Exhibit A23 - Invalidity of 12,159,310 in view of WVUFCU App

WVUFCU App 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"). WVUFCU App was known, publicly used, and/or on sale in the United States at least as of July 4, 2009 and is therefore prior art to the '310 patent. Example evidence of the design and function of WVUFCU App includes, but is not limited to:

- Jim Bruene, "WV United Federal Credit Union Is First with iPhone-Based Remote Check Scan & Deposit," Finovate Blog (July 12, 2009), https://finovate.com/wv_united_federal_credit_union_is_first_with_iphone-based_remote_check_scan_deposit/ ("Finovate Blog") (**REGIONS_USAA-00004337**);
- Web Archive of WV United FCU - iPhone App, http://www.wvunited.org/iphone.htm (July 28, 2009), available at http://web.archive.org/web/20090728053818/http://www.wvunited.org:80/iphone.htm ("iPhone App") (**REGIONS_USAA-00005368**); and
- Aaron Pugh, "An Eye for Technology," CreditUnions.com (Feb. 13, 2012), https://www.creditunions.com/articles/an-eye-for-technology/ ("An Eye for Technology") (**REGIONS_USAA-00005366**).

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

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

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

EXHIBIT 1083
REGIONS v. USAA
IPR2025-01326

Exhibit A23 - Invalidity of 12,159,310 in view of WVUFCU App

WVUFCU App 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"). WVUFCU App was known, publicly used, and/or on sale in the United States at least as of July 4, 2009 and is therefore prior art to the '310 patent. Example evidence of the design and function of WVUFCU App includes, but is not limited to:

- Jim Bruene, "WV United Federal Credit Union Is First with iPhone-Based Remote Check Scan & Deposit," Finovate Blog (July 12, 2009), https://finovate.com/wv_united_federal_credit_union_is_first_with_iphone-based_remote_check_scan_deposit/ ("Finovate Blog") (**REGIONS_USAA-00004337**);
- Web Archive of WV United FCU - iPhone App, http://www.wvunited.org/iphone.htm (July 28, 2009), available at http://web.archive.org/web/20090728053818/http://www.wvunited.org:80/iphone.htm ("iPhone App") (**REGIONS_USAA-00005368**); and
- Aaron Pugh, "An Eye for Technology," CreditUnions.com (Feb. 13, 2012), https://www.creditunions.com/articles/an-eye-for-technology/ ("An Eye for Technology") (**REGIONS_USAA-00005366**).

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.

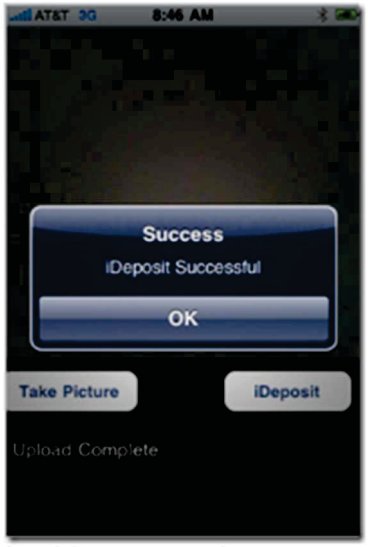
To the extent that USAA contends that WVUFCU App does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of WVUFCU App with (1) the knowledge of one of ordinary skill in the art, and/or (2) the teachings of any of the prior art set forth in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

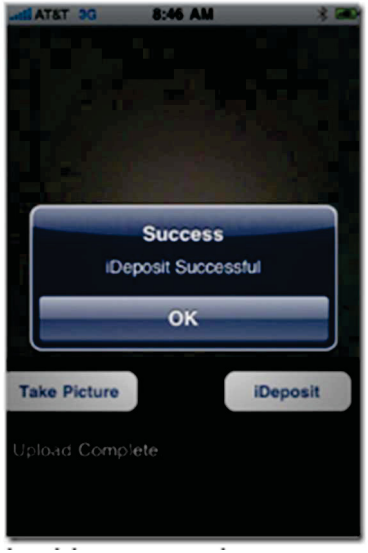
Claims	Prior Art
1[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to

Claims	Prior Art
	accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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 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	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

Claims	Prior Art
user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below).

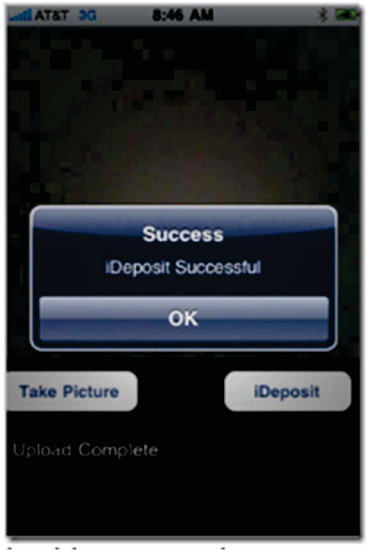
Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

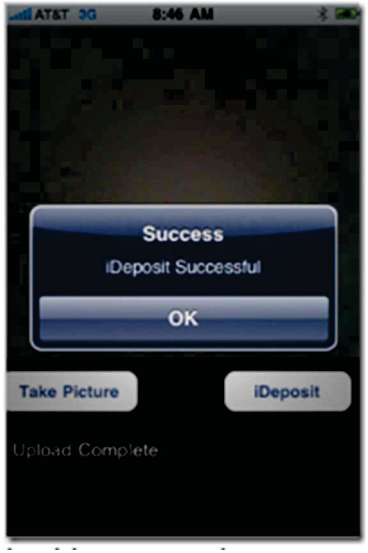
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below).

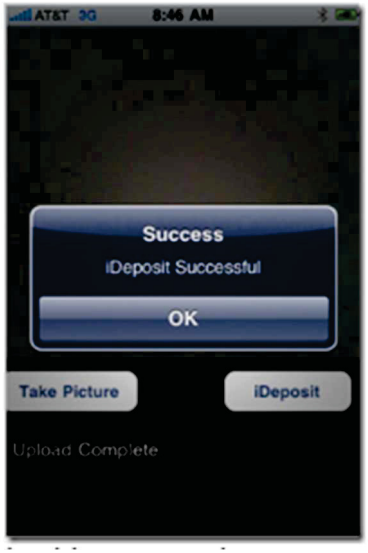
Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

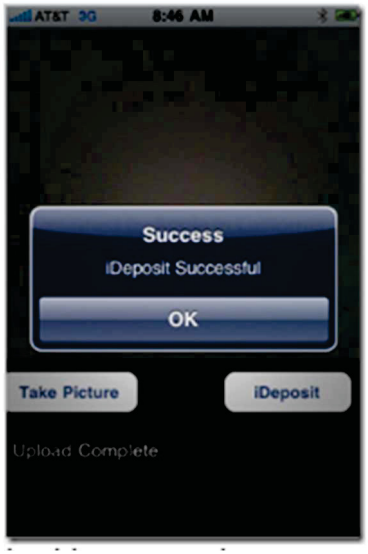
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[pre], 1[a], 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1e] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

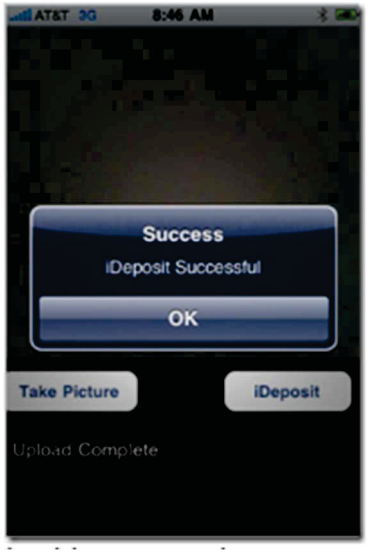
Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

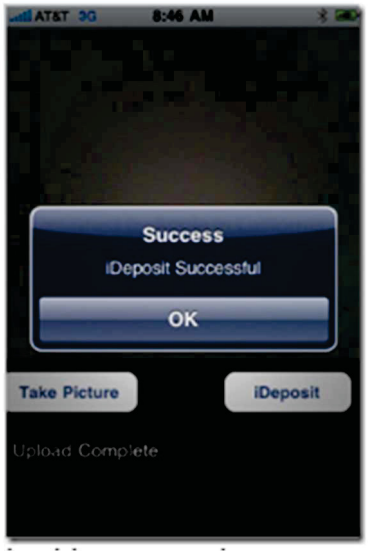
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a], 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a], 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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, providing feedback advising the user that the check has been captured;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

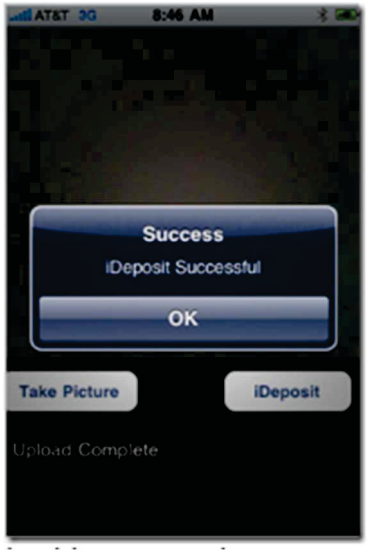
Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

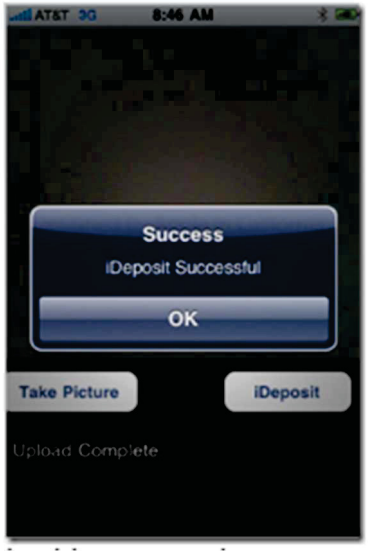
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a], 1[e], 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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 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	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a], 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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 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;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and

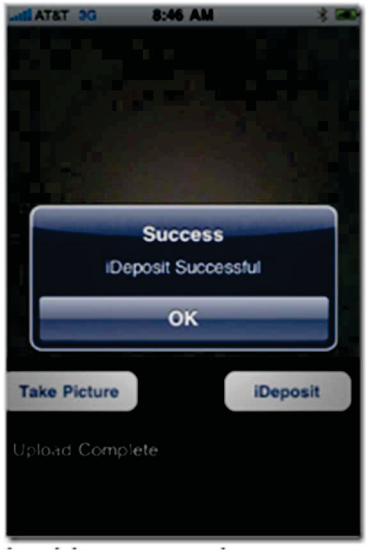
Claims	Prior Art
	credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the

Claims	Prior Art
	member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch “iDeposit” to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

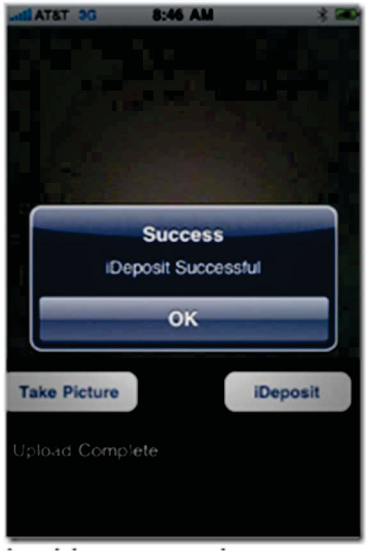
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1j] receiving the digital image of the check transmitted by the user's mobile device;	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[h], 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1k] processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and

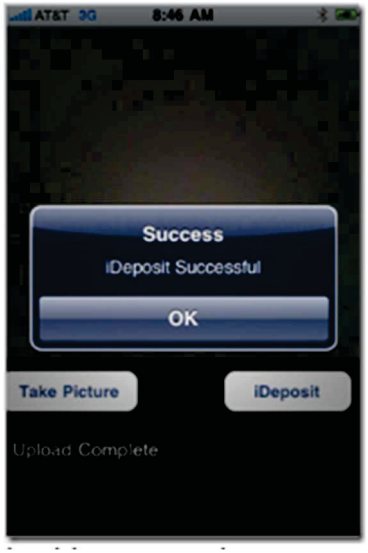
Claims	Prior Art
additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and	credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the

Claims	Prior Art
	member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

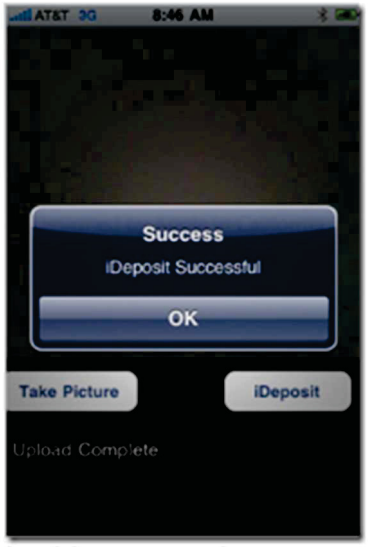
Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1l] updating, by a computer, a balance of an account at a financial institution of the user to reflect an 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,	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that.

Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[h], 1[i], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1m] wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

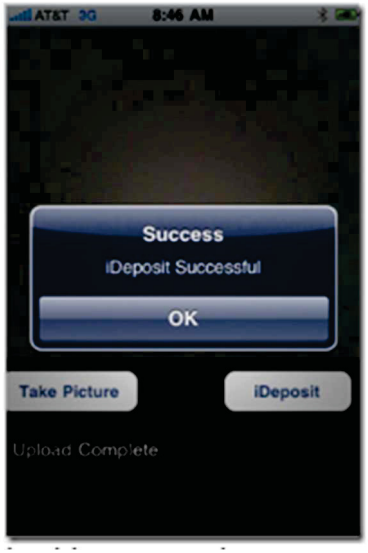
Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1n] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks

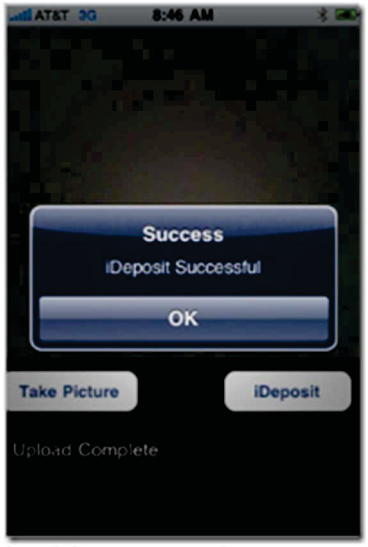
Claims	Prior Art
	could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a],1[e], 1[f], 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[1o] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks

Claims	Prior Art
	could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitations 1[pre], 1[a], 1[b], 1[e], 1[f], 1[h], 1[m], 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2b] providing instructions to the user for capturing an image of a check;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b]

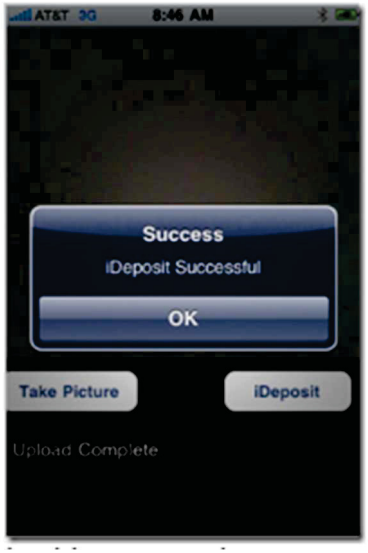
Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2c]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

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

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

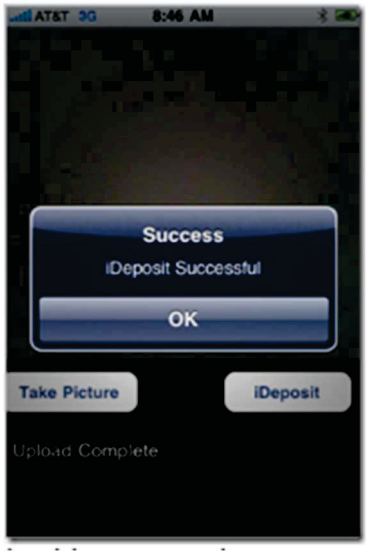
Claims	Prior Art
digital image of the check is acceptable for mobile check deposit,	
[2m] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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 (MICR) line detection.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

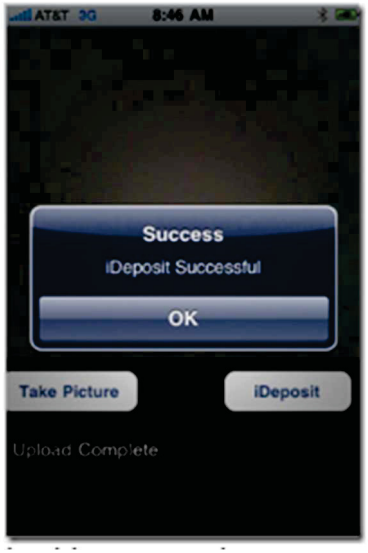
Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required.

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch “iDeposit” to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5a] monitoring a live video of a check in a field of view of a	WVUFCU App 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

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

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

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

Claims	Prior Art
that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5l] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[o]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
6[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in 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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a].

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

Claims	Prior Art
frame of the live video of the check in the field of view of the camera is automatically captured;	*See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6i] confirming that the mobile check deposit can go forward after	WVUFCU App 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

Claims	Prior Art
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	the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6k] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: *See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
7. The method of claim 6, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in 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 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:	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[8b] providing instructions to the user for capturing an image of the check;	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: *See* limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitation 5[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i].

Claims	Prior Art
recognized, and an amount payable on the check in the digital image is validated; and	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising the monitoring, the determining, the providing, and the confirming." For example: *See* limitations 1[a], 1[b], 1[f]–1[h], 5[a], 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
9[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	*See* limitation 1[pre]. To the extent the preamble is limiting, WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example:

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by 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:	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9c] generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera." For example: *See* limitation 1[c].

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

Claims	Prior Art
providing feedback advising the user that the check has been captured;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated." For example: *See* limitation 5[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit." For example: *See* limitation 5[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	
[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.	WVUFCU App 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: *See* limitation 5[i], 1[i], 1[k]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
configured to cause the user's mobile device to perform operations comprising:	
[10b] providing instructions to the user for capturing an image of a check;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and the automatically capturing the video frame." For example: *See* limitation 1[f].

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10f] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[10i] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward." For example: *See* limitation 1[l]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10j] wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations." For example: *See* limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10k] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10l] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[o].

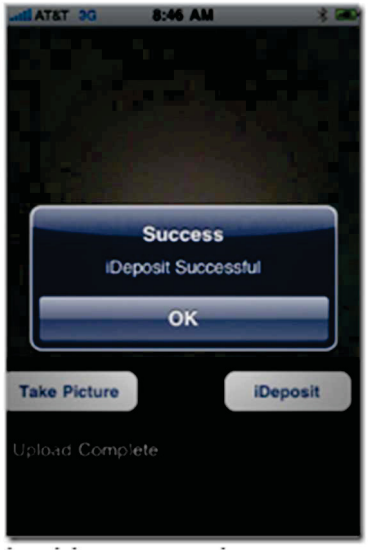
Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
11[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations." For example: *See* limitation 10[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11b] providing instructions to the user for capturing an image of a check;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing instructions to the user for capturing an image of a check." For example: *See* limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[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 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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11i] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward." For example: *See* limitation 10[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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	WVUFCU App 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,

Claims	Prior Art
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.	character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: *See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
12. The method of claim 11, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

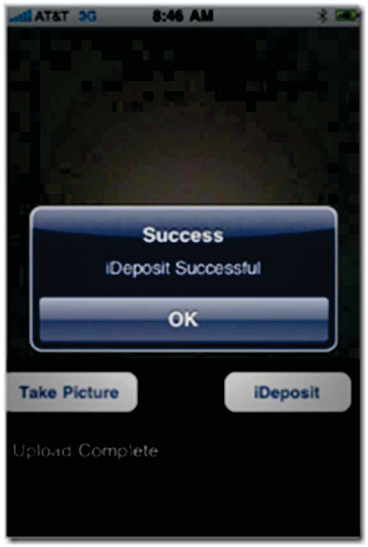
Claims	Prior Art
	25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here). WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 

Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *See* claims 3, 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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.	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14a] receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union ($25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We've been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever.

Claims	Prior Art
	WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don't want to. They can also see links to our Facebook and Twitter pages when they're on their online banking page. Text banking is in beta, but it's coming as well. I'm not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA's upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven't heard of WV United? They have just six employees, $11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the member's mobile phone number to apply it to the correct account. The latest iPhone OS 3.0 is required. WVUnitedFCU (Finovate Blog) at 3 Certainly, fraud possibilities exist. But the CU's normal deposit-processing controls should mitigate most of the risk (see E-Deposit funds availability policy here).

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 1 WV United Federal Credit Union is First with iPhone-based Remote Check Scan & Deposit WVUnitedFCU (Finovate Blog) at 2 

Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4



Claims	Prior Art
	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

Claims	Prior Art
	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. *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) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[1h].

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

Claims	Prior Art
cause the user's mobile device to perform additional operations comprising:	*See* limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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 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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: *See* limitation 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: *See* limitation 1[p]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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, WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15a] receiving an image of a check, wherein the image of the check is provided for mobile check	WVUFCU App 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

Claims	Prior Art
deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 14[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15b] providing instructions to the user for capturing the check;	WVUFCU App 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) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: *See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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	WVUFCU App 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:

Claims	Prior Art
the camera with respect to at least one monitoring criterion;	*See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example: *See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: *See* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
[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 check is validated;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15i] performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device." For example: *See* limitation 14[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15j] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit." For example: *See* limitation 14[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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
image of the check is acceptable for mobile check deposit,	
[15k] 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.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: *See* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in 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.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he method of claim 15, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection." For example: *See* claim 3. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.