) at 0:58 

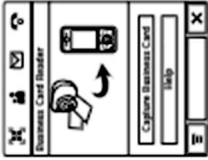
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

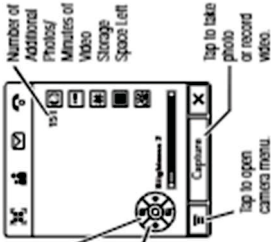
Claims	Prior Art
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[1e] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	MotoRokr discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring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

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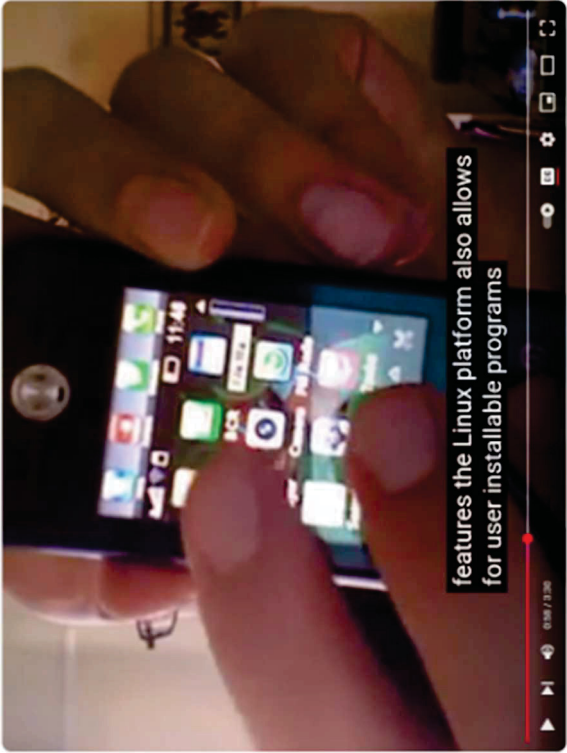
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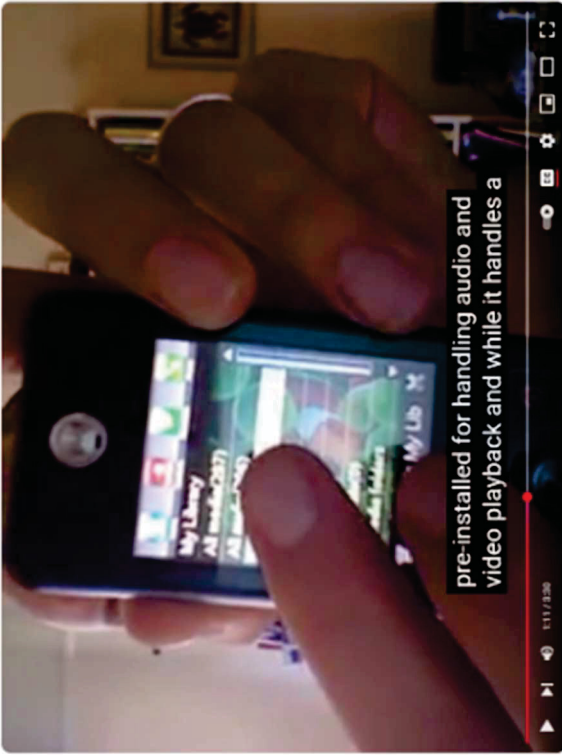
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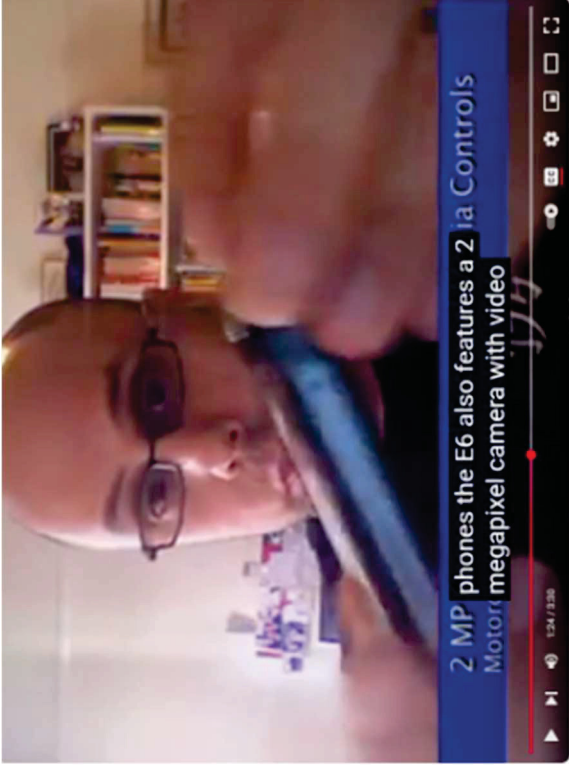
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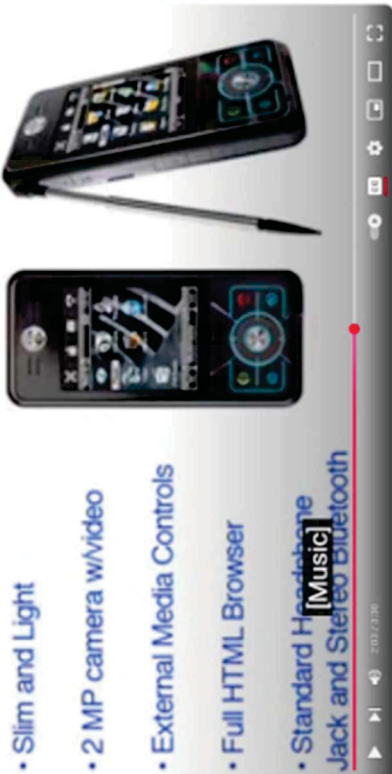
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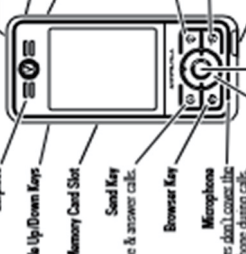
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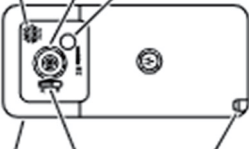
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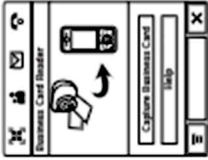
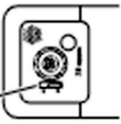
Claims	Prior Art
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Claims	Prior Art
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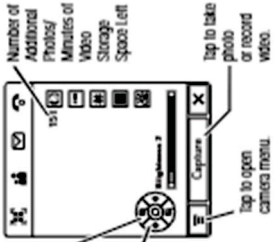
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capturing the video frame;	MotoRokr (Amazon) at Page 1 Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola FREE 1-800-4-A-MOTOROLA (U.S. customer service) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2-megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

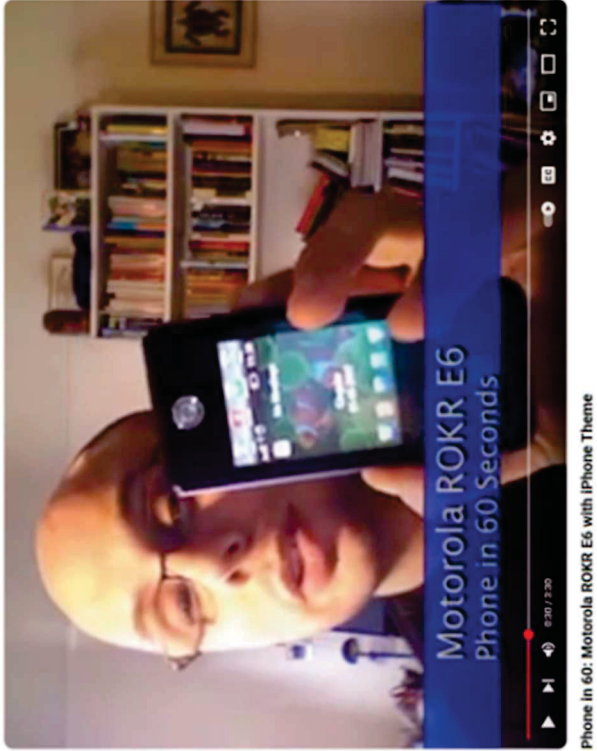
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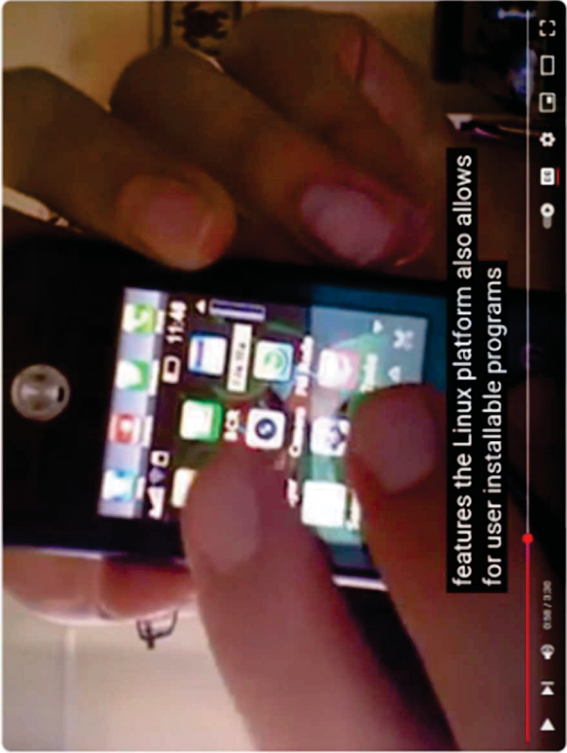
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

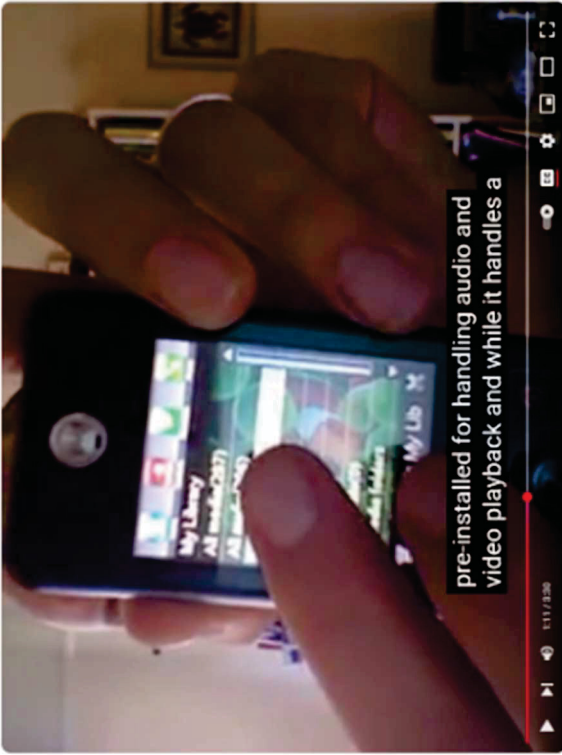
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Camera Mode Switch Up - normal picture mode. Down - macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

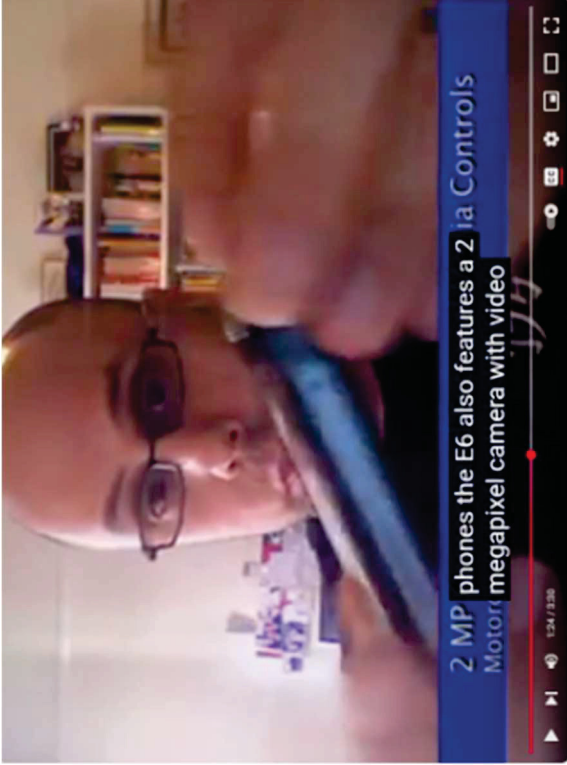
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos.

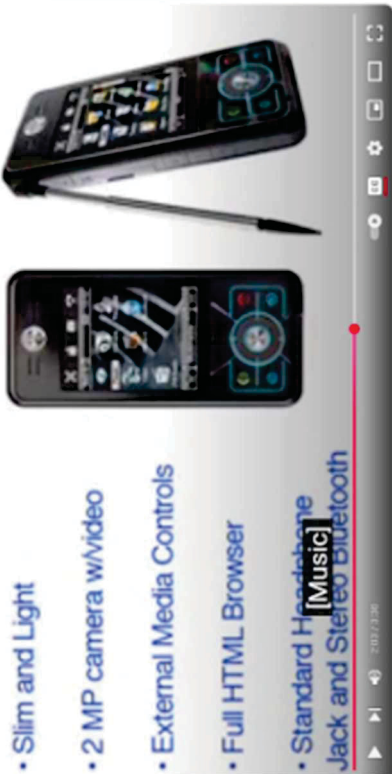
Claims	Prior Art MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display. Press to zoom in/out. Press to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location.  Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. Press to zoom in/out. Press to adjust image brightness. Press to take a photo. Tip: If the camera is in video mode, tap to put the camera in photo mode. The mode indicator in the viewfinder changes to to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application.  Camera Mode Switch Up - normal picture mode. Down - macro mode.
	MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key to take a photo. Tip: If the camera is in video mode, tap to put the camera in photo mode. The mode indicator in the viewfinder changes to to show that the camera is in photo mode.

Claims	Prior Art
	MotoRokr (Video) at 0:30  Motorola ROKR E6 Phone in 60 Seconds Phone in 60: Motorola ROKR E6 with iPhone Theme

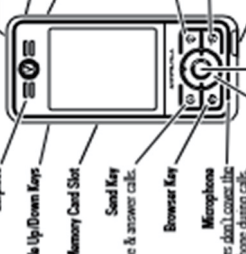
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

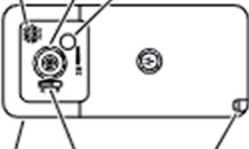
Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

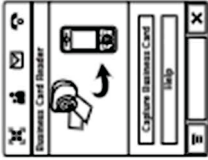
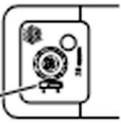
Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> 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) MotoRokr alone; (2) MotoRokr 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.
[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,	MotoRokr 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:

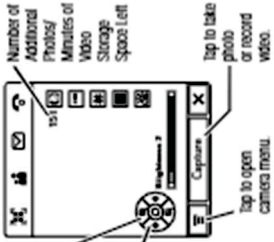
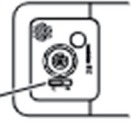
Claims	Prior Art
providing feedback advising the user that the check has been captured;	MotoRokr (Amazon) at Page 1 Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA 24 15 (U.S. customer: external) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

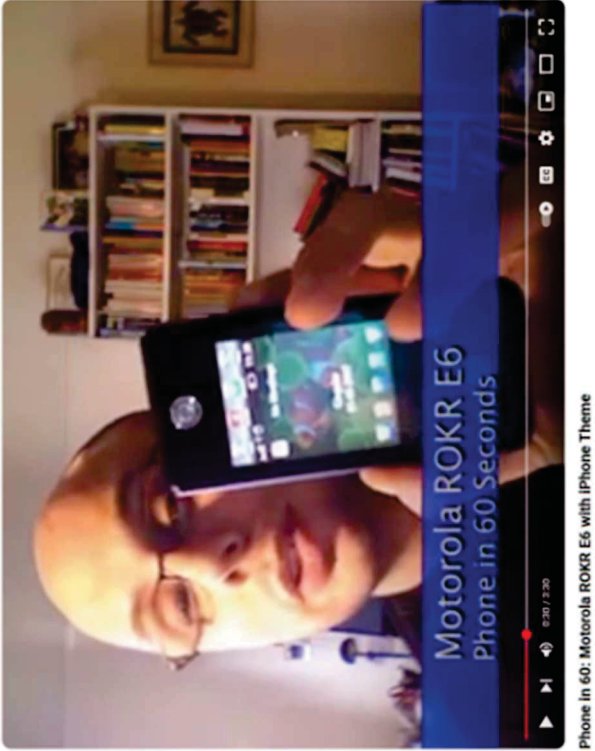
Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port

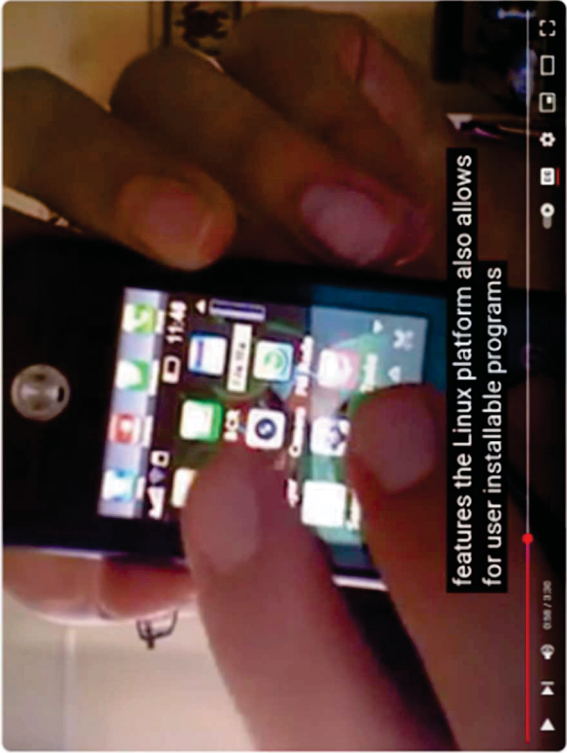
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [] to pause or play a file or playlist. Press [] or [] to play the previous or next file in a playlist. Press and hold [] or [] to rewind or fast forward. When the FM radio is active: Press [] to mute/unmute the radio. Press [] or [] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

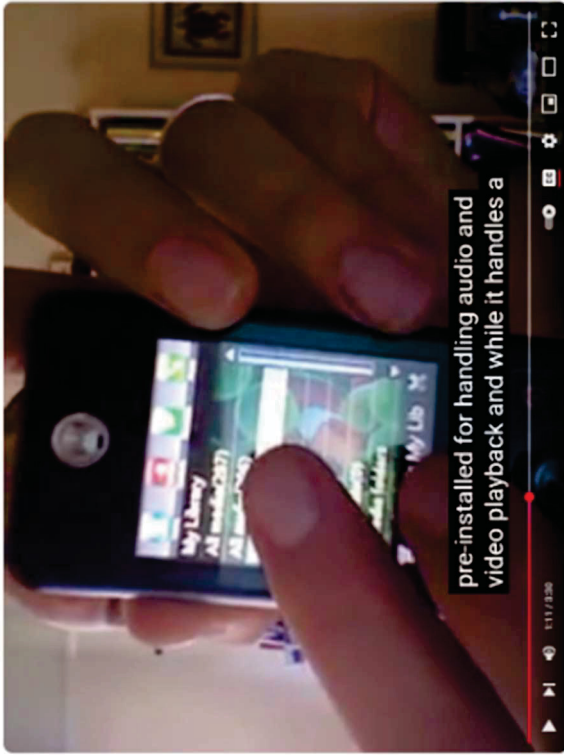
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Camera Mode Switch Up - normal picture mode. Down - macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

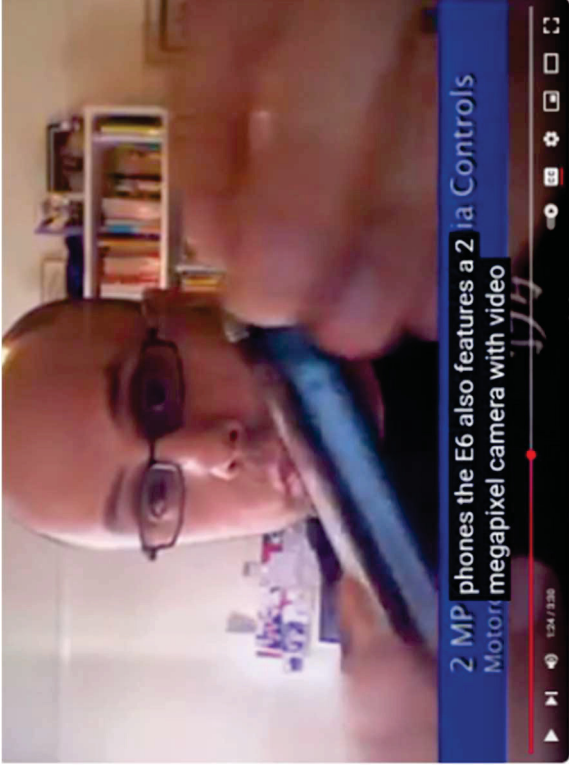
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap My OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press $\diamond$ up/down to zoom in/out. Press $\diamond$ left/right to decrease/increase image brightness. Tap to open camera menu. Tap to take photo or record video. use the viewfinder Press $\diamond$ or the side up/down keys to zoom in/out. Press $\diamond$ left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key $\diamond$ to take a photo. Tip: If the camera is in video mode, tap $\star$ to put the camera in photo mode. The mode indicator in the viewfinder changes to $\star$ to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Motorola ROKR E6 Phone in 60 Seconds Phone in 60: Motorola ROKR E6 with iPhone Theme

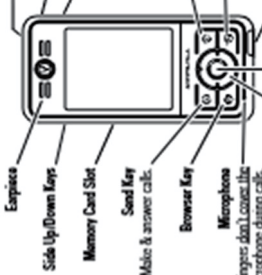
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

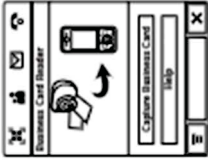
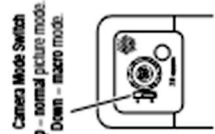
Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme <i>See also</i> 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) MotoRokr alone; (2) MotoRokr 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.
[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	MotoRokr 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:

Claims	Prior Art
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	MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA 3.4 (3.4 customer reviews) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

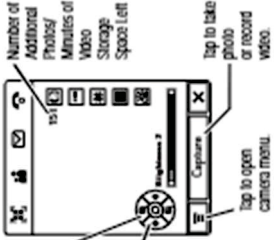
Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTOKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

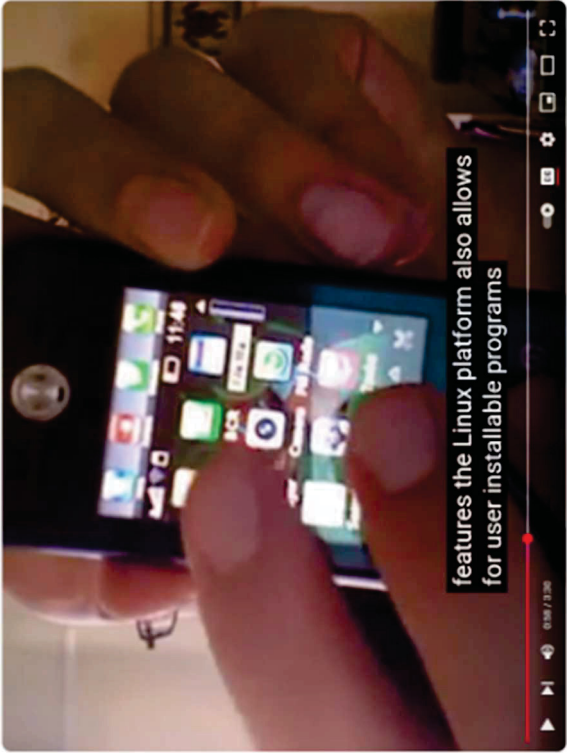
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. 

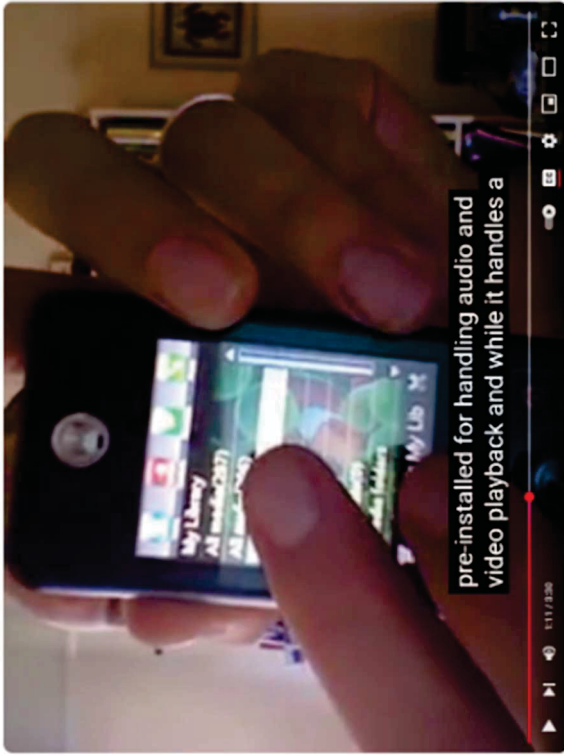
edit business card information

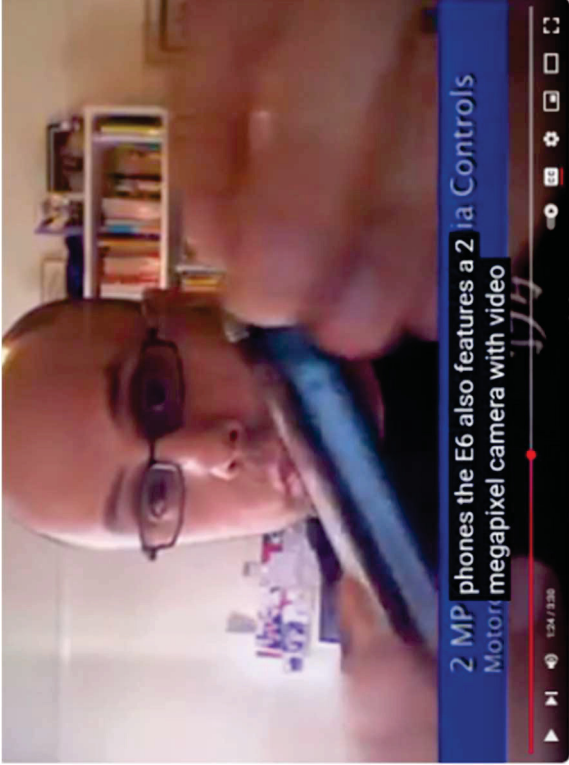
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	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap + OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

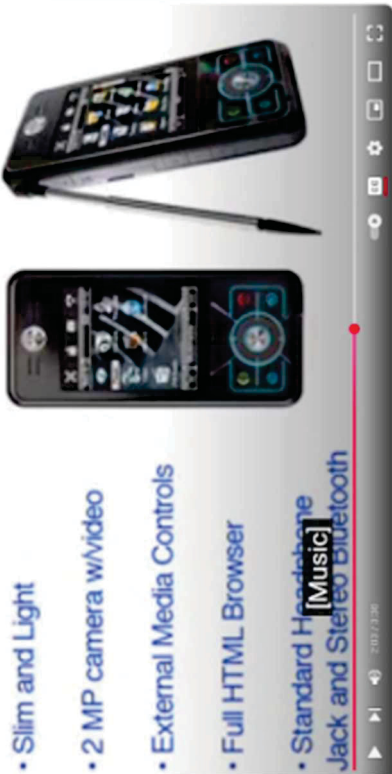
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

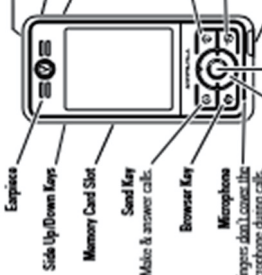
Claims	Prior Art
	MotoRokr (Video) at 0:58  Phone In 60: Motorola ROKR E6 with iPhone Theme

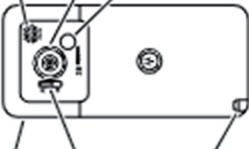
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

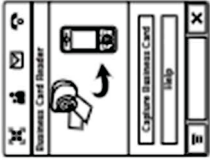
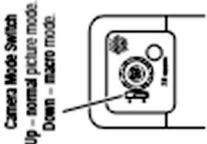
Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme <i>See also</i> 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) MotoRokr alone; (2) MotoRokr 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.
[1i] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the	MotoRokr 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:

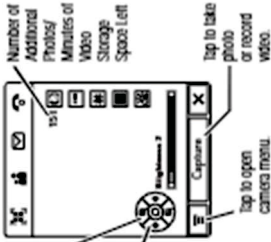
Claims	Prior Art
digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA 4.1 (3,123 customer reviews) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HashtefreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

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	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port

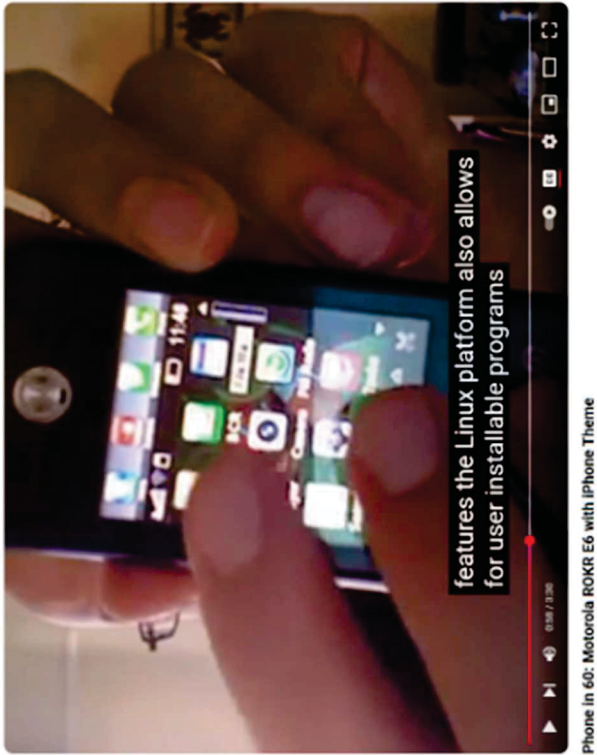
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

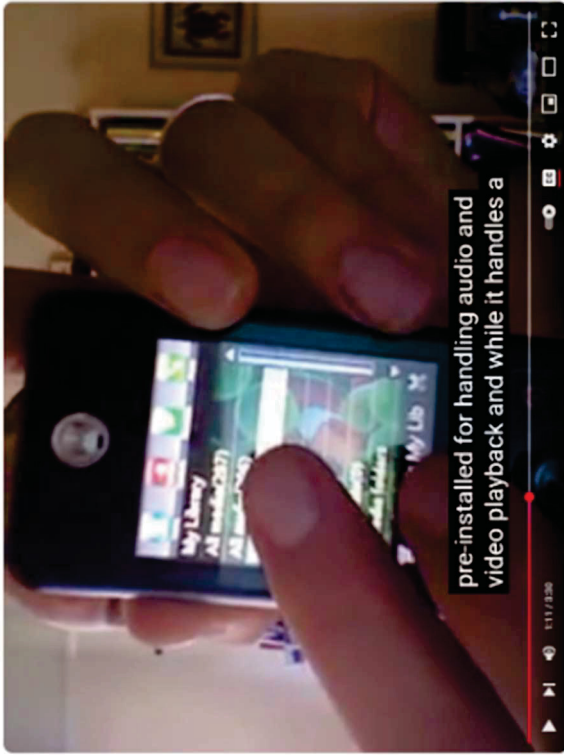
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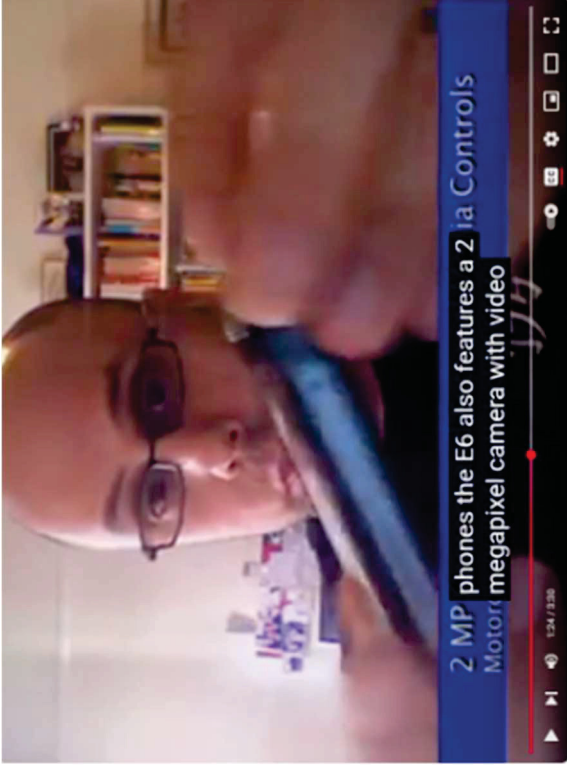
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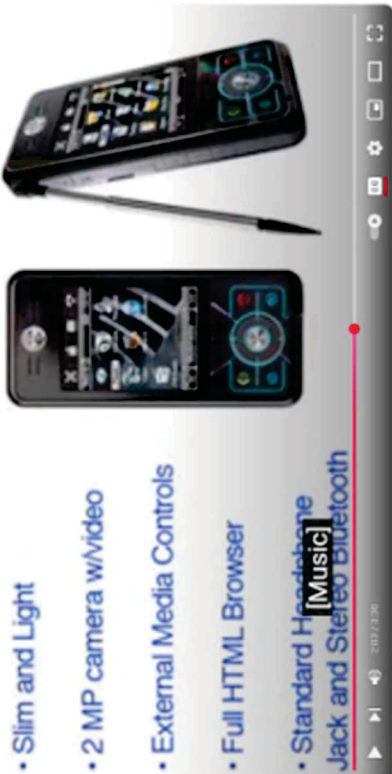
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Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

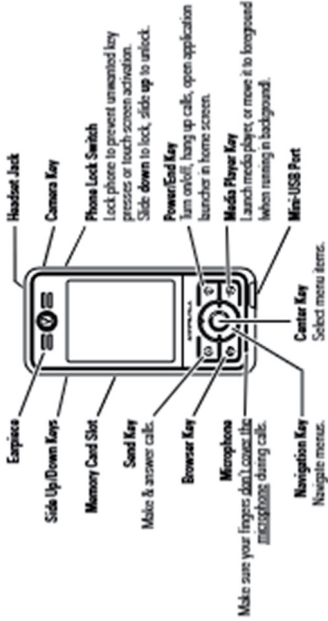
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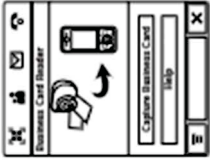
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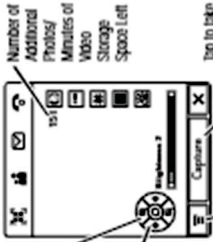
Claims	Prior Art
	MotoRokr (Amazon) at Page 1  See larger image Share your own customer images Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola FREE 1-800-4-A-MOTOROLA (U.S. Customer Service) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2-megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

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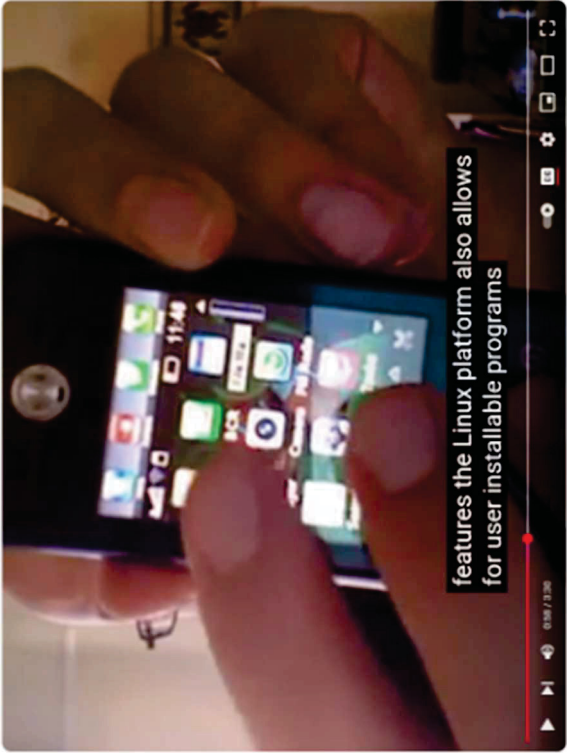
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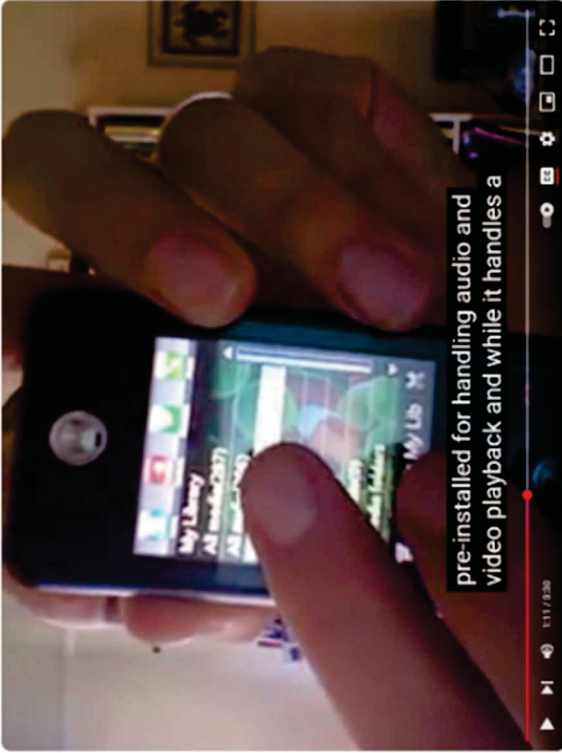
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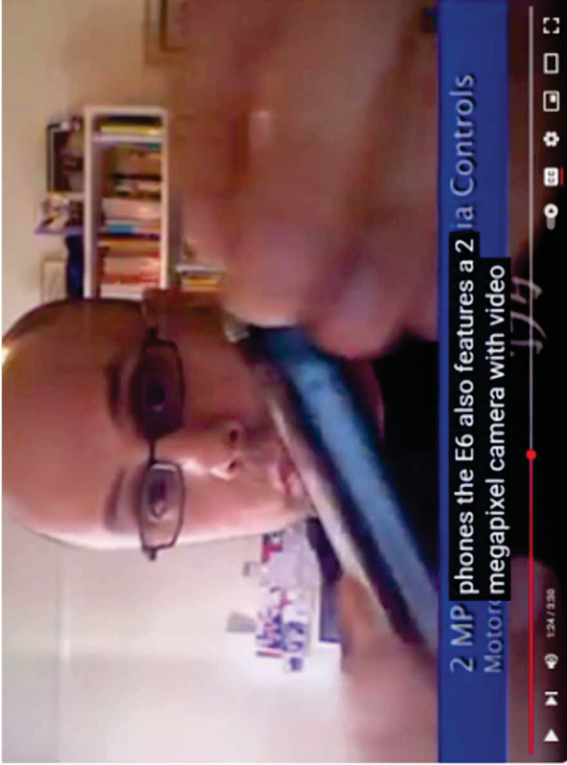
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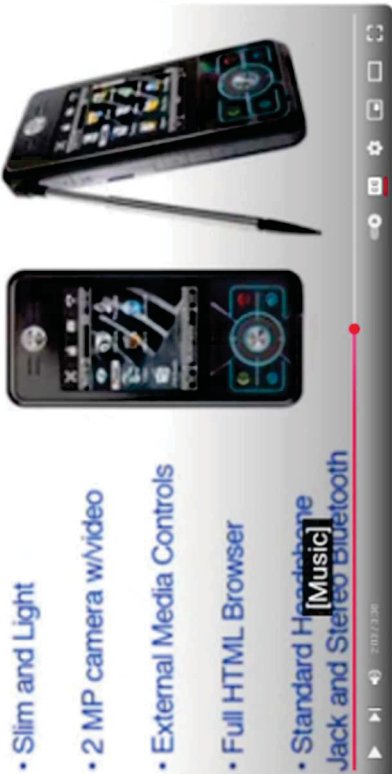
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108  Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display. Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Tap to open camera menu. Tap to take photo or record video. Number of Additional Photos/Minutes of Video Storage Space Left use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. Camera Mode Switch Up - normal picture mode. Down - macro mode. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

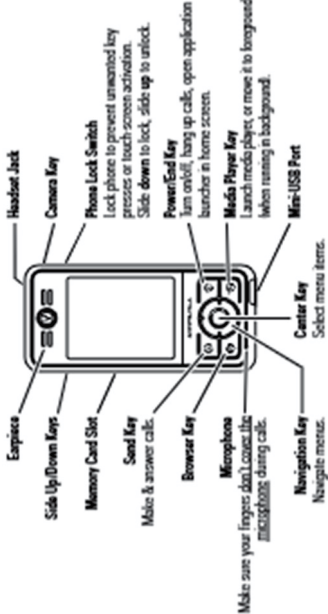
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

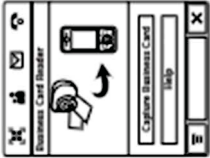
Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitations 1[h], 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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:

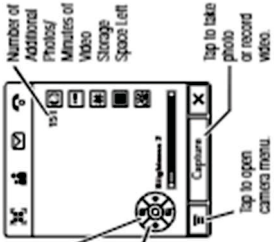
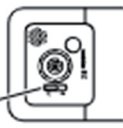
Claims	Prior Art
digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and	MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA 24 15 (U.S. customer: external) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HasleFreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2-megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC No. 1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Browse Key Microphone Navigation Key Center Key Headset Jack Camera Key Phone Lock Switch Power/End Key Media Player Key Mini-USB Port Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Turn on/off, hang up calls, open application launcher in home screen. Launch media player, or move it to background when running in background. Select menu items. Navigate menus. Make sure your fingers don't cover the microphone during calls. Make sure your fingers don't cover the microphone during calls.

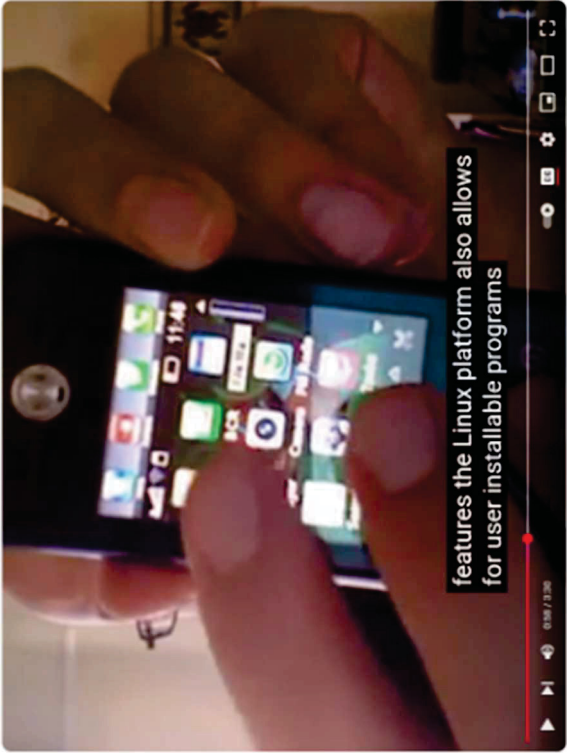
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [] to pause or play a file or playlist. Press [] or [] to play the previous or next file in a playlist. Press and hold [] or [] to rewind or fast forward. When the FM radio is active: Press [] to mute/unmute the radio. Press [] or [] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

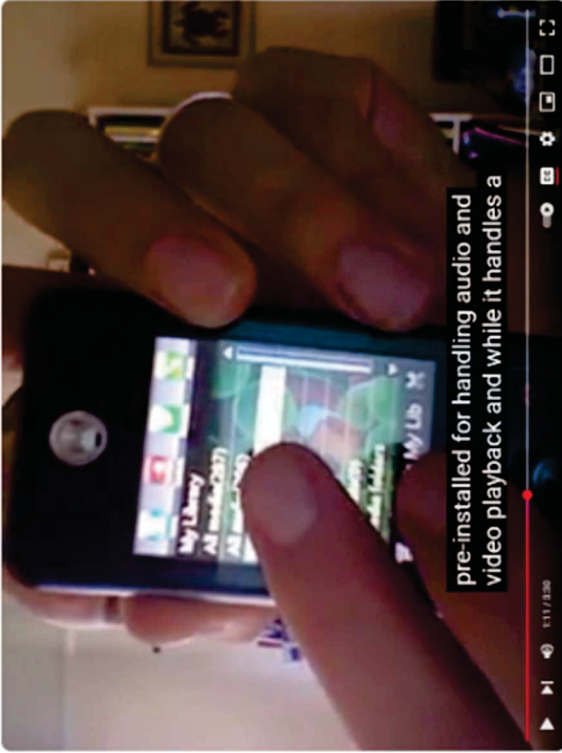
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

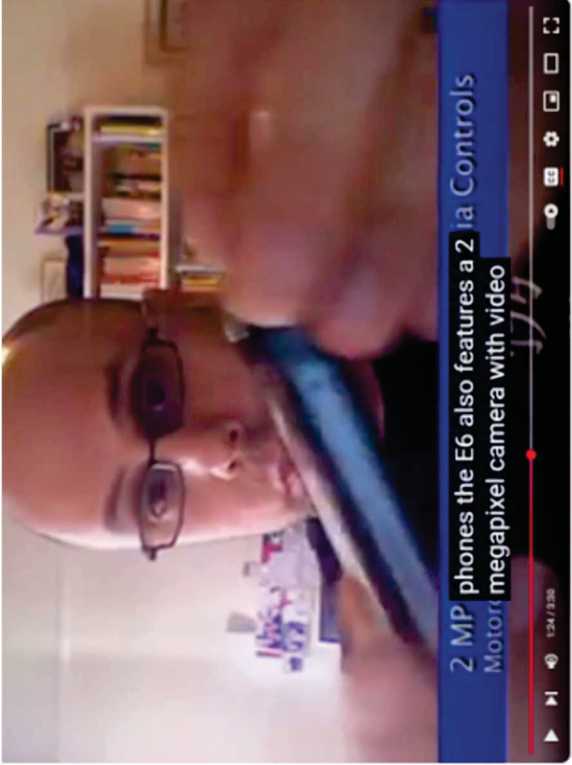
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap + OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application.  Camera Mode Switch Up - normal picture mode. Down - macro mode.

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58 

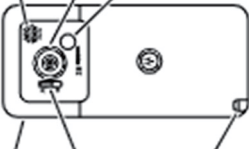
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

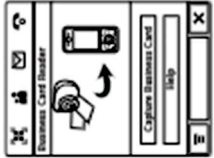
Claims	Prior Art
	MotoRokr (Video) at 1:24  2 MP phones the E6 also features a 2 la Controls Motori megapixel camera with video ▶ ⏮ 🔊 🔍 ⚙️ 📺 📱 🗑️ 1:24 / 3:28 Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme <i>See also</i> limitation 1 [i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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] 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	MotoRokr 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:

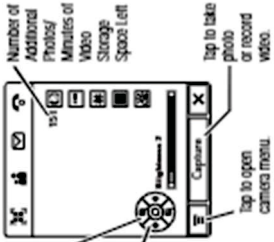
Claims	Prior Art
submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit,	MotoRokr (Amazon) at Page 1 Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola AAA #1 & #2 (U.S. Customer: Amazon) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HashtefreeCell. See larger image Share your own customer images MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

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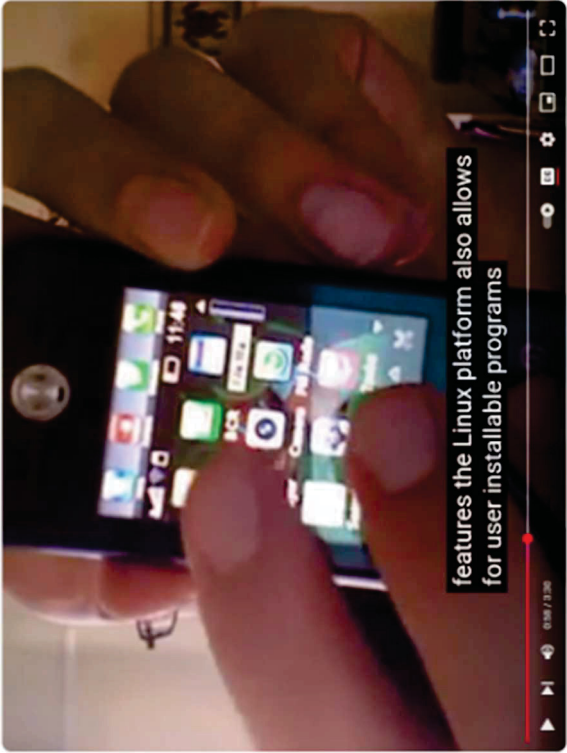
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

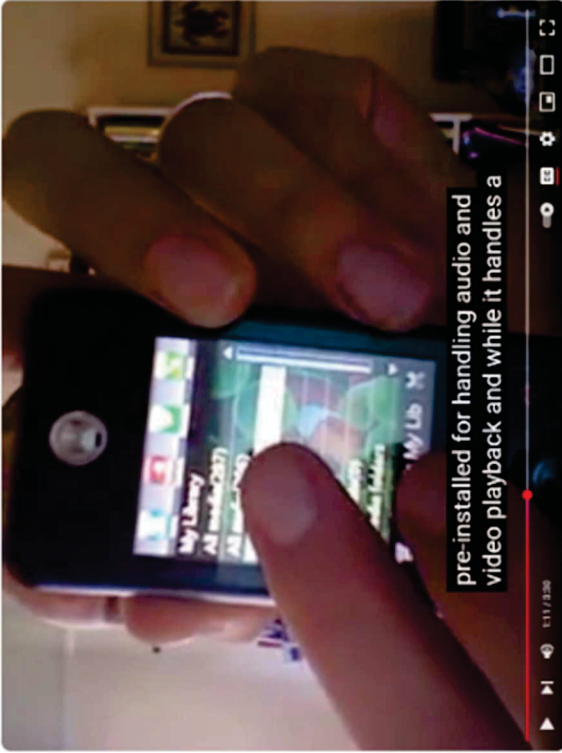
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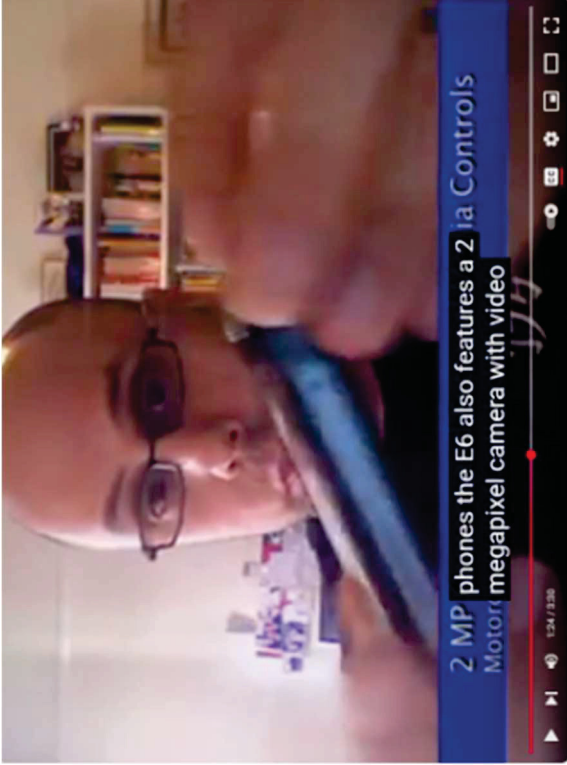
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap + OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  to zoom in/out. Press  to increase/decrease image brightness. Tap to open camera menu. Tap to take photo or record video. Number of Additional Photos/Minutes of Video Storage Space Left use the viewfinder Press  or the side up/down keys to zoom in/out. Press  to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application.  Camera Mode Switch Up - normal picture mode. Down - macro mode.

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58 

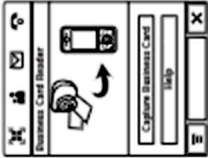
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	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset [Music] Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> 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) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty

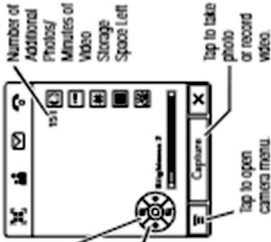
Claims	Prior Art
additional operations comprising:	MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIP and QVGA video capture for up to five hours • Full video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1,000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 2 The bundled applications are all basic when it comes to PDA functionality. So if you are a power user you will quickly be looking for third party applications to fit your needs. I bought it because it is Linux, so I will be looking for a couple items myself, especially a programming language interpreter. Something others will not need, so this is just a personal need. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  EIC No. 1073 — May 1 2006 — The first phone

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

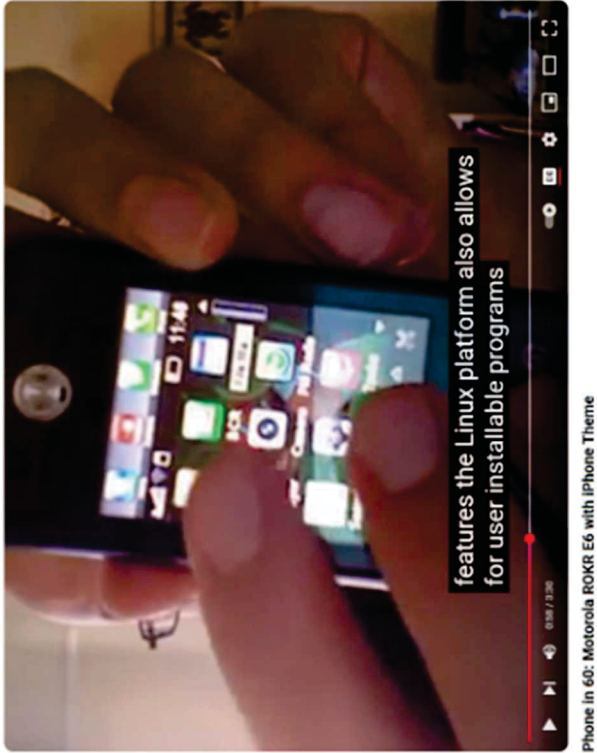
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. 

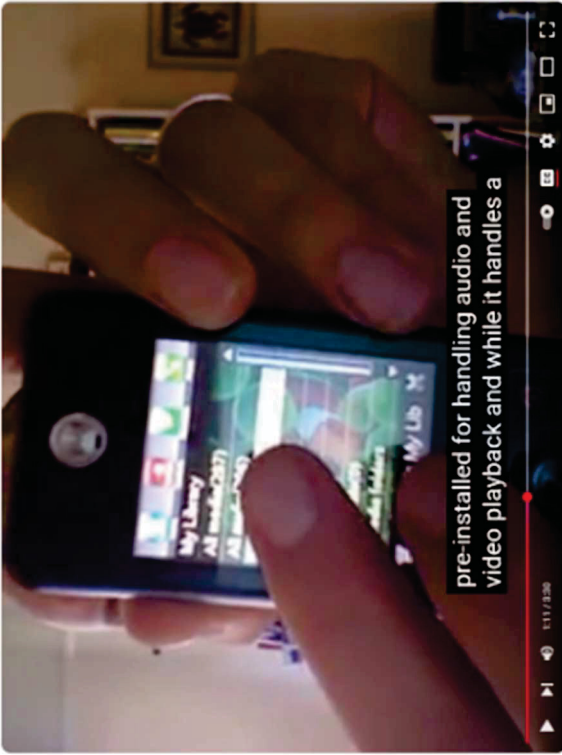
business card reader settings

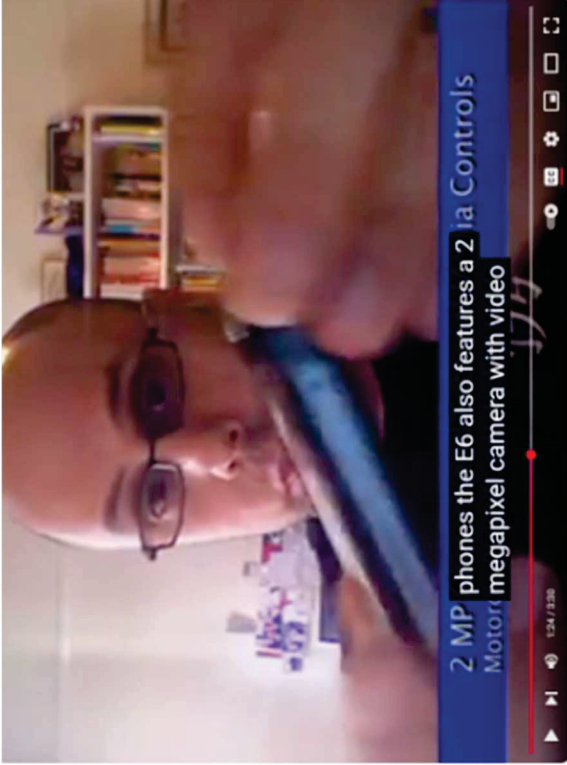
recognize stored business card

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

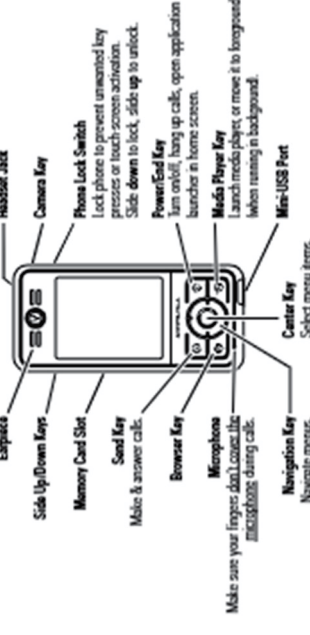
Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

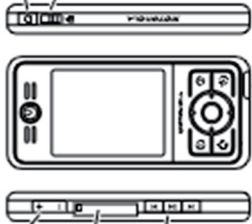
Claims	Prior Art
	MotoRokr (Video) at 0:58 

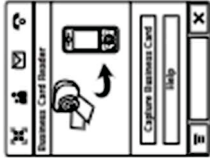
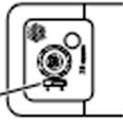
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty

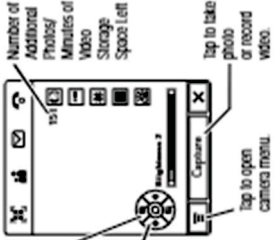
Claims	Prior Art
a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIP and QVGA video capture for up to five hours • Full and QVGA video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1,000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 2 The bundled applications are all basic when it comes to PDA functionality. So if you are a power user you will quickly be looking for third party applications to fit your needs. I bought it because it is Linux, so I will be looking for a couple items myself, especially a programming language interpreter. Something others will not need, so this is just a personal need. MotoRokr (Brown) at Page 6 Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. Motorola Rokr E6 (aka E690) — May 1 2006 — The first phone MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  The diagram shows the Motorola Rokr E6 phone with the following labels: Earpiece Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Mini-USB Port Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/Fold Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

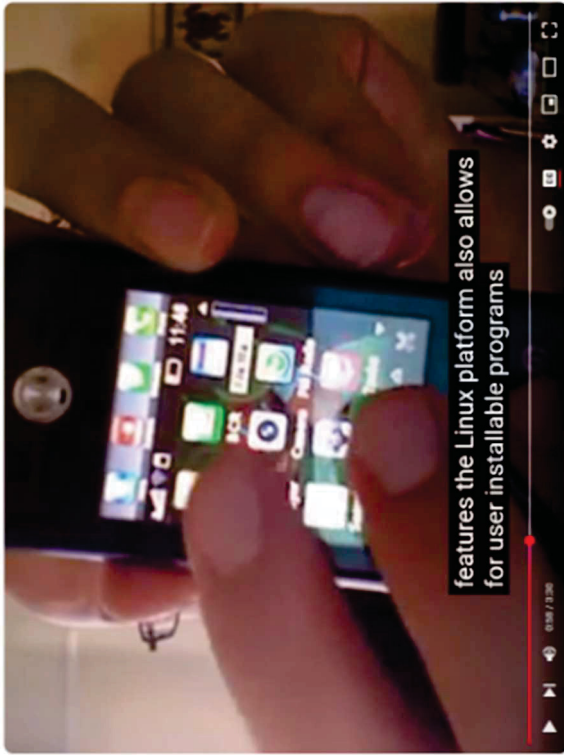
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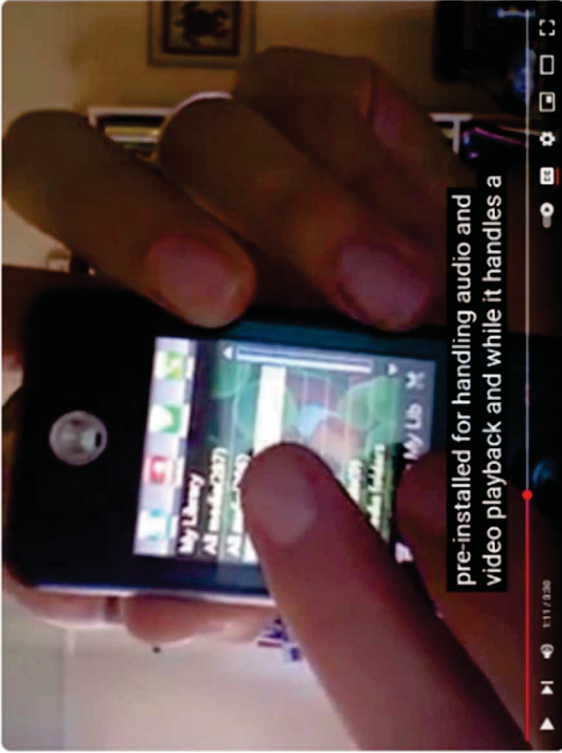
business card reader settings

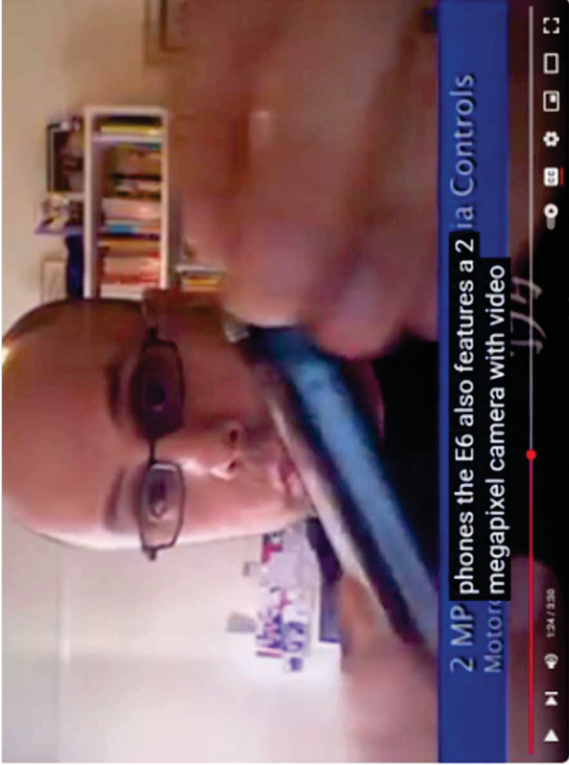
recognize stored business card

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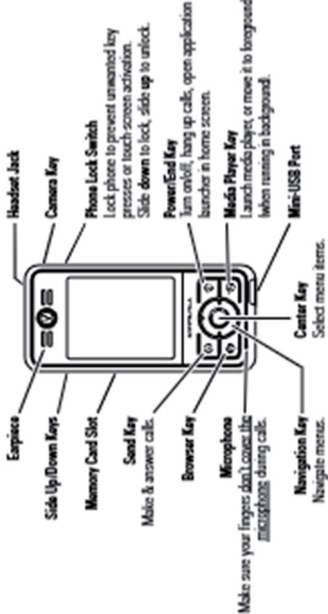
Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

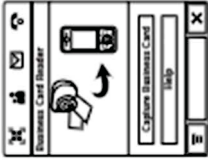
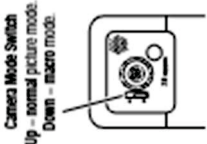
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Claims	Prior Art
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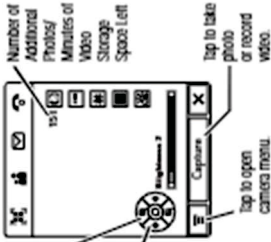
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[1o] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion,	MotoRokr discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “after determining 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:

Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC Neo1073 — May 1 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  The diagram shows the front of the MotoRokr E6 with various components labeled: Exposure: Points to the camera lens. Side Up/Down Keys: Points to the keys on the left side. Memory Card Slot: Points to the slot on the left side. Send Key: Points to the key below the memory card slot. Make & answer calls: Points to the key below the send key. Browser Key: Points to the key below the browser key. Microphone: Points to the microphone on the left side. Make sure your fingers don't cover the microphone during calls: Points to the microphone area. Navigation Key: Points to the key below the browser key. Center Key: Points to the key below the navigation key. Select menu items: Points to the center key. Headset Jack: Points to the jack on the top. Camera Key: Points to the key on the top. Phone Lock Switch: Points to the switch on the top. Lock phone to prevent unwanted key presses or touch-screen activation: Points to the switch. Slide down to lock, slide up to unlock: Points to the switch. Power/End Key: Points to the key on the top. Turn on/off, hang up calls, open application launcher in home screen: Points to the key. Media Player Key: Points to the key on the top. Launch media player, or move it to background when running in background: Points to the key. Mini-USB Port: Points to the port on the bottom.

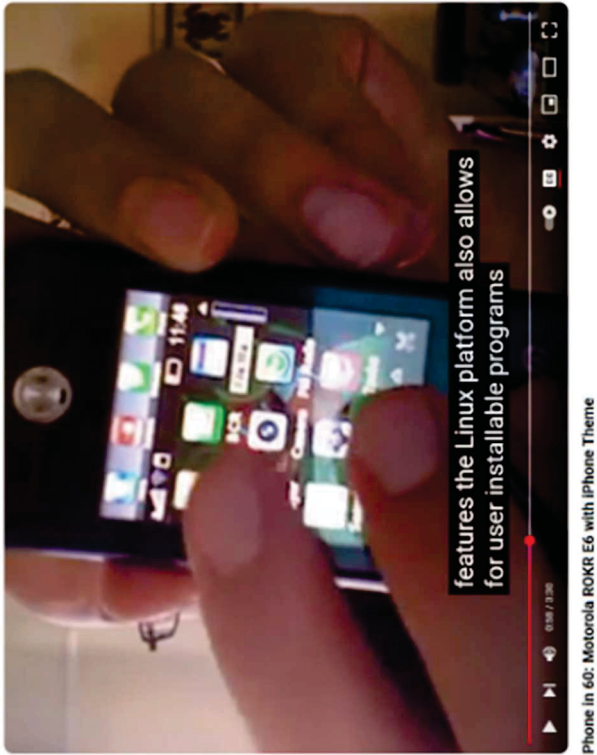
Claims	Prior Art
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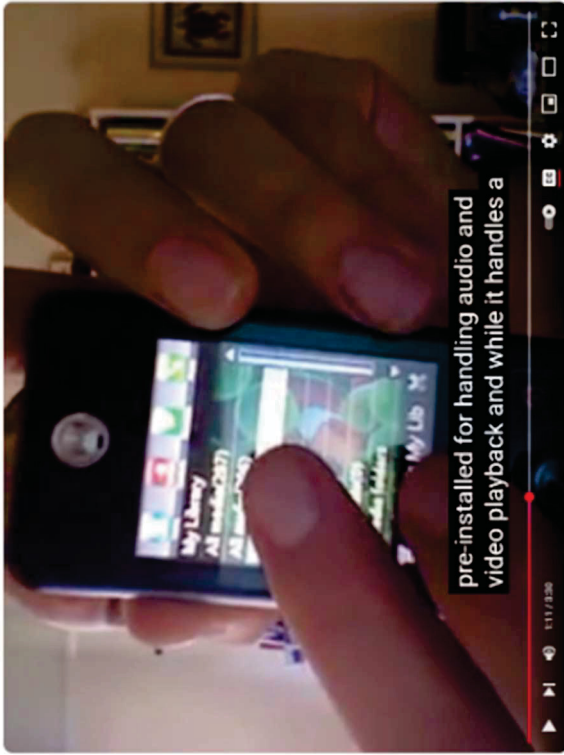
Claims	Prior Art
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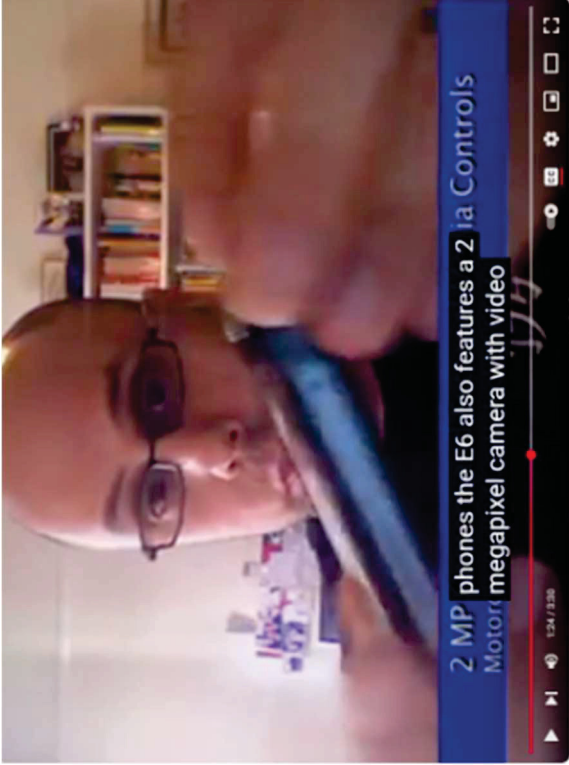
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap My OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos.

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	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press  up/down to zoom in/out. Press  left/right to decrease/increase image brightness. Number of Additional Photos/Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

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	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58 

Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme <i>See also</i> 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) MotoRokr alone; (2) MotoRokr 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.
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, MotoRokr 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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:	MotoRokr 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: <i>See</i> limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[2b] providing instructions to the user for capturing an image of a check;	MotoRokr 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: <i>See</i> limitation 1[b] This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[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;	MotoRokr 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[e].

Claims	Prior Art
respect to at least one monitoring criterion;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[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;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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,	MotoRokr 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

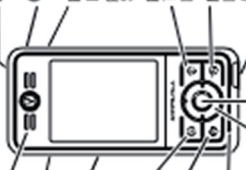
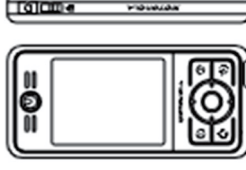
Claims	Prior Art
transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	bank 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: <i>See</i> limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.

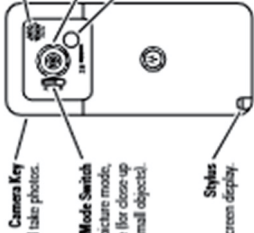
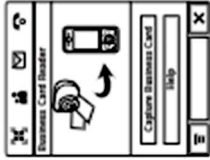
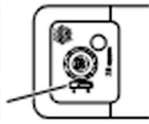
Claims	Prior Art
(MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	
[2i] receiving the digital image of the check transmitted by the user's mobile device;	MotoRokr discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving the digital image of the check transmitted by the user's mobile device." For example: <i>See</i> limitation 1[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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 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: <i>See</i> limitation 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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	
[21] 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	MotoRokr 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[1]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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,	
[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	MotoRokr 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: MotoRokr (Amazon) at Page 1  See larger image Shave your own customer images Motorola ROKR E8 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) other products by Motorola ★★★★★ (10 (14 customer reviews)) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HaslefirstCell.

Claims	Prior Art
detection, edge defection, and magnetic ink character recognition (MICR) line detection.	MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and VGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. E690 N001073 — May 1 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM900 Class 4 / GSM1800 Class 1 / GSM1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth

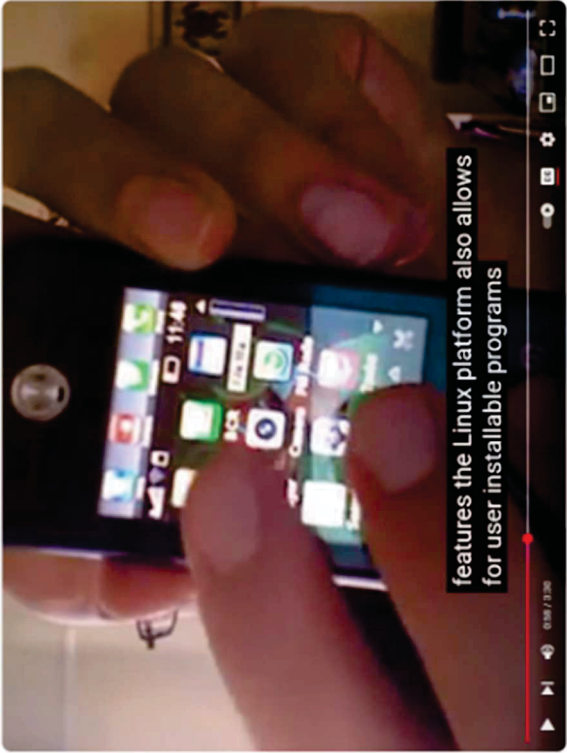
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Earpiece Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browse Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [] to pause or play a file or playlist. Press [] or [] to play the previous or next file in a playlist. Press and hold [] or [] to rewind or fast forward. When the FM radio is active: Press [] to mute/unmute the radio. Press [] or [] to select the previous or next channel. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Mini-USB Port Insert battery charger or phone accessories. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

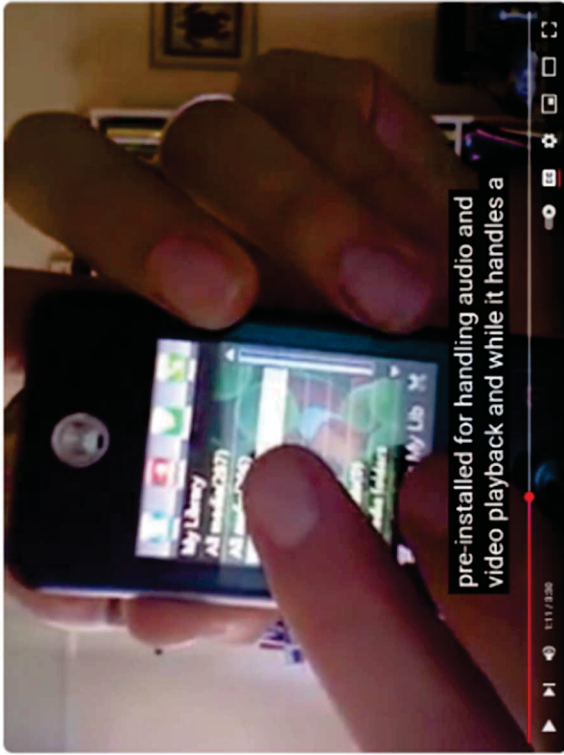
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self-portraits. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap BCR (Business Card Reader) in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder.  Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card.

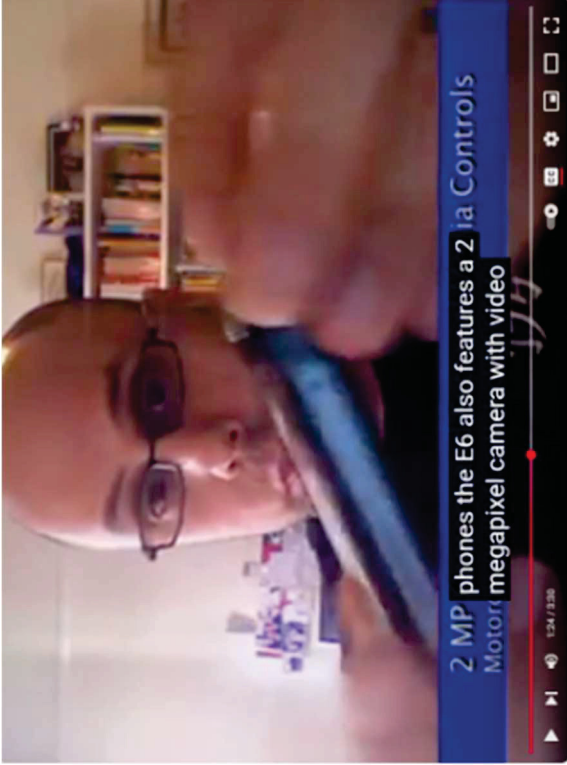
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap , then tap Add Item. To delete one or more categories from the list, tap , then tap Delete Item. To see the business card while you edit its details, tap , then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap , then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book.

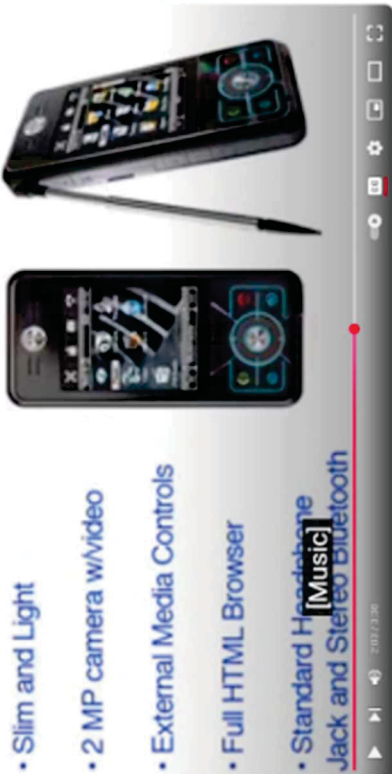
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap , then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap  OCR (Business Card Reader) in the application launcher screen to open the business card reader application, tap , tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. MotoRokr (MotoRokr Manual) at Page 108 use the viewfinder Press the camera key (see illustration on page 21) to activate the camera. The active viewfinder image appears in the display. Press  or the side up/down keys to zoom in/out. Press  to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed full-screen view. Tap the full-screen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects model). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Camera, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. Camera Mode Switch Up – normal picture mode. Down – macro mode.  MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

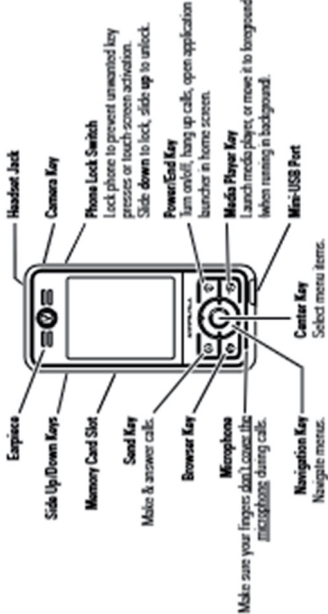
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

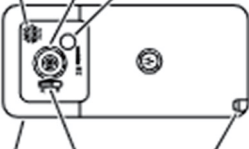
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a 1:11 / 3:26 Phone In 60: Motorola ROKR E6 with iPhone Theme

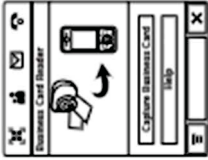
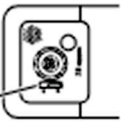
Claims	Prior Art
	MotoRokr (Video) at 1:24  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitation 1 [e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 magnetic ink character recognition	MotoRokr 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:

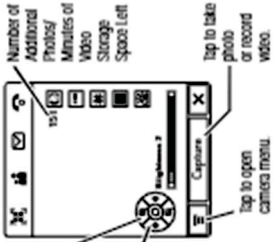
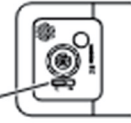
Claims	Prior Art
(MICR) line deflection.	MotoRokr (Amazon) at Page 1  See larger image Share your own customer images Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola FREE 1-800-4-A-MOTOROLA (U.S. Customer Service) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HasleFreeCell. MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of graphics. But when it works it's a neat feature.

Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC Neo1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Make sure your fingers don't cover the microphone during calls.

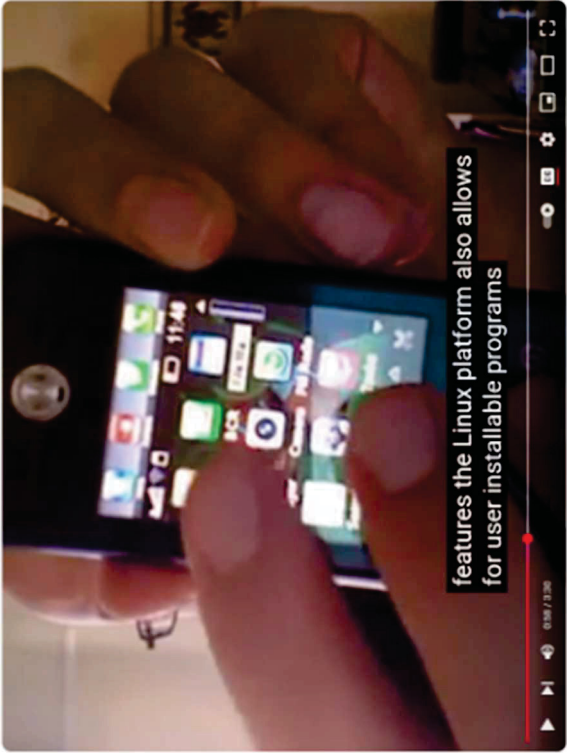
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Aim camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

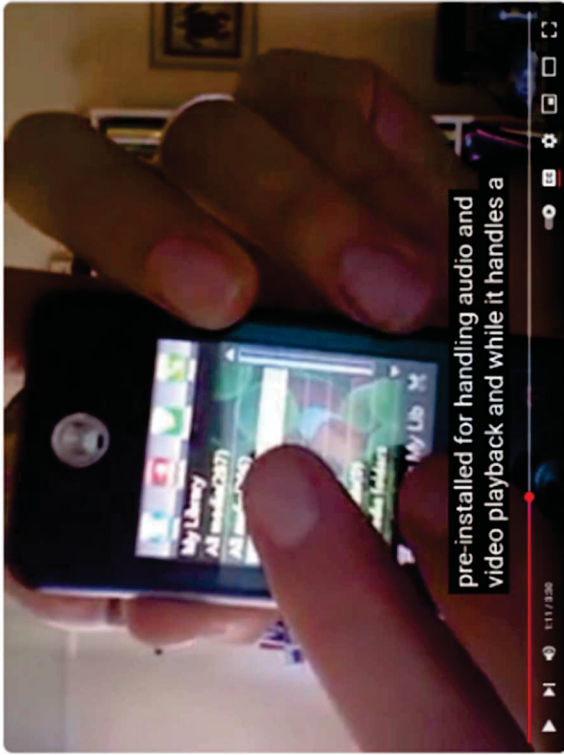
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode.  Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card. MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more

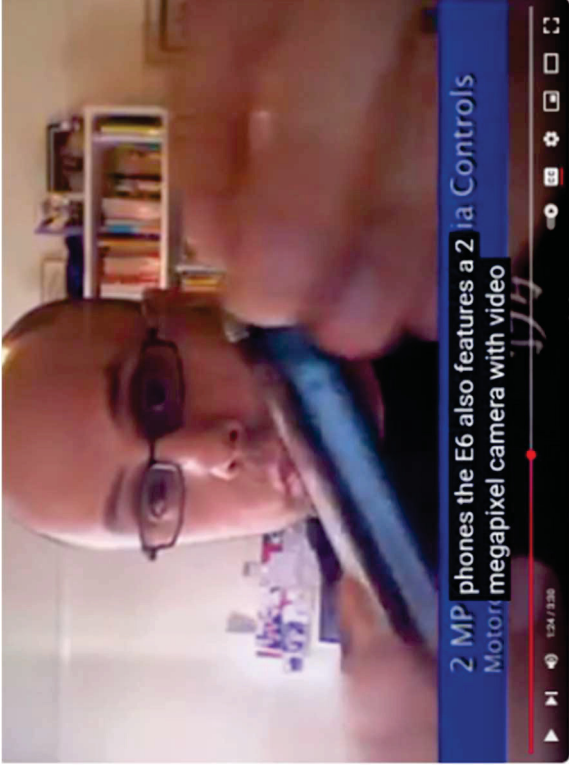
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap My OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list.

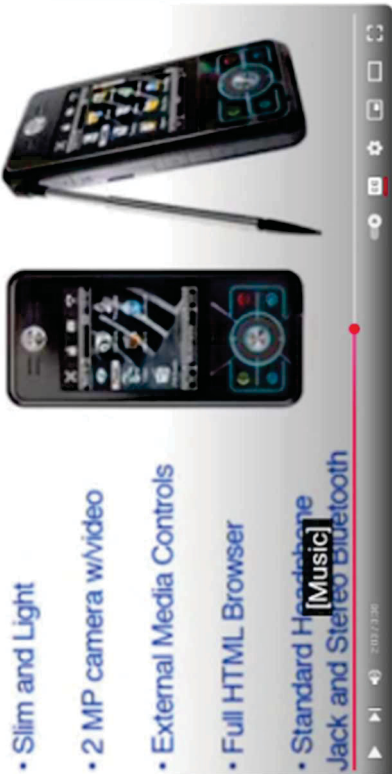
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press $\diamond$ up/down to zoom in/out. Press $\diamond$ left/right to decrease/increase image brightness. Tap to open camera menu. Tap to take photo or record video. use the viewfinder Press $\diamond$ or the side up/down keys to zoom in/out. Press $\diamond$ left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key $\diamond$ to take a photo. Tip: If the camera is in video mode, tap $\star$ to put the camera in photo mode. The mode indicator in the viewfinder changes to $\star$ to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

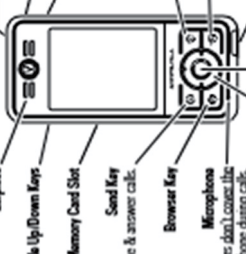
Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

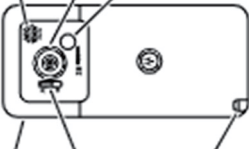
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

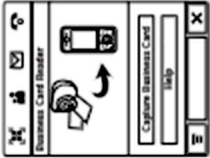
Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See <i>also</i> limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 includes criteria based on light brightness, skewing, and warping.	MotoRokr 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
	MotoRokr (Amazon) at Page 1  See larger image Share your own customer images Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola FREE 1-800-4-A-MOTOROLA (U.S. Customer Service) List Price: ~~\$299.99~~ Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HasakiFreeCell. MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EHS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and QVGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature.

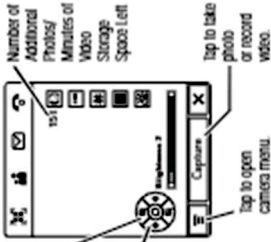
Claims	Prior Art
	MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader. ETC Neo1073 — May 1, 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM1900 Class 4 / GSM1800 Class 1 / GSM 1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Exposure Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browser Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [P] to pause or play a file or playlist. Press [<] or [>] to play the previous or next file in a playlist. Press and hold [<] or [>] to rewind or fast forward. When the FM radio is active: Press [P] to mute/unmute the radio. Press [<] or [>] to select the previous or next channel. Mini-USB Port Insert battery charger or phone accessories. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Camera Lens Mirror Arm camera lens for self portraits. Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

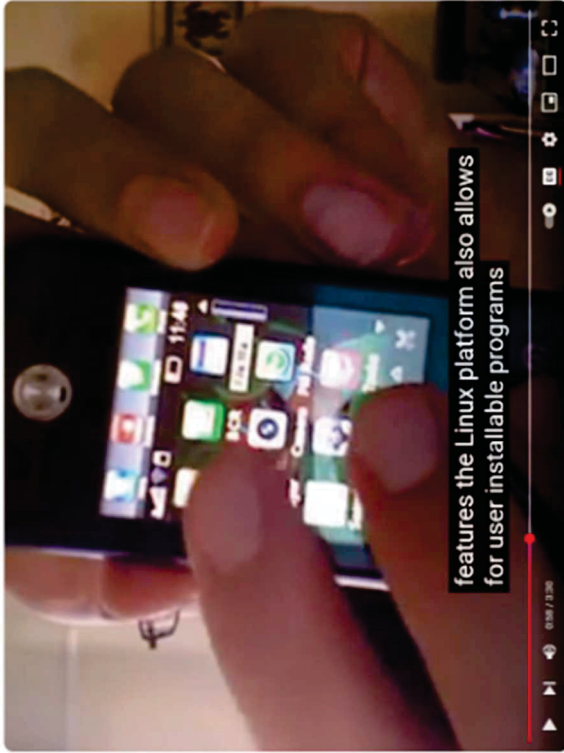
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  OCR Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder. Camera Mode Switch Up - normal picture mode. Down - macro mode.  Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed.

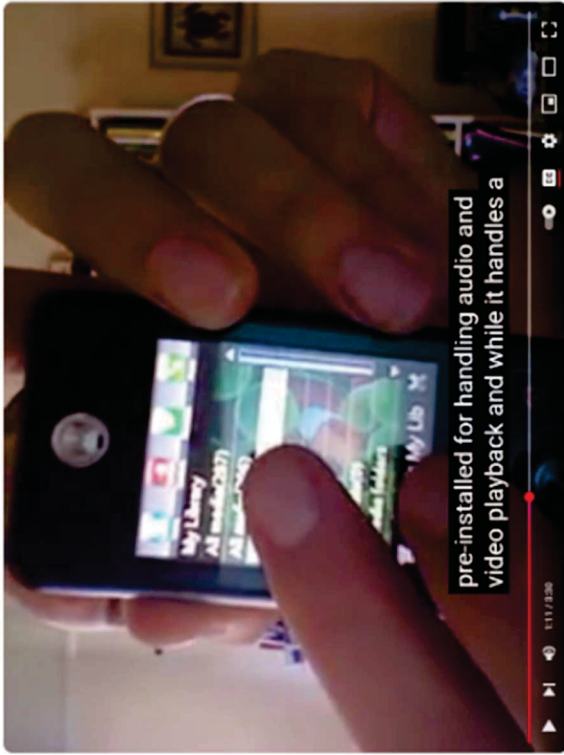
edit business card information

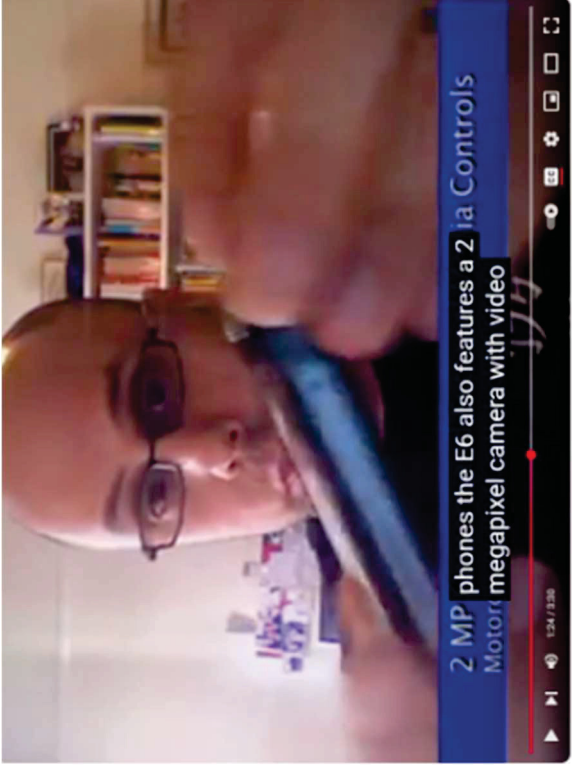
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap +, then tap Add Item. To delete one or more categories from the list, tap -, then tap Delete Item. To see the business card while you edit its details, tap +, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap +, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book. MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap +, then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap My OCR Business Card Reader in the application launcher screen to open the business card reader application, tap +, tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos.

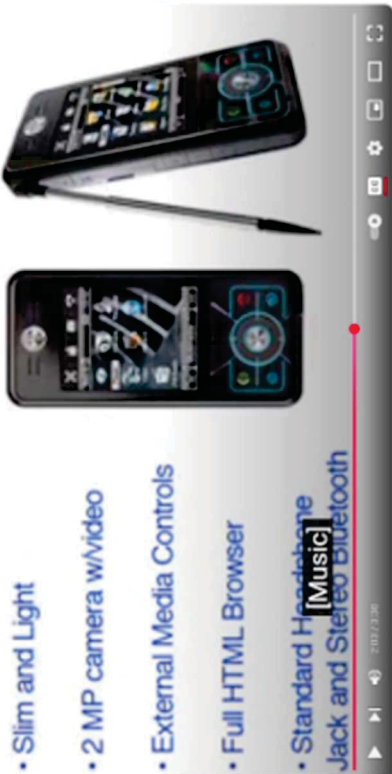
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 2) to activate the camera. The active viewfinder image appears in the display.  Press ⬇ to up/down to zoom in/out. Press ⬅ left/right to adjust image brightness. Press ⬆ left/right to decrease/increase image brightness. Number of Additional Photos/ Minutes of Video Storage Space Left Tap to take photo or record video. Tap to open camera menu. use the viewfinder Press ⬆ or the side up/down keys to zoom in/out. Press ⬅ left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects mode). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Capture, or press the center key ⬆ to take a photo. Tip: If the camera is in video mode, tap ⬆ to put the camera in photo mode. The mode indicator in the viewfinder changes to 📷 to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. 

Claims	Prior Art
	MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme <i>See also</i> limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 processing, the method comprising:	To the extent the preamble is limiting, MotoRokr 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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:	MotoRokr 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: <i>See</i> 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) MotoRokr alone; (2) MotoRokr 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
[5b] providing instructions to the user for capturing an image of the check;	MotoRokr 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 generated by controlling the camera;	MotoRokr 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitations 1[e]–1[h].

Claims	Prior Art
video of the check in the field of view of the camera is automatically captured;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 one monitoring criterion, providing feedback advising the user that the check has been captured;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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: <i>See</i> limitations 1[k], 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;	
[5]] 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[1]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.	MotoRokr 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[1]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
the check is acceptable for mobile check deposit;	
[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	MotoRokr 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: <i>See</i> limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[o]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
feedback to the user.	
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, MotoRokr 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[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	MotoRokr 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: <i>See</i> limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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:	
[6b] providing instructions to the user for capturing an image of the check;	MotoRokr 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[6d] overlaying an alignment guide on the live	MotoRokr 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: <i>See</i> limitation 1[d].

Claims	Prior Art
video of the check in the field of view of the camera; and	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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
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;	<i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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

Claims	Prior Art
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	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: <i>See</i> limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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] 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	MotoRokr 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: <i>See</i> limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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,	
[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,	MotoRokr 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: <i>See</i> limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	
7. The method of claim 6, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.	MotoRokr 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) MotoRokr alone; (2) MotoRokr 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, MotoRokr 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) MotoRokr alone; (2) MotoRokr 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.
[8a] monitoring a live video of a check in a field of view of a camera with respect to at least	MotoRokr 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:

Claims	Prior Art
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:	See limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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.” For example: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[8d] overlaying an alignment guide on the live video of the check in the field of view of the camera; and	MotoRokr 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: <i>See</i> limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 5[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 5[h].

Claims	Prior Art
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;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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, 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	MotoRokr 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: <i>See</i> limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
digital image is validated; and [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, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	MotoRokr 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: <i>See</i> limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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.	MotoRokr 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: <i>See</i> 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) MotoRokr alone; (2) MotoRokr 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:	<i>See</i> limitation 1[pre]. To the extent the preamble is limiting, MotoRokr 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) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 5[a].

Claims	Prior Art
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:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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.” For example: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[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;	MotoRokr 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: <i>See</i> limitations 5[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 5[h].

Claims	Prior Art
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;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[91] 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	MotoRokr 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: <i>See</i> limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
digital image is validated; and [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,	MotoRokr 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: <i>See</i> limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[9k] 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.	MotoRokr 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: <i>See</i> 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) MotoRokr alone; (2) MotoRokr 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, MotoRokr 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[a].

Claims	Prior Art
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:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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: <i>See</i> limitation 1 [c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1 [e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1 [f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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 one monitoring criterion, providing feedback advising the user that the check has been captured;	MotoRokr 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: <i>See</i> limitation 1 [g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1 [h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
based on the captured video frame; and	
[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	MotoRokr 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: <i>See</i> limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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,	
[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:	MotoRokr 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: <i>See</i> limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[n].

Claims	Prior Art
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	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.
[101] 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.	MotoRokr 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: <i>See</i> limitation 1 [o]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 processing, the method comprising:	To the extent the preamble is limiting, MotoRokr 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: <i>See</i> limitation 1 [pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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:	MotoRokr 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: <i>See</i> limitation 10[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[11b] providing instructions to the user for capturing an image of a check;	MotoRokr 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 camera through the software abstraction layer;	MotoRokr 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[f].

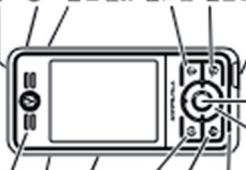
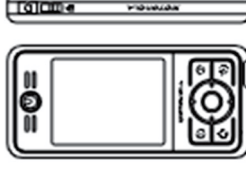
Claims	Prior Art
the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr in combination with the general knowledge of a person 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;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 device and submitting the check for mobile check deposit in	MotoRokr 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: <i>See</i> limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.

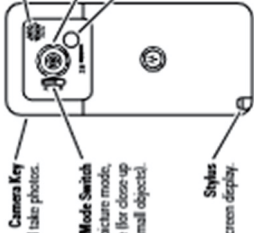
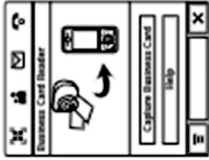
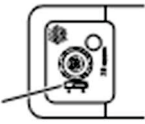
Claims	Prior Art
the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	
[11h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed 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	MotoRokr 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: <i>See</i> limitation 10[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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

Claims	Prior Art
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,	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: <i>See</i> limitation 10[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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,	MotoRokr 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: <i>See</i> limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.

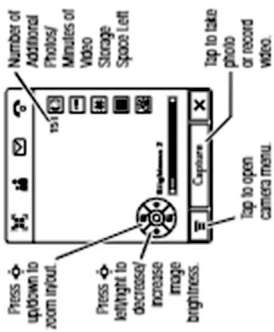
Claims	Prior Art
check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	
12. The method of claim 11, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.	MotoRokr 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: MotoRokr (Amazon) at Page 1 

Claims	Prior Art
	MotoRokr (Amazon) at Page 1 Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • CIF and VGA video capture for up to five hours • Full screen video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  E690 <i>Now a phone — The first phone</i> MotoRokr (Declaration) at Page 1 GSM900 Class 4 / GSM1800 Class 1 / GSM1900 Class1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth

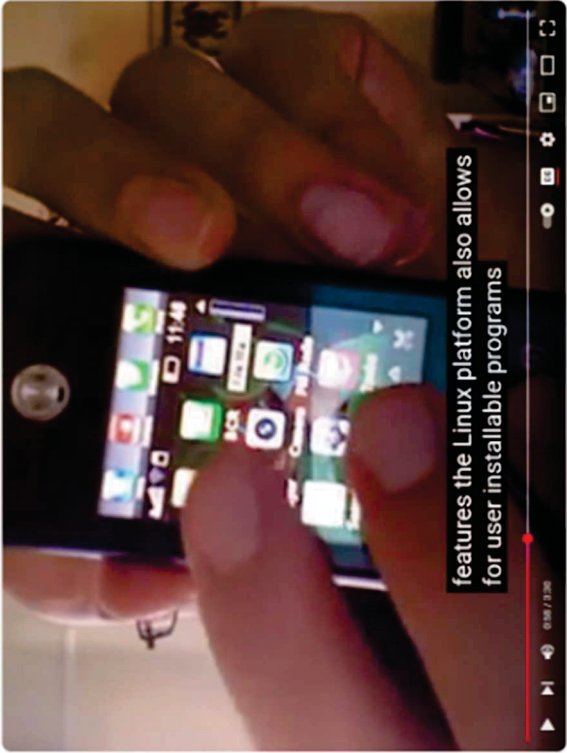
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Earpiece Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browse Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. Mini-USB Port MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [] to pause or play a file or playlist. Press [] or [] to play the previous or next file in a playlist. Press and hold [] or [] to rewind or fast forward. When the FM radio is active: Press [] to mute/unmute the radio. Press [] or [] to select the previous or next channel. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. Mini-USB Port Insert battery charger or phone accessories.

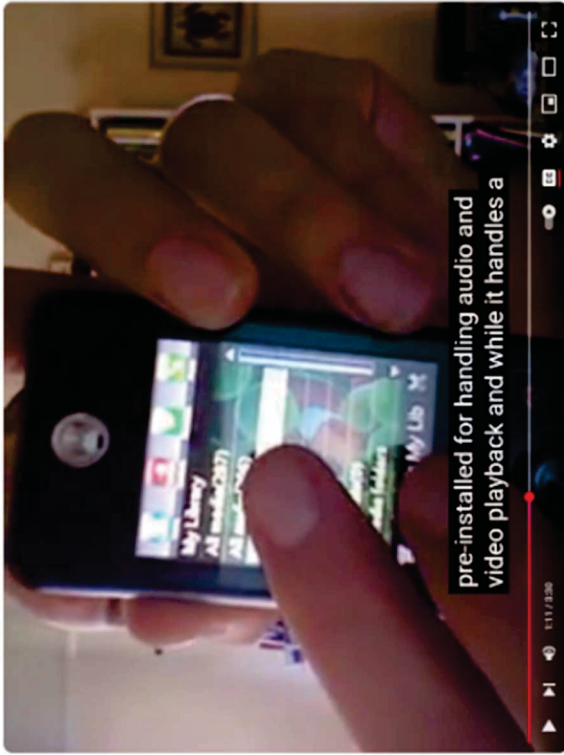
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self-portraits. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap BCR (Business Card Reader) in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder.  Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key ◆ to capture the business card.

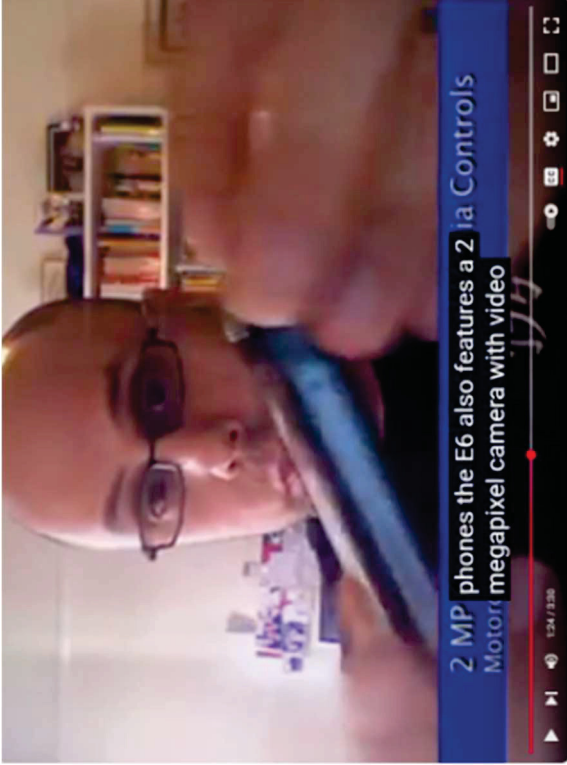
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap ≡, then tap Add Item. To delete one or more categories from the list, tap ≡, then tap Delete Item. To see the business card while you edit its details, tap ≡, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap ≡, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book.

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap , then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap  OCR (Business Card Reader) in the application launcher screen to open the business card reader application, tap , tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. MotoRokr (MotoRokr Manual) at Page 108 use the viewfinder Press the camera key (see illustration on page 21) to activate the camera. The active viewfinder image appears in the display. Press  to zoom in/out. Press  to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed full-screen view. Tap the full-screen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects model). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location. 

Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Camera, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. Camera Mode Switch Up – normal picture mode. Down – macro mode.  MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58  Phone In 60: Motorola ROKR E6 with iPhone Theme

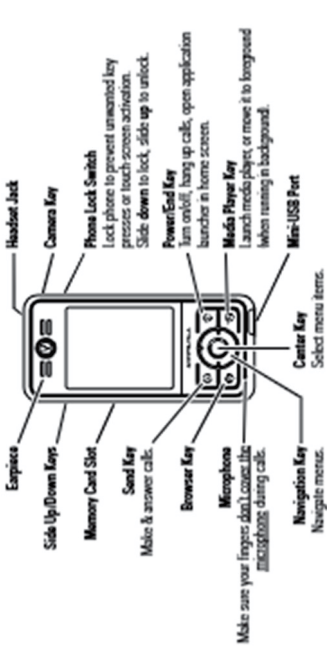
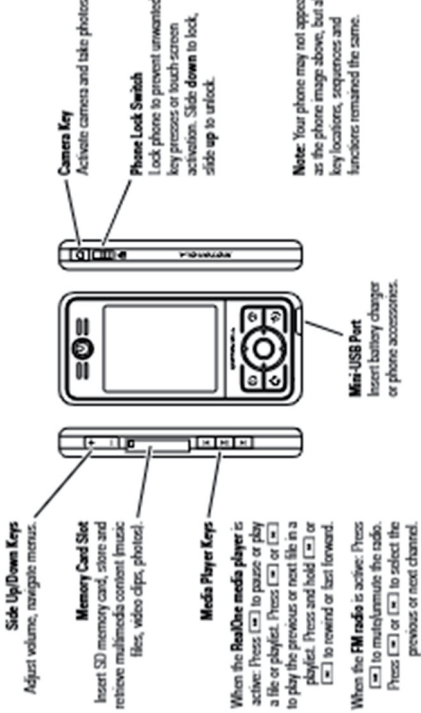
Claims	Prior Art
	MotoRokr (Video) at 1:11  pre-installed for handling audio and video playback and while it handles a Phone In 60: Motorola ROKR E6 with iPhone Theme

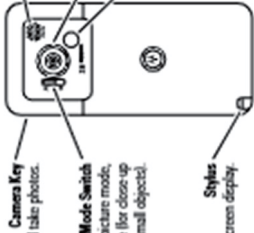
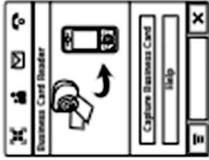
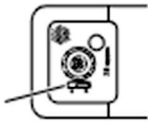
Claims	Prior Art
	MotoRokr (Video) at 1:24  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme See claims 3, 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 light brightness, skewing, and warping.	MotoRokr 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: See claim 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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, MotoRokr 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) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: MotoRokr (Amazon) at Page 1  Motorola ROKR E6 Unlocked Cell Phone with 2 MP Camera, MP3/Video Player, SD Slot--International Version with Warranty (Black) Other products by Motorola ★★★★★ (4,436 customer reviews) List Price: \$399.99 Price: \$209.99 You Save: \$90.00 (30%) In Stock. Ships from and sold by HassleFreeCell. See larger image Share your own customer image Product Features • Unlocked Tri-Band GSM cell phone compatible with 900/1800/1900 GSM/GPRS/EDGE frequencies • 2-megapixel digital camera with 8x digital zoom and video capture; MP3/video player with dedicated music keys; SD card expansion • Bluetooth 2.0 connectivity for both handsfree communication and stereo music streaming • Access to personal email; web browser; SMS/MMS/EMS messaging; business card reader • Up to 7 hour of digital talk time and 235 hours of standby time; backed by third party 1-year warranty MotoRokr (Amazon) at Page 1

Claims	Prior Art
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:	MotoRokr (Amazon) at Page 1 Opportunity Knocks Opportunists rejoice. This amazing entertainment PDA allows you to easily access all of your favorite files with the touch of a finger via the large touch screen. Capture the moment without compromising on quality, using its 2 megapixel camera with 8 x digital zoom. Watch your favorite movie on your next business trip or relive exciting moments you captured with up to five hours of MPEG4 video clips thanks to a removable memory card slot that can hold up to 2 GB worth of footage. The powerful PDA function allows you to easily manage your schedule, check e-mail and view documents in and out of the office. MotoRokr (Amazon) at Page 1 Summary of Key Features • Premium entertainment PDA at only 14.5 millimeters thick • 2-megapixel CMOS camera with 8x digital zoom to capture the moment • GIF and QuickTime video capture for up to five hours • Full and QuickTime video playback • Integrated MP3 player with dedicated music keys and built-in FM radio • PDA featuring Business Card Reader, POP3 e-mail, document viewer to view Microsoft Word, Excel, etc., PIM • Connectivity includes integrated stereo Bluetooth wireless technology, HTML browser, hi-speed USB 2.0 EMU, 3.5 millimeter stereo jack • Removable memory card slot, up to 2GB full SD card support; 8MB dynamic user memory • Extended 1,000mAh battery life for long usability • Brilliant 2.4-inch 240 x 320, 262K colors TFT external display with the latest touch screen technology MotoRokr (Amazon) at Page 2 The bundled applications are all basic when it comes to PDA functionality. So if you are a power user you will quickly be looking for third party applications to fit your needs. I bought it because it is Linux, so I will be looking for a couple items myself, especially a programming language interpreter. Something others will not need, so this is just a personal need. MotoRokr (Amazon) at Page 3 The 2 MP camera takes OK photos for a phone but there's a limit to the quality you can get out of such a tiny lens. Good enough to capture spur of the moment things but stick with a real camera when you can. The phone includes a business card reader function where you can photograph a business card and it will extract the information into your contacts list. You need really good lighting to pull this off, and the business card can't have too fancy of text or graphics. But when it works it's a neat feature. MotoRokr (Brown) at Page 6  Motorola Rokr E6 (aka E690) — Dec. 1, 2006 — Taiwanese pop superstar Jay Chou launched Motorola's thin, Linux-powered Rokr E6 multimedia phone, at the ITU Telecom World tradeshow in Hong Kong. The fourth-generation music phone is just over half an inch thick (14mm), and features a 2-megapixel camera and business card reader.  ETC Mac1073 — May 1 2006 — The first phone MotoRokr (Declaration) at Page 1 GSM900 Class 4 / GSM1800 Class 1 / GSM 1900 Class 1 Tri-Band Digital Portable Cellular Telephone with embedded Bluetooth

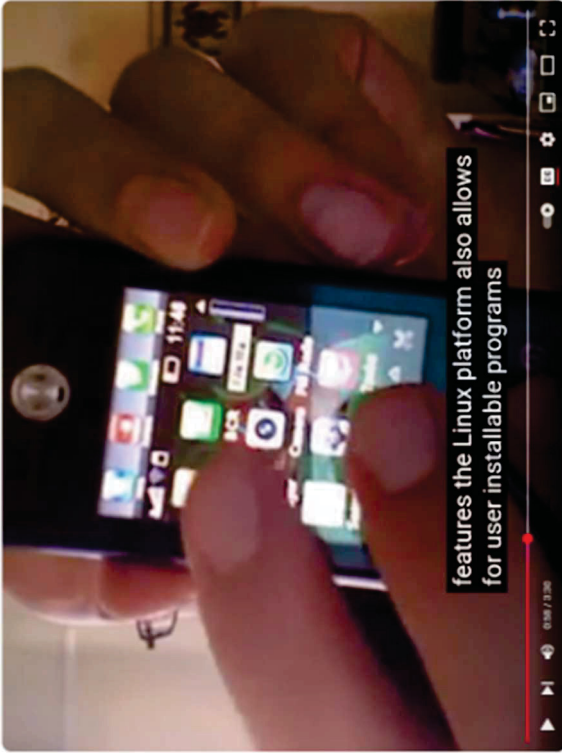
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 3 Introducing your new MOTO ROKR™ E6 GSM wireless phone. Here's a quick anatomy lesson.  Earpiece Side Up/Down Keys Memory Card Slot Send Key Make & answer calls. Browse Key Microphone Make sure your fingers don't cover the microphone during calls. Navigation Key Navigate menus. Center Key Select menu items. Mini-USB Port Headset Jack Camera Key Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Power/End Key Turn on/off, hang up calls, open application launcher in home screen. Media Player Key Launch media player, or move it to background when running in background. MotoRokr (MotoRokr Manual) at Page 4  Side Up/Down Keys Adjust volume, navigate menus. Memory Card Slot Insert SD memory card, store and retrieve multimedia content (music files, video clips, photos). Media Player Keys When the RealOne media player is active: Press [◀] to pause or play a file or playlist. Press [▶] or [⏮] to play the previous or next file in a playlist. Press and hold [◀] or [▶] to rewind or fast forward. When the FM radio is active: Press [◀] to mute/unmute the radio. Press [▶] or [⏮] to select the previous or next channel. Camera Key Activate camera and take photos. Phone Lock Switch Lock phone to prevent unwanted key presses or touch-screen activation. Slide down to lock, slide up to unlock. Mini-USB Port Insert battery charger or phone accessories. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same.

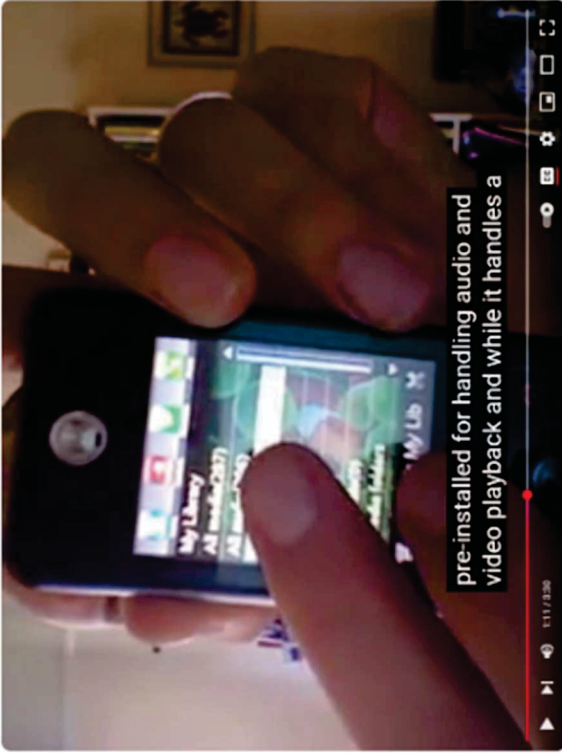
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 5  Camera Key Activate camera and take photos. Speaker Listen to audio playback of music & video clips. Camera Lens Mirror Aim camera lens for self-portraits. Camera Mode Switch Slide up to set normal picture mode, slide down to set macro mode (for close-up shots of business cards or small objects). Stylus Use with touchscreen display. Note: Your phone may not appear as the phone image above, but all key locations, sequences and functions remained the same. MotoRokr (MotoRokr Manual) at Page 97 business card reader The business card reader application lets you use your phone's camera to capture a business card image, then store the card's information as a contact in the phone's electronic address book. capture business card image Tap  Business Card Reader in the application launcher screen to open the business card reader application. Tip: Tap Help to see instructions on how to position and frame the business card that you want to capture.  Slide the camera mode switch down to put the camera lens in macro mode. Tap Capture Business Card to activate the camera and open the Optical Character Recognition (OCR) viewfinder.  Use the red border in the OCR viewfinder to vertically frame the business card you want to capture. Position the camera so that the card fills the frame without extending beyond the frame borders. The framing border and center indicator turn green when the business card is properly framed. MotoRokr (MotoRokr Manual) at Page 98 Your phone automatically captures a business card image when the card is properly framed in the OCR viewfinder. (To activate or deactivate the auto-capture feature, see "business card reader settings" on page 97). If auto-capture is turned off, press the camera key, tap Capture, or press the center key  to capture the business card.

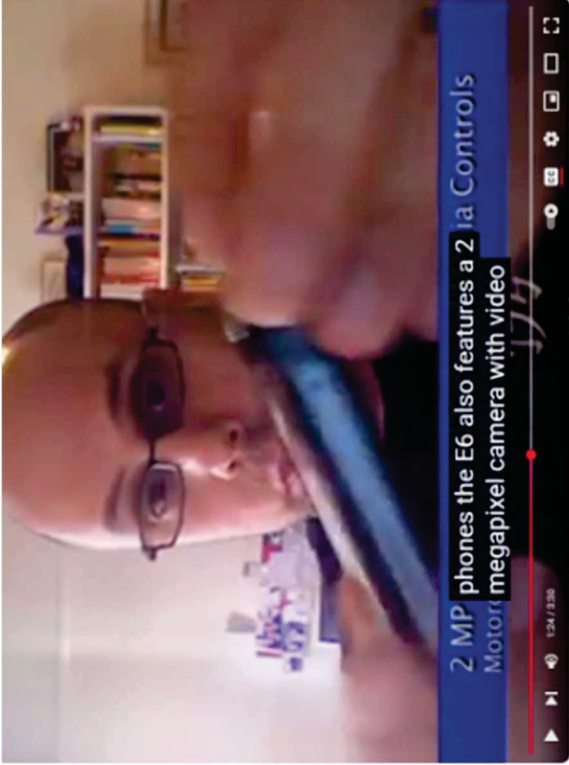
Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 98 edit business card information Your phone interprets the text on the captured business card image, and sorts the text into logical categories. The character recognition software may misinterpret a text string or assign it to the wrong category. On the edit business card screen, tap a category name to change the assigned category. Tap the direct line in a category to edit its contents. If more MotoRokr (MotoRokr Manual) at Page 98 categories are available, pull down the scroll bar on the right side of the screen to see and edit their contents. To add another category to the list, tap ≡, then tap Add Item. To delete one or more categories from the list, tap ≡, then tap Delete Item. To see the business card while you edit its details, tap ≡, then tap Show Card Image. To move the card image, tap and drag the image in the direction you want to move. To zoom in/out on the card image, tap ≡, then tap Zoom In or Zoom Out. On the card image, tap the small box to the left of an outlined text string to see its assigned category and content in the upper part of the screen. When you're finished editing business card details, tap Save to save the information as a new contact in your phone's address book.

Claims	Prior Art MotoRokr (MotoRokr Manual) at Page 99 business card reader settings Tap , then tap Setup to adjust business card reader settings. Select Auto Capture to have your phone automatically capture a business card image when the card is properly framed in the OCR viewfinder. You can set your phone to automatically Delete Image or Save Image for a captured business card after you save its contact information in the address book. Use the Always Show list to select information categories that you always want to show in the edit business card screen. recognize stored business card To recognize and edit a business card image that you've already captured and stored on your phone, tap  OCR Business Card Reader in the application launcher screen to open the business card reader application, tap , tap Open Business Card, then tap the card you want to recognize and add to the contact list. MotoRokr (MotoRokr Manual) at Page 107 camera Your phone has a 2 megapixel camera that can take photos at up to 1200 x 1600 pixels resolution. The camera includes a macro mode for taking close-up photos. MotoRokr (MotoRokr Manual) at Page 108 Press the camera key (see illustration on page 21) to activate the camera. The active viewfinder image appears in the display. use the viewfinder Press  or the side up/down keys to zoom in/out. Press  left/right to adjust image brightness. Tip: Tap the viewfinder screen to remove the indicators for an unobstructed fullscreen view. Tap the fullscreen view to return the indicators. The viewfinder indicators are active and can be used to change the most-used functions (such as image size, camera/video mode, and effects model). The number next to the photo/video mode indicator represents the number of additional photos, or the minutes and seconds of additional video, that can be stored in the current selected memory storage location.
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Claims	Prior Art
	MotoRokr (MotoRokr Manual) at Page 109 take a photo Press the camera key, tap Camera, or press the center key  to take a photo. Tip: If the camera is in video mode, tap  to put the camera in photo mode. The mode indicator in the viewfinder changes to  to show that the camera is in photo mode. set normal or macro mode Slide the camera mode switch up to take standard pictures. Slide the camera mode switch down to set macro mode when you want to take close-up photos of small objects or details, or capture a business card image with the BC Reader application. Camera Mode Switch Up – normal picture mode. Down – macro mode.  MotoRokr (Video) at 0:30  Phone in 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 0:58  features the Linux platform also allows for user installable programs Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:11  Phone In 60: Motorola ROKR E6 with iPhone Theme

Claims	Prior Art
	MotoRokr (Video) at 1:24 

Claims	Prior Art
	MotoRokr (Video) at 2:03 SPECS IN 10 SECONDS Motorola ROKR E6- Unlocked (GSM) • Linux OS Touchscreen Phone • Slim and Light • 2 MP camera w/video • External Media Controls • Full HTML Browser • Standard Headset Jack and Stereo Bluetooth  Phone in 60: Motorola ROKR E6 with iPhone Theme 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) MotoRokr alone; (2) MotoRokr 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.
[14b] providing instructions to the user for capturing the check;	MotoRokr 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) MotoRokr alone; (2) MotoRokr 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
[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;	MotoRokr 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1 [g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1 [h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
based on the captured video frame; and	
[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;	MotoRokr 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: <i>See</i> limitation 10[1h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 optical character	MotoRokr 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: <i>See</i> limitations 1[h], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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	
[14]] 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	MotoRokr 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: <i>See</i> limitation 1[]]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
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,	
[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:	MotoRokr 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: <i>See</i> limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 check satisfies the at least one	MotoRokr 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: <i>See</i> limitation 1[n].

Claims	Prior Art
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	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.	MotoRokr 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: <i>See</i> limitation 1[p]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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, MotoRokr 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
[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 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	MotoRokr 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: <i>See</i> limitation 14[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
device to perform operations comprising:	
[15b] providing instructions to the user for capturing the check;	MotoRokr discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing the check." For example: <i>See limitation 1[b].</i> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See limitation 1[c].</i> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See limitation 1[e].</i> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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;	MotoRokr 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: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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	MotoRokr 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: <i>See</i> limitation 1[h].

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	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the	MotoRokr 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: <i>See</i> limitation 10[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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
check is validated;	
[15]] 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	MotoRokr 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: <i>See</i> limitation 14[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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]] updating, by a computer, a balance of an	MotoRokr 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

Claims	Prior Art
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,	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: <i>See</i> limitation 14[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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 of monitoring criteria based on	MotoRokr 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: <i>See</i> limitation 2[m].

Claims	Prior Art
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.	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.	MotoRokr 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: <i>See</i> claim 3. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) MotoRokr alone; (2) MotoRokr 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.