Exhibit A20 - Invalidity of 12,159,310 in view of ImageNet

ImageNet 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"). ImageNet was known, publicly used, and/or on sale in the United States at least as of January 2008 and is therefore prior art to the '310 patent. Example evidence of the design and function of ImageNet includes, but is not limited to:

- "Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application," RemoteDepositCapture.com (Jan. 22, 2008), https://www.remotedepositcapture.com/news/Remote-Deposit-Capture-Goes-Mobile-Mitek-Systems.aspx ("Remote Deposit Capture Goes Mobile") (**REGIONS_USAA-00005525**);
- Web Archive of ImageNet Mobile Deposit, https://www.miteksystems.com (May 9, 2008), available at http://web.archive.org/web/20080509070929/https://www.miteksystems.com/ ("Mitek Introduces ImageNet Mobile Deposit") (**REGIONS_USAA-00005532**);
- "Your iPhone Will Be Your Wallet," 9to5Mac (Oct. 2, 2008), https://9to5mac.com/2008/10/02/your-iphone-will-be-your-wallet/amp/ ("9to5Mac") (**REGIONS_USAA-00005518**);
- "J&B Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones," RemoteDepositCapture.com (Oct. 6, 2008), https://www.remotedepositcapture.com/news/J-B-Software-Selects-Mitek-Systems-ImageNet-Mobile.aspx ("J&B Software Selects ImageNet") (**REGIONS_USAA-00005527**);
- "J&B Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference," RemoteDepositCapture.com (Jan. 30, 2009), https://www.remotedepositcapture.com/news/J-B-Software-to-Showcase-Mobile-Deposit-eCapture.aspx ("J&B to Showcase Mobile Deposit") (**REGIONS_USAA-00005528**);
- "RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberry and iPhone," RemoteDepositCapture.com (Feb. 24, 2009), https://www.remotedepositcapture.com/news/RDM-to-Target-Small-Businesses-with-ImageNet-Mobil.aspx ("RDM") (**REGIONS_USAA-00005526**);
- "NCR Unleashes Remote Check Deposit by Using Mobile Phone Cameras," RemoteDepositCapture.com (Apr. 27, 2009), https://www.remotedepositcapture.com/news/NCR-unleashes-remote-check-deposit-by-using-mobile.aspx ("NCR") (**REGIONS_USAA-00005524**);
- "Mobile Deposit Tour" Video, Mitek Systems (July 2, 2009), https://www.youtube.com/watch?v=sGD49ybxS2Q ("Mobile Online Banking") (**REGIONS_USAA-00005036**); and
- "J&B;, Mitek partner on mobile scanning, check deposits," Mobile Marketer (Oct. 11, 2008) ("Mobile Marketer") (**REGIONS_USAA-00005529**).

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e portions of the reference that correspond to each element, including at least under USAA's apparent interpretation of the
egions Complaint and Infringement Contentions. Where the chart below states that the reference "discloses," "teaches," or
itation, such disclosure, teaching, or suggestion may be express, implied, or inherent. The cited evidence is merely illustrative,
he right to cite alternative or additional evidence.

EXHIBIT 1084
REGIONS v. USAA
IPR2025-01326

Exhibit A20 - Invalidity of 12,159,310 in view of ImageNet

ImageNet 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"). ImageNet was known, publicly used, and/or on sale in the United States at least as of January 2008 and is therefore prior art to the '310 patent. Example evidence of the design and function of ImageNet includes, but is not limited to:

- "Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application," RemoteDepositCapture.com (Jan. 22, 2008), https://www.remotedepositcapture.com/news/Remote-Deposit-Capture-Goes-Mobile-Mitek-Systems.aspx ("Remote Deposit Capture Goes Mobile") (**REGIONS_USAA-00005525**);
- Web Archive of ImageNet Mobile Deposit, https://www.miteksystems.com (May 9, 2008), available at http://web.archive.org/web/20080509070929/https://www.miteksystems.com/ ("Mitek Introduces ImageNet Mobile Deposit") (**REGIONS_USAA-00005532**);
- "Your iPhone Will Be Your Wallet," 9to5Mac (Oct. 2, 2008), https://9to5mac.com/2008/10/02/your-iphone-will-be-your-wallet/amp/ ("9to5Mac") (**REGIONS_USAA-00005518**);
- "J&B Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones," RemoteDepositCapture.com (Oct. 6, 2008), https://www.remotedepositcapture.com/news/J-B-Software-Selects-Mitek-Systems-ImageNet-Mobile.aspx ("J&B Software Selects ImageNet") (**REGIONS_USAA-00005527**);
- "J&B Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference," RemoteDepositCapture.com (Jan. 30, 2009), https://www.remotedepositcapture.com/news/J-B-Software-to-Showcase-Mobile-Deposit-eCapture.aspx ("J&B to Showcase Mobile Deposit") (**REGIONS_USAA-00005528**);
- "RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberry and iPhone," RemoteDepositCapture.com (Feb. 24, 2009), https://www.remotedepositcapture.com/news/RDM-to-Target-Small-Businesses-with-ImageNet-Mobil.aspx ("RDM") (**REGIONS_USAA-00005526**);
- "NCR Unleashes Remote Check Deposit by Using Mobile Phone Cameras," RemoteDepositCapture.com (Apr. 27, 2009), https://www.remotedepositcapture.com/news/NCR-unleashes-remote-check-deposit-by-using-mobile.aspx ("NCR") (**REGIONS_USAA-00005524**);
- "Mobile Deposit Tour" Video, Mitek Systems (July 2, 2009), https://www.youtube.com/watch?v=sGD49ybxS2Q ("Mobile Online Banking") (**REGIONS_USAA-00005036**); and
- "J&B;, Mitek partner on mobile scanning, check deposits," Mobile Marketer (Oct. 11, 2008) ("Mobile Marketer") (**REGIONS_USAA-00005529**).

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 ImageNet does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of ImageNet 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 ImageNet 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 ImageNet, 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.

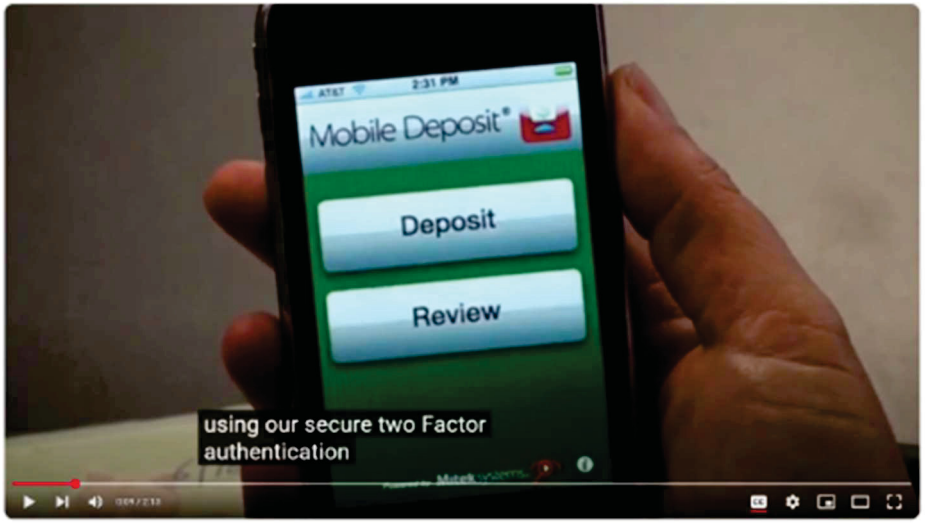
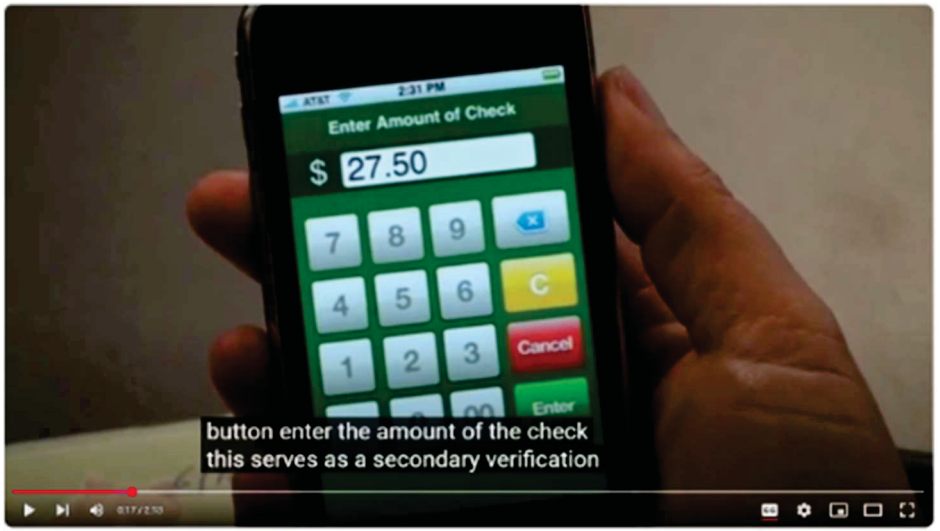
Claims	**Prior Art**
1[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float

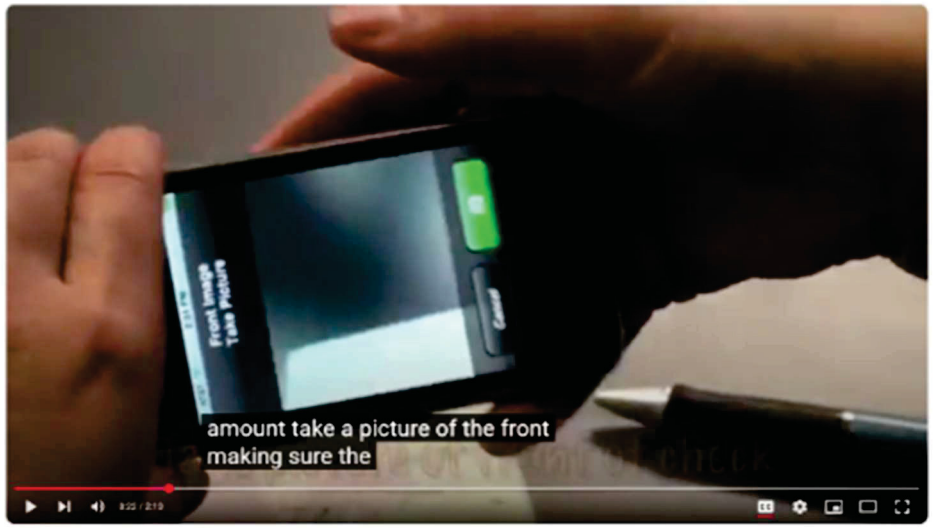
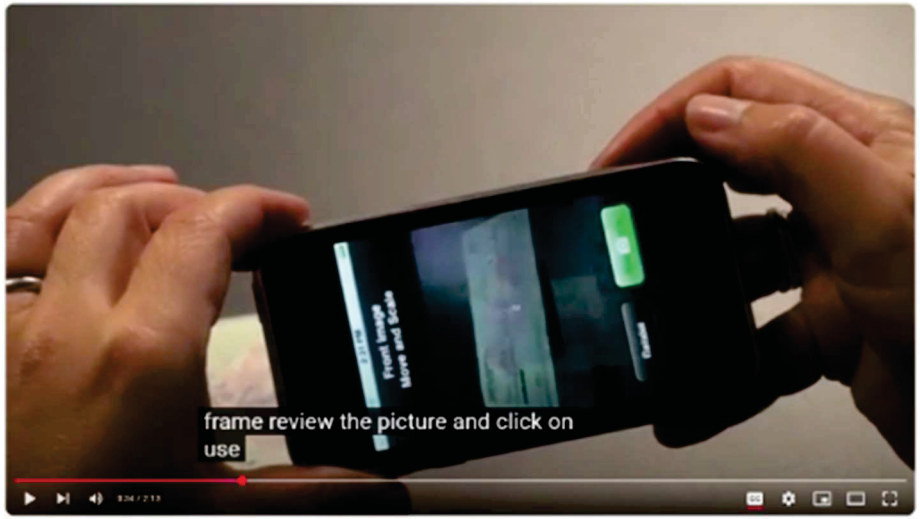
Claims	Prior Art
	time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped

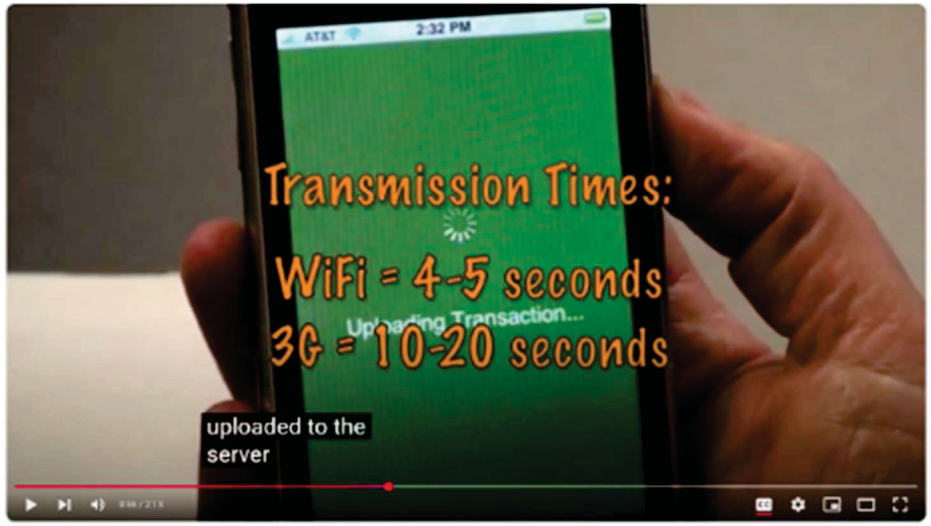
Claims	Prior Art
	with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have

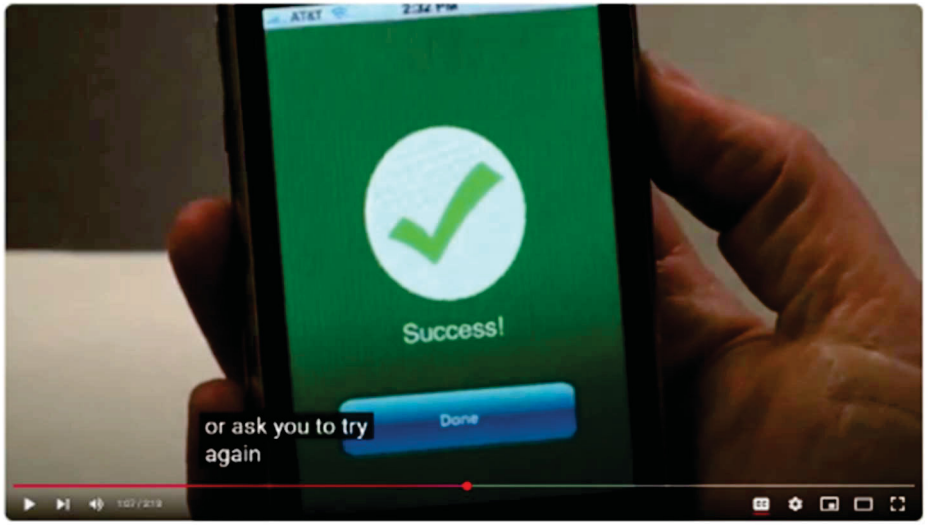
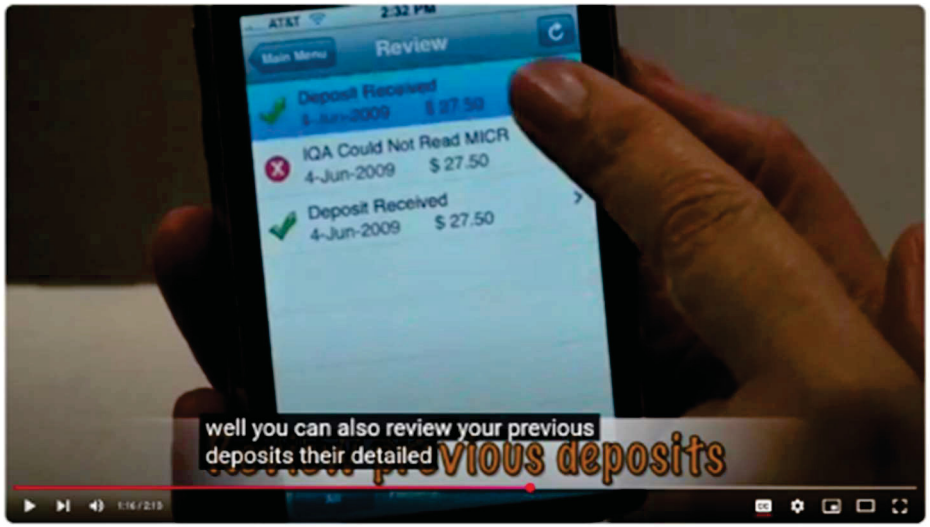
Claims	Prior Art
	partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of

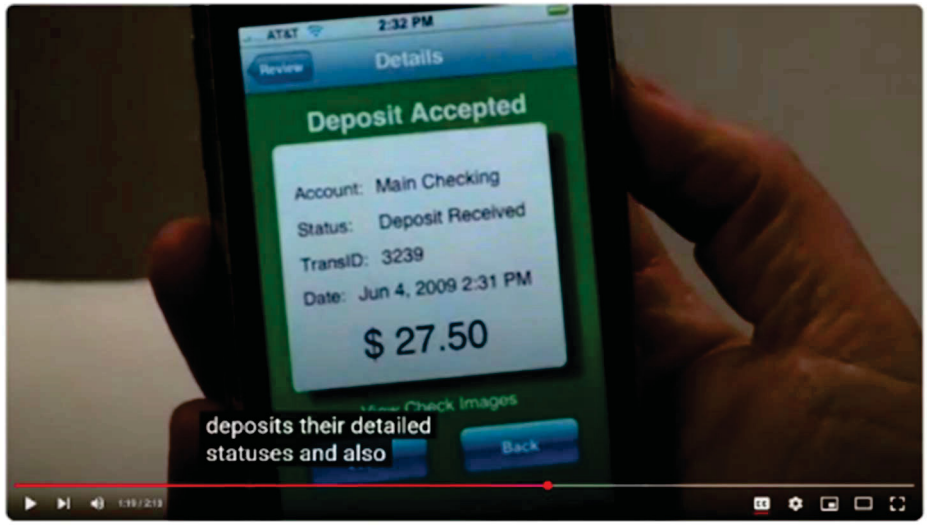
Claims	Prior Art
	different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones.

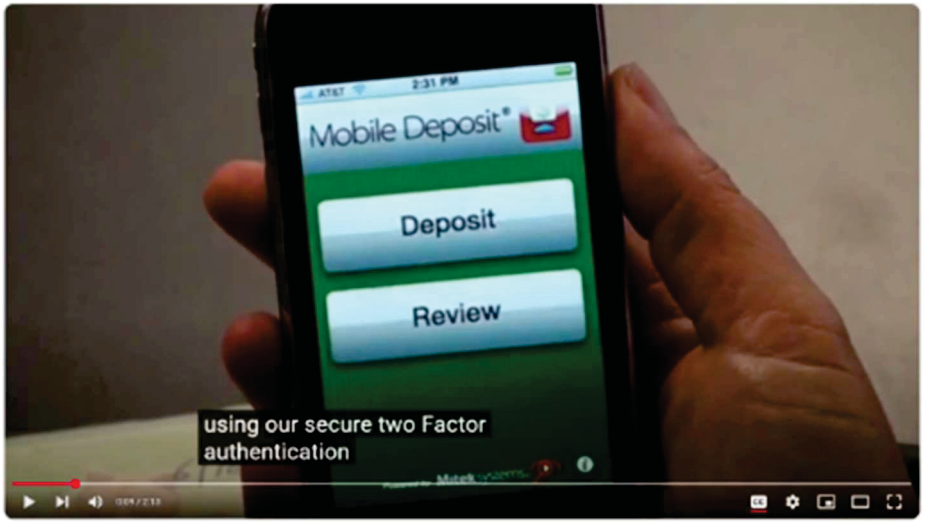
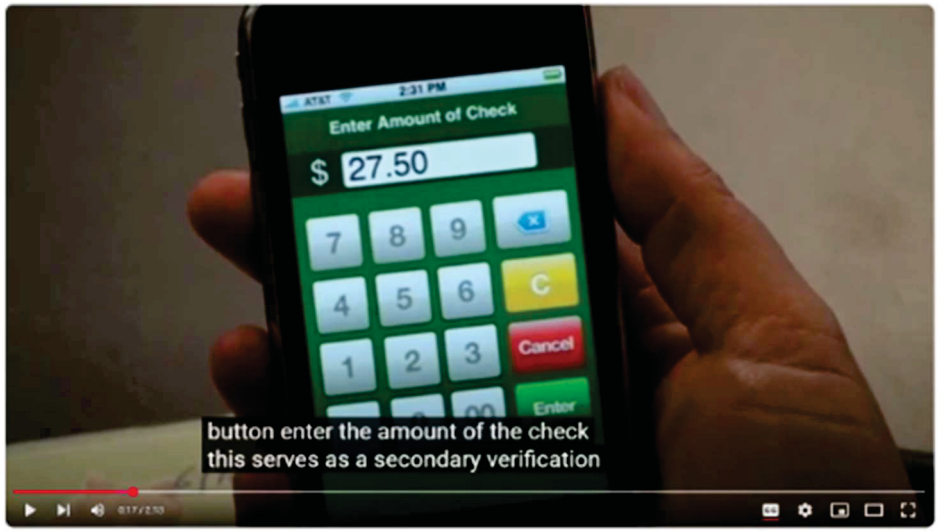
Claims	Prior Art
	Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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 user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution

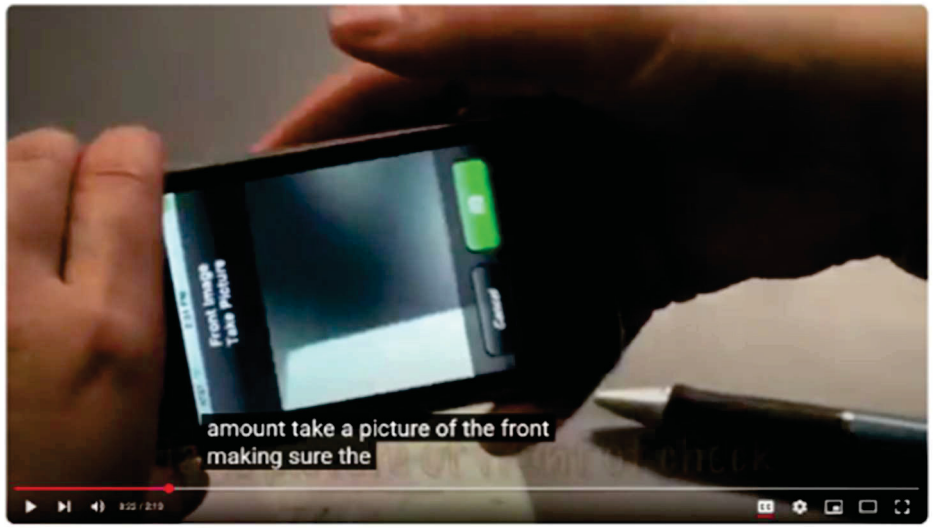
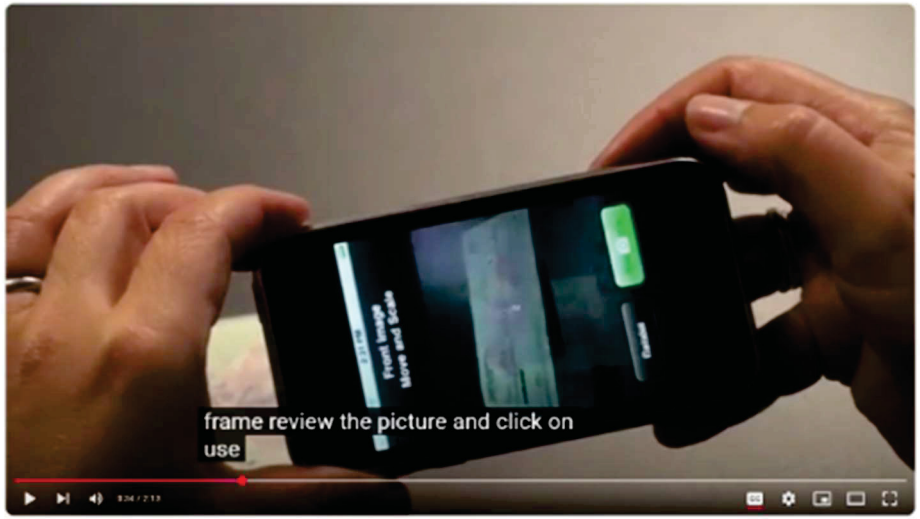
Claims	Prior Art
	can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and

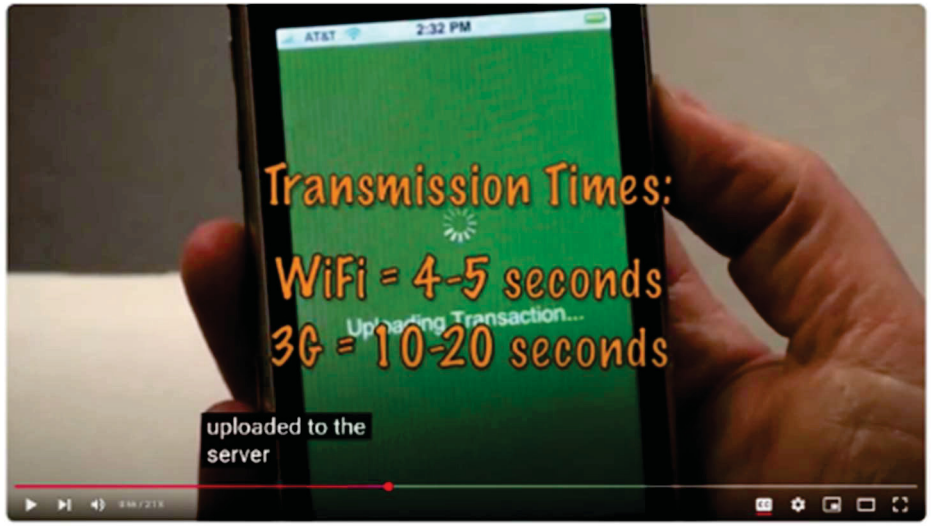
Claims	Prior Art
	Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1 The Company will be located in the exhibit hall in booth #112 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21.

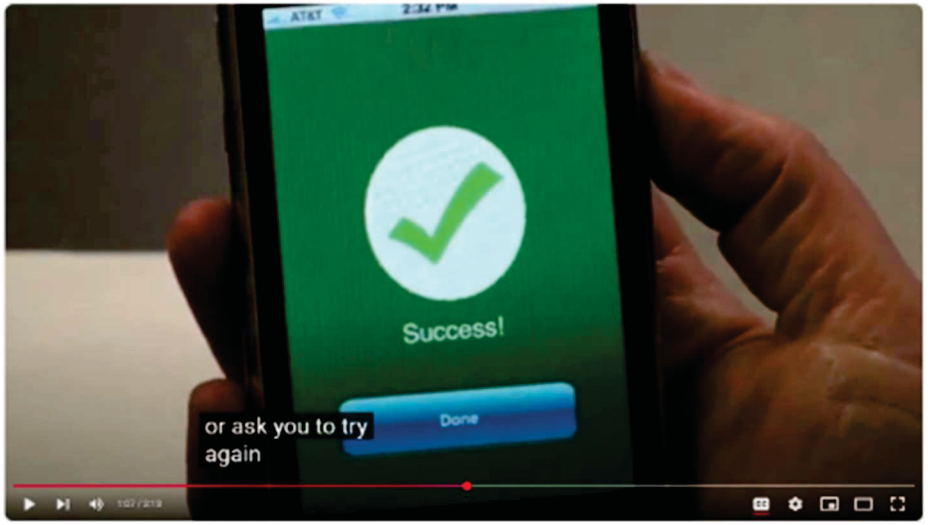
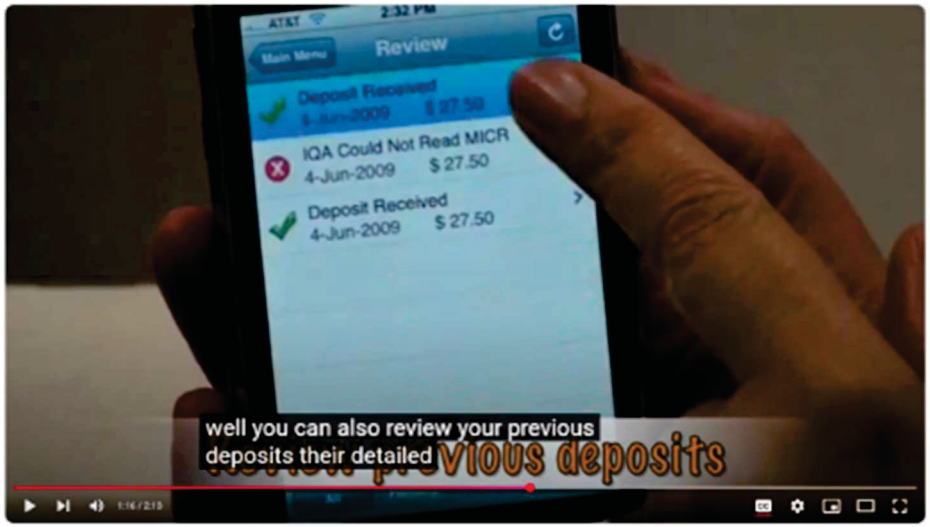
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required.

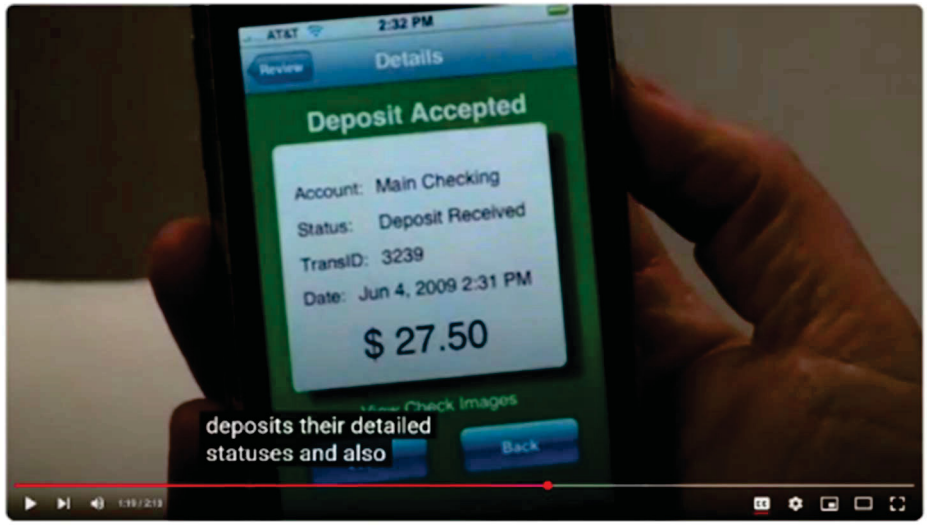
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 Mobile Deposit is downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera, including the Apple iPhone and BlackBerry Bold. Mitek (Mobile Marketer) at 2 Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones.

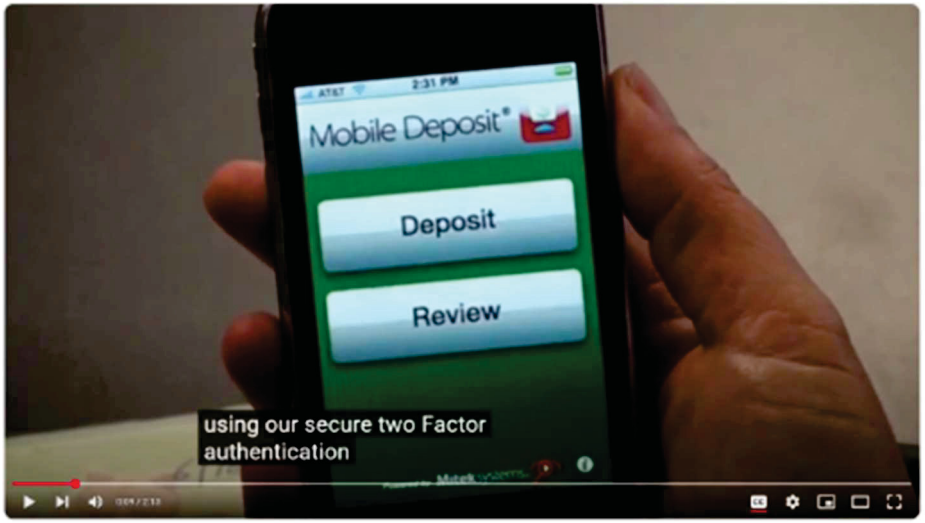
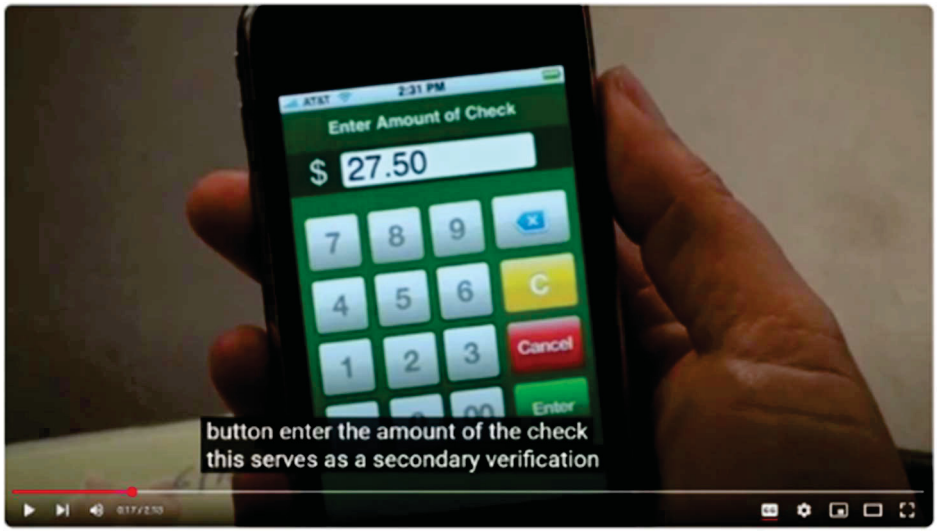
Claims	Prior Art
	Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float

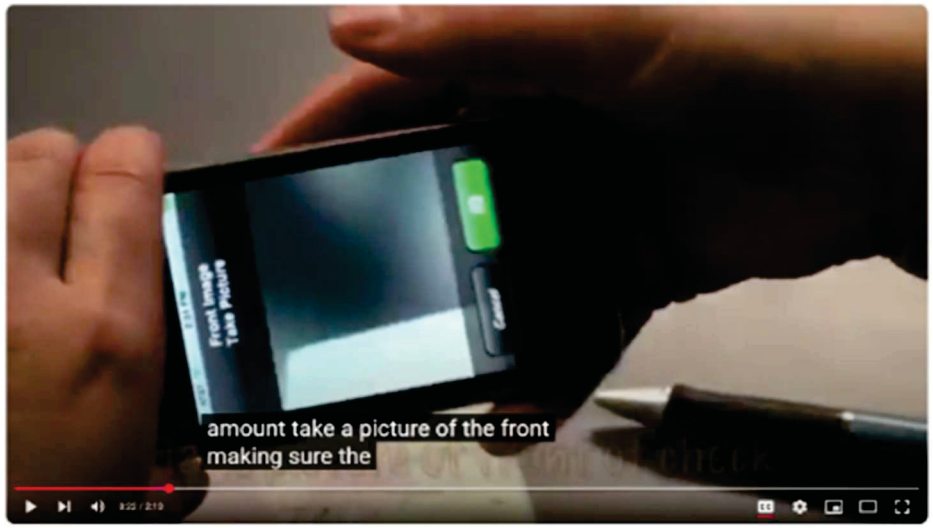
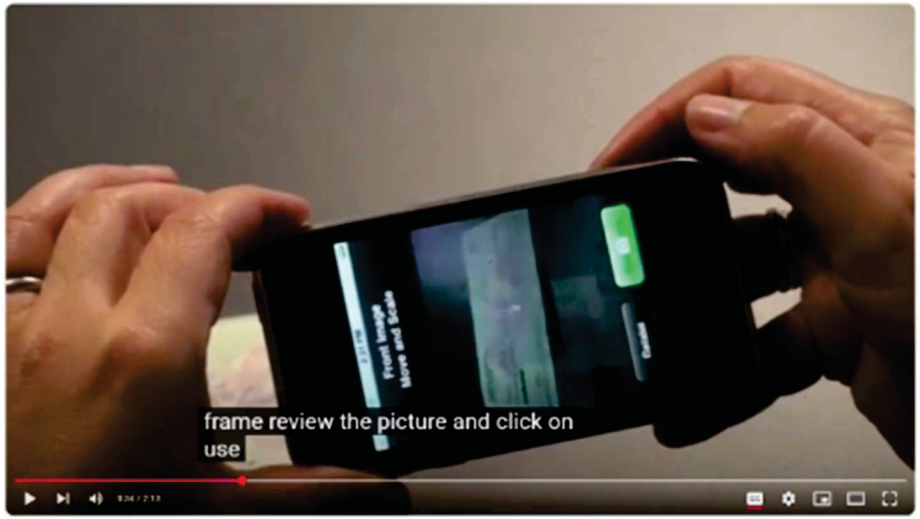
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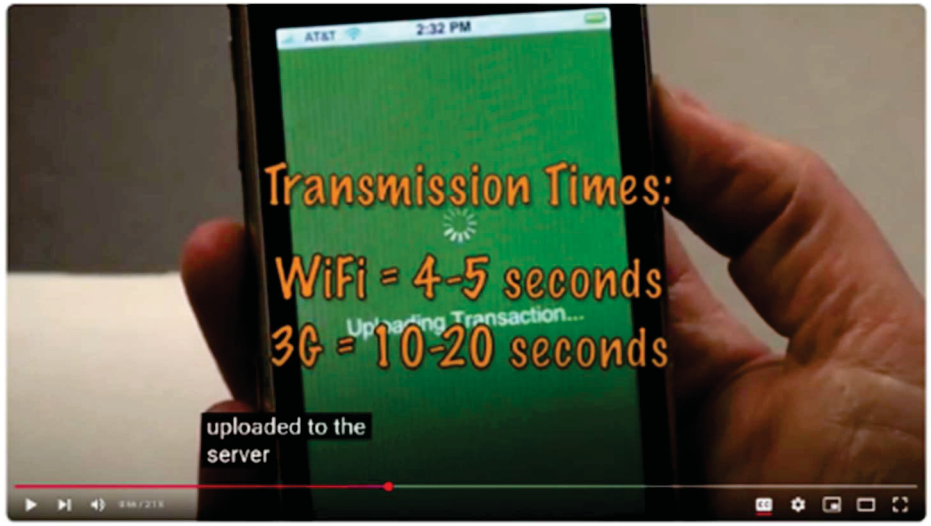
Claims	Prior Art
	with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have

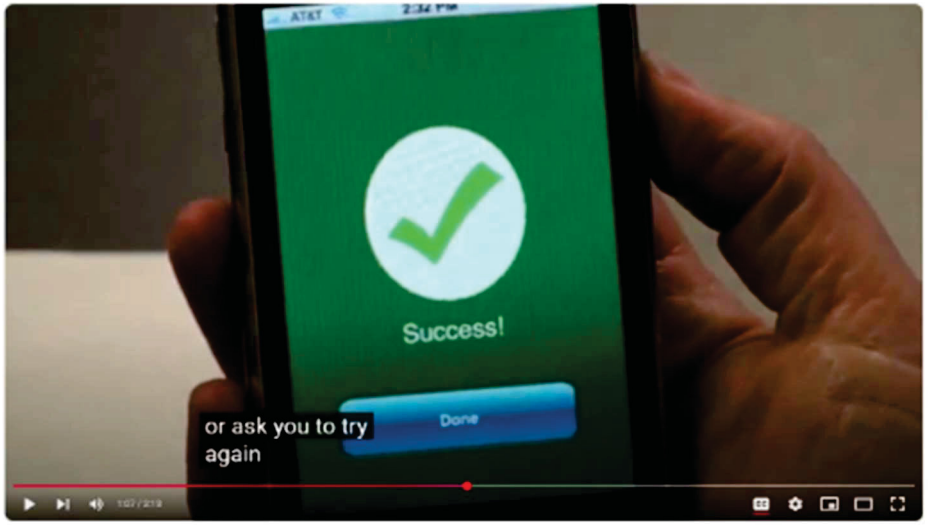
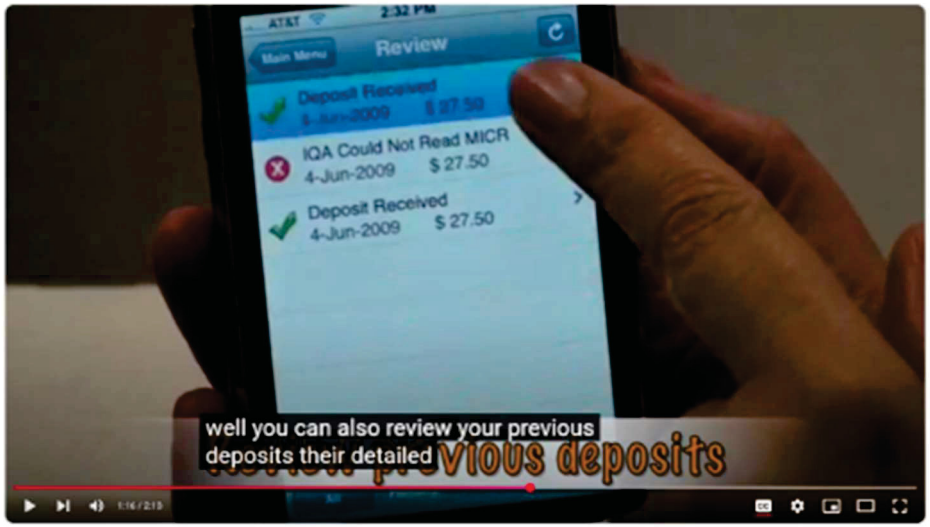
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	partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of

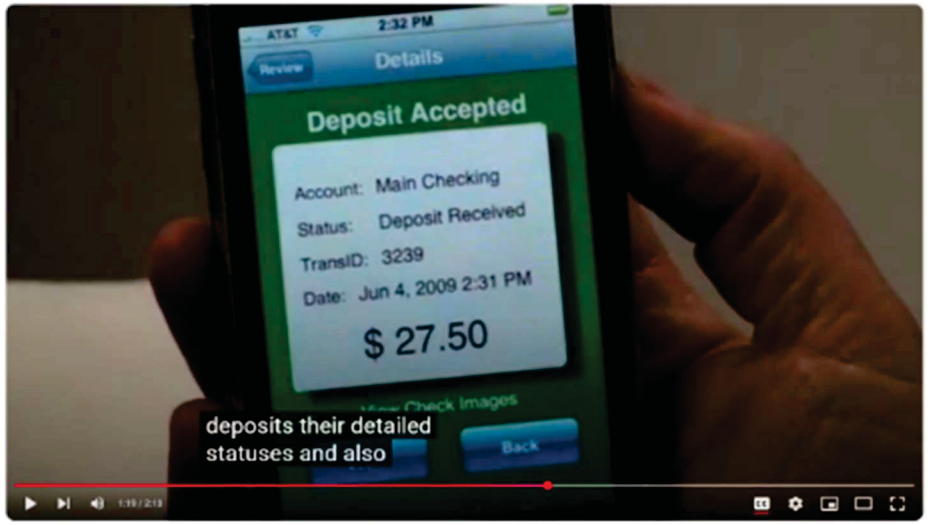
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Claims	Prior Art
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	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

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Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

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	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones.

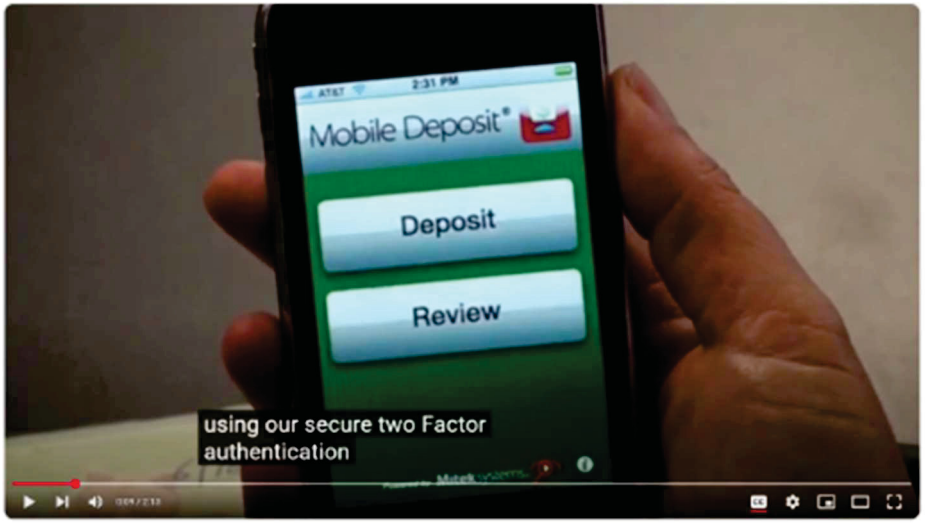
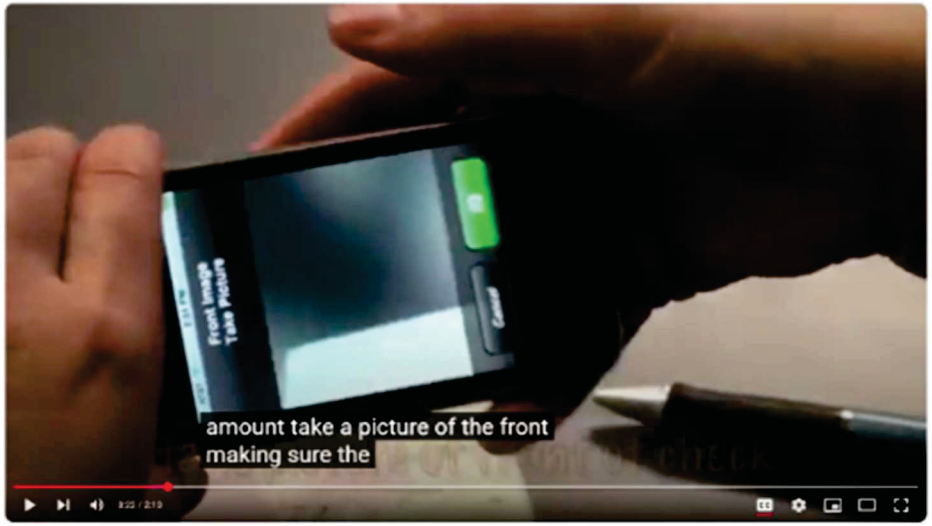
Claims	Prior Art
	Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide

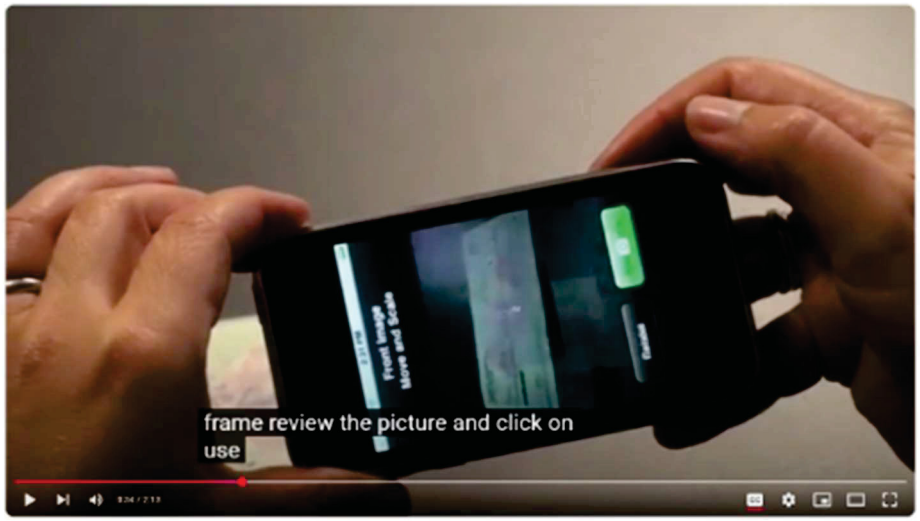
Claims	Prior Art
	real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information.

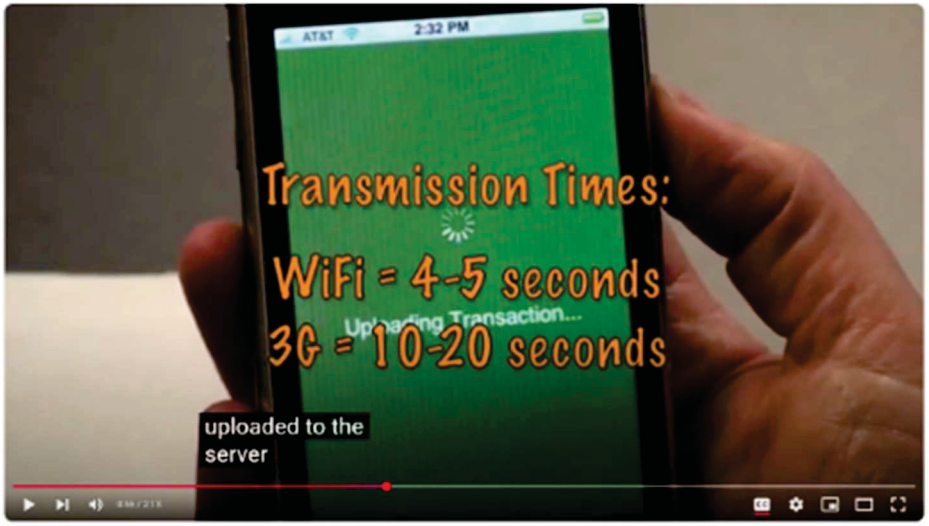
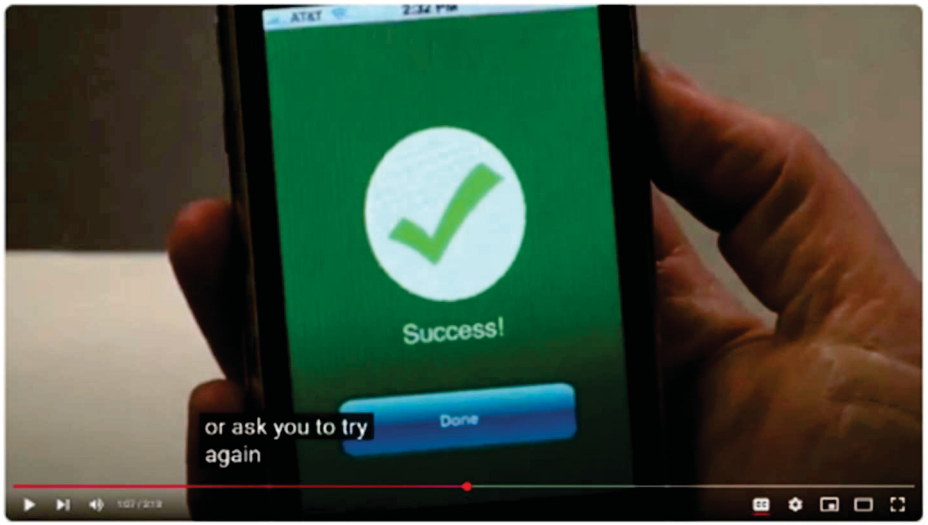
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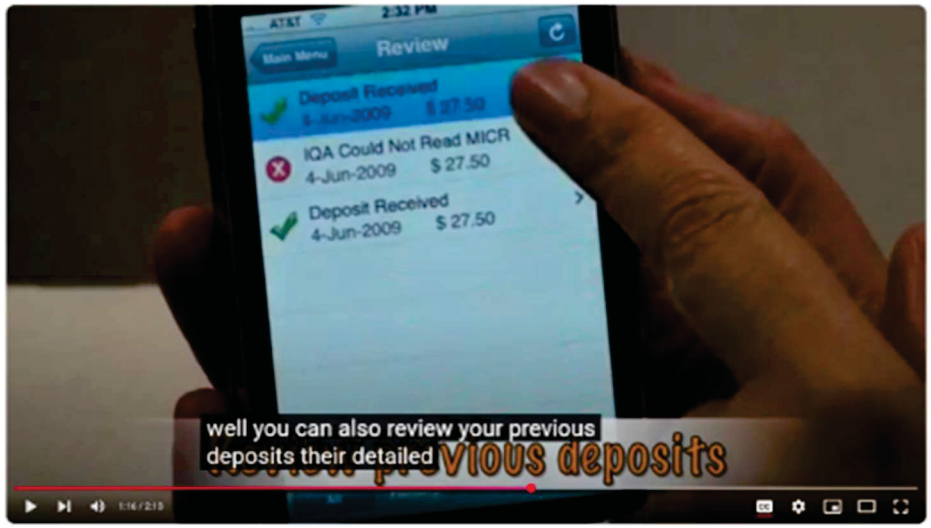
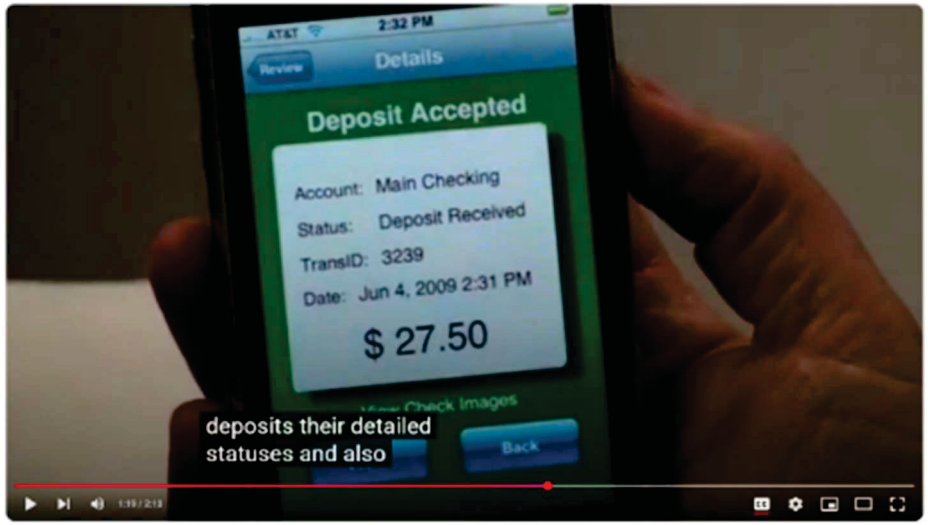
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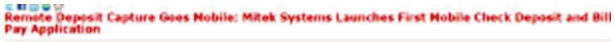
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	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

Claims	Prior Art
	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

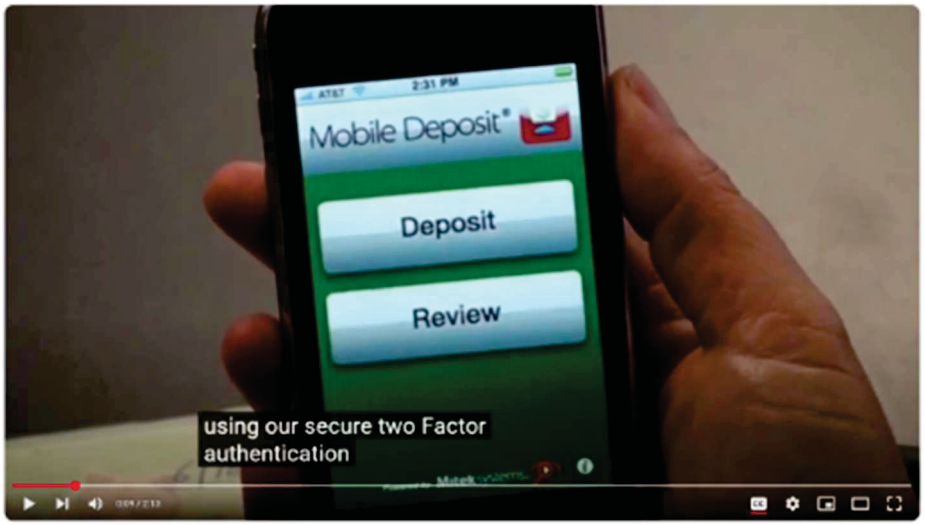
Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

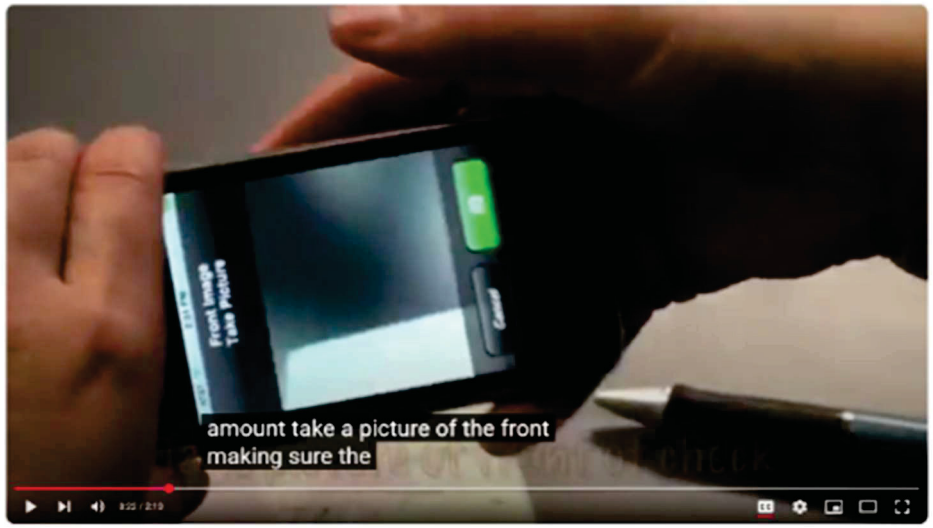
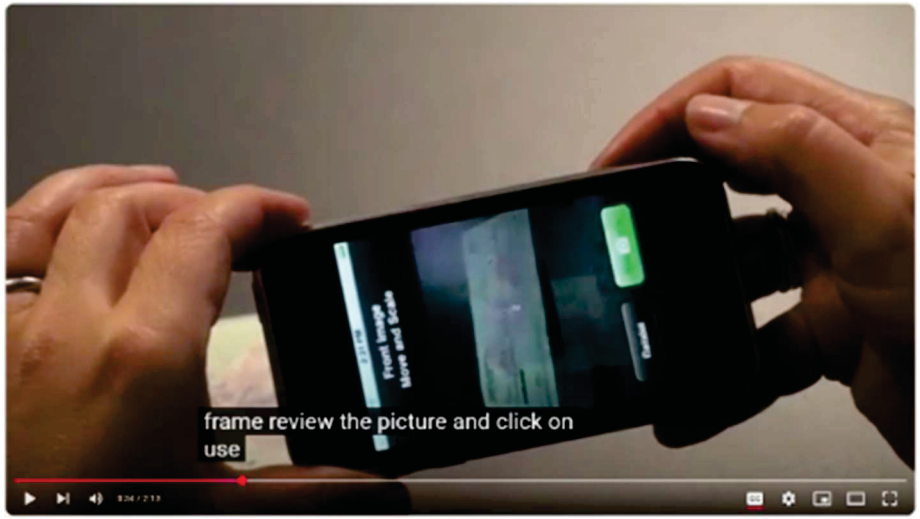
Claims	Prior Art
[1d] overlaying an alignment guide on the live video of the check in the field of view of the camera;	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "overlaying an alignment guide on the live video of the check in the field of view of the camera." For example: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile

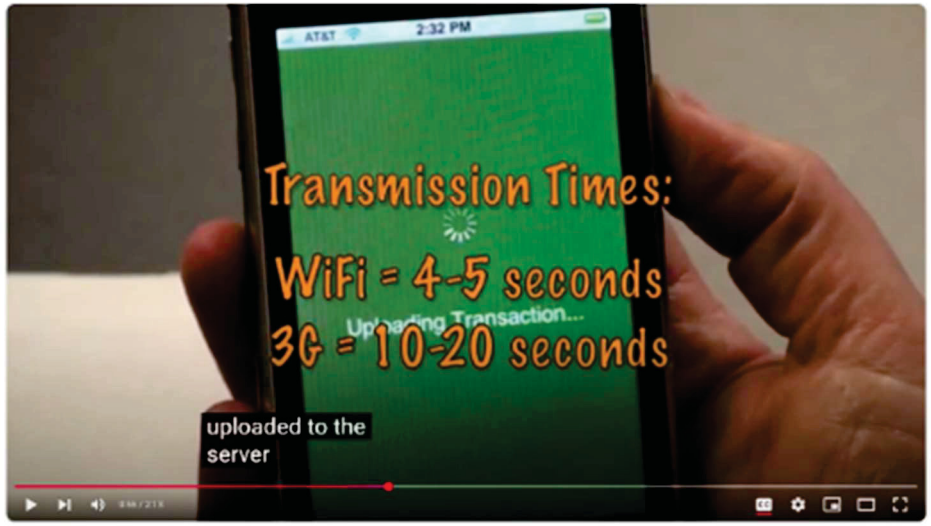
Claims	Prior Art
	Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check

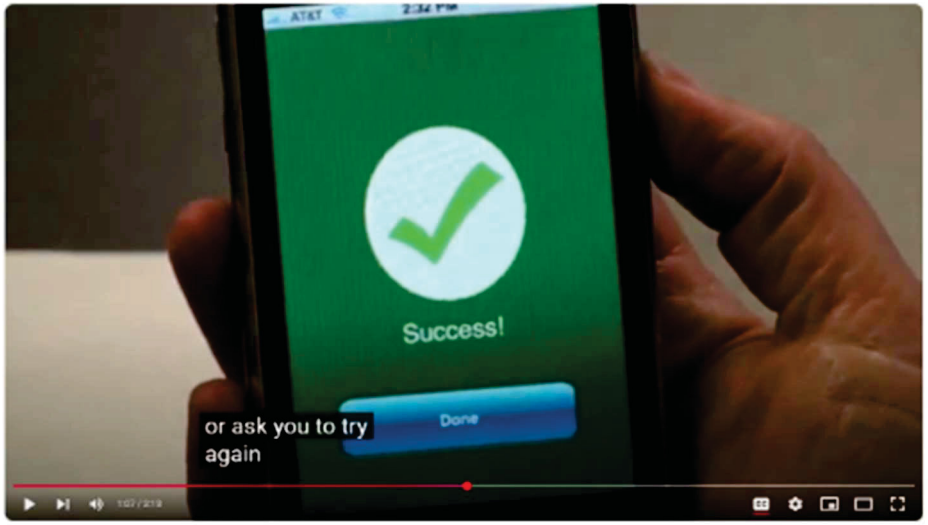
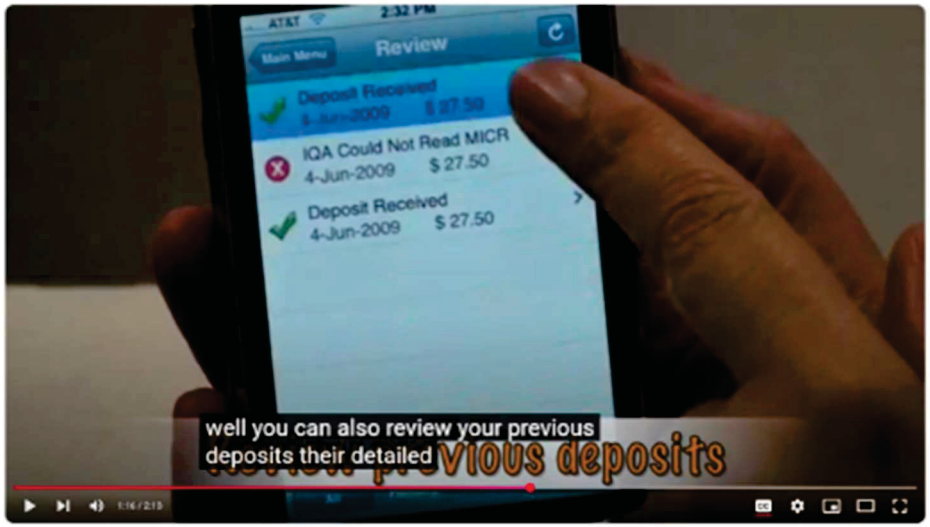
Claims	Prior Art
	21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said.

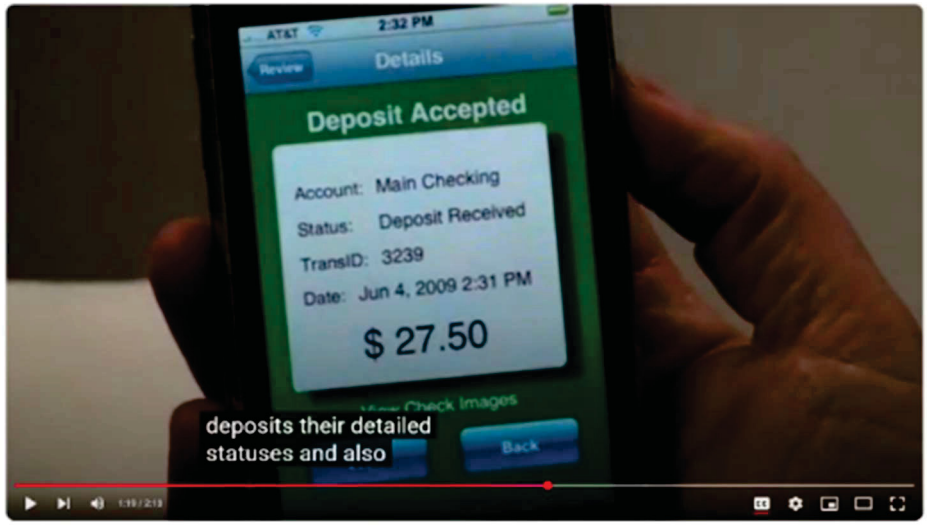
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and

Claims	Prior Art
	hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

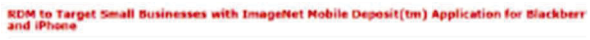
Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

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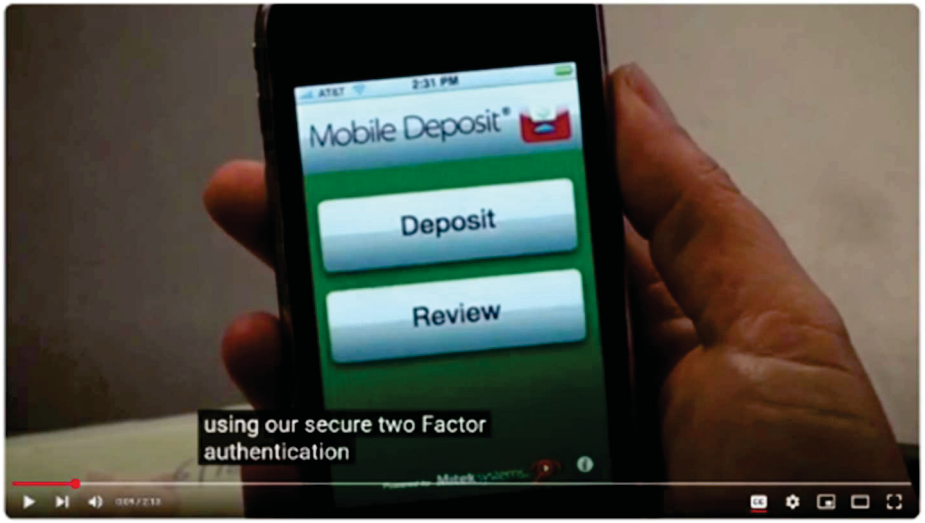
Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the

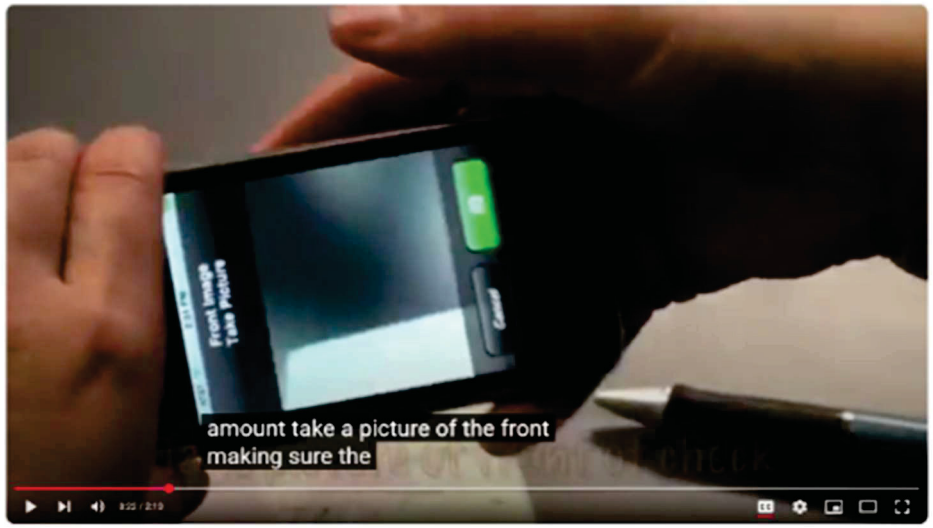
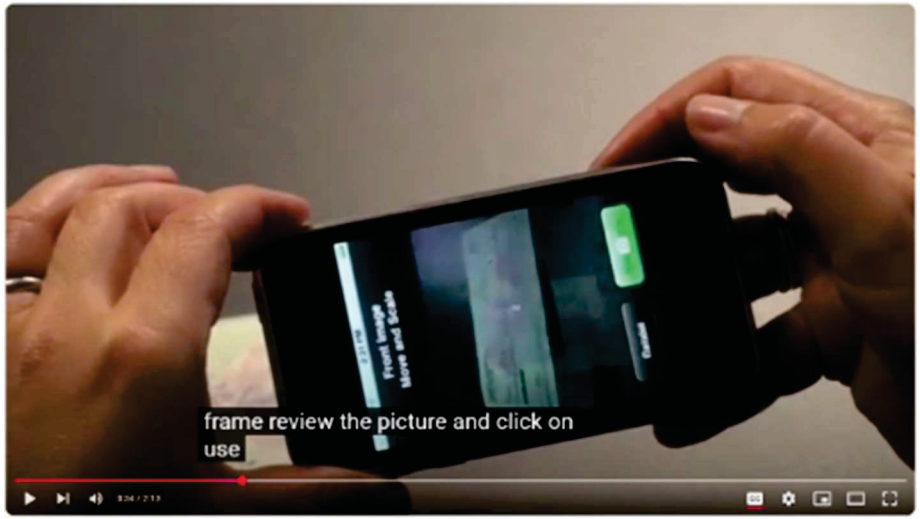
Claims	Prior Art
	deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. *See also* limitation 1[pre], 1[a], 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in combination 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the

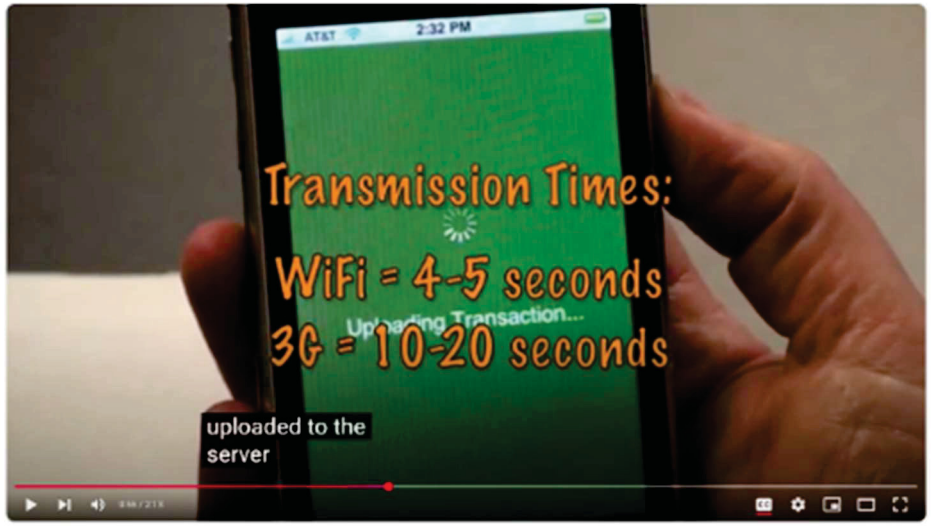
Claims	Prior Art
	ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors

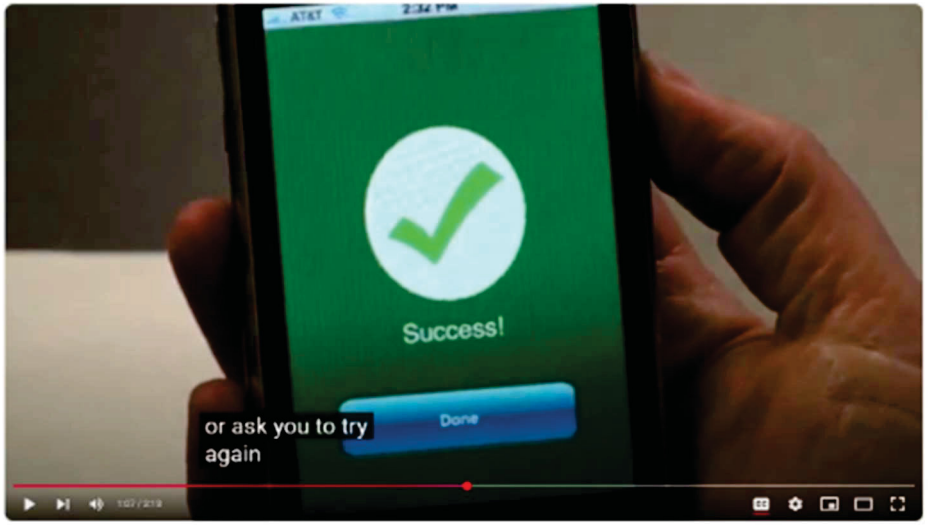
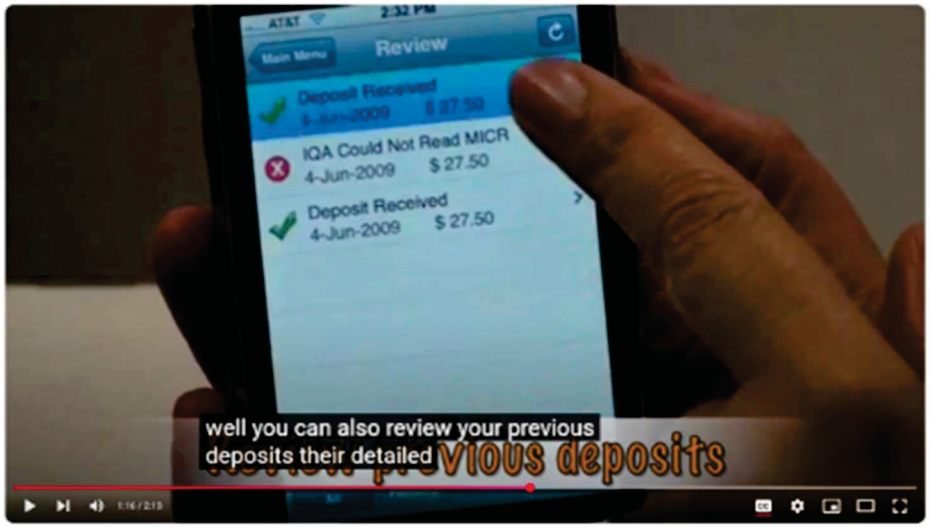
Claims	Prior Art
	and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will

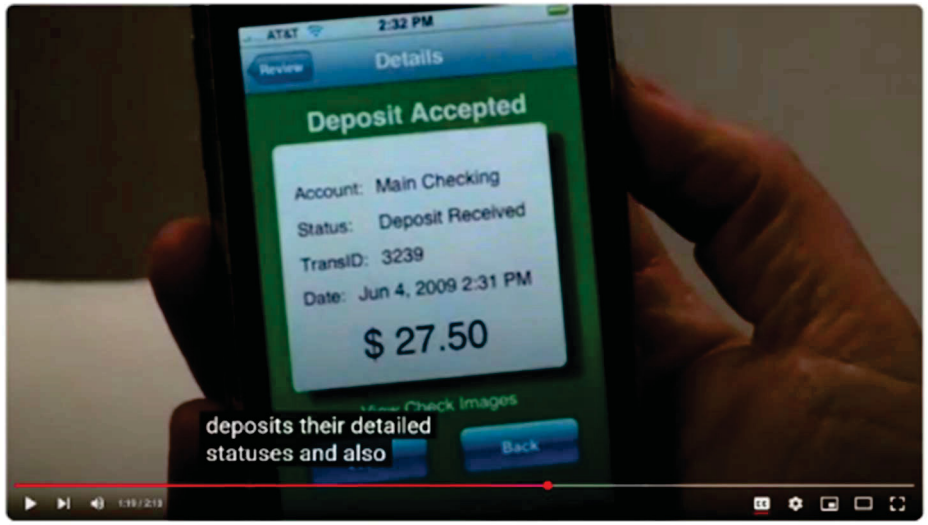
Claims	Prior Art
	repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile

Claims	Prior Art
	imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09 

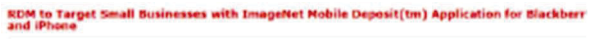
Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile

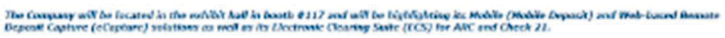
Claims	Prior Art
	merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone

Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message.

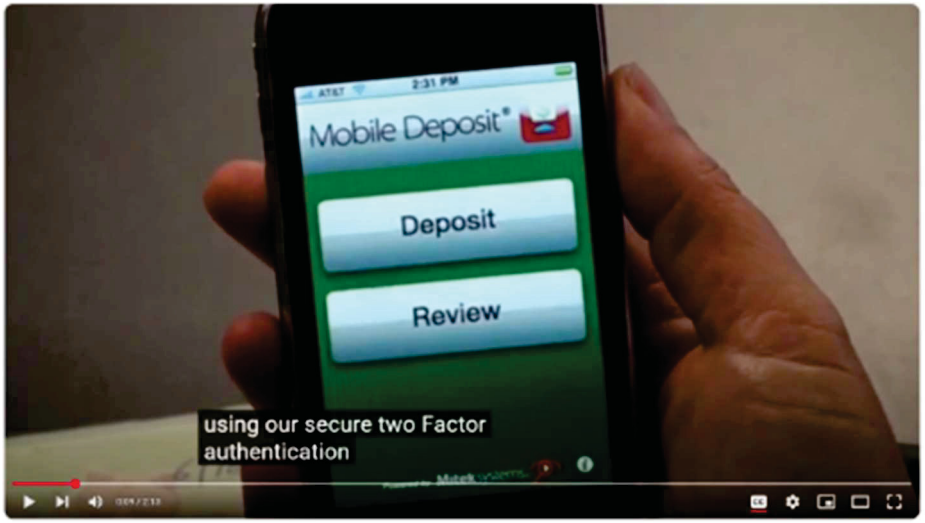
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	Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the

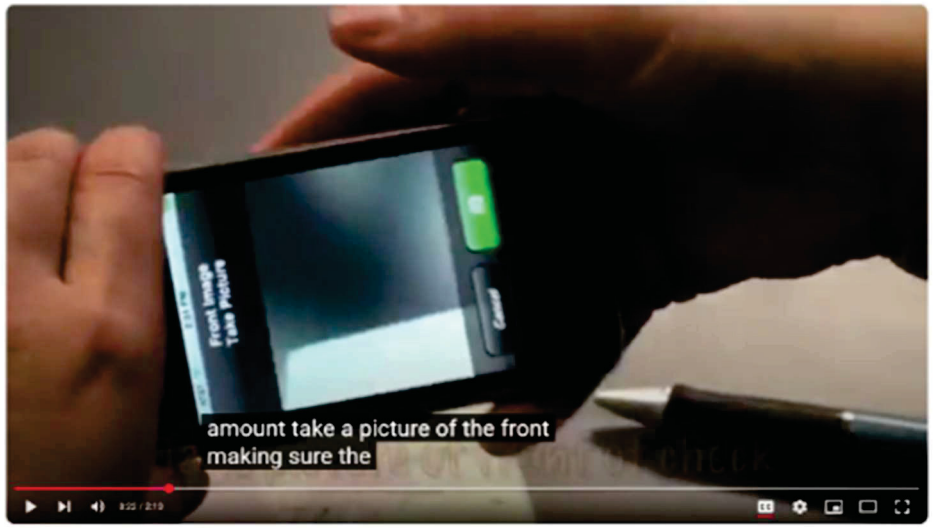
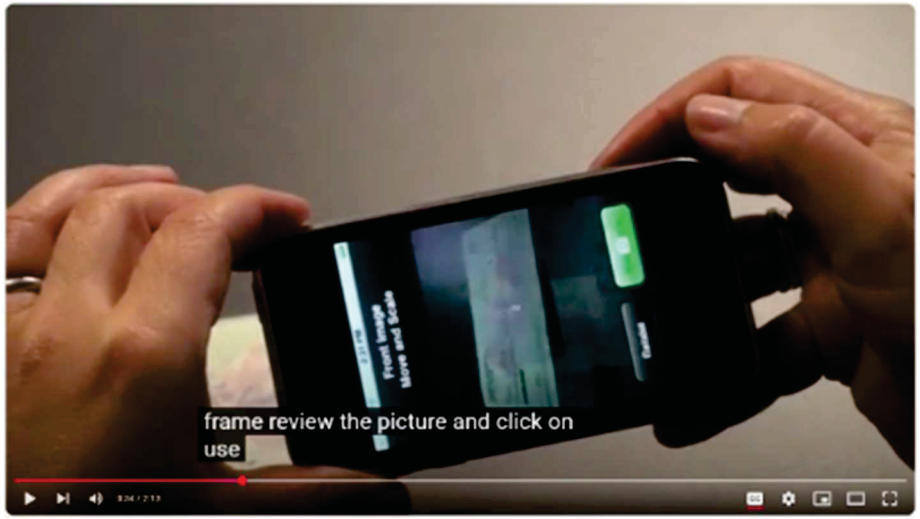
Claims	Prior Art
	deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. *See also* limitations 1[pre], 1[a], 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the

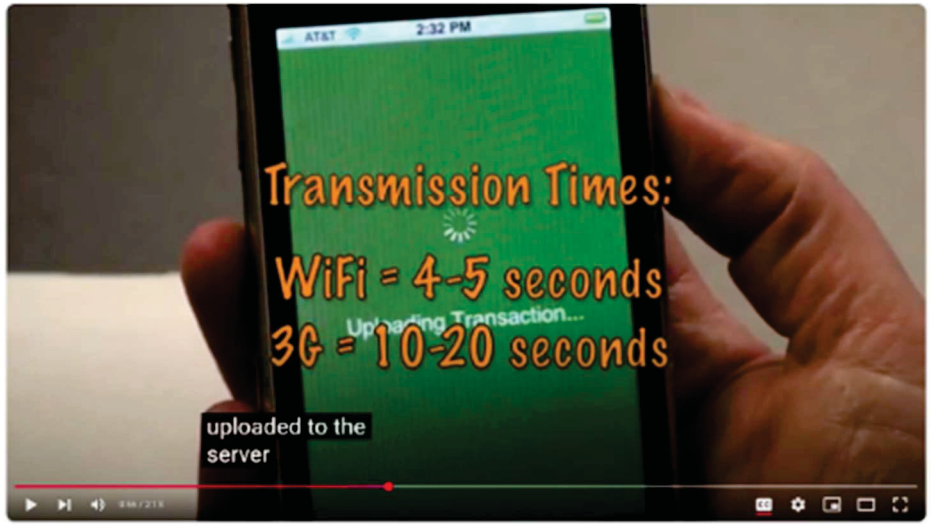
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	ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors

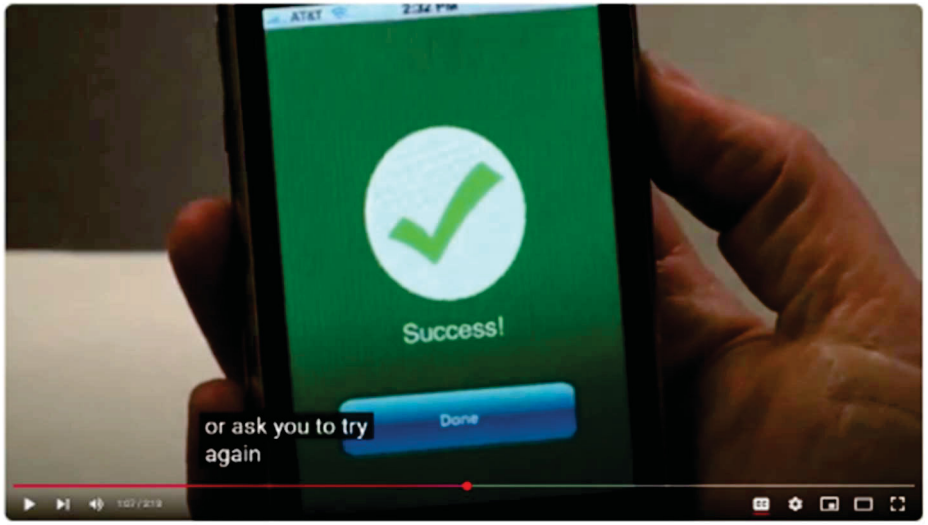
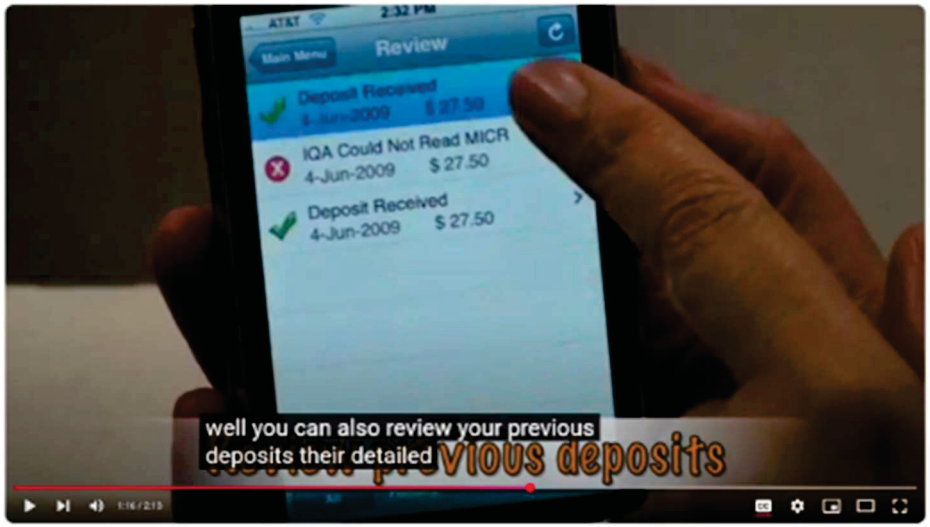
Claims	Prior Art
	and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will

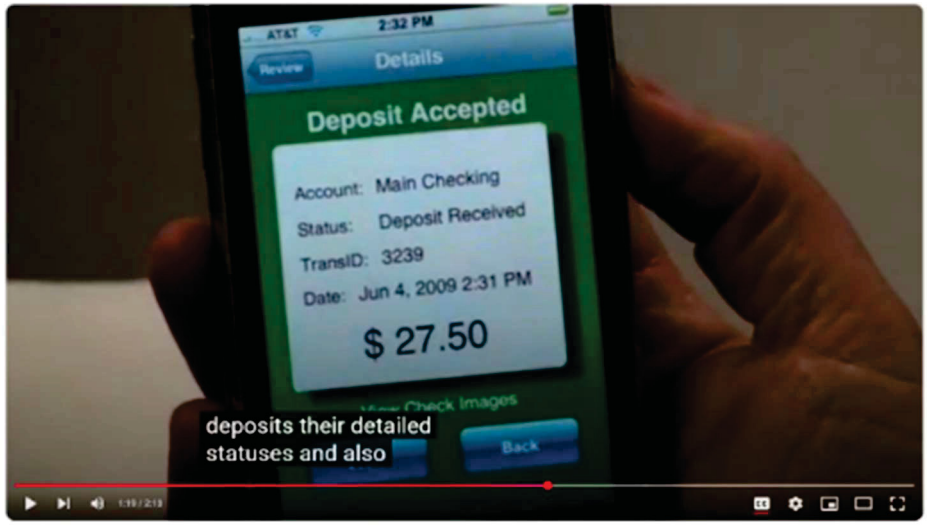
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	imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09 

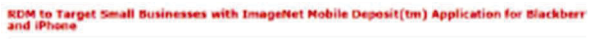
Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
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	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

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	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile

Claims	Prior Art
	merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone

Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message.

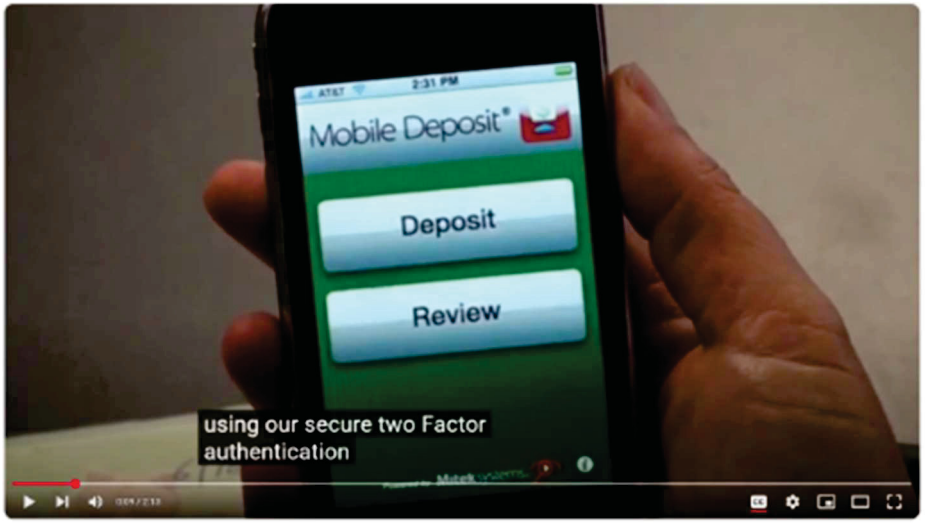
Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the

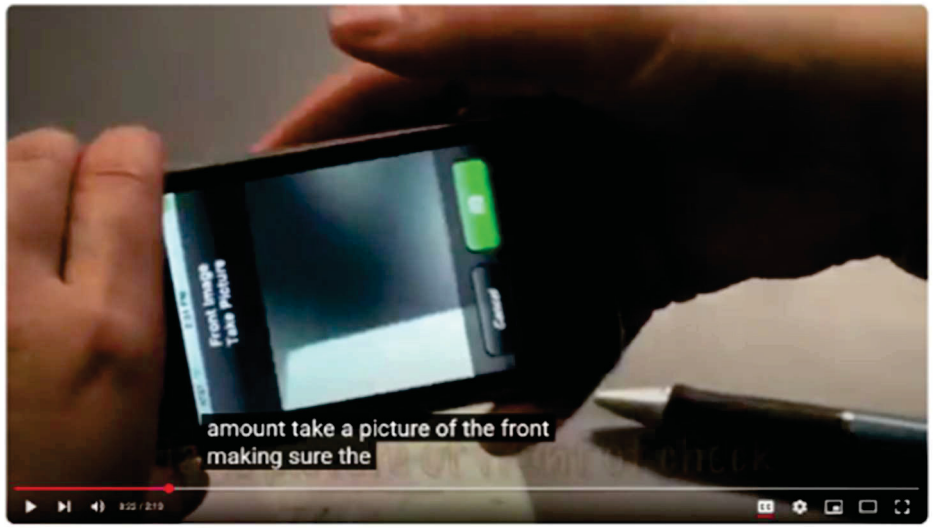
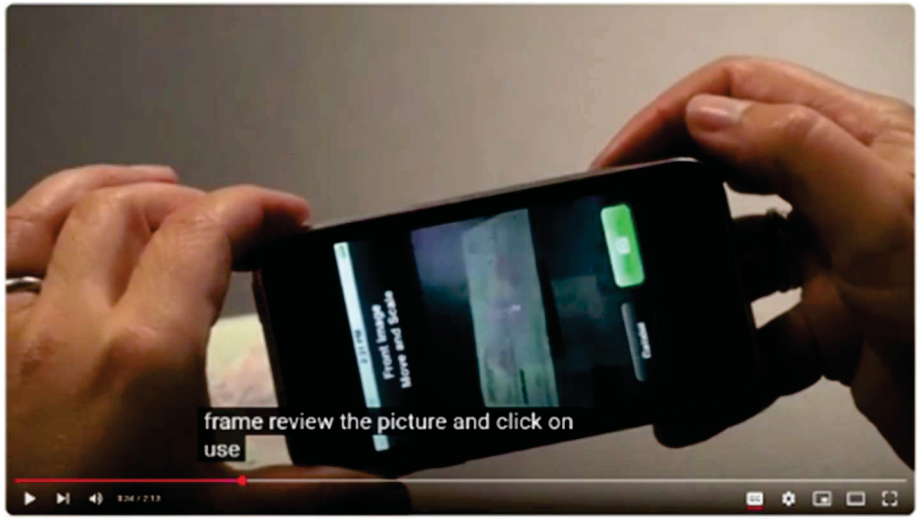
Claims	Prior Art
	deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. *See also* limitations 1[pre], 1[a], 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be

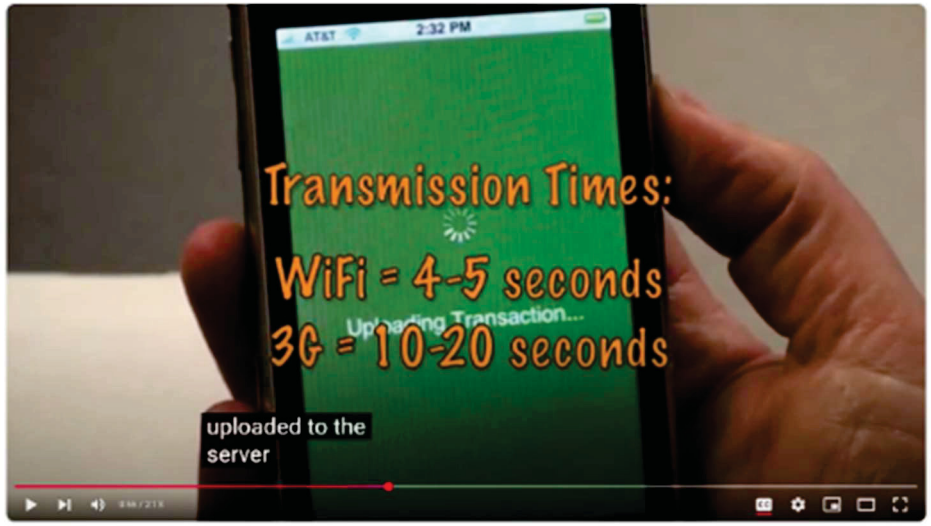
Claims	Prior Art
	that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice

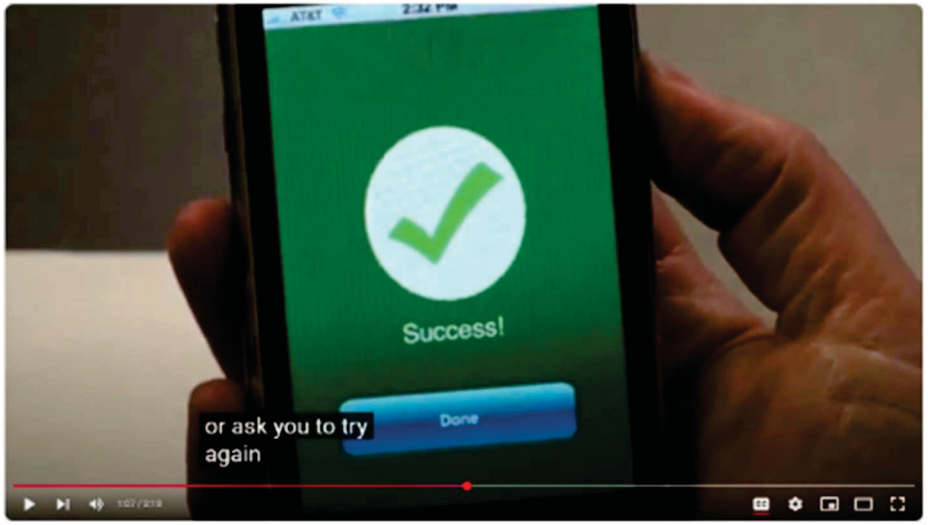
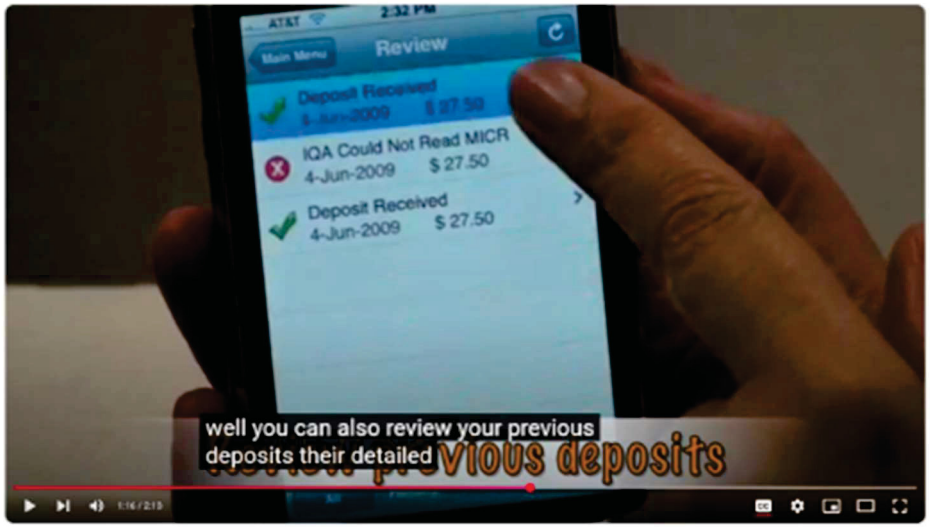
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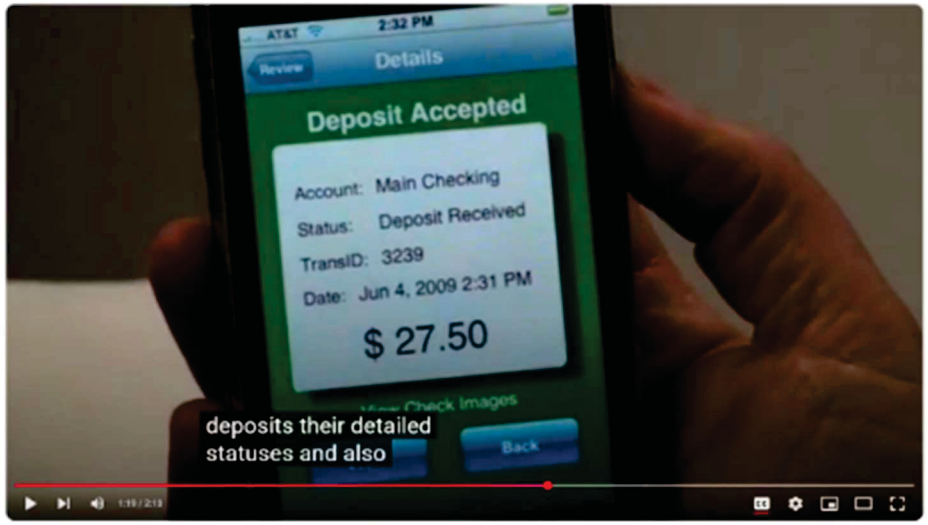
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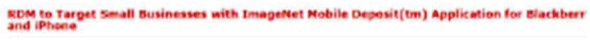
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	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile

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	merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone

Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message.

Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the

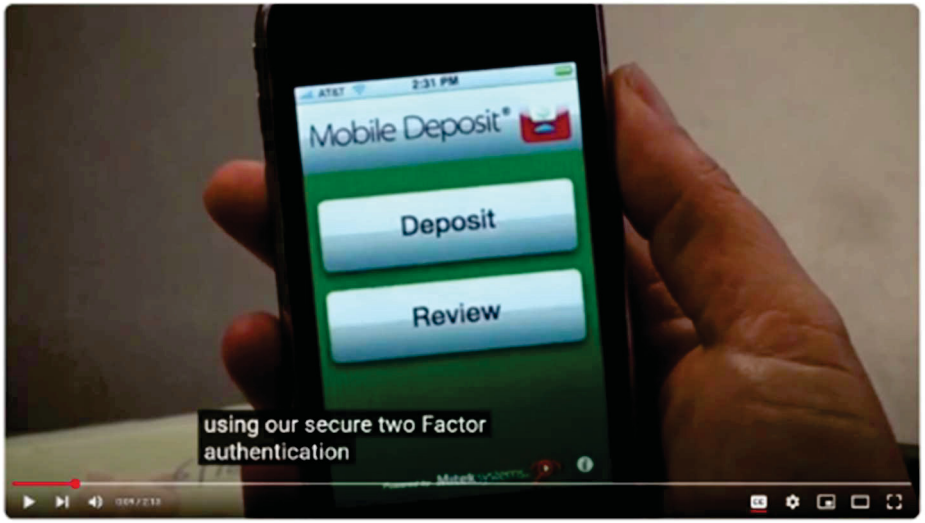
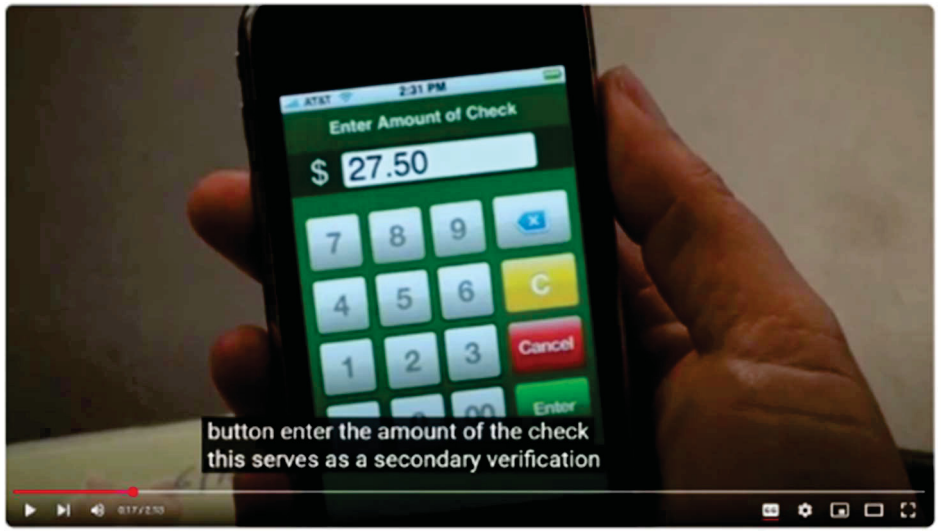
Claims	Prior Art
	deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. *See also* limitations 1[pre], 1[a], 1[e], 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 Mitek's Mobile Deposit's Check 21 compliant solution adds mobile RDC functionality to J&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera equipped mobile phone. This combined solution will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide

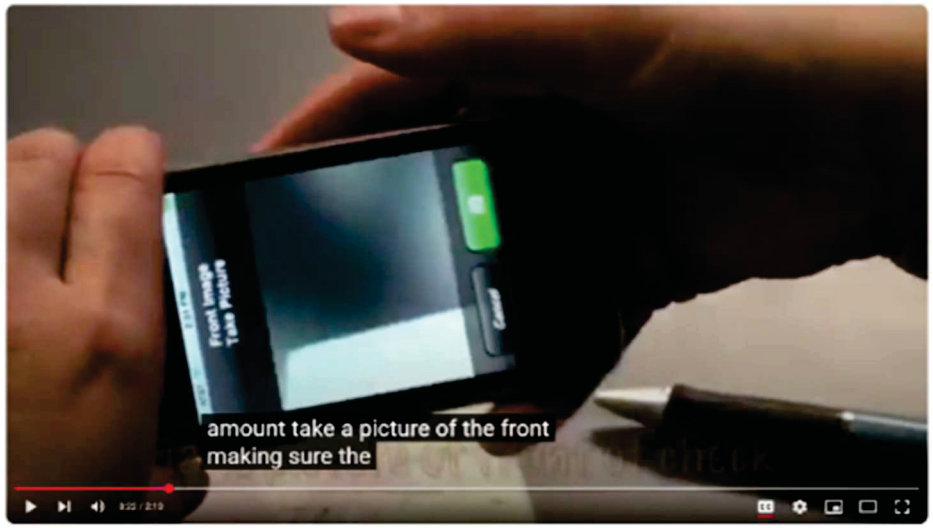
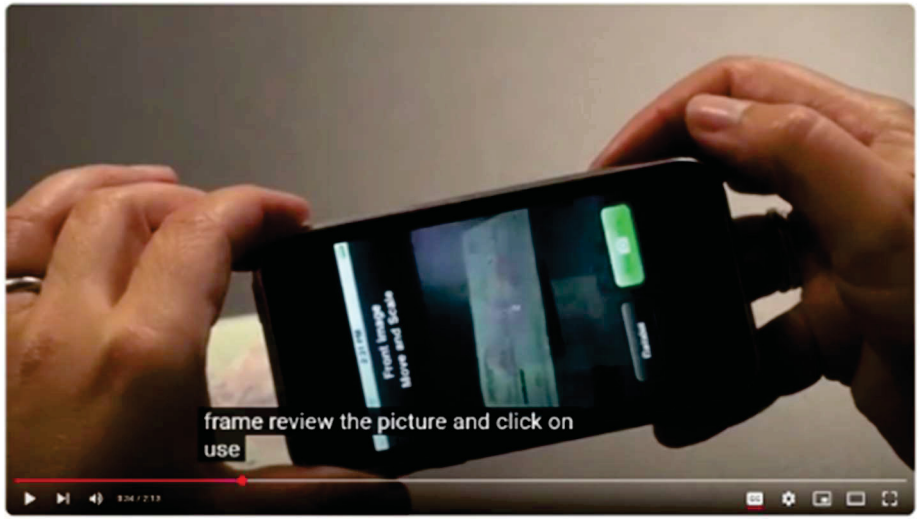
Claims	Prior Art
	real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information.

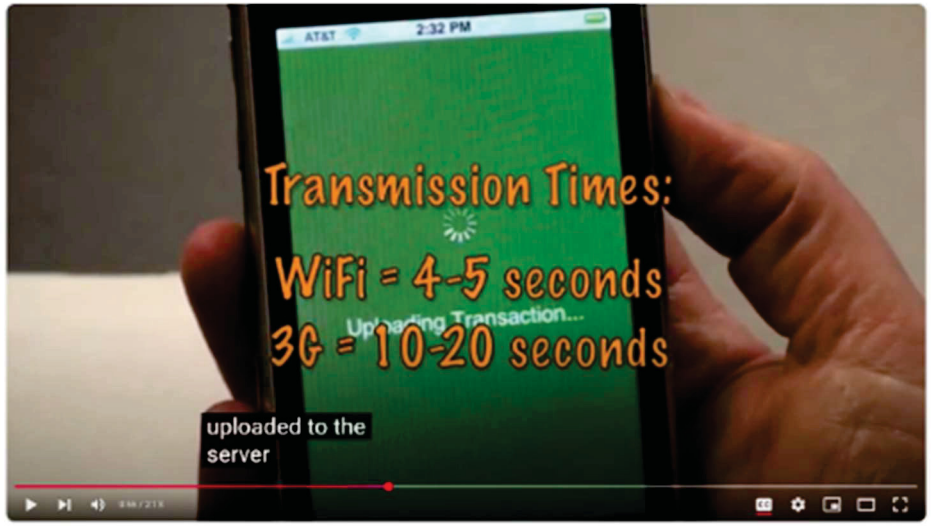
Claims	Prior Art
	J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc.,

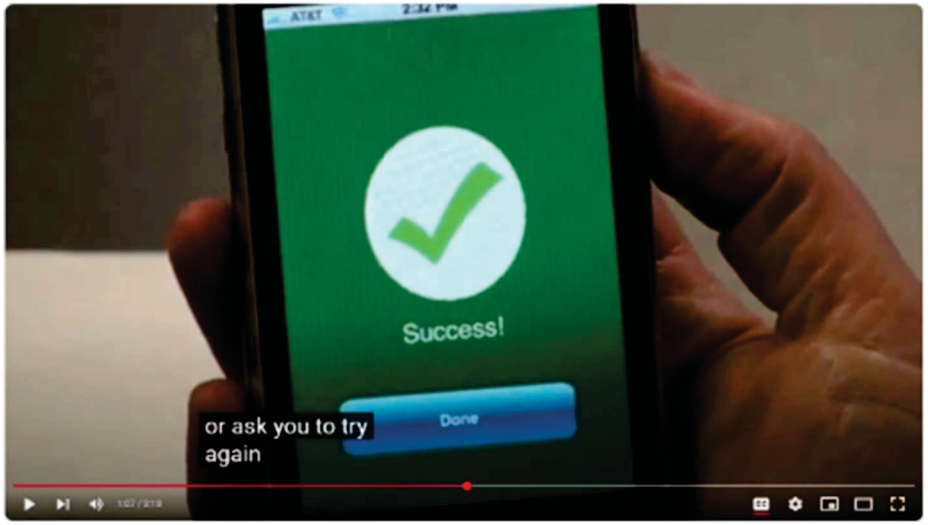
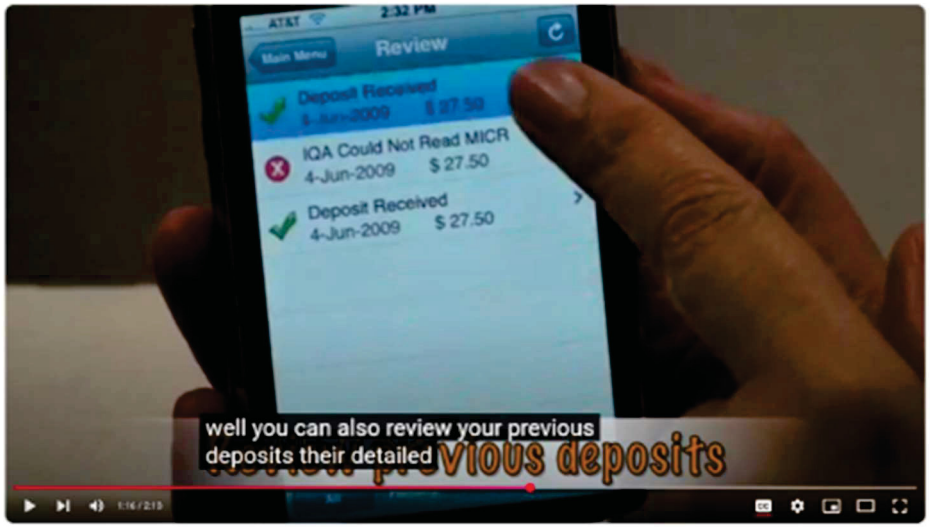
Claims	Prior Art
	a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The strategy behind our partnership with Mitek is to complete the payment transaction," said James Wynn, director of marketing for J&B Software Inc., Blue Bell, PA. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader.

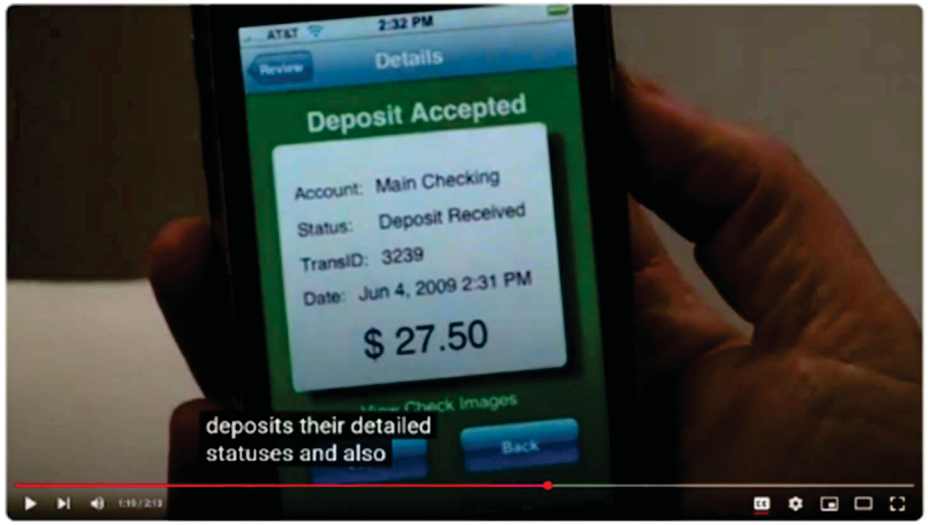
Claims	Prior Art
	"Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

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	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

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	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones.

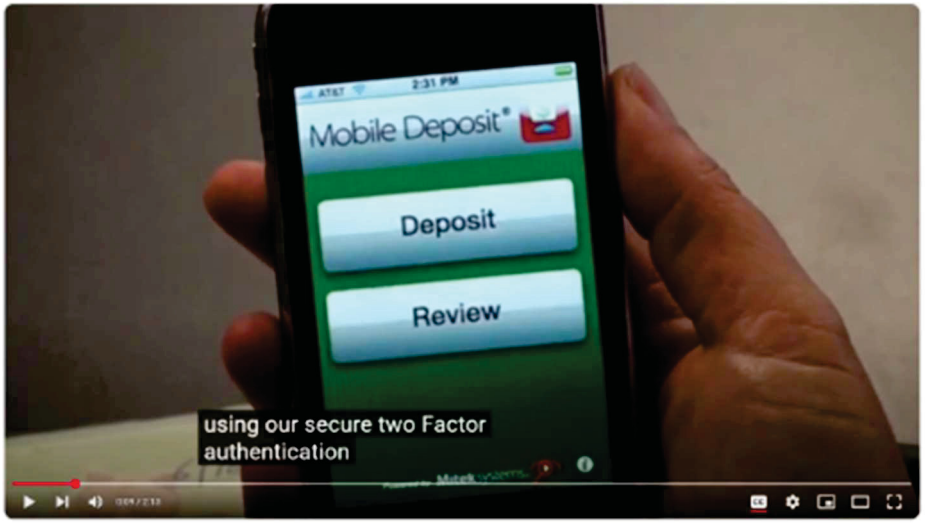
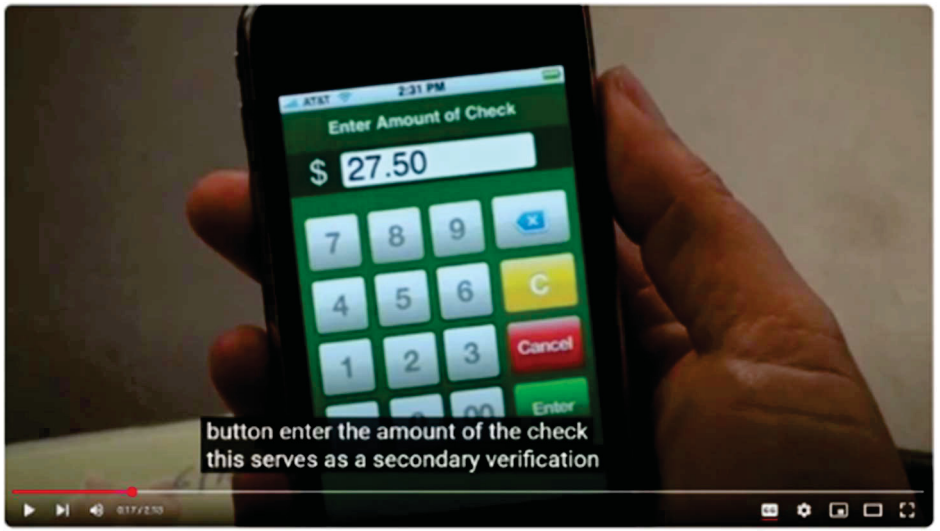
Claims	Prior Art
	Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of

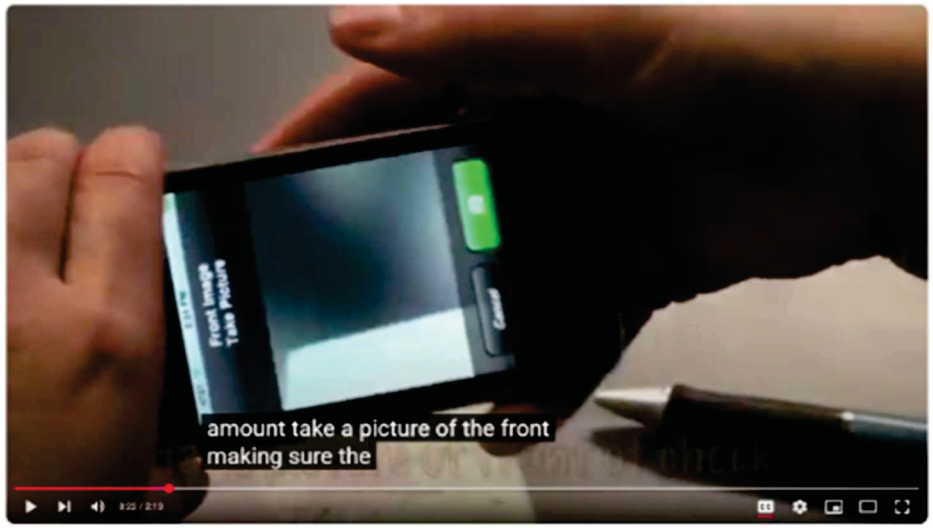
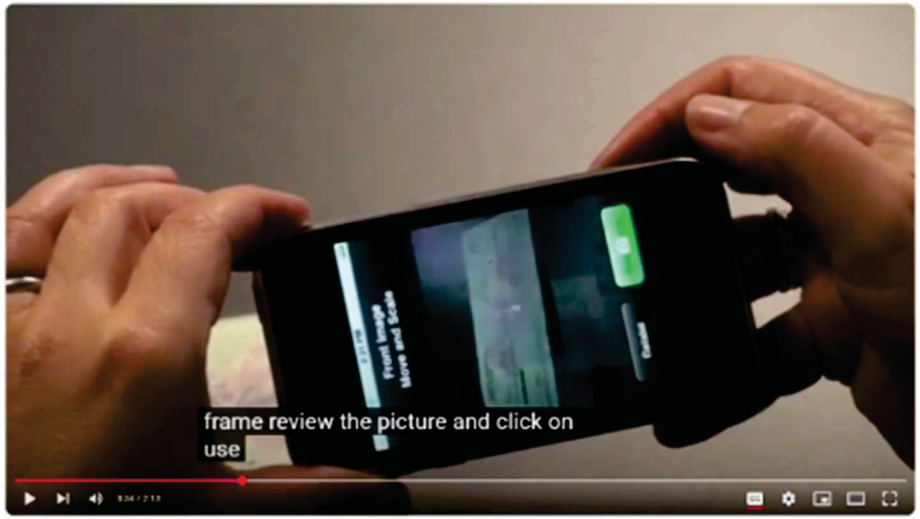
Claims	Prior Art
	different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-

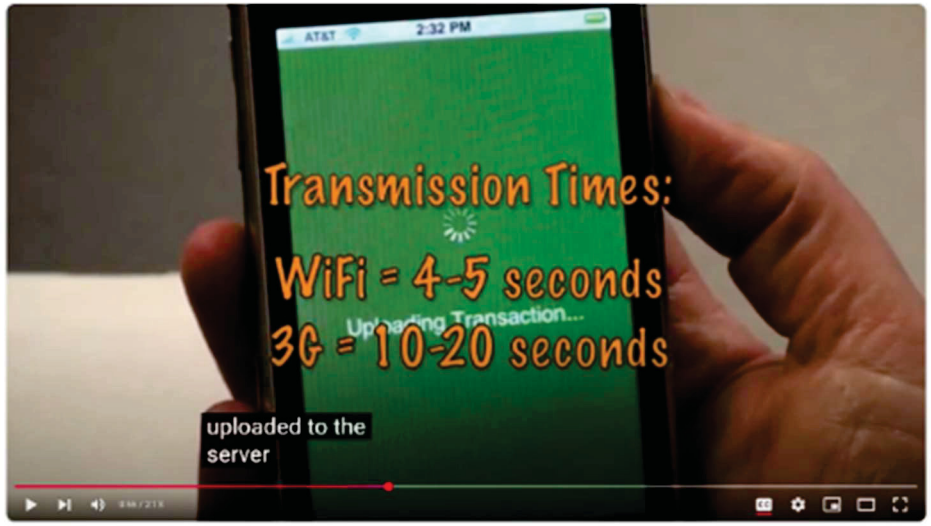
Claims	Prior Art
	based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1 **J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference** Mitek (J&B to Showcase Mobile Deposit) at 1 *The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21.*

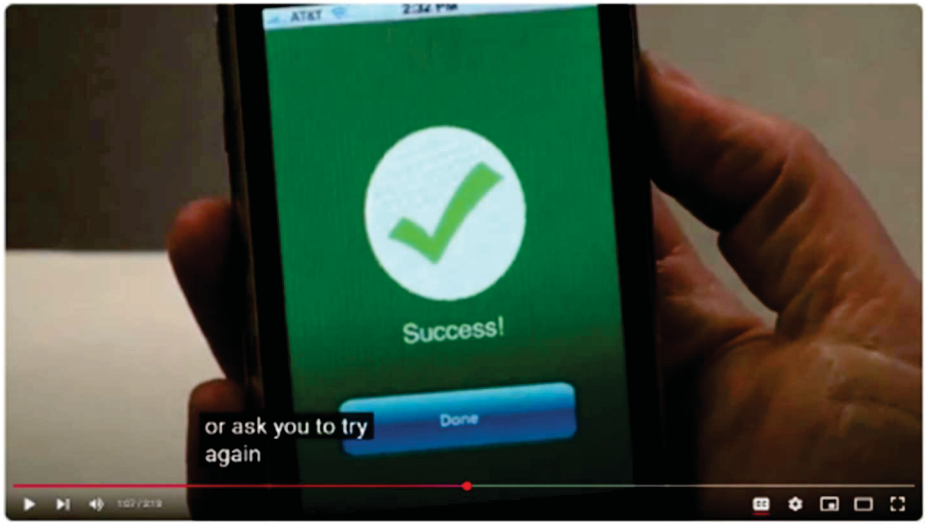
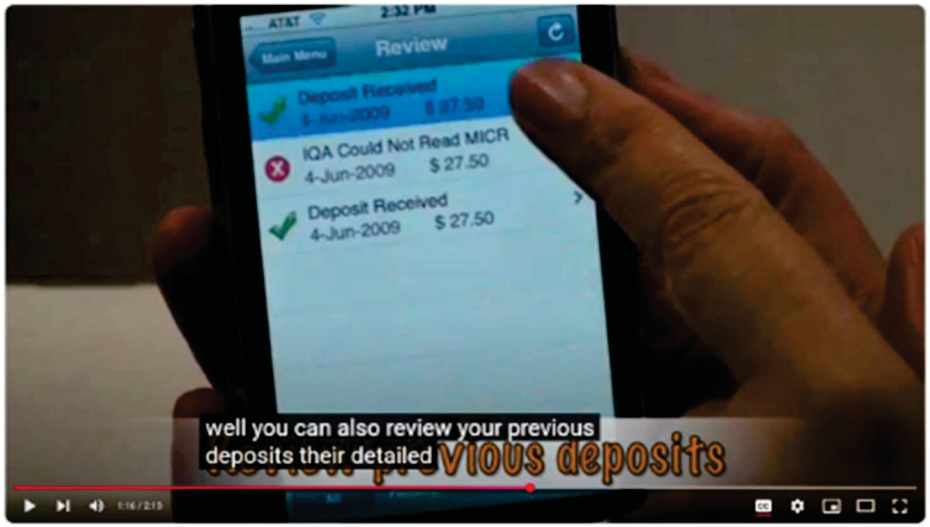
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required.

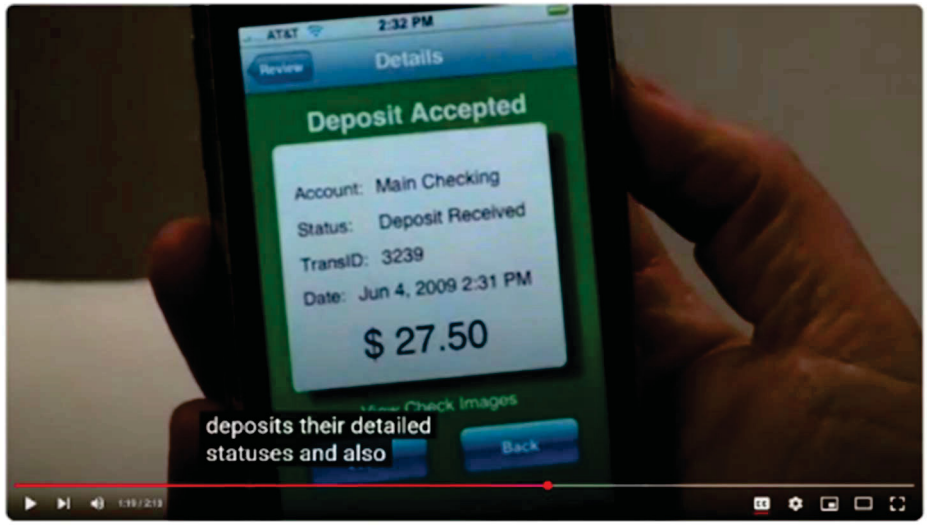
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects. Its software is used to process more than nine billion transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained*	Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile

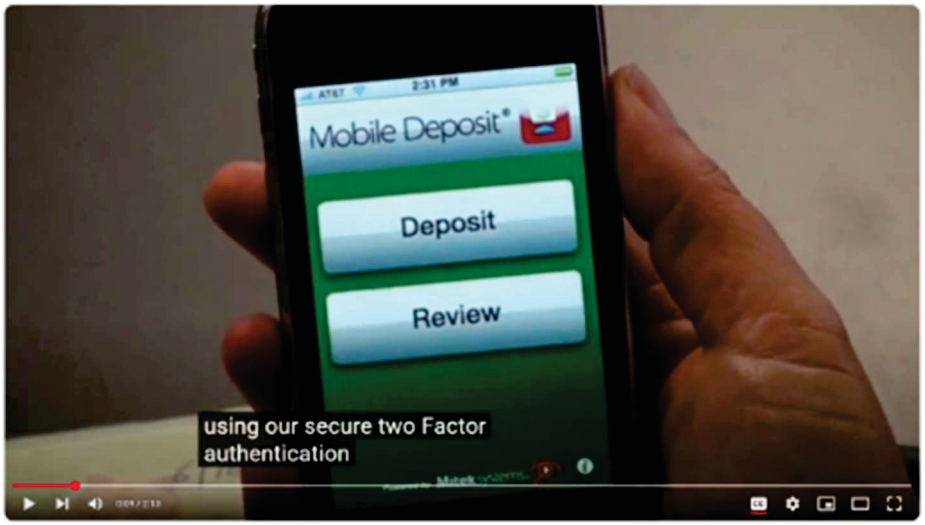
Claims	Prior Art
	Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los

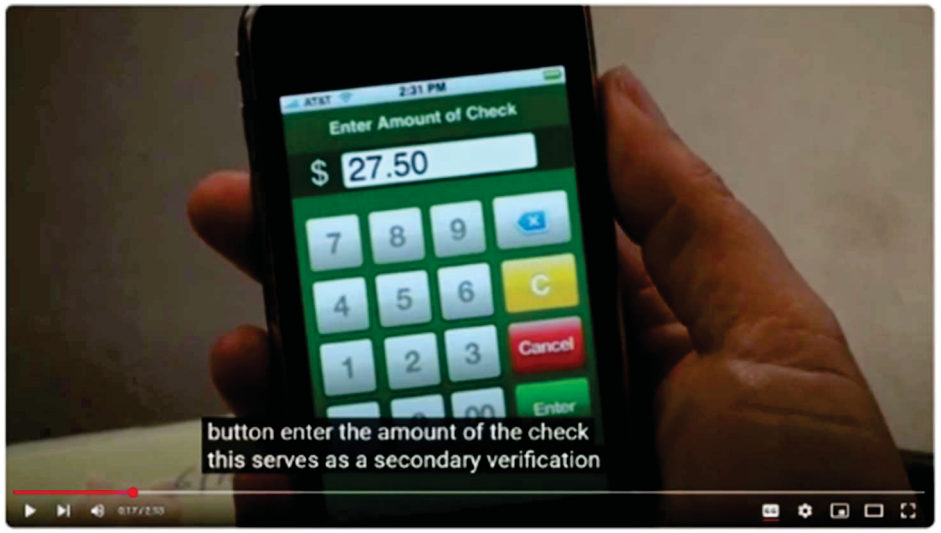
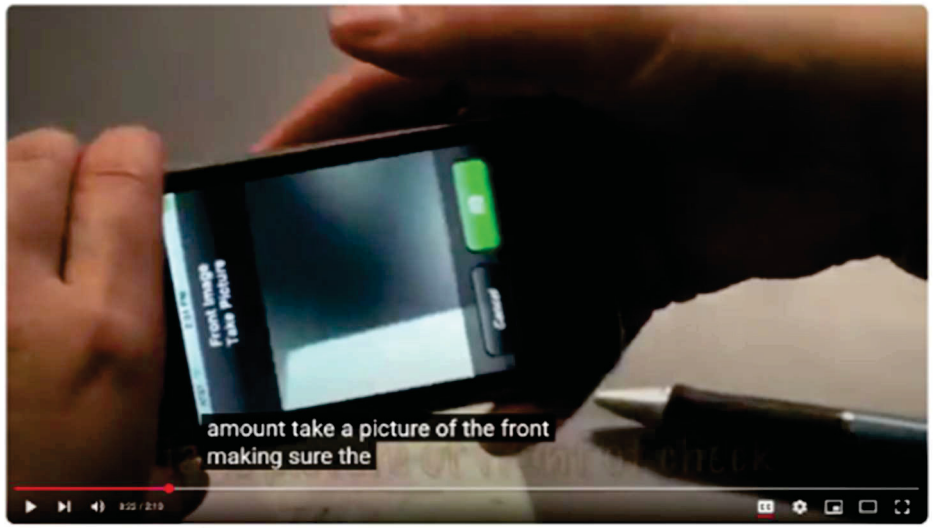
Claims	Prior Art
	Angeles. Mitek (J&B Software Selects Mitek) at 1 Mitek's Mobile Deposit's Check 21 compliant solution adds mobile RDC functionality to J&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera equipped mobile phone. This combined solution will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform.

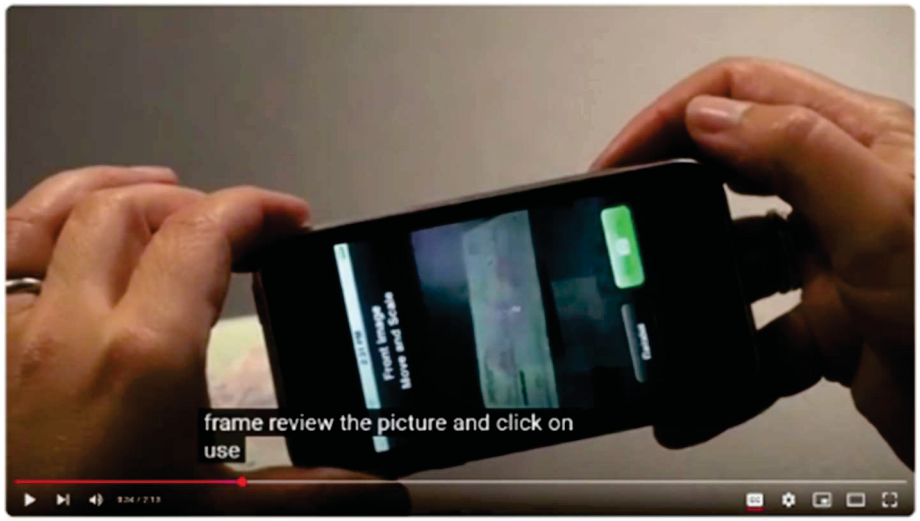
Claims	Prior Art
	Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements.

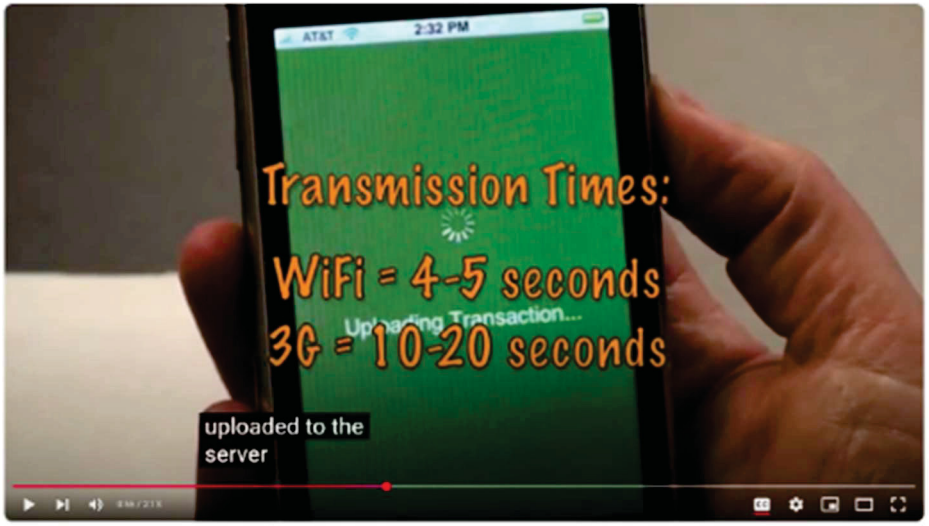
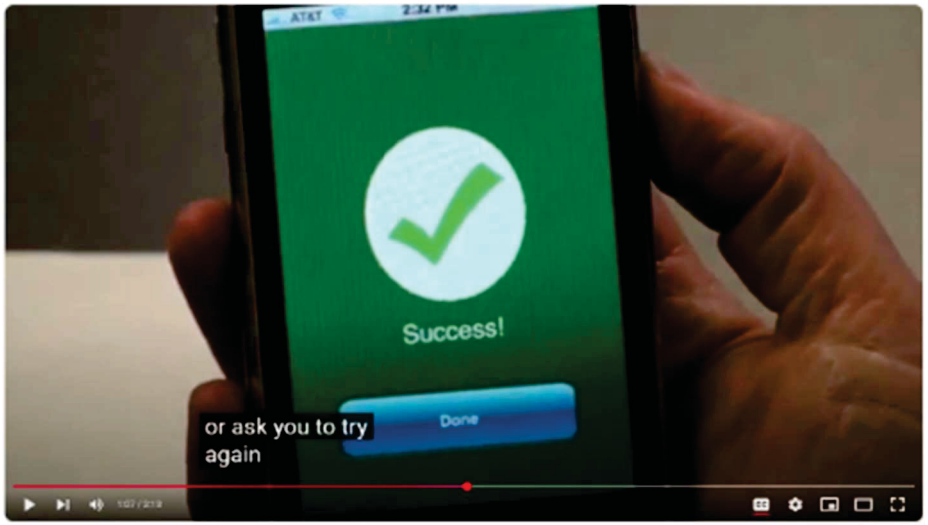
Claims	Prior Art
	Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash

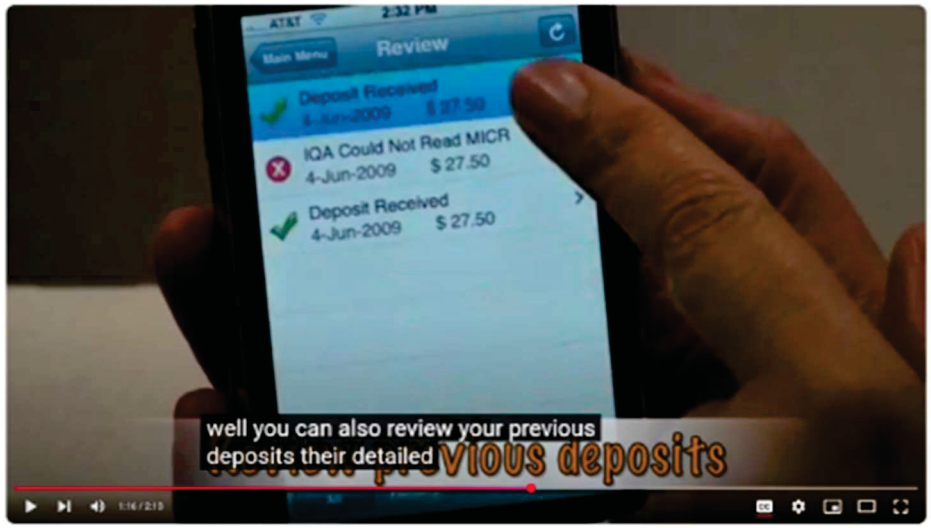
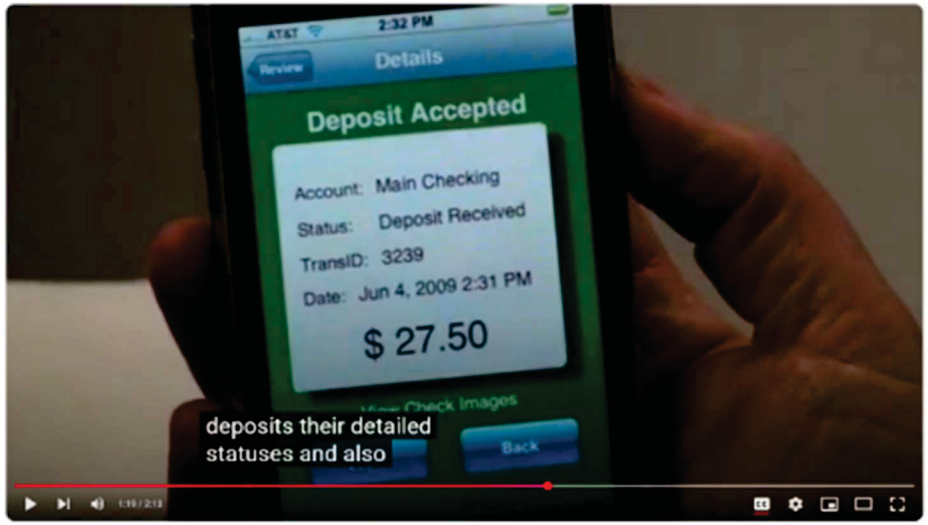
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	flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and

Claims	Prior Art
	complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

Claims	Prior Art
	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

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	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  NCR unleashes remote check deposit by using mobile phone cameras Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

Claims	Prior Art
	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

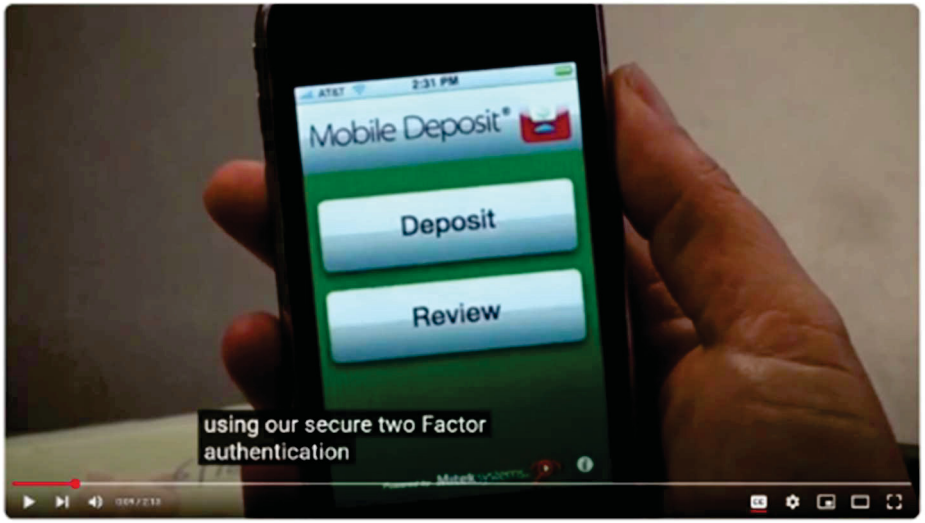
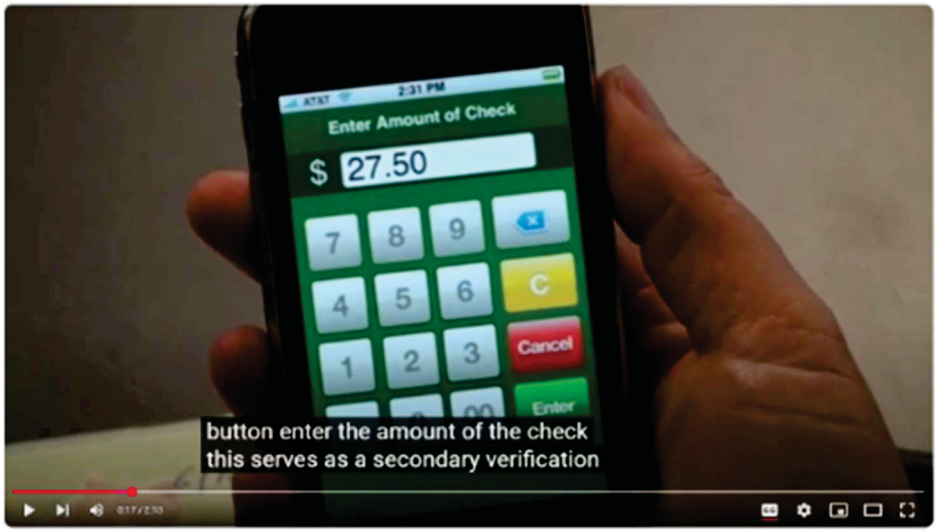
Claims	Prior Art
[1k] processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 Mitek's Mobile Deposit's Check 21 compliant solution adds mobile RDC functionality to J&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera equipped mobile phone. This combined solution will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process.

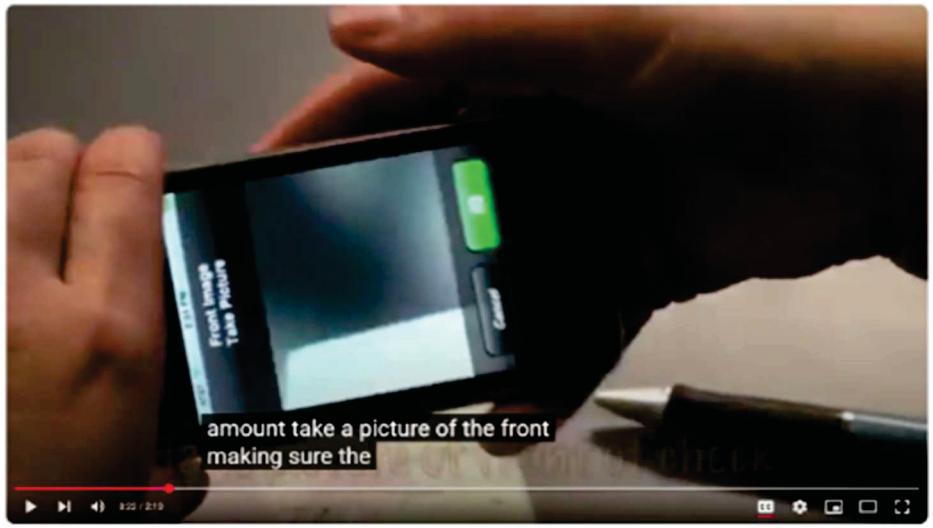
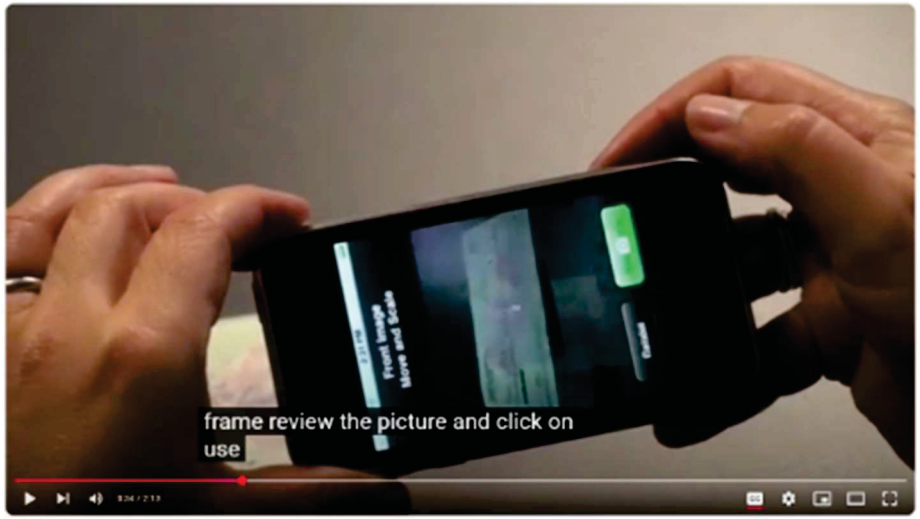
Claims	Prior Art
	Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader.

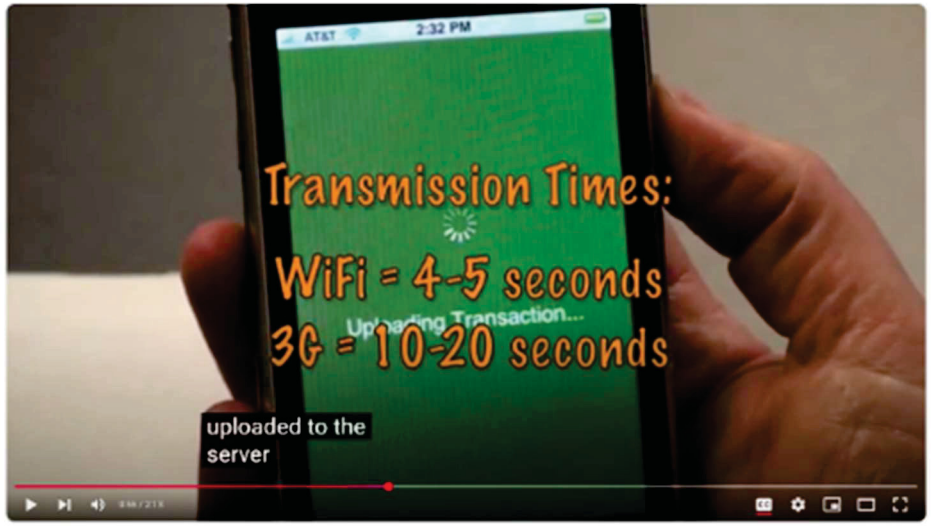
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	Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset.

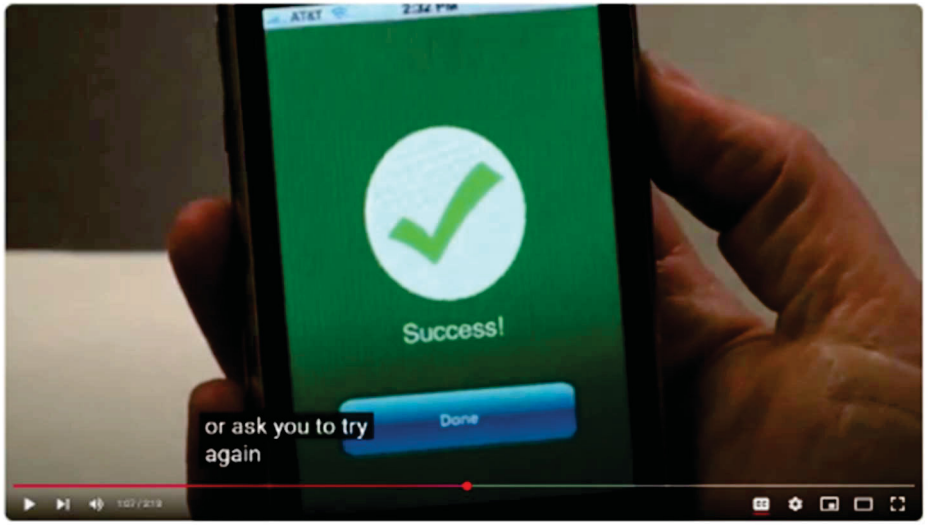
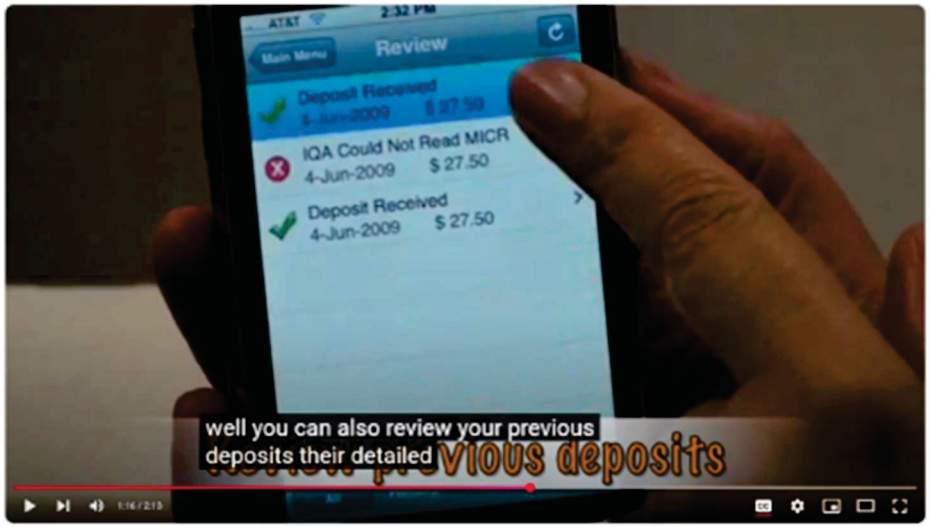
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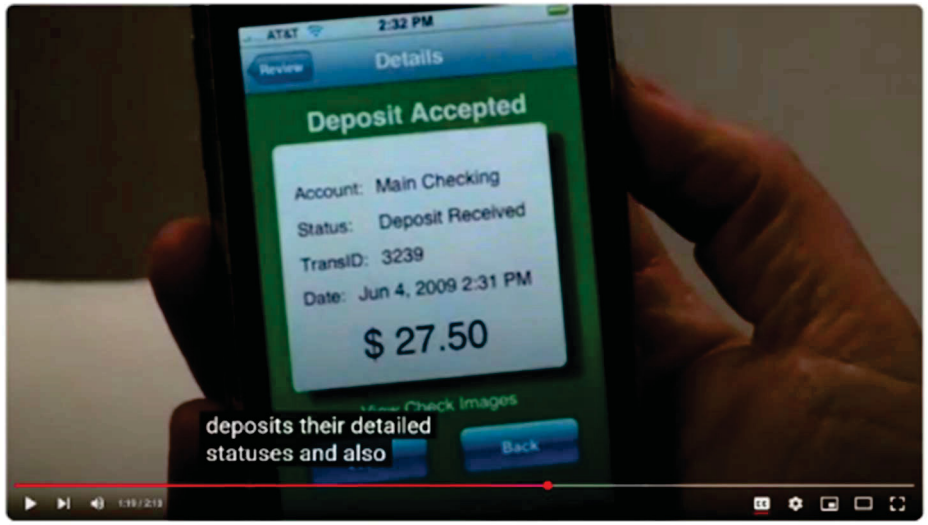
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	Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects. Its software is used to process more than nine billion transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

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	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

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	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

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	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

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	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile

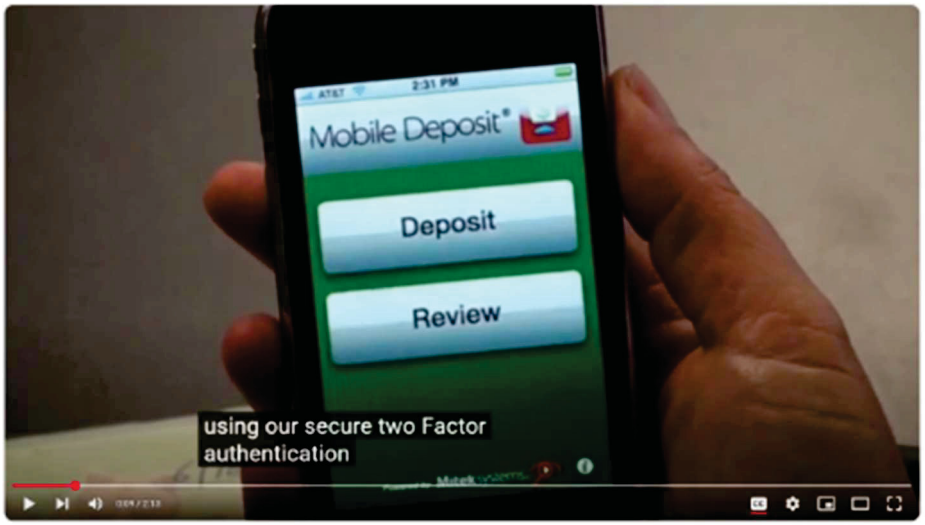
Claims	Prior Art
	Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC)

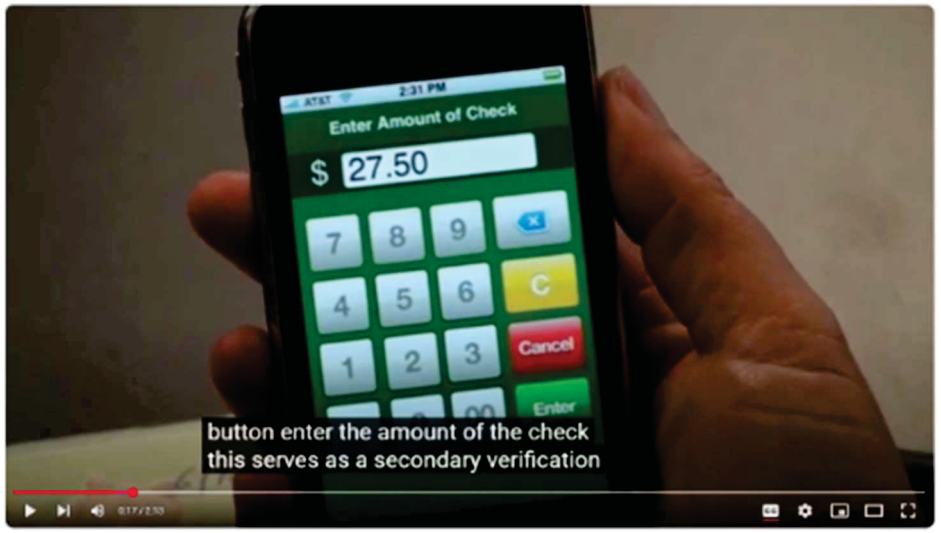
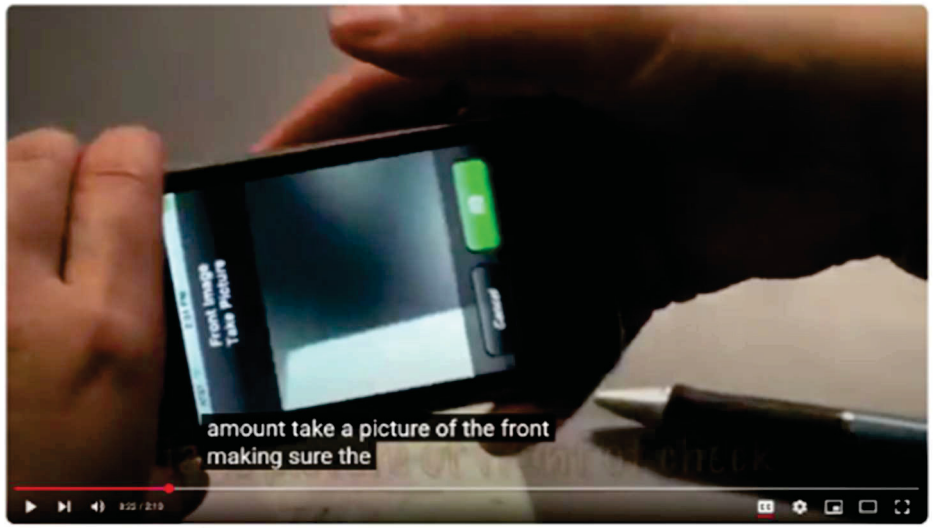
Claims	Prior Art
digital image of the check is acceptable for mobile check deposit,	functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 Mitek's Mobile Deposit's Check 21 compliant solution adds mobile RDC functionality to J&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera equipped mobile phone. This combined solution will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to

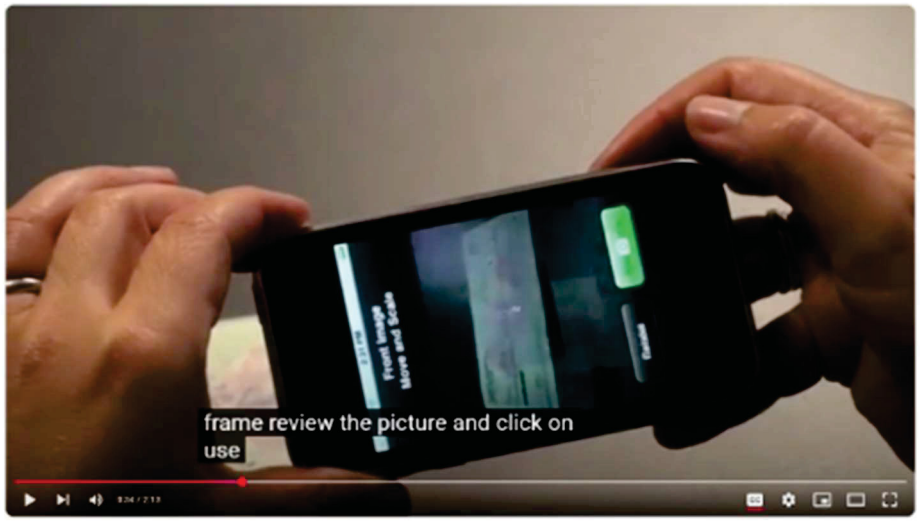
Claims	Prior Art
	their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for

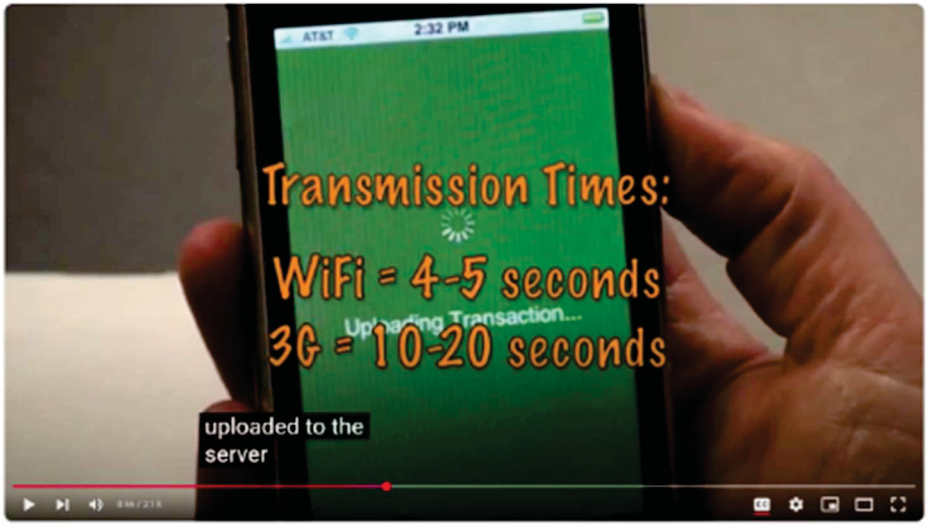
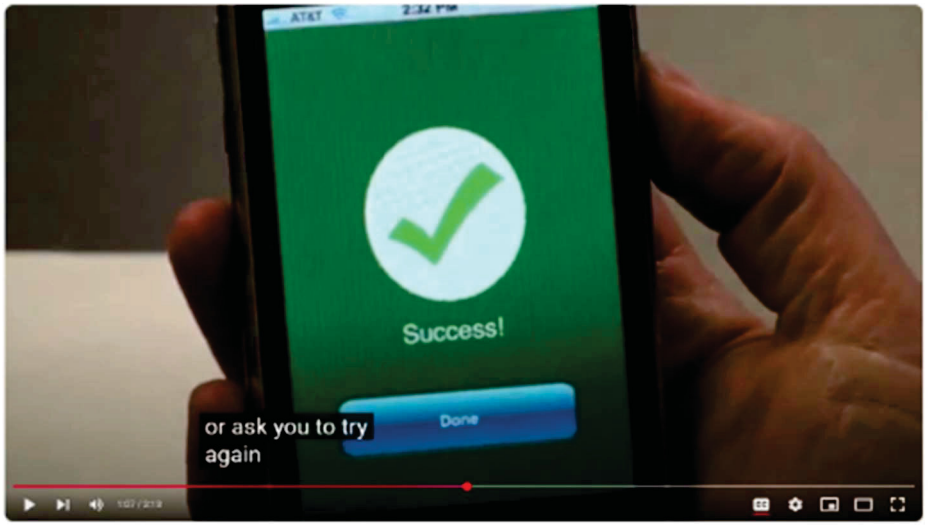
Claims	Prior Art
	each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The strategy behind our partnership with Mitek is to complete the payment transaction," said James Wynn, director of marketing for J&B Software Inc., Blue Bell, PA. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of

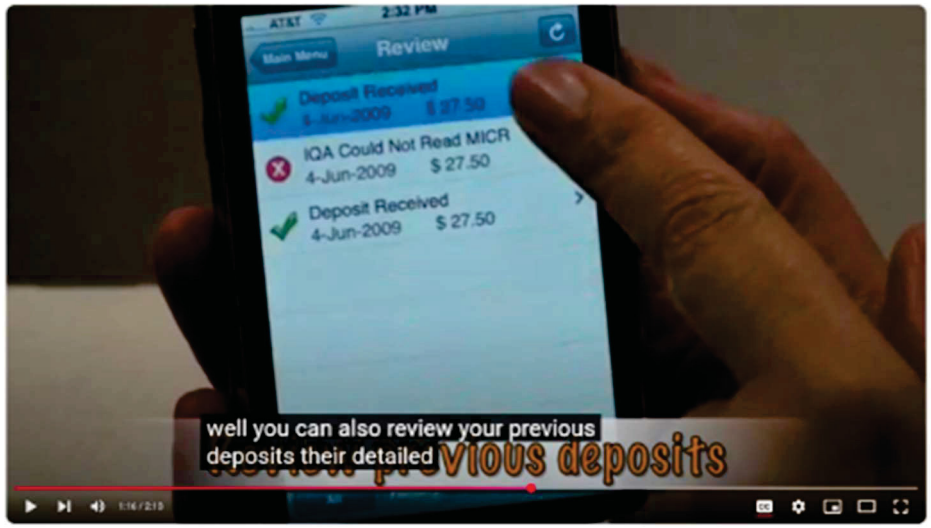
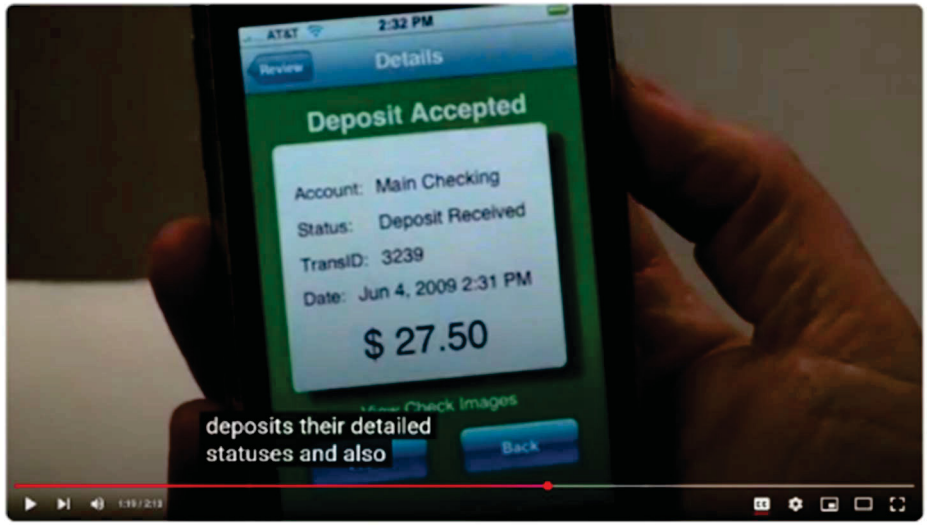
Claims	Prior Art
	checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept

Claims	Prior Art
	paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09 

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

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	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

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	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

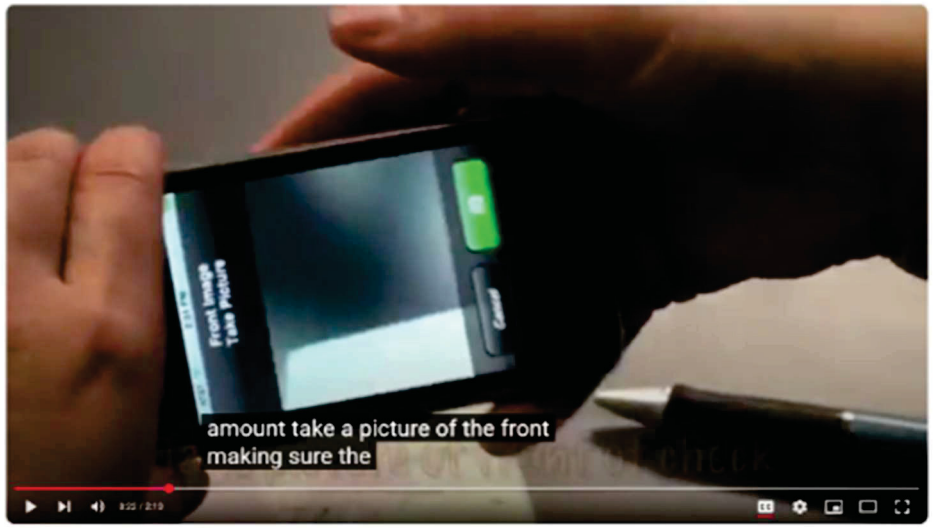
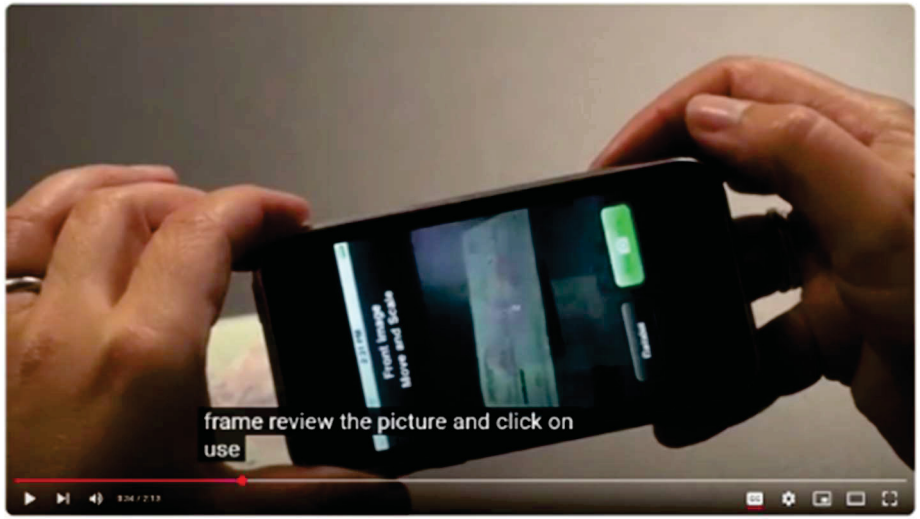
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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in 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
[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:	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said.

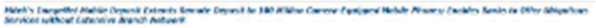
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mobile Deposit is downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera, including the Apple iPhone and BlackBerry Bold. Mitek (Mobile Marketer) at 2 Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the

Claims	Prior Art
	financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest

Claims	Prior Art
	Blackberry handsets. Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application

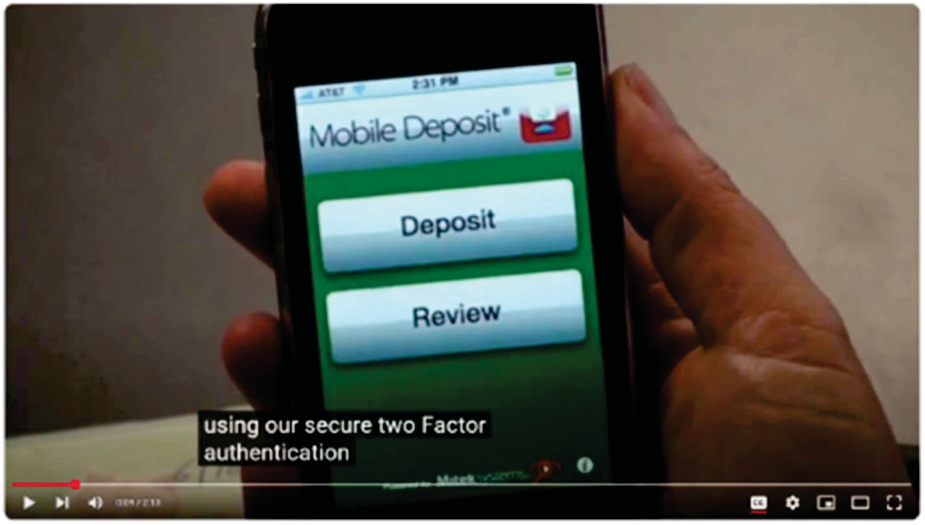
Claims	Prior Art
	Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in 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	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin

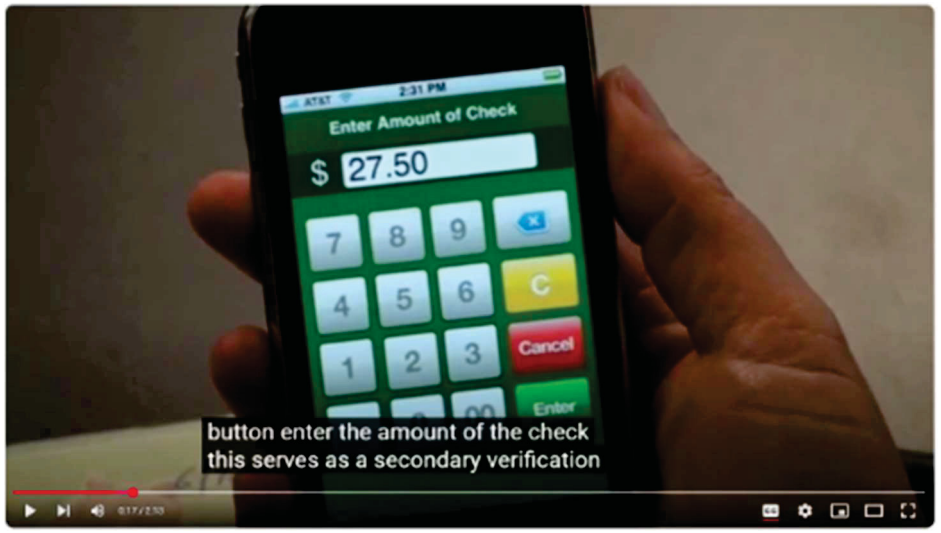
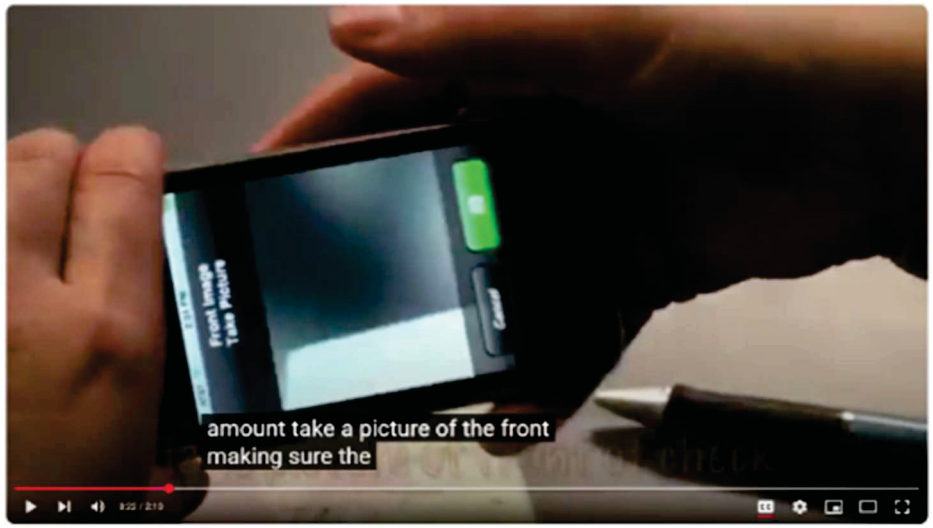
Claims	Prior Art
satisfy the at least one monitoring criterion; and	Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform.

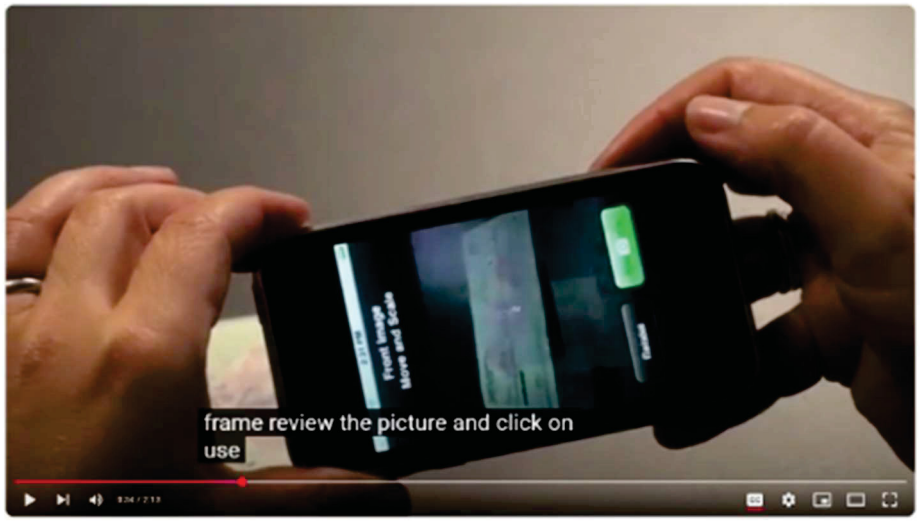
Claims	Prior Art
	Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements.

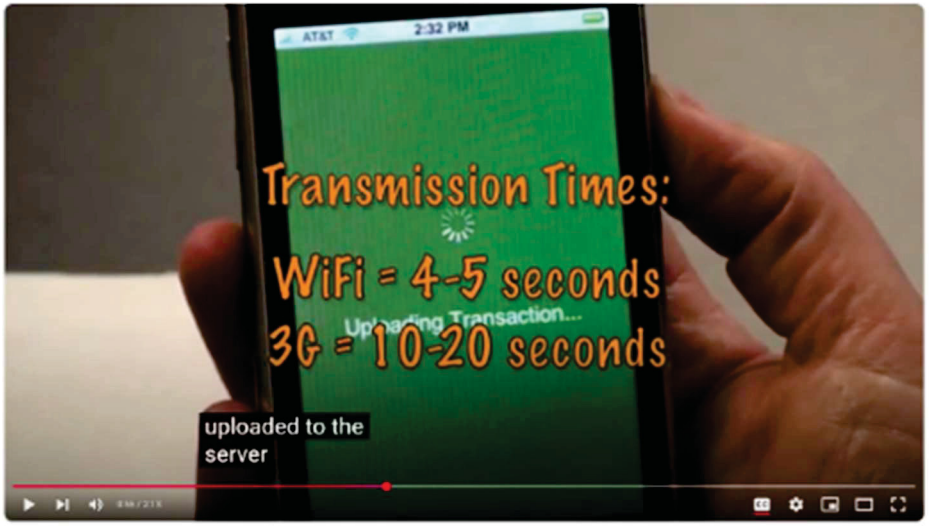
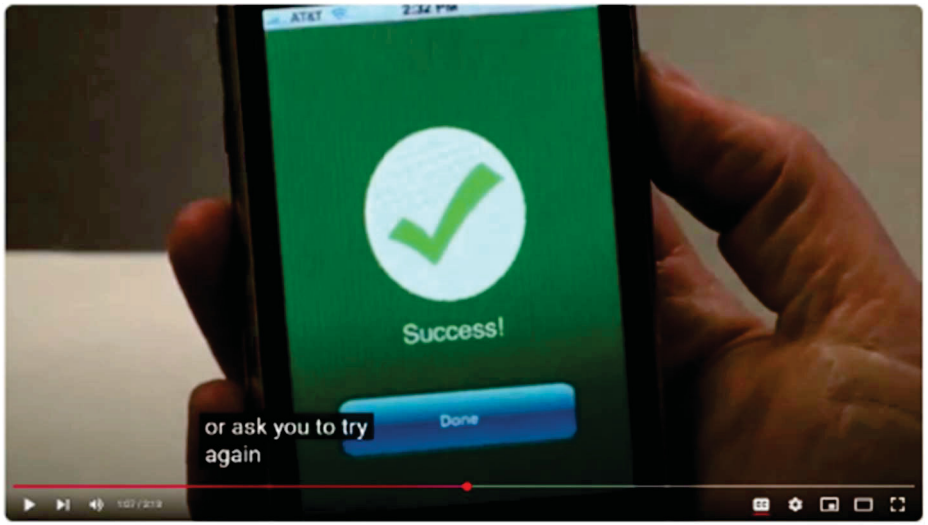
Claims	Prior Art
	Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash

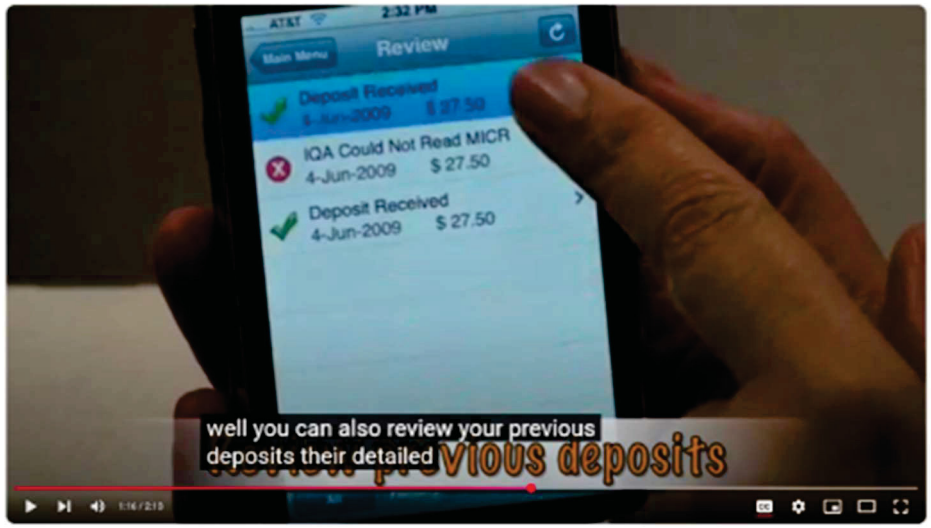
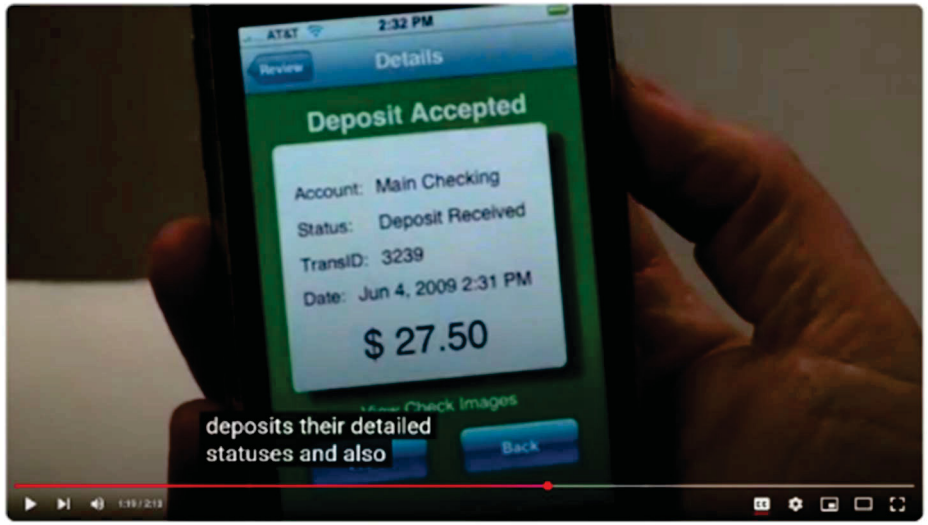
Claims	Prior Art
	flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 Mobile Deposit is downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera, including the Apple iPhone and BlackBerry Bold.

Claims	Prior Art
	Mitek (Mobile Marketer) at 2 Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

Claims	Prior Art
	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

Claims	Prior Art
	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

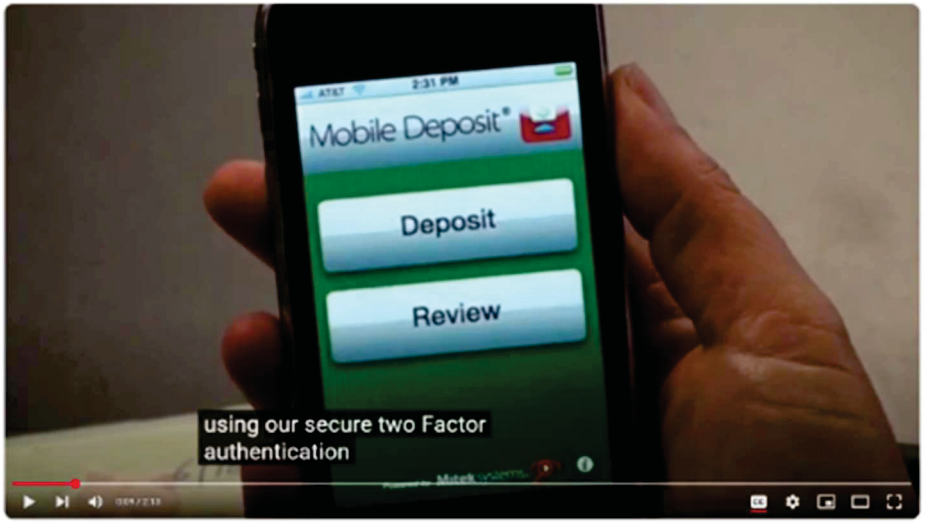
Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

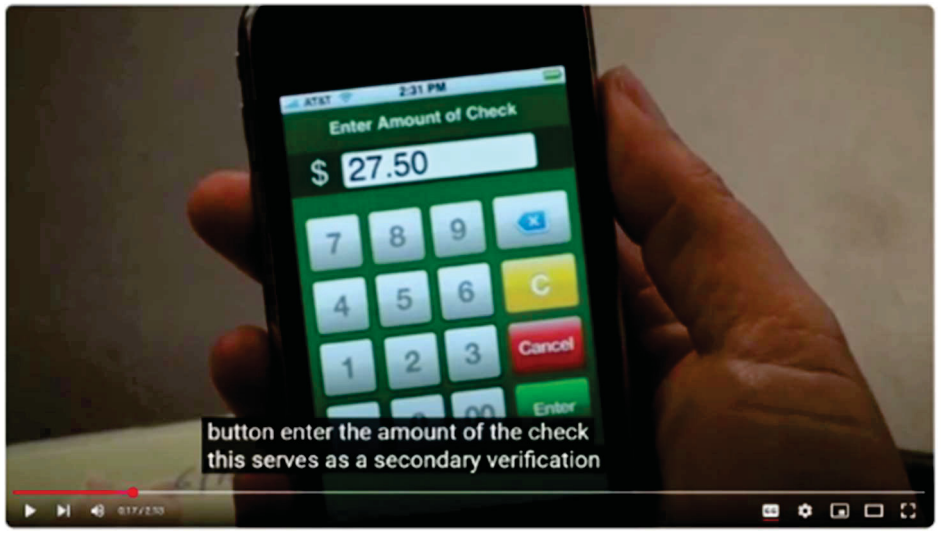
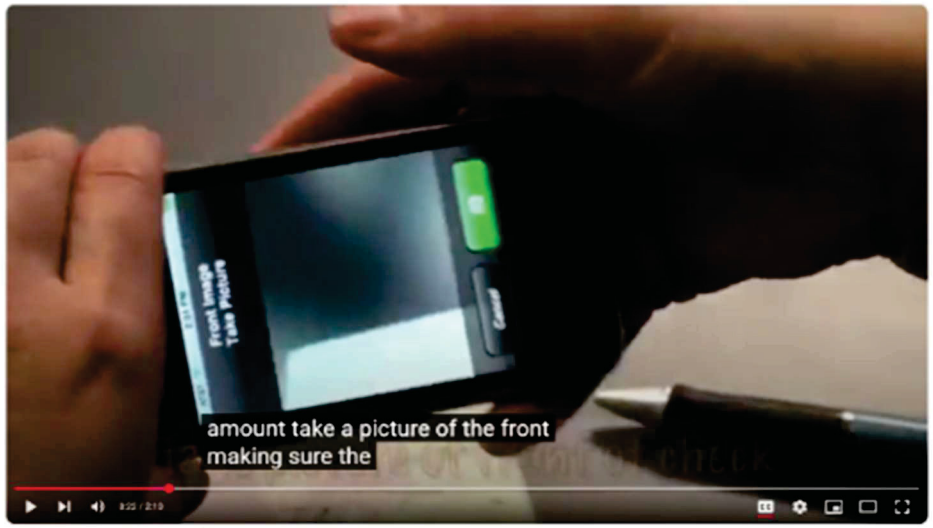
Claims	Prior Art
[1o] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile

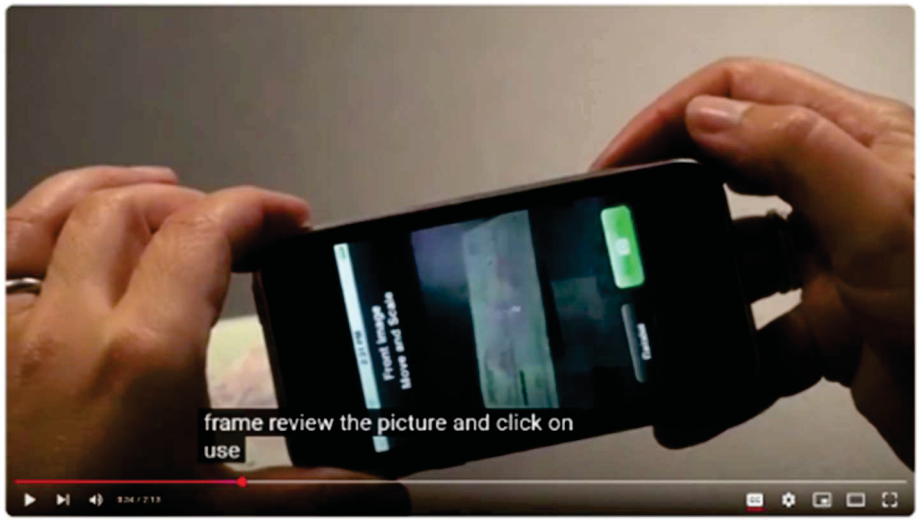
Claims	Prior Art
	Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check

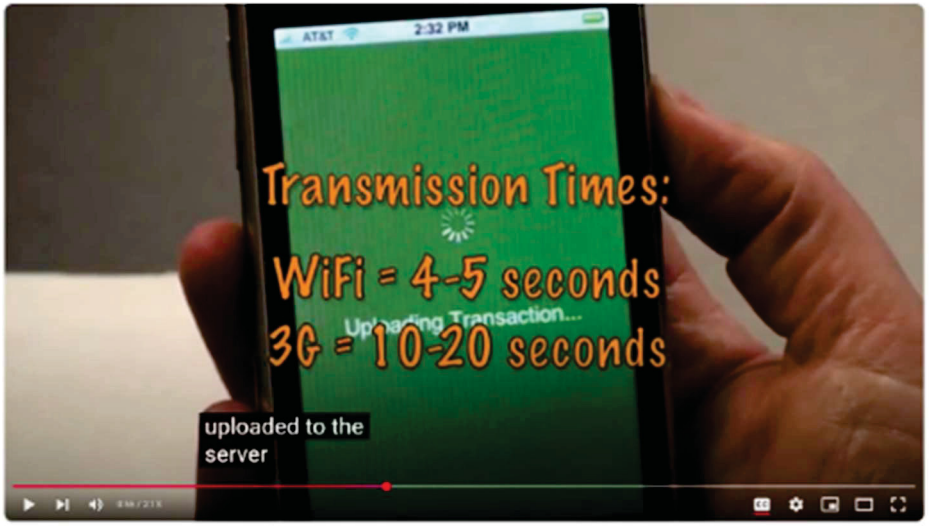
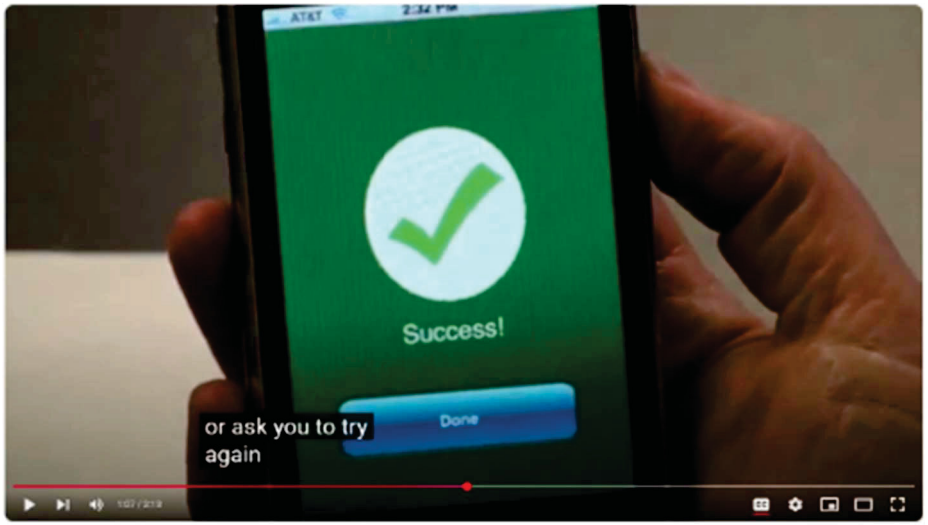
Claims	Prior Art
	21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said.

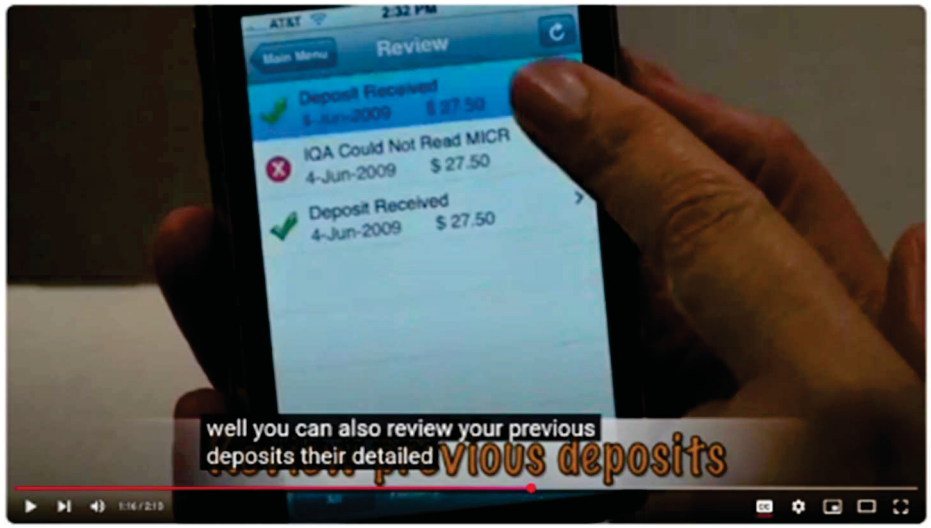
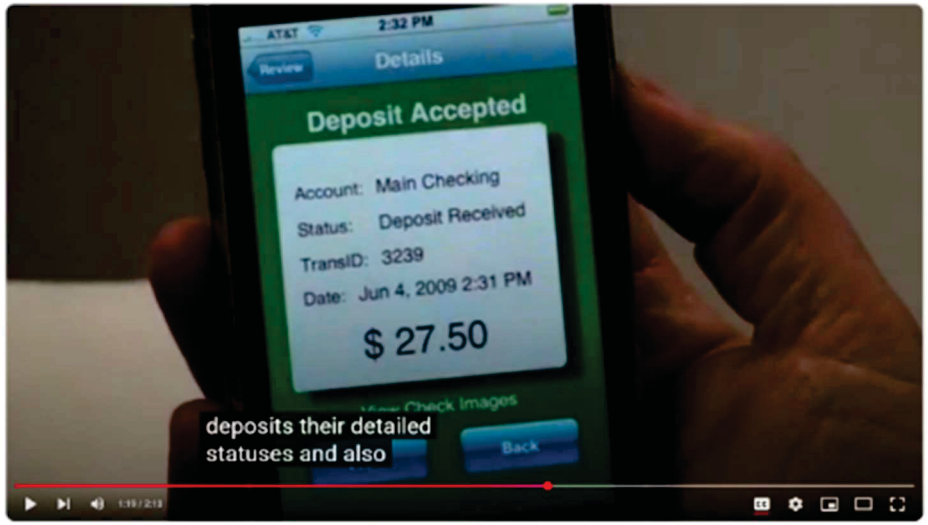
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 Mobile Deposit is downloaded and accessed from most browser-based mobile phones equipped with a

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	two-megapixel camera, including the Apple iPhone and BlackBerry Bold. Mitek (Mobile Marketer) at 2 Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

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	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
2[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, ImageNet 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) ImageNet alone; (2) ImageNet in 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:	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example:

Claims	Prior Art
causing the live video to be generated by controlling the camera through the software abstraction layer;	*See* limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example:

Claims	Prior Art
one monitoring criterion, providing feedback advising the user that the check has been captured;	*See* limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2j] receiving the digital image of the check transmitted by the user's mobile device;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

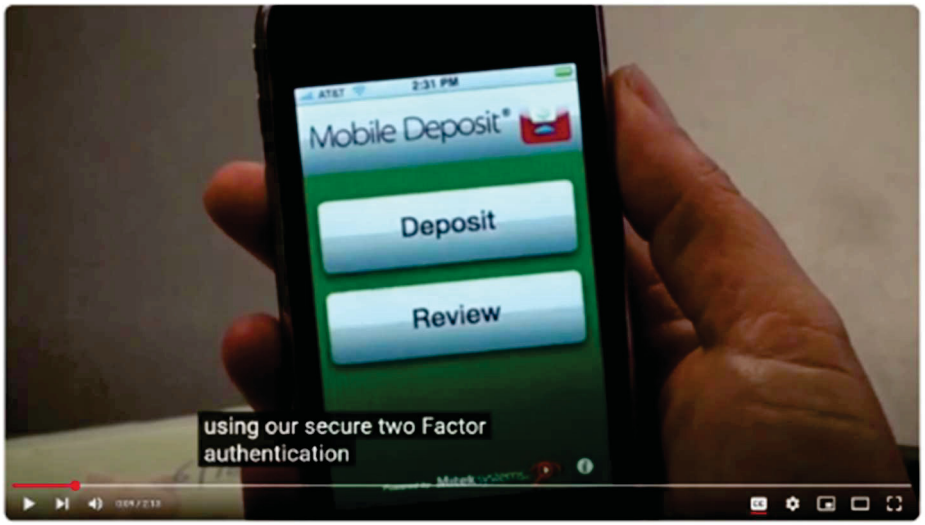
Claims	Prior Art
[2k] processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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 digital image of the check is acceptable for mobile check deposit,	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[2m] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group	ImageNet 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,

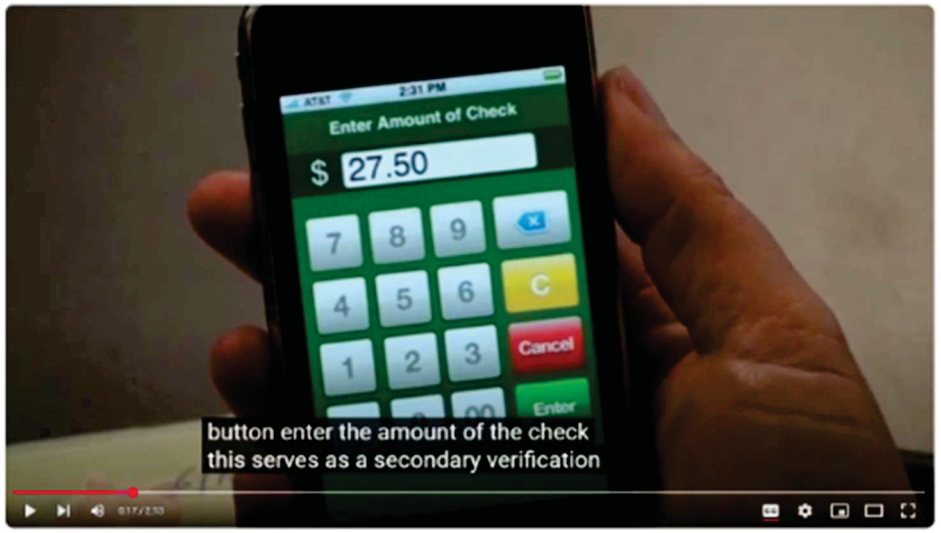
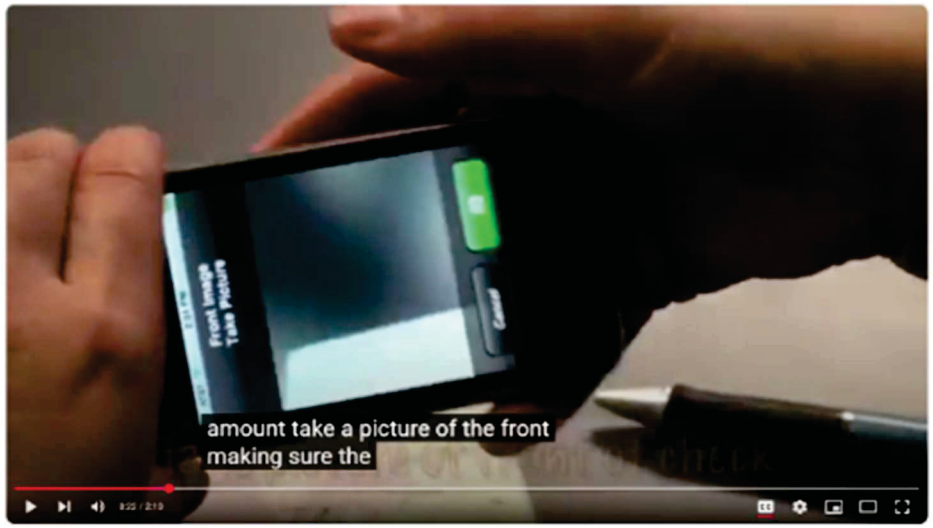
Claims	Prior Art
consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection." For example: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to

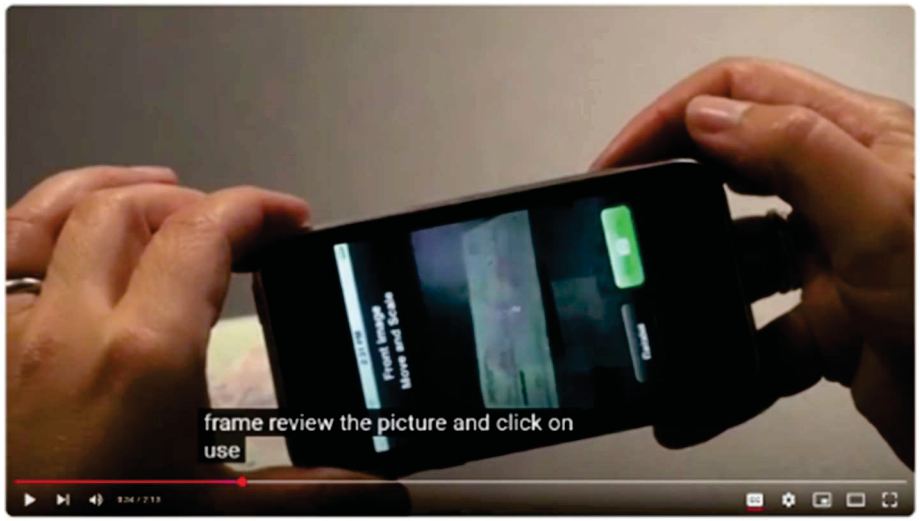
Claims	Prior Art
	their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for

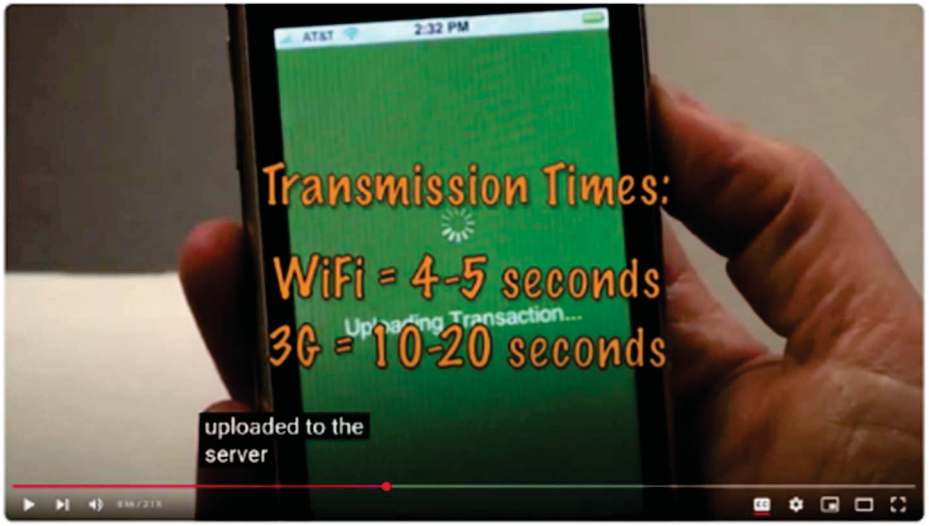
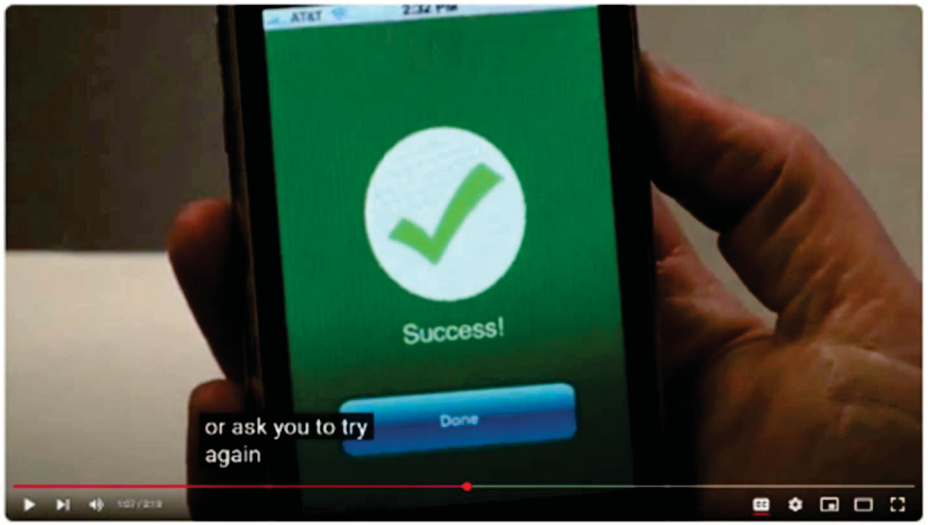
Claims	Prior Art
	each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single

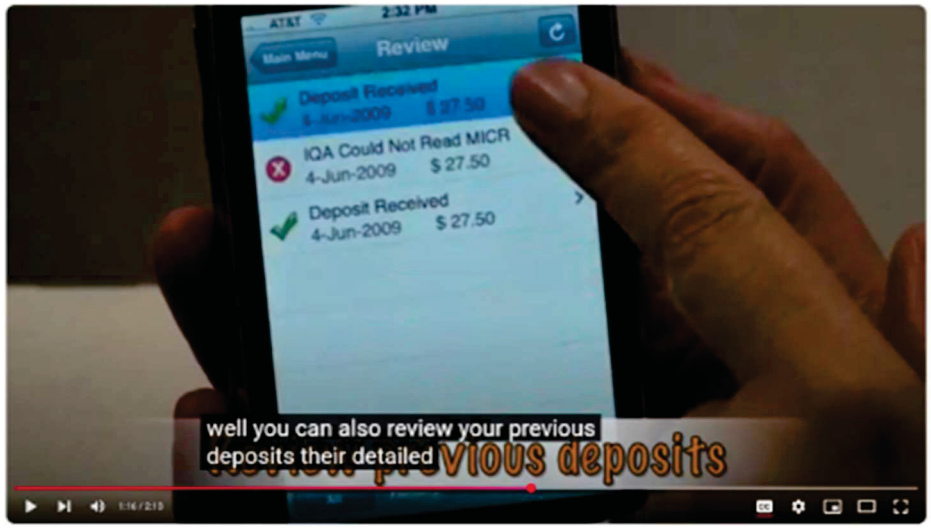
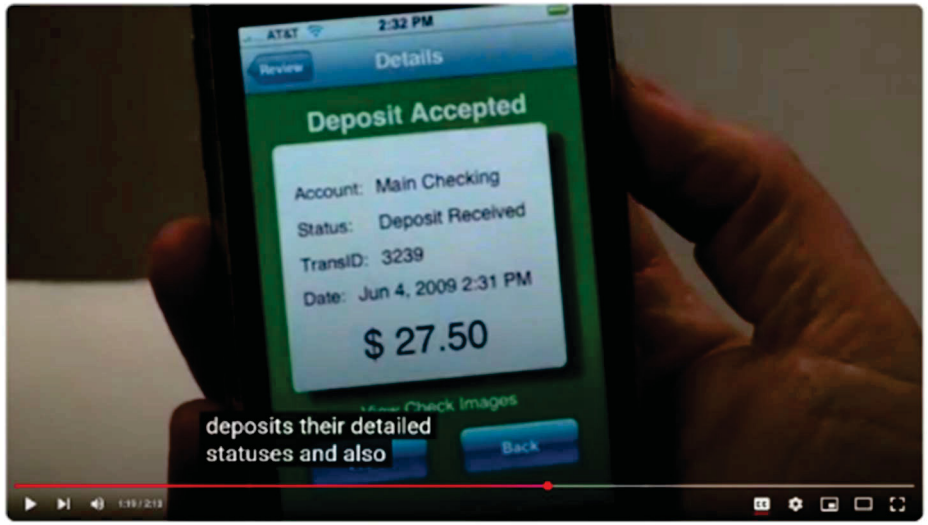
Claims	Prior Art
	transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects. Its software is used to process more than nine billion

Claims	Prior Art
	transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

Claims	Prior Art
	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

Claims	Prior Art
	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  NCR unleashes remote check deposit by using mobile phone cameras Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

Claims	Prior Art
	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add

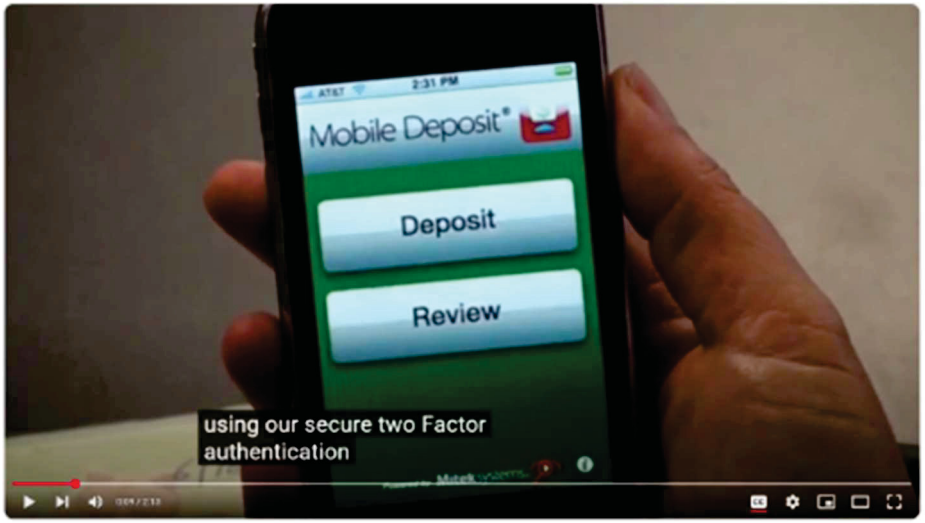
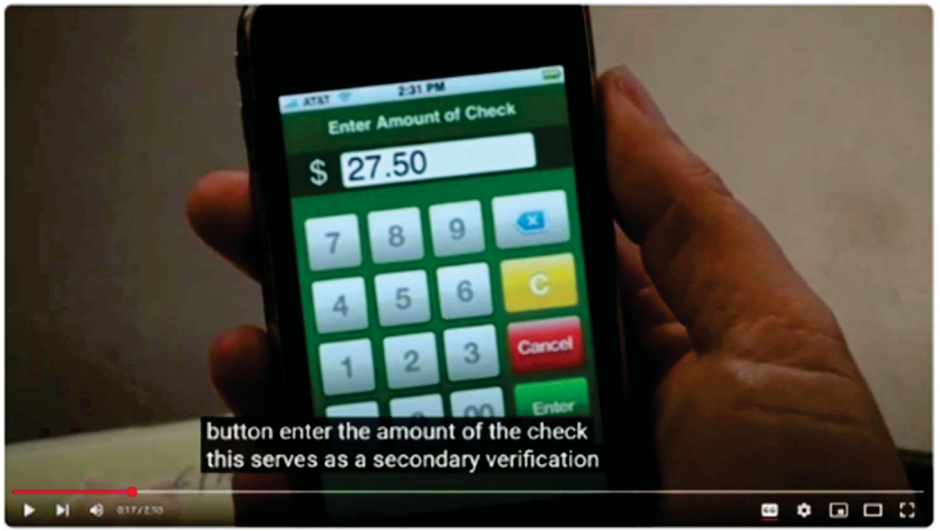
Claims	Prior Art
	Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary 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.	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the

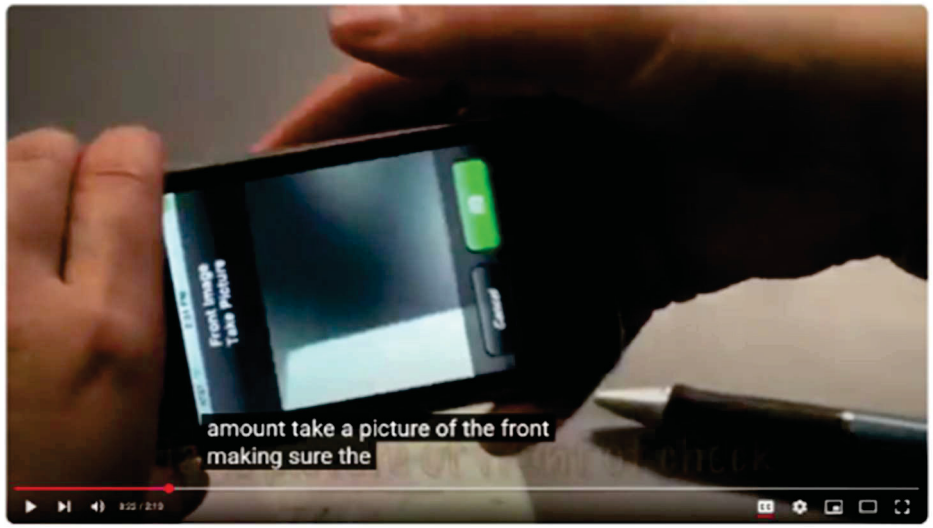
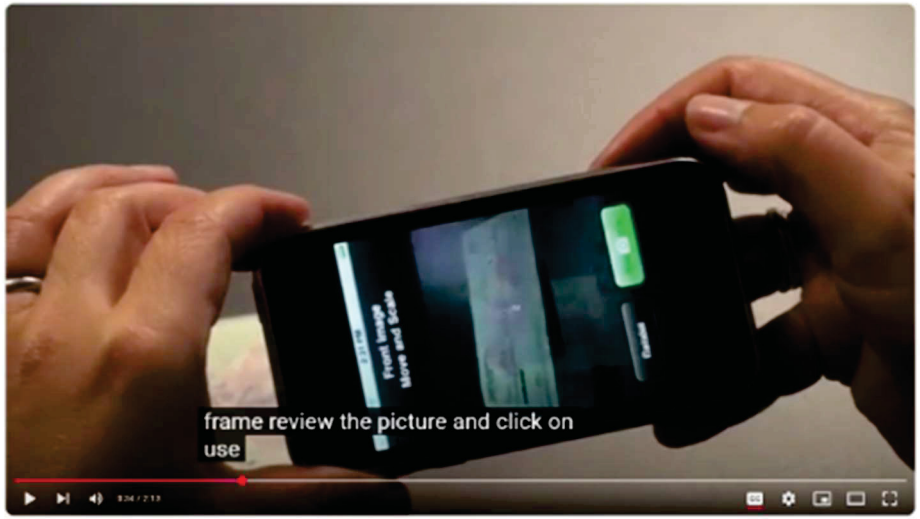
Claims	Prior Art
	ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors

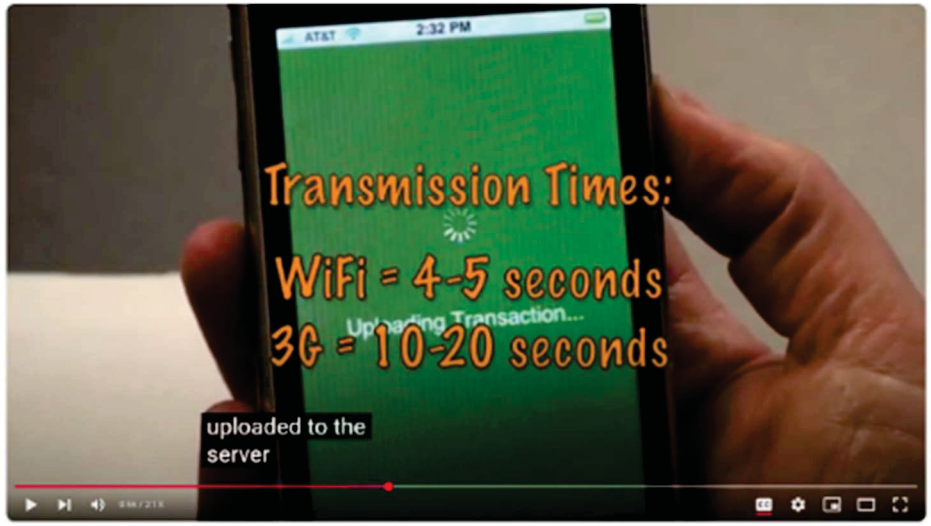
Claims	Prior Art
	and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will

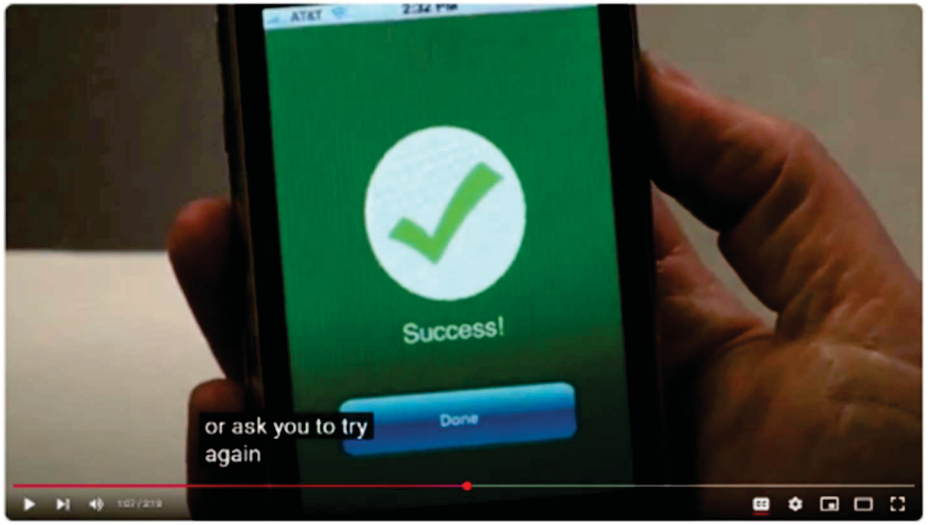
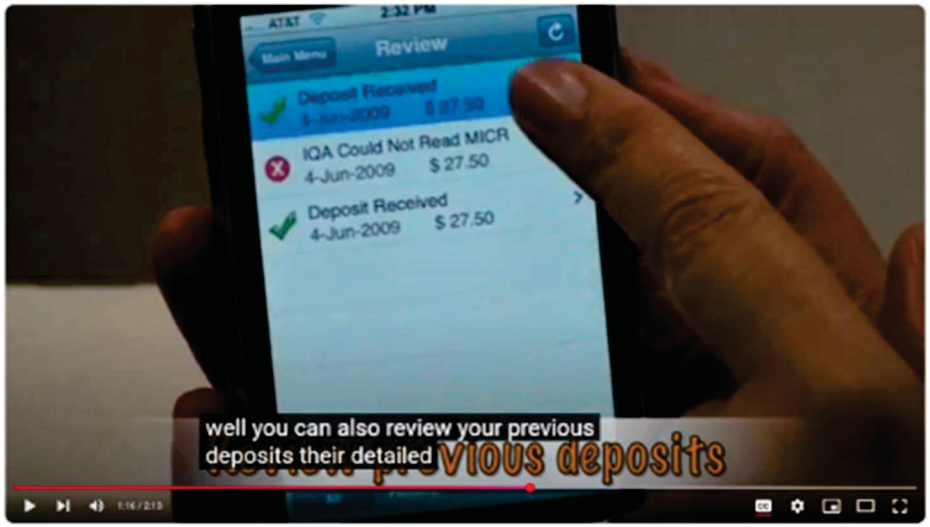
Claims	Prior Art
	repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile

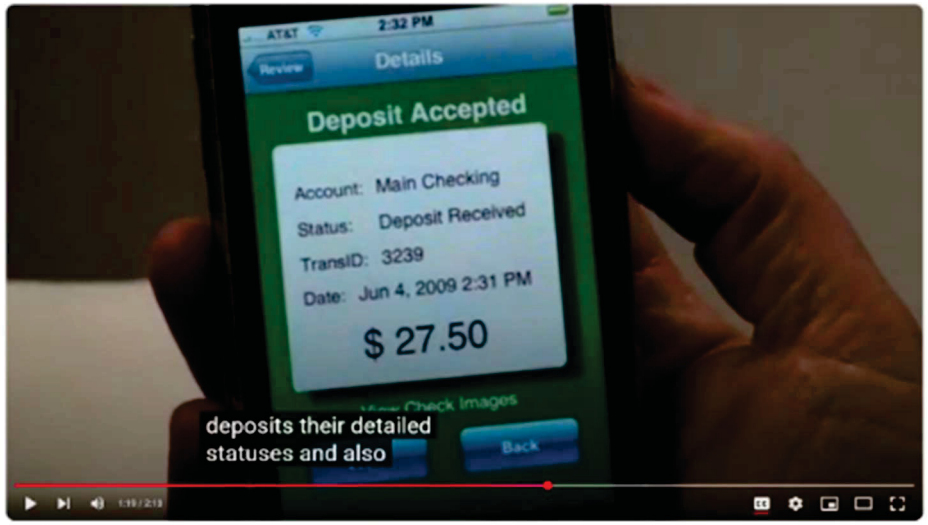
Claims	Prior Art
	imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects. Its software is used to process more than nine billion transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile

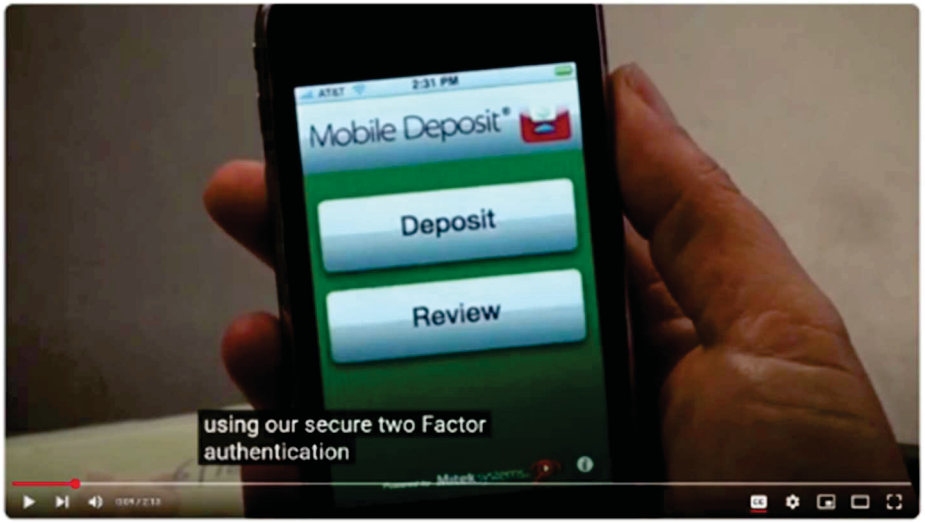
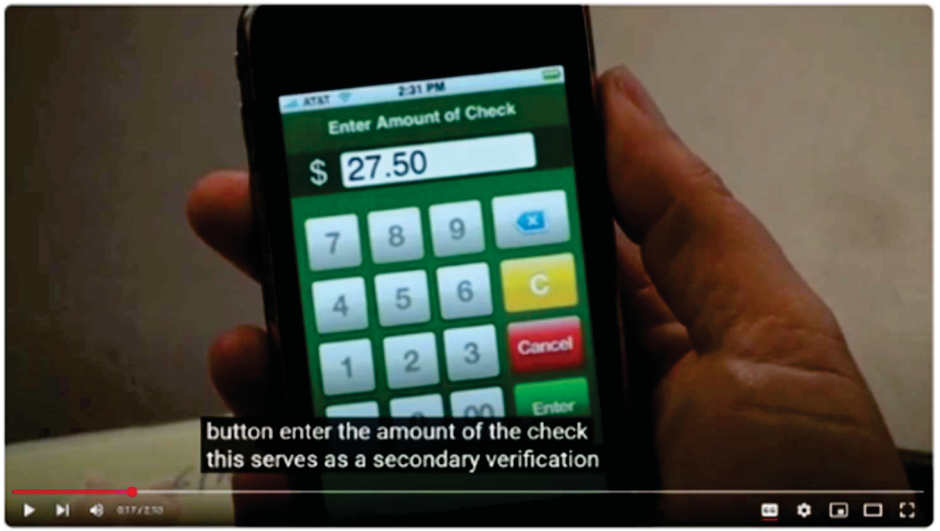
Claims	Prior Art
	Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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.	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th

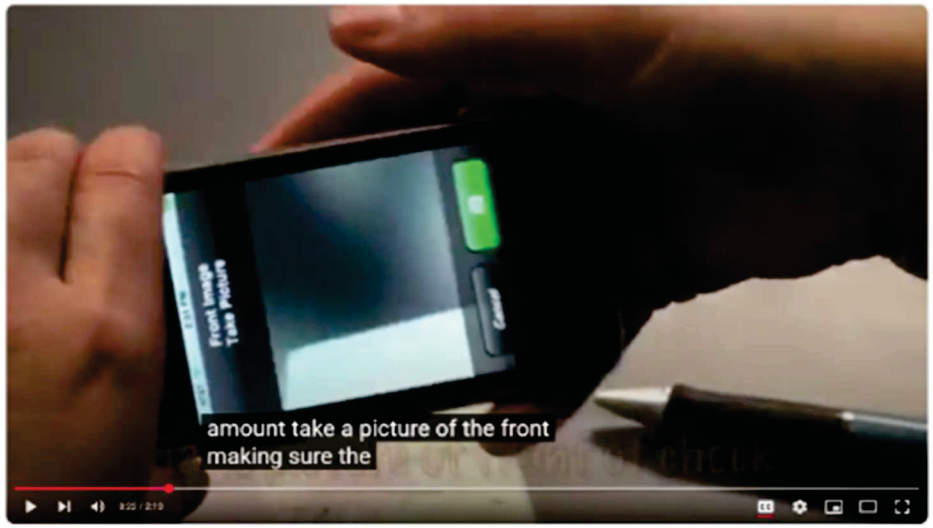
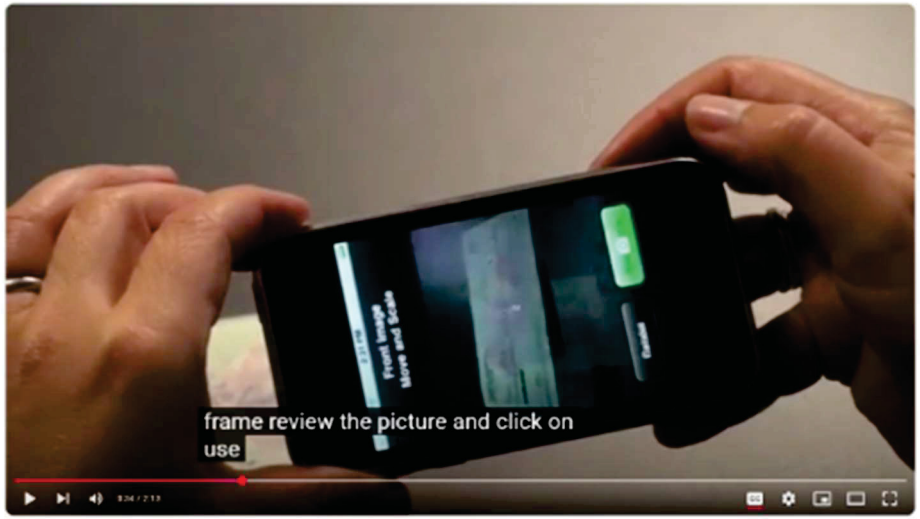
Claims	Prior Art
	and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as

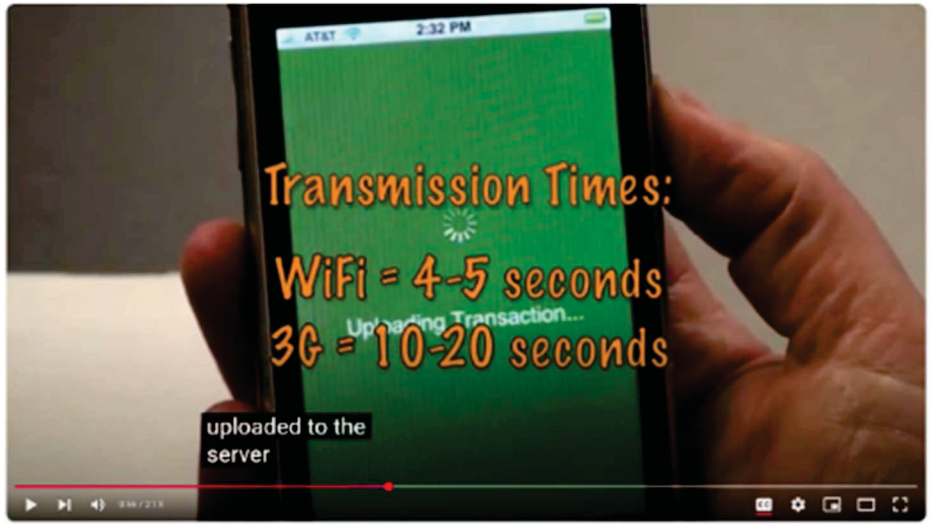
Claims	Prior Art
	well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query.

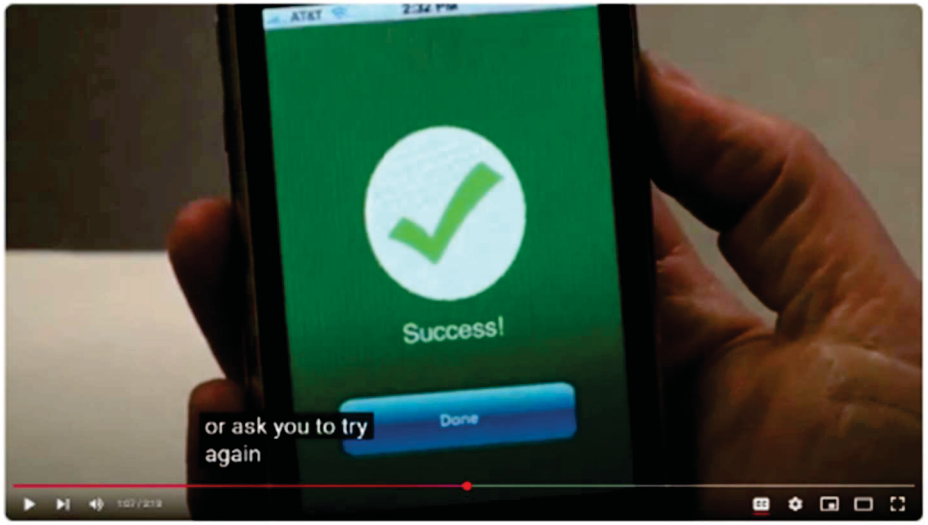
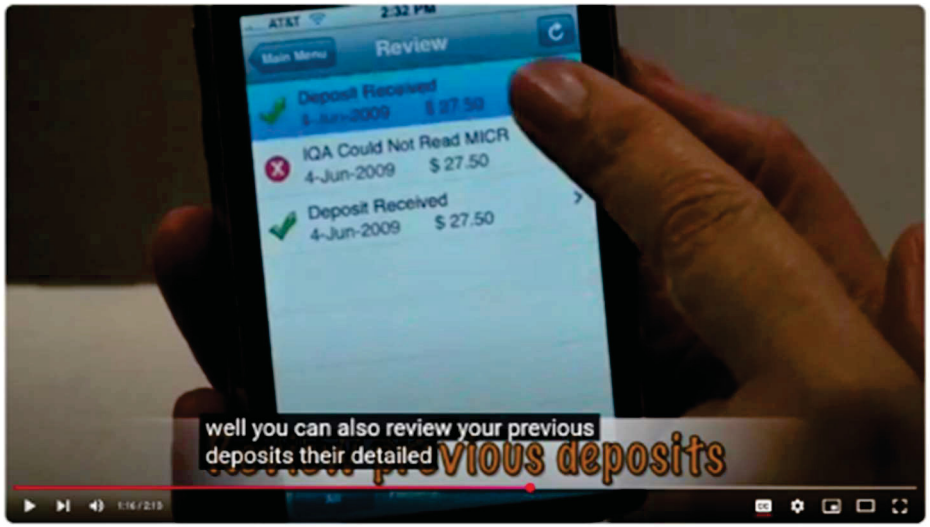
Claims	Prior Art
	Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone.

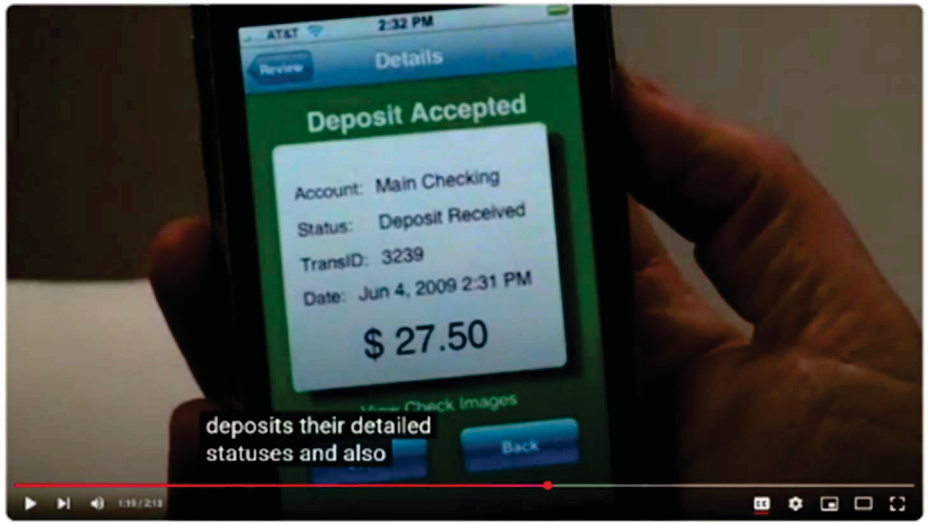
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects. Its software is used to process more than nine billion transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities.

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance

Claims	Prior Art
	agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives. Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an

Claims	Prior Art
	innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then

Claims	Prior Art
	provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  RDM to Target Small Businesses with ImageNet Mobile Deposit(tm) Application for Blackberr and iPhone Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message.

Claims	Prior Art
	Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We’ve mused on this before, but things have taken another step forward with news of Mitek’s Mobile

Claims	Prior Art
	Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. *See also* limitation 2[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitations 1[a], 1[c], 1[e].

Claims	Prior Art
downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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
[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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5h] processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame." For example: *See* limitations 1[k], 1[g].

Claims	Prior Art
frame or being based on the captured video frame;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[5k] before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the	ImageNet 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].

Claims	Prior Art
live video of the check does not satisfy the at least one monitoring criterion; and	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6a] monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's	ImageNet 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) ImageNet alone; (2) ImageNet in 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
mobile device to perform operations comprising:	
[6b] providing instructions to the user for capturing an image of the check;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6e] using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured." For example: *See* limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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
[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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[6i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is	ImageNet 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) ImageNet alone; (2) ImageNet in 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,	ImageNet 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) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
7. The method of claim 6, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.	ImageNet 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.

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in 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:	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8b] providing instructions to the user for capturing an image of the check;	ImageNet 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].

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8f] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[8i] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and	ImageNet 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) ImageNet alone; (2) ImageNet in 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
[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,	ImageNet 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) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in 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, ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] method enabling mobile check deposit auto-capture functionality via video frame processing, the method." For example: This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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* limitation 5[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9g] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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* limitation 5[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9j] updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9k] wherein the confirming step is performed before the submitting step and the user's mobile device receives an indication of a result of	ImageNet 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

Claims	Prior Art
the processing the digital image of the check before the confirming step.	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) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10b] providing instructions to the user for capturing an image of a check;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and the automatically capturing the video frame." For example: *See* limitation 1[f]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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,	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[10i] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,	ImageNet 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) ImageNet alone; (2) ImageNet in 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
[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:	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[11a] providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11c] generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11g] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

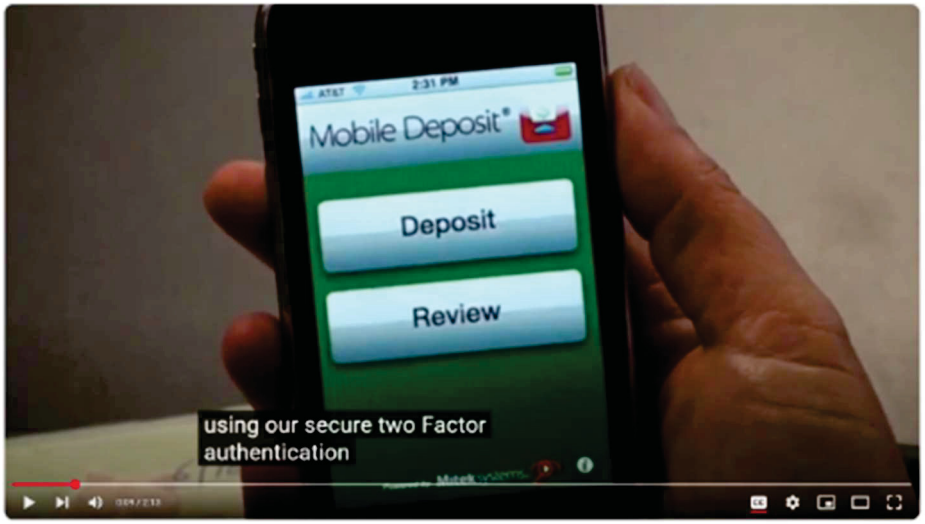
Claims	Prior Art
[11h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and	ImageNet 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) ImageNet alone; (2) ImageNet in 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,	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[11j] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

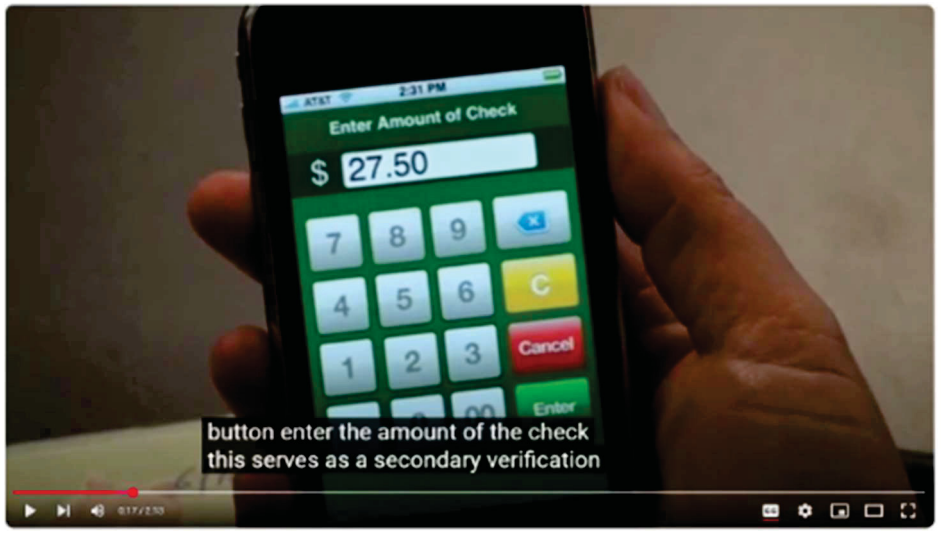
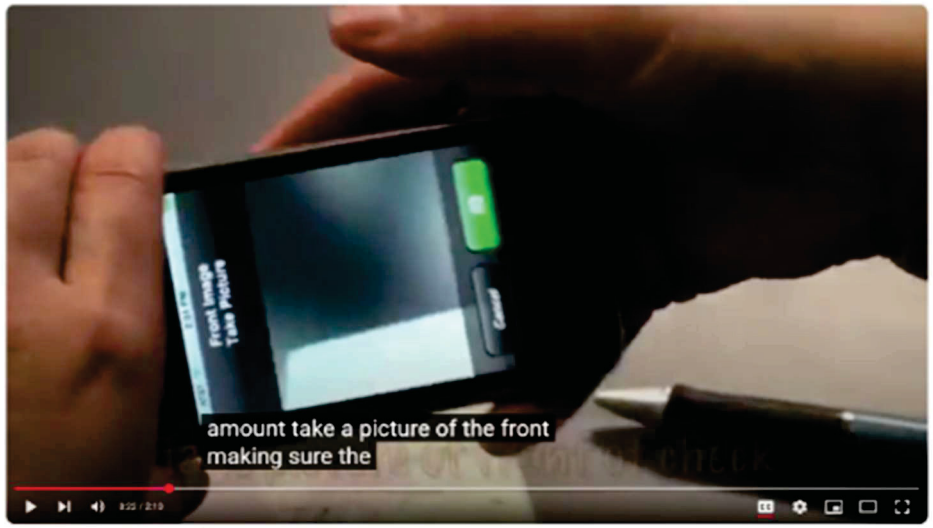
Claims	Prior Art
12. The method of claim 11, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile

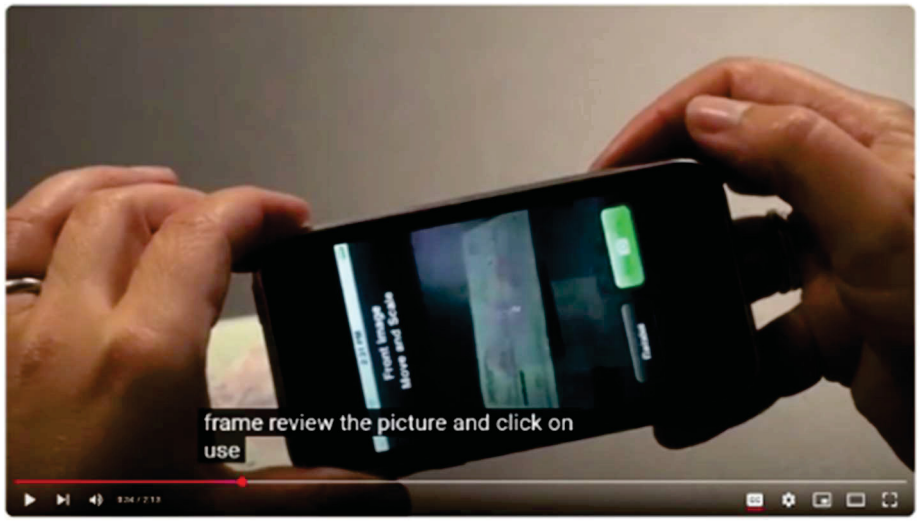
Claims	Prior Art
	Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1  J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check

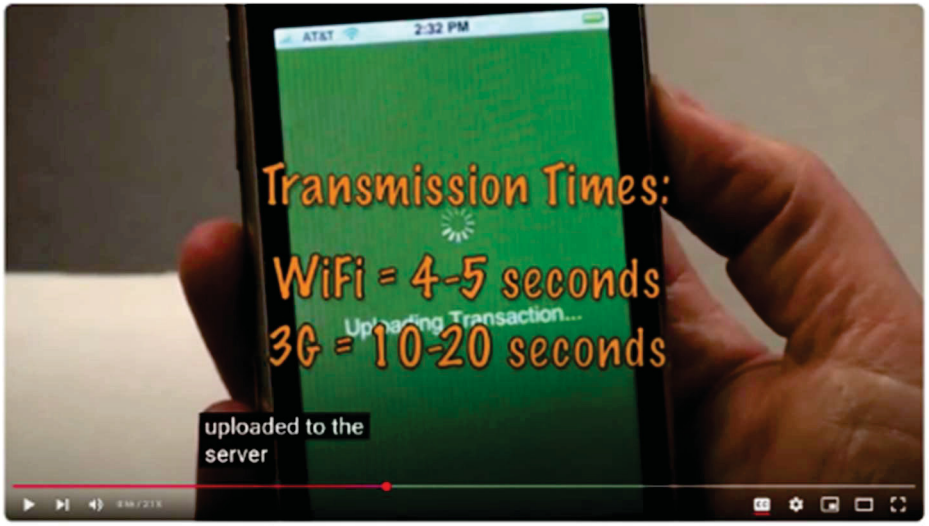
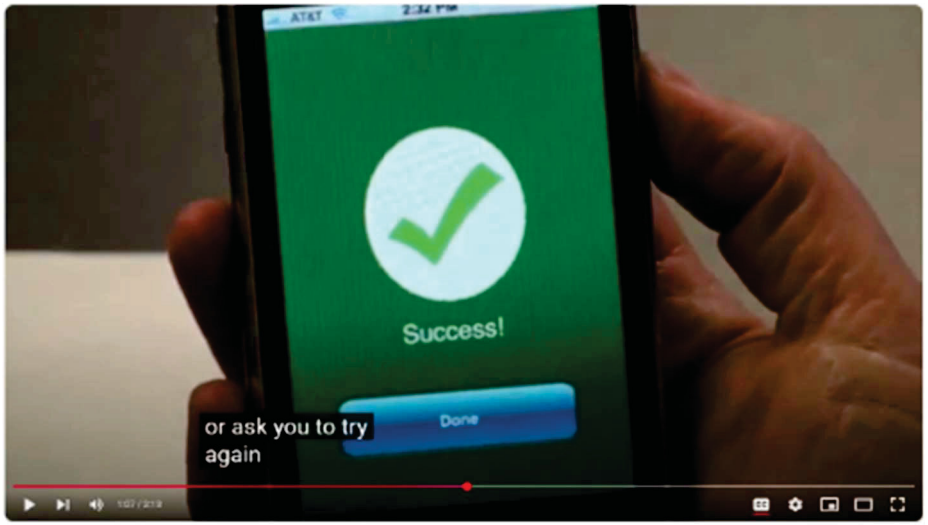
Claims	Prior Art
	21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said.

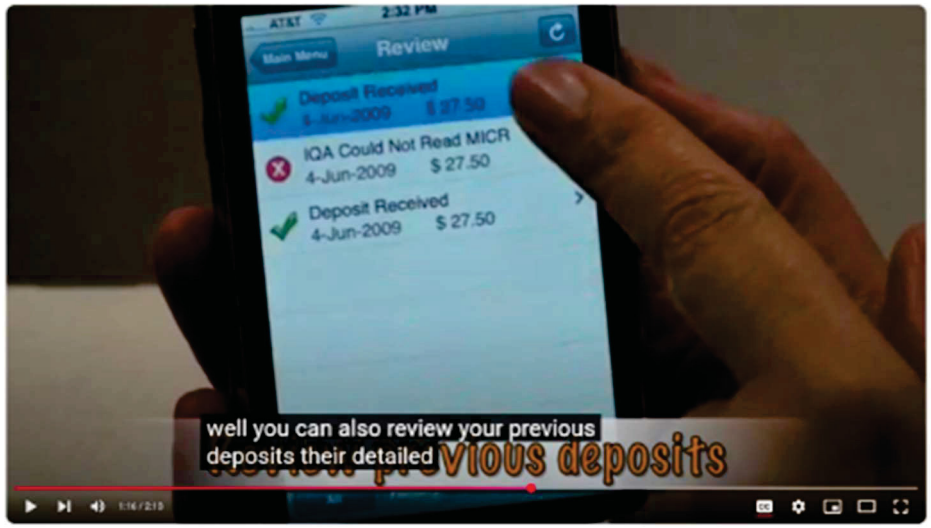
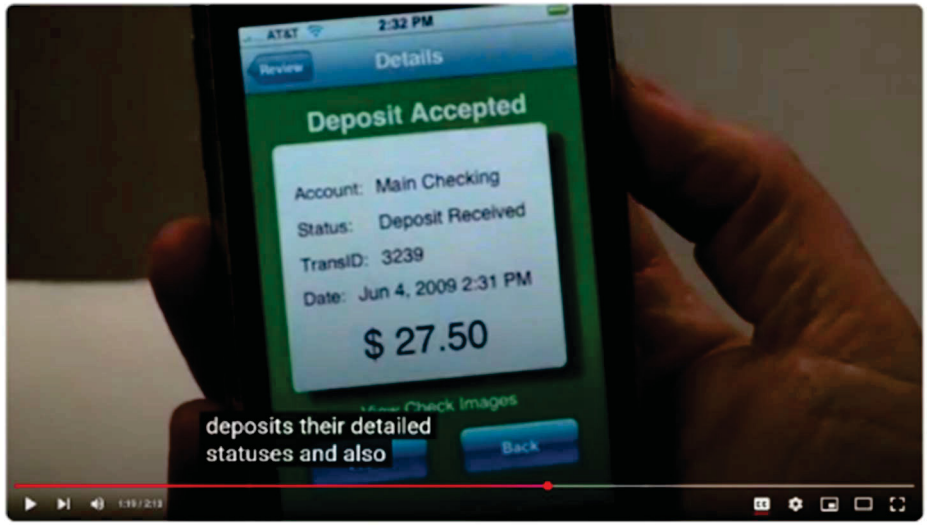
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow." Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 The company develops and markets a suite of intelligent character recognition software used to test, clean,

Claims	Prior Art
	read and authenticate imaged documents and objects. Its software is used to process more than nine billion transactions per year. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (NCR) at 1 SAN DIEGO, Calif., April 27, 2009 - NCR Corporation (NYSE: NCR) is allowing consumers to deposit checks safely from wherever they can get reception on their data-enabled mobile phones, such as an iPhone or Blackberry. Mitek (NCR) at 1 The company today announced an agreement with Mitek Systems, Inc. (OTCBB: MITK), an innovator of image analytics and mobile imaging software, to integrate Mitek's ImageNet Mobile Deposit software into NCR's APTRA Passport family of remote deposit capture solutions. Mitek and NCR will demonstrate the product offering at the BAI Remotedepositcapture.com Summit in Nashville, Tenn., April 27 and 28, 2009. Mitek (NCR) at 1 For businesses, this software will allow them to deposit checks by using their mobile phone's camera as a scanner, capturing an image of both sides of the check and transmitting those images to their financial institution for deposit. The software is ideal for small services-based businesses, such as insurance agencies or home repair, who need to process low-volumes of checks from remote locations. Mitek (NCR) at 1 The new NCR APTRA Mobile Passport solution complements the APTRA Commercial Passport, remote deposit capture software that allows deposits using check scanners from their businesses directly to the financial institution or via online banking web site. Mitek (NCR) at 1 The combined solution gives financial institutions the ability to provide its account holders with quicker availability to funds and an extra level of convenience, while automatically migrating all images and data into NCR ImageMark™ Transaction Manager's single processing platform to provide data validation, balancing and exceptions processing, NCR's Software-as-a-Service Passport validation or other backend validation systems. It leverages advanced recognition, image quality, balancing and reject repair technologies to validate all data and images before sending them to IRD printers, transit banks, and archives.

Claims	Prior Art
	Mitek (NCR) at 1 In addition to integrating mobile deposit functionality to APTRA Commercial Passport, NCR will also offer ImageNet Mobile Deposit as a Software as a Service (SaaS) within the APTRA Passport Validation solution framework. Mitek (NCR) at 1 Mitek Systems ImageNet Mobile Deposit is the first and only application that allows banks to accept check deposits from merchants and mobile professionals via camera-equipped cell phones. Mobile Deposit is easily downloaded to most mobile phones equipped with a two-megapixel camera including the Apple iPhone™ and BlackBerry Bold™. Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add remote deposit capture to their mobile banking platform. Mitek (NCR) at 1  Mitek (RDM) at 1 SAN DIEGO, California and WATERLOO, Ontario, February 24, 2009 - Mitek Systems, Inc, an innovator of image analytics and mobile document capture applications, and RDM Corporation, a leading developer of specialized software and hardware products for electronic payment processing, announced today that RDM will integrate Mitek's ImageNet Mobile Deposit into its Image & Transaction Management System (ITMS) suite of Remote Deposit Capture (RDC) products. The combined Mobile Deposit application will provide RDM customers with one of the first commercially available mobile merchant capture applications, and allows small and medium sized businesses the ability to use merchant capture virtually anywhere. The downloadable application is initially available for the iPhone and latest Blackberry handsets. Mitek (RDM) at 1 ImageNet Mobile Deposit allows checks to be deposited from an end user's camera-equipped mobile phone, giving financial institutions the ability to provide their account holders an extra level of convenience and quicker availability of funds. The combined offerings will extend merchant capture to many small to medium sized businesses that process less than 25 checks a day and have been slow to adopt desktop RDC because of high entry costs which include specialized scanning equipment, software and maintenance costs. "RDM will bring mobile merchant capture to small and medium sized businesses that have a need for

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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

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	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek Systems is an innovator of image analytics and pattern recognition technologies used by financial institutions, life science companies, and government agencies. The company develops and markets the most comprehensive suite of intelligent character recognition software used to test, clean, read and authenticate imaged documents and objects, and its software is used to process more than nine billion transactions per year. For more information about Mitek Systems, contact the company at 858-503-7810 or visit http://www.miteksystems.com Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add

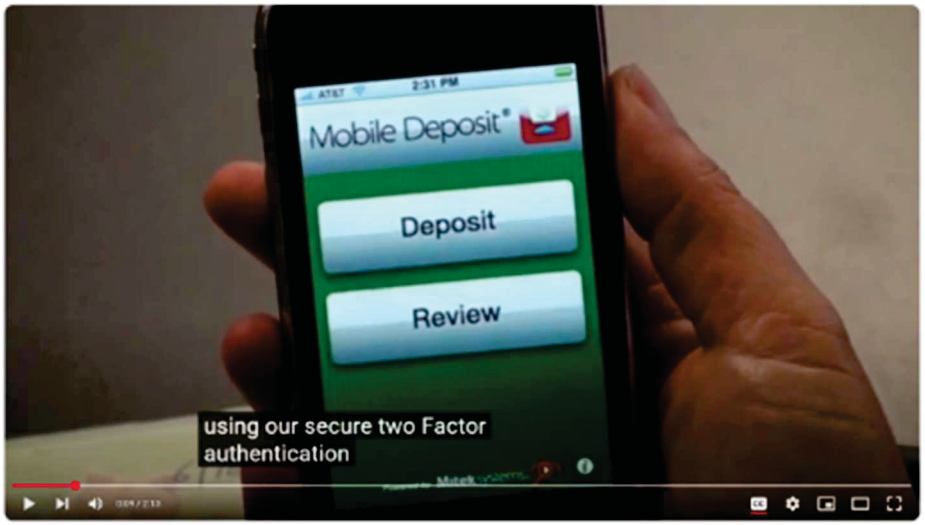
Claims	Prior Art
	Remote Deposit Capture (RDC) to their mobile banking platform. *See* claims 3, 4. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
14[pre]. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:	To the extent the preamble is limiting, ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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: Mitek (J&B Software Selects Mitek) at 1 SAN DIEGO and BLUE BELL, Pa., Oct. 6 /PRNewswire-FirstCall/ - Mitek Systems, Inc. (OTC Bulletin Board: MITK - News) http://www.miteksystems.com, an innovator of image analytics and mobile

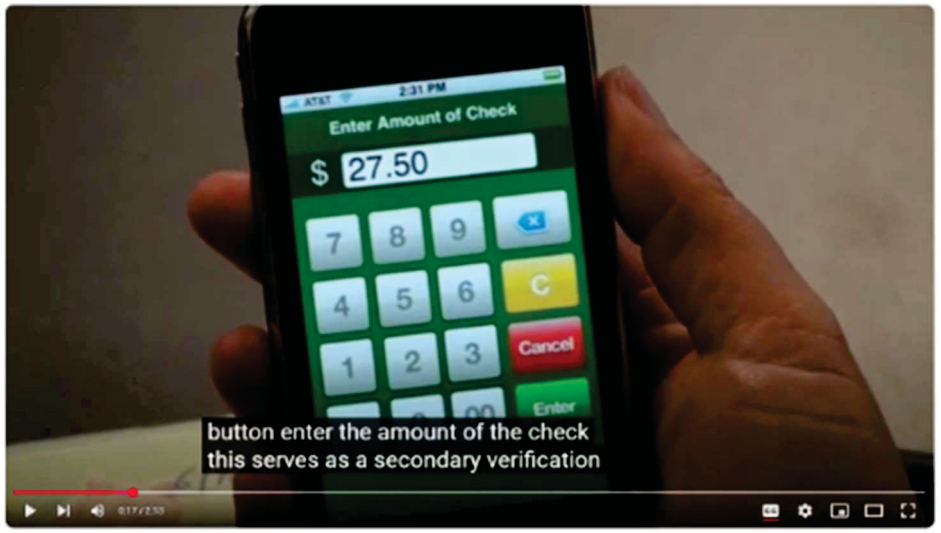
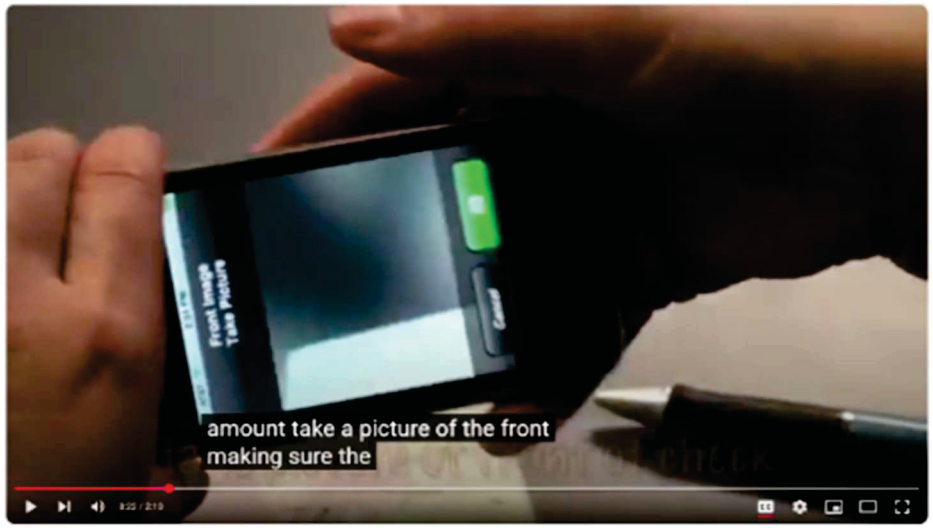
Claims	Prior Art
control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	imaging software and J&B Software, Inc., a premier provider of enterprise-wide transaction, document management and payment system solutions today announced that J&B Software has selected Mitek's ImageNet Mobile Deposit(TM) application to provide mobile Remote Deposit Capture (RDC) functionality for J&B's Remote Image Capture solution. J&B and Mitek will demonstrate the combined product during the Tenth Annual J&B Client Conference in Philadelphia from October 5th through the 7th and in booth #1407 at the Association of Financial Professionals (AFP) Annual Conference in Los Angeles. Mitek (J&B Software Selects Mitek) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. The solution can be interfaced directly into a client's existing host financial solution, like SAP and Oracle, to provide real-time information. J&B customers have realized tremendous financial benefits due to improved float time, the elimination of many manual paper-handling operations and the associated infrastructure expenses that are inherent in this process. Mitek (J&B Software Selects Mitek) at 1 The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones. For example, one key benefit will be that financial advisors and brokers that may be required to deposit funds same day, will now have the ability to do so without having to make a trip to the bank. Mitek (J&B Software Selects Mitek) at 1 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mobile Deposit is easily downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera including the Apple iPhone(TM) and BlackBerry Bold(TM). Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add RDC to their mobile banking platform. Mitek (J&B Software Selects Mitek) at 1 J&B; Software Selects Mitek Systems ImageNet Mobile Deposit to Extend Remote Image Capture Functionality to Mobile Phones

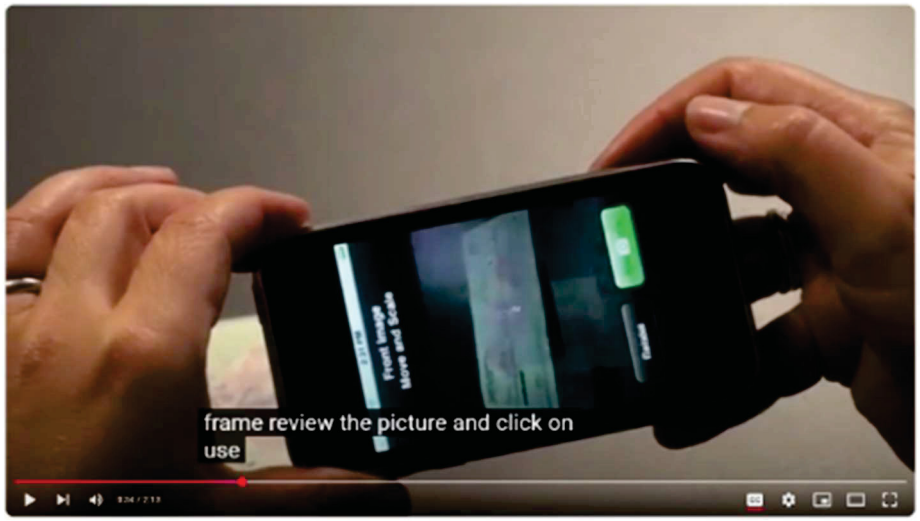
Claims	Prior Art
	Mitek (J&B to Showcase Mobile Deposit) at 1 Blue Bell, PA - January 30, 2009 - J&B Software, Inc, a provider of enterprise-wide payment processing and content management, will be exhibiting at the upcoming BAI TransPay Conference in San Diego from February 23-25, 2009. The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's eCapture solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing software. The web-based solution can be interfaced directly into a client's existing host financial system, like SAP and Oracle, to provide real-time information. J&B's Mobile Deposit capture functionality allows checks to be deposited from a mobile phone equipped with a camera. This combined solution provides J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. Mitek (J&B to Showcase Mobile Deposit) at 1 "The addition of Mobile Deposit will potentially bring instantaneous capture capabilities to the 30 million people in the United States who have cameras on their cell phones," said Jim McShea, Executive Vice President of Sales and Marketing for J&B Software. "For example, we are finding that financial advisors and brokers that may be required to deposit funds on the same day so now they will have the ability to do so without having to make a trip to their financial institution." Mitek (J&B to Showcase Mobile Deposit) at 1 J&B's Electronic Clearing Suite (ECS) is an integrated part of the total J&B solution set that allows for the clearing of both electronic and paper checks via ACH and Image Exchange networks. This solution has the capability to consolidate multiple payment channels like ARC, WEB, TEL, BOC, POP, and Check 21 into a single clearing mechanism and can automatically select the most efficient clearing vehicle for each check at the item level based on the client's business requirements. Mitek (J&B to Showcase Mobile Deposit) at 1 J&B Software's library of core applications and product modules utilize open architecture software and hardware platforms. The Company's extensive application suite includes solutions for retail/wholesale

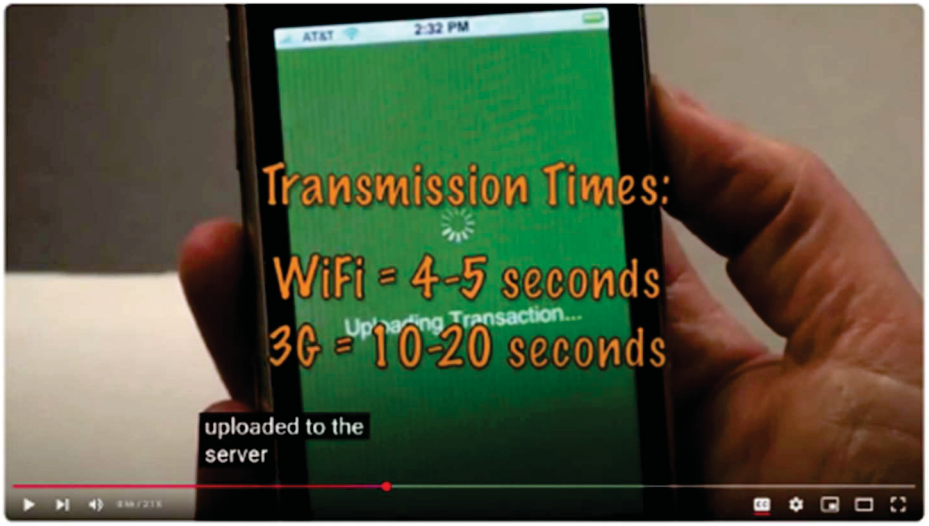
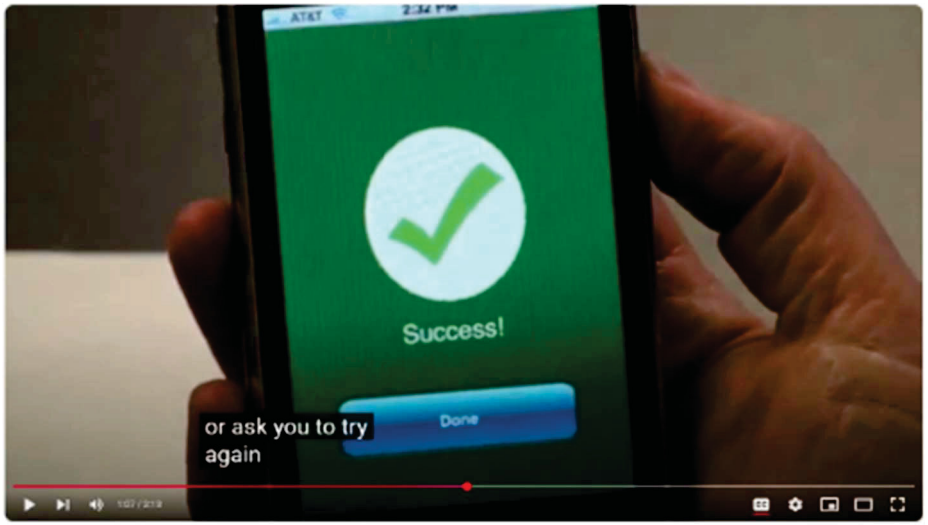
Claims	Prior Art
	lockbox, remote image capture, ARC/Check 21 electronic clearing, intelligent document recognition, healthcare EOB processing, full-page document management, transaction archive and online customer query. Mitek (J&B to Showcase Mobile Deposit) at 1  J&B; Software to Showcase Mobile Deposit, eCapture and Electronic Clearing Suite at the BAI TransPay Conference Mitek (J&B to Showcase Mobile Deposit) at 1  The Company will be located in the exhibit hall in booth #117 and will be highlighting its Mobile (Mobile Deposit) and Web-based Remote Deposit Capture (eCapture) solutions as well as its Electronic Clearing Suite (ECS) for ARC and Check 21. Mitek (Mobile Marketer) at 1 Mitek Systems Inc., a specialist in image analytics and mobile imaging software, and J&B Software Inc., a provider of enterprise-wide transaction, document management and payment system services, have partnered to let consumers deposit checks by scanning them with their handset. Mitek (Mobile Marketer) at 1 J&B Software selected Mitek's ImageNet Mobile Deposit application to provide mobile Remote Deposit Capture functionality for J&B's Remote Image Capture service. J&B and Mitek demonstrated the combined product during the Tenth Annual J&B Client Conference in Philadelphia Oct. 5-7 and will repeat at the Association of Financial Professionals Annual Conference in Los Angeles Oct. 19-22. Mitek (Mobile Marketer) at 1 "The solution utilizes Mitek's mobile capture technology and integrates it with J&B's remote capture, workflow management and clearing engine that will allow for optimal routing, clearing, and validation of checks," he said. Mitek (Mobile Marketer) at 1 "J&B is the first software provider to integrate both the capture and clearing technology into a single transaction management platform. It benefits the business by capturing a check at the earliest point of presentment and processing it through the banking system within minutes, resulting in improved cash flow."

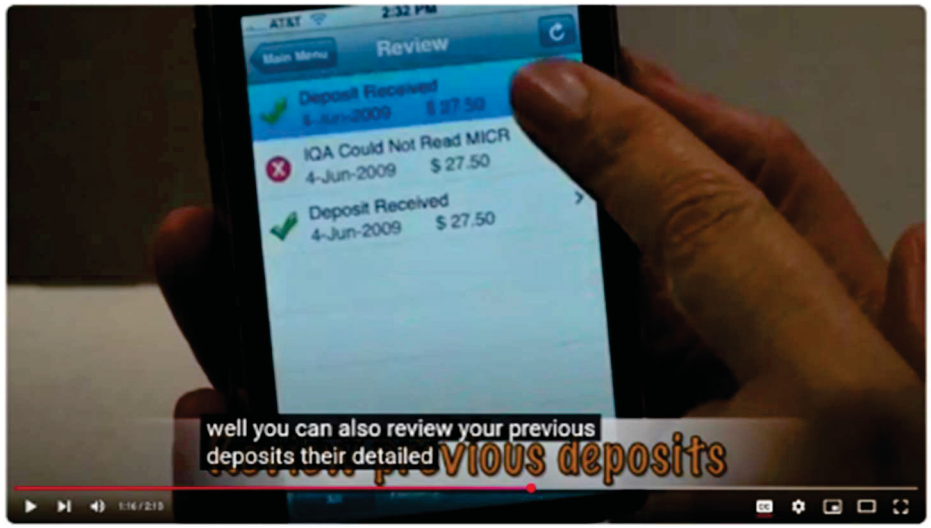
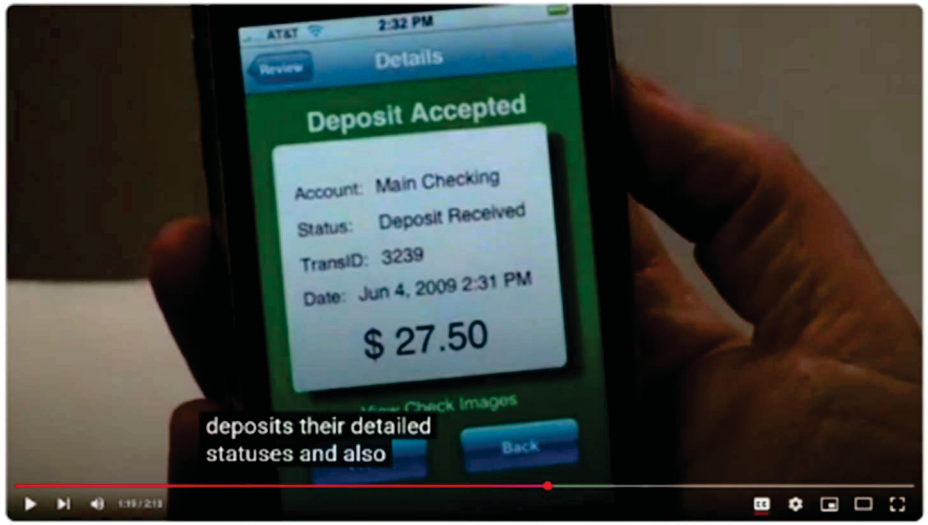
Claims	Prior Art
	Mitek (Mobile Marketer) at 1 Mitek's Mobile Deposit Check 21 compliant solution adds mobile RDC functionality to 3&B's Remote Image Capture software, allowing checks to be deposited from an end user's camera-equipped mobile phone. Mitek (Mobile Marketer) at 1 This combined service will provide J&B's customers with quicker availability to funds and adds an extra level of convenience by effectively converting a camera-equipped mobile phone into a handheld check reader. "Mitek's platform enhances the J&B solution by allowing for another capture method," Mr. Wynn said. "Before cell phone payments were available, a specialized check scanner was required. Mitek (Mobile Marketer) at 1 J&B's eCapture RDC solution captures document images at remote or branch locations using a variety of different capture devices that are integrated into the J&B core payment processing solution. Mitek (Mobile Marketer) at 2 "By virtue of our app, we're equipping 28 million small and medium-sized businesses, enabling a vast number of mobile workers to deposit checks as they receive them, and that's why J&B is a perfect partner for us," said Jim DeBello, president/CEO of Mitek Systems, San Diego, CA. "Mitek specializes in mobile imaging, software to turn a mobile phone into a mobile scanning device. Mitek (Mobile Marketer) at 2 Mitek Systems ImageNet Mobile Deposit is the first mobile banking software that allows banks to accept paper check deposits from merchants and mobile professionals via camera-equipped mobile phones. Mitek (Mobile Marketer) at 2 Mobile Deposit is downloaded and accessed from most browser-based mobile phones equipped with a two-megapixel camera, including the Apple iPhone and BlackBerry Bold. Mitek (Mobile Marketer) at 2 Mobile Deposit is available to financial institutions or mobile banking software vendors looking to add

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	RDC to their mobile banking platform. Mitek (Mobile Marketer) at 2 J&B Software's library of core applications and product modules use open architecture software and hardware platforms. Mitek (Mitek Introduces ImageNet Mobile Deposit) at 1 Imagine a check scanner in your hand! Introducing ImageNet Mobile Deposit™ the first mobile banking software that extends mobile payments and check deposit capabilities to millions of customers who use camera phones. ImageNet Mobile Deposit™ provides exceptional convenience to customers and complements existing mobile banking capabilities. Mitek (Mobile Online Banking) at 0:09  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:17  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:22  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 0:34  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 0:50  Mobile Online Banking: Depositing your check *Explained* I Mitek

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	Mitek (Mobile Online Banking) at 0:55  Mobile Online Banking: Depositing your check *Explained* I Mitek Mitek (Mobile Online Banking) at 1:07  Mobile Online Banking: Depositing your check *Explained* I Mitek

Claims	Prior Art
	Mitek (Mobile Online Banking) at 1:16  Mobile Online Banking: Depositing your check *Explained*	Mitek Mitek (Mobile Online Banking) at 1:19  Mobile Online Banking: Depositing your check *Explained* | Mitek

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	timely cash deposits, and who can immediately benefit from having check deposits scanned in the field," said James DeBello, President and CEO, Mitek Systems. Mitek (RDM) at 1 "RDM is very excited to extend its Remote Deposit Capture capabilities to the convenience of a mobile phone, which will expedite check deposits even further," said Douglas Newman, President and CEO of RDM Corporation. "Adding mobile RDC functionality to our solution provides a critical business tool for small business owners working from remote locations. Not only will Mobile Deposit add convenience, but in many business applications Mobile Deposit will enable funds availability sooner than they are available today." Mitek (RDM) at 1 Using Mobile Deposit is a simple three-step process. The user initiates the Mobile Deposit application on their cell phone, keys in the deposit amount, and snaps a photo of the front and back of the check. The check images are conformed to Check 21 standards and transmitted securely over a wireless network to the bank as a remote deposit. The application ensures that the image captured meets industry standards for image quality for electronic check processing through Check 21 or image exchange methods and then provides the user with notification that the check image has been successfully accepted. Mitek (RDM) at 1  Mitek (Remote Deposit Capture Goes Mobile) at 1 SAN DIEGO, Jan. 22 /PRNewswire-FirstCall/ - Mitek Systems, Inc., an innovator of image analytics and pattern recognition software, today announced ImageNet Mobile Deposit(TM), the first mobile banking software that allow banks to accept paper check deposits and bill payments via camera-equipped mobile phones. Mitek will demonstrate ImageNet Mobile Deposit in booth #225 at the BAI-TransPay show beginning February 5, 2008 in Dallas at the Gaylord Grapevine Resort. Mitek (Remote Deposit Capture Goes Mobile) at 1 Mitek's ImageNet Mobile Deposit supports the payments industry standards for remote check deposit, and extends mobile payments and deposit capabilities to millions of consumers who use camera-equipped mobile phones. According to estimates from industry analysts, more than 600 million camera-equipped mobile phones shipped worldwide in 2007, with more than 100 million camera-equipped mobile phones

Claims	Prior Art
	shipped in the U.S. Mitek (Remote Deposit Capture Goes Mobile) at 1 Works with Current Mobile Phone and Banking Platforms ImageNet Mobile Deposit works with virtually all mobile and smart phones equipped with a two-megapixel camera running on Microsoft Windows Mobile or the Symbian operating system. It supports application platforms based on Microsoft .NET and J2ME. For a complete list of compatible mobile phone and software technical specifications, http://www.miteksystems.com/in_mobile.asp Mitek (Remote Deposit Capture Goes Mobile) at 1 Making Deposits and Payments Using the application is simple. Users download ImageNet Mobile Deposit to their camera-equipped mobile phone. To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. The software captures the images and recognizes and extracts the check's Courtesy Amount and Legal Amount (CAR/LAR). Before transmitting data to the bank, ImageNet Mobile Deposit confirms the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. Paying paper bills follow a similar approach. The user snaps a photo of the payment coupon and keys the payment amount and specifies payment date. The application automatically extracts payment data and delivers it to the bank. Once the bank's system receives the deposit, it also sends the customer a confirmation text message. Mitek (Remote Deposit Capture Goes Mobile) at 1 More than 30 percent of nearly 30 billion U.S. checks written annually are processed with Mitek technology. Mitek's advanced image analytics and remote deposit capture experience have been adapted for the unique challenges of correcting and accurately extracting data from camera-equipped mobile phone images. Mitek's new mobile offering leverages the company's proven ImageNet Payments, Remote Remit and Prep & ID developer toolkits. Mitek has served on the Financial Services Technology Consortium committee for the X9.37 Image Quality Assurance draft standard and has been awarded three patents for its secure code signature validation technology used by banks to authenticate checks. These capabilities help ImageNet Mobile Deposit facilitate the prevention of rejected deposits and multiple deposit submissions. This application has been designed to be integrated into existing remote deposit capture or mobile banking platforms. Mitek remote deposit technology partners include RDM Corporation, J&B Software, RemitPro, Millennial Vision Inc., Summit Innovations Inc. and EFC Systems

Claims	Prior Art
	Inc. Mitek (Remote Deposit Capture Goes Mobile) at 1  Remote Deposit Capture Goes Mobile: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application Mitek (Remote Deposit Capture Goes Mobile) at 1  Mitek (9to5Mac) at 1 We've mused on this before, but things have taken another step forward with news of Mitek's Mobile Deposit (read, banking) application for the iPhone. Mitek (9to5Mac) at 1 In brief, what the ImageNet Mobile Deposit application for the iPhone does is quite interesting – while also being a simple concept..essentially, the software allows banks to accept paper check deposits from merchants and customers via camera-equipped mobile phones. Mitek (9to5Mac) at 1 To make a deposit, the user initiates a mobile banking session, keys in the deposit amount, and snaps a photo of the front and back of the check. Mobile Deposit's advanced image preprocessing ensures the check images meet Check 21 accepted image quality standards. Once the bank's system receives the deposit, it sends the customer a confirmation text message. The entire transaction takes less than a minute. Mitek (9to5Mac) at 1 The application is available to financial institutions or mobile banking software vendors looking to add Remote Deposit Capture (RDC) to their mobile banking platform. *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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[14b] providing instructions to the user for capturing the check;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14e] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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

Claims	Prior Art
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;	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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated." For example: *See* limitation 10[1h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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].

Claims	Prior Art
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	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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,	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[14k] wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations." For example: *See* limitation 1[m]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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	ImageNet 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].

Claims	Prior Art
satisfy the at least one monitoring criterion; and	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in 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, ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15a] receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed	ImageNet discloses and/or renders obvious, at least under USAA's apparent infringement theories, "receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations." For example: *See* limitation 14[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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
by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:	
[15b] providing instructions to the user for capturing the check;	ImageNet 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) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15d] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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
automatically capturing the video frame;	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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;	ImageNet 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) ImageNet alone; (2) ImageNet in 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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15h] before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;	ImageNet 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) ImageNet alone; (2) ImageNet in 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
[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	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15j] updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit,	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[15k] wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner	ImageNet 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].

Claims	Prior Art
detection, edge detection, and magnetic ink character recognition (MICR) line detection.	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) ImageNet alone; (2) ImageNet in 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.	ImageNet 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) ImageNet alone; (2) ImageNet in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.