PTO/AIA/14 (01-22)
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76.
This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.

Secrecy Order 37 CFR 5.2:

☐ Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)

Inventor Information:

Inventor 1 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Michael	Patrick	Bueche	Jr.

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	25613 Mount Rhapsody		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78260	Country	US

Inventor 2 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Bharat		Prasad	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	114 Sable Heights		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78258	Country	US

Inventor 3 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Minya		Liang	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
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Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	7314 Eagle Hills		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78249	Country	US

Inventor 4 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Reynaldo		Medina	

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	9218 Dublin Heights		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78254	Country	US

Inventor 5 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Charles	Lee	Oakes	III

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	Boerne	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	119 Roadrunner Circle		
Address 2			
City	Boerne	State/Province	TX
Postal Code	78006	Country	US

All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the **Add** button. Add

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below.
For further information see 37 CFR 1.33(a).

☐ **An Address is being provided for the correspondence Information of this application.**

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Customer Number	197306		
Email Address		Add Email	Remove Email

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING		
Attorney Docket Number	32-10526	**Small Entity Status Claimed**	☐
Application Type	Nonprovisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	8	**Suggested Figure for Publication (if any)**	

Filing By Reference:

Only complete this section when filing an application by reference under 35 U.S.C. 111(c) and 37 CFR 1.57(a). Do not complete this section if application papers including a specification and any drawings are being filed. Any domestic benefit or foreign priority information must be provided in the appropriate section(s) below (i.e., "Domestic Benefit/National Stage Information" and "Foreign Priority Information").

For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).

Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country

Publication Information:

☐ Request Early Publication (Fee required at time of Request 37 CFR 1.219)

☒ **Request Not to Publish.** I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32).
Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.

Please Select One:	◉ Customer Number	○ US Patent Practitioner	○ Limited Recognition (37 CFR 11.9)
Customer Number	197306		

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, 365(c), or 386(c) or indicate National Stage entry from a PCT application. Providing benefit claim information in the Application Data Sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78.
When referring to the current application, please leave the "Application Number" field blank.

Prior Application Status			Remove
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)

Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the **Add** button. Add

Foreign Priority Information:

This section allows for the applicant to claim priority to a foreign application. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55. When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX)[i] the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(i)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectual property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

			Remove
Application Number	Country[i]	Filing Date (YYYY-MM-DD)	Access Code[i] (if applicable)

Additional Foreign Priority Data may be generated within this form by selecting the **Add** button. Add

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.
NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
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Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Authorization or Opt-Out of Authorization to Permit Access:

When this Application Data Sheet is properly signed and filed with the application, applicant has provided written authority to permit a participating foreign intellectual property (IP) office access to the instant application-as-filed (see paragraph A in subsection 1 below) and the European Patent Office (EPO) access to any search results from the instant application (see paragraph B in subsection 1 below).

Should applicant choose not to provide an authorization identified in subsection 1 below, applicant **must opt-out** of the authorization by checking the corresponding box A or B or both in subsection 2 below.

NOTE: This section of the Application Data Sheet is **ONLY** reviewed and processed with the **INITIAL** filing of an application. After the initial filing of an application, an Application Data Sheet cannot be used to provide or rescind authorization for access by a foreign IP office(s). Instead, Form PTO/SB/39 or PTO/SB/69 must be used as appropriate.

1. Authorization to Permit Access by a Foreign Intellectual Property Office(s)

A. Priority Document Exchange (PDX) - Unless box A in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the State Intellectual Property Office of the People's Republic of China (SIPO), the World Intellectual Property Organization (WIPO), and any other foreign intellectual property office participating with the USPTO in a bilateral or multilateral priority document exchange agreement in which a foreign application claiming priority to the instant patent application is filed, access to: (1) the instant patent application-as-filed and its related bibliographic data, (2) any foreign or domestic application to which priority or benefit is claimed by the instant application and its related bibliographic data, and (3) the date of filing of this Authorization. See 37 CFR 1.14(h)(1).

B. Search Results from U.S. Application to EPO - Unless box B in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the EPO access to the bibliographic data and search results from the instant patent application when a European patent application claiming priority to the instant patent application is filed. See 37 CFR 1.14(h)(2).

The applicant is reminded that the EPO's Rule 141(1) EPC (European Patent Convention) requires applicants to submit a copy of search results from the instant application without delay in a European patent application that claims priority to the instant application.

2. Opt-Out of Authorizations to Permit Access by a Foreign Intellectual Property Office(s)

☐ A. Applicant **DOES NOT** authorize the USPTO to permit a participating foreign IP office access to the instant application-as-filed. If this box is checked, the USPTO will not be providing a participating foreign IP office with any documents and information identified in subsection 1A above.

☐ B. Applicant **DOES NOT** authorize the USPTO to transmit to the EPO any search results from the instant patent application. If this box is checked, the USPTO will not be providing the EPO with search results from the instant application.

NOTE: Once the application has published or is otherwise publicly available, the USPTO may provide access to the application in accordance with 37 CFR 1.14.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Applicant Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Applicant 1 Remove

If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.

Clear

◉ Assignee	○ Legal Representative under 35 U.S.C. 117	○ Joint Inventor
○ Person to whom the inventor is obligated to assign.	○ Person who shows sufficient proprietary interest	

If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:

Name of the Deceased or Legally Incapacitated Inventor:

If the Applicant is an Organization check here. ☒

Organization Name	United Services Automobile Association (USAA)

Mailing Address Information For Applicant:

Address 1	9800 Fredericksburg Road		
Address 2			
City	San Antonio	**State/Province**	TX
Country	US	Postal Code	78288
Phone Number		Fax Number	
Email Address			

Additional Applicant Data may be generated within this form by selecting the Add button. Add

Assignee Information including Non-Applicant Assignee Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Assignee 1

Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.

Remove

If the Assignee or Non-Applicant Assignee is an Organization check here. ☒

Organization Name	United Services Automobile Association (USAA)

Mailing Address Information For Assignee including Non-Applicant Assignee:

Address 1	9800 Fredericksburg Road		
Address 2			
City	San Antonio	**State/Province**	TX
Country ⓘ	US	Postal Code	78288
Phone Number		Fax Number	
Email Address			

Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button. Add

Signature:

Remove

NOTE: This Application Data Sheet must be signed in accordance with 37 CFR 1.33(b). **However, if this Application Data Sheet is submitted with the INITIAL filing of the application and either box A or B is not checked in subsection 2 of the "Authorization or Opt-Out of Authorization to Permit Access" section, then this form must also be signed in accordance with 37 CFR 1.14(c).**

This Application Data Sheet **must** be signed by a patent practitioner if one or more of the applicants is a **juristic entity** (e.g., corporation or association). If the applicant is two or more joint inventors, this form must be signed by a patent practitioner, **all** joint inventors who are the applicant, or one or more joint inventor-applicants who have been given power of attorney (e.g., see USPTO Form PTO/AIA/81) on behalf of **all** joint inventor-applicants.

See 37 CFR 1.4(d) for the manner of making signatures and certifications.

Signature	/Christopher R. Abidin/			Date (YYYY-MM-DD)	2024-03-01
First Name	Christopher	Last Name	Abidin	Registration Number	74742

Additional Signature may be generated within this form by selecting the Add button. Add

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10526
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

This collection of information is required by 37 CFR 1.76. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria,** V**A 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1 The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3 A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent CooperationTreaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

Doc Code: TRACK1.REQ
Document Description: **TrackOne Request**

PTO/AIA/424 (04-14)

CERTIFICATION AND REQUEST FOR PRIORITIZED EXAMINATION UNDER 37 CFR 1.102(e) (Page 1 of 1)

First Named Inventor:	Michael Patrick Bueche Jr.	Nonprovisional Application Number (if known):	
Title of Invention:	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING		

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS PRIORITIZED EXAMINATION FOR THE ABOVE-IDENTIFIED APPLICATION.

1. The processing fee set forth in 37 CFR 1.17(i)(1) and the prioritized examination fee set forth in 37 CFR 1.17(c) have been filed with the request. The publication fee requirement is met because that fee, set forth in 37 CFR 1.18(d), is currently $0. The basic filing fee, search fee, and examination fee are filed with the request or have been already been paid. I understand that any required excess claims fees or application size fee must be paid for the application.

2. I understand that the application may not contain, or be amended to contain, more than four independent claims, more than thirty total claims, or any multiple dependent claims, and that any request for an extension of time will cause an outstanding Track I request to be dismissed.

3. The applicable box is checked below:

I. ☑ Original Application (Track One) - Prioritized Examination under § 1.102(e)(1)

i. (a) The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a). This certification and request is being filed with the utility application via ~~EFS-Web~~ the USPTO patent electronic filing system.

---OR---

(b) The application is an original nonprovisional plant application filed under 35 U.S.C. 111(a). This certification and request is being filed with the plant application in paper.

ii. An executed inventor's oath or declaration under 37 CFR 1.63 or 37 CFR 1.64 for each inventor, **or** the application data sheet meeting the conditions specified in 37 CFR 1.53(f)(3)(i) is filed with the application.

II. ☐ Request for Continued Examination - Prioritized Examination under § 1.102(e)(2)

i. A request for continued examination has been filed with, or prior to, this form.
ii. If the application is a utility application, this certification and request is being filed via EFS-Web.
iii. The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a), or is a national stage entry under 35 U.S.C. 371.
iv. This certification and request is being filed prior to the mailing of a first Office action responsive to the request for continued examination.
v. No prior request for continued examination has been granted prioritized examination status under 37 CFR 1.102(e)(2).

Signature /Christopher R. Abidin/	Date March 1, 2024
Name (Print/Typed) Christopher R. Abidin	Practitioner Registration Number 74742

Note: *This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. Submit multiple forms if more than one signature is required.**

☐ *Total of _____ forms are submitted.

Privacy Act Statement

The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (*i.e.*, GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

PTO/AIA/82A (07-13)
Approved for use through 09/30/2025. OMB 0651-0035
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL FOR POWER OF ATTORNEY TO ONE OR MORE REGISTERED PRACTITIONERS

NOTE: This form is to be submitted with the Power of Attorney by Applicant form (PTO/AIA/82B) to identify the application to which the Power of Attorney is directed, in accordance with 37 CFR 1.5, unless the application number and filing date are identified in the Power of Attorney by Applicant form. If neither form PTO/AIA/82A nor form PTO/AIA82B identifies the application to which the Power of Attorney is directed, the Power of Attorney will not be recognized in the application.

Application Number	To be assigned
Filing Date	Herewith
First Named Inventor	Michael Patrick Bueche Jr.
Title	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	32-10526

SIGNATURE of Applicant or Patent Practitioner

Signature	/Christopher R. Abidin/	Date (Optional)	
Name	Christopher R. Abidin	Registration Number	74742
Title (if Applicant is a juristic entity)			
Applicant Name (if Applicant is a juristic entity)			

NOTE: This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. If more than one applicant, use multiple forms.

☐ *Total of _____ forms are submitted.

A Federal agency may not conduct or sponsor, and a person is not required to respond to, nor shall a person be subject to a penalty for failure to comply with an information collection subject to the requirements of the Paperwork Reduction Act of 1995, unless the information collection has a currently valid OMB Control Number. The OMB Control Number for this information collection is 0651-0035. Public burden for this form is estimated to average 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden to the Chief Administrative Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 or email InformationCollection@uspto.gov. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.** If filing this completed form by mail, send to: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Doc Code: PA..
Document Description: Power of Attorney

PTO/AIA/82B (07-13)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number

POWER OF ATTORNEY BY APPLICANT

I hereby revoke all previous powers of attorney given in the application identified in either the attached transmittal letter or the boxes below.

Application Number	Filing Date

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Signature	Charlotte Whitaker	Date (Optional)	December 15, 2023
Name	Charlotte Whitaker		
Title	VP, Intellectual Property Counsel for United Services Automobile Association (USAA)		

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APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**03/01/2024 11:23:03 PM Z ET**	**32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	64526972	FILING DATE	-
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche Jr.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 8

DOCUMENT		PAGES	DESCRIPTION	SIZE (KB)
32-10526_System_ADS.pdf		9	Application Data Sheet	2174 KB
32-10526_System_Drawings.pdf		8	Drawings-only black and white line drawings	86 KB
32-10526_System_Nonpublication-Request.pdf		2	Nonpublication request from applicant	245 KB
32-10526_System_POA.pdf		2	Power of Attorney	416 KB
32-10526_System_Spec-Claims-Abstract_previewPrintPDF.pdf		44	-	6813 KB
32-10526_System_Spec-	(1-31)	31	Specification	6387 KB

Claims-Abstract_previewPrintPDF-SPEC.pdf				
32-10526_System_Spec-Claims-Abstract_previewPrintPDF-CLM.pdf	(32-43)	12	Claims	112 KB
32-10526_System_Spec-Claims-Abstract_previewPrintPDF-ABST.pdf	(44-44)	1	Abstract	315 KB
32-10526_System_TrackOne-Request_previewPrintPDF.pdf		2	Track One Request	116 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
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32-10526_System_Spec-Claims-Abstract_previewPrintPDF.pdf	0441920487C46F9AAAB4E5986362A3D714951DE9B30FE3093E902651104345052B0464DE67CB92BE918314F79F3E86779E74FC6632EFC278DB0F552DAD217967
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SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

BACKGROUND

[0001] Checks typically provide a safe and convenient method for an individual such as a payor to transfer funds to a payee. To use a check, the individual usually opens a checking account, or other similar account, at a financial institution and deposits funds, which are then available for later withdrawal. To transfer funds with a check, the payor usually designates a payee and an amount payable on the check. In addition, the payor often signs the check. Once the check has been signed, it is usually deemed negotiable, meaning the check may be validly transferred to the payee upon delivery. By signing and transferring the check to the payee, the payor authorizes funds to be withdrawn from the payor's account on behalf of the payee.

[0002] While a check may provide a payor with a convenient and secure form of payment, receiving a check may put certain burdens on the payee, such as the time and effort required to deposit the check. For example, depositing a check typically involves going to a local bank branch and physically presenting the check to a bank teller. To reduce such burdens for the payee, systems and methods have been developed to enable the remote deposit of checks. For example, the payee may capture a digital image of a check using a mobile device. The financial institution may then receive from the payee the digital image of the check. The financial institution may then use the digital image to credit funds to the payee. However, such a technique requires the efficient and accurate detection and extraction of the information pertaining to a check in the digital image. Capturing a digital image at a mobile device that allows for subsequent detection and extraction of the information from the digital image is difficult.

SUMMARY

[0003] An image of a check that is in the field of view of a camera is monitored prior to the image of the check being captured. The camera is associated with a mobile device. The monitoring may be performed by the camera, the mobile device, and/or a financial institution that is in communication with the mobile device. When the image of the check in the field of view passes monitoring criteria, an image may be taken by the camera and provided from the mobile device to a financial institution. The check may be deposited in a user's bank account based on the image. Any technique for sending the image to the financial institution may be used.

[0004] In an implementation, the image capture may be performed automatically by the camera, the mobile device, and/or the financial institution as soon as the image of the check is determined to pass the monitoring criteria. In an implementation, feedback may be provided to the user of the camera regarding the image of the check in the field of view. The user may reposition the check and/or the camera, for example, responsive to the feedback. Alternatively, the user may capture an image of the check responsive to the feedback.

[0005] This summary is provided to introduce a selection of concepts in a simplified form that are further described below in the detailed description. This summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used to limit the scope of the claimed subject matter.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] The foregoing summary, as well as the following detailed description of illustrative embodiments, is better understood when read in conjunction with the appended drawings. For the purpose of illustrating the embodiments, there are shown in the drawings example constructions of the embodiments; however, the embodiments are not limited to the specific methods and instrumentalities disclosed. In the drawings:

Figure 1 is a block diagram of an implementation of a system in which example embodiments and aspects may be implemented;

Figure 2 shows a high-level block diagram of an implementation of a system that may be used for the deposit of a check;

Figure 3 is a diagram of an example image comprising a check image, a background image, and feedback;

Figure 4 is a diagram of an example image divided into segments that may be used for monitoring the image;

Figure 5 is a diagram of an example histogram for a segment of an image comprising check data and background data;

Figure 6 shows a data flow diagram of a system for the deposit of a check, in accordance with an example embodiment;

Figure 7 shows a block diagram of a client apparatus and a server apparatus for the deposit of a check, in accordance with an example embodiment;

Figure 8 is an operational flow of an implementation of a method that may be used for deposit of a check using image monitoring of the check;

Figure 9 is an operational flow of another implementation of a method that may be used for deposit of a check using image monitoring of the check; and

Figure 10 is a block diagram of an example computing environment in which example embodiments and aspects may be implemented.

DETAILED DESCRIPTION

[0007] In the following detailed description of example embodiments, reference is made to the accompanying drawings, which form a part hereof and in which is shown, by way of illustration, specific embodiments in which the example methods, apparatuses, and systems may be practiced. It is to be understood that other embodiments may be used and structural changes may be made without departing from the scope of this description.

[0008] Figure 1 is a block diagram of an implementation of a system 100 in which example embodiments and aspects may be implemented. System 100 may include an account owner, referred to herein as a user 102, and financial institutions 130, 140, and 150, which may be any type of entity capable of processing a transaction involving a negotiable instrument. For example, financial institutions 130, 140, and 150 may be a retail bank, an investment bank, an investment company, a regional branch of the Federal Reserve, a clearinghouse bank, and/or a correspondent bank.

[0009] A negotiable instrument typically includes a type of contract that obligates one party to pay a specified sum of money to another party. Negotiable instrument as used herein is an unconditioned writing that promises or orders payment of a fixed amount of money. One example of a negotiable instrument is a check. The check may be taken by the receiving party and deposited into an account at a financial institution of the receiving party. The receiving party may endorse the check and then present it for deposit at a bank branch, via an automated teller machine (ATM), or by using remote deposit. Other examples of negotiable instruments include money orders, cashier's checks, drafts, bills of exchange, promissory notes, and the like. A money order is a trusted financial instrument that is a payment order for a pre-specified amount of money. A cashier's check (also known as a bank check, official check, teller's check, bank draft or treasurer's check) is a check guaranteed by a bank and may be purchased from a bank.

[0010] The user 102 may be an individual or entity who owns account 160 that may be held at financial institution 130. Account 160 may be any type of deposit account for depositing funds, such as a savings account, a checking account, a brokerage account, and the like. The user 102 may deposit a check 108 or other negotiable instrument in the account 160 either electronically or physically. The financial institution 130 may process and/or clear the check 108 or other negotiable instrument. The user 102 may communicate with financial institution 130 by way of communications network 120 such as an intranet, the Internet, a local area network (LAN), a wide area network (WAN), a wireless fidelity (WiFi) network, a public switched telephone network (PSTN), a cellular network, a voice over Internet protocol (VoIP) network, and the like. The user 102 may communicate with financial institution 130 by phone, email, instant messaging, text messaging, web chat, facsimile, mail, and the like. Financial institutions 130, 140, and 150 also may communicate with each other by way of communications network 120.

[0011] In an implementation, the user 102 may receive payment from another individual such as a payor in the form of a check 108 or other negotiable instrument that is drawn from account 170 at financial institution 150. The user 102 may endorse the check 108 (e.g., sign the back of the check 108) and indicate an account number on the check 108 for depositing the funds. It is noted that although examples described herein may refer to a check,

the techniques and systems described herein are contemplated for, and may be used for, deposit of any negotiable instrument. Similarly, the techniques and systems described herein are contemplated for and may be used with any form or document whose image may be captured with a camera or other imaging device of a mobile device for subsequent storage and/or processing.

[0012] As described further herein, a digital image of a check or other negotiable instrument may be provided from a user to a financial institution, and the digital image may be processed and funds associated with the check or negotiable instrument in the digital image may be deposited in a user's bank account. The user 102 may deposit the check 108 into account 160 by making a digital image of the check 108 and sending the image file containing the digital image to financial institution 130. For example, after endorsing the check 108, the user 102 may use a mobile device 106 that comprises a camera to convert the check 108 into a digital image by taking a picture of the front and/or back of the check 108. The mobile device 106 may be a mobile phone (also known as a wireless phone or a cellular phone), a personal digital assistant (PDA), or any handheld computing device, for example. Aspects of an example mobile device are described with respect to Figure 10.

[0013] To increase the likelihood of capturing a digital image of the check 108 that may be readable and processed such that the check 108 can be cleared, the image is monitored for compliance with one or more monitoring criteria, prior to the image of the check 108 being captured. The monitoring criteria may be directed to proper lighting and/or framing of the check 108 in an image of the check 108 that will be captured and presented for clearing of the check 108. An application may monitor whether the check 108 is sufficiently within the frame of the camera and has a high enough quality for subsequent processing. The monitoring is performed with respect to the image as it appears in the field of view of the camera of the mobile device 106. The field of view is that part of the world that is visible through the camera at a particular position and orientation in space; objects outside the field of view when the image is captured are not recorded in the image. The monitoring criteria may be based on one or more of light contrast on the image, light brightness of the image, positioning of the image, dimensions, tolerances, character spacing, skewing, warping, corner detection, and MICR (magnetic ink character recognition) line detection, as described further herein. In an

implementation, one or more histograms may be determined using the image being monitored. The histograms may be used in conjunction with monitoring criteria, as described further herein.

[0014] The monitoring may be performed by the camera, the mobile device 106, and/or a financial institution that is in communication with the mobile device 106. When the image of the check 108 in the field of view passes the monitoring criteria, an image may be taken by the camera and provided from the mobile device 106 to a financial institution. By ensuring that the image of the check passes monitoring criteria during pre-image capture monitoring, the number of non-conforming images of checks is reduced during presentment of the images to a financial institution for processing and clearing. In an implementation, feedback may be provided to the user 102 regarding the image of the check in the field of view. Based on the feedback, the user 102 may reposition the check 108 and/or the camera, for example, or may capture an image of the check 108.

[0015] In an implementation, the image capture may be performed automatically by the camera, the mobile device 106, and/or the financial institution as soon as the image of the check 108 is determined to pass the monitoring criteria. Alternatively, the user 102 may manually instruct the camera to perform the image capture (e.g., by pressing a button the camera or the mobile device 106) after the user 102 receives an indication or other feedback that the image passes the monitoring criteria.

[0016] In an implementation, the user 102 may send the digital image(s) to financial institution 130 using the mobile device 106. Any technique for sending a digital image to financial institution 130 may be used, such as providing a digital image to a website associated with financial institution 130 from storage, emailing a digital image to financial institution 130, or sending a digital image in a text message or instant message, for example.

[0017] Financial institution 130 may receive a digital image representing the check 108 and may use any known image processing software or other application(s) to obtain the relevant data of the check 108 from the digital image. Financial institution 130 may determine whether the financial information associated therewith may be valid. For example, financial institution 130 may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like. The electronic

devices may include any combination of hardware components such as processors, databases, storage drives, registers, cache, random access memory (RAM) chips, data buses, or the like and/or software components such as operating systems, database management applications, or the like. According to an embodiment, the electronic devices may include a network-based server that may process the financial information and may receive the digital image from the user 102.

[0018] The electronic devices may receive the digital image and may perform an analysis on the quality of the digital image, the readability of the data contained therein, or the like. For example, the electronic devices may determine whether the account number, amount payable, and the like may be readable such that it may be parsed or otherwise obtained and processed by the financial institution to credit an account 160 associated with the user 102 and debit an account associated with the payor. In an implementation, a representative 135 of financial institution 130 may provide assistance to the user 102 and may provide assistance in determining whether the financial information may be readable and/or of a good enough quality to be processed.

[0019] Upon receipt and approval of the digital image, financial institution 130 may credit the funds to account 160. Financial institution 130 may clear the check 108 by presenting a digital image of the check 108 captured from the digital image to an intermediary bank, such as a regional branch of the Federal Reserve, a correspondent bank, and/or a clearinghouse bank. For example, the check 108 may be cleared by presenting the digital image to financial institution 140, which may be a regional branch of the Federal Reserve, along with a request for payment. Financial institutions 130 and 150 may have accounts at the regional branch of the Federal Reserve. Financial institution 130 may create a substitute check using the image provided by the user 102 and present the substitute check to financial institution 140 for further processing. Upon receiving the substitute check, financial institution 140 may identify financial institution 150 as the paying bank (e.g., the bank from which the check 108 is drawn). This may be accomplished using a nine digit routing number located on the bottom left hand corner of the check. A unique routing number is typically assigned to every financial institution in the United States. Financial institution 140 may present the substitute check to financial institution 150 and request that the check be paid. If financial

institution 150 verifies the check (i.e., agrees to honor the check), financial institution 140 may then settle the check by debiting funds from financial institution 150 and crediting funds to financial institution 130. Financial institution 150 may then debit funds from account 170.

[0020] It will be appreciated that the preceding examples are for purposes of illustration and explanation only, and that an embodiment is not limited to such examples. For example, financial institution 150 may be a correspondent bank (i.e., engaged in a partnership with financial institution 130). Thus, financial institution 130 may bypass the regional branch of the Federal Reserve and clear the check directly with financial institution 150. In addition, account 160 and account 170 may both be held at financial institution 130, in which case the check 108 may be cleared internally.

[0021] In an implementation, the mobile device 106 may comprise a video source such as a video camera, a web camera, or a video-enabled phone, for example, to obtain a video of the check 108. A frame of the video may be obtained and monitored with respect to monitoring criteria, as described further herein. The mobile device 106 and/or the institution may obtain the frame and monitor the frame, depending on an implementation. Generation of a live video of a check 108 is not limited to a video camera, a web camera, and a video-enabled phone, and it is contemplated that any device that is capable of generating a live video may be used to make a video of the check 108 which may be monitored in real-time with respect to monitoring criteria. Additional devices that may be used in the generation and/or transmission of a live video include a web-enabled video computing device, a mobile phone, a camcorder, and a computer camera, for example.

[0022] Figure 2 shows a high-level block diagram of an implementation of a system 200 that may be used for the deposit of a check, such as the check 108. As described further herein, the user 102 may deposit the funds of the check 108 using the camera functionality in the mobile device 106. In the example of one person giving a check to another person, this would enable the receiving party to deposit the funds at that time, without physically visiting an ATM or a bank branch.

[0023] In an implementation, the mobile device 106 may comprise a camera 207, such as a digital camera. Such a mobile device may be called a camera phone. The mobile device 106, through the camera 207, has the ability to take or capture a picture or digital image

of the check 108 or other negotiable instrument. The camera 207 may take an image of the front of the check 108. Alternatively, the camera 207 may take an image of both the front and the back of the check 108. The back of the check may provide endorsement verification, such as the signature of the person or party the check is made out to.

[0024] In an implementation, prior to an image in the field of view of the camera 207 being captured by the camera 207, the image may be monitored with respect to monitoring criteria, e.g., using a software application running on the mobile device 106. Feedback based on the monitoring of the image may be provided to the user 102 to assist the user 102 in positioning the check 108 so that the image of the check 108 may be captured in such a manner that it may be more easily processed and cleared during subsequent operations, such as those involving one or more financial institutions.

[0025] A depository 204 may include a bank in which the user 102 has a deposit account; however, the present disclosure is not limited to just banks. Alternatively, a third party may act as the depository 204 providing functionality to a plurality of users without regard to the bank at which they have deposit accounts, or whether their individual bank allows for the methods and systems described herein. The depository 204, in an implementation, after receiving the image(s) of the check 108 from the user 102, may use a clearinghouse 210 to perform the check clearing operations. As described with respect to the system 100 of Figure 1, check clearing operations are used by banks to do the final settlement of the check 108, such as removing funds from the account of the payor and transferring those funds to the user's bank. The user's bank may choose to make the funds available to the user 102 immediately and take on the risk that the check 108 does not clear. However, for various reasons, the bank may only make those funds available to the user 102 after the check 108 finally clears.

[0026] In an implementation, the user 102 may place the check 108 on a background and generate a digital image comprising an image of the check (e.g., a check image) and a portion of the background (e.g., a background image) using the camera 207. Any background may be used, although a dark background or a consistently colored background may provide more optimal results. It is noted that although examples and implementations described herein may refer to a check image and check data, the term "check image" may refer to any

foreground image in a digital image (as opposed to the background image) and the term "check data" may refer to any foreground data in a digital image (as opposed to background data). Thus, the "check image" and the "check data" may refer to the foreground image and foreground data in implementations involving any negotiable instrument, form, or document.

[0027] In an implementation, the image being monitored in the field of view of the camera 207 comprises check data and background data. The check data pertains to the check image and the background data pertains to the background image (e.g., the background on which the check image is disposed).

[0028] Figure 3 is a diagram of an example image 230 comprising a check image 247, a background image 250, and a feedback indicator 235 providing feedback to the user 102. The image 230 may be generated by an imaging device associated with the mobile device 106, such as the camera 207. An edge 245 separates the check image 247 from the background image 250. The edge 257 may be detected using any known technique(s). The image 230 may be provided in the field of view of the camera 207 prior to and during image capture of the check 108. The user 102 may adjust the camera 207, the check 108, and/or any light source so that the image 230 passes one or more monitoring criteria. For example, a light source from a specific angle can lead to poor light contrast. Light contrast may be a monitoring criterion, and poor light contrast may be corrected easily by moving the lens of the camera 207 to a different perspective, thereby allowing the image to pass the monitoring criterion.

[0029] Feedback regarding the image 230 in the field of view with respect to the monitoring criteria may be generated and provided to the user 102. In an implementation, the feedback may be provided visually, such as by text (e.g., "go closer", "go farther", "move the check to the right", "put the check on a darker background", "tilt the camera down", "take the picture now", etc.), arrows, or other visual indicators or cues (e.g., green lights, red lights, etc.) overlaid on the image 230, shown as feedback indicator 235. Alternatively or additionally, feedback may be provided to the user 102 aurally, such as through a speaker associated with the mobile device 106. The feedback may advise the user 102 to move the camera 207 or the check 108 or adjust the lighting or the background, for example. The feedback may also advise the user 102 when the image 230 passes the one or more monitoring criteria and to capture the image of the check 108.

[0030] One of the monitoring criteria may be based on the positioning of the check 180 in the image 230. The positioning of the check 108 may be determined from the image 230 and compared with predetermined dimensions (e.g., of a typical personal check, of a typical business check) and tolerances. If the dimensions are within a certain acceptable tolerance, then it may be determined that the check 108 is properly positioned. Such feedback may be generated and provided to the user 102.

[0031] In an implementation, the positioning of the check 108 in the image 230 may be compared with an alignment guide (which may or may not be visible to the user 102 in the field of view of the camera 207). For example, measurements may be made by a processor in the camera 207, the mobile device 106, or a computing device at the financial institution to determine the check's position with respect to the alignment guide. The measurements may be compared to predetermined measurements or values to determine whether the check's positioning in the image 230 is proper or sufficient for further processing of the image. Edge detection and/or corner detection may be used in such measurements (e.g., in measuring the distance from the check 108 in the image 230 to the alignment guide). Any known technique(s) for edge detection and/or corner detection may be used. In an implementation, corner detection itself may be a monitoring criterion, such that if corner detection of the check 108 in the image 230 is achieved, then it may be concluded that the image 230 may be properly processed and cleared by a depository (i.e., the image 230 passes the monitoring criteria).

[0032] The alignment guide may be overlaid on the camera feed of the mobile device 106, in an implementation. The alignment guide may take any shape such as a bounding rectangle or other bounding box or shape, horizontal and/or vertical bars, parallel lines, etc., for example. With a bounding rectangle, for example, used as the alignment guide, aligning the check 108, thereby passing this monitoring criterion, means enclosing the check 108 within the bounding rectangle. If the check 108 is outside of the alignment guide in the image 230, feedback may be generated and provided to the user 102 regarding this monitoring criterion with instructions for moving the check 108 or the camera 207 in order to properly align the check 108 in the field of view.

[0033] The operator of the camera 207 may introduce distortions in the image due to a perspective problem, specifically an angling of the camera vertically over the check, and the top of the check is smaller than the bottom, or the reverse. Monitoring criteria may also be directed to determining whether the image is skewed or warped. Skewing occurs when the check 208 is rotated from the horizontal in the image 230. By measuring the distance from the edge(s) of the check 208 in the image to an alignment guide or the edge of the field of view, it may be determined whether the check 208 is skewed (e.g., by comparing the distances to one another, by comparing the distances to predetermined values, etc.). If skewing is present in the image 230, feedback may be generated and provided to the user 102 with instructions for moving the check 108 or the camera 207 in order to properly align the check 108 in the field of view with respect to the horizontal.

[0034] Warping, as used herein, is meant to denote that the check 108 is tilted forward or back with respect to a plane that is perpendicular to a line drawn from the camera lens to the center of the check 108. Warping, or tilting, of the image may lead to incorrect optical detection of the check 108. In an implementation, a processor in the camera 207, the mobile device 106, or a computing device at the financial institution may determine whether warping is present in the image, and if so, may generate and provide feedback to the user 102. Such feedback may comprise instructions to the user 102 for moving the check 108 or the camera 207 such that the check 108 would appear to be perpendicular to an imaginary line drawn from the center of the camera lens to the center of the check 108 itself (e.g., dewarping instructions).

[0035] If user involvement is tolerated, the user may be queried to supply or identify one or more corners of the check 108 in the image 230. The perimeter of the check 108 may be determined using this information. Additionally, this information may be used for monitoring the image 230 for distortions.

[0036] In an implementation, a monitoring criterion may be whether the MICR line can be detected and/or read. Any known MICR line detection technique(s) may be used by the camera 207, the mobile device 106, and/or the financial institution (e.g., using an image processor, for example) to detect the MICR line on the check 108 in the image 230. If the MICR line can be detected, it may be determined that the image 230 may be captured and sent to

the financial institution for processing and clearing of the check 108 (i.e., the image passes the monitoring criterion directed to MICR line detection). If the MICR line cannot be detected, feedback may be provided to the user 102, such as to reposition the check 108 and/or the camera 207 (i.e., the image fails to pass the monitoring criterion, perhaps because the image is out focus or the lighting is inadequate, for example).

[0037] In an implementation, spacing between certain characters, points, or features (e.g., MICR number, "$" sign, signature line, courtesy amount line, legal amount line, etc.) may be determined and used as a monitoring criterion. For example, if the MICR line can be detected, then the spacing between the numbers in the MICR line may be determined using any known measuring and/or image processing technique(s). If the spacing is outside of a certain range corresponding to valid spacing between number in a MICR line, then it may be determined that the image 230 may be not properly processed if captured by the camera 207. In such a case, feedback may be generated and provided to the user 102, such as to reposition the check 108 and/or the camera 207.

[0038] Another monitoring criterion may be based on the light in the image 230, such as the light contrast and/or light brightness found on the image 230, such as in various regions of the image 230. For example, if the light contrast between the check image 247 and the background image 250 is less than a predetermined amount, then it may be determined that the image 230 may be not properly processed if captured by the camera 207. In such a case, instead of capturing the image 230, feedback may be generated and provided to the user 102 to adjust the camera 207, the check 108, and/or the lighting in order to bring the image 230 into compliance with the monitoring criteria.

[0039] As another example, the light brightness on various regions of the image may be determined and compared to each other and/or may be compared to a predetermined threshold. If the difference between the light brightness of the various regions is less than a predetermined amount (e.g., the light brightness does not vary significantly among the regions) or if the light brightness is less than a predetermined threshold, then it may be determined that the image 230 may be properly processed if captured by the camera 207. Otherwise, feedback may be generated and provided to the user 102 to adjust the camera 207, the check 108, and/or the lighting in order to change the light brightness on the image 230.

[0040] In an implementation, one or more histograms may be generated based on the image 230 and used in the determination of light contrast and/or light brightness monitoring criteria. A histogram is a well known graph and may be used to display where all of the brightness levels contained in an image are found, from the darkest to the brightest. These values may be provided across the bottom of the graph from left (darkest) to right (brightest). The vertical axis (the height of points on the graph) shows how much of the image is found at any particular brightness level.

[0041] Histograms may be used to monitor whether the light on the image 230 is uniform, not too bright, etc. For example, the mobile device 106 can monitor the histogram of the image 230 to ensure that there is a large contrast between the background image 250 and the check image 247. Feedback may be provided to the user 102 as to how to move or adjust the camera, lighting, etc. in order to get a good image for subsequent processing (i.e., how to get an image that passes the monitoring criteria).

[0042] In an implementation, the image 230 may be divided into segments, such as those shown in Figure 4. Figure 4 is a diagram of the example image 230 of Figure 3 divided into segments 260, 265, 270, 275 that may be used for monitoring the image 230. Although four segments are shown in Figure 4, any number of segments may be used with techniques described herein. Although the segments 260, 265, 270, 275 are formed by dividing the image 250 into quadrants, the segments may be formed by any techniques, take any shape, and have any area, subject to a constraint that each segment comprises a portion of the check data 247 and a portion of the background data 250 separated by a portion of the edge 245. In this manner, distinct areas of density corresponding to the background of the image and the check data of the image may be provided in a histogram.

[0043] Figure 5 is a diagram of an example histogram 280 for a segment of an image comprising check data and background data. The horizontal axis of the histogram 280 represents the grayscale level between 0 and 255, where 0 represents true black and 255 represents true white. The vertical axis represents the amount of the image at a particular grayscale level of the horizontal axis. Any known technique for generating a histogram for an image (such as a grayscale image of the image 230) may be used. The histogram 280 shows two distinct areas of density (i.e., two distinct density distributions). The density area 286

closer to the grayscale level of zero corresponds to the background of the image, and the density area 289 closer to the grayscale level of 255 corresponds to the check data.

[0044] The density distribution for each segment (or for the entire image 230) may be analyzed to determine whether the light contrast and/or light brightness is appropriate for processing and clearing of the check 108 in the image 230 (and thus passes that monitoring criterion) or whether the light contrast and/or light brightness does not pass the monitoring criterion and the camera 207, the check 108, and/or the light source should be adjusted or repositioned. For example, the density distributions for the segments may be compared with each other and/or may be compared to predetermined values or levels. If the differences are less than a predetermined difference amount, such as less than 1 percent different, less than 5 percent different, etc., then the image 230 may be captured and sent to the financial institution for processing. Otherwise, feedback may be generated and provided to the user 102 to reposition the camera 207, the check 108, and/or the light source.

[0045] When the image 230 passes the monitoring criteria (e.g., is positioned properly with respect to an alignment guide, is not warped, is not skewed, has adequate light brightness and/or light contrast, etc.), the image 230 may be captured either automatically (e.g., by the camera or the mobile device under direction of an application running on the camera 207 or the mobile device 106 or the financial institution) or manually (e.g., by the user 102 pressing a button or making a selection on the camera 207 or the mobile device 106). The digital image thus captured may be provided from the mobile device 106 to a financial institution. The check 108 may be deposited in a user's bank account based on the digital image. Any technique for sending the digital image to the financial institution may be used.

[0046] Figure 6 shows a data flow diagram 300 of a system for the deposit of a check, in accordance with an example embodiment. In the data flow diagram 300, a client 320 is one example of the mobile device 106 of the user 102 described with respect to the systems 100 and 200 of Figures 1 and 2, respectively. In an implementation, a server 322 may be a software component operable by the depository 204 of Figure 2. The client 320 may log in to a remote deposit system executed on the server 322. The login 325 may serve to authenticate the user 102 as an authorized consumer of the depository 204.

[0047] The server 322, in one example, may send instructions 330 to the client 320 that execute an application on the client 320. This may include instructions that cause a software object, which may have been previously downloaded and installed (e.g., pre-installed) on the client 320, to be executed on the client 320. The software object may analyze the image in the field of view of a digital camera (e.g., the image 230 shown in the field of view of the camera 207 associated with the mobile device 106) with respect to one or more monitoring criteria and may generate and provide feedback to the user regarding the monitoring criteria and/or instructions for capturing an image of the check 108.

[0048] In another example, the instructions 330 may include a wholly self-contained application that when delivered to the client 320 will execute and perform one or more operations described herein, such as those directed to analyzing the image in the field of view of the camera 207 with respect to monitoring criteria and providing feedback to the user 102. In either example, the software object may be configured to make one or more software calls 310 to the camera 207. This may be through specific software instructions to the camera 207. In other words, the camera's functionality may not be abstracted through any software library. In such an example, software code may be written and delivered to every different camera-equipped mobile phone.

[0049] In an alternate example, the software object may operate through a software abstraction layer, such as an application programming interface (API). The software object developer may only insert code into the software object to call one or more APIs exposed by the software operating the mobile device 106. One example of such software is Windows Mobile by Microsoft Corporation. In the context of a Windows Mobile device, the Windows Mobile operating system (OS) has one or more APIs exposed to application developers that will translate instructions from applications into instructions operable by the camera 207 on the mobile device 106. A mobile operating system, also known as a mobile platform or a handheld operating system, is the operating system that controls a mobile device. Other mobiles OSs include Symbian OS, iPhone OS, Palm OS, BlackBerry OS, and Android.

[0050] The software object may cause the camera 207 to analyze an image in the field of view with respect to monitoring criteria, provide feedback, and/or take a picture or capture one or more images of the check 108 being deposited. These images may be captured

sequentially, e.g., pursuant to the user 102 flipping the check 108 over after an image of the front of the check 108 has been captured after passing the monitoring criteria. However, each side of the check 108 may be captured by the camera 207 using similar API calls. The images may be stored in an image file 315.

[0051] Once the images of one or both sides of the check 108 pass the monitoring criteria and are captured by the camera 207, the image file 315 may be operated on by the software object of the client 320. These operations may include any of the following: deskewing, dewarping, magnetic ink character recognition, cropping (either automatically, or having the user 102 manually identify the corners and/or edges of the check 108 for example), reducing the resolution of the image, number detection, character recognition, and the like.

[0052] With respect to number and character recognition, commercial check scanners have used characteristics of the MICR encoding to detect information about the check, such as the bank's routing number and the account number. However, the characteristics that these scanners have used are the magnetic characteristic of the ink itself and these scanners have used methods similar to those of magnetic audio tape readers. In an implementation, a software object of the client 320 may optically recognize the characters on the MICR line, as a consumer mobile device such as the mobile device 106 will lack the magnetic reading ability of a commercial check scanner.

[0053] The image may be also down converted into a grayscale or black and white image, such as either in Joint Photographic Experts Group (JPEG) compliant format or in tabbed image file format (TIFF) for example. In an alternate example, the image may be formatted as a Scalable Vector Graphics (SVG) image. One of the benefits of an SVG file is a large size advantage over JPEG. In the former example, the image at some point before entry into the clearing system may be converted to TIFF format. This may be performed at the mobile device 106, wherein the camera 207 captures the image in TIFF format. However, the camera 207 of the mobile device 106 may capture the image in JPEG format, which may then be converted into TIFF either at the mobile device 106 or at the server 322. In the latter example, this may use the transmission of the TIFF image across a communications network which may be more advantageous as TIFF images are typically smaller in file size for the same size of picture as a JPEG formatted image.

[0054] The software object on the client 320 may operate by performing one or more of the operations described herein and then transmitting an image file 335 (e.g., based on image file 315 that has been processed) to the server 322 after the user 102 confirms that they do wish to deposit the check 108. Alternately, the software object may capture the image of the check 108 and transmit that image to the server 322 that in turn may perform those operations, verifies that the image quality is within acceptable thresholds, and communicates that verification back to the client 320, which can then instruct the user 102 to take a picture of the other side of the check 108. In this example, the image transmitted to the server 322 may be in any format, such as JPEG or TIFF, insofar as the server software has the ability to convert that image into a Check 21 compliant format. Alternately, the bank may output an X9.37 file to the clearing system. The Check Clearing for the 21st Century Act (or Check 21 Act) is a United States federal law that allows the recipient of a paper check to create a digital version, thereby eliminating the need for further handling of the physical document. The Check 21 standard for electronic exchange is defined in the standard DSTU X9.37-2003 ("X9.37"). It is a binary interchange format.

[0055] The server 322 may confirm (e.g., using a process confirmation 340) with the user 102 the transmission, reception, and processing of each side of the check 108 separately, or may confirm both sides at the same time. On the server side, more operations may be performed, such as signature verification. Where to perform these operations may be determined by the processing power of the mobile device 106 itself, which is typically limited in computational power. However, the present discussion is not limited in any way by discussion of where certain operations are described as operating. The operations of detecting and verifying information may be performed by the client 320 before the information is transmitted along with the image in the image file 335 to the server 322. Alternately, the software object(s) operating on the mobile device 106 may perform no operation other then capturing images of the front and back of the check 108 after passing the monitoring criteria, receiving confirmation that the user 102 wishes to proceed, and transmitting those images to the server 322, wherein the server 322 performs those operations.

[0056] In an implementation, after the image file 335 has been received by the server 322, the server 322 may send a process confirmation 340 to the client 320. The process

confirmation 340 may request instructions from the client 320 to continue proceeding with the deposit now that the server 322 has received the image file 335. In response, the client 320 may send a deposit confirmation 345 to the server 322, instructing the server 322 to process the deposit of the check based on the image file 335 that had been received by the server 322.

[0057] Figure 7 shows a block diagram of a client apparatus 450 and a server apparatus 570 for the deposit of a check, in accordance with an example embodiment. The client apparatus 450 may include one or more software objects operating on a mobile device 106, such as described above. The client apparatus 450 may include a communications module 452, a check processing module 454, and an image monitoring and capture module 456. The client apparatus 450 may receive, in one example, one or more check images 458 as an input and output one or more processed images 460.

[0058] In an implementation, the check images 458 may be received following a software call from the check processing module 454 to the image monitoring and capture module 456. In such an implementation, the image monitoring and capture module 456 may include the camera 207 contained within the mobile device 106. Alternately, the camera 207 may be detachably coupled to the mobile device 106 such as through a secure digital (SD) slot or over any suitable communications bus, such as USB (universal serial bus).

[0059] In an implementation, the image monitoring and capture module 456 may obtain an image and send the image to a financial institution (e.g., financial institution 130, the server 322, the server apparatus 570, etc.) for processing. In an implementation, the client apparatus 450 may comprise a browser such as a web browser, for accessing a website on the Internet or other network associated with a financial institution. The user may access the website and select a "monitor and capture image" link or similar icon, button or link, for example, displayed on the browser. Such a selection may call the image monitoring and capture module 456 on the client apparatus 450.

[0060] The communications module 452 may be configured, in one example, to receive and send data signals over a suitable communications network. This may include, without limitation, GSM/GPR3, HSDPA, CDMA, TDMA, 802.11, 802.16 and the like. While the bandwidth available to the mobile device 106 may be an implementation concern such discussion is outside the scope of the present discussion and any suitable wireless

communications network is considered to be within the scope of the present discussion. With respect to the present discussion, the communications module 452 may receive one or more processed check images 460 from the check processing module 454 and may transmit them over the suitable communications network to the depository 204, as described herein.

[0061] The check processing module 454 may be configured, in one example, to cause the image monitoring and capture module 456 to monitor an image of at least one side of a check provided in a field of view of the camera 207 and then capture the image after it passes monitoring criteria. Compliance with the monitoring criteria is intended to ensure that the image of the check is suitable for one or more processing tasks. For instance, if the check is rotated 45 degrees clockwise when captured, the check processing module 454 or a software object operated on the server 322 described above may be unable to optically detect information on the check.

[0062] The check processing module 454 may perform one or more cleaning or processing operations on the captured image of the check. Such cleaning or processing may include dewarping and/or deskewing (if not part of the monitoring criteria, in an implementation), for example. Cleaning or processing may include down-converting the image received from the image capture module to a suitable size, such as 200 dots per inch (DPI) resolution or in a resolution range such as 200 DPI to 400 DPI, 300 DPI to 500 DPI, etc., and/or converting the image to grayscale or black and white. Such operation(s) may reduce the file size of the check image. Alternatively, the check processing module 454 may send instructions to the image monitoring and capture module 456 to cause the image monitoring and capture module 456 to capture an image of the check at a suitable resolution. The check processing module 454 may additionally perform any of the following operations, in further examples: convert from JPEG to TIFF, detect check information, perform signature detection on the image of the check, and the like. The check processing module 454 may, alternatively, send the captured check image to the server described herein for such processing, and receive confirmation that the operations were completed before further operations can proceed.

[0063] The size of the file sent between the mobile device and the server may be small. This runs counter with respect to automatic check detection against a background. If captured in color, the contrast between check and background becomes easier. However, the

processed image sent over the communications network may need to be smaller, and if the detection operation is performed by the server, it may be advantageous to convert the captured image to grayscale, or even black and white, before transmission to the server. Grayscale images are compliant with the Check 21 Act.

[0064] While "flat" is a fairly well known term to users, each user's appreciation of flat with respect to the camera lens of the camera 207 associated with the mobile device 106 may result in a problem with needing to align the check image programmatically or risk rejecting a large number of check images. As the image captured is a set of pixels, a tilted image will result in a jagged polygon rather than a perfect rectangle. Using convex hull algorithms, the check processing modules may create a smooth polygon around the boundary and remove the concavity of the check image. Alternatively, a rotating calipers algorithm may be used to determine the tightest fitting rectangle around the check boundary, which can then be used to determine the angle of it, with that angle being used to align the check properly.

[0065] The server apparatus 570 may include one or more software objects operating on a server operated by the depository 204. Aspects of an example server apparatus are described with respect to Figure 10. The server apparatus 570 may include a communications module 572, a check processing module 574, and a check clearance module 576. The server apparatus 570 may receive one or more processed images 460 from a mobile device 106 or a client apparatus 450 as an input and may output a file such as a Check 21 compliant file 578. The Check 21 compliant file 578 may be a file or entry in a record set that is compliant with the clearinghouse rules set forth in the Check 21 Act and may include outputting an X9.37 file, in one example.

[0066] The communications module 572 may be configured to receive a wireless communication from the mobile device 106 over any suitable communications network, such as those described above. The communications module 572 may additionally receive a communication over a different communications network than the mobile device 106 communicated on, such as receiving the communication over a TCP/IP (Transmission Control Protocol / Internet Protocol) connection from the user's communication provider.

[0067] The check processing module 574 may be configured, in one example, to perform one or more check processing operations on the processed image(s) 460 that are

received. In an implementation, these operations may include any of the operations described herein with respect to the check processing module 454. The operation of signature verification may be performed by the check processing module 574 of the server apparatus 570 as the server apparatus 570 may interface with other systems of the depository 204 that may maintain previously verified signature samples of the user 102. Performing signature verification at the client apparatus 450 may be computationally unfeasible; additionally, there may be a security risk if the signature sample is stored on the user's own device.

[0068] A cropped grayscale image may be sent to the server apparatus 570. The server apparatus 570 may extract information via a TIFF conversion and determine the DPI and re-scale to the proper DPI (e.g., convert to TIFF and detect the DPI that was used in the grayscale image). In an implementation, DPI detection may run on the client apparatus 450.

[0069] The check clearance module 576 may be configured, in one example, to receive a file from the check processing module 574 and may communicate with a check clearinghouse such that a Check 21 compliant file may be delivered to the check clearinghouse and funds may be received by the depository 204. The availability of the funds to the user 102 may be delayed by this operation such that the user 102 only has access to those funds when the depository 204 receives confirmation that the check has cleared.

[0070] Figure 8 is an operational flow of an implementation of a method 800 that may be used for deposit of a check using image monitoring of the check. At 810, a request for access may be received from a user (e.g., the user 102). The user may request access to a deposit system operated by a depository (e.g., the depository 204) by way of a mobile device (e.g., the mobile device 106) such as a cellular phone, a PDA, a handheld computing device, etc. operated by the user. The access may be through some sort of user login, in some examples. The deposit system may be configured to receive a deposit of a negotiable instrument, such as a check, money order, cashier's check, etc. from the user and clear the negotiable instrument in a suitable clearinghouse system.

[0071] At 820, the system may initialize a software object on the mobile device. This may include sending instructions to the mobile device intended to execute a previously installed (i.e., pre-installed) software object. Alternatively, the system may send a software object to the mobile device that may execute the software object, carry out operations

described herein by use of the software object, and terminate the software object. In an implementation, the system may instruct a camera associated with the mobile device to monitor and capture an image of the negotiable instrument in conjunction with monitoring criteria.

[0072] The user may use the camera to obtain an image in the field of view of the camera, and at 830, the image in the field of view of the camera may be monitored with respect to one or more monitoring criteria, such as those described above. The monitoring may be performed by the camera, the mobile device, and/or a computing device associated with the depository, for example. The monitoring may be performed pursuant to instructions received at the camera or mobile device from the deposit system operated by a depository, the server 322, or the server apparatus 570, for example. In an implementation, the results of the monitoring may indicate that the camera and/or the check should be repositioned and/or the light source should be adjusted prior to an image capture in order to capture an image of the check that may be processed properly, e.g., to have the data from the check obtained without error from the image, so that that check can be cleared.

[0073] At 840, feedback based on the results may be generated and provided visually and/or aurally to the user via the camera and/or the mobile device. In an implementation, the feedback may be provided if the image fails to pass the monitoring criteria. The feedback may comprise instructions or guidance for the user to follow to obtain an image of the check in the field of view of the camera that will pass the monitoring criteria. Processing may continue at 830 with the image that is currently in the field of view of the camera (after the user has received and acted on the feedback) being monitored with respect to the monitoring criteria.

[0074] When the image in the field of view passes the monitoring criteria as determined at 830, the image in the field of view may be captured by the camera at 850. This may be accomplished through the software object accessing a camera associated with the mobile device (e.g., either comprised within the mobile device or separate from the mobile device). This may be done through an API exposed by the OS of the mobile device, or may be through software code customized for a specific phone and specific camera. With respect to the former, a developer of the software object may write code to the camera API(s), which may

be specific to the OS and without regard to the camera on the device. The user may initiate the capture of the image (e.g., by pressing a button on the camera or the mobile device) or the image may be captured automatically, without user intervention, as soon as the image in the field of view is determined to have passed the monitoring criteria. In this manner, the occurrence of non-conforming images downstream (e.g., at a depository or financial institution) is reduced, and there is a high confidence that the image will be properly processed downstream.

[0075] In an implementation, when the image in the field of view is determined to pass the monitoring criteria, feedback may be generated and provided to the user indicating so. The feedback may instruct the user to capture the image now (e.g., by pressing a button on the camera or mobile device) or may advise the user that the image has been captured, for example.

[0076] At 860, the captured image may be transmitted to the depository, e.g. as a digital image file. At 870, the depository may receive the image of the check (along with financial information pertaining to the account for depositing funds, for example) and may process the image. Processing of the digital image file may include retrieving financial information regarding the check. The financial information may comprise the MICR number, the routing number, an amount, etc. Any known image processing technology may be used, such as edge detection, filtering to remove imagery except the check image or check data in the received digital image file, image sharpening, and technologies to distinguish between the front and the back sides of the check. The depository may identify and/or remove at least a portion of data that is extraneous to the check, such as background data.

[0077] After retrieving the financial information from the check in an electronic data representation form, the depository may determine whether the financial information such as the amount payable to the user, the account associated with the user to deposit funds, an account associated with a payor to debit funds, and an institution associated with the payor, etc., may be valid. For example, the depository may include electronic devices such as computers, servers, databases, or the like that may be in communication with each other. The electronic devices may receive an electronic data representation and may perform an analysis on the quality of the data representation, the readability of the data representation, or the like.

For example, the electronic devices may determine whether the account number, amount payable, or the like may be readable such that they may be parsed and processed by the depository to credit an account associated with the user.

[0078] If the financial information is determined to be valid, the electronic data representation may be processed by the depository, thereby depositing the money in the user's account. If the financial information is determined to be invalid, then the user may be advised. For example, the depository may transmit an email, a web message, an instant message, or the like to the user indicating that the financial information associated with the electronic data representation may be invalid. The user may determine how to proceed by selecting an option on the web message, replying to the email, or the like.

[0079] Thus, in an implementation, instructions on how the user would like to proceed may be requested from the user, such as whether the user would like to try the deposit again (e.g., make another image of the check that pass the monitoring criteria and send it to the depository) or whether the user would like assistance from a representative, for example. The user may indicate how they would like to proceed. If the user would like assistance, the financial information may be transferred to a representative for further review. The representative may review the financial information associated with the electronic data representation to determine whether to allow the electronic data representation to be processed by the depository. If so, the electronic data representation of the financial information may be processed by the depository, thereby depositing the check in the user's account. The depository may send a notice to the user via email, facsimile, instant message, or mail, for example, that the check has been deposited into the selected account.

[0080] Figure 9 is an operational flow of another implementation of a method 900 that may be used for deposit of a check using image monitoring of the check. A user (e.g., the user 102) may receive and endorse a check (e.g., the check 108) at 910, and open a communication pathway with an institution (e.g., the financial institution 130) at 920. In an implementation, the user may open a communication pathway with the institution by logging into a website of the institution, for example. There may be several ways in which a communication pathway may be established, including, but not limited to, an Internet

connection via a website of the institution. The user may access the website and log into the website using credentials, such as, but not limited to, a username and a password.

[0081] At 930, the user may send a request to deposit the check and may select an account in which to deposit the check. In an implementation, the user may select a "deposit check" option provided on the website, and may enter details such as check amount, date, the account the check funds should be deposited in, comments, etc.

[0082] At 940, an image in the field of view of the camera may be obtained and provided, via the communication pathway, to the institution. A still image may be provided or a video may be provided, such as a video stream generated by the camera.

[0083] At 950, the institution may receive the image or video stream and may analyze the image or a frame of the video stream with respect to one or more monitoring criteria, such as those described above. Feedback pertaining to the image with respect to the monitoring criteria may be generated and provided to the user over the communication pathway. Based on the feedback, the user may adjust the position the camera and/or the check and/or may adjust the light source until the image in the field of view of the camera is determined by the institution to pass the monitoring criteria.

[0084] When the image in the field of view passes the monitoring criteria, the image in the field of view may be captured (e.g., automatically without user intervention or pursuant to the user pressing a button) by the camera at 960, thereby creating a digital image of the check. In an implementation, the user may instruct the camera (e.g., by pressing a button on the camera or the mobile device) to create the digital image. In another implementation, the camera may automatically create the digital image as soon as the image of the check passes the monitoring criteria. In this manner, the user may point the camera at the check such that the image of the check appears in the field of view, and after image has been determined to pass the monitoring criteria, a digital image of the check may be created without further user intervention. Depending on the implementation, one or more digital images of the check (e.g., corresponding to the front and back of the check) may be created using such techniques.

[0085] At 970, the digital image(s) may be uploaded to the institution using any known image upload process. In an implementation, the upload may be augmented by secondary data which may be information relating to the deposit of the check, such as an

account number and a deposit amount, for example. At 980, when the institution has received the digital images (e.g., of the front and back sides of the check), the institution may process the digital images to obtain an image of the check and to deposit the funds of the check in the user's account, as described herein. It is contemplated that processing such as grayscale conversion, image cropping, image compression, edge and/or corner detection, etc. may be implemented in the method 900. Such operations may be performed on one or more digital images created by the camera and may be performed on the image(s) by the mobile device and/or by the institution, as described further above.

[0086] Although the examples described herein may refer to uploading of images of checks to an institution, it is contemplated that any negotiable instrument or image (e.g., vehicle accident pictures provided to an insurance company) may be processed and/or transmitted using the techniques described herein. Additionally, one or more of the techniques described herein may be performed by the institution instead of the mobile device of the user.

[0087] Figure 10 is a block diagram of an example computing environment in which example embodiments and aspects may be implemented. The computing system environment is only one example of a suitable computing environment and is not intended to suggest any limitation as to the scope of use or functionality. Numerous other general purpose or special purpose computing system environments or configurations may be used. Examples of well known computing systems, environments, and/or configurations that may be suitable for use include, but are not limited to, personal computers (PCs), server computers, handheld or laptop devices, multiprocessor systems, microprocessor-based systems, network PCs, minicomputers, mainframe computers, embedded systems, distributed computing environments that include any of the above systems or devices, and the like.

[0088] Computer-executable instructions, such as program modules, being executed by a computer may be used. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular tasks or implement particular abstract data types. Distributed computing environments may be used where tasks are performed by remote processing devices that are linked through a communications network or other data transmission medium. In a distributed computing environment, program modules

and other data may be located in both local and remote computer storage media including memory storage devices.

[0089] With reference to Figure 10, a system 1000 includes a computer 1010 connected to a network 1014. The computer 1010 includes a processor 1020, a storage device 1022, an output device 1024, an input device 1026, and a network interface device 1028, all connected via a bus 1030. The processor 1020 represents a central processing unit of any type of architecture, such as a CISC (Complex Instruction Set Computing), RISC (Reduced Instruction Set Computing), VLIW (Very Long Instruction Word), or a hybrid architecture, although any appropriate processor may be used. The processor 1020 executes instructions and includes that portion of the computer 1010 that controls the operation of the entire computer. Although not depicted in Figure 10, the processor 1020 typically includes a control unit that organizes data and program storage in memory and transfers data and other information between the various parts of the computer 1010. The processor 1020 receives input data from the input device 1026 and the network 1014 reads and stores code and data in the storage device 1022 and presents data to the output device 1024. Although the computer 1010 is shown to contain only a single processor 1020 and a single bus 1030, the disclosed embodiment applies equally to computers that may have multiple processors and to computers that may have multiple busses with some or all performing different functions in different ways.

[0090] The storage device 1022 represents one or more mechanisms for storing data. For example, the storage device 1022 may include read-only memory (ROM), RAM, magnetic disk storage media, optical storage media, flash memory devices, and/or other machine-readable media. In other embodiments, any appropriate type of storage device may be used. Although only one storage device 1022 is shown, multiple storage devices and multiple types of storage devices may be present. Further, although the computer 1010 is drawn to contain the storage device 1022, it may be distributed across other computers, for example on a server.

[0091] The storage device 1022 includes a controller (not shown in Figure 10) and data items 1034. The controller includes instructions capable of being executed on the processor 1020 to carry out functions previously described herein with reference to Figures 1-

9. In another embodiment, some or all of the functions are carried out via hardware in lieu of a processor-based system. In one embodiment, the controller is a web browser, but in other embodiments the controller may be a database system, a file system, an electronic mail system, a media manager, an image manager, or may include any other functions capable of accessing data items. The storage device 1022 may also contain additional software and data (not shown), which is not necessary to understand the invention. Although the controller and the data items 1034 are shown to be within the storage device 1022 in the computer 1010, some or all of them may be distributed across other systems, for example on a server and accessed via the network 1014.

[0092] The output device 1024 is that part of the computer 1010 that displays output to the user. The output device 1024 may be a liquid crystal display (LCD) well-known in the art of computer hardware. In other embodiments, the output device 1024 may be replaced with a gas or plasma-based flat-panel display or a traditional cathode-ray tube (CRT) display. In still other embodiments, any appropriate display device may be used. Although only one output device 1024 is shown, in other embodiments any number of output devices of different types, or of the same type, may be present. In an embodiment, the output device 1024 displays a user interface. The input device 1026 may be a keyboard, mouse or other pointing device, trackball, touchpad, touch screen, keypad, microphone, voice recognition device, or any other appropriate mechanism for the user to input data to the computer 1010 and manipulate the user interface previously discussed. Although only one input device 1026 is shown, in another embodiment any number and type of input devices may be present.

[0093] The network interface device 1028 provides connectivity from the computer 1010 to the network 1014 through any suitable communications protocol. The network interface device 1028 sends and receives data items from the network 1014. The bus 1030 may represent one or more busses, e.g., USB, PCI, ISA (Industry Standard Architecture), X-Bus, EISA (Extended Industry Standard Architecture), or any other appropriate bus and/or bridge (also called a bus controller).

[0094] The computer 1010 may be implemented using any suitable hardware and/or software, such as a personal computer or other electronic computing device. Portable computers, laptop or notebook computers, PDAs, pocket computers, appliances, telephones,

and mainframe computers are examples of other possible configurations of the computer 1010. For example, other peripheral devices such as audio adapters or chip programming devices, such as EPROM (Erasable Programmable Read-Only Memory) programming devices may be used in addition to, or in place of, the hardware already depicted.

[0095] The network 1014 may be any suitable network and may support any appropriate protocol suitable for communication to the computer 1010. In an embodiment, the network 1014 may support wireless communications. In another embodiment, the network 1014 may support hard-wired communications, such as a telephone line or cable. In another embodiment, the network 1014 may support the Ethernet IEEE (Institute of Electrical and Electronics Engineers) 802.3x specification. In another embodiment, the network 1014 may be the Internet and may support IP (Internet Protocol). In another embodiment, the network 1014 may be a LAN or a WAN. In another embodiment, the network 1014 may be a hotspot service provider network. In another embodiment, the network 1014 may be an intranet. In another embodiment, the network 1014 may be a GPRS (General Packet Radio Service) network. In another embodiment, the network 1014 may be any appropriate cellular data network or cell-based radio network technology. In another embodiment, the network 1014 may be an IEEE 802.11 wireless network. In still another embodiment, the network 1014 may be any suitable network or combination of networks. Although one network 1014 is shown, in other embodiments any number of networks (of the same or different types) may be present.

[0096] It should be understood that the various techniques described herein may be implemented in connection with hardware or software or, where appropriate, with a combination of both. Thus, the methods and apparatus of the presently disclosed subject matter, or certain aspects or portions thereof, may take the form of program code (i.e., instructions) embodied in tangible media, such as floppy diskettes, CD-ROMs, hard drives, or any other machine-readable storage medium wherein, when the program code is loaded into and executed by a machine, such as a computer, the machine becomes an apparatus for practicing the presently disclosed subject matter. In the case of program code execution on programmable computers, the computing device generally includes a processor, a storage medium readable by the processor (including volatile and non-volatile memory and/or storage

elements), at least one input device, and at least one output device. One or more programs may implement or use the processes described in connection with the presently disclosed subject matter, e.g., through the use of an API, reusable controls, or the like. Such programs may be implemented in a high level procedural or object-oriented programming language to communicate with a computer system. However, the program(s) can be implemented in assembly or machine language, if desired. In any case, the language may be a compiled or interpreted language and it may be combined with hardware implementations.

[0097] Although exemplary embodiments may refer to using aspects of the presently disclosed subject matter in the context of one or more stand-alone computer systems, the subject matter is not so limited, but rather may be implemented in connection with any computing environment, such as a network or distributed computing environment. Still further, aspects of the presently disclosed subject matter may be implemented in or across a plurality of processing chips or devices, and storage may similarly be effected across a plurality of devices. Such devices might include personal computers, network servers, and handheld devices, for example. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject matter defined in the appended claims is not necessarily limited to the specific features or acts described above. Rather, the specific features and acts described above are disclosed as example forms of implementing the claims.

What is claimed:

1. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:

a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing:

a software abstraction layer for controlling the camera, the software abstraction layer comprising instructions that, when executed by the processor, control the camera; and

a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, the downloaded app comprising instructions that, when executed by the processor, cause the user's mobile device to perform operations including:

providing instructions to the user for capturing an image of a check;

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;

overlaying an alignment guide on the live video of the check in the field of view of the camera;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

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;

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;

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

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;

a server, remote from the user's mobile device, comprising a processor coupled to a memory storing instructions that, when executed by the processor, cause the server to perform operations including:

receiving the digital image of the check transmitted by the user's mobile device, and

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, the user's mobile device receiving an indication of a result of the server's processing before confirming that the mobile check deposit can go forward; and

a computer comprising a processor coupled to a memory storing instructions that, when executed by the processor, cause the computer to update 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.

2. The system of claim 1, wherein the downloaded app causes the user's mobile device to perform additional operations including:

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

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.

3. The system of claim 1, 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.

4. The system of claim 3, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

5. The system of claim 3, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

6. The system of claim 1, wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device.

7. The system of claim 1, wherein the digital image is a modified version of the captured video frame.

8. The system of claim 1, wherein the wireless network is a cellular network.

9. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:

a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the system being configured to perform operations including:

providing instructions to the user for capturing an image of a check;

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;

overlaying an alignment guide on the live video of the check in the field of view of the camera;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

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;

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;

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, the digital image of the check being the captured video frame or being based on the captured video frame;

processing the 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; and

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

a bank computer programmed to update 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.

10. The system of claim 9, wherein the system is configured to perform additional operations including:

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

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.

11. The system of claim 9, further comprising one or more computers programmed to perform operations comprising the monitoring, the determining, or both the monitoring and the determining.

12. The system of claim 9, 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.

13. The system of claim 12, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

14. The system of claim 9, wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device.

15. The system of claim 14, wherein the user’s mobile device receives an indication of a result of the processing the digital image of the check before the confirming step.

16. The system of claim 11, wherein the one or more computers include the bank computer.

17. The system of claim 9, wherein the wireless network is a cellular network.

18. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:

a mobile device of a user, the user’s mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing:

a software abstraction layer, the software abstraction layer comprising instructions that, when executed by the processor, control the camera; and

a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, the downloaded app comprising instructions that, when executed by the processor, cause the user's mobile device to perform operations including:

providing instructions to the user for capturing an image of a check;

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;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

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;

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;

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

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

a computer comprising a processor coupled to a memory storing instructions that, when executed by the processor, cause the computer to update 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.

19. The system of claim 18, wherein the downloaded app causes the user's mobile device to perform additional operations including:

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

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.

20. The system of claim 18, 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.

21. The system of claim 20, 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.

22. The system of claim 20, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

23. The system of claim 18, wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user’s mobile device.

24. The system of claim 18, wherein the digital image is a modified version of the captured video frame.

25. The system of claim 18, wherein the wireless network is a cellular network.

26. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:

a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing:

a software abstraction layer, the software abstraction layer comprising instructions that, when executed by the processor, control the camera; and

a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, the downloaded app comprising instructions that, when executed by the processor, cause the user's mobile device to perform operations including:

providing instructions to the user for capturing a check;

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;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

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;

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;

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

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;

the system configured to perform image processing operations on an 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

a computer programmed to update 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.

27. The system of claim 26, wherein the downloaded app causes the user's mobile device to perform additional operations including:

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

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.

28. The system of claim 26, 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.

29. The system of claim 28, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

30. The system of claim 26, wherein the wireless network is a cellular network.

ABSTRACT

An image of a check that is in the field of view of a camera is monitored prior to the image of the check being captured. The camera is associated with a mobile device. When the image of the check in the field of view passes monitoring criteria, an image may be taken by the camera and provided from the mobile device to a financial institution. The image capture may be performed automatically as soon as the image of the check is determined to pass the monitoring criteria. The check may be deposited in a user's bank account based on the image. Any technique for sending the image to the financial institution may be used. Feedback may be provided to the user of the camera regarding the image of the check in the field of view.

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ELECTRONIC PAYMENT RECEIPT

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Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
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PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
600202	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

FEE CODE	DESCRIPTION	ITEM PRICE($)	QUANTITY	ITEM TOTAL($)
1830	PROCESSING FEE, EXCEPT IN PROVISIONAL APPLICATIONS	140.00	1	140.00
1817	REQUEST FOR PRIORITIZED EXAMINATION	4200.00	1	4200.00
1111	UTILITY PATENT APPL. SEARCH FEE	700.00	1	700.00
1011	BASIC FILING FEE - UTILITY (PAPER FILING ALSO REQUIRES NON-ELECTRONIC FILING FEE	320.00	1	320.00

	UNDER 1.16(T))			
1051	SURCHARGE- LATE FILING FEE, SEARCH FEE, EXAMINATION FEE, INVENTOR'S OATH OR DECLARATION, OR APPLICATION FILED WITHOUT AT LEAST ONE CLAIM OR BY REFERENCE	160.00	1	160.00
1311	PATENT APPL. EXAMINATION FEE	800.00	1	800.00
1054	Non-DOC-X Filing Surcharge	400.00	1	400.00
1202	EACH CLAIM IN EXCESS OF 20	100.00	10	1000.00
1201	EACH INDEPENDENT CLAIM IN EXCESS OF THREE	480.00	1	480.00
			TOTAL AMOUNT:	**$8,200.00**

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NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor	Michael Patrick Bueche Jr.
Title	SYSTEM AND METHOD FOR MOBILE CHECK
Attorney Docket Number	32-10526

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

/Christopher R. Abidin/ — Signature

March 1, 2024 — Date

Christopher R. Abidin — Typed or printed name

74742 — Registration Number, if applicable

703-646-9251 — Telephone Number

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing.**

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

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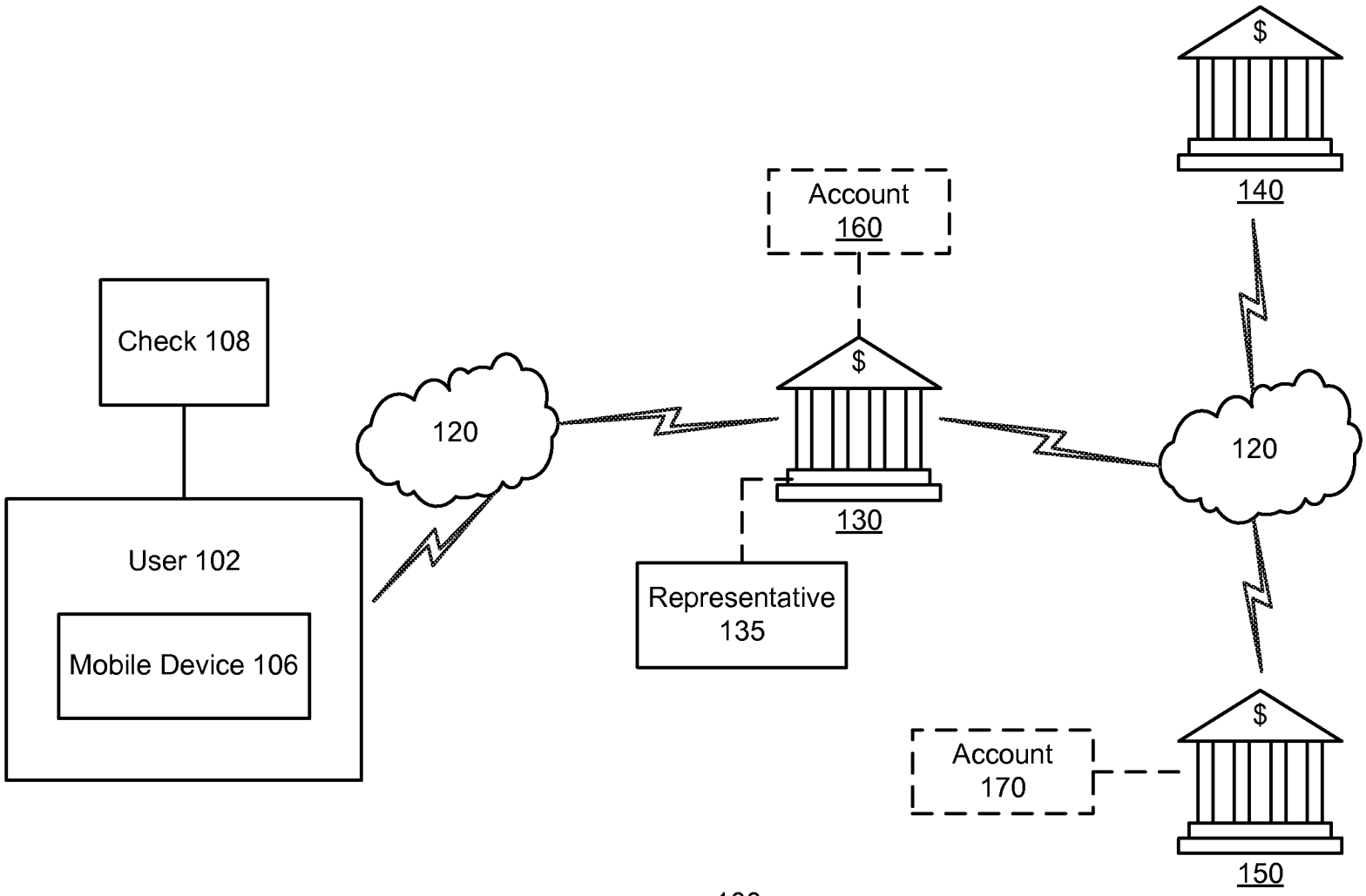
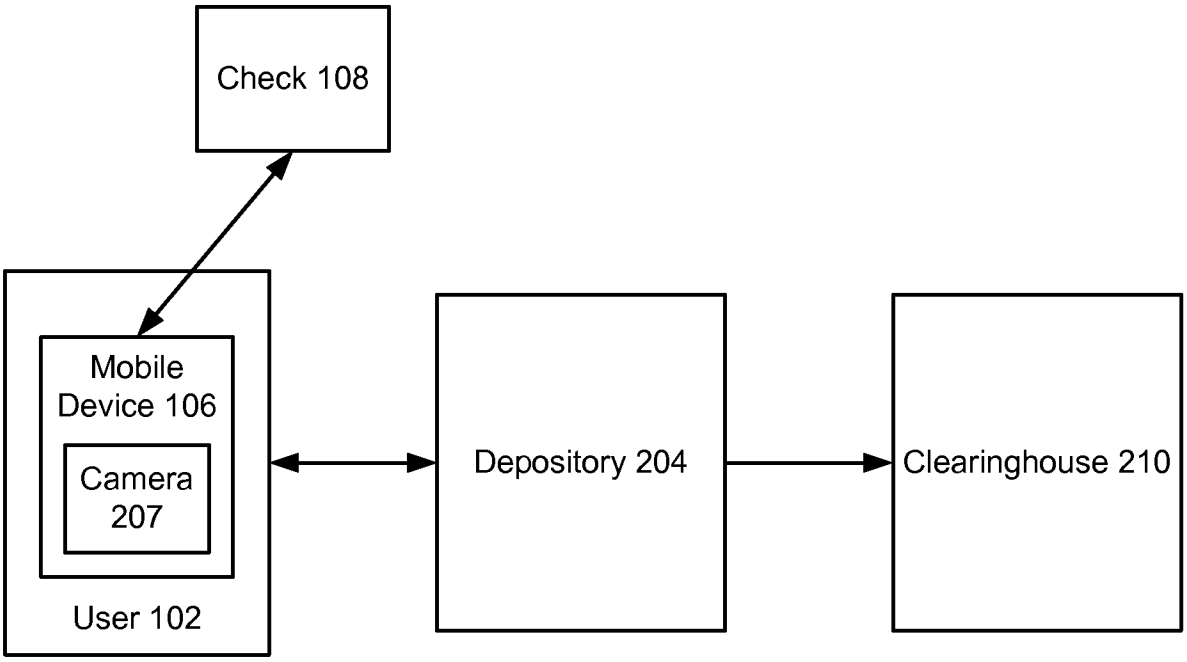

$
140
Account
160
Check 108
120
$
120
130
User 102
Representative
135
Mobile Device 106
$
Account
170
150
100

FIG. 1


Check 108
Mobile Device 106
Camera 207
User 102
Depository 204
Clearinghouse 210

200

FIG. 2

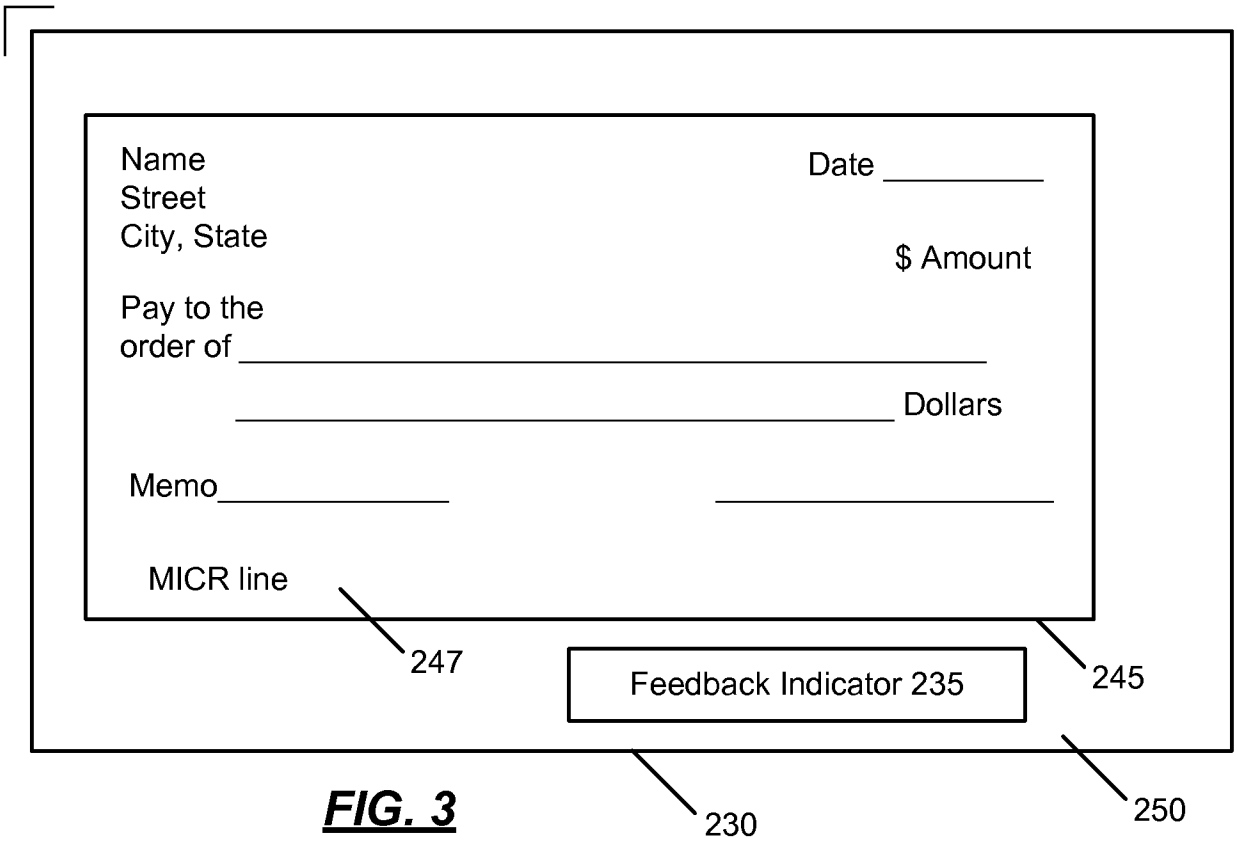

Name
Street
City, State
Date _____
$ Amount
Pay to the
order of _____
_____ Dollars
Memo_____
_____
MICR line
247
245
Feedback Indicator 235
230
250

FIG. 3

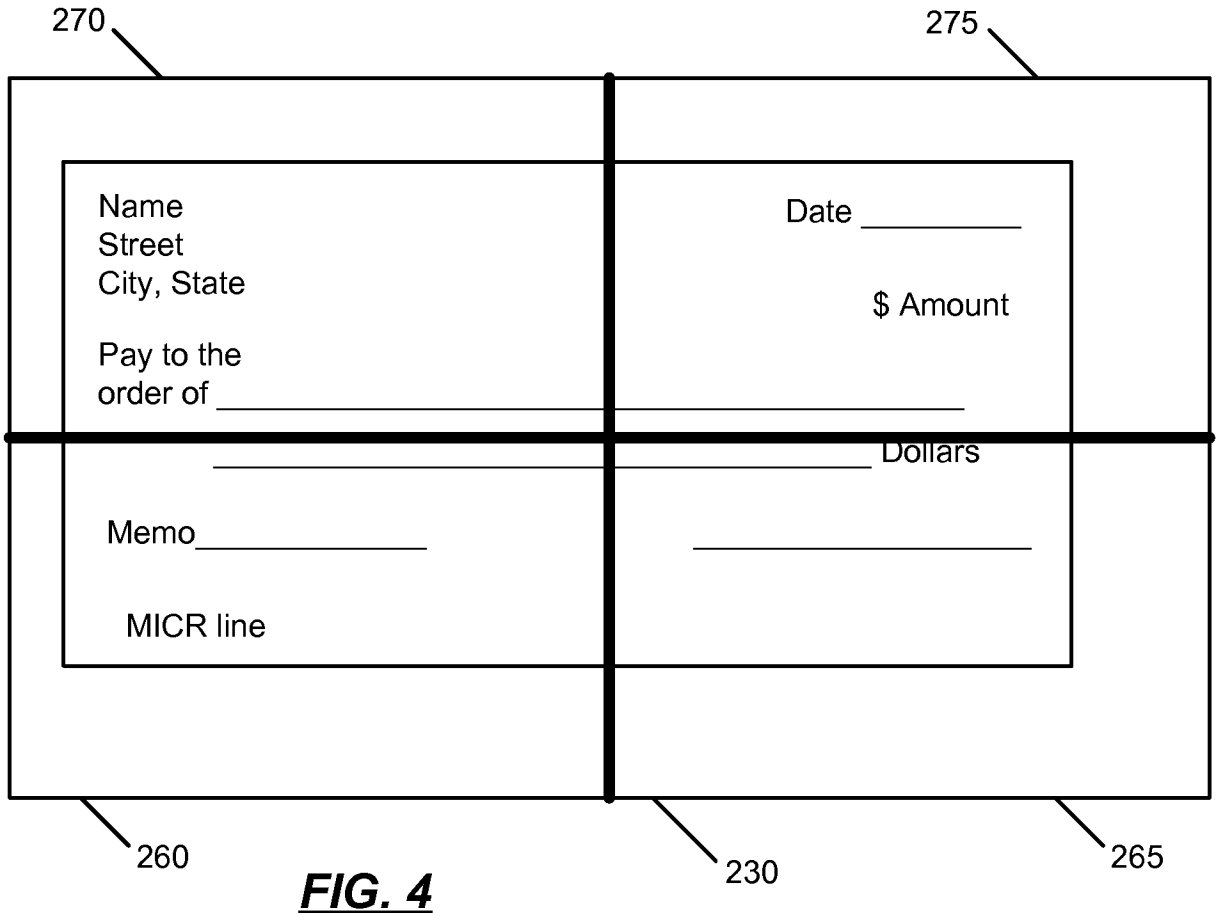
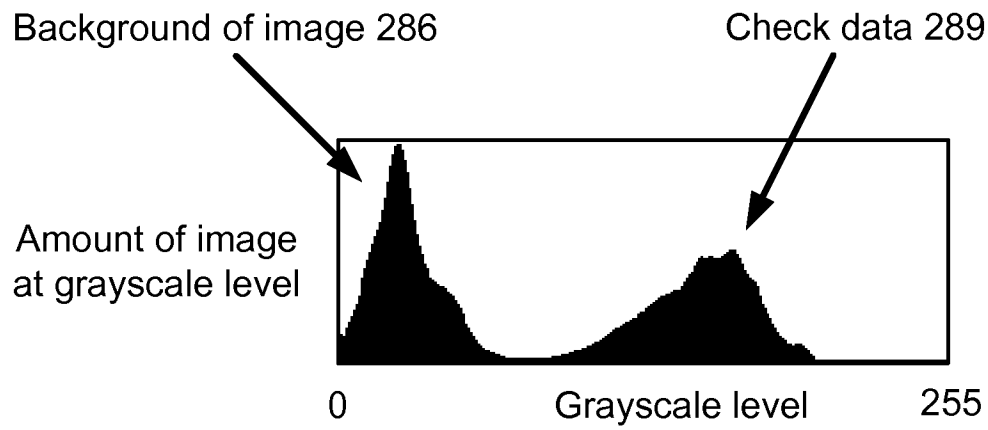
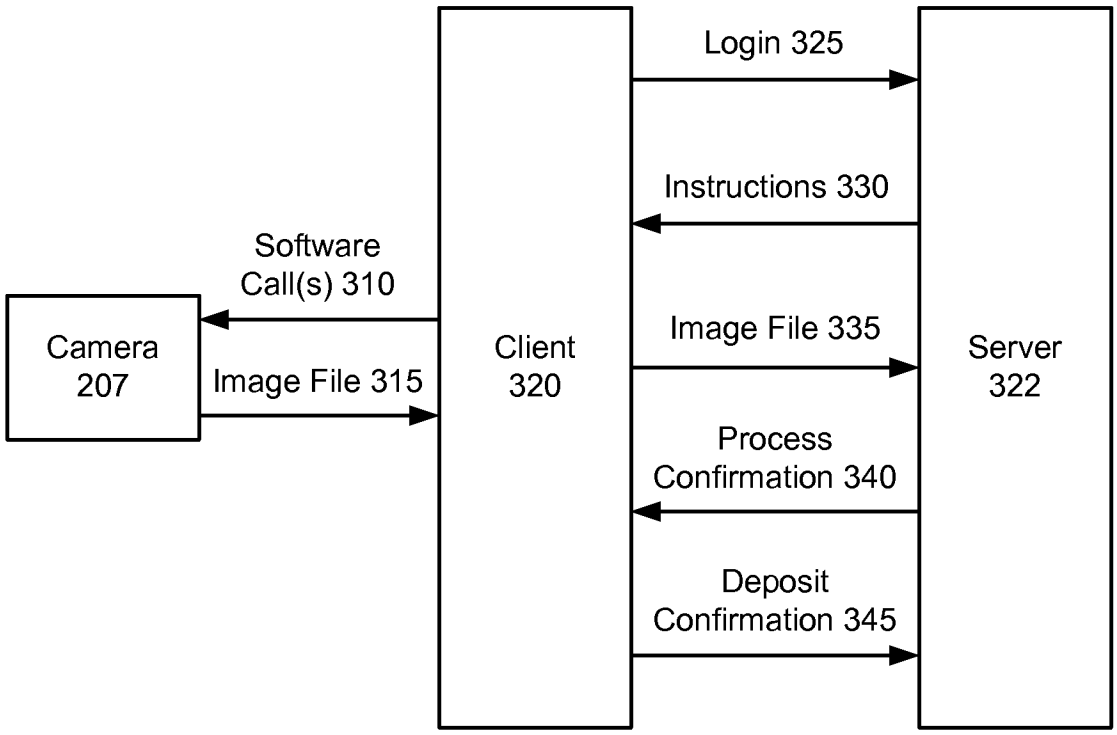

270
275
Name
Street
City, State
Date _____
$ Amount
Pay to the
order of _____
_____ Dollars
Memo_____
_____
MICR line
260
230
265

FIG. 4



280

FIG. 5



300

FIG. 6

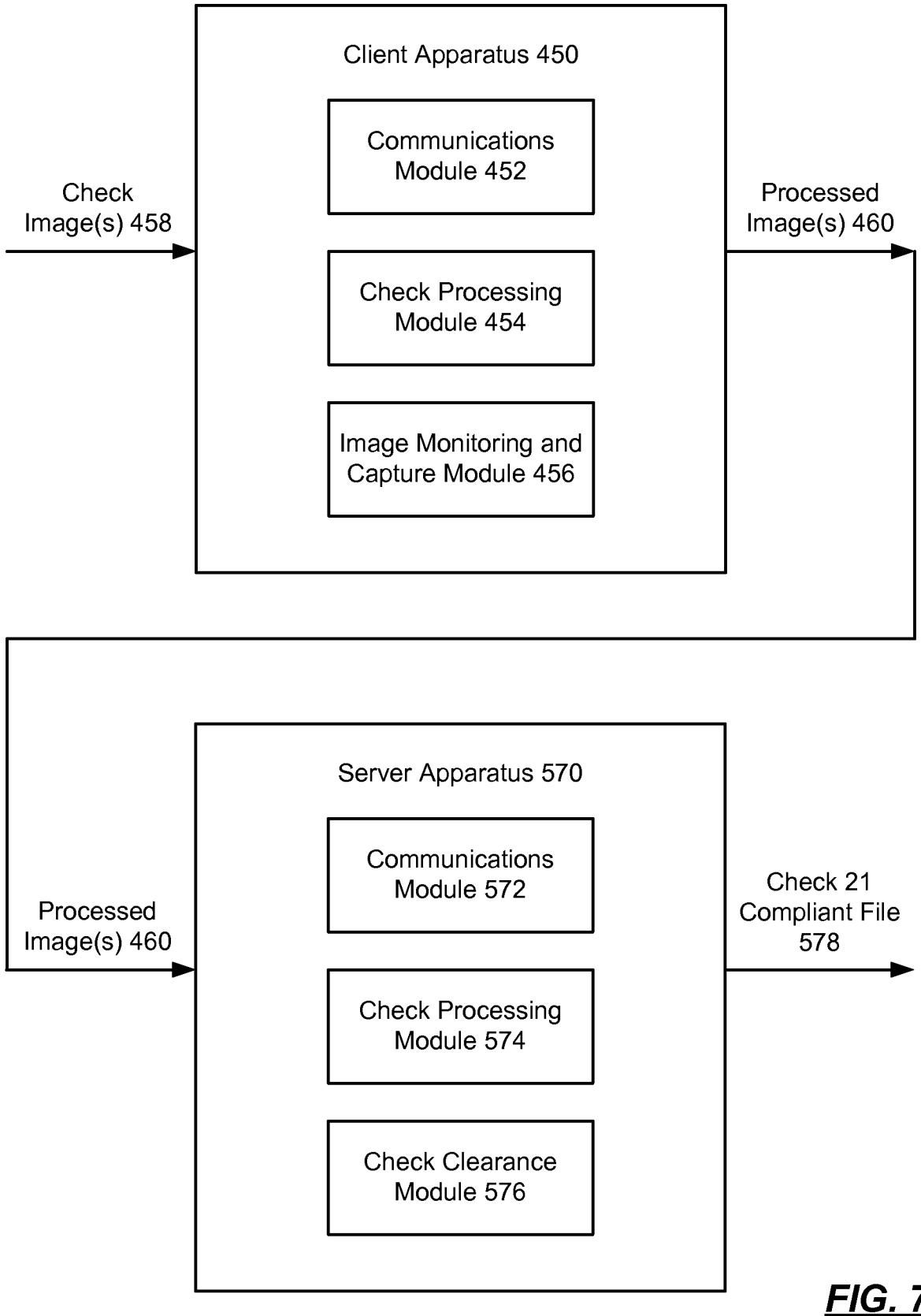

Client Apparatus 450
Communications Module 452
Check Processing Module 454
Image Monitoring and Capture Module 456
Check Image(s) 458
Processed Image(s) 460
Server Apparatus 570
Communications Module 572
Check Processing Module 574
Check Clearance Module 576
Processed Image(s) 460
Check 21 Compliant File 578

FIG. 7

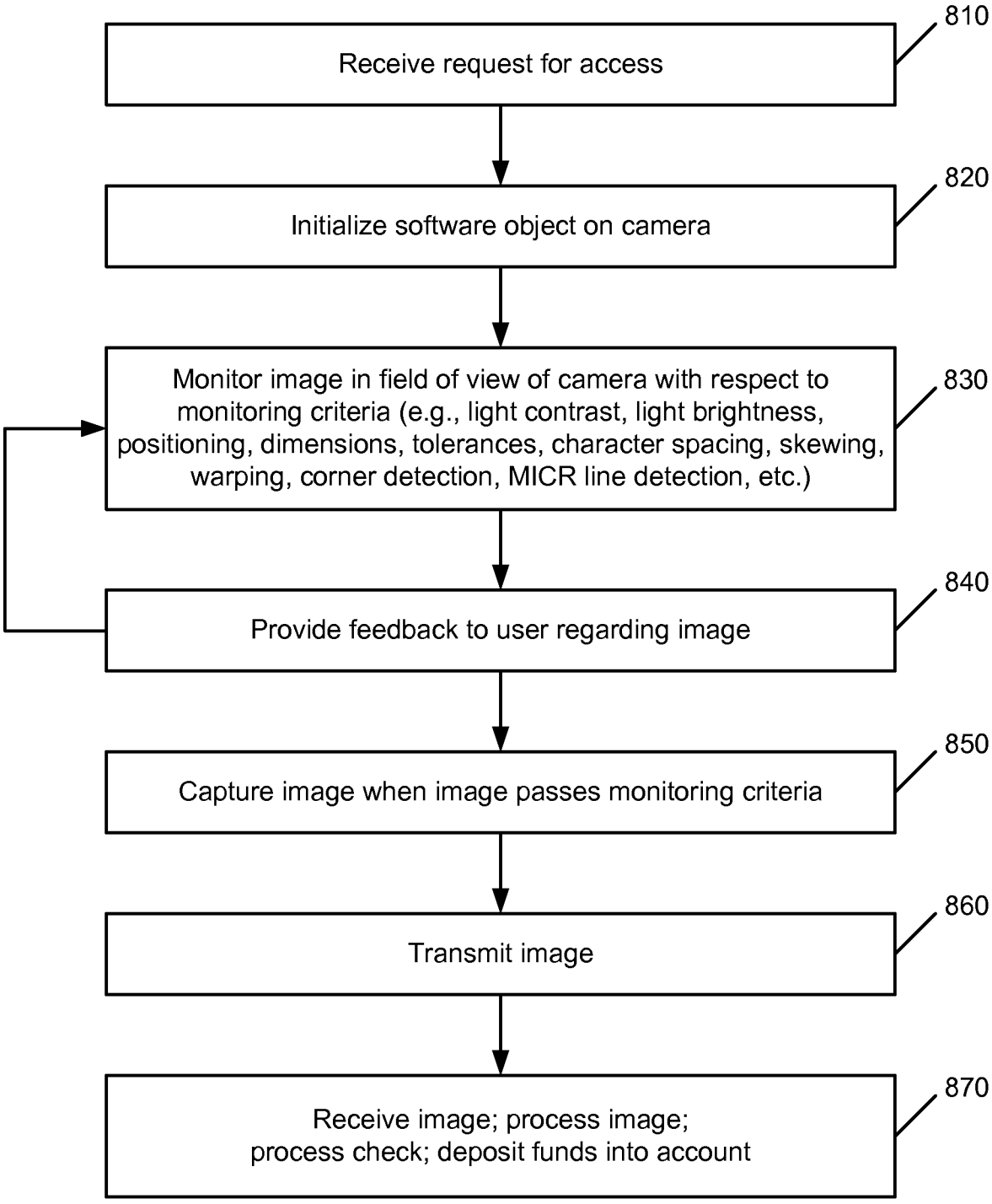

Receive request for access
810
Initialize software object on camera
820
Monitor image in field of view of camera with respect to monitoring criteria (e.g., light contrast, light brightness, positioning, dimensions, tolerances, character spacing, skewing, warping, corner detection, MICR line detection, etc.)
830
Provide feedback to user regarding image
840
Capture image when image passes monitoring criteria
850
Transmit image
860
Receive image; process image; process check; deposit funds into account
870
800

FIG. 8

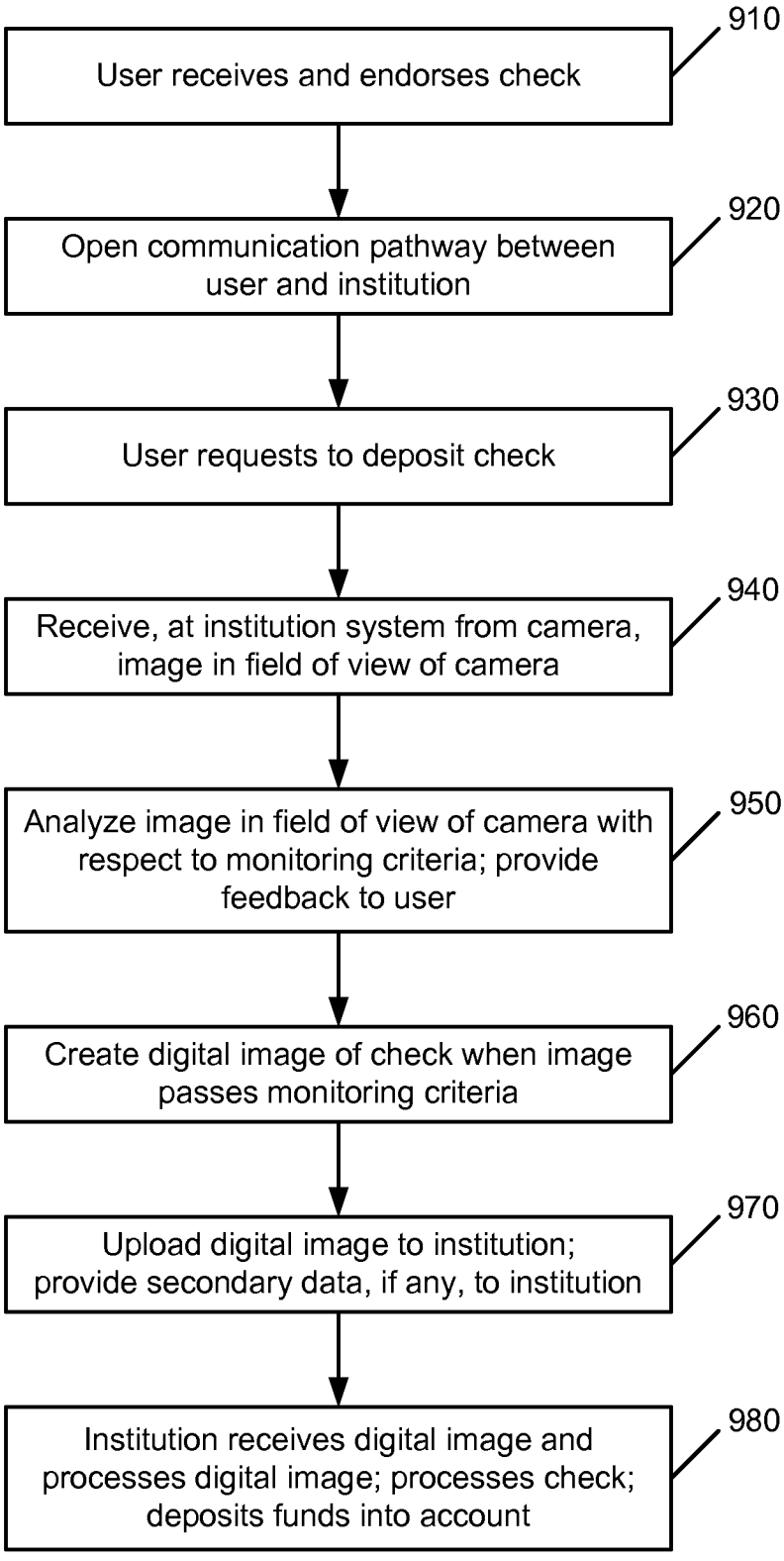

User receives and endorses check
910
Open communication pathway between user and institution
920
User requests to deposit check
930
Receive, at institution system from camera, image in field of view of camera
940
Analyze image in field of view of camera with respect to monitoring criteria; provide feedback to user
950
Create digital image of check when image passes monitoring criteria
960
Upload digital image to institution; provide secondary data, if any, to institution
970
Institution receives digital image and processes digital image; processes check; deposits funds into account
980
900

FIG. 9

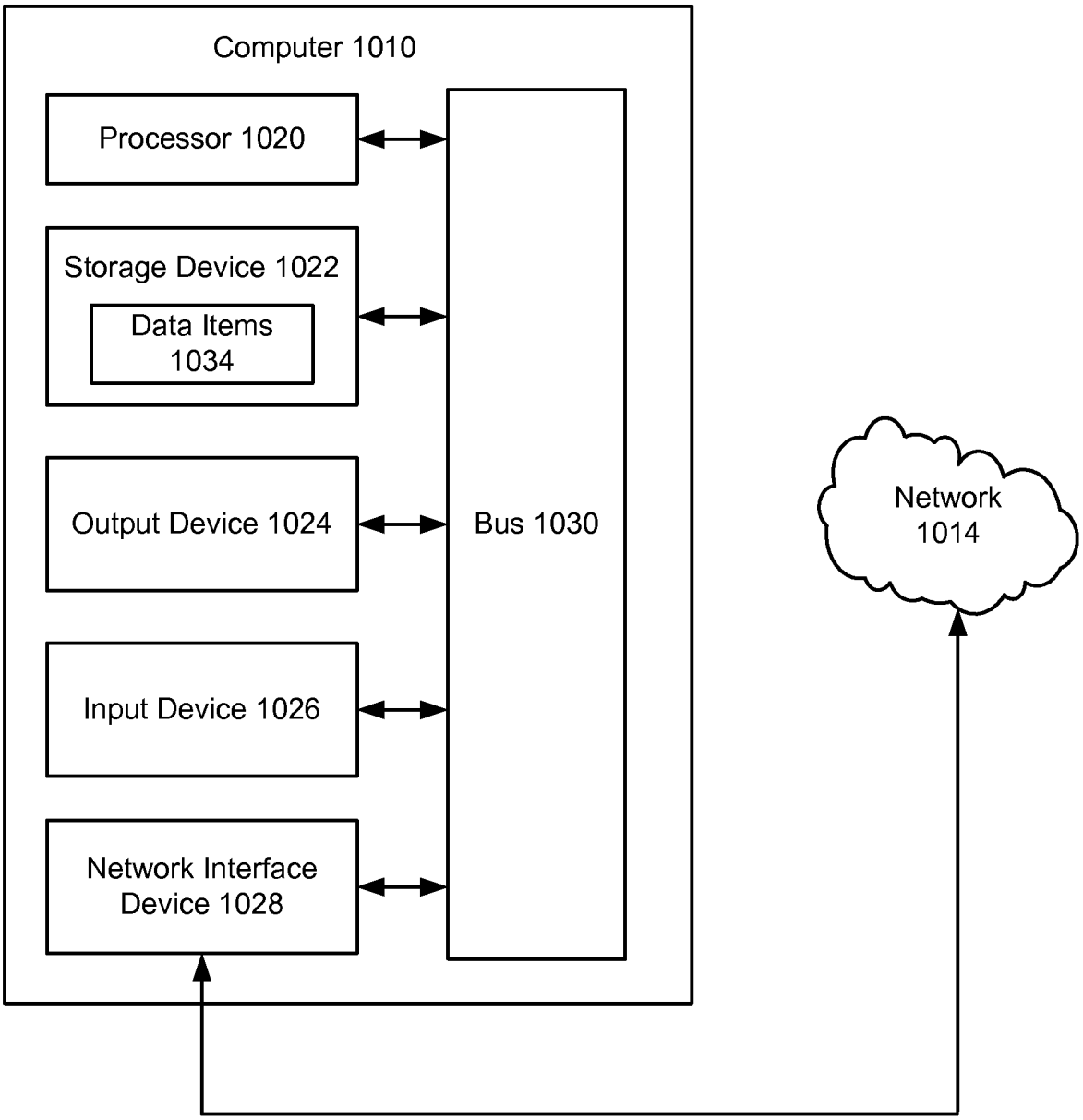

Computer 1010
Processor 1020
Storage Device 1022
Data Items 1034
Output Device 1024
Input Device 1026
Network Interface Device 1028
Bus 1030
Network 1014
1000

FIG. 10

UNITED STATES PATENT AND TRADEMARK OFFICE

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United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
18/593,854	03/01/2024		3860	32-10526	30	4

CONFIRMATION NO. 4777

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

FILING RECEIPT

OC00000069650619

Date Mailed: 03/14/2024

Receipt is acknowledged of this non-provisional utility patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

Michael Patrick Bueche, JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, III, Boerne, TX;

Applicant(s)

United Services Automobile Association (USAA), San Antonio, TX;

Assignment For Published Patent Application

United Services Automobile Association (USAA), San Antonio, TX

Power of Attorney: The patent practitioners associated with Customer Number 197306

Domestic Applications for which benefit is claimed - None.
A proper domestic benefit claim must be provided in an Application Data Sheet in order to constitute a claim for domestic benefit. See 37 CFR 1.76 and 1.78.

Foreign Applications for which priority is claimed (You may be eligible to benefit from the Patent Prosecution Highway program at the USPTO. Please see http://www.uspto.gov for more information.) - None.
Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 03/13/2024
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 18/593,854**
Projected Publication Date: Request for Non-Publication Acknowledged
Non-Publication Request: Yes
Early Publication Request: No
Title

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Preliminary Class

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

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Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific

countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

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Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

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PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 18/593,854

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	320
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	700
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	800
TOTAL CLAIMS (37 CFR 1.16(i))	30 minus 20 =	* 10			OR	x 100 =	1000
INDEPENDENT CLAIMS (37 CFR 1.16(h))	4 minus 3 =	* 1				x 480 =	480
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	3300

APPLICATION AS AMENDED - PART II

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY ADDITIONAL FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE($)
AMENDMENT A	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE($)	ADDITIONAL FEE($)	OR	RATE($)	ADDITIONAL FEE($)
AMENDMENT B	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.

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United States Patent and Trademark Office
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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
18/593,854	03/01/2024	Michael Patrick Bueche, JR.	32-10526

CONFIRMATION NO. 4777

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

INFORMAL NOTICE

Date Mailed: 03/14/2024

INFORMATIONAL NOTICE TO APPLICANT

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):

  Michael Patrick Bueche, JR.
  Bharat Prasad

  An inventor's oath or declaration in compliance with 37 CFR 1.63 or 1.64 executed by or with respect to each inventor must be submitted no later than the date on which the issue fee is paid in response to a notice requiring such fee. See 37 CFR 1.53(f).

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/llvuong/

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Kathi Vidal

Kathi Vidal
Under Secretary of Commerce for Intellectual Property and
Director of the United States Patent and Trademark Office

Derrick Brent
Deputy Under Secretary of Commerce for Intellectual Property and
Deputy Director of the United States Patent and Trademark Office

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	32-10526	4777

197306 7590 04/10/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER
CENTRAL, DOCKET

ART UNIT	PAPER NUMBER
OPAP	

NOTIFICATION DATE	DELIVERY MODE
04/10/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

Decision Granting Request for Prioritized Examination (Track I)	**Application No.** 18/593,854	**Applicant(s)** Bueche et al.	
	Examiner FIKIRTE A GEREMEW	**Art Unit** OMBL	**AIA (FITF) Status** Yes

1. THE REQUEST FILED 01 March 2024 IS **GRANTED** .

   The above-identified application has met the requirements for prioritized examination
   - A. ☑ for an original nonprovisional application (Track I).
   - B. ☐ for an application undergoing continued examination (RCE).

2. **The above-identified application will undergo prioritized examination**. The application will be accorded special status throughout its entire course of prosecution until one of the following occurs:
   - A. filing a **petition for extension of time** to extend the time period for filing a reply;
   - B. filing an **amendment to amend the application to contain more than four independent claims, more than thirty total claims** , or a multiple dependent claim;
   - C. filing a **request for continued examination** ;
   - D. filing a notice of appeal;
   - E. filing a request for suspension of action;
   - F. mailing of a notice of allowance;
   - G. mailing of a final Office action;
   - H. completion of examination as defined in 37 CFR 41.102; or
   - I. abandonment of the application.

Telephone inquiries with regard to this decision should be directed to FIKIRTE GEREMEW at (703) 756-1930. In his/her absence, calls may be directed to Petition Help Desk at (571) 272-3282.

/FIKIRTE A GEREMEW/ PROGRAM SUPPORT SPECIALIST, OMBL	

Notice of References Cited	Application/Control No. 18/593,854	Applicant(s)/Patent Under Reexamination Bueche et al.	
	Examiner TIEN C NGUYEN	Art Unit 3694	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Name	CPC Classification	US Classification
*	A	US-8977571-B1	2015-03-10	Bueche, Jr.; Michael Patrick	G06Q20/042	705/45
*	B	US-20140074709-A1	2014-03-13	Green; Travis Harrison Kroll	G06Q40/00	705/44
	C					
	D					
	E					
	F					
	G					
	H					
	I					
	J					
	K					
	L					
	M					

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Country	Name	CPC Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in YYYY-MM-DD format are publication dates. Classifications may be US or foreign.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
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BIB DATA SHEET

CONFIRMATION NO. 4777

SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
18/593,854	03/01/2024 RULE	705	3694	32-10526

APPLICANTS

United Services Automobile Association (USAA), San Antonio, TX;

INVENTORS

Michael Patrick Bueche, San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, Boerne, TX;

**** CONTINUING DATA ***************************

**** FOREIGN APPLICATIONS ***************************

**** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ****

03/13/2024

Foreign Priority claimed	❑ Yes ☑ No		STATE OR COUNTRY	SHEETS DRAWINGS	TOTAL CLAIMS	INDEPENDENT CLAIMS
35 USC 119(a-d) conditions met	❑ Yes ☑ No	❑ Met after Allowance	TX	8	30	4
Verified and Acknowledged	/TIEN C NGUYEN/ Examiner's Signature	TN Initials				

ADDRESS

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182
UNITED STATES

TITLE

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

FILING FEE RECEIVED		
0.00	FEES: Authority has been given in Paper No._____ to charge/credit DEPOSIT ACCOUNT No._____ for following:	❑ All Fees ❑ 1.16 Fees (Filing) ❑ 1.17 Fees (Processing Ext. of time) ❑ 1.18 Fees (Issue) ❑ Other _____ ❑ Credit

BIB (Rev. 05/07).

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	32-10526	4777

197306 7590 06/12/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
06/12/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

Office Action Summary	Application No. 18/593,854	Applicant(s) Bueche et al.	
	Examiner TIEN C NGUYEN	Art Unit 3694	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on 3/1/2024.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL.** 2b) ☑ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) 1-30 is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 1-30 is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

DETAILED ACTION

Status of the Claims

1. The following office action in response to the application filed on 3/1/2024.

2. Claims 1-30 were previously presented.

3. Claims 1-30 of the present application are based on an application previously presented and patented by the present inventors and assignee (US 8,977,571). The present specification and the abstract are identical to the specification and the abstract of the patented application (US 8,977,571).

4. Therefore, claims 1-30 are pending and addressed below.

Claim Rejections - 35 USC § 112

5. The following is a quotation of the first paragraph of 35 U.S.C. 112(a):

> (a) IN GENERAL.—The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor or joint inventor of carrying out the invention.

The following is a quotation of the first paragraph of pre-AIA 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor of carrying out his invention.

6. Claims 1-30 are rejected under 35 U.S.C. 112(a) or 35 U.S.C. 112 (pre-AIA), first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably

convey to one skilled in the relevant art that the inventor or a joint inventor, or for pre-AIA the inventor(s), at the time the application was filed, had possession of the claimed invention.

The independent claims 1, 9, 18 and 26 recite the limitation "…update a balance of an account…" which the Applicant's specification does not disclose or support this limitation.

7. Therefore, for at least one of the reasons above, the limitations above of claims 1, 9, 18 and 26 are not supported by the originally filed specification and are considered new matter. Therefore, the Specification does not demonstrate possession by indicating and/or describing where the above subject matter may be found, the claims are rejected as failing to comply with the written description requirement.

Claim Rejections - 35 USC § 103

8. In the event the determination of the status of the application as subject to AIA 35 U.S.C.102 and 103 (or as subject to pre-AIA 35 U.S.C. 102 and 103) is incorrect, any correction of the statutory basis for the rejection will not be considered a new ground of rejection if the prior art relied upon, and the rationale supporting the rejection, would be the same under either status.

9. The following is a quotation of AIA 35 U.S.C. 103 which forms the basis for all obviousness rejections set forth in this Office action:

> A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102 of this title, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

10. Claims 1-30 are rejected under AIA 35 U.S.C. 103 as being unpatentable over Bueche, Jr. et al. (8,977,571), and further in view of Green et al. (2014/0074709).

11. Claim(s) 1-30 is/are rejected under 35 U.S.C. 103(a) as being clearly anticipated by Bueche, Jr. et al. (8,977,571) as the specification of the prior art is identical to the present invention and the inventors and assignee are identical. Therefore, any claims of the present application, which are supported and disclosed by the prior art of Bueche, Jr. et al. (8,977,571).

As per claims 1, Bueche, Jr. teaches a system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:

a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing: a software abstraction layer for controlling the camera, the software abstraction layer comprising instructions that, when executed by the processor, control the camera; and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, the downloaded app comprising instructions that, when executed by the processor, cause the user's mobile device to perform operations including (see at least column 6, lines 12-22, column 10, lines 48-59, column, column 11, lines 6-21, Fig.1-Fig.2 and Fig.6):

providing instructions to the user for capturing an image of a check (see at least column 10, lines 48-59);

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 (see at least column 5, lines 45-61);

overlaying an alignment guide on the live video of the check in the field of view of the camera (see at least column 7, lines 38-57);

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion (see at least column 3, lines 54-67 through column 4, lines 1-11);

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 (see abstract);

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 (see at least column 16, lines 14-19);

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 (see at least column 16, lines 20-34); and

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 (see at least column 8, lines 40-67);

a server, remote from the user's mobile device, comprising a processor coupled to a memory storing instructions that, when executed by the processor, cause the server to perform operations including column 10, lines 37-59, Fig.1-Fig.2 and Fig.6):

receiving the digital image of the check transmitted by the user's mobile device (see at least column 16, lines 20-34), and

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, the user's mobile device receiving an indication of a result of the server's processing before confirming that the mobile check deposit can go forward (see at least column 8, lines 40-67 and column 16, lines 35-61); and

a computer comprising a processor coupled to a memory storing instructions that, when executed by the processor, cause the computer to confirm the deposit of the check 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 (via the depository may send a notice to the user via email, facsimile, instant message, or mail, for example, that the check has been deposited into the selected account, see at least column 15, lines 10-49, column 16, lines 20-67 and column 17, lines 1-12).

Bueche, Jr. does not to explicitly teach the limitation wherein update a balance of an account.

Green teaches the limitation wherein update a balance of an account (see paragraph 60).

It would have been obvious to one of ordinary skill in the art before the effective filing date of the claimed invention to modify the system of Bueche, Jr. to include all the limitations above as taught by Green in order to provide an accounting module in the system of Bueche, Jr. so that the account of the user in Bueche, Jr. would be updated more accurately to reflect the amounts of the mobile check deposit.

As per claims 2, Bueche, Jr. teaches the limitations wherein the downloaded app causes the user's mobile device to perform additional operations including: 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 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 (see column 2, lines 13-14 and column 10, lines 6-22).

As per claims 3, Bueche, Jr. teaches the limitations 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 (see at least column 3, lines 54-67 through column 4, lines 1-11).

As per claims 4, Bueche, Jr. teaches the limitations wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection (see at least column 3, lines 54-67 through column 4, lines 1-11).

As per claims 5, Bueche, Jr. teaches the limitations wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping (see at least column 3, lines 54-67 through column 4, lines 1-11).

As per claims 6, Bueche, Jr. teaches the limitations wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device (see at least column 8, lines 40-67).

As per claims 7, Bueche, Jr. teaches the limitations wherein the digital image is a modified version of the captured video frame (see at least column 14, lines 62-67).

As per claims 8, Bueche, Jr. teaches the limitations wherein the wireless network is a cellular network (see at least column 3, lines 4-22 and lines 48-52).

As per claims 9-30, are similar as set for in claims 1-8, and are rejected based on the same rationale.

Double Patenting

12. A rejection based on double patenting of the "same invention" type finds its support in the language of 35 U.S.C. 101 which states that "whoever invents or discovers any new and useful process... may obtain a patent therefor..." (Emphasis added). Thus, the term "same invention," in this context, means an invention drawn to identical subject matter. See *Miller v. Eagle Mfg. Co.*, 151 U.S. 186 (1894); *In re Vogel*, 422 F.2d 438, 164 USPQ 619 (CCPA 1970); *In re Ockert*, 245 F.2d 467, 114 USPQ 330 (CCPA 1957).

13. A statutory type (35 U.S.C. 101) double patenting rejection can be overcome by canceling or amending the claims that are directed to the same invention so they are no longer coextensive in scope. The filing of a terminal disclaimer cannot overcome a double patenting rejection based upon 35 U.S.C. 101.

14. Claims 1-30 provisionally rejected under 35 U.S.C. 101 as claiming the same invention as that of claims 1-30 of copending Application No. 18/593,856.

This is a provisional statutory double patenting rejection since the claims directed to the same invention have not in fact been.

Although the claims at issue are not identical, they are not patentably distinct from each other because they are both directed toward a method and a system that enabling mobile check deposit auto-capture functionality via video frame processing. It would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify, add or omit the additional elements of claims 1-30 of copending Application No. 18/593,856 to arrive at the claims 1-30 of the instant application because the person would have realized that the remaining element would perform the same functions as before. "Omission of element and its function in combination is obvious expedient if the remaining elements perform same functions as before." See In re Karlson (CCPA) 136 USPQ 184, decide Jan 16, 1963, Appl. No. 6857, U. S. Court of Customs and Patent Appeals.

Conclusion

15. Any inquiry concerning this communication or earlier communications from the examiner should be directed to TIEN C. NGUYEN whose telephone number is 571-270-5108. The examiner can normally be reached on Monday-Thursday (6am-2pm EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bennett Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-270-6108.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system,

contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/TIEN C NGUYEN/
Primary Examiner, Art Unit 3694

UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**06/19/2024 02:29:05 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	66031761	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 2

DOCUMENT		PAGES	DESCRIPTION	SIZE (KB)
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim.pdf		3	-	91 KB
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim-CFILE.pdf	(1-1)	1	Request for Corrected Filing Receipt	48 KB
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim-ADS.pdf	(2-3)	2	Application Data Sheet	69 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim.pdf	B2AE91D788336D027D0427018D6B3AB2747CBD81874CB0E487667D570D899213598F66582C4E43E44C4A77DF580558458D5F28D572B9EE3BAC8BE610A04C3B5E
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim-CFILE.pdf	30AFE68BDE9C8EEC414395A4FBF9907C87DE23F97264AA4350759BD9B142ACE6E5D065E38ECFC25961B19FF7DEDAD664F33EC72433CB653CCE267599CE2291E3
2024-06-19_US-0691-12a_32-10526_Request-and-Corrected-ADS-Adding-Benefit-Claim-ADS.pdf	D3D72C27D2D6DEB8BC1CF98D1264000CB45C229E36FFFFCE2C9C636A9FF06075A43950A3DEE897E28A823CA8829C505FD8C8866DF374D85ECD11B6FD3B4277C5

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,854 Examiner: Tien C. Nguyen

Filed: March 1, 2024 Confirmation No.: 4777

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In accordance with 37 C.F.R. 1.78(d), a Corrected Application Data Sheet is being submitted herewith to add a priority/benefit claim in this application.

It is respectfully requested that the Office confirm the added priority/benefit claim by promptly issuing a Corrected Official Filing Receipt.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12a | 32-10526) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper or the Corrected ADS submitted herewith and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: June 19, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Cust. No. 135533

chris@carmichaelip.com
703-646-9251

Corrected Application Data Sheet

Domestic Benefit Information:

Prior Application Status: Pending
Application Number:
Continuity Type: Continuation of
Prior Application Number: 17161235
Filing or 371(c) Date: 2021-01-28

Prior Application Status: Patented
Application Number: 17161235
Continuity Type: Continuation of
Prior Application Number: 16712182
Filing Date: 2019-12-12
Patent Number: 11341465
Issue Date: 2022-05-24

Prior Application Status: Abandoned
Application Number: 16712182
Continuity Type: Continuation of
Prior Application Number: 16280455
Filing or 371(c) Date: 2019-02-20

Prior Application Status: Patented
Application Number: 16280455
Continuity Type: Continuation of
Prior Application Number: 15792966
Filing Date: 2017-10-25
Patent Number: 10235660
Issue Date: 2019-03-19

Prior Application Status: Patented
Application Number: 15792966
Continuity Type: Continuation of
Prior Application Number: 15392950
Filing Date: 2016-12-28
Patent Number: 9818090
Issue Date: 2017-11-14

Prior Application Status: Patented
Application Number: 15392950
Continuity Type: Continuation of
Prior Application Number: 13922686
Filing Date: 2013-06-20
Patent Number: 9569756
Issue Date: 2017-02-14

(Continued on next page)

Corrected Application Data Sheet

Domestic Benefit Information (continued):

Prior Application Status:	Patented
Application Number:	13922686
Continuity Type:	Continuation of
Prior Application Number:	12545127
Filing Date:	2009-08-21
Patent Number:	8977571
Issue Date:	2015-03-10

Signature:

Signature:	/Christopher R. Abidin/
Name:	Christopher R. Abidin
Registration No.:	74,742
Date:	June 19, 2024

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APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
18/593,854	03/01/2024	3694	3860	US-0691.12a | 32-10526	30	4

CONFIRMATION NO. 4777

CORRECTED FILING RECEIPT

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

OC00000074272453

Date Mailed: 06/21/2024

Receipt is acknowledged of this non-provisional utility patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

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Minya Liang, San Antonio, TX;
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Applicant(s)

United Services Automobile Association (USAA), San Antonio, TX;

Assignment For Published Patent Application

United Services Automobile Association (USAA), San Antonio, TX

Power of Attorney: The patent practitioners associated with Customer Number 197306

Domestic Priority data as claimed by applicant

This application is a CON of 17/161,235 01/28/2021
which is a CON of 16/712,182 12/12/2019 PAT 11,341,465
which is a CON of 16/280,455 02/20/2019 ABN
which is a CON of 15/792,966 10/25/2017 PAT 10,235,660
which is a CON of 15/392,950 12/28/2016 PAT 9,818,090
which is a CON of 13/922,686 06/20/2013 PAT 9,569,756
which is a CON of 12/545,127 08/21/2009 PAT 8,977,571

Foreign Applications for which priority is claimed (You may be eligible to benefit from the Patent Prosecution Highway program at the USPTO. Please see http://www.uspto.gov for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 03/13/2024
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 18/593,854**
Projected Publication Date: Request for Non-Publication Acknowledged
Non-Publication Request: Yes
Early Publication Request: No
Title

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

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PTO/SB/08a (01-22)
Approved for use through 05/31/2024. OMB 0651-0031
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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Examiner Initial*	Cite No	Publication Number	Kind Code[1]	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	Attorney Docket Number	US-0691.12a | 32-10526

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FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**09/08/2024 11:57:02 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	67089355	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	03/01/2024
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.

Payment Information

PAYMENT METHOD	PAYMENT TRANSACTION ID	PAYMENT AUTHORIZED BY
DA / 504184	**E202498N57427900**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
504184	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

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	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

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	6	Parties' P.R. 4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2.18-CV-366, dated June 18, 2019, 27 pgs.	☐
	7	Parties' P.R. 4-5(D) Joint Claim Construction Chart, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-245, dated May 9, 2019, 25 pgs.	☐
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	10	Patent Disclaimer for US Patent No, 8,699,779, filed on March 4, 2019, 2 pgs.	☐
	11	Patent Disclaimer for US Patent No, 8,977,571, filed on February 20, 2019, 2 pgs.	☐

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	12	Patent Disclaimer for US Patent No, 9,336,517, filed on March 4, 2019, 2 pgs.	☐
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	23	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,336,517, dated November 8, 2018, 98 pgs.	☐
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	28	Plaintiff's Notice of Decision Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated May 15, 2019, 36 pgs.	☐
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Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
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	38	USAA's Objections to Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 27, 2019, 6 pgs.	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	2	7178721	B2	2007-02-20	Maloney	
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	Art Unit	3694
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	262	10360448	B1	2019-07-23	Newman	
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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,854 Examiner: Tien C. Nguyen

Filed: March 1, 2024 Confirmation No.: 4777

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the non-final Office Action dated June 12, 2024, please enter the following remarks.

Remarks begin on page 2 of this paper.

REMARKS

Reconsideration of this application is respectfully requested in view of the following remarks.

Claims 1-30 are currently pending, with claims 1, 9, 18, and 26 being independent.

In the outstanding Office Action, claims 1-30 were rejected under 35 U.S.C. § 112 as failing to comply with the written description requirement; claims 1-30 were rejected under § 103 as being unpatentable over Bueche, Jr. et al. (U.S. 8,977,571) in view of Green et al. (U.S. 2014/0074709); and claims 1-30 were provisionally rejected under § 101 as allegedly claiming the same invention as claims 1-30 of co-pending U.S. Pat. App. No. 18/593,856. *Office Action* dated June 12, 2024 (hereinafter, the "Office Action").

After the Office Action was issued, applicant added a priority/benefit claim in this application, establishing continuity back to August 21, 2009. The Corrected Official Filing Receipt issued June 21, 2024, confirms the added priority/benefit claim as follows:

> This application is a CON of 17/161,235 01/28/2021
> which is a CON of 16/712,182 12/12/2019 PAT 11,341,465
> which is a CON of 16/280,455 02/20/2019 ABN
> which is a CON of 15/792,966 10/25/2017 PAT 10,235,660
> which is a CON of 15/392,950 12/28/2016 PAT 9,818,090
> which is a CON of 13/922,686 06/20/2013 PAT 9,569,756
> which is a CON of 12/545,127 08/21/2009 PAT 8,977,571.

This changes the analysis in one or more respects and additionally, it moots the outstanding rejections under § 103. For the § 103 rejections, the references cited in the Office Action do not qualify as prior art. For these and other reasons indicated herein, the outstanding rejections should be withdrawn.

Provisional Statutory Double Patenting Rejection under § 101

Claims 1-30 stand provisionally rejected under § 101 as claiming the same invention as that of claims 1-30 of co-pending U.S. Pat. App. No. 18/593,856 (the '856 application). *Office Action* at 7-8.

Applicant respectfully traverses the rejection.

The test for statutory double patenting under § 101 is whether "the same invention is being claimed twice", where "'same invention' means identical subject matter." *MPEP* § 804.II.A (emphasis added) (citations omitted).

However, the same invention is not being claimed twice by the present application and the '856 application at least because the applications claim different statutory classes of subject matter—the claims of the present application are all system claims while the claims of the '856 application are all method claims. "This alone is sufficient to avoid [statutory] double patenting." *Studiengesellschaft Kohle mbH v. N. Petrochemical Co.*, 784 F.2d 351, 354 (Fed. Cir. 1986) ("hold[ing] that because the two patents claim different statutory classes of subject matter, composition and process, they are not the same invention"; and explaining "this alone is sufficient to avoid [statutory] double patenting" under § 101).

Accordingly, withdrawal of the same invention double patenting rejection under § 101 is therefore respectfully requested.

Rejection under § 112

Claims 1-30 stand rejected under § 112 for failing to comply with the written description requirement. *Office Action* at 2-3. In particular, the Office asserts that "[t]he independent claims 1, 9, 18 and 26 recite the limitation '...update a balance of an account...' which Applicant's specification does not disclose or support this limitation." *Office Action* at 3 (emphasis omitted).

Applicant respectfully traverses the rejection.

The written description requirement of § 112 provides that the specification must contain "a written description of the invention, and of the manner and process of making and using it." 35 U.S.C. § 112(a).

The MPEP explains that, for the written description requirement under § 112, "the fundamental factual inquiry is whether the specification conveys with reasonable clarity to those skilled in the art that, as of the filing date sought, applicant was in possession of the invention as now claimed." *MPEP* § 2163.02; see also *Nalpropion Pharmaceuticals, Inc. Actavis Laboratories FL,*

Inc., 934 F.3d 1344, 1350 (Fed. Cir. 2019) ("'the test for [adequate written description] is whether the disclosure of the application relied upon reasonably conveys to those skilled in the art that the inventor had possession of the claimed subject matter as of the filing date.'" (quoting *Ariad Pharms., Inc. v. Eli Lilly & Co.*, 598 F.3d 1336, 1351 (Fed. Cir. 2010) (en banc))); *Hologic, Inc. v. Smith & Nephew, Inc.*, 884 F.3d 1357, 1361, 1364 (Fed. Cir. 2018).

The MPEP further explains that "[t]he subject matter of the claim need not be described literally (i.e., using the same terms or *in haec verba*) in order for the disclosure to satisfy the [written] description requirement" under § 112. *MPEP* § 2163.02; see also *Blue Calypso, LLC v. Groupon, Inc.*, 815 F.3d 1331, 1345 (Fed. Cir. 2016) ("[W]hen examining the written description for support for the claimed invention, we have held that the exact terms appearing in the claim 'need not be used *in haec verba*.'" (citation omitted)); *Nalpropion Pharmaceuticals, Inc. Actavis Laboratories FL, Inc.*, 934 F.3d 1344, 1350 (Fed. Cir. 2019) ("It is not necessary that the exact terms of a claim be used *in haec verba* in the specification".); *Ariad Pharma., Inc. v. Eli Lilly and Co.*, 598 F.3d 1336, 1352 (Fed. Cir. 2010) (en banc) ("the [written] description requirement does not demand any particular form of disclosure, … or that the specification recite the claimed invention *in haec verba*" (citation omitted)).

Applicant respectfully submits that adequate support for the limitation in question is provided throughout Applicant's Disclosure; for example, at [0017]-[0019], [0046], [0056], [0077]-[0079], [0080], [0085], FIG. 8, FIG. 9 of Applicant's Disclosure and illustrated in Table 1 below:

Example Citations	Example Disclosure (emphasis added)
See, e.g.: [0017]-[0019]	"Upon receipt and approval of the digital image, financial institution 130 may **credit the funds to account 160**" "**associated with the user 102**", where the "financial institution 130 may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like", and such "electronic devices may receive the digital image …"

See, e.g.: [0077]-[0079], Fig. 8	"the depository" "may ... process[]" "the electronic data representation..., thereby **depositing the money in the user's account**", where "the depository may include electronic devices such as computers, servers, databases, or the like", and "the electronic devices may determine whether [the electronic data representation] may be ... processed ... **to credit an account associated with the user**."
See, e.g.: [0017], [0080], [0085], Fig. 9	"At 980, when the institution has received the digital images (e.g., of the front and back sides of the check), the institution may process the digital images to obtain an image of the check and **to deposit the funds of the check in the user's account**, as described herein", where "the institution" can be "financial institution 130" which "may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like"
See, e.g.: [0046], [0056]	"instructing the server 322 to process the deposit of the check based on the image file 335 that had been received by the server 322"; where "server 322 may be a software component operable by the depository 204 of FIG. 2."
See, e.g.: Priority U.S. Pat. Appln. No. 12/545,127 (claim 15 as originally filed)	"at least one subsystem that **deposits funds of the check into an account** associated with the deposit system using the processed digital image and a check clearance module of the server."

Table 1: Examples of Support Provided by Applicant's Disclosure

Applicant respectfully submits that the disclosure of the present application conveys with reasonable clarity to those skilled in the art that, as of the filing date sought, Applicant was in possession of the invention, as illustrated by, for example, Table 1 provided above. *See, e.g., MPEP* § 2163.02.

Accordingly, the present application is therefore in compliance with the written description requirement under § 112.

In view of the foregoing, withdrawal of the rejection under § 112 is respectfully requested.

Rejection under § 103

Applicant respectfully submits that the art-based rejections are moot in view of the present application's newly established priority date of August 21, 2009. Each outstanding obviousness rejection relies on references that do not qualify as prior art. Withdrawal of the rejections under § 103 is therefore respectfully requested.

Conclusion

Should the Examiner believe that any further action is necessary to place this application in better form for allowance, the Examiner is invited to contact Applicant's representative at the telephone number listed below.

The absence of arguments addressing specific allegations in the outstanding Office Action is not intended to be an admission of the accuracy or appropriateness of such allegations.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12a | 32-10526) any additional fees under 37 C.F.R. C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: September 8, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
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Reg. No. 45,306

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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* * *

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. § 1.56, and without any assertion as to materiality or prior art effect, the documents listed on the forms PTO/SB/08a submitted herewith are hereby cited. No aspect of this submission constitutes a disclaimer of claim scope. The submission of this information disclosure statement is not an admission that any item cited herein is prior art as to the claimed invention or that any item cited herein is material to patentability.

In accordance with § 1.98(d), copies of documents that were previously submitted to, or cited by, the Office in prior U.S. Appln. Nos. 17/161,235, 16/712,182, 16/280,455, 15/792,966, 15/392,950, 13/922,686, and 12/545,127, to which the present application claims the benefit under 35 U.S.C. § 120, are not provided herewith.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12a | 32-10526) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in

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PTO/SB/08a (01-22)
Approved for use through 05/31/2024. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	1	Credit Union Management, "When You wish Upon an Imaging System...the Right Selection Process can be the Shining Star," Credit Union Management, August 1993, printed from the internet at , on October 19, 2013 (11 pgs).	☐
	2	Curtin, Denis P., A Short Course in Digital Photography Chapter 7 Graphic File Formats	☐
	3	Dance, Christopher, "Mobile Document Imaging", Xerox, Research Centre Europe, XRCE Image Processing Area, November 2004	☐
	4	David B. Humphrey & Robert Hunt, Getting Rid of Paper: Savings From Check 21, Working Paper No. 12-12, Research Department, Federal Reserve Bank of Philadelphia, (May 2012), available on the Internet at: https:// philadelphiafed.org/-/media/research-and-data/publications/working-papers/2012/wp12-12.pdf (attached as Exhibit 14 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 29 pgs.	☐
	5	DCU Member's Monthly - January 2008, "PC Deposit - Deposit Checks from Home!", http://www. mycreditunionnewsletter.com/dcu/01 08/page1.html, Copyright 2008 Digital Federal Credit Union (2 pgs).	☐
	6	De Jesus, A. et al., "Distributed Check Processing in a Check 21 Environment: An educational overview of the opportunities and challenges associated with implementing distributed check imaging and processing solutions," Panini, 2004, pp 1-22.	☐
	7	De Jesus, Angie et al., "Distributed Check Processing In a Check 21 Environment", dated November, 2004, 22 pgs.	☐
	8	De Queiroz, Ricardo et al., "Mixed Raster Content (MRC) Model for Compound Image Compression", 1998 (14 pgs)	☐
	9	Debello, James et al., "RDM and Mitek Systems to Provide Mobile Check Deposit," Mitek Systems, Inc., San Diego, California and Waterloo, Ontario, ARIA nnn (02/24/2009), 2 pgs.	☐
	10	Declaration of Peter Alexander, Ph.D., CBM2019-0004, November 8, 2018, 180 pgs.	☐
	11	Defendant Wells Fargo Bank, N.A.'s Amended Answer, Affirmative Defenses, and Counterclaims to Plaintiff's Complaint, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 12, 2019, 32 pgs.	☐

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	12	Defendant Wells Fargo Bank, N.A.'s Answer, Affirmative Defenses, and Counterclaims to Plaintiffs Complaint, dated August 14, 2018, 64 pgs.	☐
	13	Defendant Wells Fargo Bank, N.A.'s Second Amended Answer, Affirmative Defenses, and Counterclaims To Plaintiffs Amended Complaint, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated August 1, 2019, 72 pgs.	☐
	14	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated June 24, 2019, 28 pgs.	☐
	15	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 111 pgs.	☐
	16	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 28 pgs.	☐
	17	DeYoung, Robert; "The Financial Performance of Pure Play Internet Banks"; Federal Reserve Bank of Chicago Economic Perspectives; 2001; pages 60-75; Vol. 25, No. 1 (16pgs)	☐
	18	Dhandra, B.V. et al., "Skew Detection in Binary Image Documents Based on Image Dilation and Region labeling Approach", IEEE, The 18th International Conference on pattern Recognition (ICPR'06), 2006, 4 pgs.	☐
	19	Dias, Danilo et al., "A Model for the Electronic Representation of Bank Checks", Brasilia Univ. Oct. 2006 (5 pgs)	☐
	20	Digital Photography Now, Nokia N73 Review, October 28, 2006	☐
	21	Digital Transactions News, "An ACH-Image Proposal For Check Roils Banks and Networks" 5/26/2006 (3 pgs)	☐
	22	Dinan, R.F. et al., "Image Plus High Performance Transaction System", IBM Systems Journal, 1990 vol. 29, No. 3 (14 pgs)	☐

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	23	Ding, Y. et al., "Background removal for check processing using morphology in Two-and Three-Dimensional Vision Systems for Inspection, Control, and Metrology". Vol. 5606, pp 19-26, SPIE 2004	☐
	24	Doermann, D. et al., "The function of documents", Image and Vision Computing, Vol. 16, 1998, pp 799-814.	☐
	25	Doermann, David et al., "Progress in Camera-Based Document Image Analysis," Proceedings of the Seventh International Conference on Document Analysis and Recognition (ICDAR 2003) 0-7695-1960-1/03, 2003 IEEE (11 pages).	☐
	26	DOERMANN, David, et al., Progress in Camera-Based Document Image Analysis, Proceedings of the Seventh Int'l Conf. on Document Analysis and Recognition, 2003, 11 pages.	☐
	27	Duvall, Mel, "Remote Deposit Capture," Baseline, Vol. 1, Issue 70, March 2007, 2 pgs.	☐
	28	E. MacKenzie, Photography Made Easy, copyright 1845, 80 pgs.	☐
	29	eCU Technologies, "Upost Remote Deposit Solution," Retrieved from the internet https://www.eutechnologies.com/products/upost.html, downloaded 2009 (1_pg).	☐
	30	EFT Network Unveils FAXTellerPlus, EFT Network, Inc., www.eftnetwork.com, Jan. 13, 2009 (2 pgs)	☐
	31	ElectronicPaymentProviders, Inc., "FAQs: ACH/ARC, CheckVerification/Conversion/Guarantee, RCK Check Re-Presentment," http://www.useapp.com/faq.htm, downloaded October 18, 2006 (3 pgs).	☐
	32	Ex Parte Quayle Action from corresponding U.S. Appln No. 12/545,127 dated June 25, 2014 (6 pgs).	☐
	33	Excerpts from American National Standard for Financial Services, ANS, X9.100-140-2004-Specifications for an Image Repiacement Document — IRD, October 1, 2004, 16 pgs.	☐

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	34	FDIC — Remote Capture: A Primer, 2009, 3 pgs.	☐
	35	FDIC: Check Clearing for the 21st Century act (Check21), FED. Deposit Ins. Corp., April 25, 2016 (retrieved from https://web.archive.org/web/20161005124304/https://www.fdic.gov/consumers/assistance/protection/check21.html ("FDIC")	☐
	36	Federal Check 21 Act, "New Check 21 Act effective 10/28/04: Bank No Longer Will Return Original Cancelled Checks," Consumer Union's FAQ's and Congressional Testimony on Check 21, www.consumerlaw.org.initiatives/content/ check21_content.html, Cited in patent no, 7,873,200, as dated Dec. 2005 (20 pgs)	☐
	37	Federal Reserve Adoption of DSTU X9.37-2003, "Image Cash Letter Customer Documentation Version 1.8", dated October 1, 2008, 48 pgs.	☐
	38	Federal Reserve Banks Plan Black-and-White Image Standard and Quality Checks, May 2004, 2 pgs.	☐
	39	Federal Reserve Banks to Adopt DSTU X9.37-2003 Format for Check 21 Image Services", 2004, 2 pgs.	☐
	40	Federal Reserve Board, "Check Clearing for the 21st Century Act", FRB, http://www.federaireserve.gov/ paymentsystems/truncation/, 3/1/2006 (1 pg)	☐
	41	Federal Reserve System, "12 CFR, Part 229 [Regulation CC; Docket No. R-0926]: Availability of Funds and Collection of Checks," Federal Registrar, April 28, 1997, pp. 1-50.	☐
	42	Federal Reserve System, "Part IV, 12 CFR Part 229 [Regulation CC; Docket No. R-1176]: Availability of Funds and Collection of Checks; Final Rule," Federal Registrar, Vol. 69, No. 149, August 4, 2004, pp. 47290-47328.	☐
	43	Federal Reserve System, 12 CFR Part 229, Regulation CC: Docket No. R-1176, Availability of Funds and Collection of Checks, Board of Governors of the Federal Reserve System Final rule	☐
	44	Fest, Glen., "Patently Unaware" Bank Technology News, April 2006, Retrieved from the internet at URL:http:// banktechnews.com/article.html?id=2006403T7612618 (5 pgs)	☐

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	45	Fidelity Information Services, "Strategic Vision Embraces Major Changes in Financial Services Solutions: Fidelity's long-term product strategy ushers in new era of application design and processing," Insight, 2004, pp. 1-14.	☐
	46	Fielding, R. et al, "RFC-2616 — Hypertext Transfer Protocol", Network Working Group, The Internet Society copyright 1999, 177 pgs.	☐
	47	Final Written Decision relating to US 10,621,559, IPR2021-01077, January 20, 2023	☐
	48	Final Written Decision relating to US 8,699,779, IPR2021-01070, January 19, 2023	☐
	49	Final Written Decision relating to US 8,977,571, IPR2021-01073, January 19, 2023	☐
	50	Financial Services Policy Committee, Federal Reserve Banks Plan Black-and-White Image Standard and Quality Checks, May 18, 2004	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	1	Wallison, Peter J., "Wal-Mart Case Exposes Flaws in Banking-Commerce Split", American Banker, Vol. 167. No. 8, Jan. 11, 2002 (3 pgs)	☐
	2	Wang, Ching-Lin et al. "Chinese document image retrieval system based on proportion of black pixel area in a character image", the 6th International Conference on Advanced Communication Technology, 2004, Vol. 1, IEEE, 2004	☐
	3	Wausau Financial Systems, Understanding Image Quality & Usability Within a New Environment, 2006, 22 pgs,	☐
	4	WAUSAU, "Understanding Image Quality & Usability Within a New Environment", copyright 2019, 1 pg.	☐
	5	Weiqui Luo et al., "Robust Detection of Region-Duplication Forgery in Digital Image" Guoping Qui, School of Computer Science, University of Nottingham, NG8 1BB, UK – January 2006	☐
	6	Wells Fargo 2005 News Releases, "The New Wells Fargo Electronic Deposit Services Break Through Banking Boundaries In The Age of Check 21", San Francisco March 28, 2005, www.wellsfargo.com/ press/3282005_check21Year=2005 (1 pg)	☐
	7	Wells Fargo Commercial, "Remote Deposit", www.wellsfargo.com/com/treasury mgmtlireceivables/electronic/remote deposit, Copyright 2008 (1 pg).	☐
	8	Wells Fargo's Objections to Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 27, 2019, 7 pgs.	☐
	9	Wells Fargo's Objections To Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated August 12, 2019, 7 pgs.	☐
	10	White, J.M. et al., "Image Thresholding for Optical Character Recognition and Other Applications Requiring Character Image Extraction", IBM J. RES. Development, July 1983, vol. 27, no. 4 (12 pgs)	☐
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	12	Whitney, Steve et al., "A Framework For Exchanging Image Returns", dated July 2001, 129 pgs.	☐
	13	Wikipedia ®, "Remote Deposit," http://en.wikipedia.org/wiki/Remote_deposit, 2007 (3 pgs).	☐
	14	Windowsfordevices.com, "Software lets camera phone users deposit checks, pay bills", www.windowsfordevices.com/news/NS3934956670.html, January 29,2008 (3 pgs).	☐
	15	Wolfe, Daniel, "Check Image Group Outlines Agenda," American Banker, New York, N.Y.: Feb 13, 2009, Vol. 174, Iss. 30, p. 12. (2 pgs).	☐
	16	Woody Baird Associated Press, "Pastor's Wife got Scammed -- She Apparently Fell for Overseas Money Scheme," The Commercial Appeal, July 1, 2006, p. A. 1.	☐
	17	X9.100-180, "The New ICL Standard is Published", All My Papers, 2006, 3 pgs.	☐
	18	X9.37 Specifications | X9Ware LLC, dated 2018, 3 pgs.	☐
	19	Yeo, L.H. et al., "Submission of transaction from mobile workstations in a cooperative multidatabase environment", IEEE, 1994, (cited in IPR2020-00097, US Patent No. 7,885,880), 10 pgs.	☐
	20	Yong Gu Ji et al., "A Usability Checklist for the Usability Evaluation of Mobile Phone User Interface", International Journal of Human-Computer Interaction, 20(3), 207-231 (2006)	☐
	21	Zandifar, A. et al., "A Video Based Interface To Textual Information For The Visually Impaired", IEEE 17th INTERNATIONAL SYMPOSIUM ON PERSONAL, INDOOR AND MOBILE RADIO COMMUNICATIONS, 1-5, 2002, 6 pgs.	☐
	22	Zandifar, A., "A Video-Based Framework for the Analysis of Presentations/Posters," International Journal on Document Analysis and Recognition, February 2, 2005, 10 pages.	☐

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	23	Zaw, Kyi Pyar and Zin Mar Kyu, "Character Extraction and Recognition for Myanmar Script Signboard Images using Block based Pixel Count and Chain Codes" 2018 IEEE/ACIS 17th International Conference on Computer and Information Science (CS), IEEE, 2018.	☐
	24	Zhang, C.Y., "Robust Estimation and Image Combining" Astronomical Data Analysis Software and Systems IV, ASP Conference Series, 1995 (5 pgs)	☐
	25	Zions Bancorporation, "Moneytech, the technology of money in our world: Remote Deposit," http://www.bankjunior.com/pground/moneytech/remote_deposit.jsp, 2007 (2 pgs).	☐

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	1	Claims as filed on July 28, 2017 for U.S. Appln No. 15/663,284 (6 pgs).	☐
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	12	Claims as filed on March 25, 2014 for U.S. Appln No. 14/225,090 (1 pg).	☐
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	41	Clancy, Heather, "Turning cellphones into scanners", The New York Times, Feb 12, 2005; https://www.nytimes.com/2005/02/12/busienss/worldbusiness/turningcellphones-into-scanners.html	☐
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	45	Consumer Guide to Check 21 and Substitute Checks, The Federal Reserve Board, The Wayback Machine – October 28, 2004 https://web.archive.org/web/20041102233724/http://www.federalreserve.gov	☐
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	48	Creativepaymentsolutions.com, "Creative Payment Solutions - Websolution," www.creativepaymentsolution.com/cps/financialservices/websolution/default.html, Copyright 2008, Creative Payment Solutions, Inc. (1 pg).	☐
	49	Credit Union Journal, "AFCU Averaging 80 DepositHome Transactions Per Day", Credit Union Journal, August 15, 2005 (1 pg)	☐
	50	Credit Union Journal, "The Ramifications of Remote Deposit Capture Success", www.cuiournal.com/orintthis.html?id=20080411 EODZT57G, April 14, 2008 (1 pg).	☐

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Name/Print	Christopher R. Abidin	Registration Number	74742

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8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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	29	Nokia N90 User Guide, 2005, 132 pgs.	☐
	30	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 1 of 3, 67 pgs.	☐
	31	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 2 of 3, 6O pgs.	☐
	32	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 3 of 3, 53 pgs.	☐
	33	Nokia N95 8GB User Guide, copyright 2009, located on the Internet at: https://www.nokia.com/en_int/phones/sites/default/files/user-guides/Nokia_N95_8GB_Extended_UG_en.pdf (excerpts attached as Exhibit 9 from the Defendant Wells Fargo Bank, N.A.'s Answer dat4ed August 14, 2018), 77 pgs.	☐

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	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	34	Non-Final Office Action issue on U.S. Application 17/511,822 on September 16, 2022 (14538-731)	☐
	35	Non-Final Office Action issued on U.S. Application 14/293,159 on August 11, 2022 (14538-335)	☐
	36	Non-Final Office Action issued on U.S. Application 16/455,024 on September 7, 2022 (14538-662)	☐
	37	Non-Final Office Action issued on U.S. Application 17/071,678 on September 14, 2022 (14538-705)	☐
	38	Non-Final Office Action issued on U.S. Application 17/180,075 on October 4, 2022 (14538-715)	☐
	39	Non-Final Office Action issued on U.S. Application 17/568,849 on October 4, 2022 (14538-736)	☐
	40	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated January 17, 2013 (7 pgs).	☐
	41	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated October 15, 2014 (24 pgs).	☐
	42	Office Action dated October 9, 2013 from corresponding U.S. Appln No. 12/545,127 (7 pgs).	☐
	43	Office Action from corresponding U.S. Appln No. 12/545,127 dated April 9, 2014 (6 pgs).	☐
	44	Online Deposit: Frequently Asked Questions, http://www.depositnow.com/faq.html, Copyright 2008 (1 pg).	☐

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	45	Onlinecheck.com/Merchant Advisors, "Real-Time Check Debit", Merchant Advisors: Retail Check Processing Check Conversion, http://www.onlinecheck/wach/rcareal.htm, Cited in patent no. 7,900,822, as dated 2006 (3 pgs)	☐
	46	Oxley, Michael G., from committee on Financial Services; "Check Clearing For The 21st Century Act", 108th Congress, 1st Session House of Representatives report 108-132, June 2003 (20 pgs)	☐
	47	Oxley, Michael G., from the committee of conference; "Check Clearing For the 21st Century Act", 108th Congress, 1st Session Senate report 108-291, October 1, 2003 (27 pgs)	☐
	48	P.R. 4-3 Joint Claim Construction and Pre-Hearing Statement, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 5, 2019, 190 pgs.	☐
	49	Palacios, Rafael et al., "Automatic Processing of Brazilian Bank Checks". Cited in patent no. 7,900,822, as dated 2002 (28 pgs)	☐
	50	Panasonic Operating Instructions for Digital Camera/Lens Kit Model No. DMC-L1K, https://www.panasonic.com/content/dam/Panasonic/support_manual/Digital_Still_Camera/English_01-vqt0-vqt2/vqt0w95_L1_oi.pdf (attached as Exhibit 4 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 129 pgs.	☐

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

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	1	CBM2019-00028, Robinson, Daniel, "Client Week — Handsets advance at 3GSM", Copyright 2004 by VNU Business Publications Ltd., 2 pgs.	☐
	2	CBM2019-00028, Seitz, Patrick "Multifunction Trend Shaking Up The Handheld Device industry; Solid Sales Expected in 2004; PDA, handset, camera — one single, small product can fill a variety of roles", Copyright 2004 Investor's Business Daily, Inc., 3 pgs.	☐
	3	CBM2019-00028, United Services Automobile Association ('USAA')'s Patent Owner Preliminary Response, dated July 8, 2019, 73 pgs.	☐
	4	CBM2019-00028, Wong, May "HP unveils new mobile computers", Copyright 2006 by The Buffalo News, 2 pgs.	☐
	5	CBM2019-00029 Patent No. 10,013,605, Declaration of Peter Alexander, Ph.D., dated March 28, 2019, 76 pgs.	☐
	6	CBM2019-00029 Patent No. 10,013,605, Petition For Covered Business Method Review of Claims 1-3, 5-14, 16-29 of US Patent No, 10,013,605, dated March 28, 2019, 88 pgs.	☐
	7	CBM2019-00029 Patent No. 10,013,605, Plaintiff United Services Automobile Association (USAA) Preliminary Claim Constructions And Extrinsic Evidence, dated March 15, 2019, 74 pgs.	☐
	8	CBM2019-00029, "Dynamism.com: Take tomorrow's tech home today with Dynamism.com: Latest gadgets merge next generation technology with high style design", Copyright 2006 Normans Media Limited, 2 pgs.	☐
	9	CBM2019-00029, Declaration of Matthew A. Calman in Support of Patent Owner Preliminary Response, dated July 17 2019, 29 pgs.	☐
	10	CBM2019-00029, Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 28 pgs.	☐
	11	CBM2019-00029, HP User Guide, Additional Product Information, Copyright 2006 by Hewlett-Packard Development Company, L.P., 204 pgs.	☐

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	12	CBM2019-00029, Palenchar, Joseph, "PDA Phone Adds WiFi VoIP, Turn-By-Turn GPS Navigation", Copyright 2006 by Reed Business Information, 2 pgs.	☐
	13	CBM2019-00029, Pocket PC User Manual, Version 1, dated May 2006 by Microsoft, 225 pgs.	☐
	14	CBM2019-00029, United Services Automobile Association (USAA)'s Patent Owner Preliminary Response, dated July 17, 2019, 76 pgs.	☐
	15	CBR online, "Diebold launches ATM depository technology", October 4, 2007, 5 Pgs.	☐
	16	Century Remote Deposit High-Speed Scanner User's Manual Release 2006, (Century Manual), Century Bank, 2006, (32 pgs).	☐
	17	Certificate of Accuracy related to Article entitled, "Deposit checks by mobile" on webpage: https://www.elmundo.es/navegante/2005/07/21/empresas/1121957427.html signed by Christian Paul Scrogum (translator) on September 9, 2021.	☐
	18	Check Clearing for the 21st Century Act Foundation for Check 21 Compliance Training, Federal Financial Institutions Examination Council, (Oct. 16, 2004), available on the Internet at: https://web.archive.org/web/20041016100648/https://www.ffiec.gov/exam/check21/check21foundationdoc.htm, (excerpts attached as Exhibit 20 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 11 pgs.	☐
	19	Check Clearing for the 21st Century Act, H. R. Rep. No. 108-132, June 2, 2003, 20 pgs.	☐
	20	Cheq Information Technology White Paper, "Teller Scanner Performance and Scanner Design: Camera Position Relative to the Feeder", dated 2005, 7 pgs.	☐
	21	Chiang, Chuck, The Bulletin, "Remote banking offered", http://bendbulletin.com/apps/pbcs.dll/article?AID=/20060201/BIZ0102/602010327&templ..., May 23, 2008 (2 pgs).	☐
	22	Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 13, 2019, 48 pgs.	☐

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	23	Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-366, dated July 29, 2019, 36 pgs.	☐
	24	Claims as filed January 24, 2018 for U.S. Appln No. 15/878,821 (5 pgs).	☐
	25	Claims as filed January 31, 2018 for U.S. Appln No. 15/884,990 (6 pgs).	☐
	26	Claims as filed May 18, 2018 for U.S. Appln No. 15/983,983 (3 pgs).	☐
	27	Claims as filed on April 1, 2013 for U.S. Appln No. 13/854,521 (5 pgs).	☐
	28	Claims as filed on April 3, 2008 for U.S. Appln No. 12/062,163 (3 pgs).	☐
	29	Claims as filed on April 3, 2008 for U.S. Appln No. 12/062,175 (3 pgs).	☐
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	32	Claims as filed on April 9, 2018 for U.S. Appln No. 15/948,549 (5 pgs)	☐
	33	Claims as filed on August 19, 2010 for U.S. Appln No. 12/859,752 (5 pgs).	☐

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	34	Claims as filed on August 21, 2009 for U.S. Appln No. 12/545,127 (5 pgs).	☐
	35	Claims as filed on December 15, 2011 for U.S. Appln No. 13/327,478 (4 pgs).	☐
	36	Claims as filed on December 20, 2006 for U.S. Appln No. 11/613,671 (3 pgs).	☐
	37	Claims as filed on December 20, 2012 for U.S. Appln No. 13/722,576 (4 pgs).	☐
	38	Claims as filed on December 28, 2016 for U.S. Appln No. 15/392,950 (5 pgs).	☐
	39	Claims as filed on December 29, 2005 for U.S. Appln No. 11/320,998 (3 pgs).	☐
	40	Claims as filed on December 29, 2005 for U.S. Appln No. 11/321,027 (3 pgs).	☐
	41	Claims as filed on December 8, 2010 for U.S. Appln No. 12/963,513 (7 pgs).	☐
	42	Claims as filed on December 9, 2015 for U.S. Appln No. 14/964,279 (5 pgs).	☐
	43	Claims as filed on February 12, 2013 for U.S. Appln No. 13/765,412 (1 pg).	☐
	44	Claims as filed on February 15, 2012 for U.S. Appln No. 13/397,437 (6 pgs).	☐

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	45	Claims as filed on February 16, 2011 for U.S. Appln No. 13/028,477 (3 pgs).	☐
	46	Claims as filed on February 19, 2013 for U.S. Appln No. 13/770,048 (4 pgs).	☐
	47	Claims as filed on February 3, 2016 for U.S. Appln No. 15/014,918 (5 pgs).	☐
	48	Claims as filed on January 20, 2011 for U.S. Appln No. 13/010,644 (9 pgs).	☐
	49	Claims as filed on January 31, 2011 for U.S. Appln No. 13/017,865 (11 pgs).	☐
	50	Claims as filed on July 19, 2017 for U.S. Appln No. 15/654,497 (1 pg).	☐

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9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	3	Fujisawa, H. et al., "Information Capturing Camera and Developmental Issues", IEEE Xplore, downloaded on Aug. 18, 2020, 4 pgs.	☐
	4	Furst, Karen et al., "Internet Banking: Developments and Prospects", Economic and Policy Analysis Working Paper 2000-9, September 2000 (60 pgs)	☐
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	16	Heckenberg, D. "Using Mac OS X for Reai-Time Image Processing" 10/08/2003 (15 pgs)	☐
	17	Helio Ocean User Manual, located on the Internet at: https://standupwireless.com/wp-content/uploads/2017/04/Manual_PAN-TECH_OCEAN.pdf (excerpts attached as Exhibit 10 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 76 pgs.	☐
	18	Henkel, Joseph et al., "Remote Deposit Capture in the Consumer's Hands", Downloaded on June 19, 2010 at 18:46: UTC from IEEE Xplore	☐
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	42	IPR2019-00815 Patent No. 9,818,090, Notice of Filing Date Accorded to Petition and Time for Filing Patent Owner Preliminary Response, dated March 27, 2019, 5 pgs.	☐
	43	IPR2019-00815 Patent No. 9,818,090, Petition For Inter Parties Review of Claims 1-19 of U.S. Patent No. 9,818,090, dated March 20, 2019, 56 pgs.	☐
	44	IPR2019-00815 Patent No. 9,818,090, Petitioner's Reply Brief to Patent Owner Preliminary Response Pursuant To Authorization Provided In Paper No. 13, dated August 1, 2019, 9 pgs.	☐

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	Attorney Docket Number	US-0691.12a | 32-10526

	45	IPR2019-00815 Patent No. 9,818,090, Petitioner's Supplementai Exhibit List, dated August 1, 2019, 5 pgs.	☐
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	47	IPR2019-00815, Declaration of Matthew A. Calman in Support of Patent Owner Preliminary Response, dated June 27, 2019, 25 pgs.	☐
	48	IPR2019-00815, Federal Reserve Financial Services Retired: DSTU X9.37-2003, Specifications for Electronic Exchange of Check and Image Data, Copyright 2006 by Accredited Standards Committee X9, Inc., dated March 31, 2003, 157 pgs.	☐
	49	IPR2019-00815, Invalidity Chart, uploaded on June 27, 2019, 94 pgs.	☐
	50	IPR2019-00815, Supplemental Invalidity Chart, dated on June 27, 2019, 16 pgs.	☐

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EXAMINER SIGNATURE

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[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

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	Attorney Docket Number	US-0691.12a | 32-10526

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

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APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**09/08/2024 11:57:02 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	67089355	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

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2024-09-08_US-0691-12a_32-10526_IDS_9_OF_13.pdf	C1A791D9FDCC74C2F41AE0B70C549C1BB540F18E1C9C82B0431DA58666B70102DAD055FADF8DCDA3A0951CA2CDF7C7A0C1D87E1AF4030370D1EF261823613D6C
2024-09-08_US-0691-12a_32-10526_IDS_10_OF_13.pdf	9F0FD3CED92951DB13BE7BBA675A888B1128421CE78AA8F10FD67FF39443587217D7208A97C142033F8FF3A46490030BDA29398E4974BA3A4BC8647EA8BC0322
2024-09-08_US-0691-12a_32-10526_IDS_11_OF_13.pdf	1E695376B348EBC072B8DE69B311A5D53E2D5A9170B024EA7DACC993C5C3DF682AEC1B46E342E20411E5F8365077999105BDEA134DDD92798B6A5E86FCCA74EC
2024-09-08_US-0691-12a_32-10526_IDS_12_OF_13.pdf	D0B58B3E2E6B6531121ADAC432FDDC23EB42F8F8F070234D64A488DC1366B31ECEF5AAF28B51100CF2CF526462A1269D9F4FE1C48963B90C739BB58218925D59
2024-09-08_US-0691-12a_32-10526_IDS_13_OF_13.pdf	0ABAA2200AAB5252FF44054ED2D4D89FBD956F77B270B197BF1DA5A0BF7950BF0597E6EE5EC0A9863339846F2E92BA7BB603B3919960E23F0CE3DBF76A68C45F

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,854 Examiner: Tien C. Nguyen

Filed: March 1, 2024 Confirmation No.: 4777

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

TRANSMITTAL OF INVENTOR DECLARATIONS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Informational Notice dated March 14, 2024, Applicant submits herewith, for each inventor, an executed Declaration in compliance with 37 C.F.R. § 1.63. Each Declaration submitted herewith is a copy of a declaration from a prior application.

Acknowledgement of the receipt and acceptance of the executed Declarations by the Office is respectfully requested.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12a | 32-10526) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: September 23, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Steven T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

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PTO/AIA/01 (06-12)
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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Systems And Methods For Image Monitoring Of Check During Mobile Deposit

As the below named inventor, I hereby declare that:

This declaration is directed to:

- [■] The attached application, or
- [ ] United States application or PCT international application number _____

  filed on _____.

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

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LEGAL NAME OF INVENTOR

Inventor: Michael Patrick Bueche, Jr. Date (Optional): 6/6/2013

Signature: _____

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

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LEGAL NAME OF INVENTOR

Inventor: Minya Liang Date (Optional) : _____

Signature: Minya Liang

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

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LEGAL NAME OF INVENTOR

Inventor: Reynaldo Medina Date (Optional): May 27 2015

Signature: _____

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LEGAL NAME OF INVENTOR

Inventor: Charles Lee Oakes, III Date (Optional): 5/30/2013

Signature: Charles Lee Oakes, III

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LEGAL NAME OF INVENTOR

Inventor: Bharat Prasad Date (Optional): 05/30/2013

Signature: _____

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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**09/23/2024 10:49:45 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	67291116	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 2

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-09-23_US-0691-12a_32-10526_Transmittal-Declarations.pdf	1	Transmittal Letter	61 KB
2024-09-23_US-0691-12a_32-10526_Declarations.pdf	5	Oath or Declaration filed	324 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-09-23_US-0691-12a_32-10526_Transmittal-	6755B7AB4977F5ECBBC24E89BF3CCC37B79561683CCFD32C 619C3828BF4D57201743960349D72A5714913CEA5274B920EE

Declarations.pdf	4B9EF0B1A9A1359FACE07AA7E5D9A5
2024-09-23_US-0691-12a_32-10526_Declarations.pdf	F22EF34DA35063CEBA35CED3603D608DFD7D461DF8C4951F9D76C7F52B520FFCC752FF0419B6A5BCAB2897538B9E233D2F1C0E84104ACC452D61F2BF5A270122

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Notice of References Cited	Application/Control No. 18/593,854	Applicant(s)/Patent Under Reexamination Bueche et al.	
	Examiner TIEN C NGUYEN	Art Unit 3694	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Name	CPC Classification	US Classification
*	A	US-8977571-B1	2015-03-10	Bueche, Jr.; Michael Patrick	G06Q20/042	705/45
*	B	US-20140074709-A1	2014-03-13	Green; Travis Harrison Kroll	G06Q40/00	705/44
*	C	US-20100082470-A1	2010-04-01	Walach; Eugeniusz	G06Q40/02	455/466
*	D	US-20090313167-A1	2009-12-17	Dujari; Rajeev	G06Q40/06	705/42
*	E	US-20090167870-A1	2009-07-02	Caleca; Serge	H04N1/00244	348/211.3
*	F	US-20090171819-A1	2009-07-02	Emde; Martin Von der	G06Q40/12	705/30
*	G	US-20090171825-A1	2009-07-02	Roman; Alan P.	G06Q20/042	382/137
*	H	US-20090108080-A1	2009-04-30	Meyer; John F.	G06Q20/102	235/494
*	I	US-20090110281-A1	2009-04-30	Hirabayashi; Kazunori	G06V10/96	382/180
*	J	US-20090060396-A1	2009-03-05	Blessan; Marco	G06V30/18086	382/317
*	K	US-20090046938-A1	2009-02-19	Yoder; Gabriel J.	G06T9/20	382/242
*	L	US-20080316542-A1	2008-12-25	Mindrum; Gordon Scott	G06Q10/10	358/442
*	M	US-20080262953-A1	2008-10-23	Anderson; Don	G06Q40/12	705/35

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Country	Name	CPC Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Smartphone-assisted smooth live video broadcast on wearable cameras; 2016 IEEE/ACM 24th International Symposium on Quality of Service (IWQoS) (2016, Page(s): 1-6); Jiwei Li, Zhe Peng, Bin Xiao; 20-Jun-2016. (Year: 2016).
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in YYYY-MM-DD format are publication dates. Classifications may be US or foreign.

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,854	Bueche et al.
	Examiner	**Art Unit**
	TIEN C NGUYEN	3694

CPC						
Symbol					**Type**	**Version**
G06Q	/	40	/	02	F	2013-01-01
G06V	/	10	/	60	I	2022-01-01
G06T	/	7	/	13	I	2017-01-01
G06T	/	2207	/	20164	A	2013-01-01

CPC Combination Sets							
Symbol					**Type**	**Set**	**Ranking**	**Version**
	/		/					

Use images from artifact folder? (•) Yes ( ) No

NONE (Assistant Examiner) (Date)		**Total Claims Allowed:** 30
/TIEN C NGUYEN/ Art Unit 3694 (Primary Examiner)	20 September 2024 (Date)	O.G. Print Claim(s): 1 / O.G. Print Figure: 1

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,854	Bueche et al.
	Examiner	**Art Unit**
	TIEN C NGUYEN	3694

INTERNATIONAL CLASSIFICATION					
CLAIMED					
G06Q	/	40	/	00	
NON-CLAIMED					
	/		/		

US ORIGINAL CLASSIFICATION	
CLASS	**SUBCLASS**
705	35

CROSS REFERENCES(S)							
CLASS	**SUBCLASS (ONE SUBCLASS PER BLOCK)**						
705	40						
705	45						
705	39						
705	38						
705	42						
235	379						
235	380						
382	140						
382	137						
382	180						
382	242						
348	211.3						

Use images from artifact folder? (•) Yes ( ) No

NONE (Assistant Examiner) (Date)		**Total Claims Allowed:** 30	
/TIEN C NGUYEN/ Art Unit 3694 (Primary Examiner)	20 September 2024 (Date)	O.G. Print Claim(s) 1	O.G. Print Figure 1

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,854	Bueche et al.
	Examiner	**Art Unit**
	TIEN C NGUYEN	3694

☑ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIMS

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1	1	10	10	19	19	28	28								
2	2	11	11	20	20	29	29								
3	3	12	12	21	21	30	30								
4	4	13	13	22	22										
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7	7	16	16	25	25										
8	8	17	17	26	26										
9	9	18	18	27	27										

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NONE (Assistant Examiner) (Date)		**Total Claims Allowed:** 30
/TIEN C NGUYEN/ Art Unit 3694 (Primary Examiner)	20 September 2024 (Date)	O.G. Print Claim(s): 1 O.G. Print Figure: 1

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	18/593,854	Bueche et al.
	Examiner	Art Unit
	TIEN C NGUYEN	3694

CPC - Searched*		
Symbol	**Date**	**Examiner**
G06Q	09/20/2024	/tn/

CPC Combination Sets - Searched*		
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G06Q40/02 OR G06T7/13 OR G06V10/60 OR G06T2207/20164	09/20/2024	/tn/

/TIEN C NGUYEN/ Primary Examiner, Art Unit 3694	

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	Examiner	Art Unit
	TIEN C NGUYEN	3694

US Classification - Searched*			
Class	**Subclass**	**Date**	**Examiner**
705	38	09/20/2024	/tn/
705	39	09/20/2024	/tn/
705	40	09/20/2024	/tn/
705	45	09/20/2024	/tn/
705	41	09/20/2024	/tn/
705	37	09/20/2024	/tn/
709	226	09/20/2024	/tn/
704	9	09/20/2024	/tn/
701	425	09/20/2024	/tn/
455	406	09/20/2024	/tn/
715	753	09/20/2024	/tn/
709	201	09/20/2024	/tn/
709	227	09/20/2024	/tn/
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706	25	09/20/2024	/tn/
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455	466	09/20/2024	/tn/
348	211.3	09/20/2024	/tn/
382	137	09/20/2024	/tn/
235	494	09/20/2024	/tn/
382	180	09/20/2024	/tn/
382	242	09/20/2024	/tn/
382	442	09/20/2024	/tn/

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Search Notes		
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PE2E search.	09/20/2024	/tn/
Assignee search.	09/20/2024	/tn/
Inventors search.	09/20/2024	/tn/
IP Plus.com NPL searches.	09/20/2024	/tn/

Interference Search			
US Class/CPC Symbol	**US Subclass/CPC Group**	**Date**	**Examiner**
705/ G06Q	35/ 40/02	09/20/2024	/tn/
705/ G06T	35/ 40/13	09/20/2024	/tn/
705/ G06V	35/ 40/10/60	09/20/2024	/tn/

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(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	7	Wells Fargo Commercial, "Remote Deposit", www.wellsfargo.com/com/treasury mgmtlireceivables/electronic/remote deposit, Copyright 2008 (1 pg).	☐
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☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	12	SONY Digital Camera User's Guide/Trouble Shooting Operating Instructions, copyright 2005, located on the Internet at: https://www.sony.co.uk/electronics/support/res/manuals/2654/26544941M.pdf (attached as Exhibit 3 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 136 pgs.	☐
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	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
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	Attorney Docket Number	US-0691.12a | 32-10526

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Examiner Signature	/TIEN C NGUYEN/	Date Considered	09/19/2024

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	142	7935441	B2	2011-05-03	Tononishi	
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	43	Application as filed on March 4, 2009 for U.S. Appln No. 12/397,671 (40 pgs).	☐

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	44	Application as filed on March 4, 2009 for U.S. Appln No. 12/397,930 (37 pgs).	☐
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	50	Application as filed on October 29, 2007 for U.S. Appln No. 11/926,388 (23 pgs).	☐

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Examiner Signature	/TIEN C NGUYEN/	Date Considered	09/19/2024

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Attorney Docket Number	US-0691.12a | 32-10526

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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Name/Print	Christopher R. Abidin	Registration Number	74742

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	1	Microsoft Computer Dictionary Fifth Edition – Copyright 2002	☐
	2	Microsoft Mobile Devices Buyer's Guide, 2002, 4 pgs.	☐
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	9	Mitek Video titled "Mobile Deposit Tour", Published on July 2, 2009 by Mitek Systems, duration 2 minutes and 13 seconds, located on the Internet at: https://www.youtube.com/watch?v=sGD49ybxS2Q, 25 pgs.	☐
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	34	Non-Final Office Action issue on U.S. Application 17/511,822 on September 16, 2022 (14538-731)	☐
	35	Non-Final Office Action issued on U.S. Application 14/293,159 on August 11, 2022 (14538-335)	☐
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	37	Non-Final Office Action issued on U.S. Application 17/071,678 on September 14, 2022 (14538-705)	☐
	38	Non-Final Office Action issued on U.S. Application 17/180,075 on October 4, 2022 (14538-715)	☐
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	45	Onlinecheck.com/Merchant Advisors, "Real-Time Check Debit", Merchant Advisors: Retail Check Processing Check Conversion, http://www.onlinecheck/wach/rcareal.htm, Cited in patent no. 7,900,822, as dated 2006 (3 pgs)	☐
	46	Oxley, Michael G., from committee on Financial Services; "Check Clearing For The 21st Century Act", 108th Congress, 1st Session House of Representatives report 108-132, June 2003 (20 pgs)	☐
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	50	Panasonic Operating Instructions for Digital Camera/Lens Kit Model No. DMC-L1K, https://www.panasonic.com/content/dam/Panasonic/support_manual/Digital_Still_Camera/English_01-vqt0-vqt2/vqt0w95_L1_oi.pdf (attached as Exhibit 4 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 129 pgs.	☐

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(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	1	Fisher, Dan M., "Home Banking in the 21st Century: Remote Capture Has Gone Retail", May 2008 (4 pgs).	☐
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	7	German Shegalov, Diplom-Informatiker, "Integrated Data, Message, and Process Recovery for Failure Masking in Web Services", Dissertation July 2005 (146 pgs)	☐
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	17	Helio Ocean User Manual, located on the Internet at: https://standupwireless.com/wp-content/uploads/2017/04/Manual_PAN-TECH_OCEAN.pdf (excerpts attached as Exhibit 10 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 76 pgs.	☐
	18	Henkel, Joseph et al., "Remote Deposit Capture in the Consumer's Hands", Downloaded on June 19, 2010 at 18:46: UTC from IEEE Xplore	☐
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	37	iPhone Store Downloads Top 10 Million in First Weekend, July 14, 2008, located on the Internet at: http://www.apple.com/newsroom/2008/07/14iPhone-App-Stire-Downloads-Top-10 Million-in-First-Weekend, 3 pgs.	☐
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	41	IPR2019-00815 Patent No. 9,818,090, Exhibit B Proposed Claim Constructions for the '571, '090, '779 and '517 Patents, filed on 2/28/19, 10 pgs,	☐
	42	IPR2019-00815 Patent No. 9,818,090, Notice of Filing Date Accorded to Petition and Time for Filing Patent Owner Preliminary Response, dated March 27, 2019, 5 pgs.	☐
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	45	IPR2019-00815 Patent No. 9,818,090, Petitioner's Supplementai Exhibit List, dated August 1, 2019, 5 pgs.	☐
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	48	IPR2019-00815, Federal Reserve Financial Services Retired: DSTU X9.37-2003, Specifications for Electronic Exchange of Check and Image Data, Copyright 2006 by Accredited Standards Committee X9, Inc., dated March 31, 2003, 157 pgs.	☐
	49	IPR2019-00815, Invalidity Chart, uploaded on June 27, 2019, 94 pgs.	☐
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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

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☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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SERIAL NUMBER	FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
18/593,854	03/01/2024 RULE	705	3694	32-10526

APPLICANTS

United Services Automobile Association (USAA), San Antonio, TX;

INVENTORS

Michael Patrick Bueche, San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, Boerne, TX;

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☐ Yes ☑ No	☐ Yes ☑ No	/TIEN C NGUYEN/ Examiner's Signature	☐	TX	8	30	4
			TN Initials				

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Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182
UNITED STATES

TITLE

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L2	458	((("BUECHE") near3 ("Michael")) OR (("PRASAD") near3 ("Bharat")) OR (("LIANG") near3 ("Minya")) OR (("MEDINA") near3 ("Reynaldo")) OR (("OAKES") near3 ("Charles"))).INV.	(US-PGPUB; USPAT; USOCR; EPO; JPO; DERWENT)	OR	ON	ON	2024/09/20 06:19 AM
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L5	4835	(mobil$3 OR (smart phone) OR (mobile phone) OR (cell phone)) near30 (check$3) near7 (deposit$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:22 AM

L6	64669	(captur$3) WITH (check$3) near7 (imag$3 OR pictur$3 OR photo$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:23 AM
L7	2462	(generat$3) near7 (video OR (live video)) WITH (check$3) near7 (deposit$3 OR imag$3 OR pictur$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:24 AM
L8	1436	(overlaying OR overlay OR overlaid$3) WITH (alignment$3 OR align$3) near7 (guide OR guidanc$3 OR instruction$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:25 AM
L9	2802	(view$3 OR (camera view)) WITH (check$3) near7 (deposit$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO,	OR	ON	ON	2024/09/20 06:27 AM

			MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L10	5142	(monitor$3) near7 (video OR (live video)) WITH (check$3) near7 (deposit$3 OR imag$3 OR pictur$3)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, MC, MD, MY, NL, NO, NZ, OA, PH, PL, PT, RO, RS, RU, SE, SG, SI, SK, SU, TH, TN, TR, TW, UA, VN, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:28 AM
L11	0	(determin$3) WITH (video) near7 (frame OR fram$3) WITH (check$3) near7 (deposit$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:29 AM
L12	4106	(determin$3) WITH (video) near7 (frame OR fram$3) WITH (check$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:29 AM
L13	27	(satisfy OR satisf$3)	(US-PGPUB; USPAT;	OR	ON	ON	2024/09/20

		near7 (criteria$3 OR requirement$3) WITH (monitor$3) near7 (video OR (live video)) WITH (check$3) near7 (deposit$3 OR imag$3 OR pictur$3)	USOCR; FIT (AP, AT, AU, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, MC, MD, MY, NL, NO, NZ, OA, PH, PL, PT, RO, RS, RU, SE, SG, SI, SK, SU, TH, TN, TR, TW, UA, VN, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				06:31 AM
L14	2133783	(advis$3 OR notif$3 OR feedback$3) near7 (user$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:31 AM
L15	64669	(captur$3) WITH (check$3) near7 (imag$3 OR pictur$3 OR photo$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:32 AM
L16	973	L5 AND L6	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO,	OR	ON	ON	2024/09/20 06:32 AM

			NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L17	19	L7 AND L16	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:32 AM
L18	0	L17 AND L8	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:32 AM
L19	0	L9 AND L18	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:32 AM
L20	0	L19 AND L10	(US-PGPUB; USPAT; USOCR; FIT (AU, AP,	OR	ON	ON	2024/09/20 06:32 AM

			AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L21	0	L12 AND L13	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:33 AM
L22	0	L14 AND L21	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:33 AM
L23	0	L22 AND L15	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO,	OR	ON	ON	2024/09/20 06:33 AM

			RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L24	0	L16 AND L23	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:33 AM
L25	9068	L14 AND L15	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:34 AM
L26	0	L12 AND L13	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:34 AM
L27	19	L25 AND L17	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY,	OR	ON	ON	2024/09/20 06:34 AM

			CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L28	852	("3005282" | "3341820" | "3576972" | "3593913" | "3620553" | "3648242" | "3800124" | "3816943" | "4002356" | "4060711" | "4070649" | "4128202" | "4136471" | "4205780" | "4264808" | "4305216" | "4321672" | "4433436" | "4454610" | "RE31692" | "4523330" | "4636099" | "4640413" | "4644144" | "4722444" | "4722544" | "4727435" | "4774663" | "4790475" | "4806780" | "4837693" | "4890228" | "4927071" | "4934587" | "4960981" | "4975735" | "5022683" | "5053607" | "5146606" | "5157620" | "5159548" | "5191525" | "5193121" | "5220501" | "5227863" | "5229589" | "5237159" | "5257320" | "5265008" | "5321816" | "5347302" | "5350906" | "5373550" | "5419588" | "5422467" | "5475403" | "5504538" | "5504677" | "5528387" | "5577179" | "5583759" | "5590196" | "5594225" | "5598969" | "5602936" | "5610726" | "5611028" | "5630073" | "5631984" | "5668897" | "5673320" | "5677955" | "5678046" | "5679938" | "5680611" | "5691524" | "5699452" | "5734747" | "5737440" | "5748780" | "5751842" | "5784503" | "5830609" | "5832463" | "5838814" | "5863075" | "5870456"	(US-PGPUB; USPAT; USOCR)	OR	ON	ON	2024/09/20 06:34 AM

		| "5870724" | "5870725" | "5878337" | "5893101" | "5897625" | "5898157" | "5901253" | "5903878" | "5903881" | "5910988" | "5917931" | "5924737" | "5926548" | "5930778" | "5937396" | "5940844" | "5982918" | "5987439" | "6012048" | "6014454" | "6021202" | "6021397" | "6029887" | "6030000" | "6032137" | "6038553" | "6053405" | "6073119" | "6085168" | "6097834" | "6097845" | "6097885" | "6105865" | "6141339" | "6145738" | "6151426" | "6159585" | "6170744" | "6178409" | "6188506" | "6189785" | "6192165" | "6195694" | "6199055" | "6236009" | "6243689" | "6278983" | "6282826" | "6293469" | "6304860" | "6314452" | "6317727" | "6328207" | "6330546" | "6339658" | "6363164" | "6390362" | "6397196" | "6408084" | "6411725" | "6411737" | "6411938" | "6413305" | "6417869" | "6425017" | "6429952" | "6439454" | "6449397" | "6450403" | "6464134" | "6470325" | "6505178" | "6546119" | "6574609" | "6578760" | "6587837" | "6606117" | "6609200" | "6611598" | "6614930" | "6643416" | "6654487" | "6661910" | "6672452" | "6682452" | "6695204" | "6711474" | "6726097" | "6728397" | "6738496" | "6742128" | "6745186" | "6754640" | "6755340" | "6763226" | "6781962" | "6786398" | "6789054" | "6796491" | "6806903" | "6813733" | "6829704" | "6844885" | "6856965" | "6863214" | "6870947" | "6883140" | "6898314" | "6902105" | "6910023" | "6913188" | "6931591" | "6934719" | "6957770" | "6961689" | "6970843"				

		"20060229976" | "20060229986" | "20060238503" | "20060242062" | "20060242063" | "20060249567" | "20060274164" | "20060279628" | "20060282383" | "20060291744" | "20070016796" | "20070019243" | "20070022053" | "20070027802" | "20070031022" | "20070038561" | "20070041629" | "20070050292" | "20070053574" | "20070058851" | "20070063016" | "20070064991" | "20070065143" | "20070075772" | "20070076940" | "20070076941" | "20070077921" | "20070080207" | "20070082700" | "20070084911" | "20070086642" | "20070086643" | "20070094088" | "20070094140" | "20070100748" | "20070110277" | "20070118472" | "20070122024" | "20070127805" | "20070129955" | "20070131758" | "20070136198" | "20070140545" | "20070140594" | "20070143208" | "20070150337" | "20070156438" | "20070168265" | "20070171288" | "20070172107" | "20070172148" | "20070179883" | "20070183000" | "20070183741" | "20070194102" | "20070198432" | "20070203708" | "20070208816" |				

		"20070217669" | "20070233585" | "20070235518" | "20070235520" | "20070241179" | "20070244782" | "20070246525" | "20070251992" | "20070255652" | "20070255653" | "20070255662" | "20070258634" | "20070268540" | "20070271182" | "20070278286" | "20070288380" | "20070288382" | "20070295803" | "20070299928" | "20080002911" | "20080021802" | "20080040280" | "20080052182" | "20080059376" | "20080063253" | "20080068674" | "20080071721" | "20080080760" | "20080086420" | "20080086421" | "20080091599" | "20080097899" | "20080103790" | "20080103967" | "20080113674" | "20080114739" | "20080116257" | "20080117991" | "20080119178" | "20080133411" | "20080147549" | "20080156438" | "20080162350" | "20080162371" | "20080177659" | "20080180750" | "20080208727" | "20080214180" | "20080219543" | "20080245869" | "20080247629" | "20080247655" | "20080249931" | "20080249951" | "20080262953" | "20080275821" | "20080316542" | "20090024520" |				

		"20090046938" | "20090060396" | "20090108080" | "20090110281" | "20090141962" | "20090166406" | "20090167870" | "20090171819" | "20090171825" | "20090173781" | "20090185738" | "20090190823" | "20090192938" | "20090236413" | "20090252437" | "20090254447" | "20090281904" | "20090313167" | "20100007899" | "20100027679" | "20100047000" | "20100057578" | "20100061446" | "20100082470" | "20100165015" | "20100226559" | "20100260408" | "20100262522" | "20100312705" | "20110112967" | "20110310442").pn. OR ("9779392").urpn. AND (PGPB | USPT | USOC).dbnm.					
L29	345	L28 AND L4	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:35 AM
L30	21747	(updat$3) WITH (balanc$3) near7 (account$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS,	OR	ON	ON	2024/09/20 06:37 AM

			IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L31	334041	(bank$3 OR financial$3) near7 (institution$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:38 AM
L32	7958	L30 AND L31	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:38 AM
L33	62018	(perform$3) WITH (optical$3) near7 (character$3 OR (character recognition))	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:39 AM

L34	1745	(perform$3) WITH (optical$3) near7 (character$3 OR (character recognition)) WITH (check$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:39 AM
L35	32315	(check$3) WITH (digital$3) near7 (imag$3 OR pictur$3)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:40 AM
L36	1745	L33 AND L34	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:40 AM
L37	222	L36 AND L35	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO,	OR	ON	ON	2024/09/20 06:40 AM

			MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L38	9	L37 AND L32	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:41 AM
L39	9	L38 AND L31	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:41 AM
L40	29	L30 AND L29	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:41 AM
L41	7	L40 AND L39	(US-PGPUB; USPAT;	OR	ON	ON	2024/09/20

			USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)				06:41 AM
L42	1086	("1748489" | "2292825" | "3005282" | "3341820" | "3576972" | "3593913" | "3620553" | "3648242" | "3800124" | "3816943" | "4002356" | "4027142" | "4060711" | "4070649" | "4128202" | "4136471" | "4205780" | "4264808" | "4305216" | "4321672" | "4346442" | "4417136" | "4433436" | "4454610" | "RE31692" | "4523330" | "4636099" | "4640413" | "4644144" | "4722444" | "4722544" | "4727435" | "4737911" | "4739411" | "4774574" | "4774663" | "4790475" | "4806780" | "4837693" | "4890228" | "4896363" | "4927071" | "4934587" | "4960981" | "4975735" | "5022683" | "5053607" | "5077805" | "5091968" | "5122950" | "5134564" | "5146606" | "5157620" | "5159548" | "5164833" | "5175682" | "5187750" | "5191525" | "5193121" | "5220501" | "5227863" | "5229589" | "5233547" | "5237158" | "5237159" | "5237620" | "5257320" | "5265008" | "5268968" | "5283829" | "5321816" | "5345090" | "5347302" | "5350906" | "5373550" | "5383113" | "5419588" | "5422467" | "5444616" | "5444794" | "5455875" | "5475403" | "5504538"	(US-PGPUB; USPAT; USOCR)	OR	ON	ON	2024/09/20 06:42 AM

		"20050071283" | "20050075969" | "20050075974" | "20050077351" | "20050078336" | "20050080725" | "20050082364" | "20050086140" | "20050086168" | "20050089209" | "20050091161" | "20050096992" | "20050097019" | "20050097046" | "20050097050" | "20050108164" | "20050108168" | "20050115110" | "20050125338" | "20050125360" | "20050127160" | "20050131820" | "20050143136" | "20050149436" | "20050168566" | "20050171899" | "20050171907" | "20050177494" | "20050177499" | "20050177510" | "20050177518" | "20050182710" | "20050188306" | "20050203430" | "20050205661" | "20050209961" | "20050213805" | "20050216410" | "20050218209" | "20050220324" | "20050228733" | "20050244035" | "20050252955" | "20050267843" | "20050268107" | "20050269412" | "20050273368" | "20050278250" | "20050281448" | "20050281471" | "20050281474" | "20050289030" | "20050289059" | "20050289182" | "20060002426" | "20060004660" | "20060015450" | "20060015733" |				

		"20080156438" | "20080162319" | "20080162350" | "20080162371" | "20080177659" | "20080180750" | "20080205751" | "20080208727" | "20080214180" | "20080219543" | "20080245869" | "20080247629" | "20080247655" | "20080249931" | "20080249951" | "20080262950" | "20080262953" | "20080275821" | "20080301441" | "20080304769" | "20080316542" | "20090024520" | "20090046938" | "20090060396" | "20090066987" | "20090076921" | "20090094148" | "20090108080" | "20090110281" | "20090114716" | "20090141962" | "20090164350" | "20090164370" | "20090166406" | "20090167870" | "20090171795" | "20090171819" | "20090171825" | "20090173781" | "20090185241" | "20090185737" | "20090185738" | "20090190823" | "20090192938" | "20090212929" | "20090236413" | "20090240620" | "20090252437" | "20090254447" | "20090257641" | "20090263019" | "20090271287" | "20090281904" | "20090284637" | "20090290751" | "20090292628" | "20090313167" | "20090319425" |				

		"20090327129" | "20100007899" | "20100027679" | "20100030687" | "20100047000" | "20100057578" | "20100061446" | "20100078471" | "20100082468" | "20100082470" | "20100165015" | "20100198733" | "20100225773" | "20100226559" | "20100260408" | "20100262522" | "20100274693" | "20100312705" | "20110016084" | "20110069180" | "20110106675" | "20110112967" | "20110170740" | "20110191161" | "20110251956" | "20110280450" | "20110285874" | "20110310442" | "20120045112" | "20120047070" | "20120062732" | "20120089514" | "20120099792" | "20120185383" | "20120185388" | "20120229872" | "20130021651" | "20130120595" | "20130198071" | "20130223721" | "20130297353" | "20140032406" | "20140067661" | "20140236820" | "20140279453" | "20150039528" | "20150090782").pn. OR ("10482432").urpn. AND (PGPB | USPT | USOC).dbnm.					
L43	1060	("1748489" | "2292825" | "3005282" | "3341820" | "3576972" | "3593913" | "3620553" | "3648242" | "3800124" | "3816943" | "4002356" | "4027142" | "4060711" | "4070649"	(US-PGPUB; USPAT; USOCR)	OR	ON	ON	2024/09/20 06:42 AM

		"20070288382" | "20070295803" | "20070299928" | "20080002911" | "20080010204" | "20080021802" | "20080040280" | "20080046362" | "20080052182" | "20080059376" | "20080063253" | "20080065524" | "20080068674" | "20080071679" | "20080071721" | "20080073423" | "20080080760" | "20080086420" | "20080086421" | "20080086770" | "20080091599" | "20080097899" | "20080097907" | "20080103790" | "20080103967" | "20080113674" | "20080114739" | "20080115066" | "20080116257" | "20080117991" | "20080119178" | "20080133411" | "20080140579" | "20080147549" | "20080155672" | "20080156438" | "20080162319" | "20080162350" | "20080162371" | "20080177659" | "20080180750" | "20080205751" | "20080208727" | "20080214180" | "20080219543" | "20080245869" | "20080247629" | "20080247655" | "20080249931" | "20080249951" | "20080262950" | "20080262953" | "20080275821" | "20080301441" | "20080304769" | "20080316542" | "20090024520" | "20090046938" |				

		"20090060396" | "20090066987" | "20090076921" | "20090094148" | "20090108080" | "20090110281" | "20090114716" | "20090141962" | "20090164350" | "20090164370" | "20090166406" | "20090167870" | "20090171795" | "20090171819" | "20090171825" | "20090173781" | "20090185241" | "20090185737" | "20090185738" | "20090190823" | "20090192938" | "20090212929" | "20090236413" | "20090240620" | "20090252437" | "20090254447" | "20090257641" | "20090263019" | "20090271287" | "20090281904" | "20090284637" | "20090290751" | "20090292628" | "20090313167" | "20090319425" | "20090327129" | "20100007899" | "20100027679" | "20100030687" | "20100047000" | "20100057578" | "20100061446" | "20100078471" | "20100082468" | "20100082470" | "20100165015" | "20100198733" | "20100225773" | "20100226559" | "20100260408" | "20100262522" | "20100274693" | "20100312705" | "20110016084" | "20110069180" | "20110106675" | "20110112967" | "20110170740" |				

		"20110191161" | "20110251956" | "20110280450" | "20110285874" | "20110310442" | "20120045112" | "20120047070" | "20120062732" | "20120089514" | "20120099792" | "20120185383" | "20120185388" | "20120229872" | "20130021651" | "20130120595" | "20130198071" | "20130223721" | "20130297353" | "20140032406" | "20140067661" | "20140236820" | "20140279453" | "20150039528" | "20150090782").pn. AND (PGPB|USPT| USOC).dbnm.					
L44	179218	(G06Q40/02 OR G06T7/13 OR G06V10/60 OR G06T2207/20164).cpc.	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/20 06:43 AM
L45	450	L44 AND L42	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, BE, BG, BR, BY, CA, CH, CN, CS, CU, CZ, DD, DE, DK, EA, EE, EP, ES, FI, FR, GB, HR, HU, ID, IE, IL, IS, IT, JP, KR, LT, LU, LV, MA, OA, RU, SU, WO, MC, MD, MY, NL, NO, NZ, PH, PL, PT, RO, RS, SE, SG, SI, SK, TH, TN, TR, TW, UA, VN); FPRS; EPO; JPO; DERWENT;	OR	ON	ON	2024/09/20 06:43 AM

			IBM_TDB)				
L46	91	("8433647").urpn. AND (PGPB | USPT | USOC).dbnm.	(US-PGPUB; USPAT; USOCR)	OR	ON	ON	2024/09/20 06:44 AM
L47	1079	("1748489" | "2292825" | "3005282" | "3341820" | "3576972" | "3593913" | "3620553" | "3648242" | "3800124" | "3816943" | "4002356" | "4027142" | "4060711" | "4070649" | "4128202" | "4136471" | "4205780" | "4264808" | "4305216" | "4321672" | "4346442" | "4417136" | "4433436" | "4454610" | "RE31692" | "4523330" | "4636099" | "4640413" | "4644144" | "4722444" | "4722544" | "4727435" | "4737911" | "4739411" | "4774574" | "4774663" | "4790475" | "4806780" | "4837693" | "4890228" | "4896363" | "4927071" | "4934587" | "4960981" | "4975735" | "5022683" | "5053607" | "5077805" | "5091968" | "5122950" | "5134564" | "5146606" | "5157620" | "5159548" | "5164833" | "5175682" | "5187750" | "5191525" | "5193121" | "5220501" | "5227863" | "5229589" | "5233547" | "5237158" | "5237159" | "5237620" | "5257320" | "5265008" | "5268968" | "5283829" | "5321816" | "5345090" | "5347302" | "5350906" | "5373550" | "5383113" | "5419588" | "5422467" | "5444616" | "5444794" | "5455875" | "5475403" | "5504538" | "5504677" | "5528387" | "5530773" | "5577179" | "5583759" | "5590196" | "5594225" | "5598969" | "5602936" | "5610726" | "5611028" | "5630073" | "5631984" | "5668897" | "5673320" | "5677955" | "5678046" | "5679938" | "5680611" | "5691524" | "5699452" | "5734747"	(US-PGPUB; USPAT; USOCR)	OR	ON	ON	2024/09/20 06:44 AM

		"5737440" | "5748780" | "5751842" | "5761686" | "5784503" | "5830609" | "5832463" | "5838814" | "5848185" | "5859935" | "5863075" | "5870456" | "5870724" | "5870725" | "5878337" | "5889884" | "5893101" | "5897625" | "5898157" | "5901253" | "5903878" | "5903881" | "5910988" | "5917931" | "5924737" | "5926548" | "5930778" | "5937396" | "5940844" | "5982918" | "5987439" | "6012048" | "6014454" | "6021202" | "6021397" | "6023705" | "6029887" | "6030000" | "6032137" | "6038553" | "6053405" | "6059185" | "6064753" | "6064762" | "6072941" | "6073119" | "6073121" | "6085168" | "6086708" | "6089450" | "6089610" | "6092047" | "6097834" | "6097845" | "6097885" | "6105865" | "6128603" | "6141339" | "6145738" | "6148102" | "6149056" | "6151409" | "6151423" | "6151426" | "6159585" | "6170744" | "6181837" | "6188506" | "6189785" | "6192165" | "6195694" | "6199055" | "6236009" | "6243689" | "6278983" | "6282826" | "6293469" | "6304860" | "6310647" | "6314452" | "6317727" | "6328207" | "6330546" | "6339658" | "6339766" | "6351553" | "6351735" | "6354490" | "6363162" | "6363164" | "6390362" | "6397196" | "6408084" | "6411725" | "6411737" | "6411938" | "6413305" | "6417869" | "6425017" | "6429952" | "6439454" | "6449397" | "6450403" | "6463220" | "6464134" | "6469745" | "6470325" | "6473519" | "6502747" | "6505178" | "6546119" | "6574377" | "6574609" | "6578760" | "6587837" | "6606117" |				

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

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	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

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	26	Kiser, Elizabeth K.; "Modeling the Whole Firm: The Effect of Multiple Inputs and Financial Intermediation on Bank Deposit Rates;" FEDS Working Paper No. 2004-07; June 3, 2003; pages 1-46 (46 pgs)	☐
	27	Klein, Robert, Financial Services Technology, "Image Quality and Usability Assurance: Phase 1 Project", dated July 23, 2004, 67 pgs.	☐
	28	Knerr et al., The A2iA Intercheque System: Courtesy Amount and Legal Amount Recognition for French Checks in Automated Bankcheck Processing 43-86, Impedove et al. eds., 1997, 50 pgs.	☐
	29	Knestout, Brian P. et al., "Banking Made Easy" Kiplinger's Personal Finance Washington, July 2003, vol 57, Iss 7 (5 pgs)	☐
	30	Koga, M. et al., "Camera-based Kanji OCR for Mobile-phones: Practical Issues, IEEE, 2005, 5 pgs.	☐
	31	Kornai Andras et al., "Recognition of Cursive Writing on Personal Checks", Proceedings of International Workshop on the Frontiers in Handwriting Recognition, Cited in patent no. 7,900,822, as dated September 1996, (6 pgs)	☐
	32	Laine, M. et al., "A Standalone OCR System For Mobile Cameraphones", IEEE, 2006, 5 pgs.	☐
	33	Lampert, Christoph et al., "Oblivious Document Capture and Real-Time Retrieval," International Workshop on Camera Based Document Analysis and Recognition (CBDAR), 2005 (8 pgs). (Retrieved from: http://www-cs.ccny.cuny.edu/~wolberg/capstone/bookwarp/LampertCBDARO5.pdf)	☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	34	Lange, Bill, "Combining Remote Capture and IRD Printing, A Check 21 Strategy For Community and Regional Banks", dated 2005, 25 pgs.	☐
	35	Leach, et al., A Universally Unique Identifier (UUID) URN Namespace, (July 2005) retrieved from https://www.ietf.org/rfc/rfc4122.txt	☐
	36	Lee, Jeanne, "Mobile Check Deposits: Pro Tips to Ensure They Go Smoothly", dated February 19, 2016, 6 pgs.	☐
	37	LEICA DIGILUX 2 Instructions located on the Internet: http://www.overgaard.dk/pdf/d2_manual.pdf (attached as Exhibit 2 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 95 pgs.	☐
	38	Levitin, Adam J., Remote Deposit Capture: A Legal and Transactional Overview, Banking Law Journal, p. 115, 2009 (RDC)	☐
	39	Liang, J. et al., "Camera-based analysis of text and documents: a survey", IJDAR, Vol. 7, 2005, pp 84-104, 21, pgs.	☐
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	41	Luo, Xi-Peng et al., "Design and Implementation of a Card Reader Based on Build-In Camera," Proceedings of the 17th International Conference on Pattern Recognition, 2004, 4 pages.	☐
	42	Lyn C. Thomas, "A survey of credit and behavioural scoring: forecasting financial risk of lending to consumers", International Journal of Forecasting, (Risk) (2000)	☐
	43	Magid, L., "A baby girl and the camera phone were born 20 years ago", Mercury News, 2017, 3 pgs.	☐
	44	Masonson, L., "Check Truncation and ACH Trends — Automated Clearing Houses", healthcare financial management associate, http://www.findarticles.com/p/articles/mLm3276/is_n7_v47/ai_14466034/print, 1993 (2 pgs)	☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	45	Matthews, Deborah, "Advanced Technology Makes Remote Deposit Capture Less Risky," Indiana Bankers Association, April 2008 (2 pgs).	☐
	46	Meara, Bob, "State of Remote Deposit Capture 2015 Mobile is the New Scanner", dated May 2015, 56 pgs.	☐
	47	Meara, Bob, "State of Remote Deposit Capture 2015: Mobile is the New Scanner", Dated May 26, 2015, obtained from the Internet at: https://www.celent.com/insights/57842967, 3 pgs.	☐
	48	Meara, Bob, "USAA's Mobile Remote Deposit Capture", Dated June 26, 2009, 2 pgs.	☐
	49	Metro 1 Credit Union, "Remote Banking Services," http://www.metro1cu.org/metro1cu/remote.html, downloaded April 17, 2007 (4 pgs).	☐
	50	MICR-Line Issues Associated With The Check 21 Act and the Board's Proposed Rule, Prepared by Federal Reserve Board Staff, April 27, 2004	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature	/TIEN C NGUYEN/	Date Considered	09/19/2024

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Search History 18593854

Report Run Date: 2024-09-20 UTC
Searches: 28
Markers: 0

Search #	Timestamp	Results	Page
1	2024-09-20 12:45 UTC	3,399,989	3
2	2024-09-20 12:45 UTC	3,399,989	3
3	2024-09-20 12:51 UTC	2,705,974	3
4	2024-09-20 12:54 UTC	814,180	3
5	2024-09-20 12:59 UTC	3,043,260	4
6	2024-09-20 13:01 UTC	2,841,834	4
7	2024-09-20 14:00 UTC	0	4
8	2024-09-20 14:01 UTC	0	4
9	2024-09-20 14:02 UTC	0	4
10	2024-09-20 14:03 UTC	0	5
11	2024-09-20 14:04 UTC	0	5
12	2024-09-20 14:04 UTC	0	5
13	2024-09-20 14:04 UTC	0	6
14	2024-09-20 14:04 UTC	0	6
15	2024-09-20 14:05 UTC	0	6
16	2024-09-20 14:05 UTC	0	6
17	2024-09-20 14:05 UTC	0	7
18	2024-09-20 14:06 UTC	0	7
19	2024-09-20 14:06 UTC	0	8
20	2024-09-20 14:07 UTC	0	8
21	2024-09-20 14:07 UTC	0	9
22	2024-09-20 14:07 UTC	0	9
23	2024-09-20 14:09 UTC	0	10
24	2024-09-20 14:09 UTC	0	10
25	2024-09-20 14:10 UTC	0	11
26	2024-09-20 14:10 UTC	0	12
27	2024-09-20 14:10 UTC	0	12
28	2024-09-20 14:12 UTC	0	13

Content: Non-Patent Literature (26)

IEEE Xplore Publications: IEEE Periodicals | IEEE Xplore Publications: IEEE Conferences | IEEE Xplore Publications: IEEE Standards | IEEE Xplore Publications: IEEE Early Access | IEEE Xplore Publications: SMPTE Periodicals | IEEE Xplore Publications: SMPTE Conferences | IEEE Xplore Publications: SMPTE Standards | IEEE Xplore Publications: MIT Press eBooks | IEEE Xplore Publications: Wiley-IEEE eBooks | IEEE Xplore Publications: IBM Periodicals | IEEE Xplore Publications: URSI Periodicals | IEEE Xplore Publications: VDE Conferences | IEEE Xplore Publications: Periodicals from China | IEEE Xplore Publications: Ericsson Technology Review | IEEE Xplore Publications: Manning Books | IEEE Xplore Publications: Packt Books | IP.com Prior Art Database: The IP.com Journal | IP.com Prior Art Database: Internet Society RFC | IP.com Prior Art Database: IBM TDB Archive | IP.com Prior Art Database: Legacy Journals | IP.com Prior Art Database: Software Patent Institute | OnePetro.org: Periodicals at OnePetro.org | OnePetro.org: Conferences at OnePetro.org | Other Literature: IBM Redbooks | Other Literature: PubMed Central | Other Literature: arXiv.org

1 **2024-09-20 12:45 UTC | 3,399,989 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
mobile check deposit and determining that a video frame of the live video of the check satisfy the monitoring criteria

Concept Modifiers: None

Filters (1):
Publication Date: To 2019-08-21

2 **2024-09-20 12:45 UTC | 3,399,989 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters: Same as Search 1

3 **2024-09-20 12:51 UTC | 2,705,974 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
mobile check deposit via a video frame of the live video of the check

Concept Modifiers: None

Filters: Same as Search 1

4 **2024-09-20 12:54 UTC | 814,180 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
mobile check deposit via a video frame

Concept Modifiers: None

Filters: Same as Search 1

5 **2024-09-20 12:59 UTC | 3,043,260 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
check deposit via a mobile phone and a video frame

Concept Modifiers: None

Filters: Same as Search 1

6 **2024-09-20 13:01 UTC | 2,841,834 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
check deposit via a mobile phone

Concept Modifiers: None

Filters: Same as Search 1

7 **2024-09-20 14:00 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 6

Concept Modifiers: None

Filters (2):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)

8 **2024-09-20 14:01 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 6

Concept Modifiers: None

Filters (3):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)

9 **2024-09-20 14:02 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 6

Concept Modifiers: None

Filters (4):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)

10 **2024-09-20 14:03 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 6

Concept Modifiers: None

Filters (5):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)

11 **2024-09-20 14:04 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 6

Concept Modifiers: None

Filters (6):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)

12 **2024-09-20 14:04 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text
check deposit

Concept Modifiers: None

Filters: Same as Search 11

13 **2024-09-20 14:04 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters: Same as Search 11

14 **2024-09-20 14:04 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters: Same as Search 11

15 **2024-09-20 14:05 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (7):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

16 **2024-09-20 14:05 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (8):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)

Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)

17 **2024-09-20 14:05 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (9):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)

18 **2024-09-20 14:06 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (10):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR

instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

19 **2024-09-20 14:06 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (11):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

20 **2024-09-20 14:07 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (12):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)

Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)

Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)

21 **2024-09-20 14:07 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (13):

Publication Date: To 2019-08-21

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)

Classic Syntax limited to: (check) near7 (image OR picture OR photo)

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)

Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)

Classic Syntax limited to: (deposit) near7 (check)

Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)

Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)

Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)

Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

22 **2024-09-20 14:07 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (14):

Publication Date: To 2019-08-21

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)

Classic Syntax limited to: (check) near7 (image OR picture OR photo)

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)

Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)

Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)
Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)

23 **2024-09-20 14:09 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (15):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)
Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)
Classic Syntax limited to: (optical) nearn (character OR (character recognition)) and (check)

24 **2024-09-20 14:09 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (16):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)
Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)
Classic Syntax limited to: (optical) nearn (character OR (character recognition)) and (check)
Classic Syntax limited to: (check) and (digital) near7 (image OR picture)

25 **2024-09-20 14:10 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (17):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image

OR picture)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)

Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)

Classic Syntax limited to: (optical) nearn (character OR (character recognition)) and (check)

Classic Syntax limited to: (check) and (digital) near7 (image OR picture)

Classic Syntax limited to: (video OR (live video) or camera) and (frame or frames) WITH (check) near7 (deposit OR image OR picture)

26 **2024-09-20 14:10 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (18):

Publication Date: To 2019-08-21

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)

Classic Syntax limited to: (check) near7 (image OR picture OR photo)

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)

Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)

Classic Syntax limited to: (deposit) near7 (check)

Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)

Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)

Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)

Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)

Classic Syntax limited to: (optical) nearn (character OR (character recognition)) and (check)

Classic Syntax limited to: (check) and (digital) near7 (image OR picture)

Classic Syntax limited to: (video OR (live video) or camera) and (frame or frames) WITH (check) near7 (deposit OR image OR picture)

Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)

27 **2024-09-20 14:10 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (19):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)
Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)
Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)
Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)
Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)
Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)
Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)
Classic Syntax limited to: (optical) nearn (character OR (character recognition)) and (check)
Classic Syntax limited to: (check) and (digital) near7 (image OR picture)
Classic Syntax limited to: (video OR (live video) or camera) and (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)

28 **2024-09-20 14:12 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 12

Concept Modifiers: None

Filters (20):
Publication Date: To 2019-08-21
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) nearn (check) near7 (deposit)
Classic Syntax limited to: (check) near7 (image OR picture OR photo)
Classic Syntax limited to: (mobile OR (smart phone) OR (mobile phone) OR (cell phone)) and (check) near7 (deposit)
Classic Syntax limited to: (video OR (live video) or camera) nearn (frame or frames) WITH (check) near7 (deposit OR image OR picture)
Classic Syntax limited to: (deposit) near7 (check)

Classic Syntax limited to: (generate) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (overlaying OR overlay OR overlaid) WITH (alignment OR align) nearn (guide OR guidance OR instruction or instructions)

Classic Syntax limited to: (view OR (camera view)) and (check) nearn (deposit)

Classic Syntax limited to: (monitor or monitoring) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check)

Classic Syntax limited to: (determine) WITH (video) nearn (frame OR frame) WITH (check) nearn (deposit)

Classic Syntax limited to: (criteria OR requirement) WITH (monitor) nearn (video OR (live video)) and (check) nearn (deposit OR image OR picture)

Classic Syntax limited to: (advise OR notify OR feedback) nearn (user or users or customer or customers)

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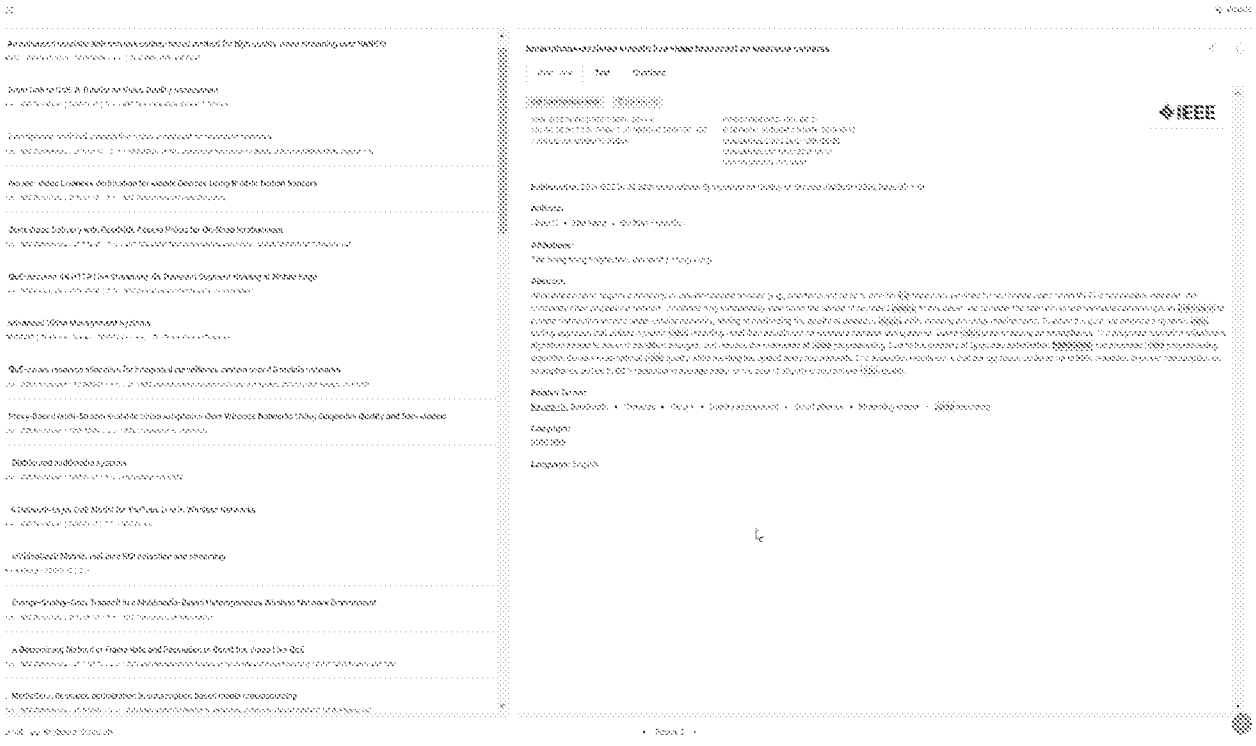
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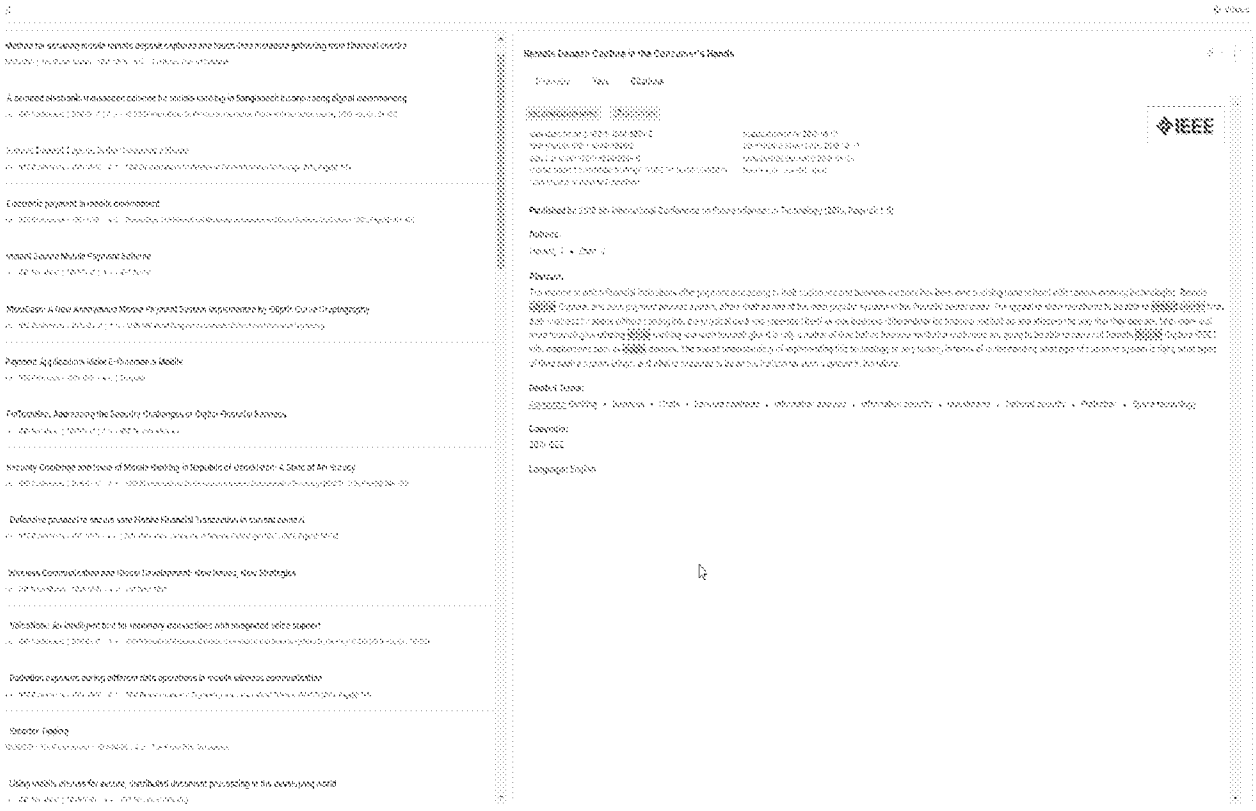
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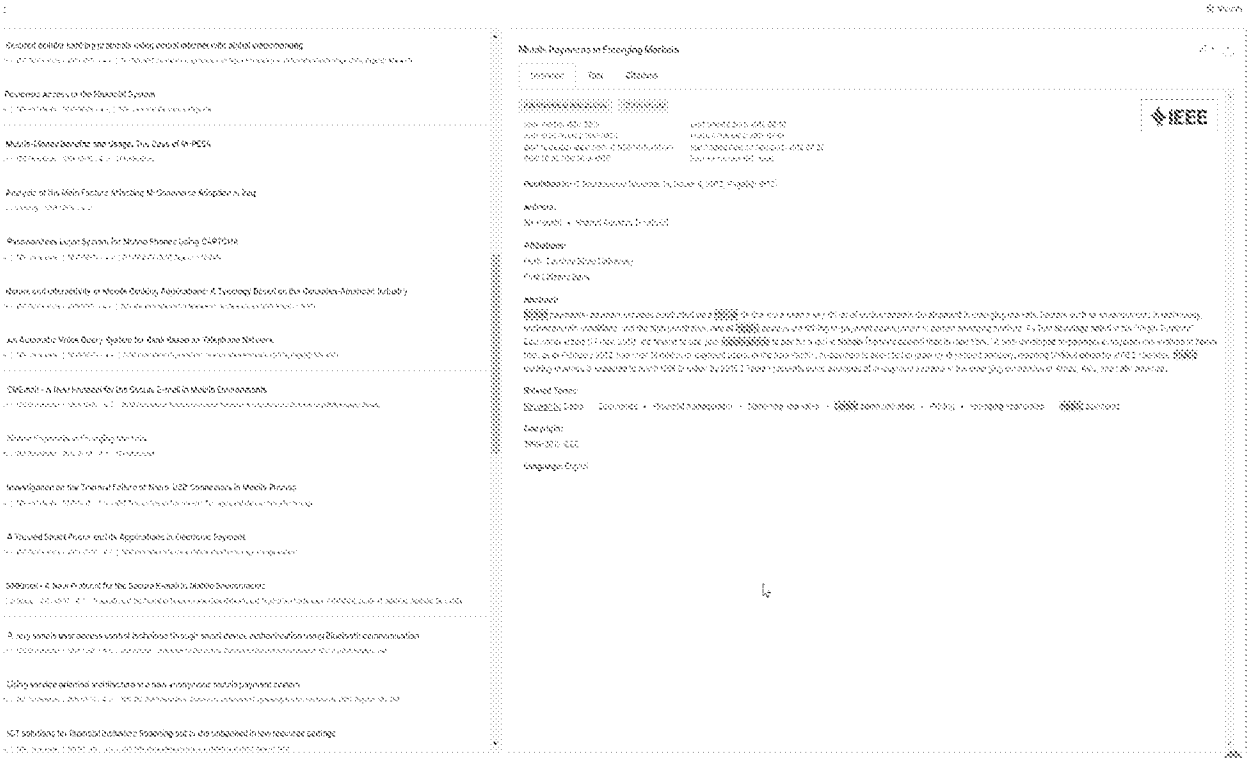
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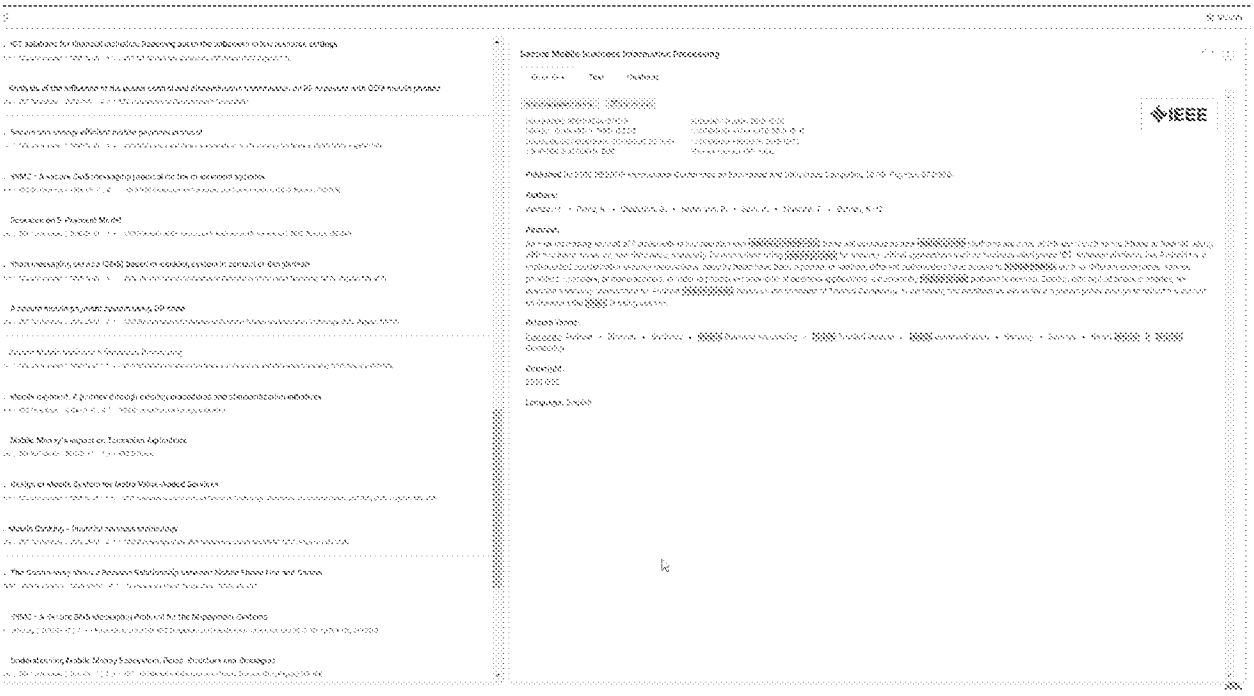
Classic Syntax limited to: (check) near7 (image OR picture OR photo)

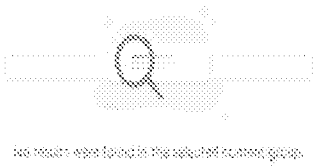
Classic Syntax limited to: (camera or video) and (light or (check position) or (light contrast) or (light brightness))











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(Not for submission under 37 CFR 1.99)

Application Number	18593854
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	TIEN C NGUYEN
Attorney Docket Number	US-0691.12a | 32-10526

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	Attorney Docket Number	US-0691.12a | 32-10526

	1	Panini My Vision X Operator Manual, Panini, 2004, (cited in IPR2020-00093, US Patent No. 9,892,454), 51 pgs.	☐
	2	Pappas, A., "Taking Sharper Pictures Is Now a Snap as Sprint Launches First 1.3-Megapixal Camera Phone in the United States", 2004, 2 pgs.	☐
	3	Parikh, T., "Mobile Phones and Paper Documents: Evaluating a New Approach for Capturing Microfinance Data in Rural India", CHI 2006 Proceedings, 2006, 10 pgs.	☐
	4	Parikh, T., "Using Mobile Phones for Secure, Distributed Document Processing in the Developing World", IEE Persuasive Computing, Vol. 4, No. 2, 2005, 9 pgs.	☐
	5	Parties' P.R.4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2:18-CV-245, dated June 14, 2019, 28 pgs.	☐
	6	Parties' P.R. 4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2.18-CV-366, dated June 18, 2019, 27 pgs.	☐
	7	Parties' P.R. 4-5(D) Joint Claim Construction Chart, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-245, dated May 9, 2019, 25 pgs.	☐
	8	Patel, Kunur, "How Mobile Technology is Changing Banking's Future" AdAge, September 21, 2009, 4 pages	☐
	9	Patel, Kunur, Ad Age, "How Mobile Technology Ils Changing Banking's Future", dated September 21, 2009, 3 pgs.	☐
	10	Patent Disclaimer for US Patent No, 8,699,779, filed on March 4, 2019, 2 pgs.	☐
	11	Patent Disclaimer for US Patent No, 8,977,571, filed on February 20, 2019, 2 pgs.	☐

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	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	12	Patent Disclaimer for US Patent No, 9,336,517, filed on March 4, 2019, 2 pgs.	☐
	13	Patent Disclaimer for US Patent No, 9,818,090, filed on February 20, 2019, 2 pgs.	☐
	14	Patterson, Scott "USAA Deposit@Home — Another WOW moment for Net Banking", NextCU.com, 1/26/2007 (5 pgs)	☐
	15	Pbmplus — image file format conversion package, retrieved from https://web.archive.org/web/20040202224728/https://www.acme.com/software/pbmplus/	☐
	16	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-18 of Patent 10,621,559, dated July 21, 2021, IPR2021-01076, 111 pages	☐
	17	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-18 of Patent 10,621,559, filed July 21, 2021, IPR2021-01077; 100 pages	☐
	18	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-23 of Patent 10,482,432, dated July 14, 2021, IPR2021-01071, 106 pages	☐
	19	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-30 of Patent 10,013,681, filed August 27, 2021, IPR2021-01381, 127 pages	☐
	20	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-7, 10-21 and 23 of Patent 10,482,432, dated July 14, 2021, IPR2021-01074	☐
	21	Petition filed by PNC Bank N.A. for Inter Partes Review of Patent 10,013,605, filed August 27, 2021, IPR2021-01399, 113 pages	☐
	22	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 8,977,571, dated November 8, 2018, 95 pgs.	☐

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	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	23	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,336,517, dated November 8, 2018, 98 pgs.	☐
	24	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,818,090, dated November 8, 2018, 90 pgs.	☐
	25	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-23 of US Patent No. 8,699,779, dated November 8, 2018, 101 pgs.	☐
	26	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 26, 2019, 18 pgs.	☐
	27	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated March 21, 2019, 36 pgs.	☐
	28	Plaintiff's Notice of Decision Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated May 15, 2019, 36 pgs.	☐
	29	Plaintiff's Notice of Decisions Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated June 6, 2019, 61 pgs.	☐
	30	Plaintiff's Notice of Filing Claim Construction Presentation, filed in Civil Action No. 2:18-CV-245, dated May 23, 2019, 106 pgs.	☐
	31	PNC Bank to Offer Ease of Online Deposit Service Integrated QuickBooks to Small Business", RemoteDepositCapture.com, July 24, 2006, 2 pgs.	☐
	32	POP, ARC and BOC-A Comparison, Federal Reserve Banks, at 1 (Jan. 7, 2009) available on the Internet at: https://web.archive.org/web/20090107101808/https://www.frbservices.org/files/eventseducation/pdf/pop_arc_boc_comparison.pdf (attached as Exhibit 13 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 3 pgs.	☐
	33	Printout of news article dated February 13, 2008, announcing a Nokia phone providing audio cues for capturing a document image	☐

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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	34	Provisional patent application filed by Wells Fargo Bank, dated January 29, 2008, 134 pgs.	☐
	35	Public Law 108-100, 108 Congress; "An Act Check Clearing For the 21st Century Act", October 28, 2003, 117 STAT. 1177 (18 pgs)	☐
	36	Quinn and Roberds, The Evolution of the Check as a Means of Payment: A Historical Survey, Federal Reserve Bank of Atlanta, Economic Review, 2008, 30 pgs.	☐
	37	Ranjan, Amit, "Using a Camera with Windows Mobile 5", July 21, 2006	☐
	38	Rao, Bharat; "The Internet And The Revolution in Distribution: A Cross-industry Examination"; Technology in Society; 1999; pages 287-306; Vol. 21, No. 3 (20 pgs)	☐
	39	Readdle, Why Scanner Pro is Way Better Than Your Camera? (June 27, 2016) retrieved from https://readdle.com/blog/why-scanner-pro-is-way-better-than-your-camera	☐
	40	Reed, John, "FT.com site: Mobile users branch out", ProQuest, Trade Journal, October 6, 2005	☐
	41	Remote Deposit Capture Basic Requirements, dated August 22, 2009, 1 pg.	☐
	42	Remote Deposit Capture.com Scanner Matrix, dated October 21, 2011, 3 pgs.	☐
	43	Remotedepositcapture, URL:www.remotedepositcapture.com, Cited in patent no. 7,900,822, as dated 2006 (5 pgs)	☐
	44	RemoteDepositCapture.com, "PNC Bank to Offer Ease of Online Deposit Service Integrated with QuickBooks to Small Businesses", Remote Deposit Capture News Articles from July 24, 2006, (2 pgs)	☐

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

	45	RemoteDepositCapture.com, Remote Deposit Capture News Articles from July 6, 2006, "BankServ Announces New Remote Deposit Product Integrated with QuickBooks" (3 pgs)	☐
	46	Remotedepsitcapture.com, LLC, "Remote Deposit Capture Overview," ROC Overview, http://remotedepositcapture.com/overview/RDC_overview.htm, Cited in patent no. 7,900,822, as dated 3/12/2007 (4 pgs)	☐
	47	Richey, J. C. et al., "EE 4530 Check Imaging," Nov. 18, 2008 (10 pgs).	☐
	48	Ritzer, J.R. "Hinky Dinky helped spearhead POS, remote banking movement", Bank Systems and Equipment, vol. 21, no. 12, Dec. 1984 (1 pg)	☐
	49	Rivlin, Alice M. et al., Chair, Vice Chair — Board of Governors, Committee on the Federal Reserve in the Payments Mechanism - Federal Reserve System, "The Federal Reserve in the Payments Mechanism", January 1998 (41 pgs)	☐
	50	Rockwell, The Megapixel Myth, KenRickwell.com, 2008, located on the Internet at: http://kenrockwell.com/tech/mpmyth.htm, 6 pgs.	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature	/TIEN C NGUYEN/	Date Considered	09/19/2024

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
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	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

197306 7590 09/25/2024
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	
ART UNIT	PAPER NUMBER
3694	

DATE MAILED: 09/25/2024

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

TITLE OF INVENTION: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	$1200	$0.00	$0.00	$1200	12/26/2024

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the ENTITY STATUS shown above. If the ENTITY STATUS is shown as SMALL or MICRO, verify whether entitlement to that entity status still applies.

If the ENTITY STATUS is the same as shown above, pay the TOTAL FEE(S) DUE shown above.

If the ENTITY STATUS is changed from that shown above, on PART B - FEE(S) TRANSMITTAL, complete section number 5 titled "Change in Entity Status (from status indicated above)".

For purposes of this notice, small entity fees are 40% the amount of undiscounted fees, and micro entity fees are 20% the amount of undiscounted fees.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Maintenance fees are due in utility patents issuing on applications filed on or after Dec. 12, 1980. It is patentee's responsibility to ensure timely payment of maintenance fees when due. More information is available at www.uspto.gov/PatentMaintenanceFees.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via the USPTO patent electronic filing system.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications. **Because electronic patent issuance may occur shortly after issue fee payment, any desired continuing application should preferably be filed prior to payment of this issue fee in order not to jeopardize copendency.**

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

197306 7590 09/25/2024
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being transmitted to the USPTO via the USPTO patent electronic filing system or by facsimile to (571) 273-2885, on the date below.

(Typed or printed name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

TITLE OF INVENTION: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	$1200	$0.00	$0.00	$1200	12/26/2024

EXAMINER	ART UNIT	CLASS-SUBCLASS
NGUYEN, TIEN C	3694	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

❑ Change of correspondence address (or Change of Correspondence Address form PTO/AIA/122 or PTO/SB/122) attached.

❑ "Fee Address" indication (or "Fee Address" Indication form PTO/AIA/47 or PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list
(1) The names of up to 3 registered patent attorneys or agents OR, alternatively,
(2) The name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____
2 _____
3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ❑ Individual ❑ Corporation or other private group entity ❑ Government

4a. Fees submitted: ❑ Issue Fee ❑ Publication Fee (if required)

4b. Method of Payment: *(Please first reapply any previously paid fee shown above)*

❑ Electronic Payment via the USPTO patent electronic filing system ❑ Enclosed check ❑ Non-electronic payment by credit card (Attach form PTO-2038)

❑ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. _____

5. **Change in Entity Status** (from status indicated above)

❑ Applicant certifying micro entity status. See 37 CFR 1.29

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.

❑ Applicant asserting small entity status. See 37 CFR 1.27

NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.

❑ Applicant changing to regular undiscounted fee status.

NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

197306 7590 09/25/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	
ART UNIT	PAPER NUMBER
3694	

DATE MAILED: 09/25/2024

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(Applications filed on or after May 29, 2000)

The Office has discontinued providing a Patent Term Adjustment (PTA) calculation with the Notice of Allowance.

Section 1(h)(2) of the AIA Technical Corrections Act amended 35 U.S.C. 154(b)(3)(B)(i) to eliminate the requirement that the Office provide a patent term adjustment determination with the notice of allowance. See Revisions to Patent Term Adjustment, 78 Fed. Reg. 19416, 19417 (Apr. 1, 2013). Therefore, the Office is no longer providing an initial patent term adjustment determination with the notice of allowance. The Office will continue to provide a patent term adjustment determination with the Issue Notification Letter that is mailed to applicant approximately three weeks prior to the issue date of the patent, and will include the patent term adjustment on the patent. Any request for reconsideration of the patent term adjustment determination (or reinstatement of patent term adjustment) should follow the process outlined in 37 CFR 1.705.

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

OMB Clearance and PRA Burden Statement for PTOL-85 Part B

The Paperwork Reduction Act (PRA) of 1995 requires Federal agencies to obtain Office of Management and Budget approval before requesting most types of information from the public. When OMB approves an agency request to collect information from the public, OMB (i) provides a valid OMB Control Number and expiration date for the agency to display on the instrument that will be used to collect the information and (ii) requires the agency to inform the public about the OMB Control Number's legal significance in accordance with 5 CFR 1320.5(b).

The information collected by PTOL-85 Part B is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. The United States Patent and Trademark Office (USPTO) collects the information in this record under authority of 35 U.S.C. 2. The USPTO's system of records is used to manage all applicant and owner information including name, citizenship, residence, post office address, and other information with respect to inventors and their legal representatives pertaining to the applicant's/ owner's activities in connection with the invention for which a patent is sought or has been granted. The applicable Privacy Act System of Records Notice for the information collected in this form is COMMERCE/PAT-TM-7 Patent Application Files, available in the Federal Register at 78 FR 19243 (March 29, 2013).
https://www.govinfo.gov/content/pkg/FR-2013-03-29/pdf/2013-07341.pdf

Routine uses of the information in this record may include disclosure to:

1) law enforcement, in the event that the system of records indicates a violation or potential violation of law;
2) a federal, state, local, or international agency, in response to its request;
3) a contractor of the USPTO having need for the information in order to perform a contract;
4) the Department of Justice for determination of whether the Freedom of Information Act (FOIA) requires disclosure of the record;
5) a Member of Congress submitting a request involving an individual to whom the record pertains, when the individual has requested the Member's assistance with respect to the subject matter of the record;
6) a court, magistrate, or administrative tribunal, in the course of presenting evidence, including disclosures to opposing counsel in the course of settlement negotiations;
7) the Administrator, General Services Administration (GSA), or their designee, during an inspection of records conducted by GSA under authority of 44 U.S.C. 2904 and 2906, in accordance with the GSA regulations and any other relevant (i.e., GSA or Commerce) directive, where such disclosure shall not be used to make determinations about individuals;
8) another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c));
9) the Office of Personnel Management (OPM) for personnel research purposes; and
10) the Office of Management and Budget (OMB) for legislative coordination and clearance.

If you do not furnish the information requested on this form, the USPTO may not be able to process and/or examine your submission, which may result in termination of proceedings, abandonment of the application, and/or expiration of the patent.

Notice of Allowability	Application No. 18/593,854	Applicant(s) Bueche et al.	
	Examiner TIEN C NGUYEN	Art Unit 3694	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☑ This communication is responsive to 9/8/2024.
   ☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2. ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

3. ☑ The allowed claim(s) is/are 1-30 . As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see **http://www.uspto.gov/patents/init_events/pph/index.jsp** or send an inquiry to **PPHfeedback@uspto.gov.**

4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   Certified copies:

   a) ☐ All b) ☐ Some* c) ☐ None of the:

   1. ☐ Certified copies of the priority documents have been received.
   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
   3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
   ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____ .

   Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☑ Notice of References Cited (PTO-892)
2. ☑ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____.
3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material _____.
4. ☐ Interview Summary (PTO-413), Paper No./Mail Date. _____.
5. ☐ Examiner's Amendment/Comment
6. ☑ Examiner's Statement of Reasons for Allowance
7. ☐ Other _____.

/TIEN C NGUYEN/
Primary Examiner, Art Unit 3694

Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

Examiner's Statement of Reasons for Allowance

1. The following is an Allowance in response the amendments filed on 9/8/2024.

2. Claims 1-30 were previously presented.

3. Therefore, claims 1-30 are pending and allowed below.

Reasons for Allowance

4. The following is an examiner's statement of reasons for allowance:

Walach (2010/0082470) teaches a method and a system for depositing a negotiable instrument, such as a check, using a cellular phone camera. The depositor images the check for deposit by taking a photograph of the check with his cellular phone camera and sends the photograph as a MMS to the depositor's bank. The system enables validating image quality, automatically recognizing code line and verifying a courtesy amount of the check so that the check is deposited into the customer's bank account. Dujari et al. (2009/0313167) teaches a method and a system for electronic deposit of a financial instrument, comprising: an intake portion configured to receive a financial transaction document associated with a user, wherein the intake subsystem is at a location remote from the user; an imaging device configured to receive the financial transaction document from the intake portion and to obtain an electronic image of the financial transaction document at the location; a identification means coupled to the imaging device and configured to electronically determine identification information about the user based upon data from the electronic image of the financial transaction document; an instruction subsystem remote from the user and configured to receive handling instructions from the user regarding the financial transaction document; and a depositing subsystem coupled to the instruction subsystem and configured to electronically transmit data to a financial institution related instructions for performing a deposit transaction associated with the financial transaction

document and an account associated with the user, wherein the financial institution is remote from the user and remote from the location. Caleca et al. (20090167870) teaches a photographer system and a server. The photographer system should include at least one local computer and a digital camera; however, multiple local computers and digital cameras can be included in each photographer system. The digital camera is used to take digital images of a subject against a solid colored background. The digital image is then transferred from the digital camera to the local computer. The background of the digital image is then removed such that only the subject remains. The digital image is then uploaded to the server. Before the consumer accesses the digital image on the server, the photographer can upload a variety of background digital images. The photographer can also log in to the server to create, edit, and save various settings associated with all the consumers associated with the photographer, or groups of consumers associated with the photographer. A consumer can then connect to the server over the network, and view the digital image. The consumer can choose from the variety of background digital images made available by the photographer and view the digital image with each one of these background digital images. The consumer may then select and purchase one or more prints of the digital image. The server will then contact the photographer that uploaded the digital image(s) or some other designated party, preferably via email, to notify the party that an order has been placed.

However, the combination of prior arts of record would be hind-sight reasoning to combine the individual elements disclosed in the prior art in order to achieve Applicant's claimed invention.

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to TIEN C. NGUYEN whose telephone number is 571-270-5108. The examiner can normally be reached on Monday-Friday (6am-2pm EST).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor,

Ben Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-270-6108.

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/TIEN C NGUYEN/
Art Unit 3694

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	45	Canon, ImageFormula CR-25/CR-55, "Improve Your Bottom Line with Front-Line Efficiencies", 0117W117, 1207-55/25-1 OM-BSP., Cited in U.S. Pat. No. 7,949,587 as dated 2007. (4 pgs)	☐
	46	Caplan, J. et al., Most Influential Gadgets and Gizmos 2002: Sanyo SCP-5300, 2002, 1 pg.	☐
	47	Carrubba, P. et al., "Remote Deposit Capture: A White Paper Addressing Regulatory, Operational and Risk Issues," NetDeposit Inc., 2006 (11 pgs).	☐
	48	CBM2019-00002 Patent No. 9,818,090, Decision Denying Institution of Covered Business Method Patent Review 37 C.F.R. § 42.208, dated April 26, 2079, 5 pgs.	☐
	49	CBM2019-00002 Patent No. 9,818,090, Declaration of Matthew Calman in Support of Patent Owner Preliminary Response, dated February 20, 2019, 14 pgs.	☐
	50	CBM2019-00002 Patent No. 9,818,090, Declaration of Tim Crews In Support of Patent Owner Preliminary Response, dated February 20, 2019, 8 pgs.	☐

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Examiner Signature	/TIEN C NGUYEN/	Date Considered	10/08/2024

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	First Named Inventor	Michael Patrick Bueche Jr.
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☐ See attached certification statement.

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Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	1	CBM2019-00028, Robinson, Daniel, "Client Week — Handsets advance at 3GSM", Copyright 2004 by VNU Business Publications Ltd., 2 pgs.	☐
	2	CBM2019-00028, Seitz, Patrick "Multifunction Trend Shaking Up The Handheld Device industry; Solid Sales Expected in 2004; PDA, handset, camera — one single, small product can fill a variety of roles", Copyright 2004 Investor's Business Daily, Inc., 3 pgs.	☐
	3	CBM2019-00028, United Services Automobile Association ('USAA')'s Patent Owner Preliminary Response, dated July 8, 2019, 73 pgs.	☐
	4	CBM2019-00028, Wong, May "HP unveils new mobile computers", Copyright 2006 by The Buffalo News, 2 pgs.	☐
	5	CBM2019-00029 Patent No. 10,013,605, Declaration of Peter Alexander, Ph.D., dated March 28, 2019, 76 pgs.	☐
	6	CBM2019-00029 Patent No. 10,013,605, Petition For Covered Business Method Review of Claims 1-3, 5-14, 16-29 of US Patent No, 10,013,605, dated March 28, 2019, 88 pgs.	☐
	7	CBM2019-00029 Patent No. 10,013,605, Plaintiff United Services Automobile Association (USAA) Preliminary Claim Constructions And Extrinsic Evidence, dated March 15, 2019, 74 pgs.	☐
	8	CBM2019-00029, "Dynamism.com: Take tomorrow's tech home today with Dynamism.com: Latest gadgets merge next generation technology with high style design", Copyright 2006 Normans Media Limited, 2 pgs.	☐
	9	CBM2019-00029, Declaration of Matthew A. Calman in Support of Patent Owner Preliminary Response, dated July 17 2019, 29 pgs.	☐
	10	CBM2019-00029, Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 28 pgs.	☐
	11	CBM2019-00029, HP User Guide, Additional Product Information, Copyright 2006 by Hewlett-Packard Development Company, L.P., 204 pgs.	☐

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	12	CBM2019-00029, Palenchar, Joseph, "PDA Phone Adds WiFi VoIP, Turn-By-Turn GPS Navigation", Copyright 2006 by Reed Business Information, 2 pgs.	☐
	13	CBM2019-00029, Pocket PC User Manual, Version 1, dated May 2006 by Microsoft, 225 pgs.	☐
	14	CBM2019-00029, United Services Automobile Association (USAA)'s Patent Owner Preliminary Response, dated July 17, 2019, 76 pgs.	☐
	15	CBR online, "Diebold launches ATM depository technology", October 4, 2007, 5 Pgs.	☐
	16	Century Remote Deposit High-Speed Scanner User's Manual Release 2006, (Century Manual), Century Bank, 2006, (32 pgs).	☐
	17	Certificate of Accuracy related to Article entitled, "Deposit checks by mobile" on webpage: https://www.elmundo.es/navegante/2005/07/21/empresas/1121957427.html signed by Christian Paul Scrogum (translator) on September 9, 2021.	☐
	18	Check Clearing for the 21st Century Act Foundation for Check 21 Compliance Training, Federal Financial Institutions Examination Council, (Oct. 16, 2004), available on the Internet at: https://web.archive.org/web/20041016100648/https://www.ffiec.gov/exam/check21/check21foundationdoc.htm, (excerpts attached as Exhibit 20 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 11 pgs.	☐
	19	Check Clearing for the 21st Century Act, H. R. Rep. No. 108-132, June 2, 2003, 20 pgs.	☐
	20	Cheq Information Technology White Paper, "Teller Scanner Performance and Scanner Design: Camera Position Relative to the Feeder", dated 2005, 7 pgs.	☐
	21	Chiang, Chuck, The Bulletin, "Remote banking offered", http://bendbulletin.com/apps/pbcs.dll/article?AID=/20060201/BIZ0102/602010327&templ..., May 23, 2008 (2 pgs).	☐
	22	Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 13, 2019, 48 pgs.	☐

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	23	Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-366, dated July 29, 2019, 36 pgs.	☐
	24	Claims as filed January 24, 2018 for U.S. Appln No. 15/878,821 (5 pgs).	☐
	25	Claims as filed January 31, 2018 for U.S. Appln No. 15/884,990 (6 pgs).	☐
	26	Claims as filed May 18, 2018 for U.S. Appln No. 15/983,983 (3 pgs).	☐
	27	Claims as filed on April 1, 2013 for U.S. Appln No. 13/854,521 (5 pgs).	☐
	28	Claims as filed on April 3, 2008 for U.S. Appln No. 12/062,163 (3 pgs).	☐
	29	Claims as filed on April 3, 2008 for U.S. Appln No. 12/062,175 (3 pgs).	☐
	30	Claims as filed on April 30, 2013 for U.S. Appln No. 13/874,145 (5 pgs).	☐
	31	Claims as filed on April 9, 2018 for U.S. Appln No. 15/948,510 (5 pgs)	☐
	32	Claims as filed on April 9, 2018 for U.S. Appln No. 15/948,549 (5 pgs)	☐
	33	Claims as filed on August 19, 2010 for U.S. Appln No. 12/859,752 (5 pgs).	☐

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	34	Claims as filed on August 21, 2009 for U.S. Appln No. 12/545,127 (5 pgs).	☐
	35	Claims as filed on December 15, 2011 for U.S. Appln No. 13/327,478 (4 pgs).	☐
	36	Claims as filed on December 20, 2006 for U.S. Appln No. 11/613,671 (3 pgs).	☐
	37	Claims as filed on December 20, 2012 for U.S. Appln No. 13/722,576 (4 pgs).	☐
	38	Claims as filed on December 28, 2016 for U.S. Appln No. 15/392,950 (5 pgs).	☐
	39	Claims as filed on December 29, 2005 for U.S. Appln No. 11/320,998 (3 pgs).	☐
	40	Claims as filed on December 29, 2005 for U.S. Appln No. 11/321,027 (3 pgs).	☐
	41	Claims as filed on December 8, 2010 for U.S. Appln No. 12/963,513 (7 pgs).	☐
	42	Claims as filed on December 9, 2015 for U.S. Appln No. 14/964,279 (5 pgs).	☐
	43	Claims as filed on February 12, 2013 for U.S. Appln No. 13/765,412 (1 pg).	☐
	44	Claims as filed on February 15, 2012 for U.S. Appln No. 13/397,437 (6 pgs).	☐

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	45	Claims as filed on February 16, 2011 for U.S. Appln No. 13/028,477 (3 pgs).	☐
	46	Claims as filed on February 19, 2013 for U.S. Appln No. 13/770,048 (4 pgs).	☐
	47	Claims as filed on February 3, 2016 for U.S. Appln No. 15/014,918 (5 pgs).	☐
	48	Claims as filed on January 20, 2011 for U.S. Appln No. 13/010,644 (9 pgs).	☐
	49	Claims as filed on January 31, 2011 for U.S. Appln No. 13/017,865 (11 pgs).	☐
	50	Claims as filed on July 19, 2017 for U.S. Appln No. 15/654,497 (1 pg).	☐

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

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Examiner Signature	/TIEN C NGUYEN/	Date Considered	10/08/2024

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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	Attorney Docket Number	US-0691.12a | 32-10526

	45	Consumer Guide to Check 21 and Substitute Checks, The Federal Reserve Board, The Wayback Machine – October 28, 2004 https://web.archive.org/web/20041102233724/http://www.federalreserve.gov	☐
	46	Craig Varеam, "Image Deposit Solutions" Emerging Solutions for More Efficient Check Processing", November 2005, 16 pages.	☐
	47	Craig, Ben, "Resisting Electronic Payment Systems: Burning Down the House?", Federal Reserve Bank of Cleveland, July 1999 (4 pgs)	☐
	48	Creativepaymentsolutions.com, "Creative Payment Solutions - Websolution," www.creativepaymentsolution.com/cps/financialservices/websolution/default.html, Copyright 2008, Creative Payment Solutions, Inc. (1 pg).	☐
	49	Credit Union Journal, "AFCU Averaging 80 DepositHome Transactions Per Day", Credit Union Journal, August 15, 2005 (1 pg)	☐
	50	Credit Union Journal, "The Ramifications of Remote Deposit Capture Success", www.cuiournal.com/orintthis.html?id=20080411 EODZT57G, April 14, 2008 (1 pg).	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature	/TIEN C NGUYEN/	Date Considered	10/08/2024

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593854
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	TIEN C NGUYEN
	Attorney Docket Number	US-0691.12a | 32-10526

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /T.C.N/

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,854 Examiner: Tien C. Nguyen

Filed: March 1, 2024 Confirmation No.: 4777

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Statement of Reasons for Allowance in the Notice of Allowance dated September 25, 2024, Applicant recognizes that in accordance with M.P.E.P. § 1302.14, the Examiner's reasons for allowance need not set forth all the details as to why the claims are allowed. In the above-referenced application, Applicant does not concede that the Examiner's stated reasons for allowance are the only reasons for which the claims are allowable. The claims may be patentable for other reasons. In addition, Applicant notes that the dependent claims may also be allowable on their own merits and are allowable, for example, on the basis of a sub-combination of the recited features of the dependent claims and their respective base claims.

Applicant submits these comments without acceding to the Office's characterization of alleged prior art at pages 2 to 3 of the Notice of Allowance.

The absence of arguments addressing specific allegations in the Statement of Reasons for Allowance is not intended to be an admission of the accuracy or appropriateness of such allegations.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12a | 32-10526) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: December 18, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Carmichael IP, PLLC
Customer No. 135533
chris@carmichaelip.com
(703) 646-9251

Steven T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**12/18/2024 10:41:37 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	68436991	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 1

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-12-18_US-0691-12a_32-10526_Comments-on-Reasons-for-Allowance.pdf	2	Miscellaneous Incoming Letter	59 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-12-18_US-0691-12a_32-10526_Comments-on-Reasons-for-Allowance.pdf	0E897015503B631E8382DA5D7F49F4DF845A7A0EB15F2C323CC553639672A64455F9C5E1C4DEB163CCDE87BFC97B15DEA20F77F4B50536EBD2DACEBAE937EEB1

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

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ISSUE FEE TRANSMITTAL FORM

APPLICATION #	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET #
18593854	**03/01/2024**	**Michael Bueche**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Nonprovisional Application under 35 USC 111(a)	**DATE DUE**	12/26/2024
CONFIRMATION #	4777	**ISSUE FEE DUE**	$ 1200
EXAMINER	TIEN NGUYEN	**PUBLICATION DUE**	$ 0
GROUP ART UNIT	3694	**TOTAL FEES DUE**	$1200
CLASS - SUBCLASS	705/035000	**PREV. PAID FEE**	$ 0
ENTITY STATUS	Regular Undiscounted		

1. CHANGE OF CORRESPONDENCE ADDRESS AND/OR INDICATION OF FEE ADDRESS (37 CFR 1.33 & 1.363)

Correspondence Address

CURRENT ADDRESS

Maintenance Fee Address

CURRENT ADDRESS

☐ Change of correspondence address requested,system generated AIA/122-PC form attached

☐ Fee address indication requested, system generatedSB/47-PC form attached

2. ENTITY STATUS

Change in Entity Status

NEW STATUS

3. THE FOLLOWING FEES ARE SUBMITTED

☑ Issue Fee

☑ Publication Fee

4. FEE AUTHORIZATION

☐ I authorize USPTO to apply my previously paid issue fee to the current fees due

☐ The Director is herby authorized to apply my previously paid issue fee to the current fee due and to charge deficient fees to Deposit Account Number:

☑ If in addition to the payment of the issue fee amount submitted with this form, there are any discrepencies in any amount(s) due, the Director is authorized to charge any deficiency, or credit any overpayment, to Deposit Account Number: 504184

5. FIRM AND/OR ATTORNEY NAMES TO BE PRINTED

NOTE: If no name is listed, no name will be printed
For printing on the patent front page, list to be displayed as entered

Carmichael IP, PLLC

6. ASSIGNEE NAME(S) AND RESIDENCE DATA TO BE PRINTED

NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been

filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a susbstitute for filing an assignment.

United Services Automobile Association (USAA)	San Antonio, TX UNITED STATES	Organization

Signature

I certify, in accordance with 37 CFR 1.4(d)(4) that I am an attorney or agent registered to practice before the Patent and Trademark Office who has filed and has been granted power of attorney in this application. I also certify that this Fee(s) Transmittal form is being transmitted to the USPTO via Patent Center on the date indicated below.

Signature	Name	Registration #	Date
/Christopher R. Abidin/	Christopher Abidin	74742	12/18/2024

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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**12/18/2024 10:48:43 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	68437004	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 1

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
web85b.pdf	3	Issue Fee Payment (PTO-85B)	58 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
web85b.pdf	71F3D5BB487676136524C9E417BEDCCA5A85E89F118A76FA8 9F952C971B757E89A4ABABDA2FF687E5F061F2549A1DB03B8 53552783832C9EE47D4F0444357907

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

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ELECTRONIC PAYMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**12/18/2024 10:48:43 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	4777	FILED BY	Christopher Abidin
PATENT CENTER #	68437004	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	03/01/2024
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.

Payment Information

PAYMENT METHOD	PAYMENT TRANSACTION ID	PAYMENT AUTHORIZED BY
DA / 504184	**E2024BHM49128923**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
504184	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

FEE CODE	DESCRIPTION	ITEM PRICE($)	QUANTITY	ITEM TOTAL($)
1501	UTILITY ISSUE FEE	1200.00	1	1200.00
			TOTAL AMOUNT:	**$1,200.00**

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

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United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	01/28/2025	12211095	US-0691.12a | 32-10526	4777

197306 7590 01/08/2025

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

ISSUE NOTIFICATION

The projected patent number and issue date are specified above. The patent will issue electronically. The electronically issued patent is the official patent grant pursuant to 35 U.S.C. § 153. The patent may be accessed on or after the issue date through Patent Center at https://patentcenter.uspto.gov/. The patent will be available in both the public and the private sides of Patent Center. Further assistance in electronically accessing the patent, or about Patent Center, is available by calling the Patent Electronic Business Center at 1-888-217-9197.

The USPTO is implementing electronic patent issuance with a transition period, during which period the USPTO will mail a ceremonial paper copy of the electronic patent grant to the correspondence address of record. Additional copies of the patent (i.e., certified and presentation copies) may be ordered for a fee from the USPTO's Certified Copy Center at https://certifiedcopycenter.uspto.gov/index.html. The Certified Copy Center may be reached at (800)972-6382.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment is 0 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Center (https://patentcenter.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Application Assistance Unit (AAU) of the Office of Patents Stakeholder Experience (OPSE), Stakeholder Support Division (SSD) at (571)-272-4200.

INVENTOR(s) (Please see PATENT CENTER site https://patentcenter.uspto.gov for additional inventors):

Michael Patrick Bueche JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes III, Boerne, TX;

APPLICANT(s) (Please see PATENT CENTER site https://patentcenter.uspto.gov for additional applicants):

United Services Automobile Association (USAA), San Antonio, TX;

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The USA offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to encourage and facilitate business investment. To learn more about why the USA is the best country in the world to develop technology, manufacture products, and grow your business, visit SelectUSA.gov.

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P.O. Box 1450
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www.uspto.gov

FEE ADDRESS CHANGE

APPLICATION #	FILING OR 371(C) DATE	REQUEST ID
18/593,854	03/01/2024	340008

The following fields have been changed to Customer Number 77488 on 01/13/2025 via Patent Center in view of the certification copied below that authorized the change.

- Maintenance Fee Address

The address for Customer Number 77488 is:

77488 - USAA IP Counsel
9800 Fredericksburg Road
San Antonio, TX 78288

I certify, in accordance with 37 CFR 1.4(d)(4), that I am :

An attorney or Agent of Record registered to practice before the Patent and Trademark Office who has been given power of attorney in this application

Signature	Name	Registration #
/James Carmichael/	James Carmichael	45306

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

197306 7590 01/28/2025

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
01/28/2025	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

APPLICATION NO.	ISSUE DATE	PATENT NO.
18/593,854	28-Jan-2025	12211095

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EGRANT NOTIFICATION

Your electronic patent grant (eGrant) is now available, which can be accessed via Patent Center at https://patentcenter.uspto.gov

The electronic patent grant is the official patent grant under 35 U.S.C. 153. For more information, please visit https://www.uspto.gov/electronicgrants

UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,854	**05/13/2025 12:42:19 PM Z ET**	**US-0691.12a | 32-10526**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	12211095
CONFIRMATION #	4777	FILED BY	Susan Stiles
PATENT CENTER #	70407146	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	Christopher Abidin

Documents

TOTAL DOCUMENTS: 2

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
COC_sb0044.pdf	2	Request for Certificate of Correction	151 KB
2025-05-13__US-0691a_RequestforCOC.pdf	6	Request for Certificate of Correction	689 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
COC_sb0044.pdf	85BAB4167B55DAD4AFA039DDB7F271C4C74E4015301D4F6757FA93085F12610C126436A687C52D7B79019363ACD2E982B68D39D28A5F2CB4598011DEE815CB3C

2025-05-13__US-0691a_RequestforCOC.pdf

445E6E387B53F4D0E0516AF149F4AEC551552597A2C70D4F6696E15389F206AD5294174D796ECE3931258B7915D1C6FB178C636B981D3764BFFCE627E4935AF5

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent No.: 12,211,095

Issued: January 28, 2025

Appln. No.: 18/593,854

Filed: March 1, 2024 Confirmation No: 4777

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

REQUEST FOR EXPEDITED ISSUANCE OF CERTIFICATE OF CORRECTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Attn: Certification of Correction Branch

Commissioner:

Transmitted herewith is a Certificate of Correction form correcting one error in the Official Letters Patent.

The face of U.S. Patent No. 12,211,095 (hereinafter the '095 Patent) is completely missing section (63) Related U.S. Application Data. This is an error on the part of the Office, which is supported by evidence such as the Corrected Filing Receipt mailed June 21, 2024, a copy of which is submitted herewith. The Corrected Filing Receipt lists the information which should have been included on the face of the '095 Patent as section (63) Related U.S. Application Data. Accordingly, the face of the '095 Patent should be corrected to include section (63) Related U.S. Application Data, as provided by Certificate of Correction form submitted herewith and supported by the evidence (the Corrected Filing Receipt) also submitted herewith.

Because this request is being submitted with evidence that the error was on the part of the Office, "processing and granting" of the present request should be **"expedite[d]"**. MPEP 1480.01.

It is believed that no fees are required at this time, as the error in the Official Letters Patent was on the part of the Office.

The Commissioner is hereby authorized to charge to Deposit Account No. 77488 (US-0691.12a | 32-10526) any fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account.

Respectfully submitted,

Date: May 13, 2025

By: __/Christopher R. Abidin/__
Christopher R. Abidin
Reg. No. 74,742

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
18/593,854	03/01/2024	3694	3860	US-0691.12a | 32-10526	30	4

CONFIRMATION NO. 4777

CORRECTED FILING RECEIPT

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

OC00000074272453

Date Mailed: 06/21/2024

Receipt is acknowledged of this non-provisional utility patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

Michael Patrick Bueche, JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, III, Boerne, TX;

Applicant(s)

United Services Automobile Association (USAA), San Antonio, TX;

Assignment For Published Patent Application

United Services Automobile Association (USAA), San Antonio, TX

Power of Attorney: The patent practitioners associated with Customer Number 197306

Domestic Priority data as claimed by applicant

This application is a CON of 17/161,235 01/28/2021
which is a CON of 16/712,182 12/12/2019 PAT 11,341,465
which is a CON of 16/280,455 02/20/2019 ABN
which is a CON of 15/792,966 10/25/2017 PAT 10,235,660
which is a CON of 15/392,950 12/28/2016 PAT 9,818,090
which is a CON of 13/922,686 06/20/2013 PAT 9,569,756
which is a CON of 12/545,127 08/21/2009 PAT 8,977,571

Foreign Applications for which priority is claimed (You may be eligible to benefit from the Patent Prosecution Highway program at the USPTO. Please see http://www.uspto.gov for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 03/13/2024
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 18/593,854**
Projected Publication Date: Request for Non-Publication Acknowledged
Non-Publication Request: Yes
Early Publication Request: No
Title

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign

patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit http://www.SelectUSA.gov or call +1-202-482-6800.

PTO/SB/44 (09-07)
Approved for use through 03/31/2026. OMB 0651-0033
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.
(Also Form PTO-1050)

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 12,211,095

APPLICATION NO.: 18/593,854

ISSUE DATE : 01/28/2025

INVENTOR(S) : Michael Patrick Bueche JR.; Bharat Prasad; Minya Liang; Reynaldo Medina; Charles Lee Oakes III

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the face of the patent, add section (63) as follows:

"Related U.S. Application Data
(63) Continuation of application No. 17/161,235, filed on Jan. 28, 2021, now abandoned,
which is a continuation of application No. 16/712,182, filed on Dec. 12, 2019, now Pat. No. 11,341,465,
which is a continuation of application No. 16/280,455, filed on Feb. 20, 2019, now abandoned,
which is a continuation of application No. 15/792,966, filed on Oct. 25, 2017, now Pat. No. 10,235,660,
which is a continuation of application No. 15/392,950, filed on Dec. 28, 2016, now Pat. No. 9,818,090,
which is a continuation of application No. 13/922,686, filed on Jun. 20, 2013, now Pat. No. 9,569,756,
which is a continuation of application No. 12/545,127, filed on Aug. 21, 2009, now Pat. No. 8,977,571."

MAILING ADDRESS OF SENDER (Please do not use Customer Number below):

Carmichael IP, PLLC, 8607 Westwood Center Drive, Suite 270, Tysons, Virginia, 22182

A Federal agency may not conduct or sponsor, and a person is not required to respond to, nor shall a person be subject to a penalty for failure to comply with an information collection subject to the requirements of the Paperwork Reduction Act of 1995, unless the information collection has a currently valid OMB Control Number. The OMB Control Number for this information collection is 0651-0033. Public burden for this form is estimated to average 80 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden to the Chief Administrative Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 or email InformationCollection@uspto.gov. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. If filing this completed form by mail, send to: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. The United States Patent and Trademark Office (USPTO) collects the information in this record under authority of 35 U.S.C. 2. The USPTO's system of records is used to manage all applicant and owner information including name, citizenship, residence, post office address, and other information with respect to inventors and their legal representatives pertaining to the applicant's/owner's activities in connection with the invention for which a patent is sought or has been granted. The applicable Privacy Act System of Records Notice for the information collected in this form is COMMERCE/PAT-TM-7 Patent Application Files, available in the Federal Register at 78 FR 19243 (March 29, 2013), https://www.govinfo.gov/content/pkg/FR-2013-03-29/pdf/2013-07341.pdf.

Routine uses of the information in this record may include disclosure to: 1) law enforcement, in the event that the system of records indicates a violation or potential violation of law; 2) a federal, state, local, or international agency, in response to its request; 3) a contractor of the USPTO having need for the information in order to perform a contract; 4) the Department of Justice for determination of whether the Freedom of Information Act (FOIA) requires disclosure of the record; 5) a Member of Congress submitting a request involving an individual to whom the record pertains, when the individual has requested the Member's assistance with respect to the subject matter of the record; 6) a court, magistrate, or administrative tribunal, in the course of presenting evidence, including disclosures to opposing counsel in the course of settlement negotiations; 7) the Administrator, General Services Administration (GSA), or their designee, during an inspection of records conducted by GSA under authority of 44 U.S.C. 2904 and 2906, in accordance with the GSA regulations and any other relevant (i.e., GSA or Commerce) directive, where such disclosure shall not be used to make determinations about individuals; 8) another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)); 9) the Office of Personnel Management (OPM) for personnel research purposes; and 10) the Office of Management and Budget (OMB) for legislative coordination and clearance.

If you do not furnish the information requested on this form, the USPTO may not be able to process and/or examine your submission, which may result in termination of proceedings, abandonment of the application, and/or expiration of the patent.

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

19730 7590 07/17/2025

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
07/17/2025	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
schreiner@carmichaelip.com
susan@carmichaelip.com

UNITED STATES PATENT AND TRADEMARK OFFICE

Commissioner for Patents
United States Patent and Trademark Office
P.O. Box 1450
Alexandria, VA 22313-1450
www.uspto.gov

Patent No.: 12211095
Issue Date: 01/28/2025
Appl. No.: 18/593,854
Filed: 03/01/2024

PART (A) RESPONSE FOR CERTIFICATES OF CORRECTION

This is a decision on the Certificate of Correction request filed 13 May 2025.

The request for issuance of Certificate of Correction for the above-identified correction(s) under the provisions of 37 CFR 1.322 and/or 1.323 is hereby:

(Check one)
☑ Approved ☐ Approved in Part ☐ Denied

Comments: ____

PART (B) PETITION UNDER 37 CFR 1.324 OR 37 CFR 1.48

☐ This is a decision on the petition filed ____ to correct inventorship under 37 CFR 1.324.

☐ This is a decision on the request under 37 CFR 1.48, petition filed ____. In view of the fact that the patent has already issued, the request under 37 CFR 1.48 has been treated as a petition to correct inventorship under 37 CFR 1.324.

The petition is hereby: ☐ Granted ☐ Dismissed

Comment: ____

The patented filed is being forwarded to Certificate of Corrections Branch for issuance of a certificate naming only the actual inventor or inventors.

/BENNETT M SIGMOND/
Supervisory Patent Examiner, Art Unit 3694
Technology Center 3600
Phone: (303)297-4411

Certificates of Correction Branch email: CustomerServiceCoC@uspto.gov CoC Central Phone Number: (703) 756-1814

UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF CORRECTION

PATENT NO. : 12,211,095 B1
APPLICATION NO. : 18/593854
DATED : January 28, 2025
INVENTOR(S) : Michael Patrick Bueche, Jr. et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

On the Title Page

Add item (63) as follows:
"Related U.S. Application Data
(63) Continuation of application No. 17/161,235, filed on Jan. 28, 2021, now abandoned, which is a continuation of application No. 16/712, 182, filed on Dec. 12, 2019, now Pat. No. 11,341,465, which is a continuation of application No. 16/280,455, filed on Feb. 20, 2019, now abandoned, which is a continuation of application No. 15/792,966, filed on Oct. 25, 2017, now Pat. No. 10,235,660, which is a continuation of application No. 15/392,950, filed on Dec. 28, 2016, now Pat. No. 9,818,090, which is a continuation of application No. 13/922,686, filed on Jun. 20, 2013, now Pat. No. 9,569,756, which is a continuation of application No. 12/545,127, filed on Aug. 21, 2009, now Pat. No. 8,977,571."

Signed and Sealed this
Fifth Day of August, 2025



Coke Morgan Stewart
Acting Director of the United States Patent and Trademark Office

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,854	03/01/2024	Michael Patrick Bueche JR.	US-0691.12a | 32-10526	4777

197306 7590 08/05/2025

Carmichael IP, PLLC / USAA
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Tysons, VA 22182

EXAMINER	
NGUYEN, TIEN C	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
08/05/2025	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
schreiner@carmichaelip.com
susan@carmichaelip.com

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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Alexandria, Virginia 22313-1450
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APPLICATION NO.	ISSUE DATE	PATENT NO.
18/593,854	05-Aug-2025	12211095

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

ELECTRONIC CERTIFICATE OF CORRECTION NOTIFICATION

Your electronic certificate of correction is now available, and can be accessed via Patent Center at https://patentcenter.uspto.gov.

The electronic certificate of correction is the official certificate of correction under 35 U.S.C. 254 or 255. For more information, please visit https://www.uspto.gov/electronicgrants.