

Exhibit B22 - Invalidity of 12,211,095 in view of RedLaser

RedLaser anticipates and/or renders obvious (alone or in combination with other references), at least under USAA's apparent infringement theories, all asserted claims of U.S. Patent No. 12,211,095 ("the '095 patent"). RedLaser was known, publicly used, and/or on sale in the United States at least as of June 2009 and is therefore prior art to the '095 patent. Example evidence of the design and function of RedLaser includes, but is not limited to:

- Erick Schonfeld, "Occipital Brings Seamless Barcode Scanning to the iPhone with RedLaser," TechCrunch (June 19, 2009), <https://techcrunch.com/2009/06/19/occipital-brings-seamless-barcode-scanning-to-the-iphone-with-redlaser/> ("TechCrunch") (**REGIONS_USAA-00004490**);
- Occipital HQ, "RedLaser 2.0: Realtime iPhone UPC Barcode Scanning," YouTube.com (June 16, 2009), https://www.youtube.com/watch?v=9_hFGsmx_6k ("Realtime Video") (**REGIONS_USAA-00005410**);
- Web Archive of RedLaser Home Page, <http://www.redlaser.com/> (June 28, 2009), available at <https://web.archive.org/web/20090628115435/http://www.redlaser.com:80/> ("RedLaser Home") (**REGIONS_USAA-00005405**);
- Ben Johnson, "RedLaser App Review," YouTube.com (July 20, 2009), <https://www.youtube.com/watch?v=W8HCslOtI3s> ("Review Video") (**REGIONS_USAA-00004508**, **REGIONS_USAA-00005406**, **REGIONS_USAA-00005353**); and
- Web Archive of RedLaser SDK Page, <http://redlaser.com/SDK.aspx> (July 21, 2009), available at <https://web.archive.org/web/20090721215612/http://redlaser.com:80/SDK.aspx> ("SDK") (**REGIONS_USAA-00004350**).

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

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

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

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

EXHIBIT 1083
REGIONS v. USAA
IPR2025-01356

Exhibit B22 - Invalidity of 12,211,095 in view of RedLaser

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- Erick Schonfeld, "Occipital Brings Seamless Barcode Scanning to the iPhone with RedLaser," TechCrunch (June 19, 2009), <https://techcrunch.com/2009/06/19/occipital-brings-seamless-barcode-scanning-to-the-iphone-with-redlaser/> ("TechCrunch") (**REGIONS_USAA-00004490**);
- Occipital HQ, "RedLaser 2.0: Realtime iPhone UPC Barcode Scanning," YouTube.com (June 16, 2009), https://www.youtube.com/watch?v=9_hFGsmx_6k ("Realtime Video") (**REGIONS_USAA-00005410**);
- Web Archive of RedLaser Home Page, <http://www.redlaser.com/> (June 28, 2009), available at <https://web.archive.org/web/20090628115435/http://www.redlaser.com:80/> ("RedLaser Home") (**REGIONS_USAA-00005405**);
- Ben Johnson, "RedLaser App Review," YouTube.com (July 20, 2009), <https://www.youtube.com/watch?v=W8HCslOtI3s> ("Review Video") (**REGIONS_USAA-00004508**, **REGIONS_USAA-00005406**, **REGIONS_USAA-00005353**); and
- Web Archive of RedLaser SDK Page, <http://redlaser.com/SDK.aspx> (July 21, 2009), available at <https://web.archive.org/web/20090721215612/http://redlaser.com:80/SDK.aspx> ("SDK") (**REGIONS_USAA-00004350**).

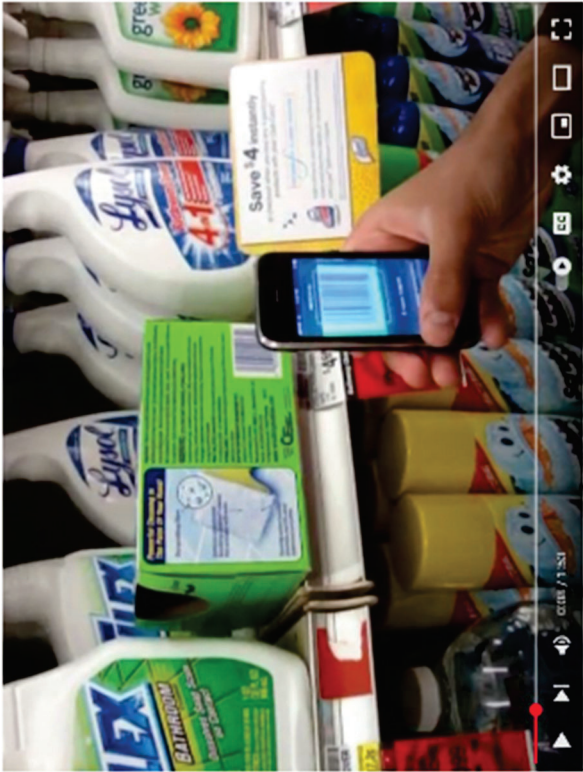
Regions has charted the portions of the reference that correspond to each element, including at least under USAA's apparent interpretation of the claims as reflected in USAA's Complaint and Infringement Contentions. Where the chart below states that the reference "discloses," "teaches," or "suggests"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

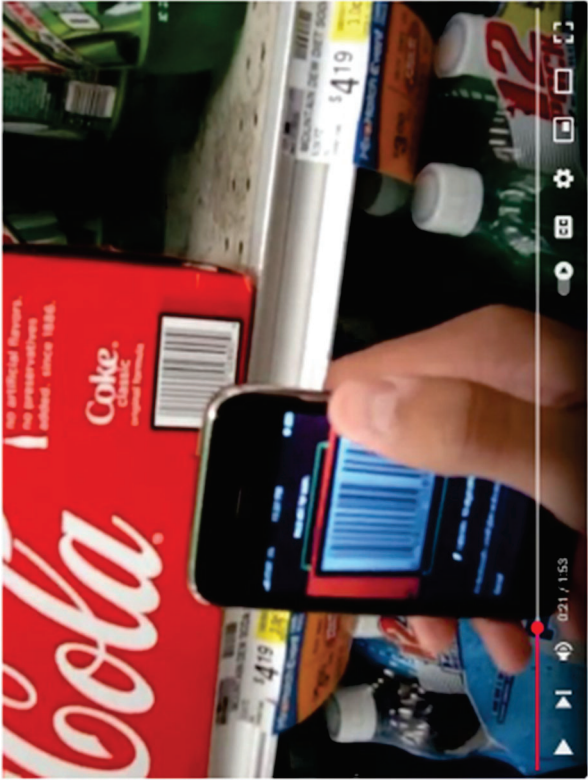
No part of this exemplary chart construes, or is intended to construe, the specification, file history, or claims of the asserted patents. In addition, nothing stated in this chart shall be treated as an admission or suggestion that Regions agrees with USAA regarding either the scope of any of the asserted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

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

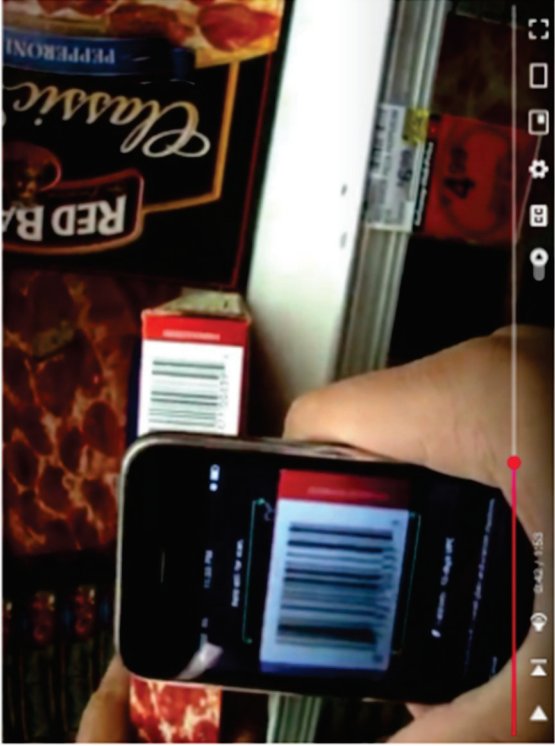
The cited disclosure further shows that it would have been obvious to combine RedLaser with the prior art set forth in Regions' other invalidity charts and cover pleading, for example by showing similarities with the other prior art and/or elements that could be improved by combination, replacement,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

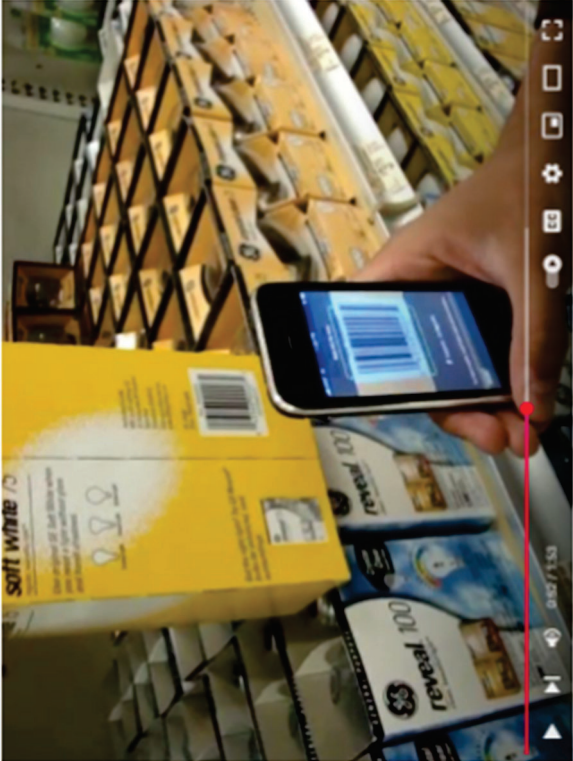
Because USAA has yet to identify any limitation of the asserted claims that it contends is not fully disclosed by RedLaser, either alone or in combination with other prior art cited by Regions, Regions expressly reserves the right to rebut any such contention, including by identifying additional § 103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

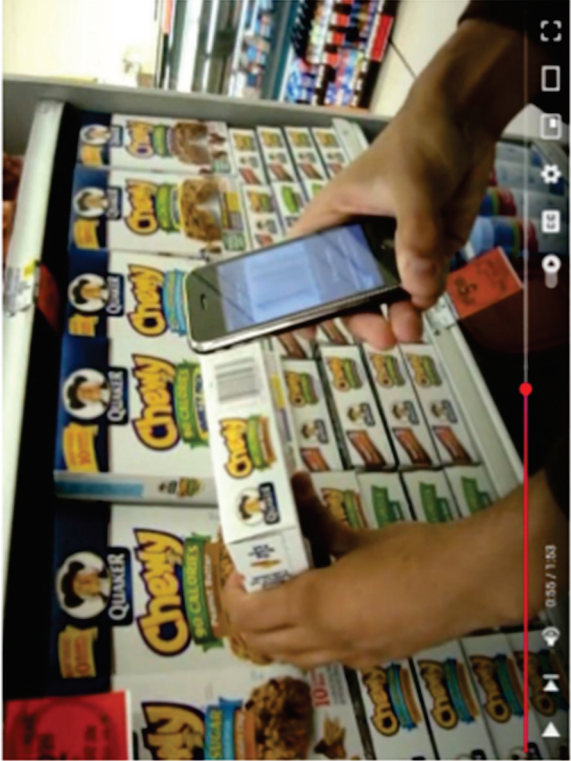
Claims	Prior Art
1[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:	<p>To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “[a] system enabling mobile check deposit auto-capture functionality via video frame processing, the system.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p>  A hand holding a smartphone over a store shelf. The phone screen displays a video player interface with a red progress bar at the bottom. The video shows a hand holding a smartphone over a store shelf filled with various products, including a box of Lysol disinfectant and a bottle of Great Value laundry detergent. The video player interface includes standard controls like play, pause, and volume buttons.

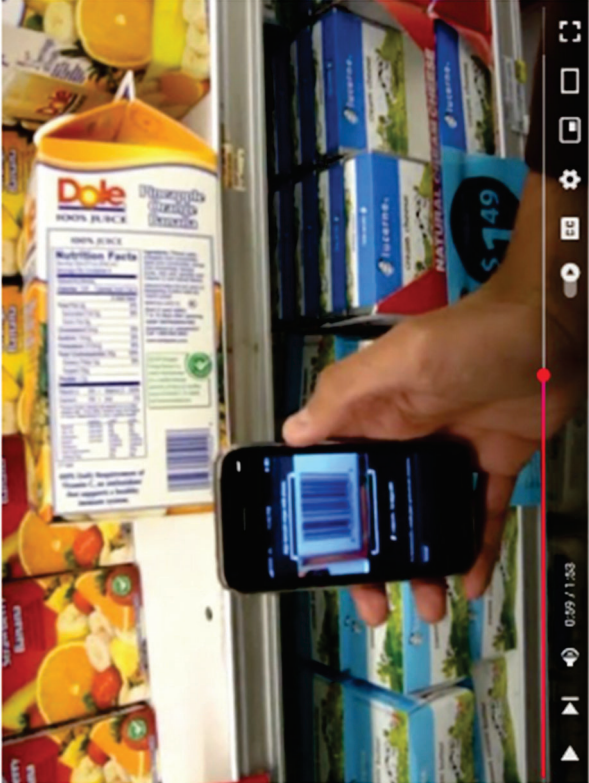
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

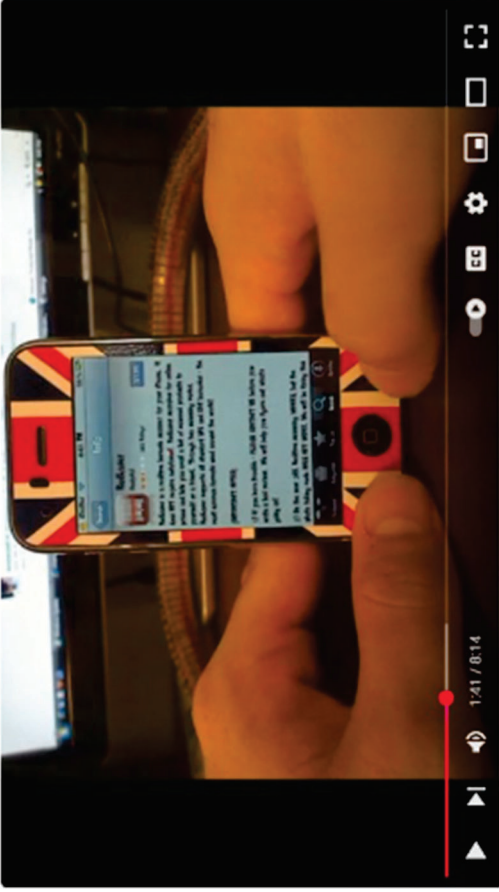
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

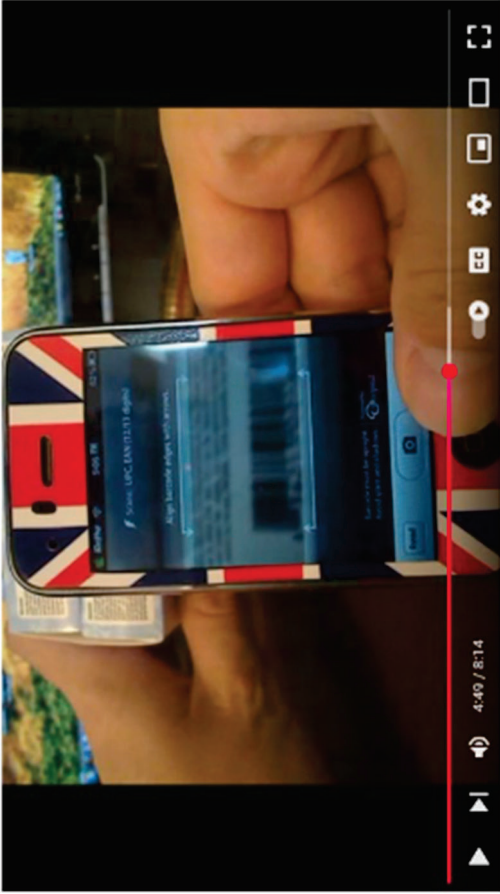
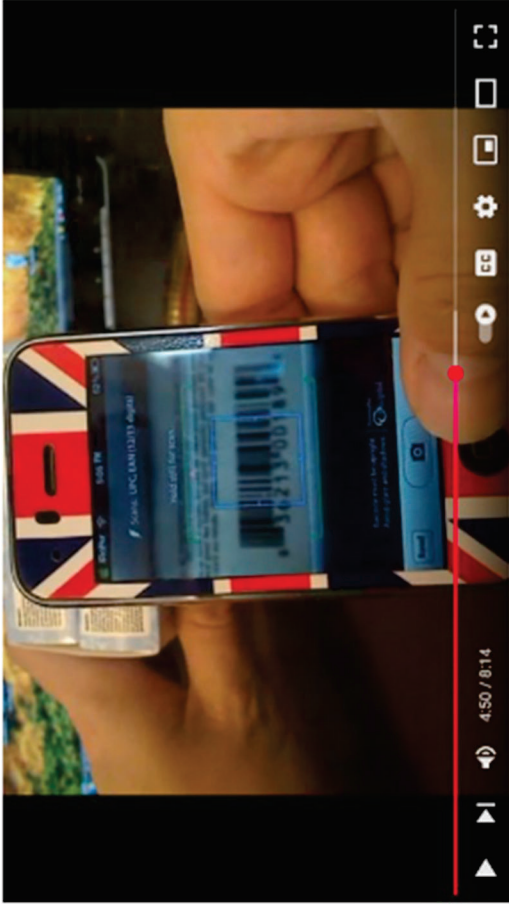
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

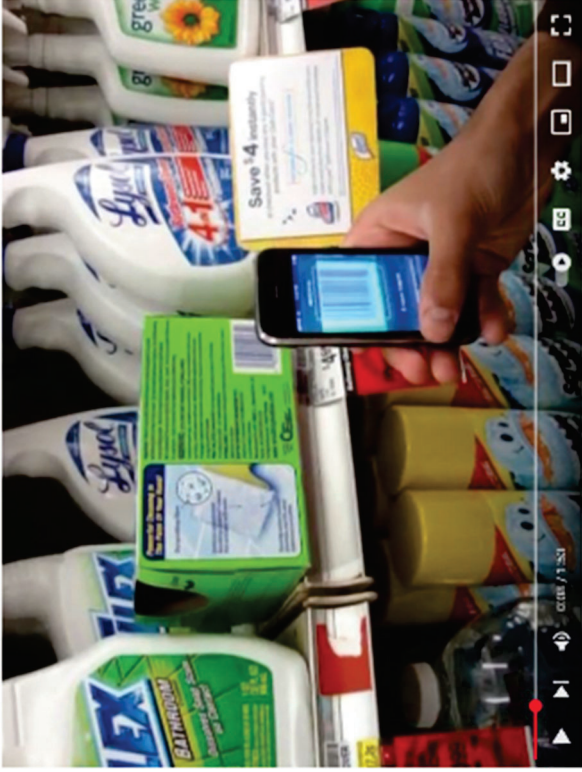
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

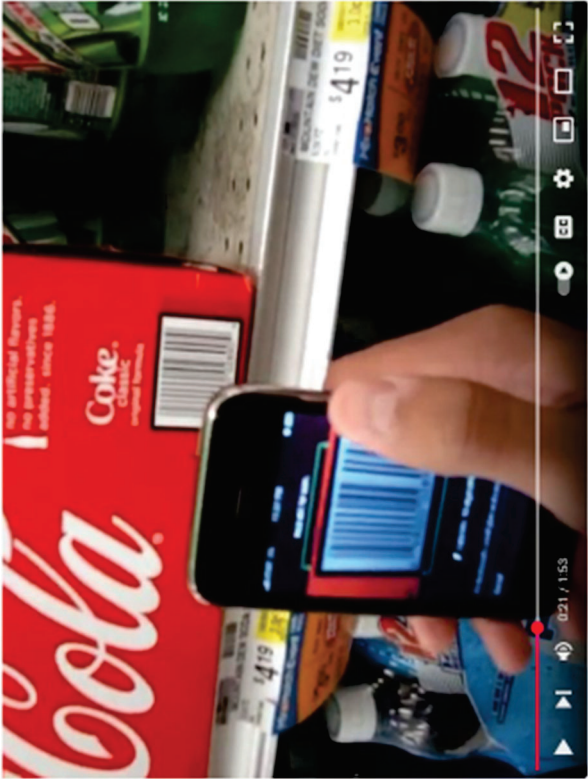
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 548 302 1465"> <small>The RedLaser app lets you search for online prices using Google product search. You can also keep a list of products and send them to yourself or a friend (because sometimes you just need to check things out on a bigger screen.)</small> </p> <p data-bbox="318 1102 350 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="367 558 407 1465"> <small>On, you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications, with the RedLaser SDK.</small> </p> <p data-bbox="423 1012 456 1514">RedLaser (Review Video) at 1:06–3:04</p> 

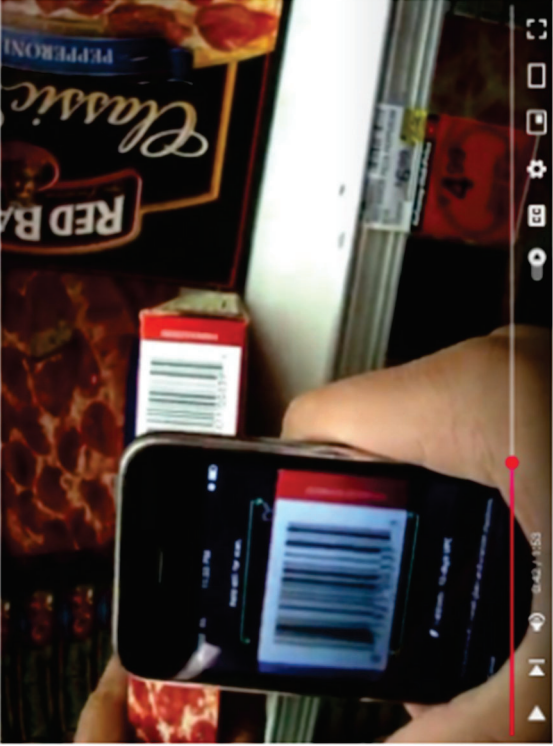
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

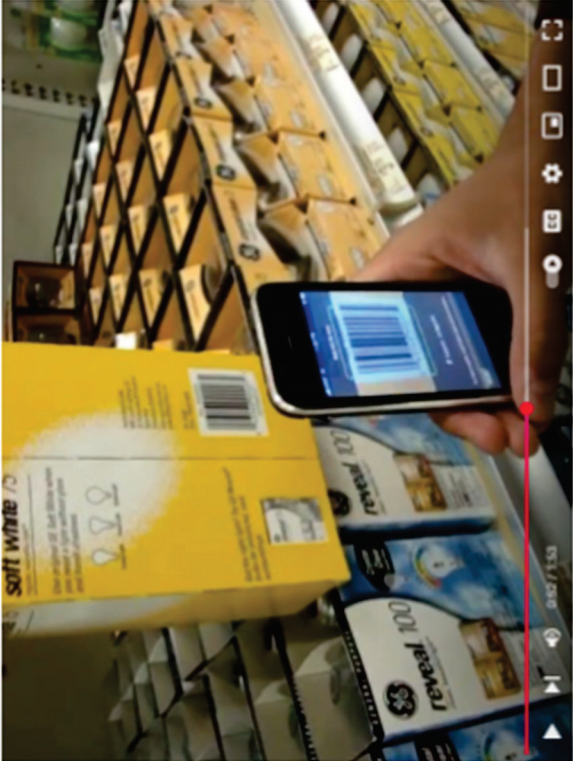
<p>Claims</p>	<div data-bbox="147 1381 178 1516"> <p>Prior Art</p> </div> <div data-bbox="212 1247 243 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 393 1467"> <div> <div>SDK</div> <div> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> </div> <div data-bbox="412 1247 443 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="461 588 638 1467"> <div> <div> <div>1. Download the SDK (Free)</div> <div>Download</div> </div> <div> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div> <div>2. Purchase a Developer License (\$29)</div> <div>Purchase</div> </div> <div> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div> <div>3. Build and launch your application on the App Store</div> </div> <div> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> </div> <div data-bbox="657 1152 688 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 876 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1039 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1066 1152 1097 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1115 888 1218 1467"> <div>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</div> </div> <div data-bbox="1252 117 1359 1516"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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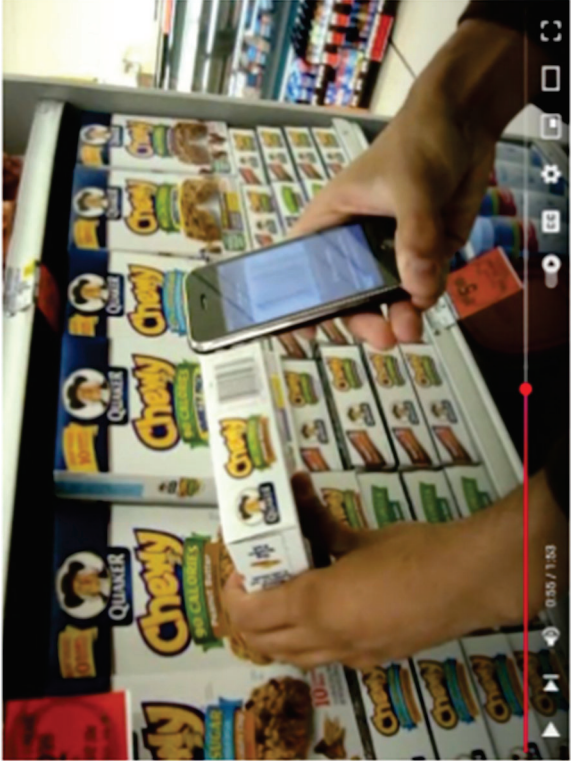
<p>Claims</p> <p>[1a] a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing:</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "a mobile device of a user, the user's mobile device including a camera, a processor, and a memory coupled to the processor, the memory storing." For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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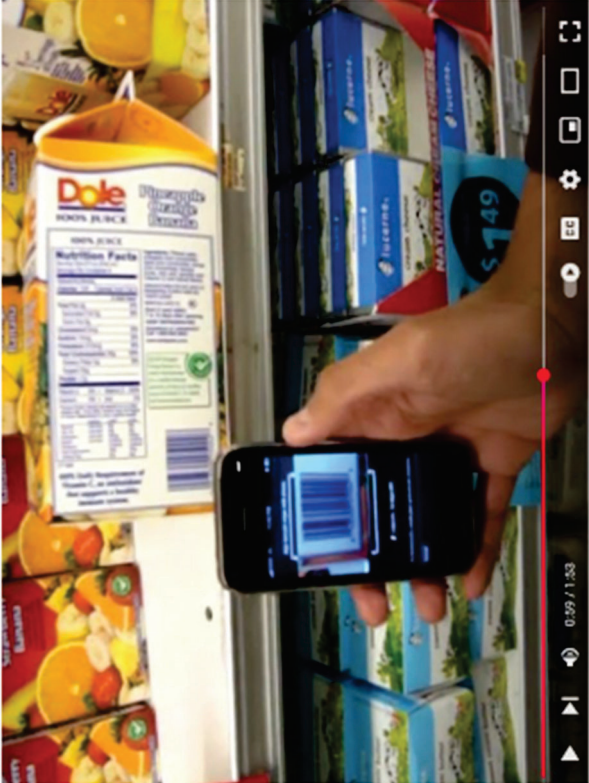
Claims	Prior Art
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Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:31–0:33</p> 

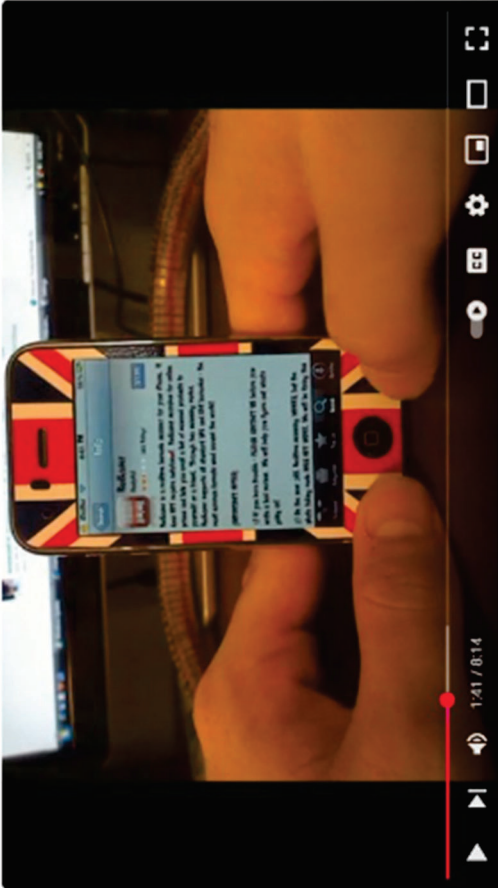
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

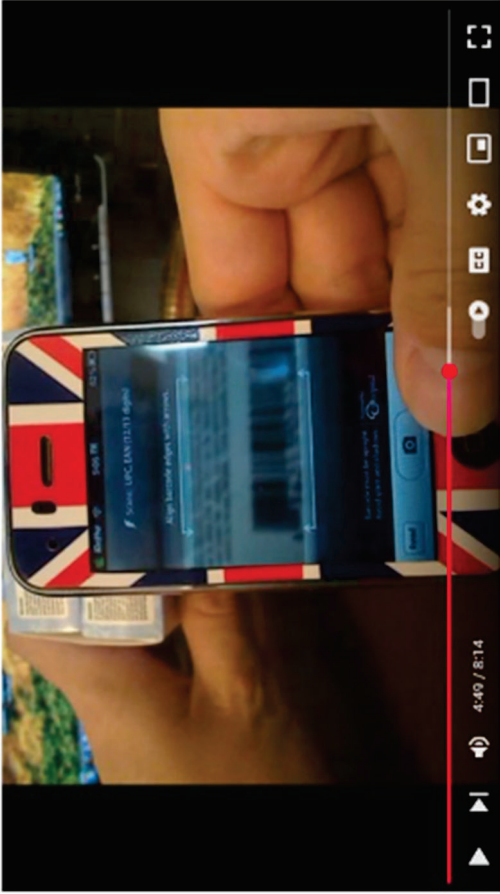
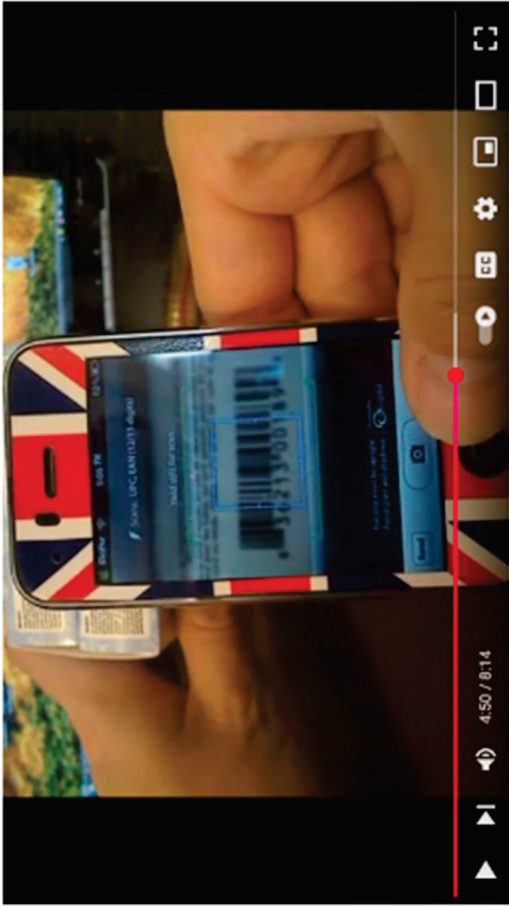
Claims	Prior Art
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Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

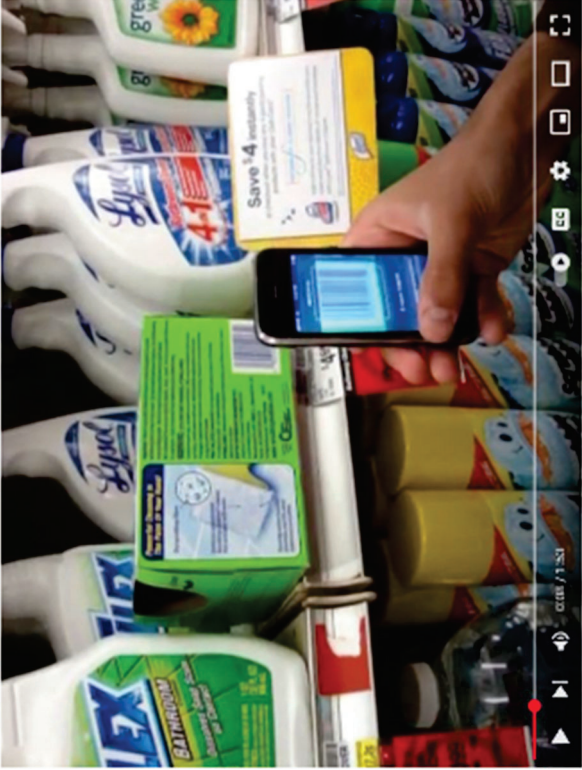
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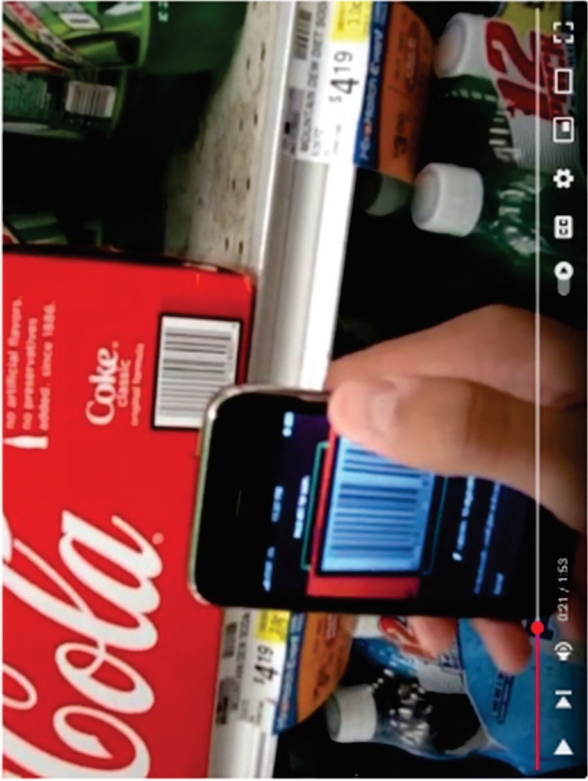
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<p>Claims</p>	<p>Prior Art</p> <p>RedLaser (RedLaser Home) at 1</p> <p>The RedLaser app lets you search for online prices using Google product search. You can also keep a list of products and send them to yourself or a friend (because sometimes you just need to check things out on a bigger screen.)</p> <p>RedLaser (RedLaser Home) at 1</p> <p>On, you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications, with the RedLaser SDK.</p> <p>RedLaser (Review Video) at 1:06–3:04</p> 
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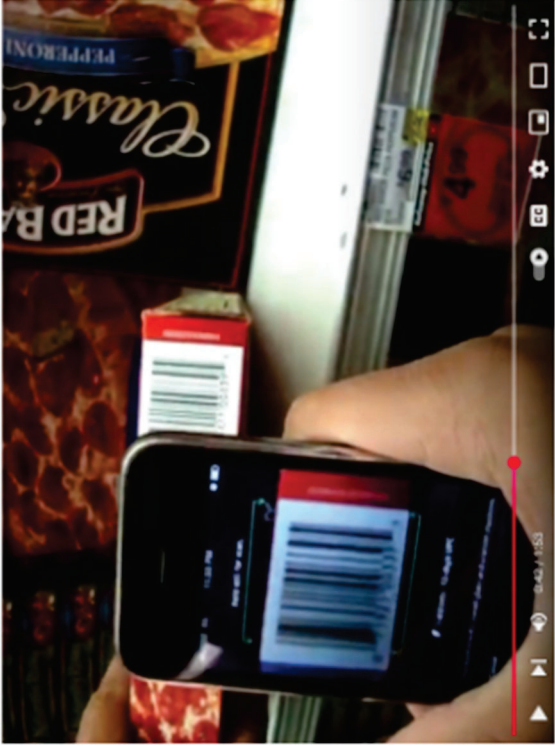
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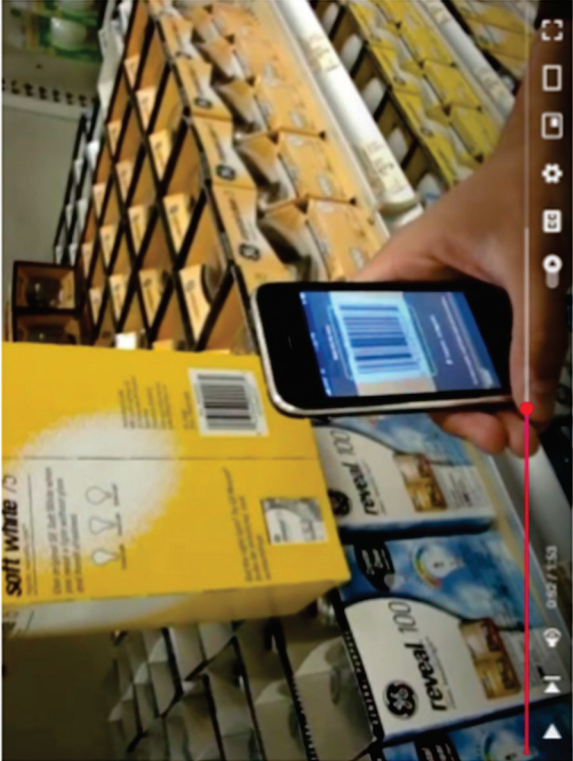
<p>Claims</p>	<div data-bbox="147 1381 180 1516"> <p>Prior Art</p> </div> <div data-bbox="212 1247 245 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 394 1467"> <div> <div>SDK</div> <div> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> </div> <div data-bbox="410 1247 443 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="459 588 639 1467"> <div> <div> <div>1. Download the SDK (Free)</div> <div>Download</div> </div> <div> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div> <div>2. Purchase a Developer License (\$29)</div> <div>Purchase</div> </div> <div> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div> <div>3. Build and launch your application on the App Store</div> </div> <div> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> </div> <div data-bbox="656 1152 688 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 878 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1040 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1065 1152 1097 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1114 888 1218 1467"> <div>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</div> </div> <div data-bbox="1252 1184 1284 1516"> <p>See also limitation 1[pre].</p> </div> <div data-bbox="1305 117 1411 1516"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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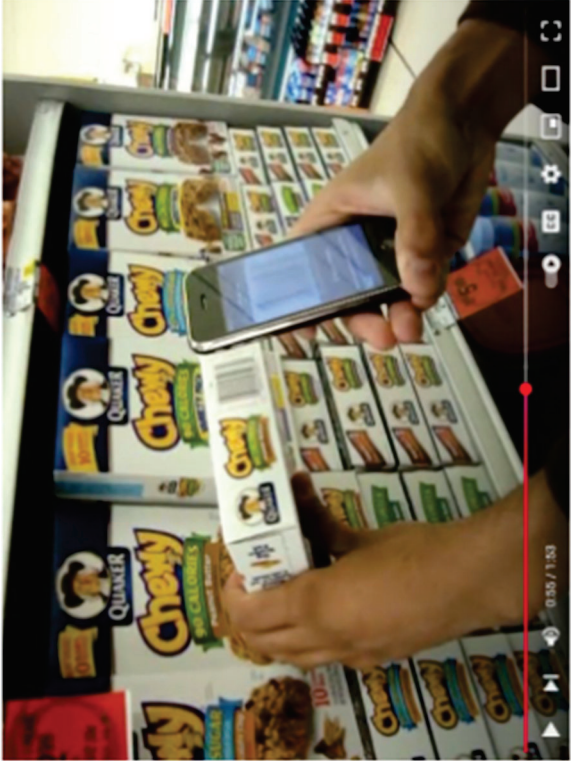
<p>Claims</p> <p>[1b] a software abstraction layer for controlling the camera, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera; and</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “a software abstraction layer for controlling the camera, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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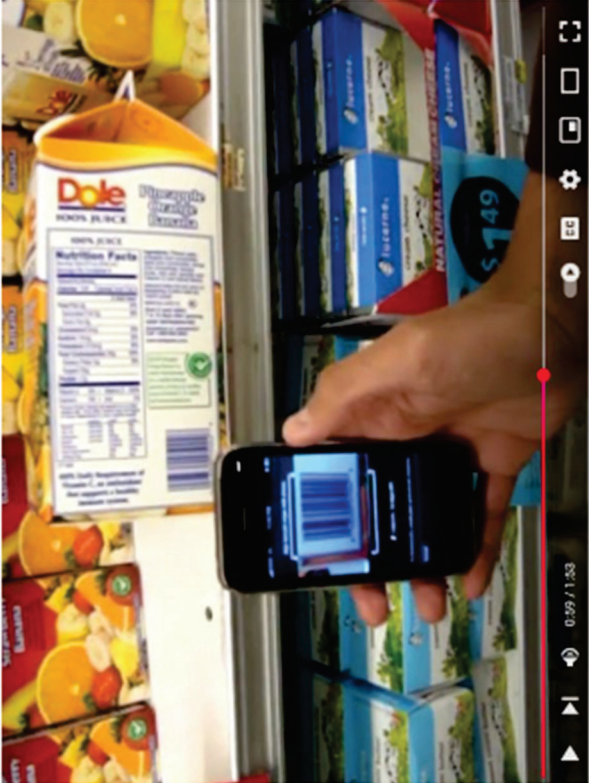
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	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
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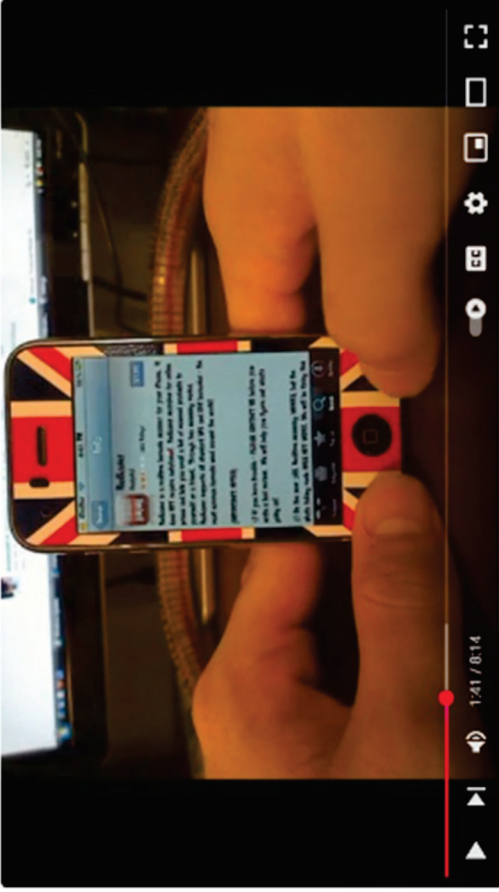
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

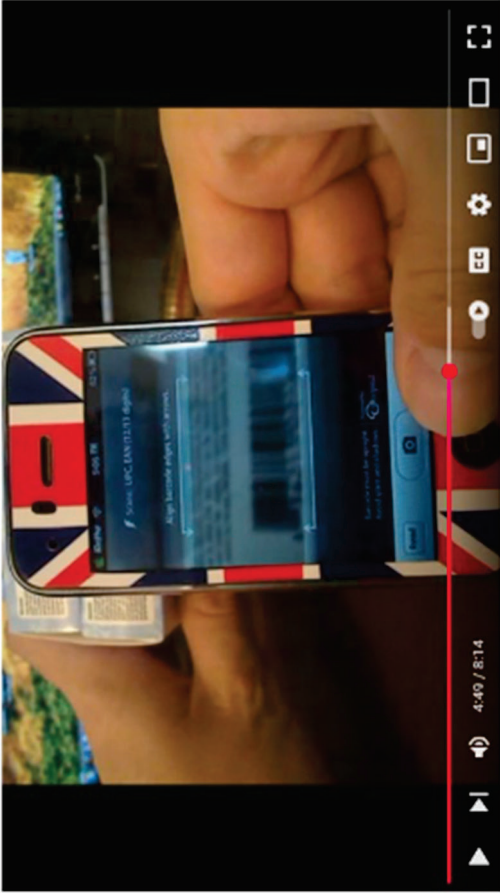
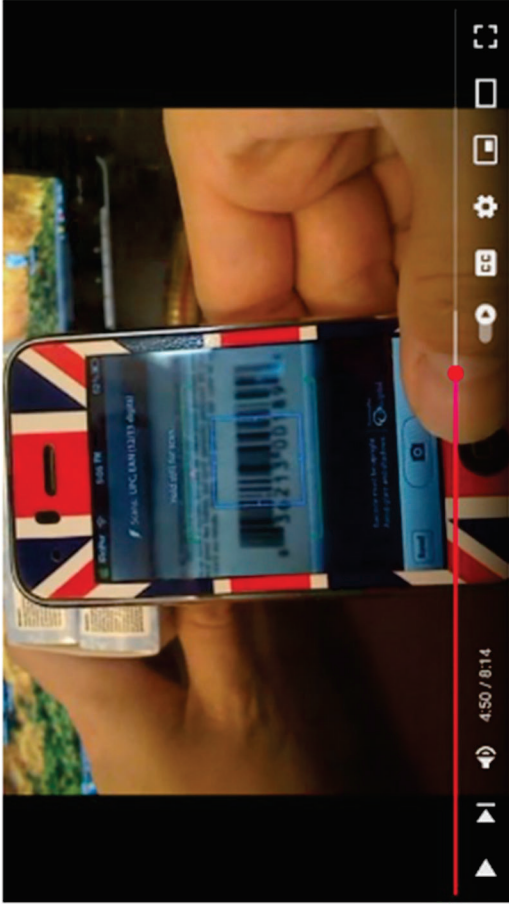
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

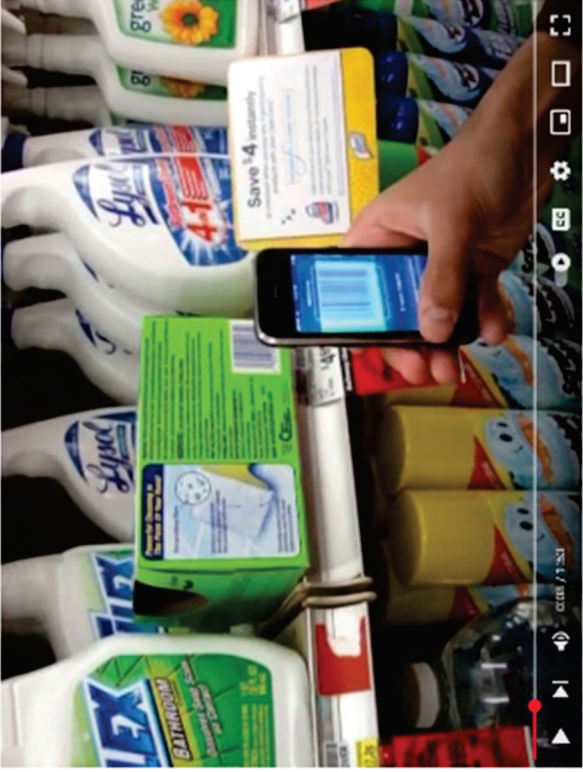
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

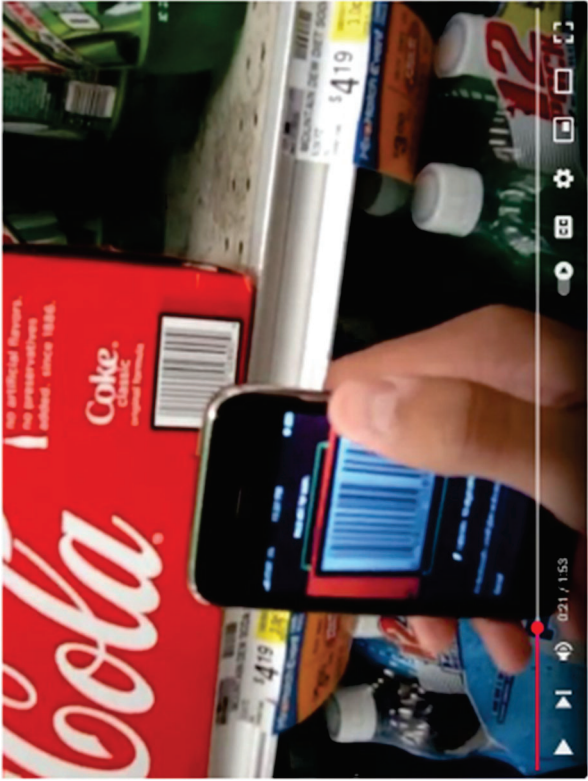
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (tickets) support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 548 302 1465"> <small>The RedLaser app lets you search for online prices using Google product search. You can also keep a list of products and send them to yourself or a friend (because sometimes you just need to check things out on a bigger screen.)</small> </p> <p data-bbox="318 1102 350 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="367 558 407 1465"> <small>On, you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications, such as the RedLaser SDK.</small> </p> <p data-bbox="423 1012 456 1514">RedLaser (Review Video) at 1:06–3:04</p> 

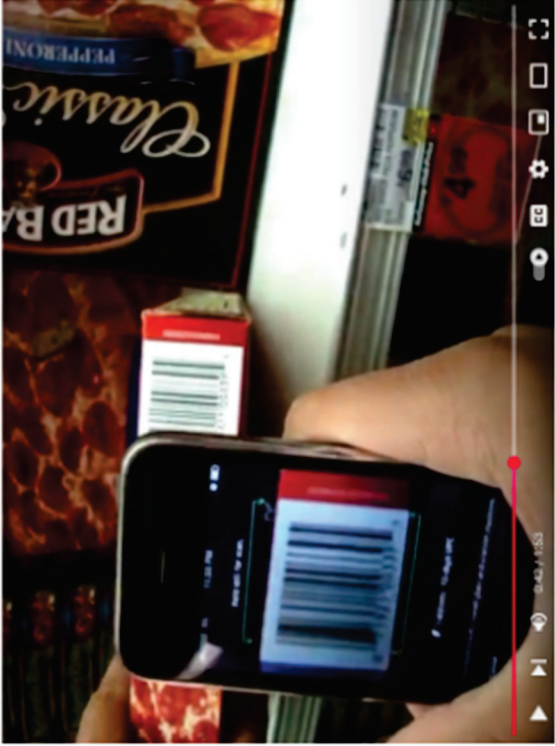
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

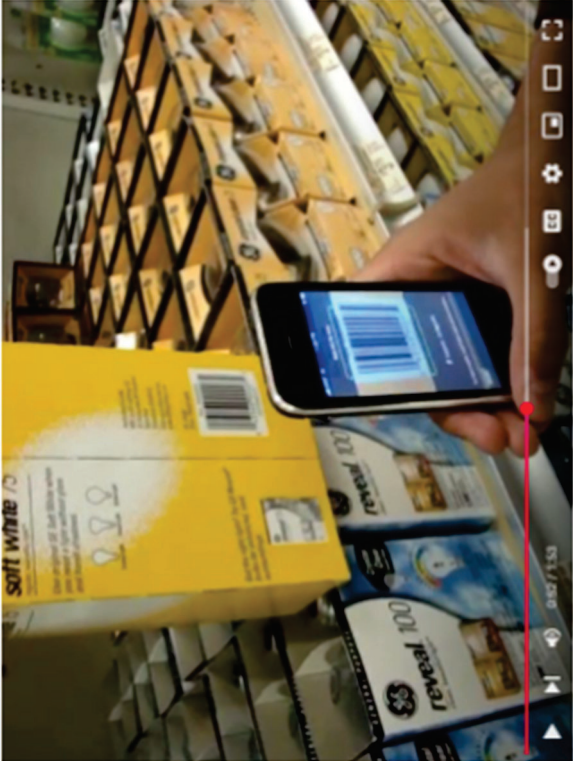
Claims	Prior Art
	<div>RedLaser (SDK) at 1</div> <div><div>SDK</div><div><p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p></div></div> <div>RedLaser (SDK) at 1</div> <div><div><div><div>1. Download the SDK (Free) Download</div><div>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</div><div>2. Purchase a Developer License (\$29) Purchase</div><div>This allows you to access the scanning service and get basic support as you develop your application.</div><div>3. Build and launch your application on the App Store</div><div>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</div></div></div><div>RedLaser (TechCrunch) at 1</div><div><p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p><p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p></div><div>RedLaser (TechCrunch) at 1</div><div><div>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</div></div><div><p>See also limitations 1[pre], 1[a].</p><p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p></div></div>

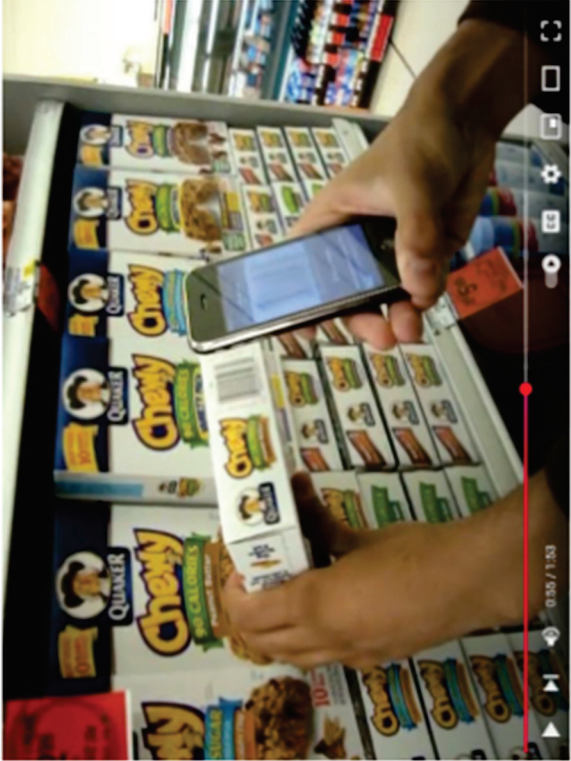
<p>Claims</p> <p>[1c] a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, the downloaded app comprising Instructions that, when executed by the processor, cause the user's mobile device to perform operations including:</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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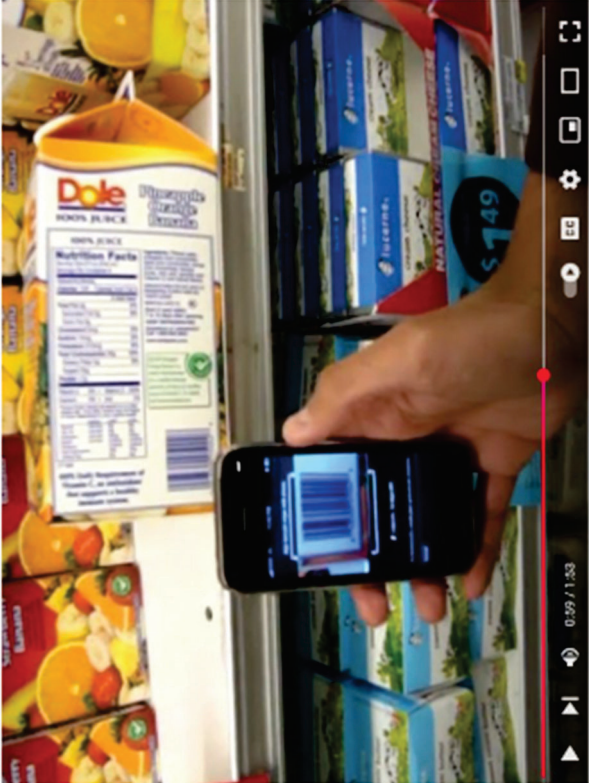
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

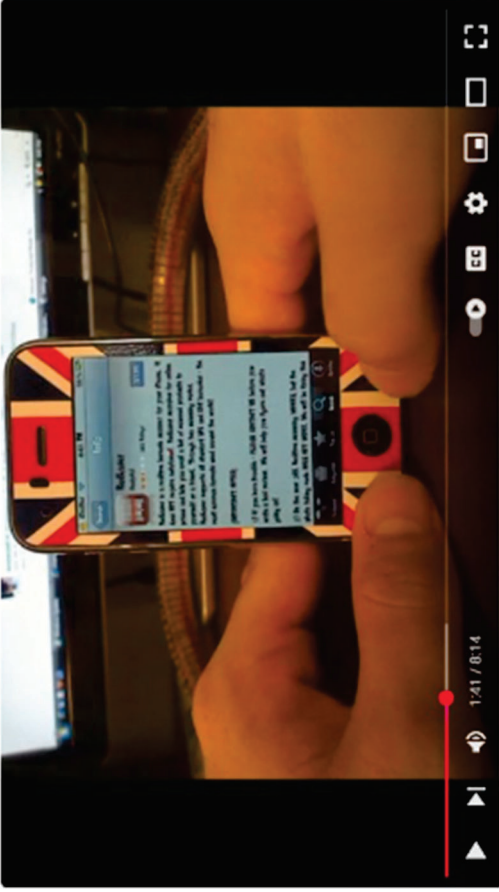
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

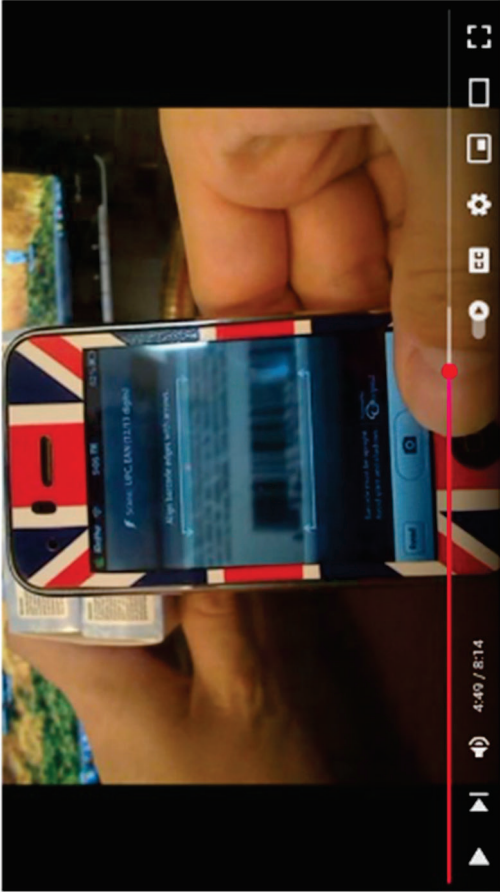
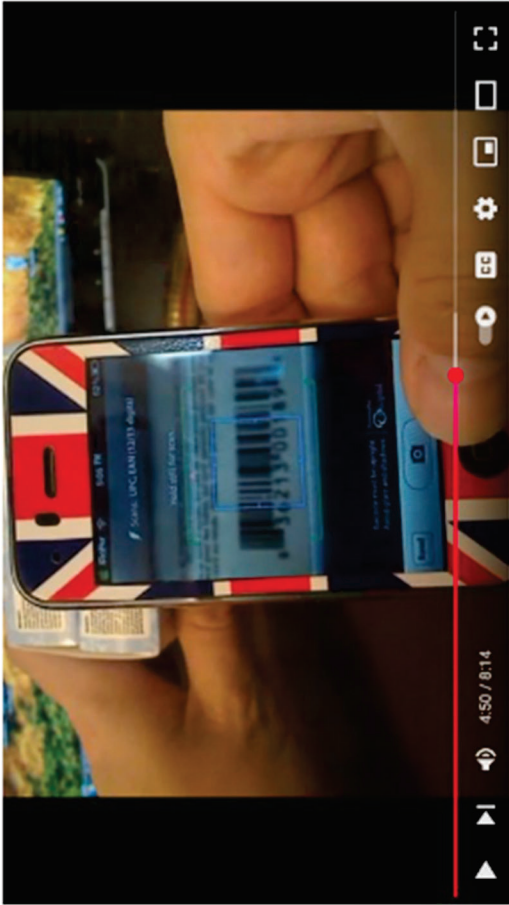
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

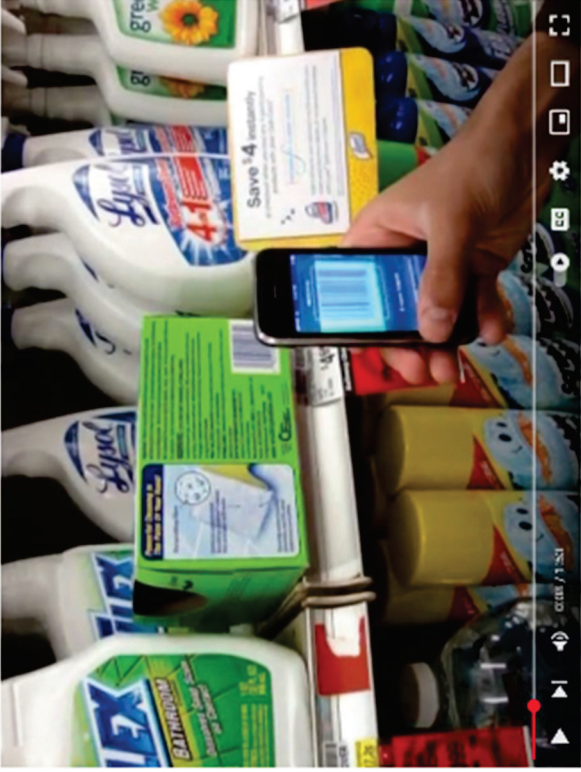
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:58–1:01</p> 

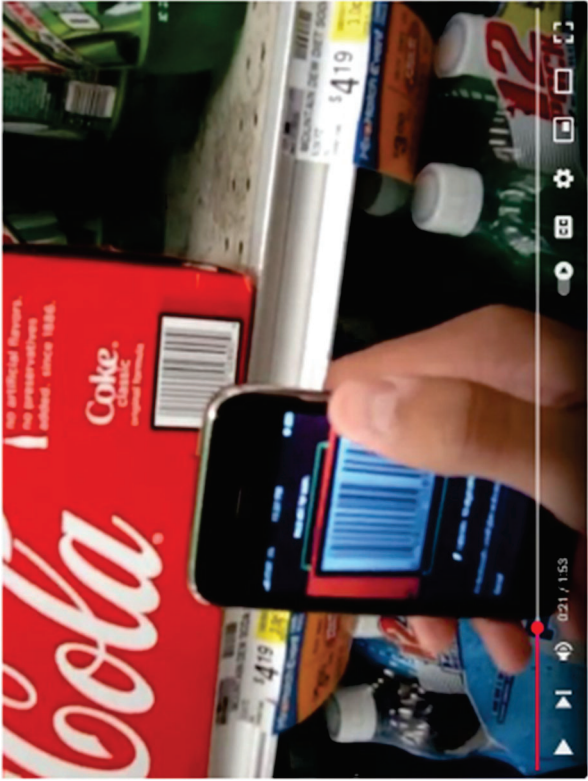
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (student) support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 548 302 1465"> <small>The RedLaser app lets you search for online prices using Google product search. You can also keep a list of products and send them to yourself or a friend because sometimes you just need to check things out on a bigger screen.)</small> </p> <p data-bbox="318 1102 350 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="367 558 407 1465"> <small>On, you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications, such as the RedLaser SDK.</small> </p> <p data-bbox="423 1012 456 1514">RedLaser (Review Video) at 1:06–3:04</p> 

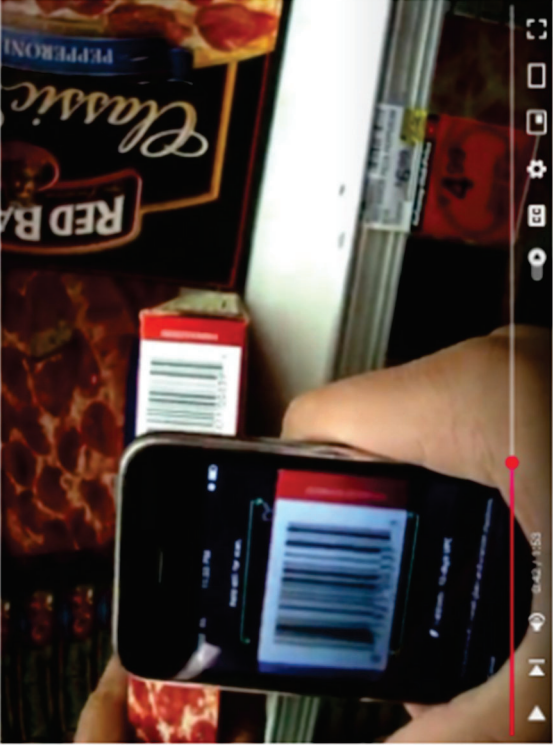
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

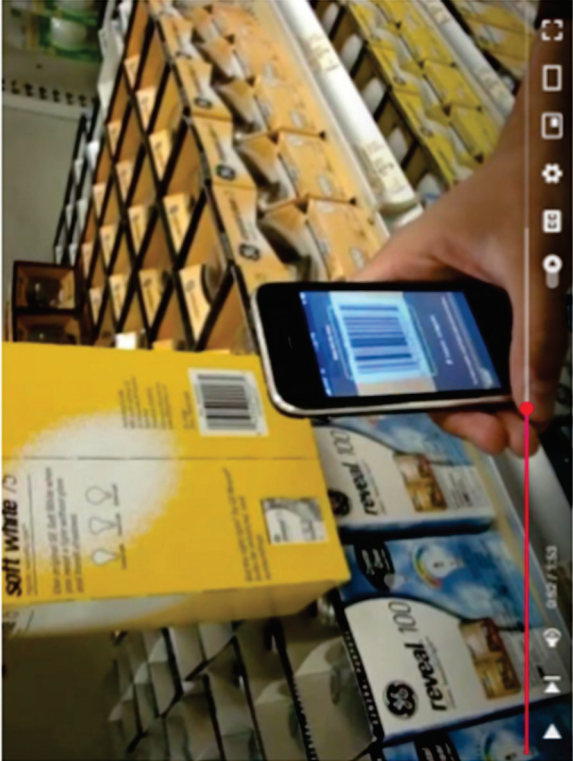
<p>Claims</p>	<div data-bbox="151 1381 180 1514"> <p>Prior Art</p> </div> <div data-bbox="212 1245 245 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 394 1465"> <div data-bbox="261 1423 289 1465"> <p>SDK</p> </div> <div data-bbox="305 539 394 1465"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="410 1245 443 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="459 585 639 1465"> <div data-bbox="459 1245 548 1465"> <p>1. Download the SDK (Free) Download</p> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="532 1192 573 1465"> <p>2. Purchase a Developer License (\$29) Purchase</p> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="581 1178 639 1465"> <p>3. Build and launch your application on the App Store</p> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="656 1150 688 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 940 878 1451"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 940 1040 1451"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1065 1150 1097 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1114 886 1218 1465"> <div data-bbox="1130 886 1203 1451"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1252 1100 1284 1514"> <p>See also limitations 1[pre]–1[b].</p> </div> <div data-bbox="1305 117 1411 1514"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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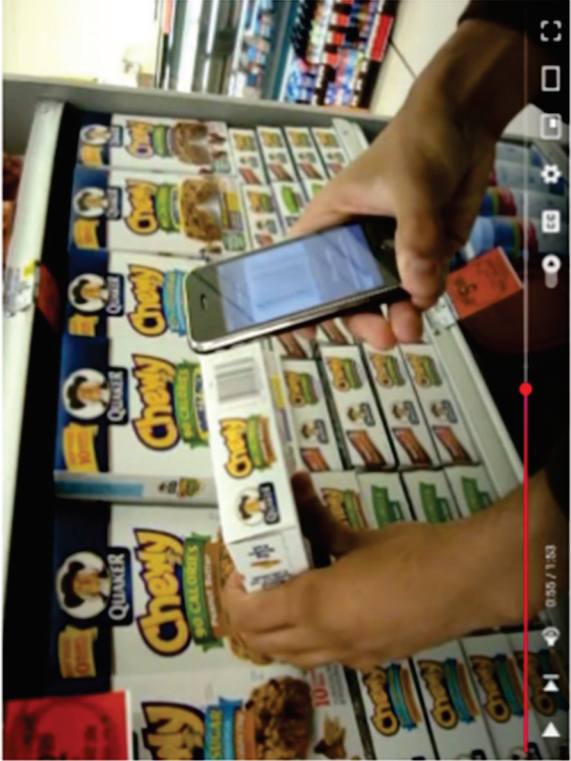
<p>Claims</p>	<p>Prior Art</p>
<p>[1d] providing Instructions to the user for capturing an image of a check;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing Instructions to the user for capturing an image of a check." For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 

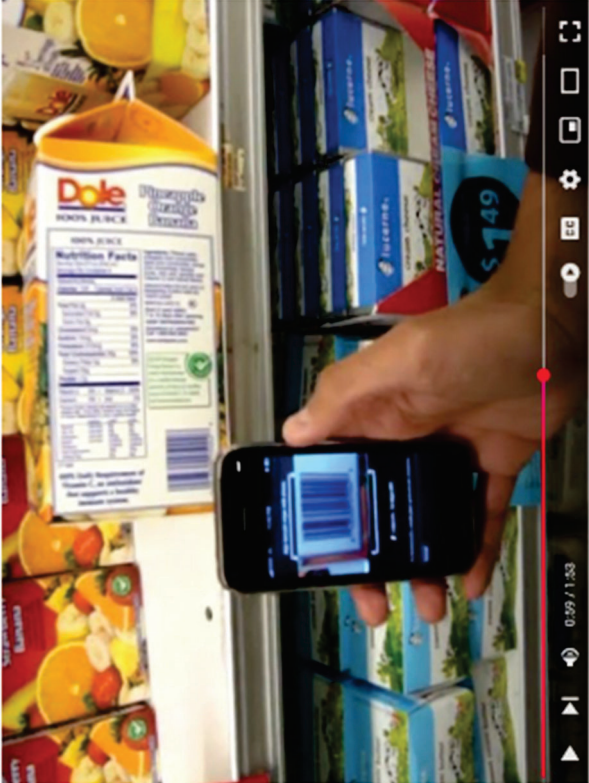
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

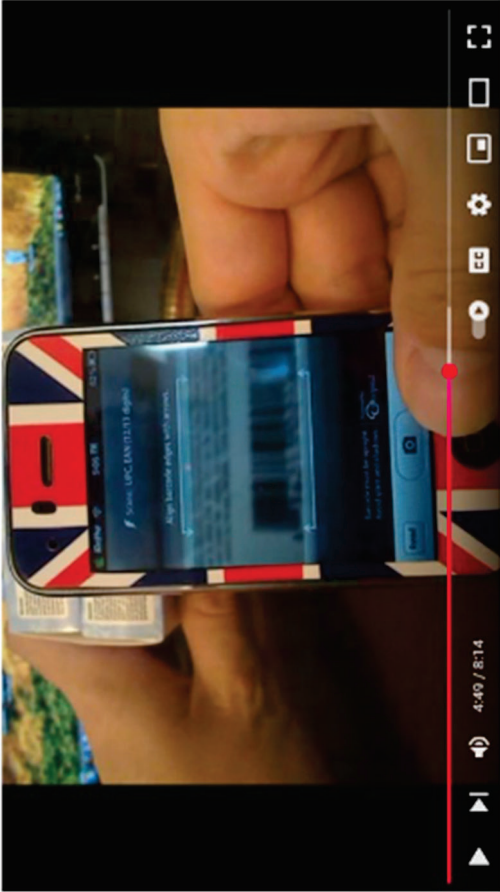
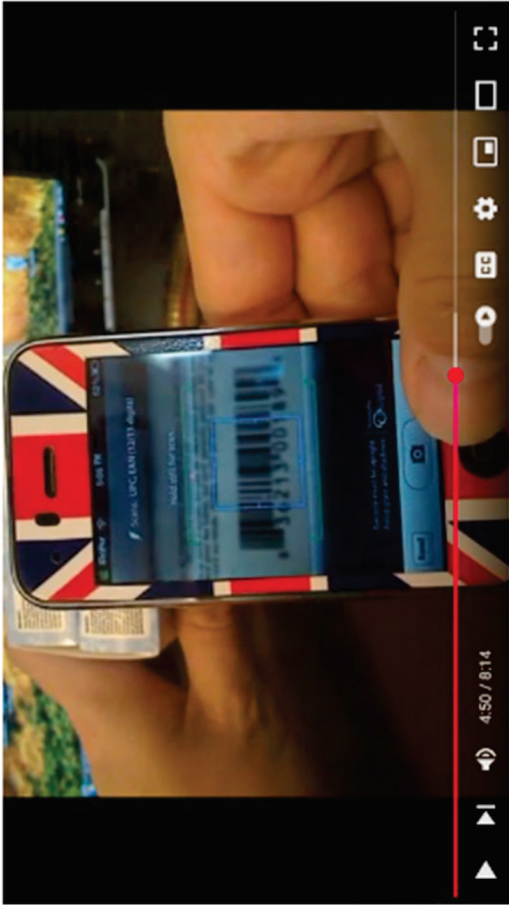
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

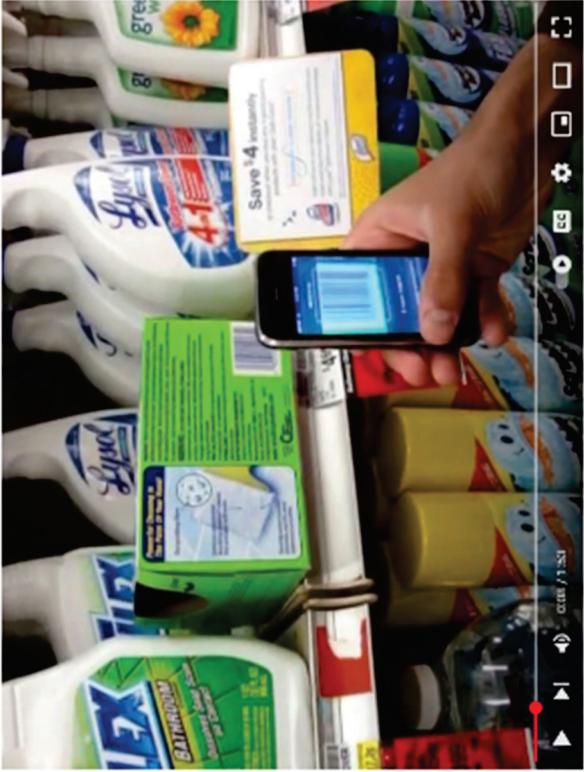
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

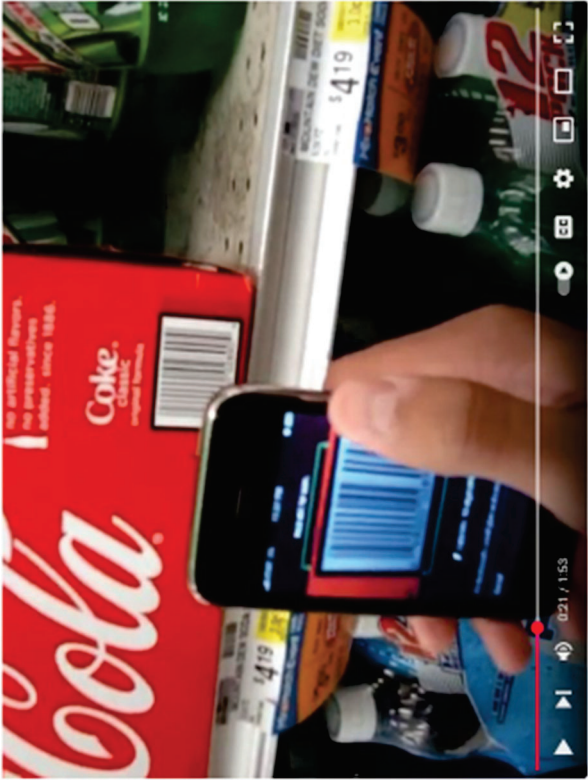
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

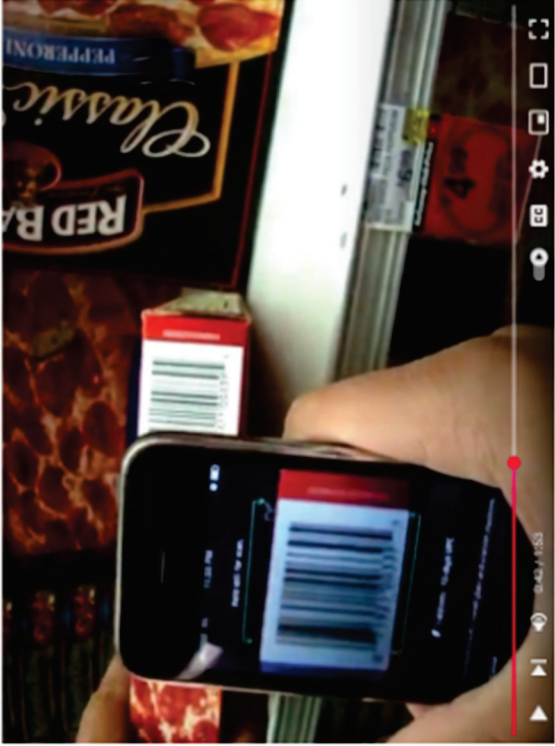
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

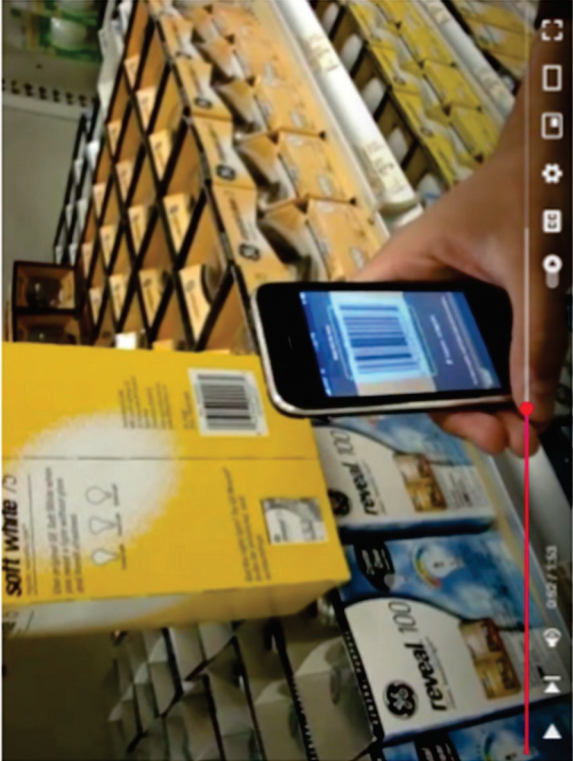
Claims	Prior Art
	<p data-bbox="212 1247 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1465">SDK</p> <p data-bbox="306 1073 323 1465">So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="415 1155 448 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 945 634 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="493 1430 509 1455" href="#">Occipital has released an update to its <a data-bbox="509 945 526 1455" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 945 797 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="781 1268 797 1304" href="#">SDK. </p> <p data-bbox="821 1155 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 903 956 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="1008 1184 1040 1518"><i>See also</i> limitation 1[pre].</p> <p data-bbox="1062 117 1167 1518"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1198 1556 1451 1995">[1e] 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;</p>	<p data-bbox="1198 159 1304 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example:</p>

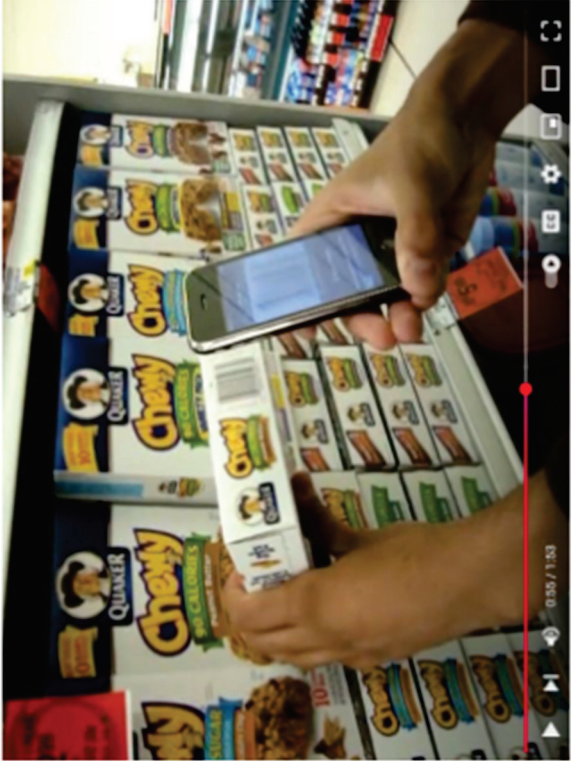
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:01–0:09</p> 

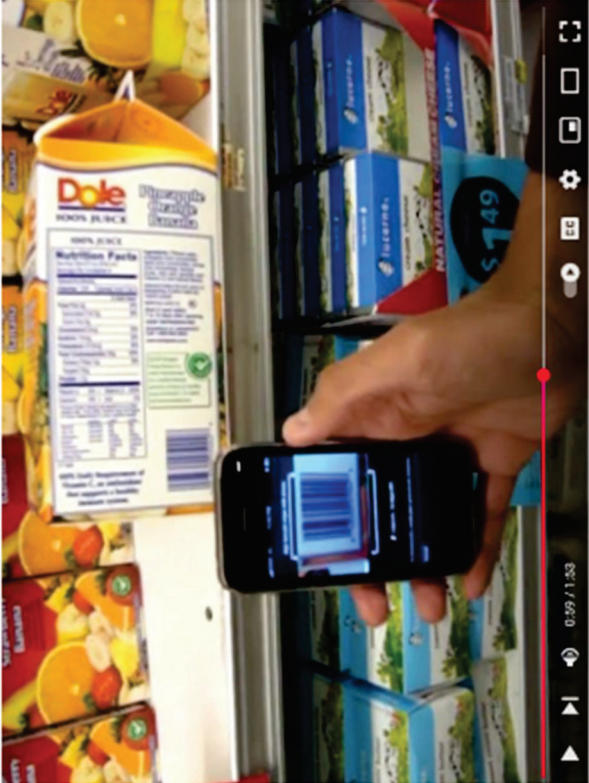
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

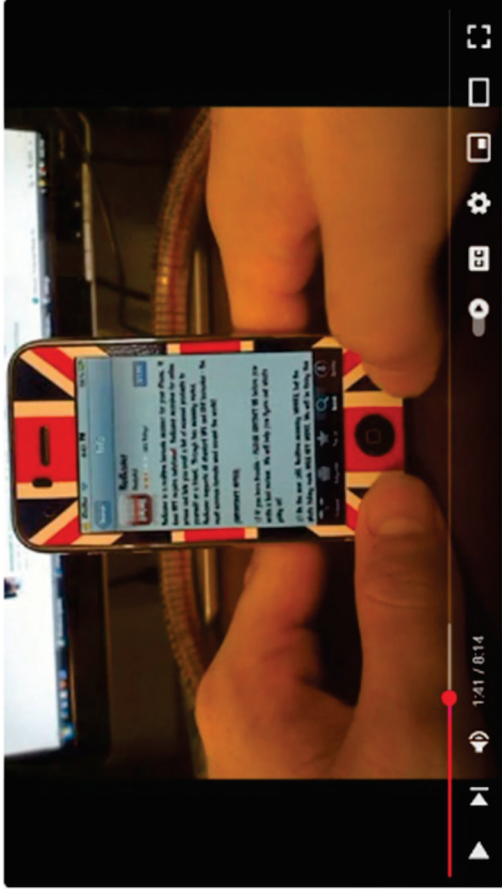
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

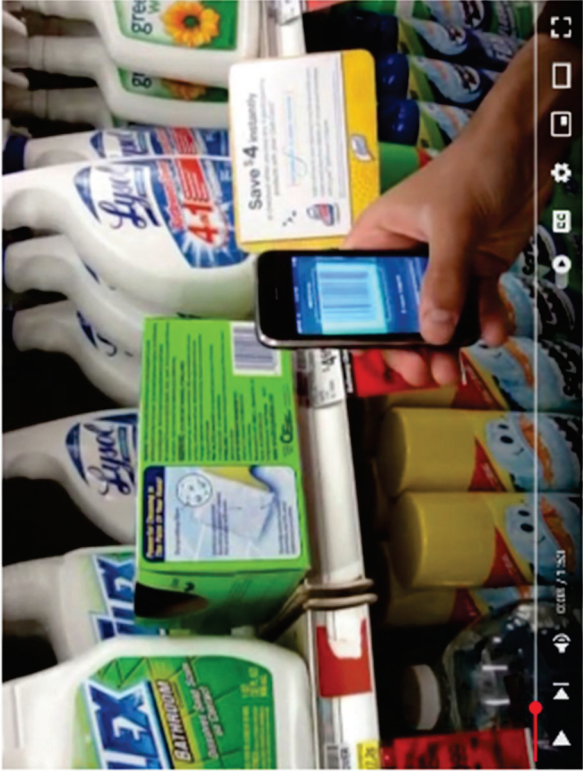
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

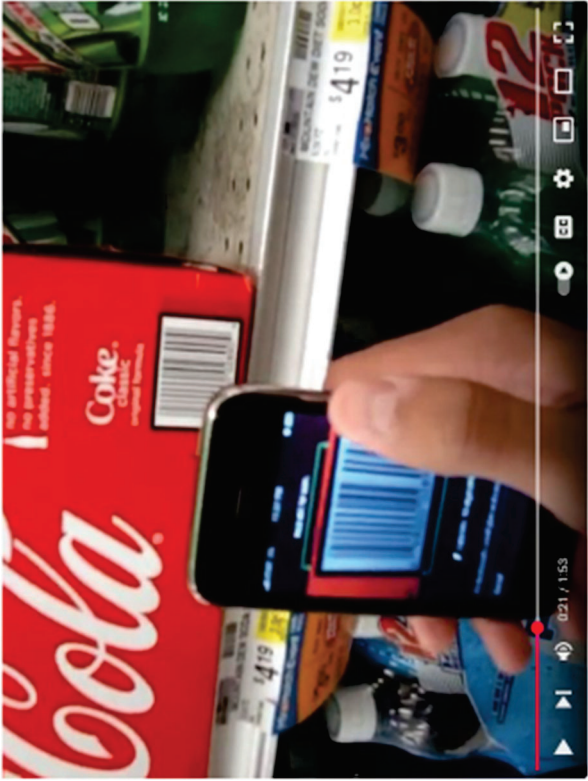
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p data-bbox="212 699 245 1514">RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p data-bbox="878 1104 911 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="927 1003 971 1465">Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p data-bbox="992 1104 1024 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1040 552 1084 1465">Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (student) support for real-time mode very soon.</p> <p data-bbox="1105 1104 1138 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1162 1136 1187 1465">What if your iPhone could read barcodes?</p> <p data-bbox="1195 947 1211 1465">...just like the scanners at the checkout (you know, the ones with the red laser.)</p> <div data-bbox="1235 1142 1373 1465">  <p data-bbox="1235 919 1252 1115">You could do all sorts of cool things:</p> <ul data-bbox="1252 821 1308 1115" style="list-style-type: none"> Check online prices for a DVD player. Compare prices and add them to your Tivo. Scan a book and check for reviews. Scan the milk and add it to your grocery list. <p data-bbox="1317 590 1365 1115">I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p> </div>

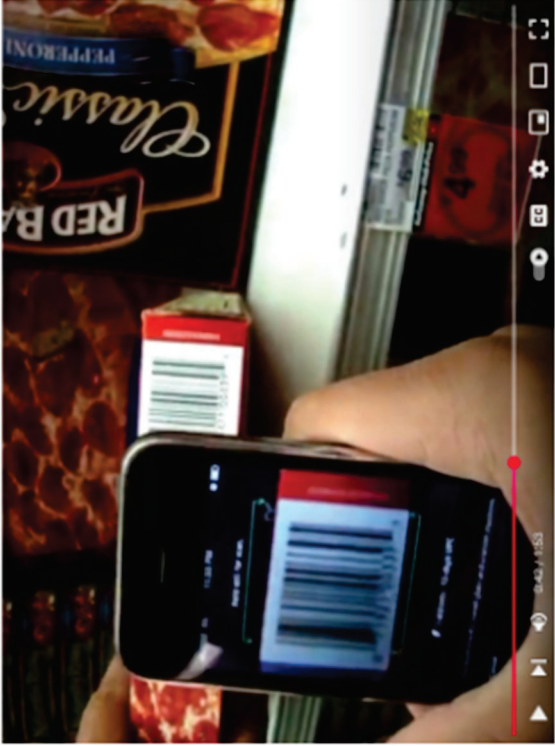
Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <div data-bbox="261 548 302 1467"> <p>The RedLaser app lets you search for online prices using Google product search. You can also keep a list of products and send them to yourself or a friend (because sometimes you just need to check things out on a bigger screen.)</p> </div> <p data-bbox="321 1102 354 1514">RedLaser (RedLaser Home) at 1</p> <div data-bbox="370 558 410 1467"> <p>Oh, you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications, such as the RedLaser SDK.</p> </div> <p data-bbox="430 1012 462 1514">RedLaser (Review Video) at 1:06–3:04</p> <div data-bbox="485 579 984 1467">  </div>

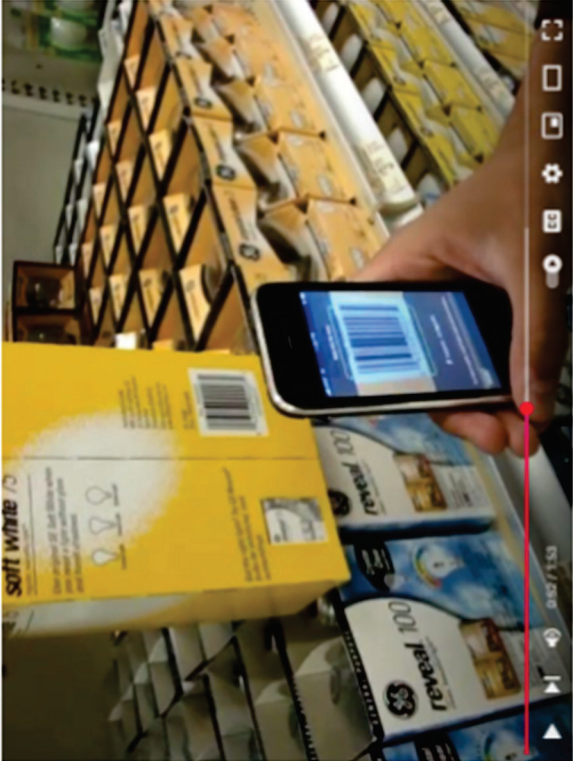
<p>Claims</p>	<div data-bbox="151 1381 180 1514"> <p>Prior Art</p> </div> <div data-bbox="212 1247 245 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 394 1465"> <div data-bbox="261 1423 289 1465"> <p>SDK</p> </div> <div data-bbox="305 548 386 1465"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="410 1247 443 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="459 588 639 1465"> <div data-bbox="459 1247 487 1465"> <p>1. Download the SDK (Free) Download</p> </div> <div data-bbox="500 588 519 1465"> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="532 1192 552 1465"> <p>2. Purchase a Developer License (\$29) Purchase</p> </div> <div data-bbox="565 951 576 1465"> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="589 1180 600 1465"> <p>3. Build and launch your application on the App Store</p> </div> <div data-bbox="613 588 639 1465"> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="657 1152 690 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 878 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1040 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1066 1152 1099 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1115 886 1218 1465"> <div data-bbox="1115 886 1218 1465"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1252 1104 1284 1514"> <p>See also limitations 1[pre]–1[c].</p> </div> <div data-bbox="1305 117 1411 1514"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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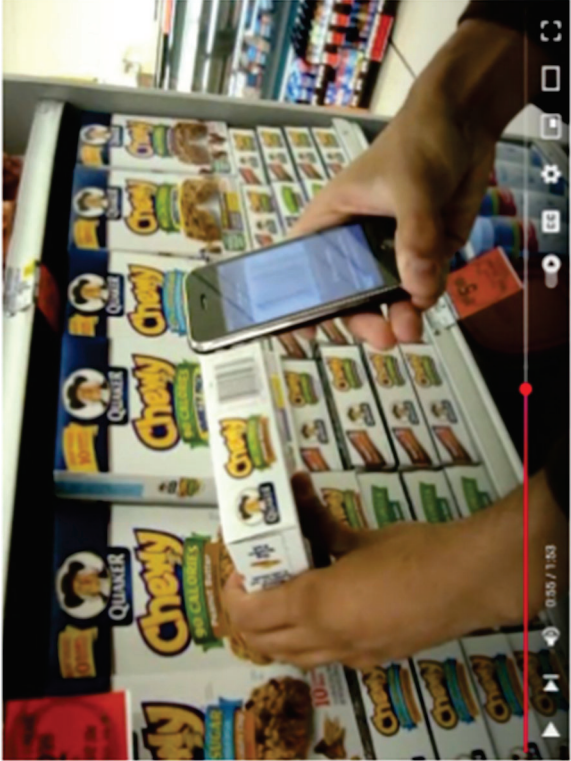
Claims	Prior Art
<p>[1f] overlaying an alignment guide on the live video of the check in the field of view of the camera;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “overlaying an alignment guide on the live video of the check in the field of view of the camera.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 

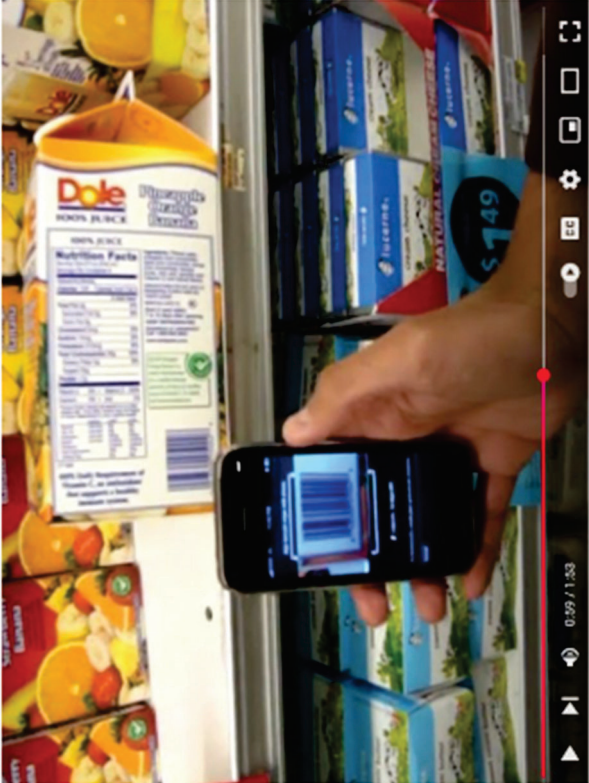
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

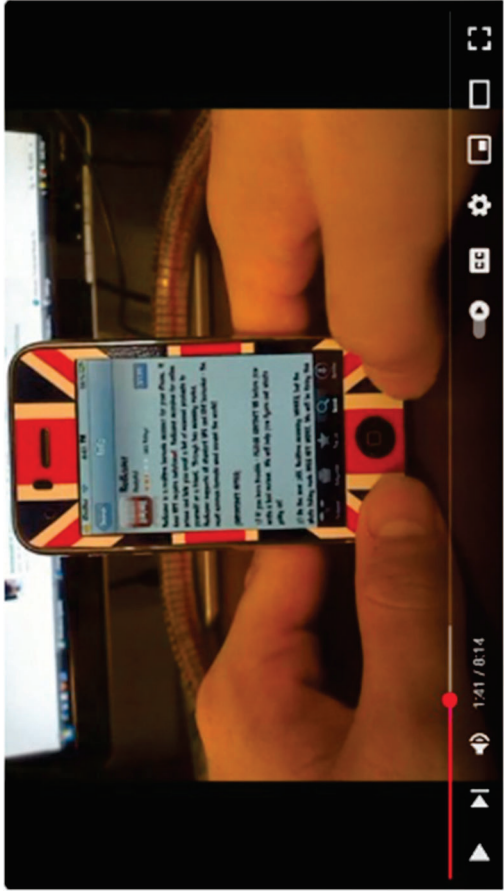
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

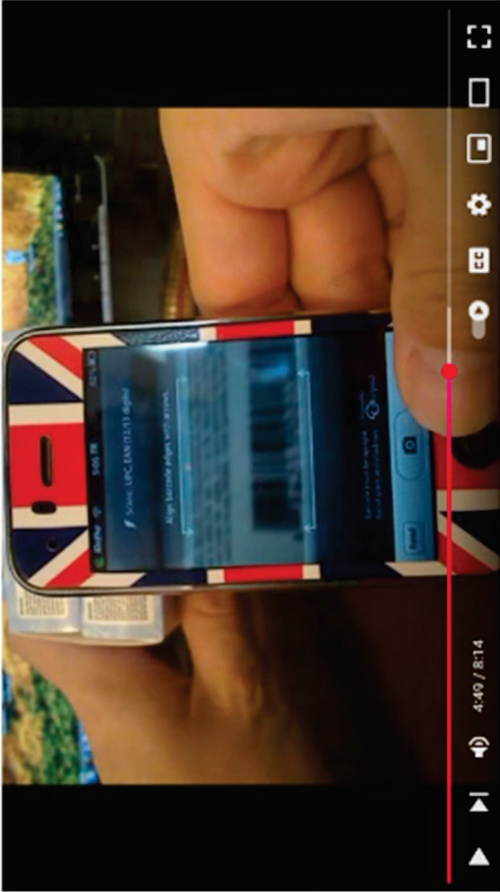
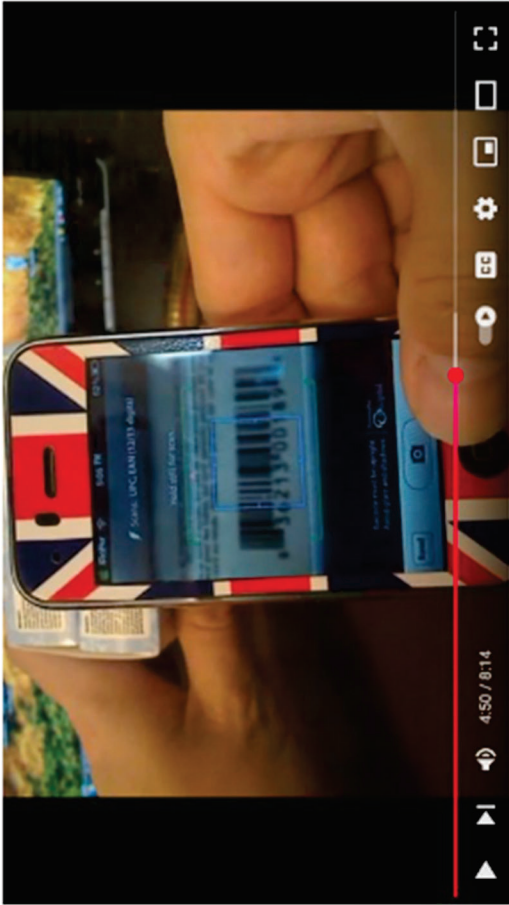
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

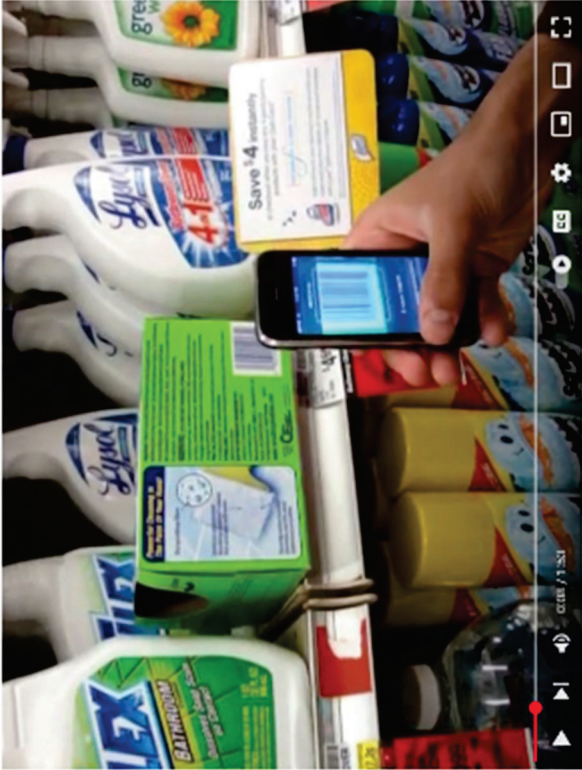
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

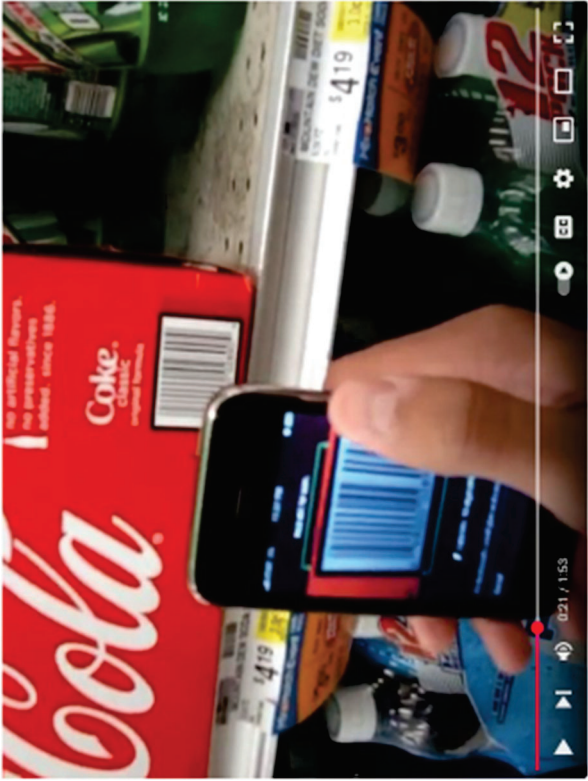
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<div data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</div> <div data-bbox="261 558 302 1470"><p>On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</p></div> <div data-bbox="318 1012 350 1514">RedLaser (Review Video) at 1:06–3:04</div> <div data-bbox="375 577 875 1463"></div>

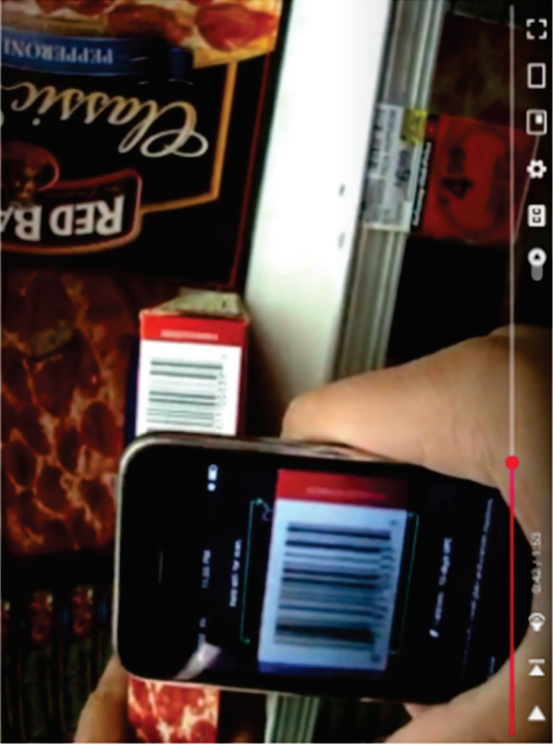
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

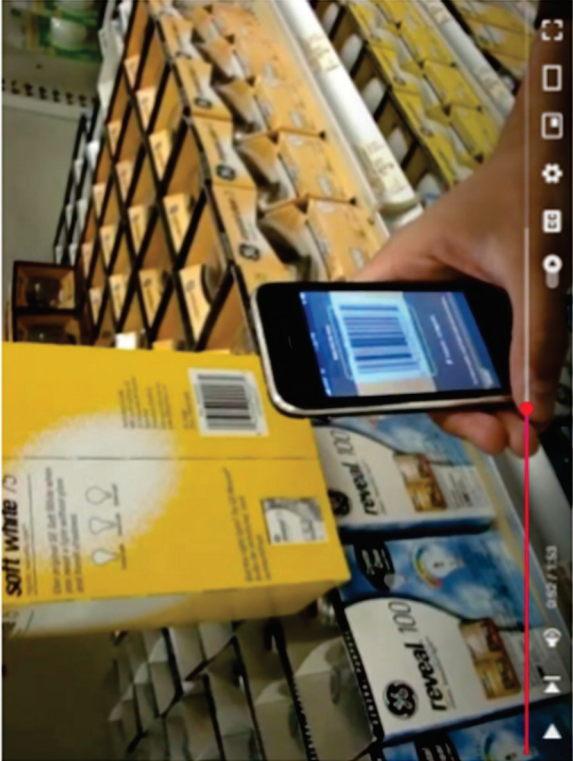
<p>Claims</p>	<div data-bbox="147 1381 178 1514"> <p>Prior Art</p> </div> <div data-bbox="212 1247 243 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 393 1465"> <div data-bbox="261 1425 285 1465"> <p>SDK</p> </div> <div data-bbox="306 548 386 1465"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="412 1247 443 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="461 588 638 1465"> <div data-bbox="461 1247 540 1465"> <p>1. Download the SDK (Free) Download</p> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="532 1194 573 1465"> <p>2. Purchase a Developer License (\$29) Purchase</p> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="581 1178 638 1465"> <p>3. Build and launch your application on the App Store</p> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="657 1152 688 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 876 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1039 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1066 1152 1097 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1115 886 1218 1465"> <div data-bbox="1131 900 1198 1453"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1252 1100 1282 1514"> <p>See also limitations 1[pre]–1[b].</p> </div> <div data-bbox="1304 117 1409 1514"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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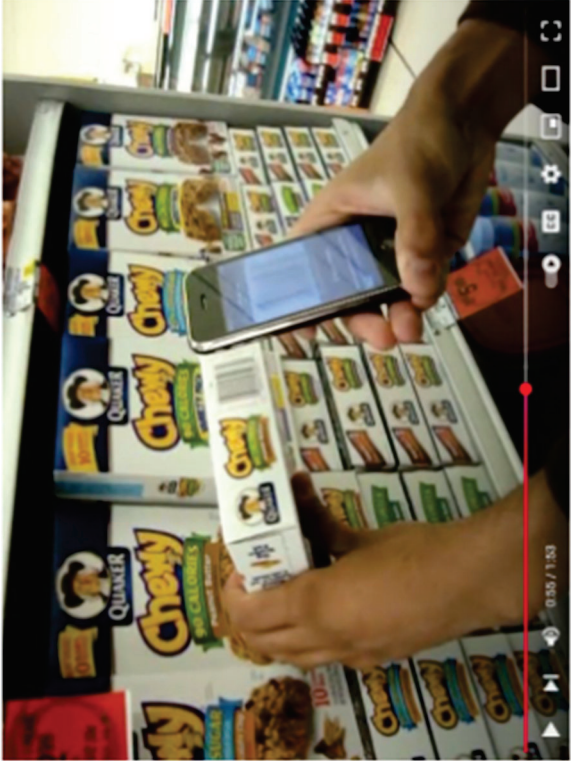
<p>Claims</p> <p>[1g] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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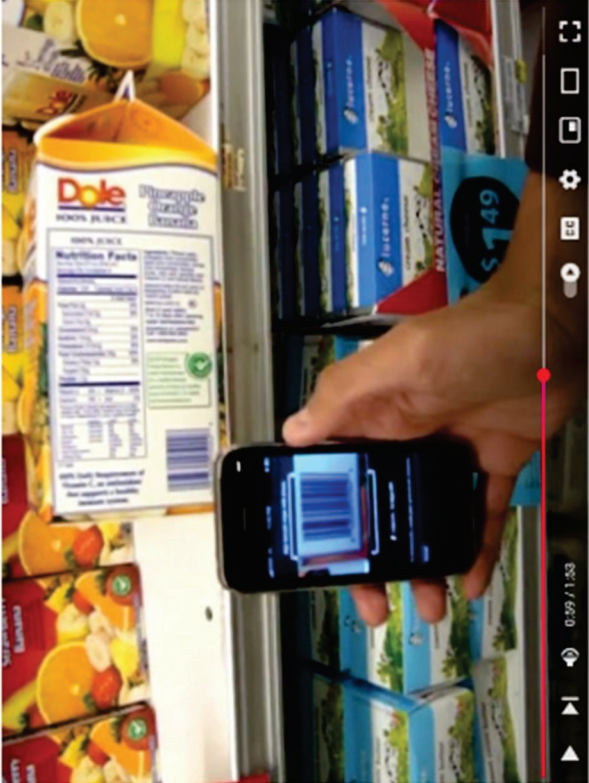
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

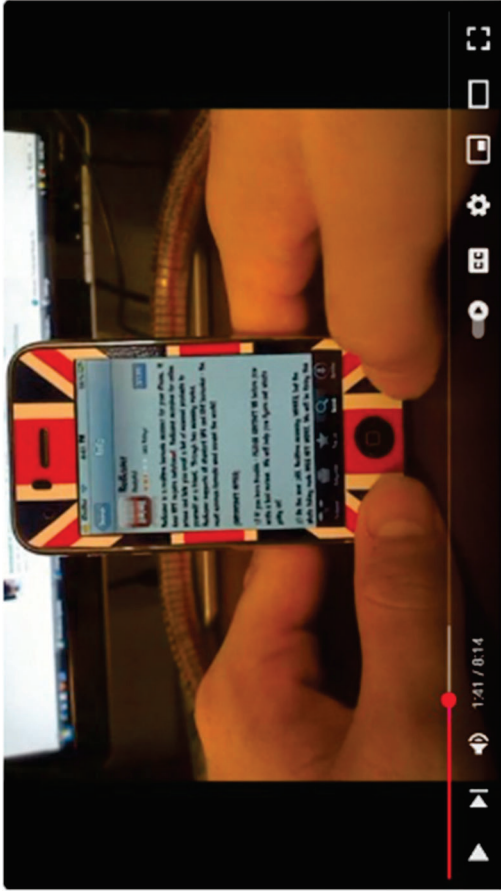
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

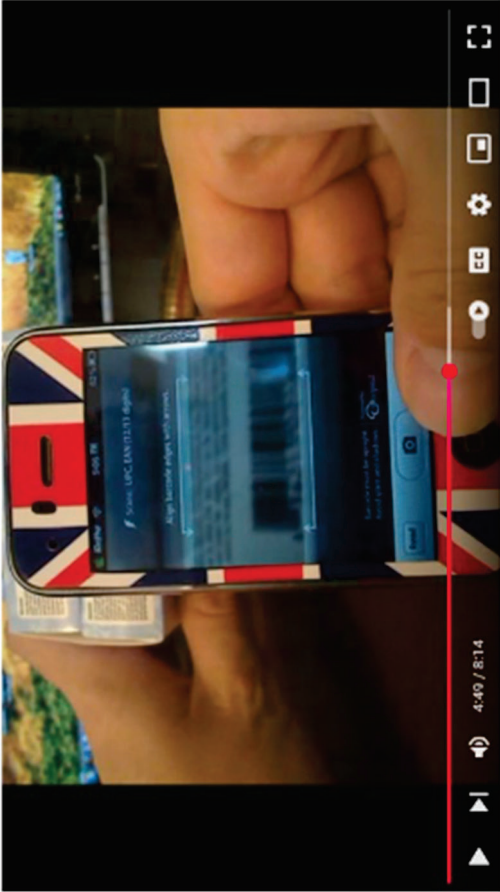
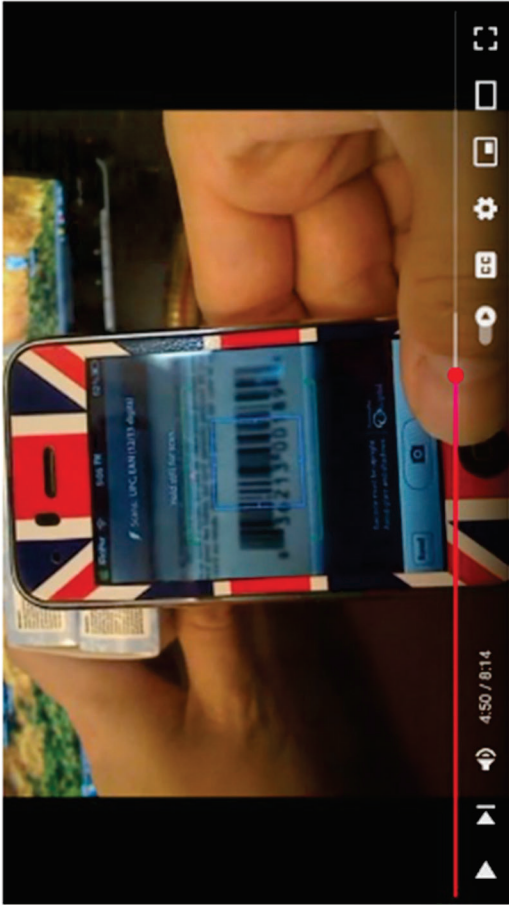
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

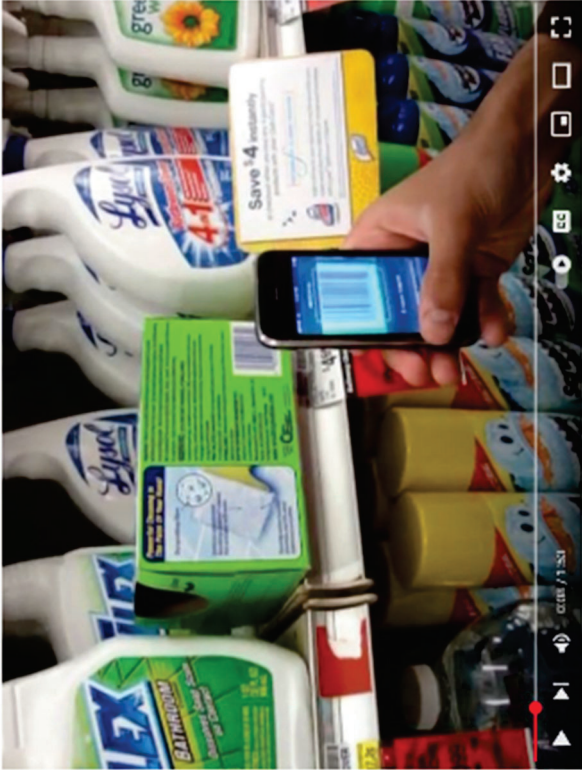
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

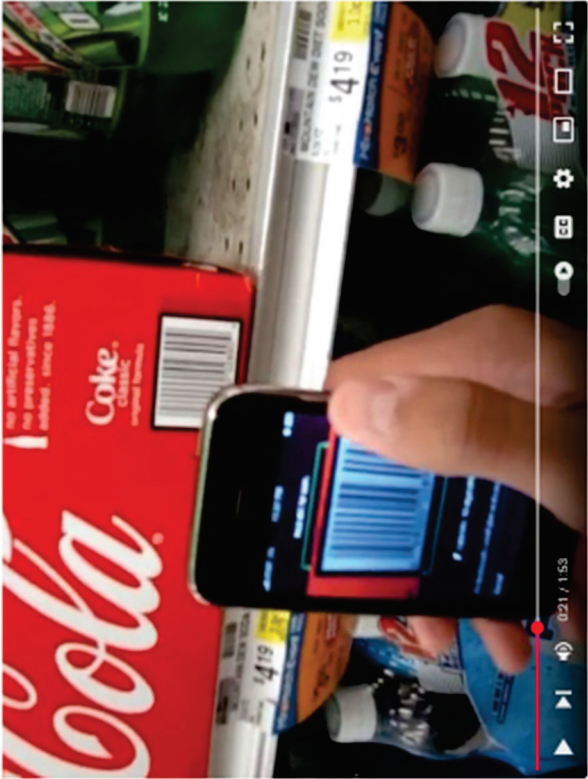
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<div>RedLaser (RedLaser Home) at 1</div> <div>On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</div> <div>RedLaser (Review Video) at 1:06–3:04</div> <div></div>

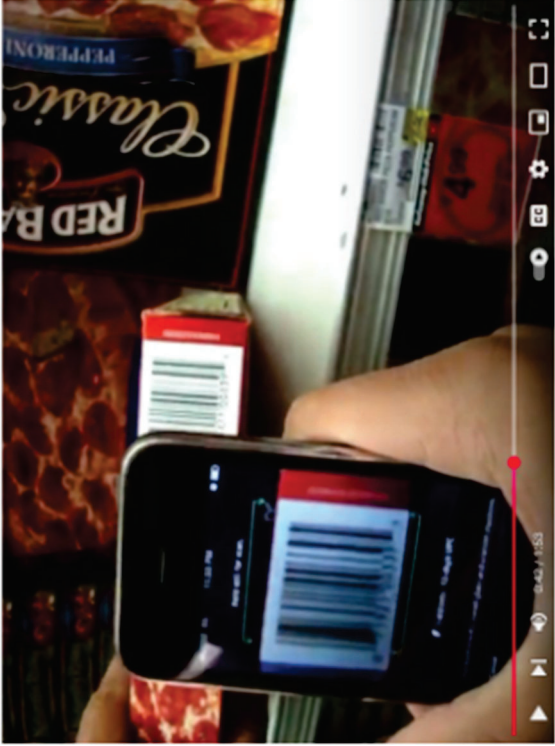
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	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

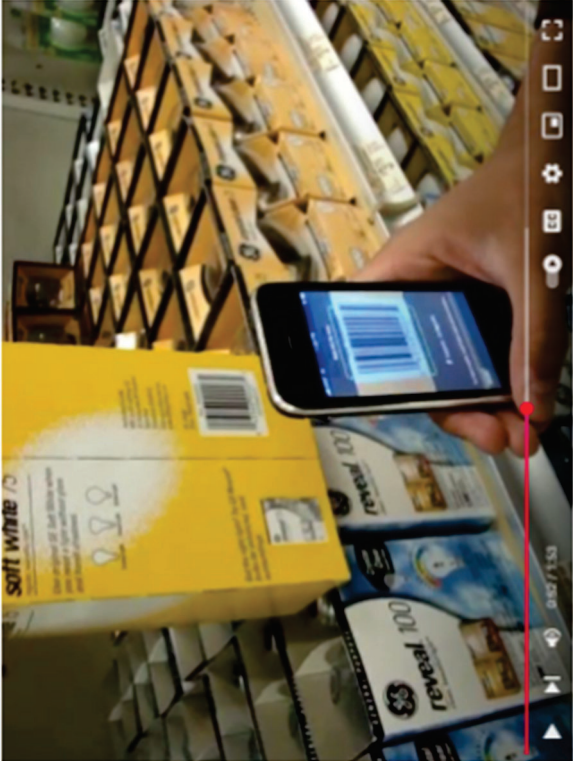
<p>Claims</p>	<div data-bbox="147 1381 180 1516"> <p>Prior Art</p> </div> <div data-bbox="212 1247 245 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 394 1467"> <div data-bbox="261 1425 285 1467"> <p>SDK</p> </div> <div data-bbox="306 548 386 1467"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="410 1247 443 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="459 588 639 1467"> <div data-bbox="459 1247 548 1467"> <p>1. Download the SDK (Free) Download</p> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="532 1194 573 1467"> <p>2. Purchase a Developer License (\$29) Purchase</p> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="581 1178 639 1467"> <p>3. Build and launch your application on the App Store</p> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="656 1152 688 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 878 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1040 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1065 1152 1097 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1114 888 1218 1467"> <div data-bbox="1130 953 1203 1453"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1252 1037 1284 1516"> <p>See also limitations 1[pre]–1[b], 1[e].</p> </div> <div data-bbox="1305 113 1411 1516"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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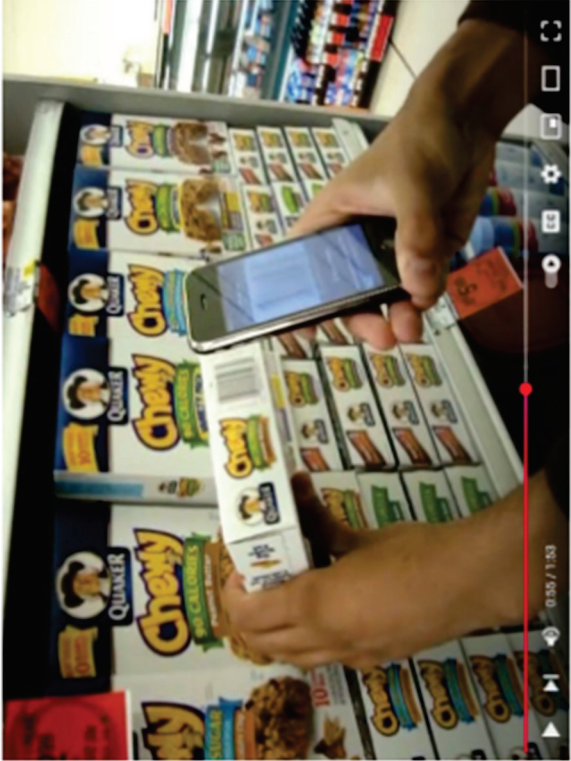
<p>Claims</p> <p>[1h] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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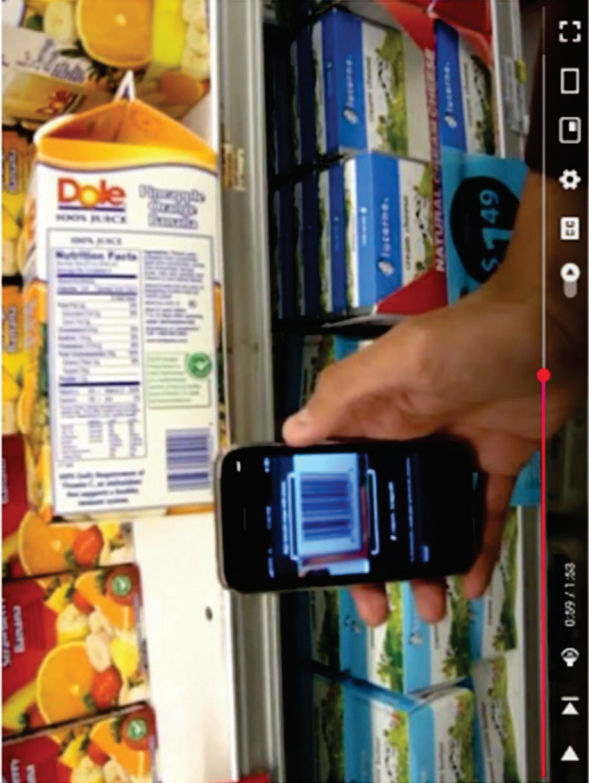
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

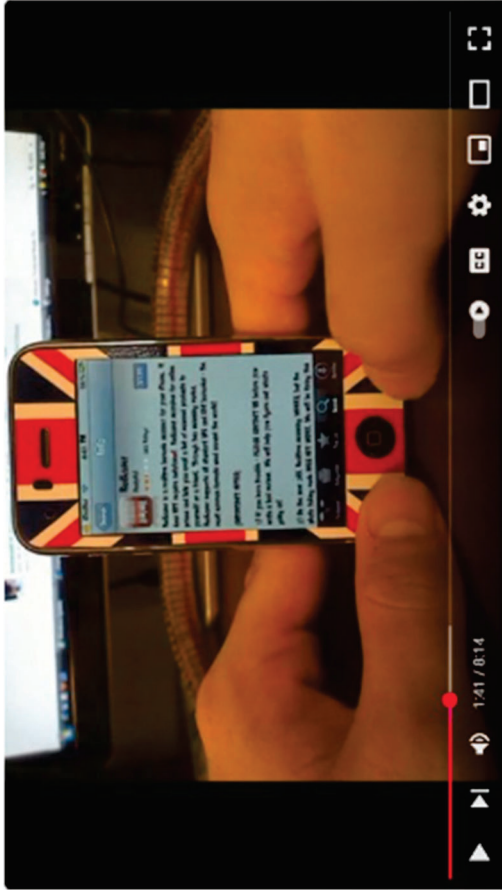
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

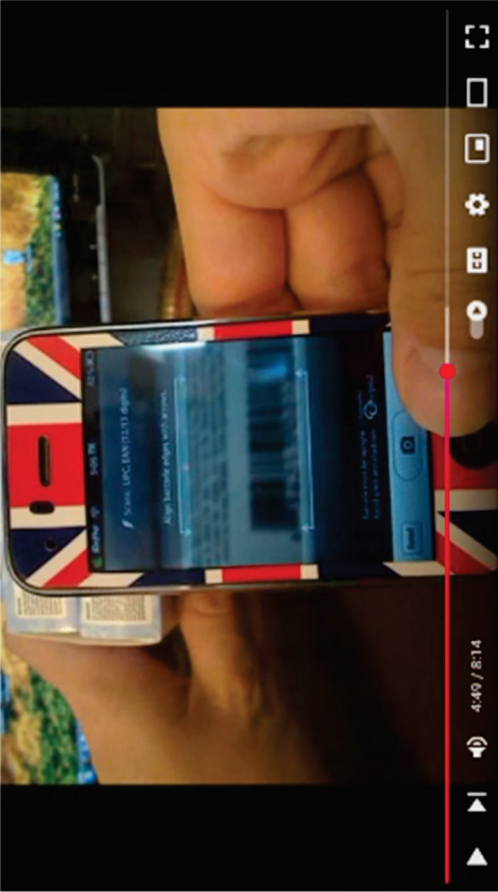
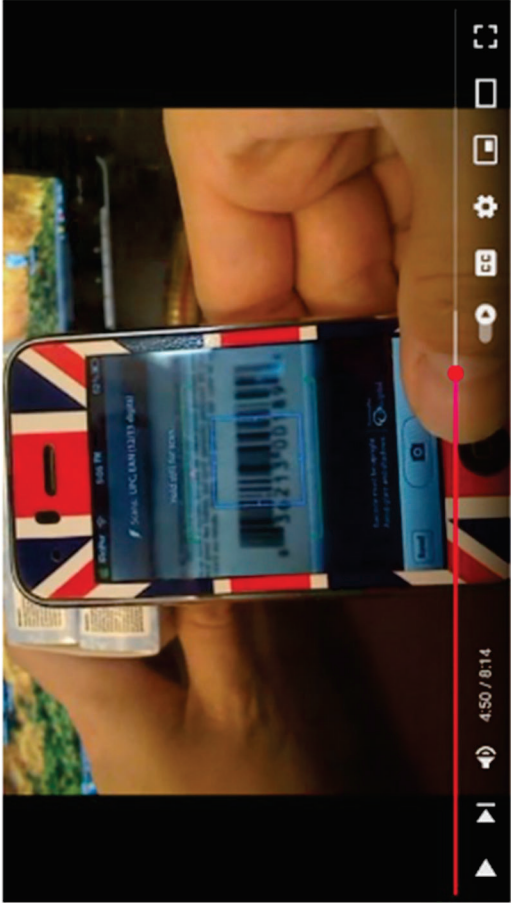
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

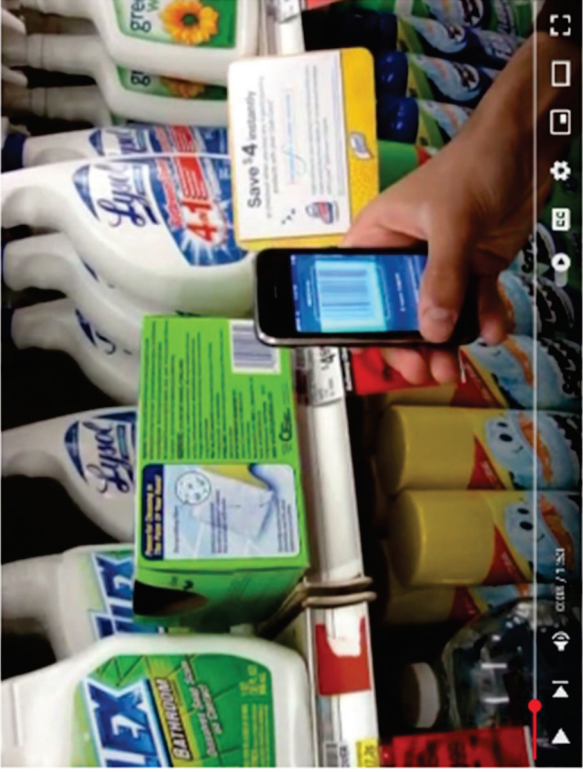
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

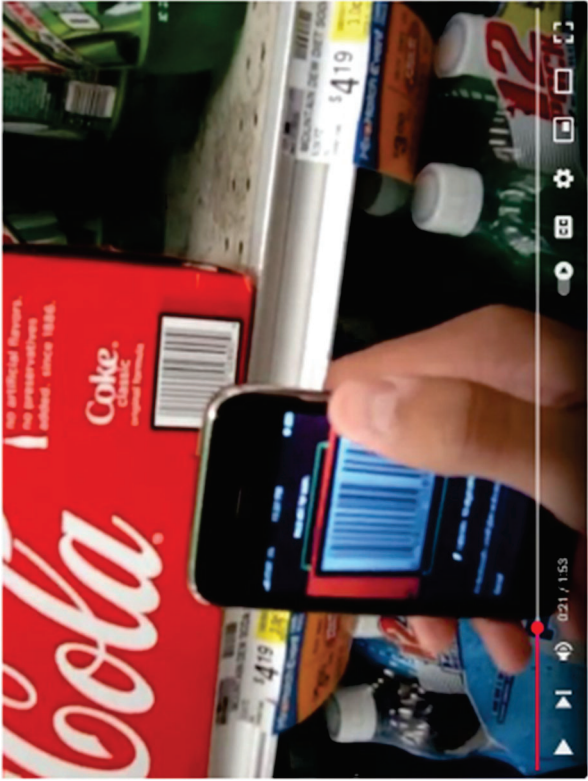
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European 8 digit support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 558 302 1467">On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</p> <p data-bbox="318 1012 350 1514">RedLaser (Review Video) at 1:06–3:04</p> 

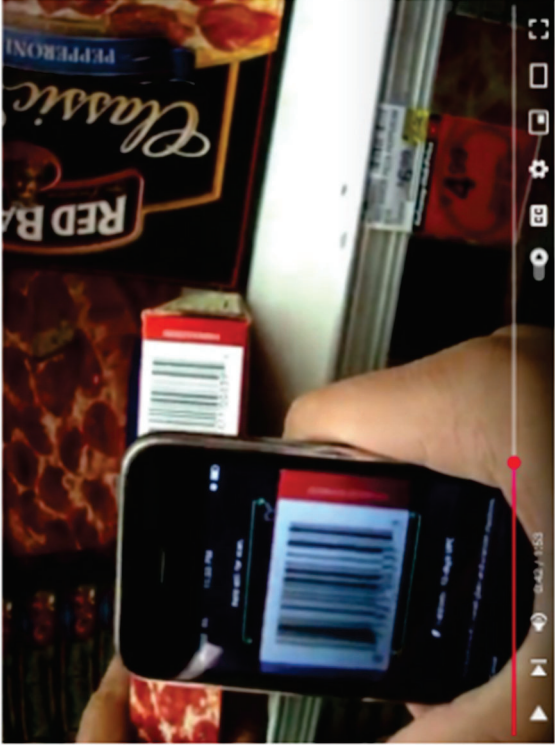
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

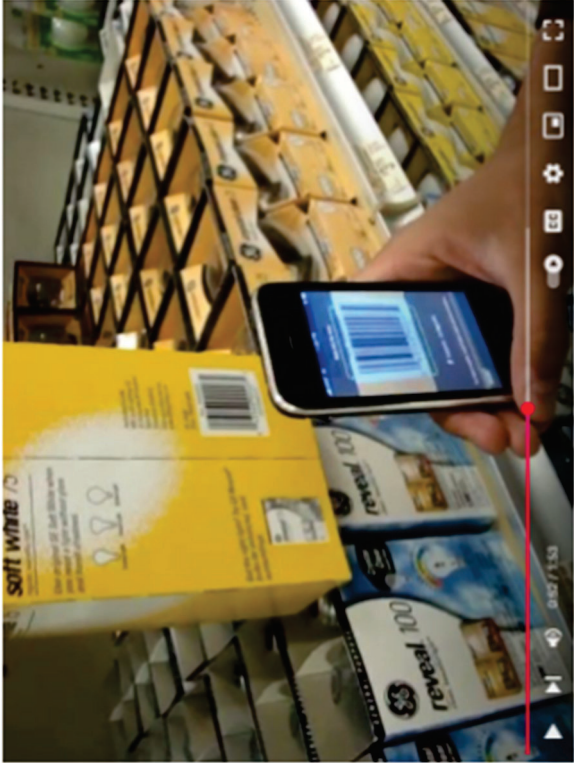
<p>Claims</p>	<div data-bbox="147 1381 180 1514"> <p>Prior Art</p> </div> <div data-bbox="212 1245 245 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 394 1465"> <div data-bbox="261 1423 289 1465"> <p>SDK</p> </div> <div data-bbox="305 548 386 1465"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="410 1245 443 1514"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="459 588 638 1465"> <div data-bbox="459 1245 548 1465"> <p>1. Download the SDK (Free) Download</p> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="532 1192 581 1465"> <p>2. Purchase a Developer License (\$29) Purchase</p> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="581 1178 638 1465"> <p>3. Build and launch your application on the App Store</p> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="654 1150 686 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="711 940 881 1465"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="898 940 1044 1465"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1060 1150 1092 1514"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1109 886 1218 1465"> <div data-bbox="1125 886 1206 1465"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1247 961 1287 1514"> <p>See also limitations 1[pre]–1[b], 1[e], 1[g].</p> </div> <div data-bbox="1304 121 1417 1514"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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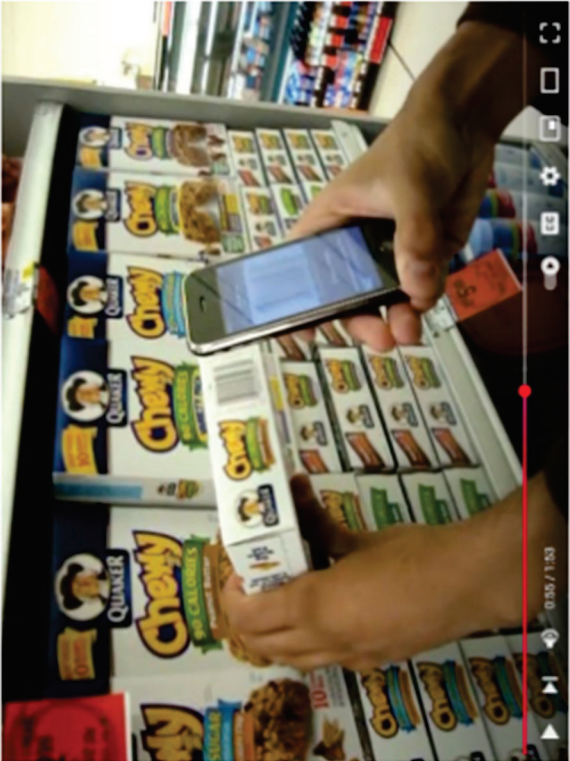
<p>Claims</p> <p>[1i] when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured." For example:</p> <p>RedLaser (Realtime Video) at 0:01-0:09</p> 
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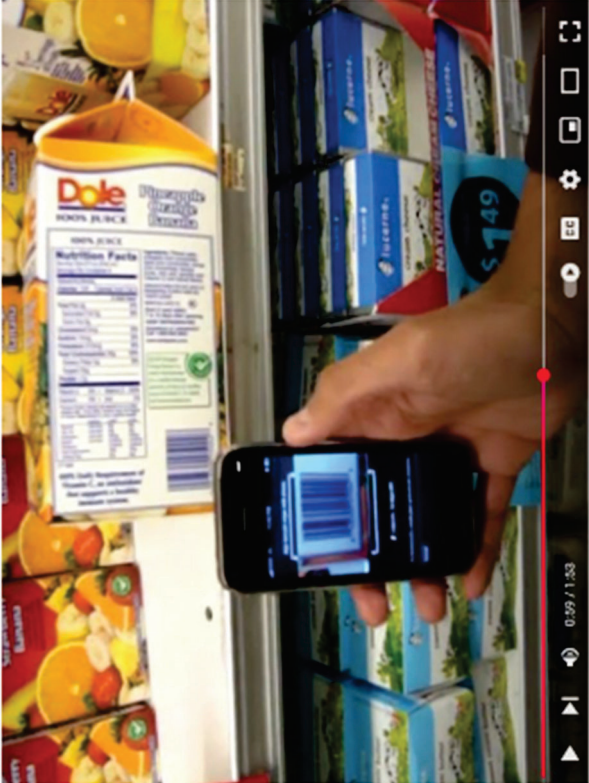
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:31–0:33</p> 

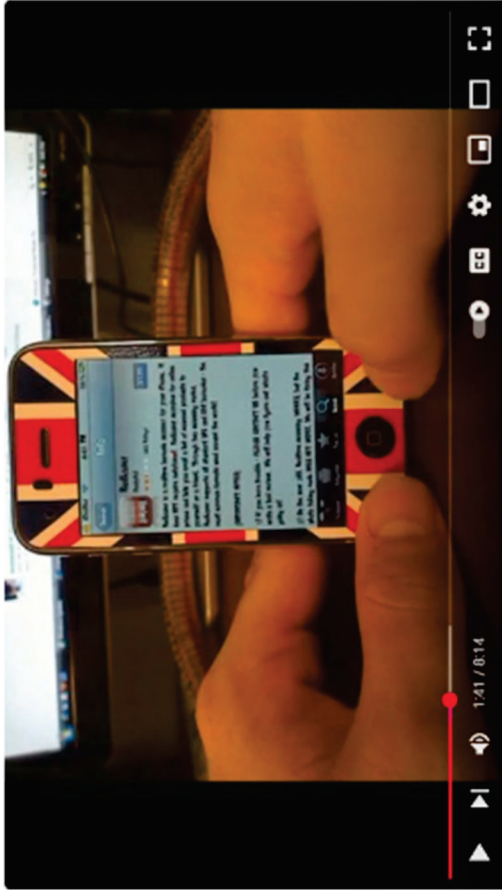
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

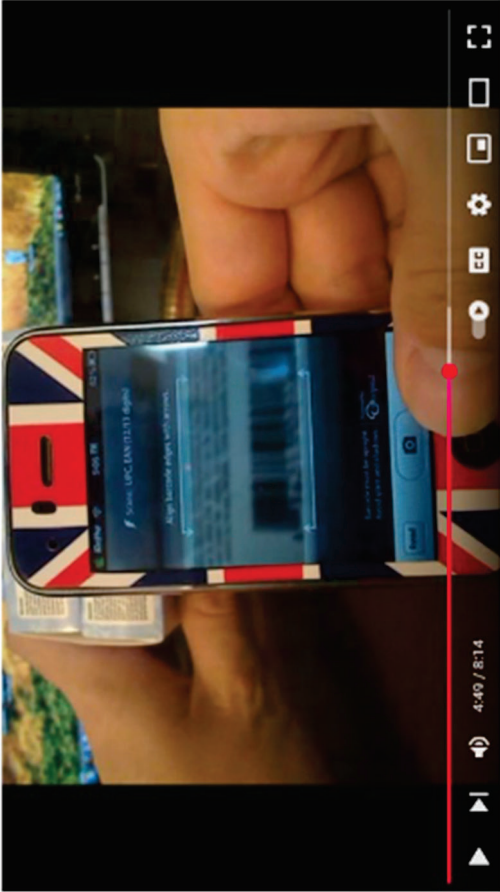
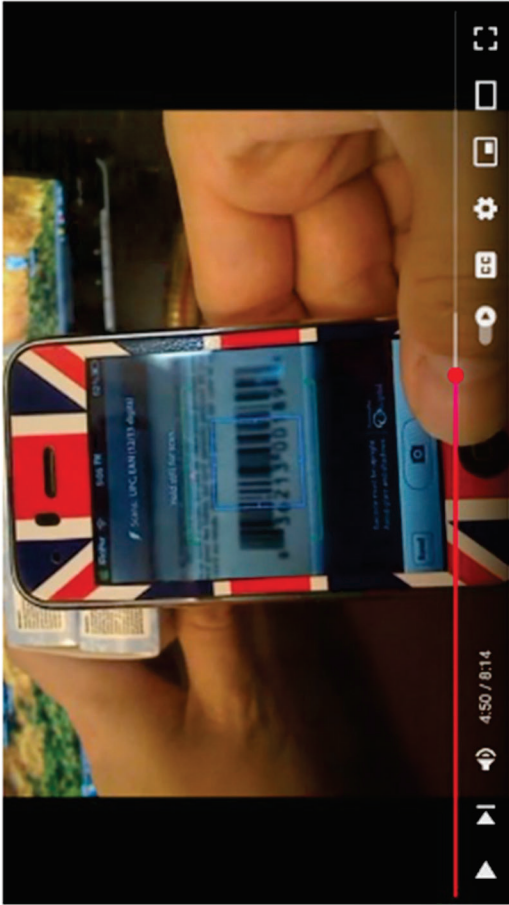
Claims	<div data-bbox="147 1381 180 1516">Prior Art</div> <div data-bbox="212 993 245 1516">RedLaser (Realtime Video) at 0:49–0:54</div> <div data-bbox="266 703 836 1461"></div>
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Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

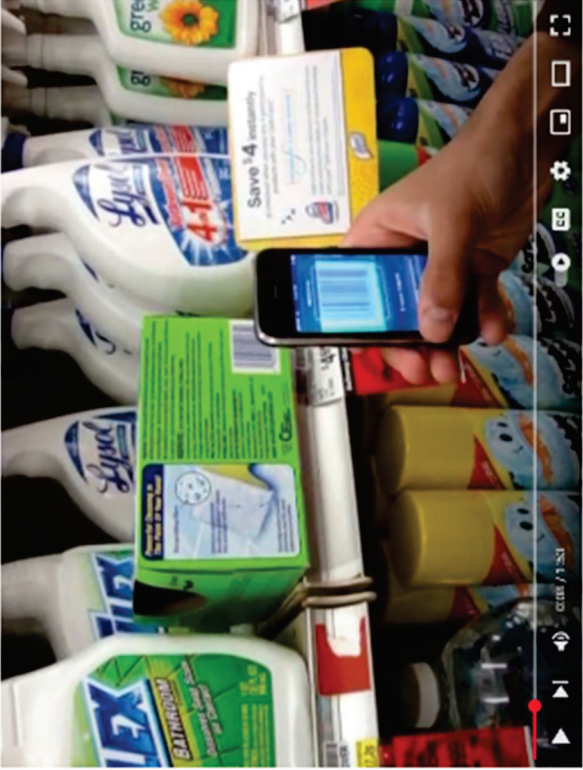
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

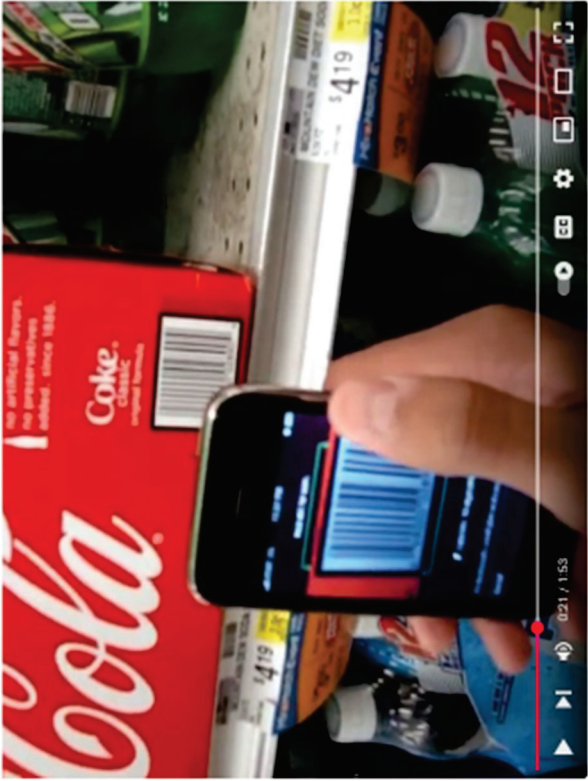
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 558 302 1467">On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</p> <p data-bbox="318 1012 350 1514">RedLaser (Review Video) at 1:06–3:04</p> 

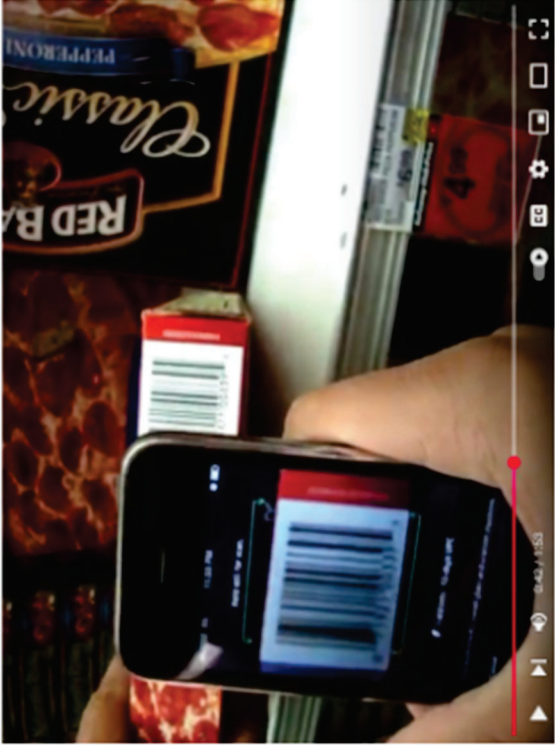
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

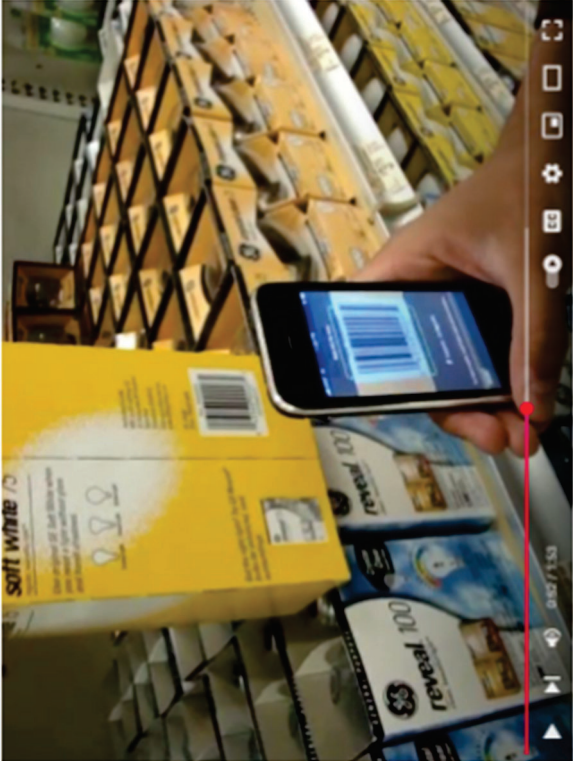
<p>Claims</p>	<div data-bbox="147 1381 178 1516"> <p>Prior Art</p> </div> <div data-bbox="212 1247 243 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="261 539 393 1467"> <div data-bbox="261 1425 285 1467"> <p>SDK</p> </div> <div data-bbox="306 548 384 1467"> <p>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> </div> <div data-bbox="412 1247 443 1516"> <p>RedLaser (SDK) at 1</p> </div> <div data-bbox="461 588 638 1467"> <div data-bbox="461 1247 542 1467"> <p>1. Download the SDK (Free) Download</p> <p>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</p> </div> <div data-bbox="534 1194 574 1467"> <p>2. Purchase a Developer License (\$29) Purchase</p> <p>This allows you to access the scanning service and get basic support as you develop your application.</p> </div> <div data-bbox="583 1178 638 1467"> <p>3. Build and launch your application on the App Store</p> <p>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</p> </div> </div> <div data-bbox="657 1152 688 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="716 942 876 1453"> <p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="899 942 1039 1453"> <p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p> </div> <div data-bbox="1066 1152 1097 1516"> <p>RedLaser (TechCrunch) at 1</p> </div> <div data-bbox="1115 886 1218 1467"> <div data-bbox="1131 900 1200 1453"> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> </div> <div data-bbox="1252 896 1282 1516"> <p>See also limitations 1[pre]–1[b], 1[e], 1[g], 1[h].</p> </div> <div data-bbox="1304 117 1411 1516"> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p> </div>
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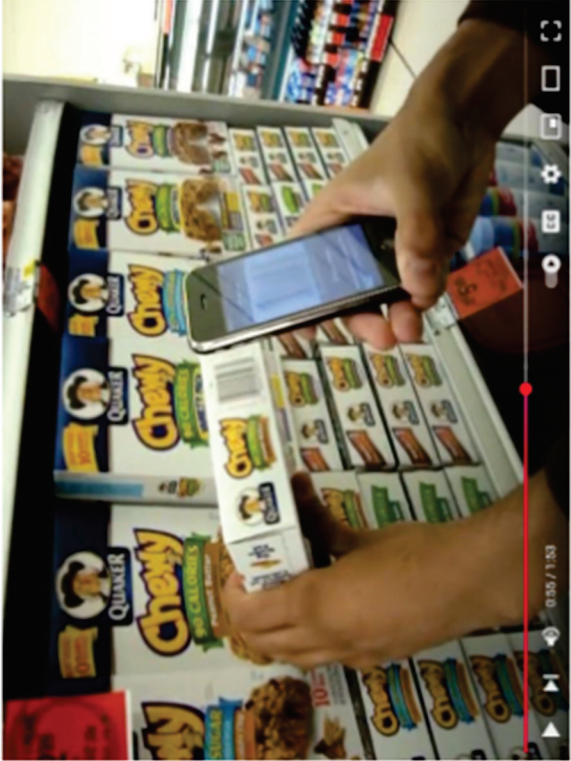
<p>Claims</p> <p>[1j] using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and</p>	<p>Prior Art</p> <p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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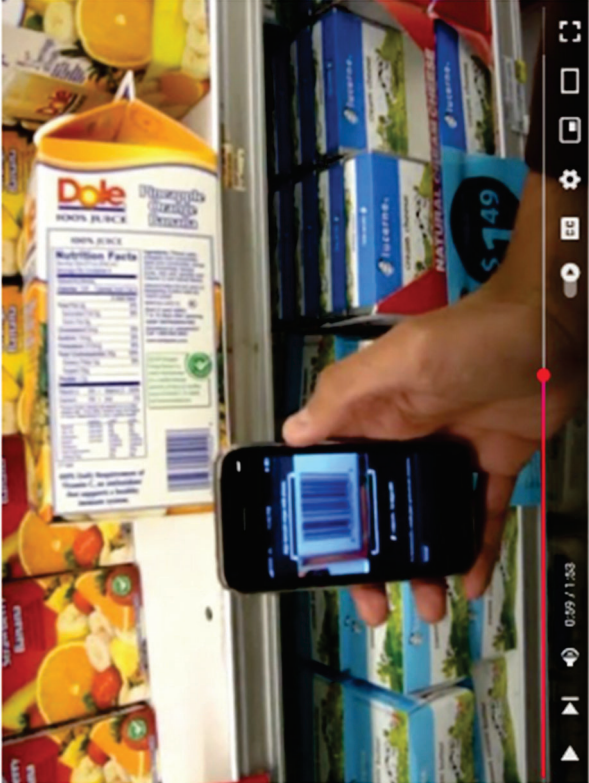
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:31–0:33</p> 

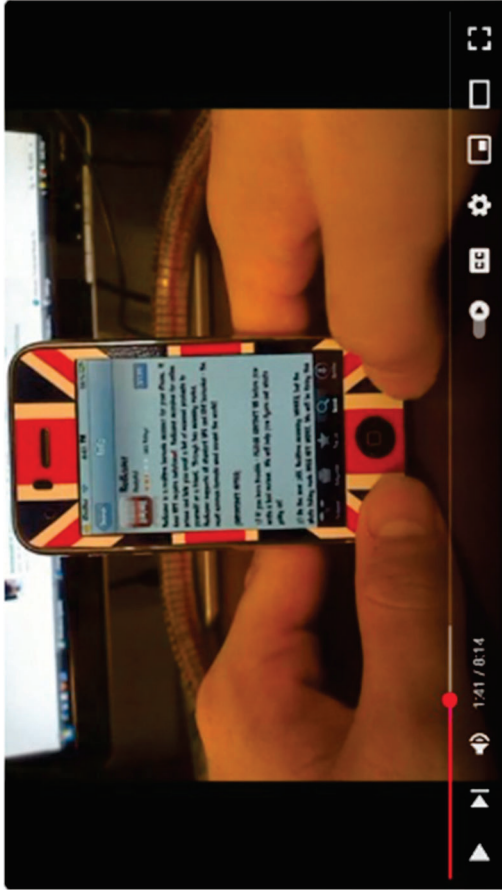
Claims	Prior Art
	RedLaser (Realtime Video) at 0:40–0:43 

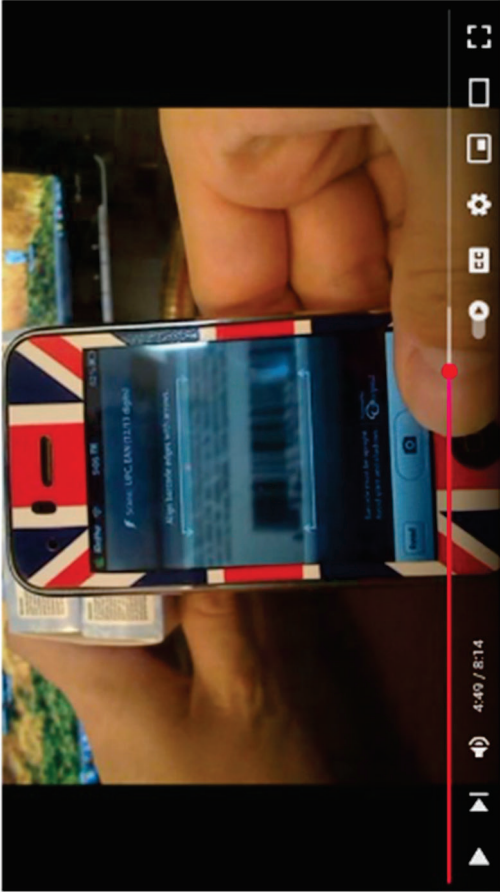
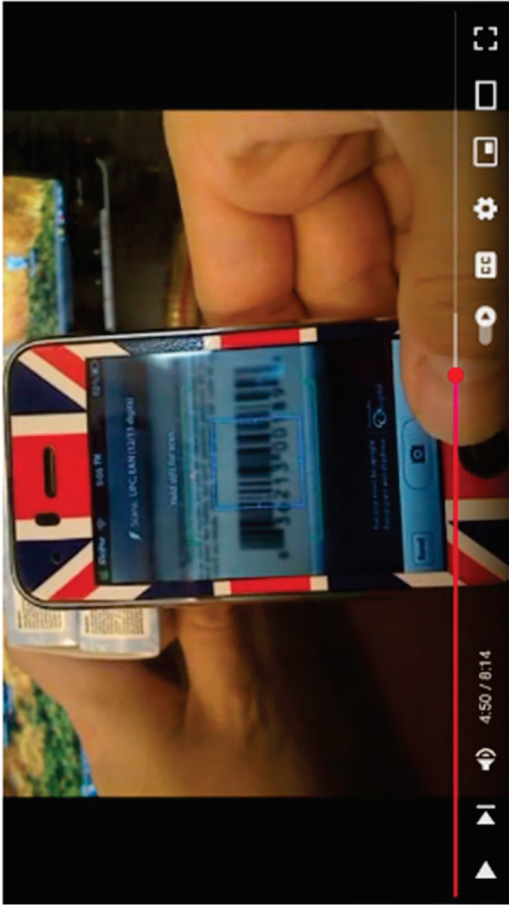
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

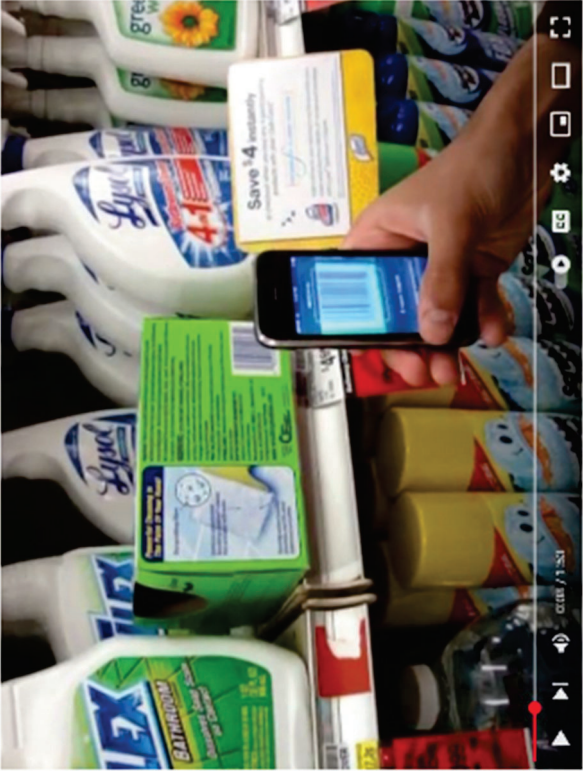
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:58–1:01</p> 

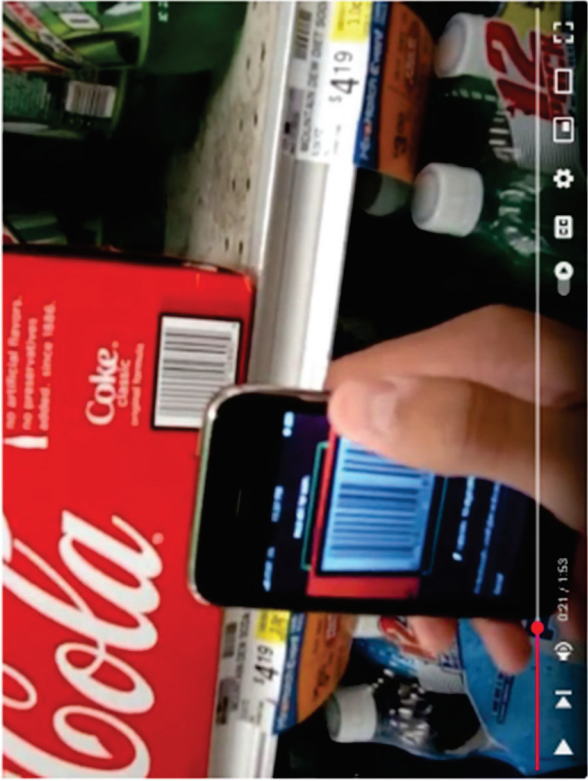
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things:</p> <ul style="list-style-type: none">Check online prices for a DVD player.Compare prices and add them to your Tivo.Scan a book and check for reviews.Scan the milk and add it to your grocery list. <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1102 245 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="261 558 302 1470">On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</p> <p data-bbox="318 1012 350 1514">RedLaser (Review Video) at 1:06–3:04</p> 

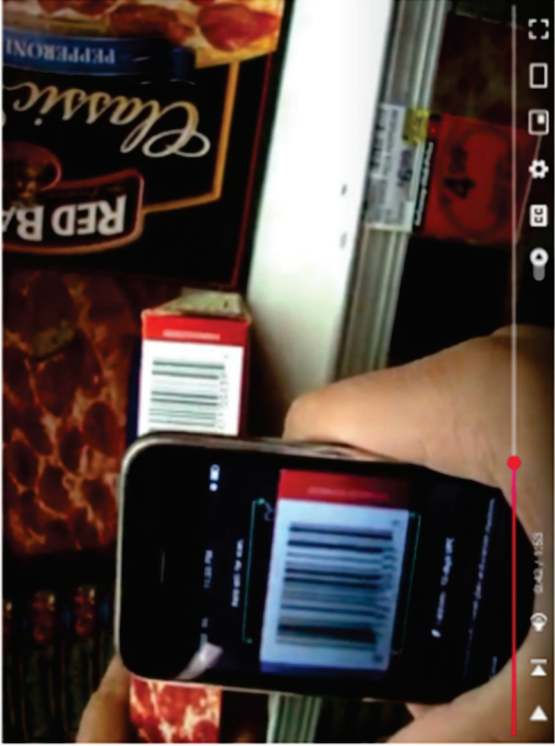
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

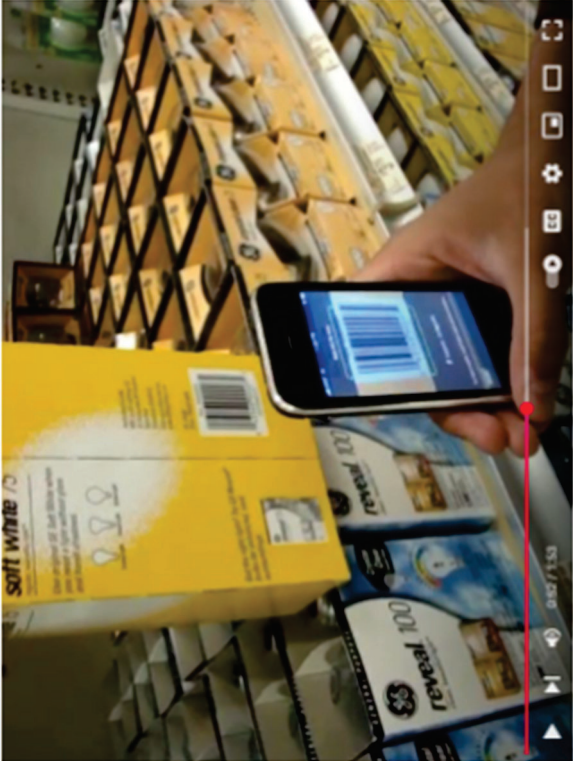
Claims	Prior Art
	<div>RedLaser (SDK) at 1</div> <div><div>SDK</div><div>So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</div></div> <div>RedLaser (SDK) at 1</div> <div><div><div>1. Download the SDK (Free) Download</div><div>This includes the scanning control that you can customize according to your application. You just need to keep the discrete Occipital logo somewhere on the scan screen.</div><div>2. Purchase a Developer License (\$29) Purchase</div><div>This allows you to access the scanning service and get basic support as you develop your application.</div><div>3. Build and launch your application on the App Store</div><div>Each month after launch, you will be responsible for a fee per unique user that installs your app. We'll keep track of the unique users when they scan things, but we will not to confidentially share your sales with us.</div></div></div> <div>RedLaser (TechCrunch) at 1</div> <div><p>Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$199) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p><p>Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK.</p></div> <div>RedLaser (TechCrunch) at 1</div> <div><div>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</div></div> <div>See also limitations 1[pre], 1[e], 1[i].</div> <div>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</div>

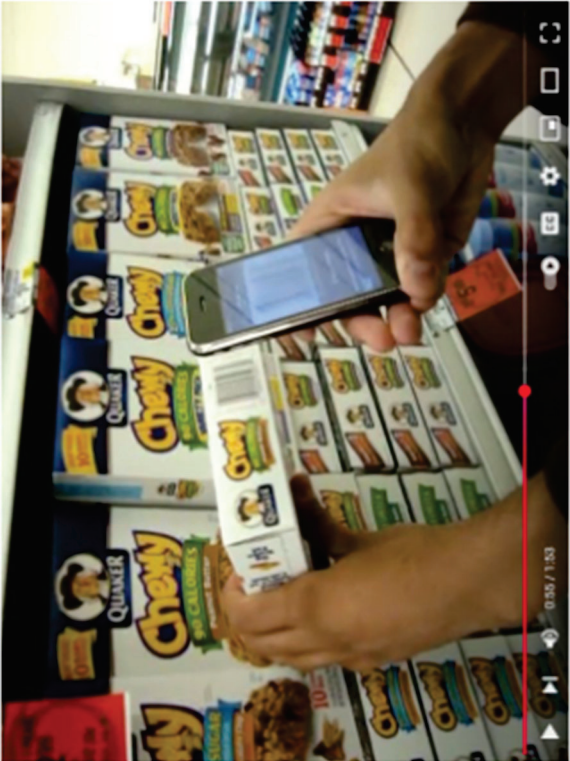
Claims	Prior Art
<p>[1k] confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in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

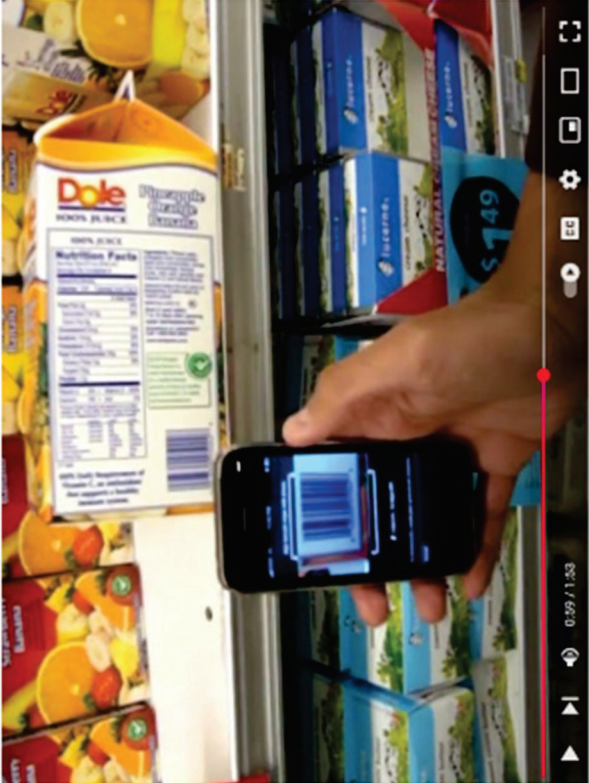
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

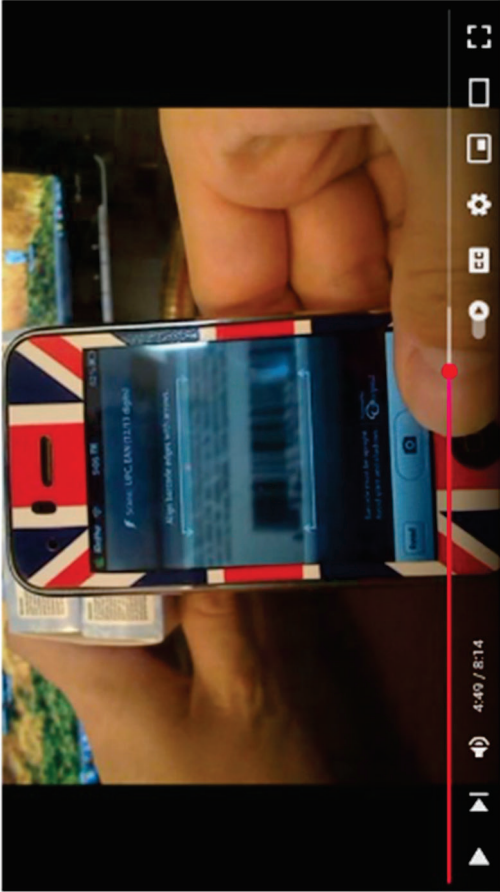
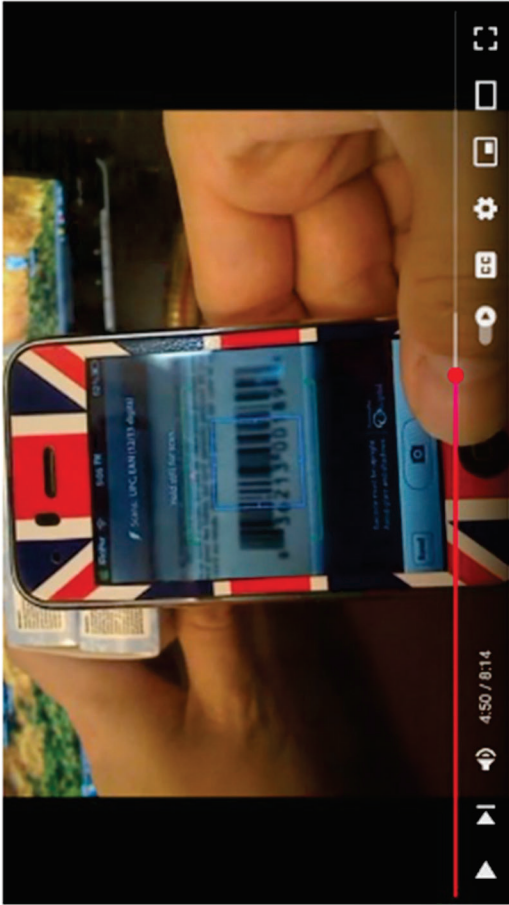
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

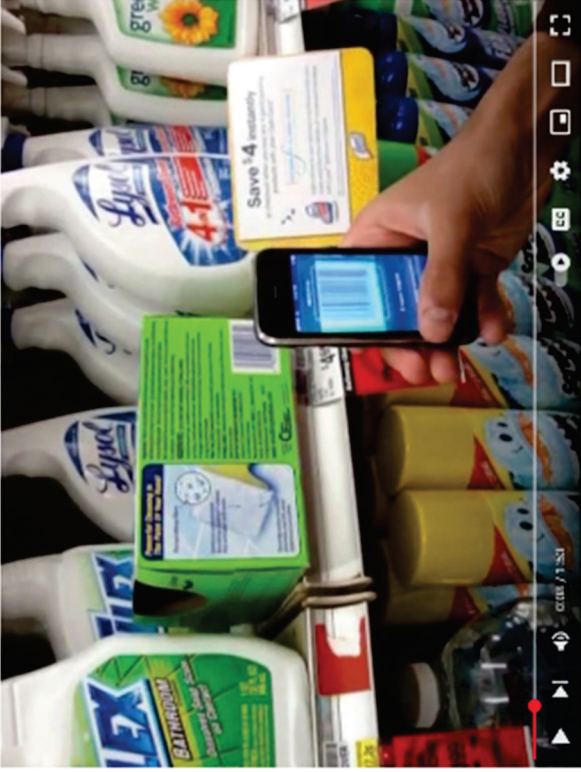
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

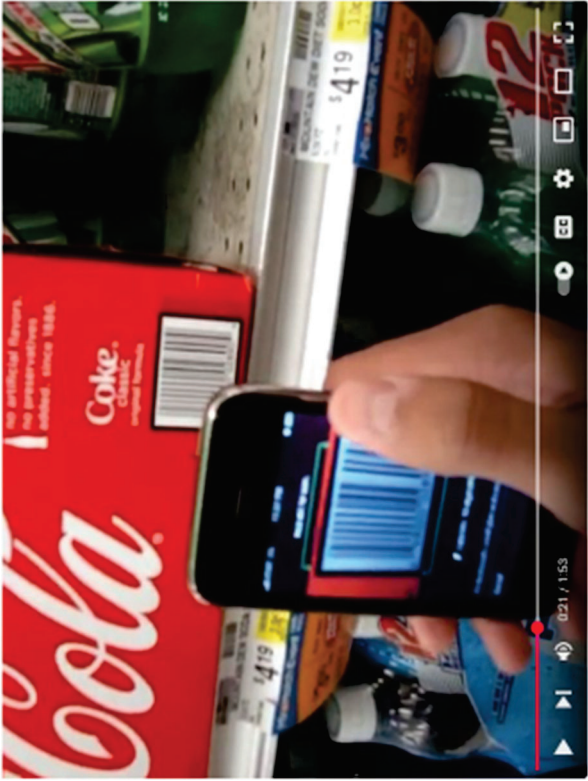
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:58–1:01</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (tickets) support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

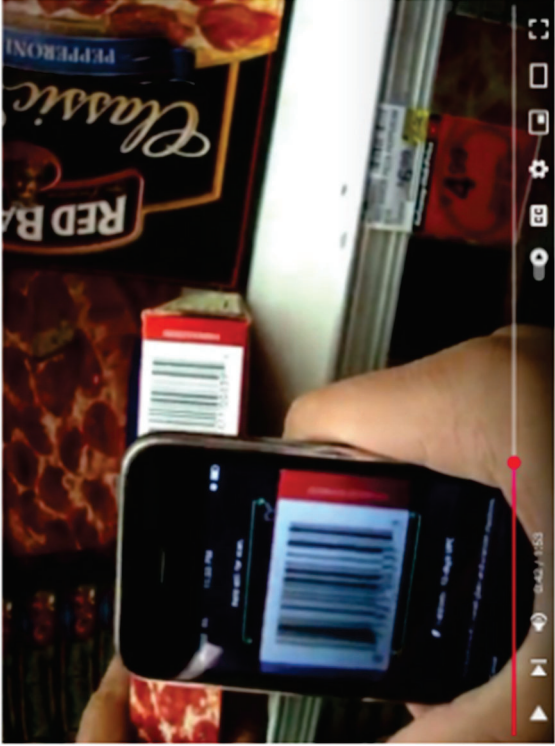
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

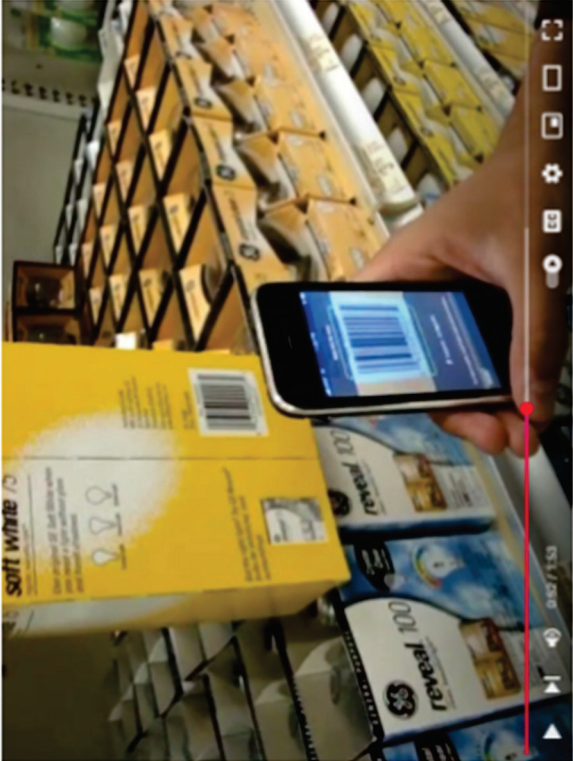
Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 539 393 1467"> <p data-bbox="269 1428 285 1467">SDK</p> <p data-bbox="306 1071 323 1467">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 583 347 1467">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 550 388 1467">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="414 1152 446 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="470 940 633 1455"> <p data-bbox="470 999 487 1455">Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="495 940 511 1455" href="#">Occipital has released an update to its <a data-bbox="511 940 527 1455" href="#">RedLaser app (<a data-bbox="527 940 544 1455" href="#">iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture.</p> <p data-bbox="544 940 633 1455">Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> </div> <div data-bbox="654 940 795 1455"> <p data-bbox="654 940 795 1455">Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="779 1268 795 1455" href="#">SDK.</p> </div> <p data-bbox="821 1152 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 886 972 1467"> <p data-bbox="886 898 951 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1152 1024 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="1044 968 1102 1467"> <p data-bbox="1044 968 1084 1467">I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1068 995 1084 1467" href="#">Doug Dodge covered for us, he explained</p> </div> <p data-bbox="1144 1184 1177 1518">See <i>also</i> limitation 1[pre].</p> <p data-bbox="1198 117 1304 1518">This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p data-bbox="1334 1547 1440 1992">[11] a server, remote from the user's mobile device, comprising a processor coupled to a memory</p>	<p data-bbox="1334 130 1440 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example:</p>

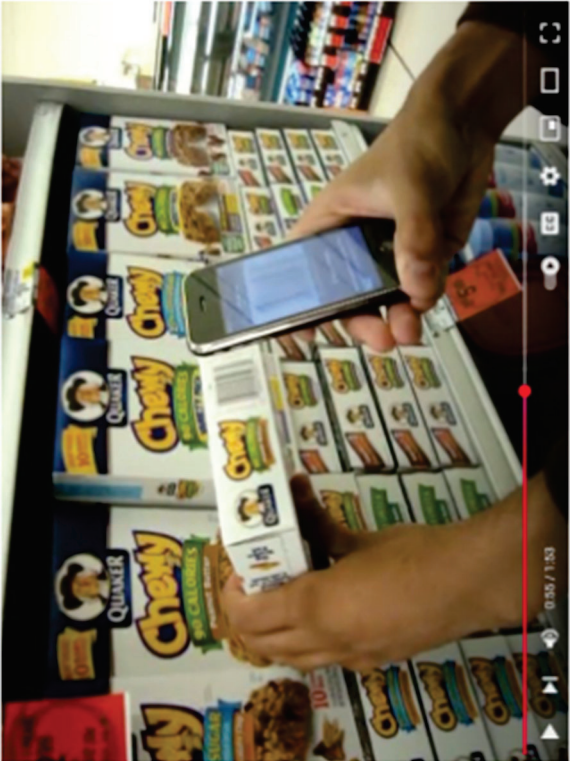
<p>Claims</p> <p>storing Instructions that, when executed by the processor, cause the server to perform operations including:</p>	<p>Prior Art</p> <p>See <i>also</i> limitation 1[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[1m] receiving the digital image of the check transmitted by the user's mobile device, and</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “receiving the digital image of the check transmitted by the user's mobile device.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 

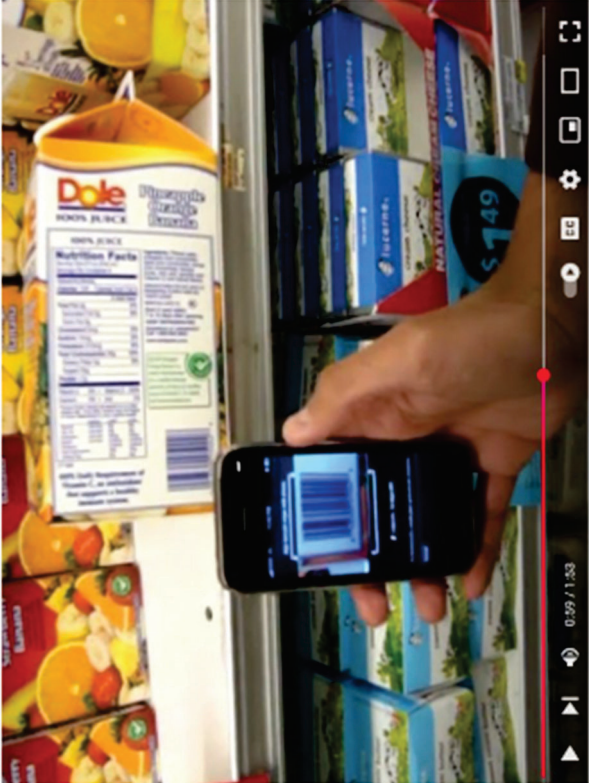
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

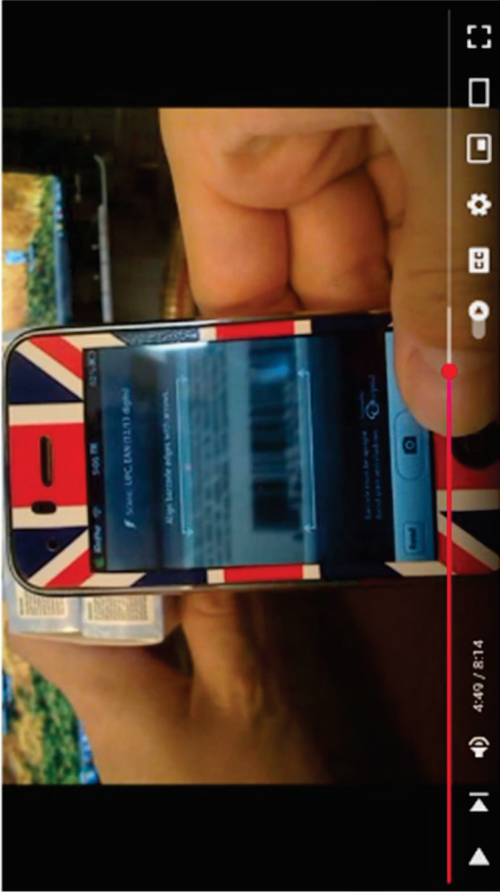
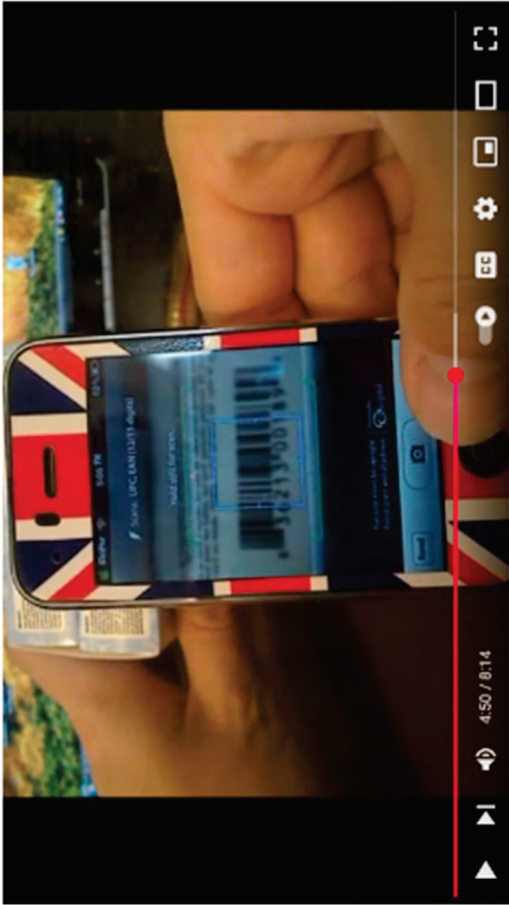
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

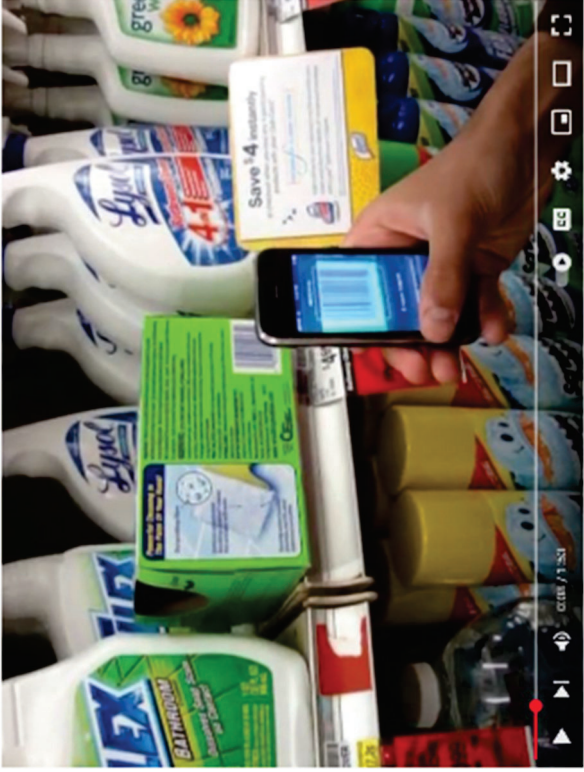
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

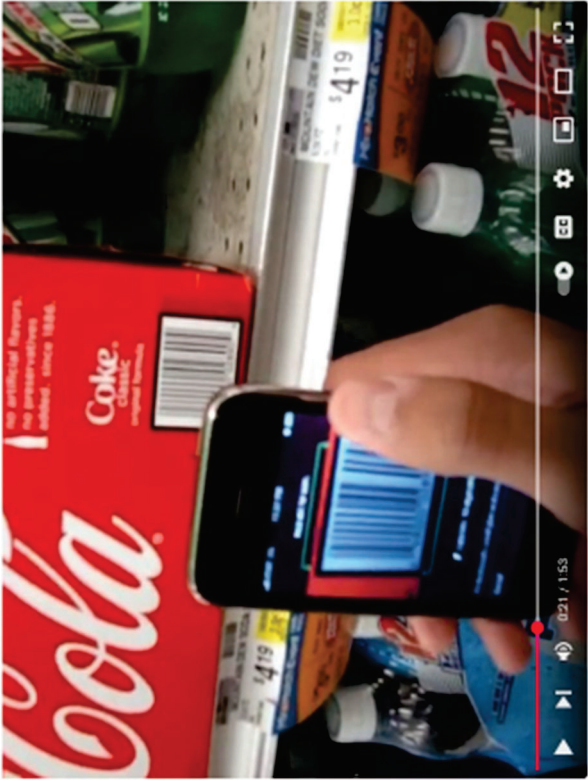
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p data-bbox="212 699 245 1514">RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p data-bbox="878 1104 911 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="927 1003 971 1465">Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p data-bbox="992 1104 1024 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1040 552 1084 1465">Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (student) support for real-time mode very soon.</p> <p data-bbox="1105 1104 1138 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1162 1136 1187 1465">What if your iPhone could read barcodes?</p> <p data-bbox="1195 947 1211 1465">...just like the scanners at the checkout (you know, the ones with the red laser.)</p> <div data-bbox="1235 1142 1373 1465">  <p data-bbox="1235 926 1252 1115">You could do all sorts of cool things:</p> <ul data-bbox="1252 821 1308 1115" style="list-style-type: none"> Check online prices for a DVD player. Compare prices and add them to your Tivo. Scan a book and check for reviews. Scan the milk and add it to your grocery list. <p data-bbox="1317 590 1365 1115">I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p> </div>

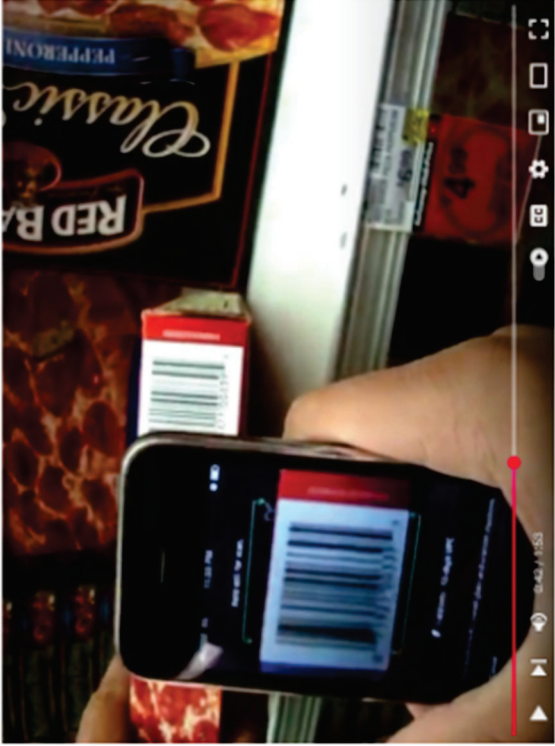
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

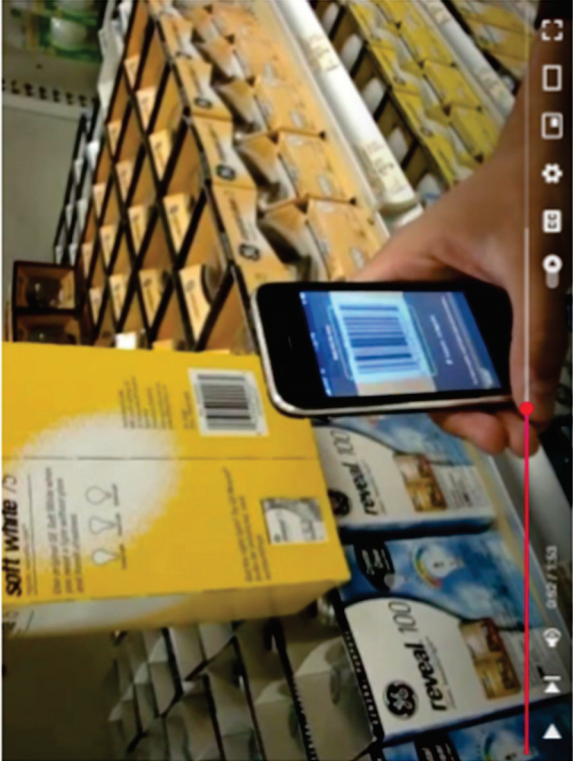
Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1465">SDK</p> <p data-bbox="306 1073 324 1465">So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK. The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="415 1152 448 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 634 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 942 797 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. </p> <p data-bbox="821 1152 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 898 956 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="1008 1047 1040 1518"><i>See also</i> limitations 1<pre>[pre]</pre>, 1<pre>[j]</pre>, 1<pre>[I]</pre>.</p> <p data-bbox="1060 117 1166 1518">This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p data-bbox="1198 1556 1450 1995">[1n] 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</p>	<p data-bbox="1198 123 1377 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, 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." For example:</p>

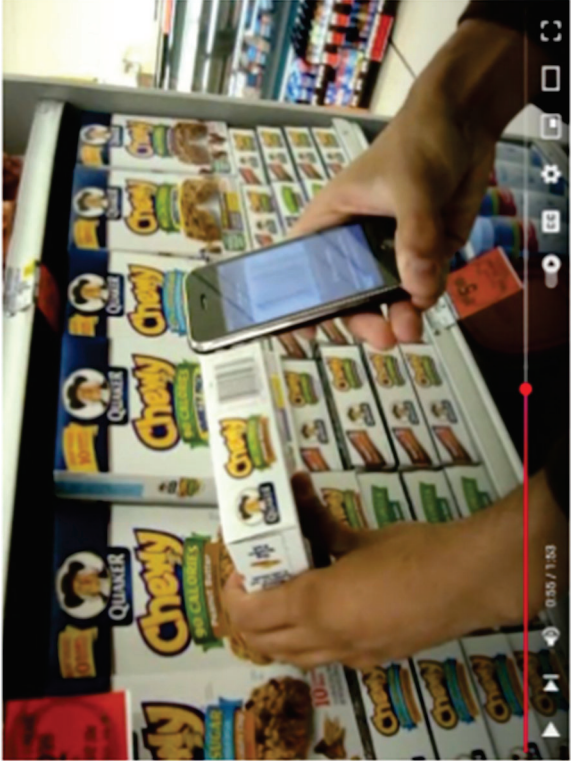
Claims	Prior Art
<p>device receiving an Indication of a result of the server's processing before confirming that the mobile check deposit can go forward; and</p>	<p>RedLaser (Realtime Video) at 0:01–0:09</p> 

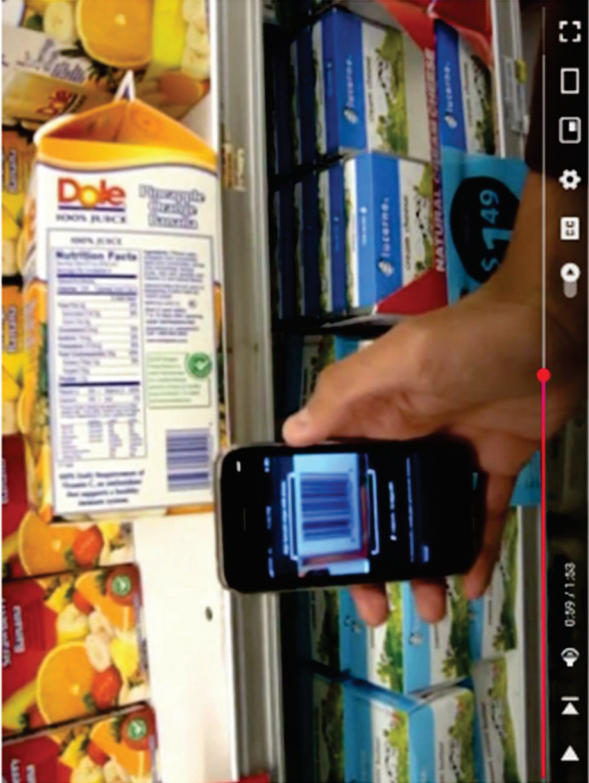
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

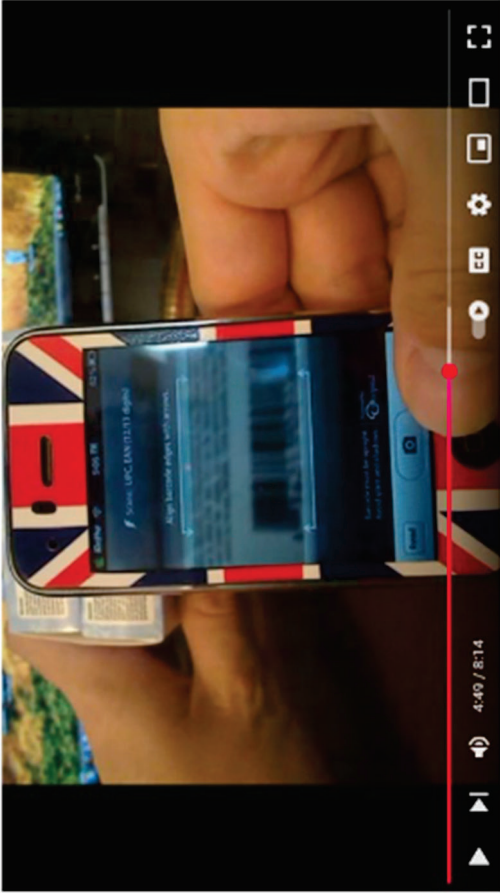
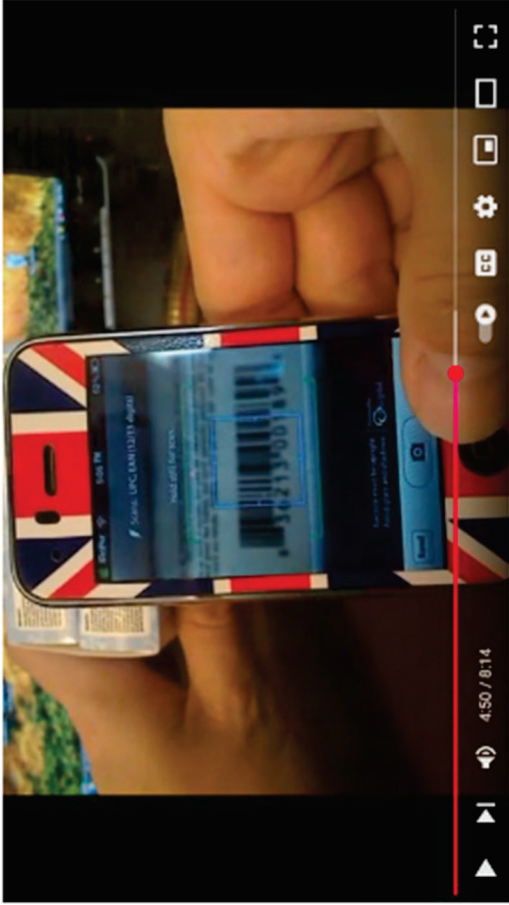
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

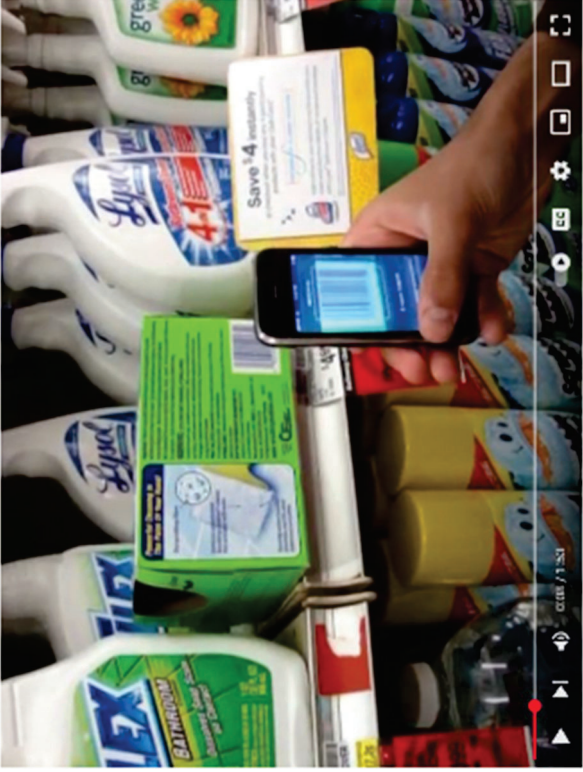
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

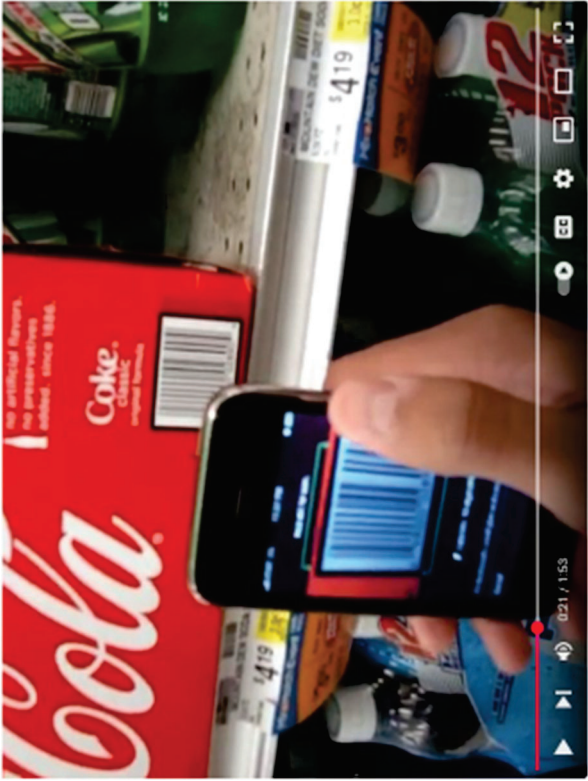
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

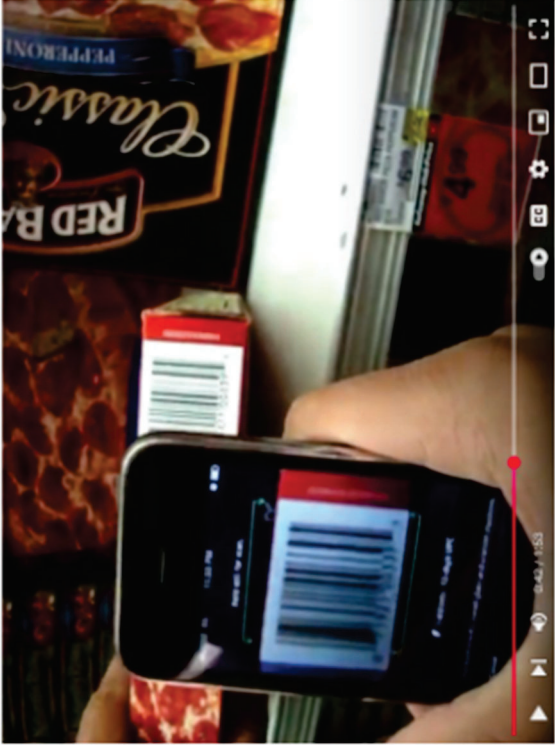
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

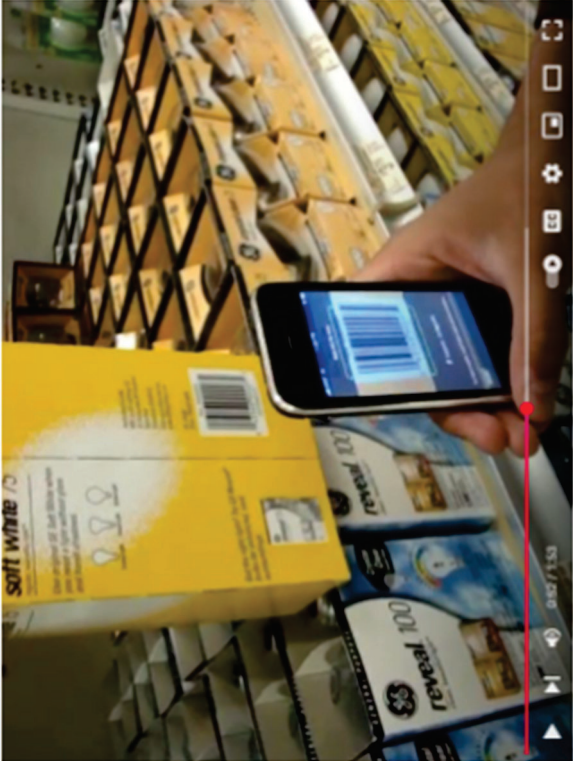
Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 539 394 1467"> <p data-bbox="269 1428 289 1463">SDK</p> <p data-bbox="306 1068 324 1463">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 583 349 1463">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 550 386 1463">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1152 444 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="470 940 633 1453"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="488 1428 506 1453" href="#">Occipital has released an update to its <a data-bbox="513 940 531 1453" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="654 940 795 1453"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="777 1266 795 1453" href="#">SDK. </p> <p data-bbox="821 1152 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 886 972 1467"> <p data-bbox="886 898 954 1453">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1152 1024 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="1044 968 1102 1463"> I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1070 995 1088 1463" href="#">Doug Dodge covered for us, he explained </p> <p data-bbox="1144 1039 1177 1518"><i>See also</i> limitations 1[pre], 1[k], 1[l].</p> <p data-bbox="1196 115 1304 1518"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1334 1589 1442 1992">[1o] a computer comprising a processor coupled to a memory storing Instructions that, when</p>	<p data-bbox="1334 121 1442 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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</p>

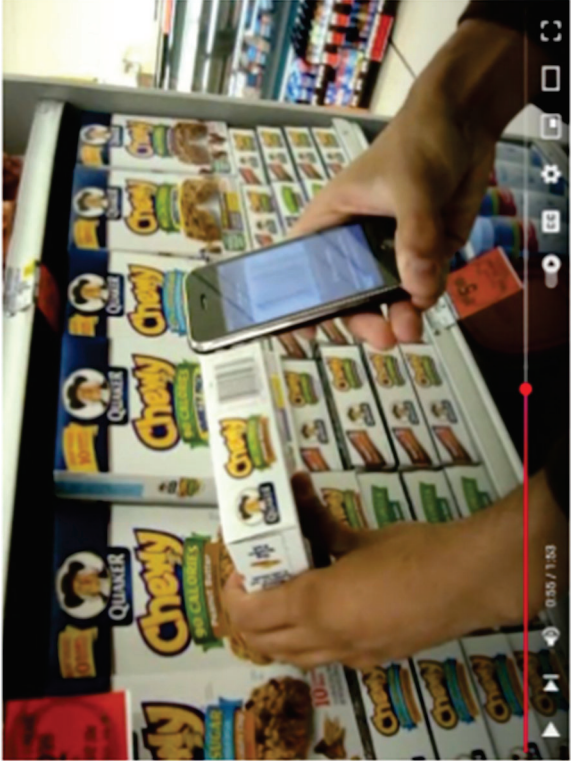
<p>Claims</p> <p>executed by the processor, cause the computer to update a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check 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.</p>	<p>Prior Art</p> <p>an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit.” For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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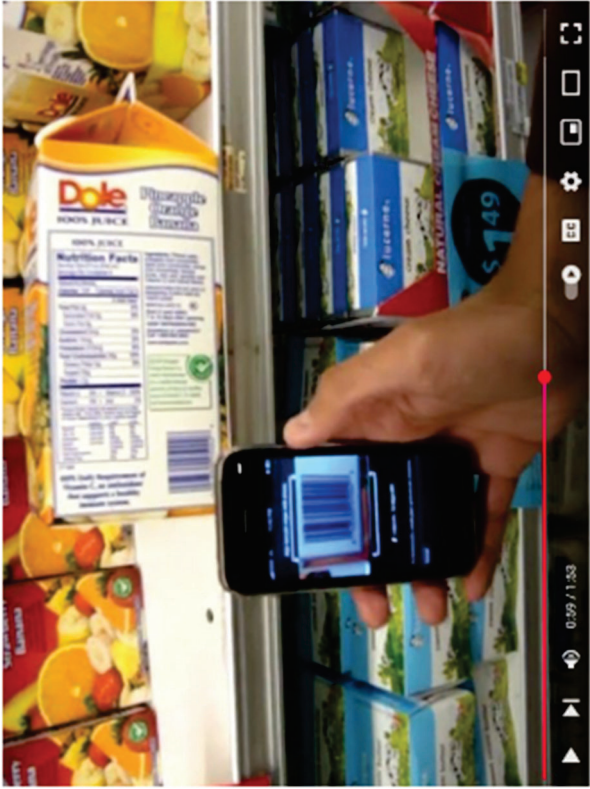
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p>  A hand is holding a smartphone horizontally. The screen shows a blue interface with a barcode scanner. A video player overlay is at the bottom of the image, showing a red progress bar and a play button. The background is a store aisle with shelves of products.

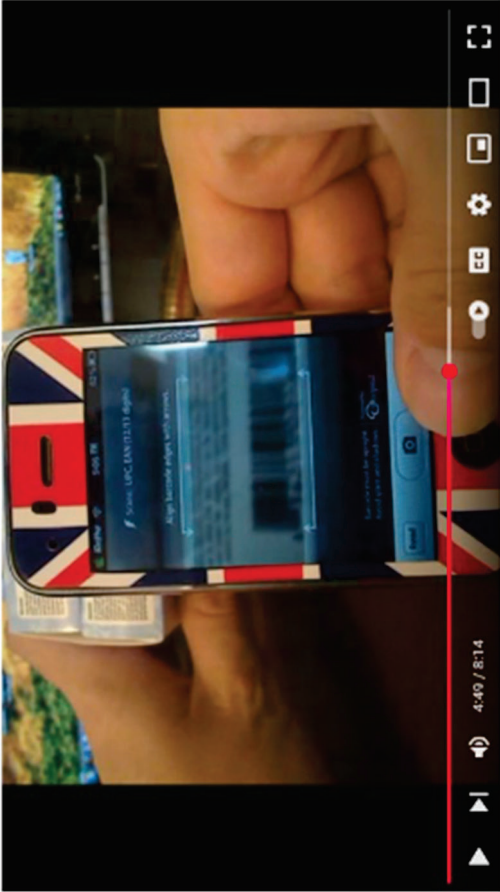
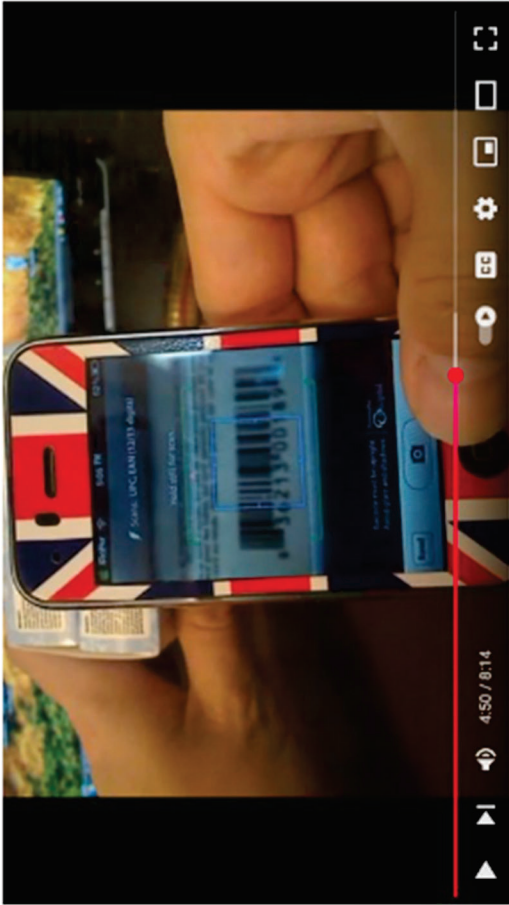
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

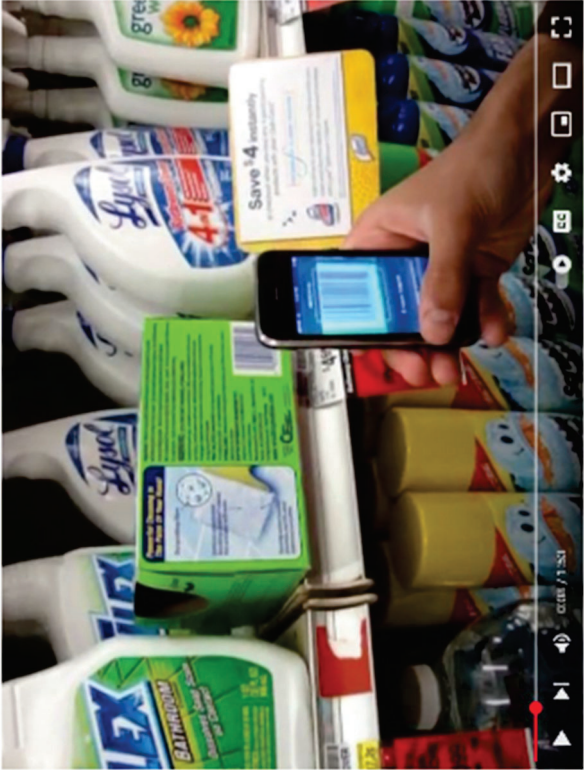
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

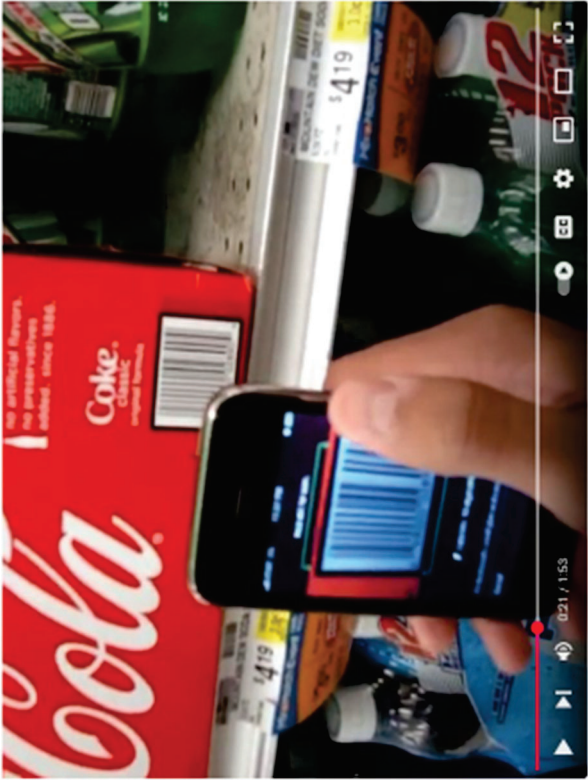
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode v1.7. 2009.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

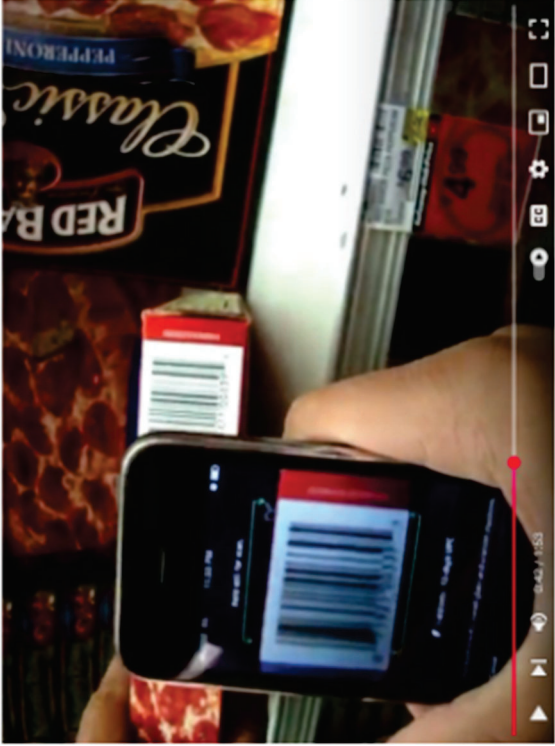
Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 539 393 1467"> <p data-bbox="269 1428 285 1467">SDK</p> <p data-bbox="306 1071 323 1467">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 583 347 1467">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 550 388 1467">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1152 444 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 940 631 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="488 1434 505 1455" href="#">Occipital has released an update to its <a data-bbox="513 940 529 1455" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 940 795 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="779 1266 795 1455" href="#">SDK. </p> <p data-bbox="821 1152 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 886 972 1467"> <p data-bbox="886 898 951 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1152 1024 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="1045 968 1102 1467"> I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1071 995 1088 1467" href="#">Dodge covered for us, he explained </p> <p data-bbox="1144 961 1177 1518"><i>See also</i> limitations 1[pre], 1[kj]–1[l], 1[n].</p> <p data-bbox="1198 117 1305 1518"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1334 1558 1442 2001">2[pre]. The system of claim 1, wherein the downloaded app causes the user's mobile device to</p>	<p data-bbox="1334 176 1442 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 1, wherein the downloaded app causes the user's mobile device to perform additional operations including." For example:</p>

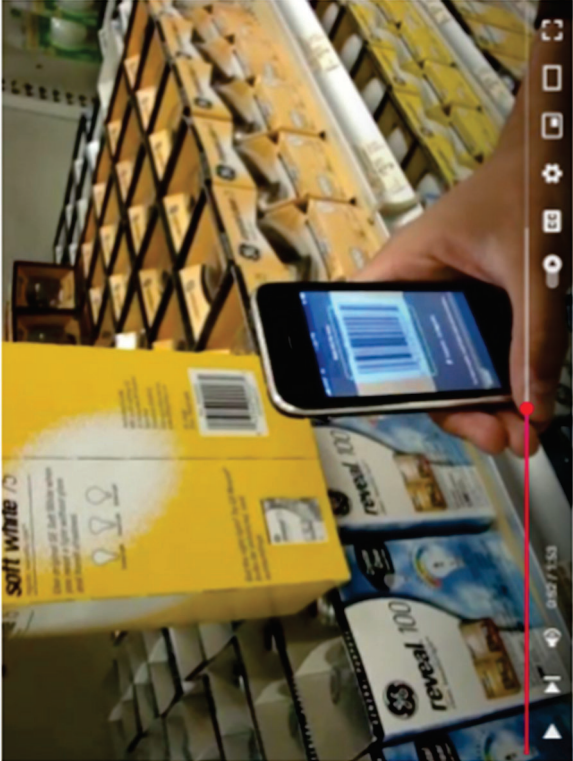
Claims	Prior Art
<p>perform additional operations including:</p>	<p>See limitations 1[pre], 1[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[2a] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example:</p> <p>See limitations 1[pre]-1[b], 1[e], 1[g], 1[h], 2[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[2b] 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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example:</p> <p>See limitations 1[pre]-1[b], 1[e], 1[g]-1[i], 2[pre], 2[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p>

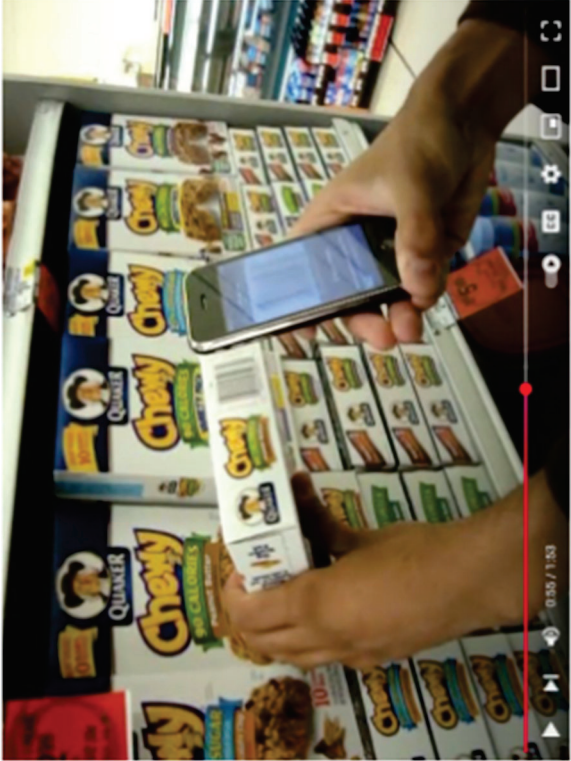
Claims magnetic ink character recognition (MICR) line detection.	Prior Art RedLaser (Realtime Video) at 0:01–0:09 
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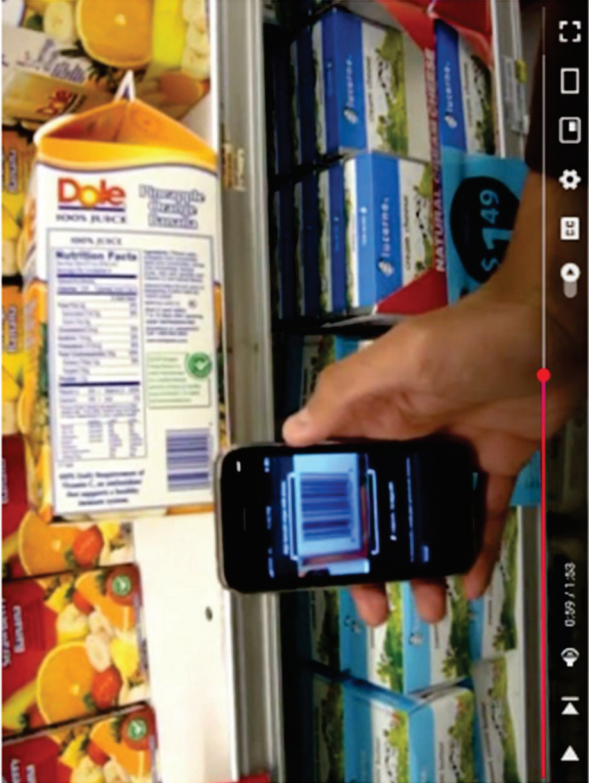
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

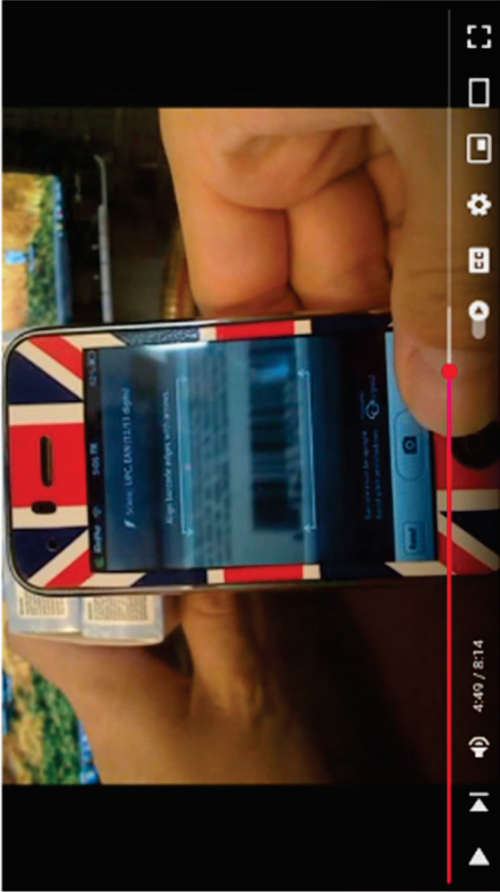
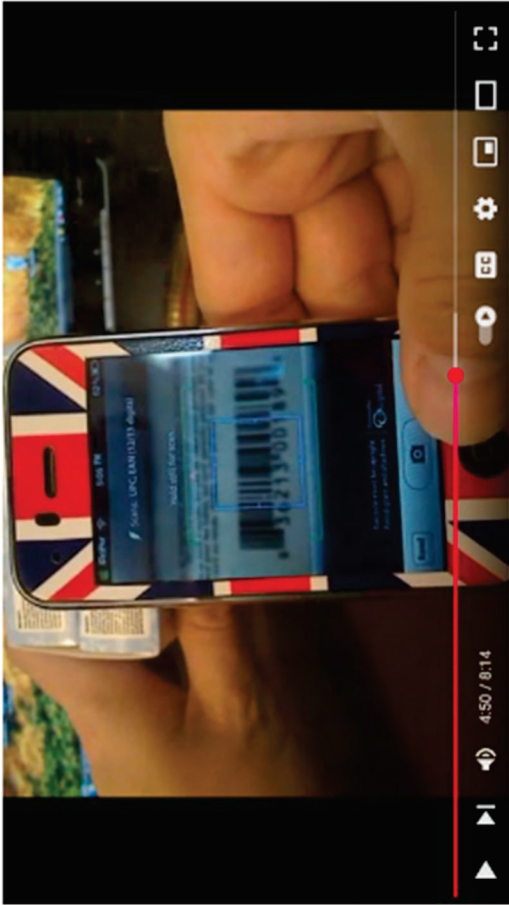
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

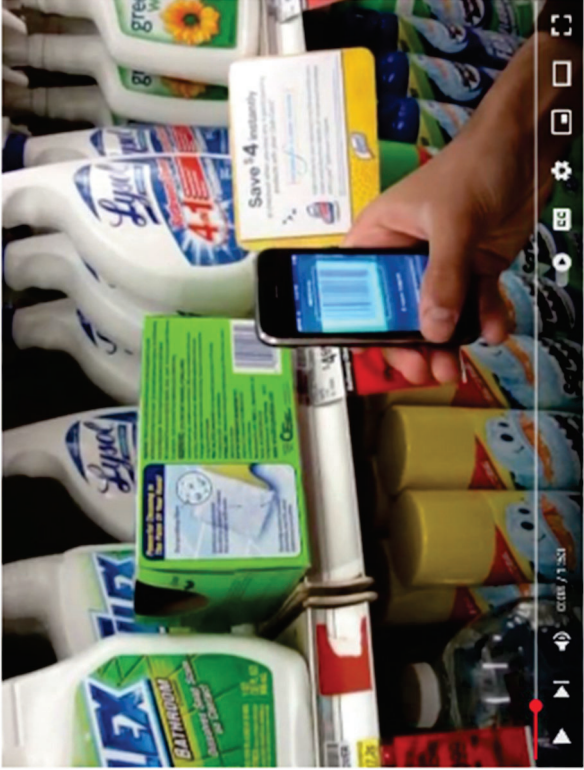
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54-0:58</p> 

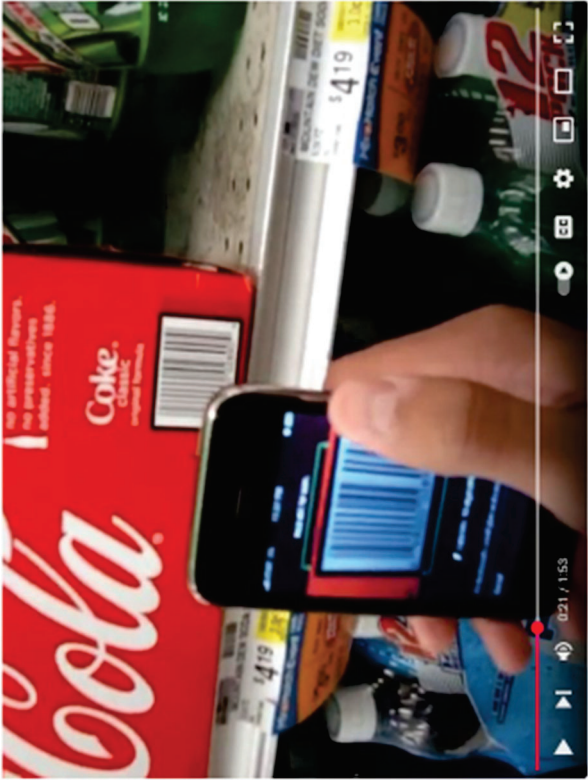
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:58–1:01</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (tickets) support for real-time mode v1.7y soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

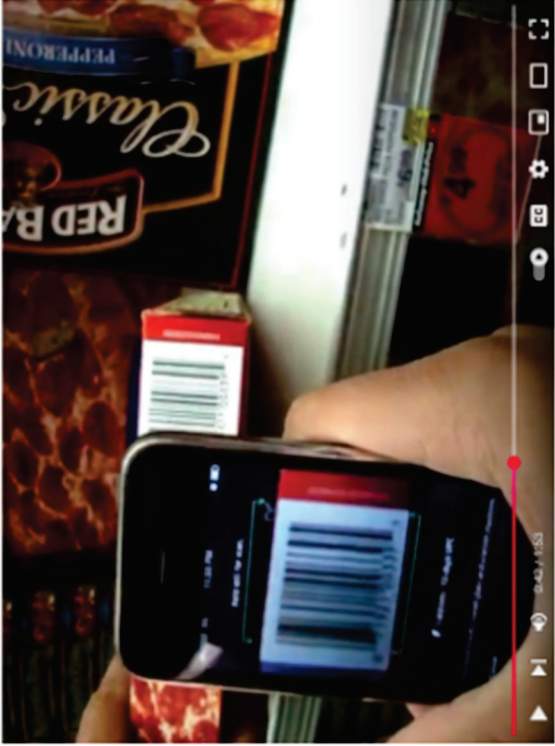
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

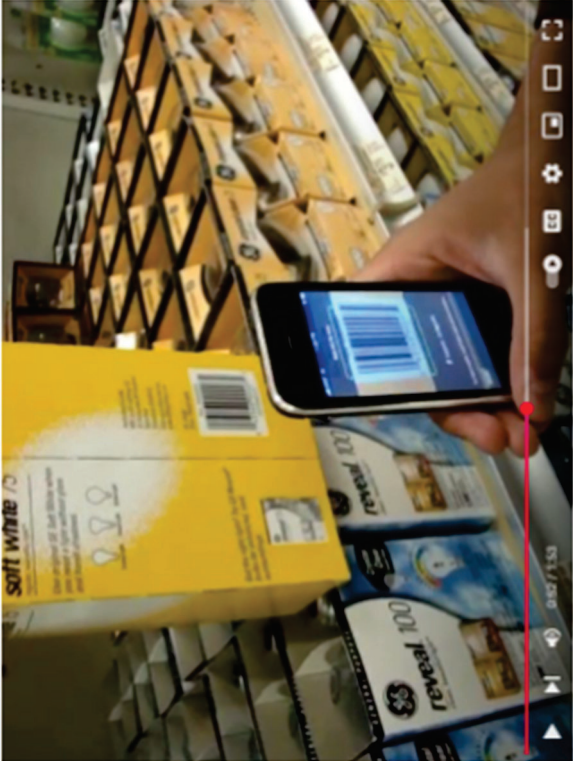
Claims	Prior Art
	<p data-bbox="212 1247 245 1514">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1463">SDK</p> <p data-bbox="306 1073 323 1463">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 585 347 1463">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 552 388 1463">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1155 444 1514">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 631 1453"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="488 1436 505 1453" href="#">Occipital has released an update to its <a data-bbox="513 942 529 1453" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 942 794 1453"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="777 1268 794 1453" href="#">SDK. </p> <p data-bbox="821 1155 854 1514">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 900 951 1453">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1155 1024 1514">RedLaser (TechCrunch) at 1</p> <p data-bbox="1045 968 1102 1463"> I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1070 999 1086 1463" href="#">Doug Dodge covered for us, he explained </p> <p data-bbox="1143 968 1175 1514">See <i>also</i> limitations 1[pre]–1[b], 1[e], 1[g].</p> <p data-bbox="1200 117 1305 1514"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1333 1551 1438 1992">4. The system of claim 3, wherein the plurality of monitoring criteria Includes a criterion based on</p>	<p data-bbox="1333 176 1438 1514">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 3, wherein the plurality of monitoring criteria Includes a criterion based on magnetic ink character recognition (MICR) line detection." For example:</p>

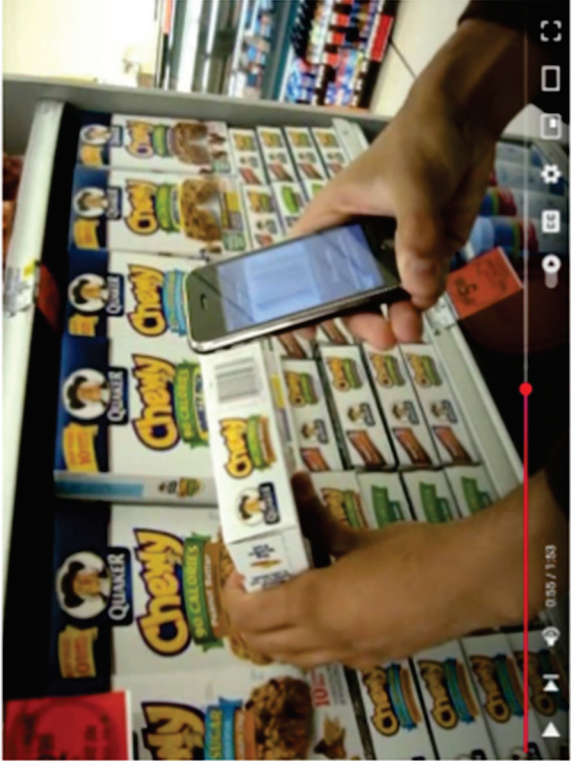
Claims	Prior Art
magnetic ink character recognition (MICR) line detection.	RedLaser (Realtime Video) at 0:01–0:09 

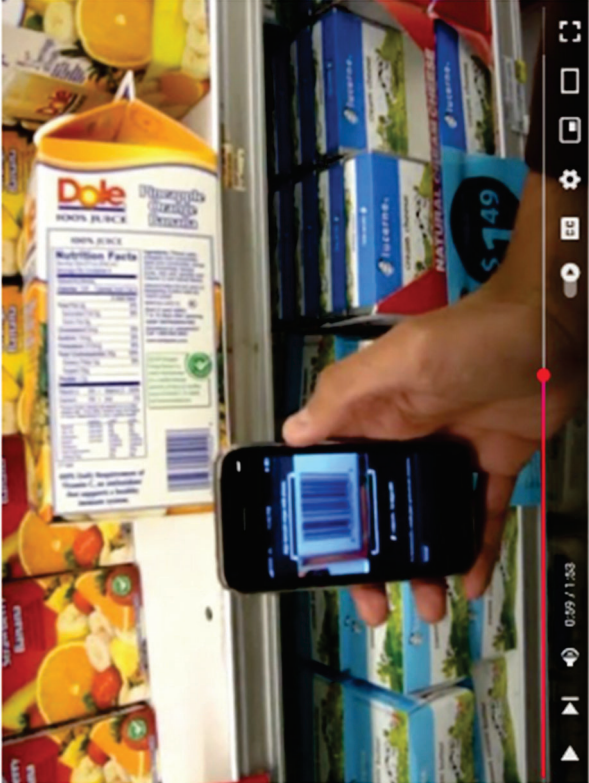
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

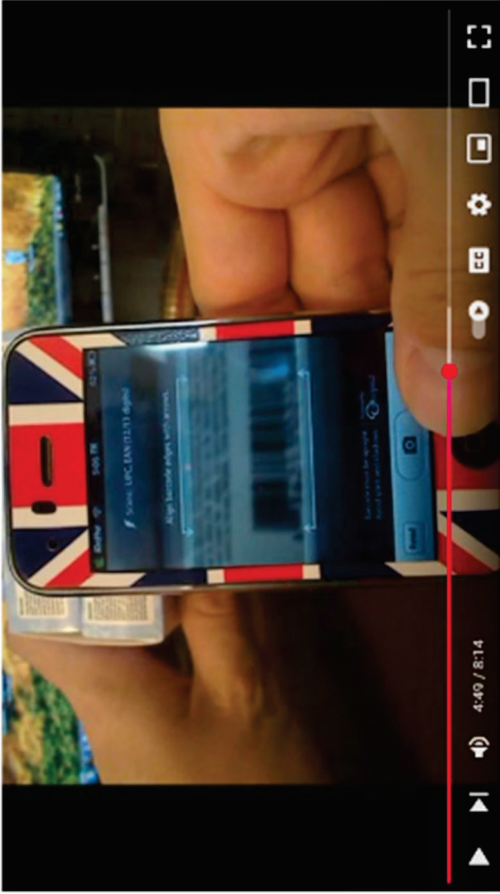
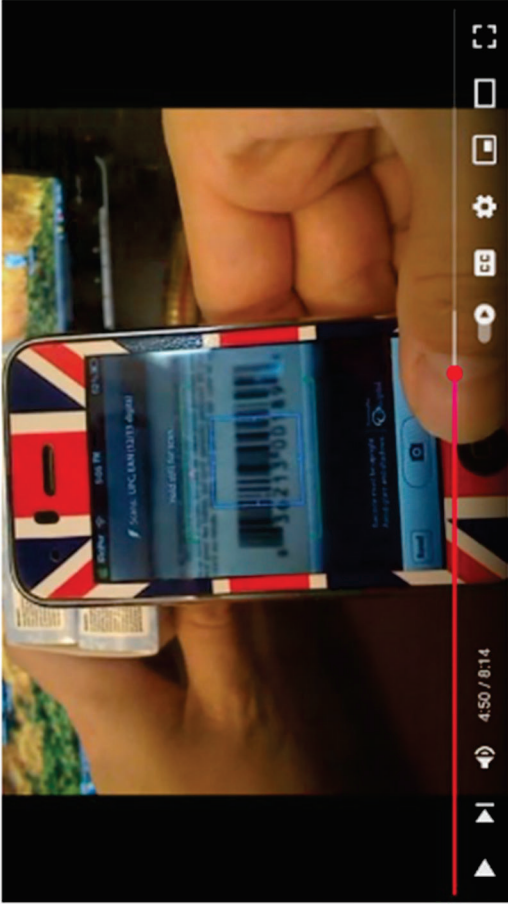
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

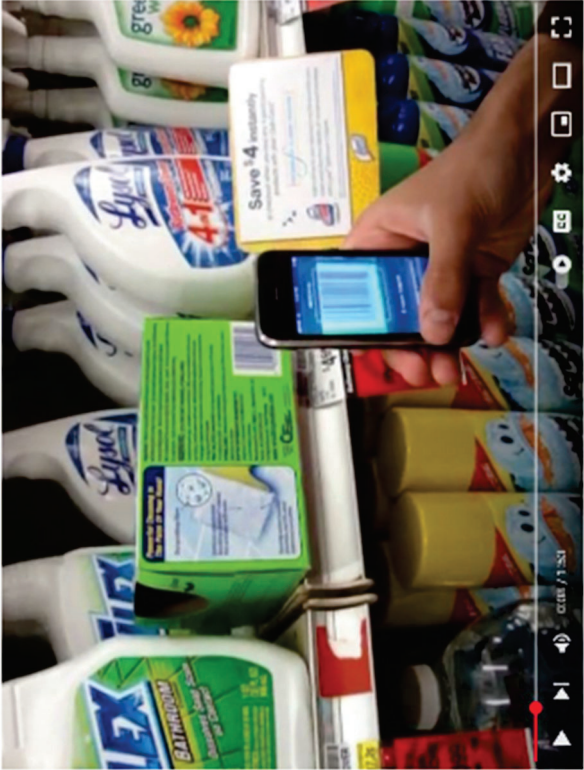
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

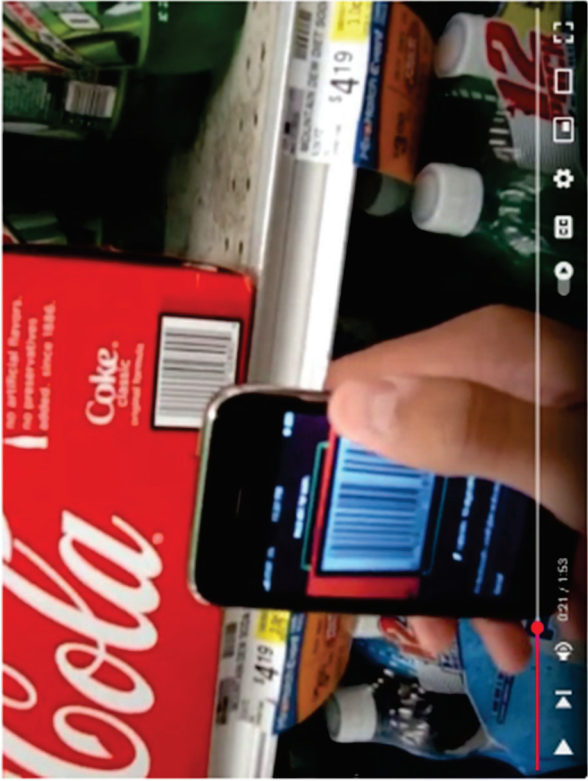
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European 8 digit support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

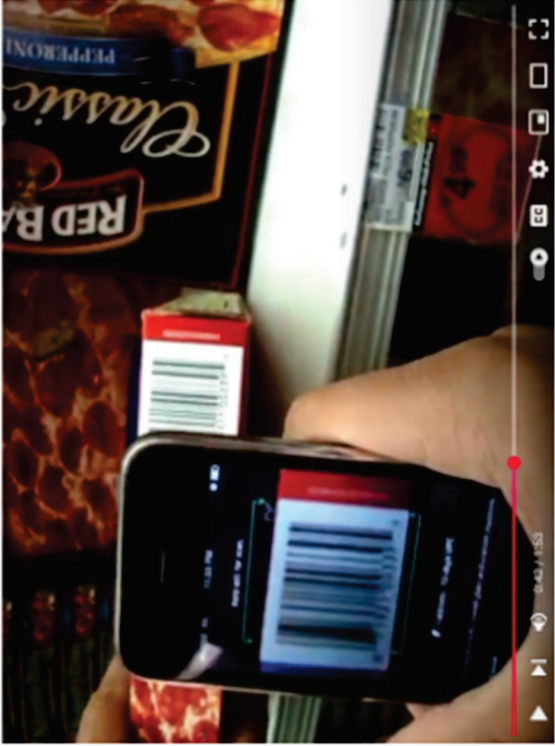
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p> <div data-bbox="267 575 764 1463"></div> <p data-bbox="792 1014 824 1514">RedLaser (Review Video) at 3:53–5:19</p> <div data-bbox="847 564 1352 1463"></div>

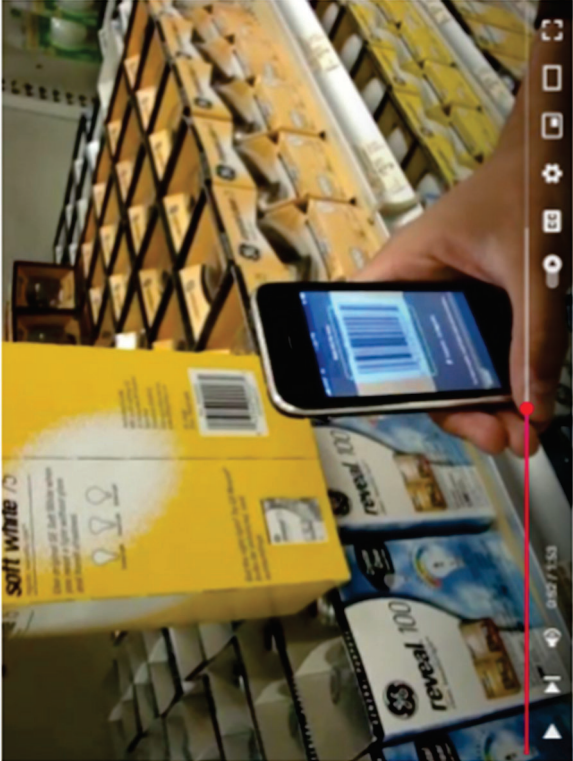
Claims	Prior Art
	<p data-bbox="212 1247 245 1514">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1463">SDK</p> <p data-bbox="306 1073 323 1463">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 585 347 1463">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 552 388 1463">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1155 444 1514">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 529 1453">Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="493 1434 509 1453" href="#">Occipital has released an update to its <a data-bbox="518 942 534 1453" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture.</p> <p data-bbox="537 945 634 1453">Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> <p data-bbox="656 945 797 1453">Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="781 1268 797 1453" href="#">SDK.</p> <p data-bbox="821 1155 854 1514">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 900 951 1453">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1155 1024 1514">RedLaser (TechCrunch) at 1</p> <p data-bbox="1045 968 1105 1463">I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1073 999 1089 1463" href="#">Doug Dodge covered for us, he explained</p> <p data-bbox="1146 1299 1179 1514"><i>See also claim 3.</i></p> <p data-bbox="1200 117 1305 1514">This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p data-bbox="1338 1551 1403 1992">5. The system of claim 3, wherein the plurality of monitoring criteria</p>	<p data-bbox="1338 176 1443 1514">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 3, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example:</p>

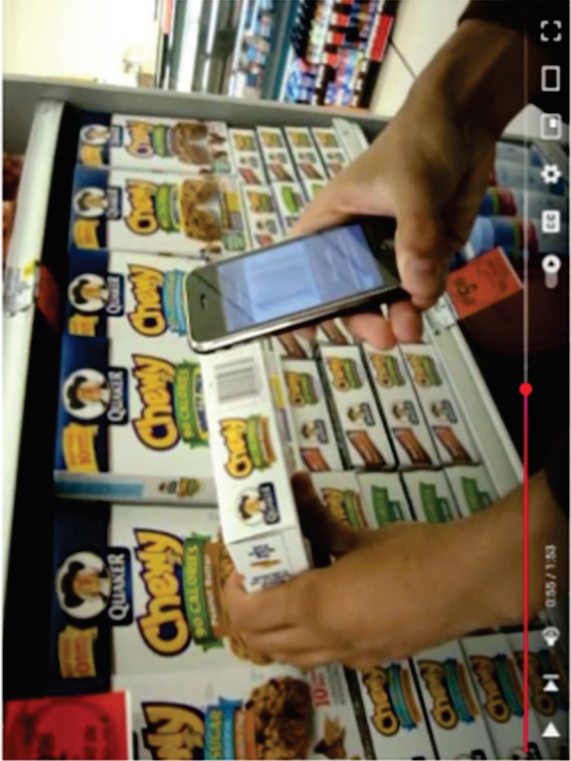
<p>Claims</p> <p>Includes criteria based on light brightness, skewing, and warping.</p>	<p>Prior Art</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 
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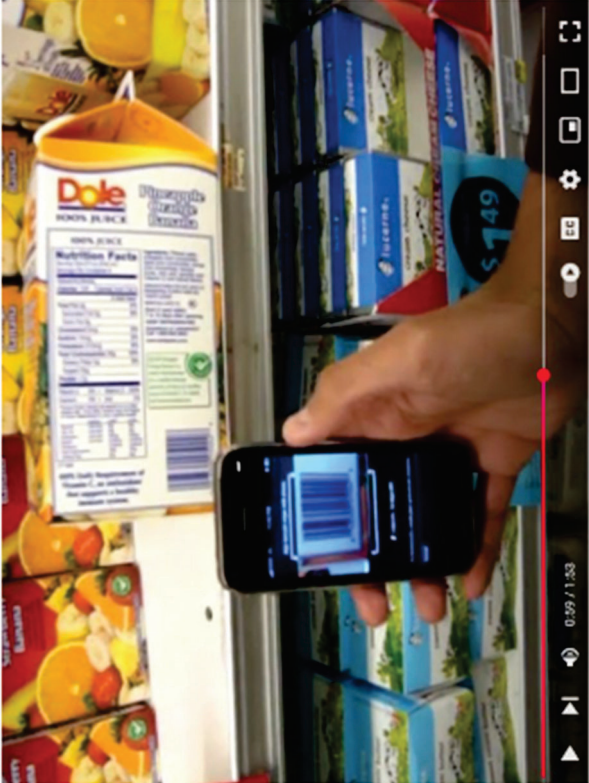
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

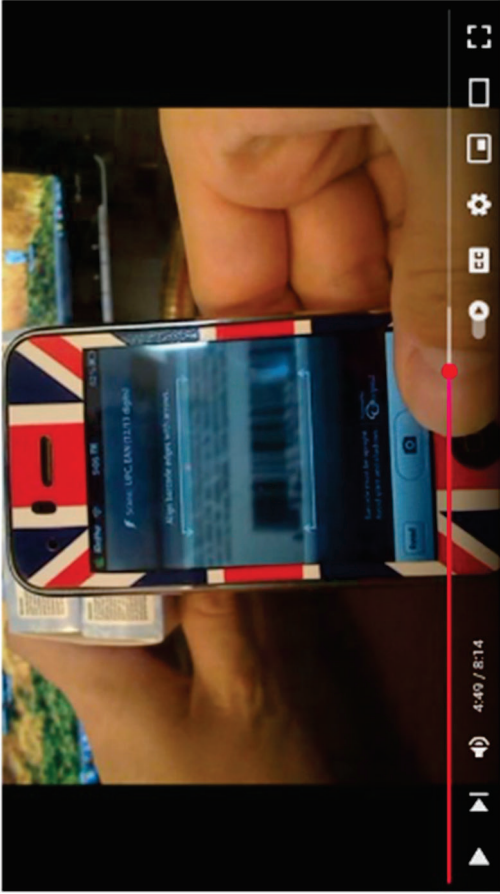
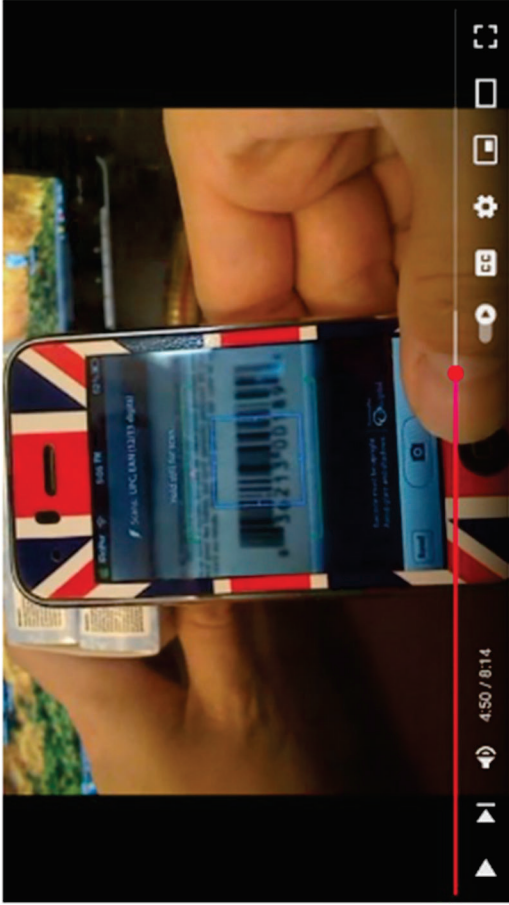
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

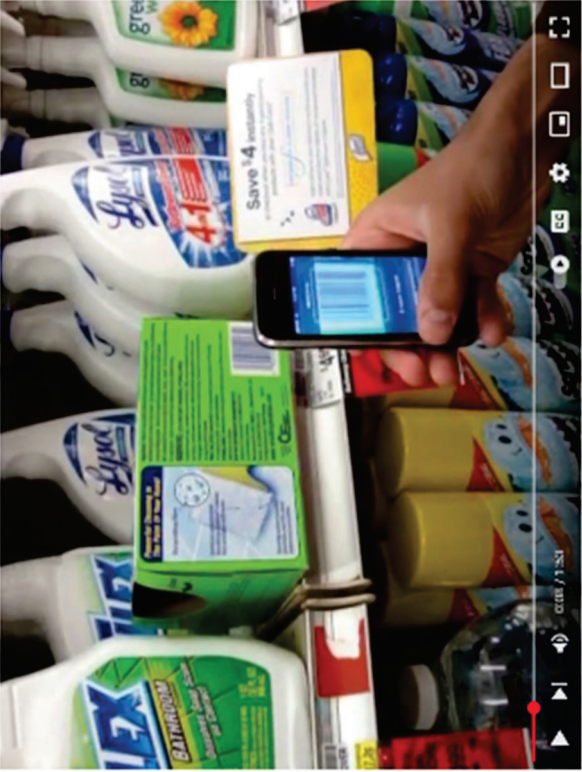
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

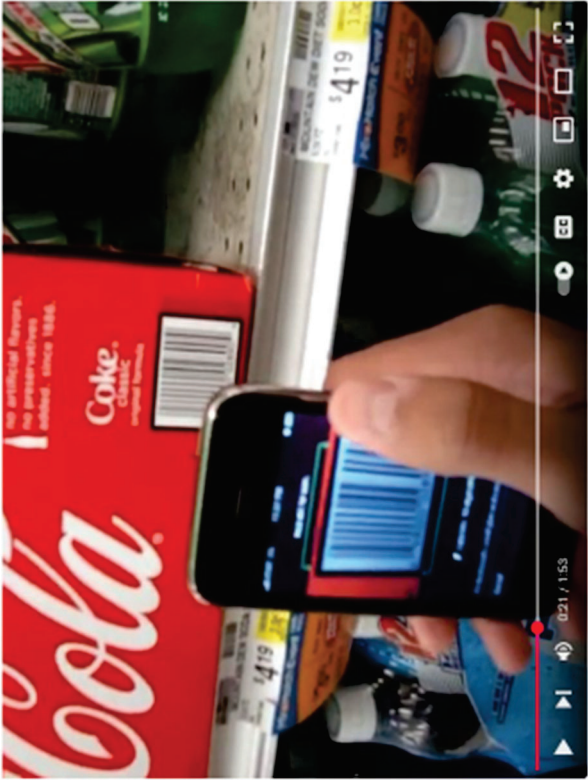
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p data-bbox="212 699 245 1514">RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p data-bbox="878 1104 911 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="927 1003 971 1465">Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p data-bbox="992 1104 1024 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1040 552 1084 1465">Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (student) support for real-time mode very soon.</p> <p data-bbox="1105 1104 1138 1514">RedLaser (RedLaser Home) at 1</p> <p data-bbox="1162 1136 1187 1465">What if your iPhone could read barcodes?</p> <p data-bbox="1195 947 1211 1465">...just like the scanners at the checkout (you know, the ones with the red laser.)</p> <div data-bbox="1235 1142 1373 1465">  <p data-bbox="1235 926 1252 1115">You could do all sorts of cool things:</p> <ul data-bbox="1252 821 1308 1115" style="list-style-type: none"> Check online prices for a DVD player. Compare prices and add them to your Tivo. Scan a book and check for reviews. Scan the milk and add it to your grocery list. <p data-bbox="1317 590 1365 1115">I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p> </div>

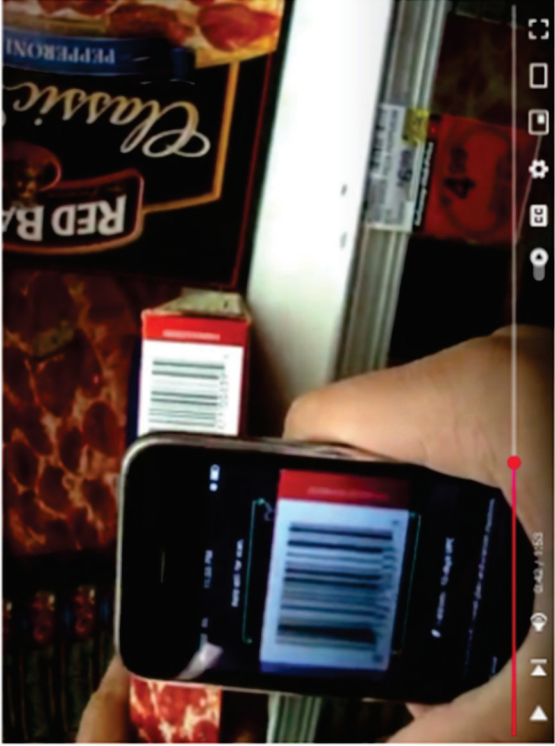
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

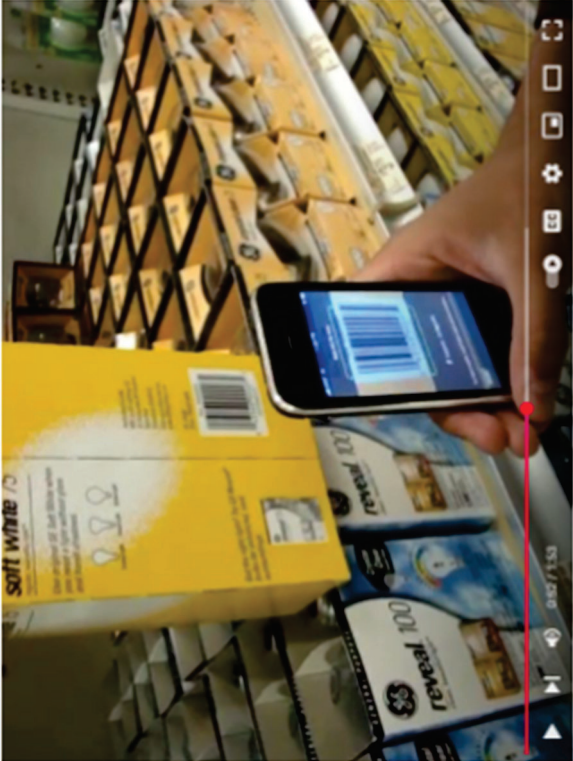
Claims	Prior Art
	<p data-bbox="212 1247 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1465">SDK</p> <p data-bbox="306 1073 324 1465">So... you've got a great idea for a barcode-based application on the iPhone. ...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="354 552 386 1465">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="415 1155 448 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 634 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup Occipital has released an update to its RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 942 797 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some impressive mobile visual search technologies. The scanning technology is available to other developers through an SDK. </p> <p data-bbox="821 1155 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 898 956 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="1008 1299 1040 1518"><i>See also</i> claim 3.</p> <p data-bbox="1060 119 1166 1518">This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p data-bbox="1198 1541 1409 1995">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.</p>	<p data-bbox="1198 111 1304 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p>

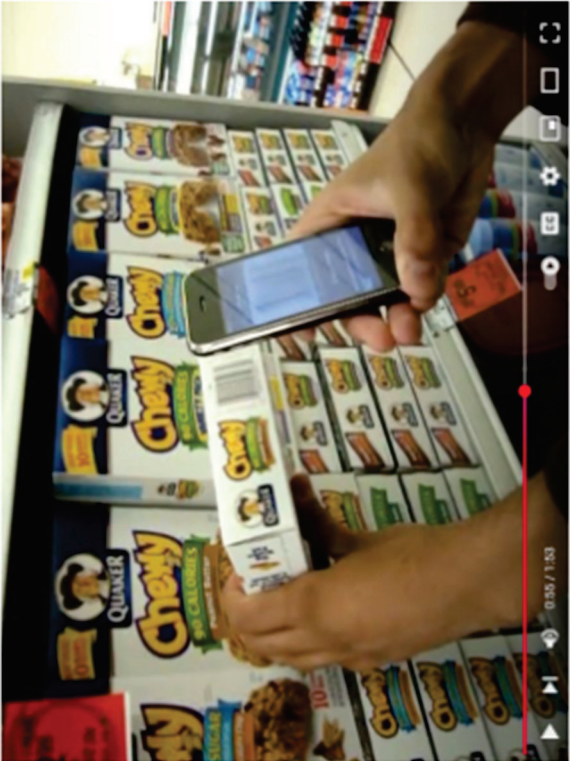
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:01–0:09</p> 

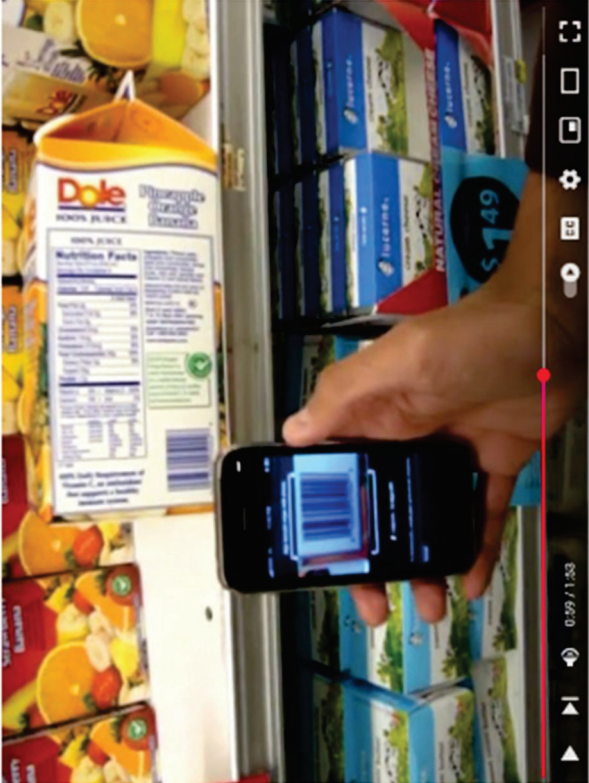
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

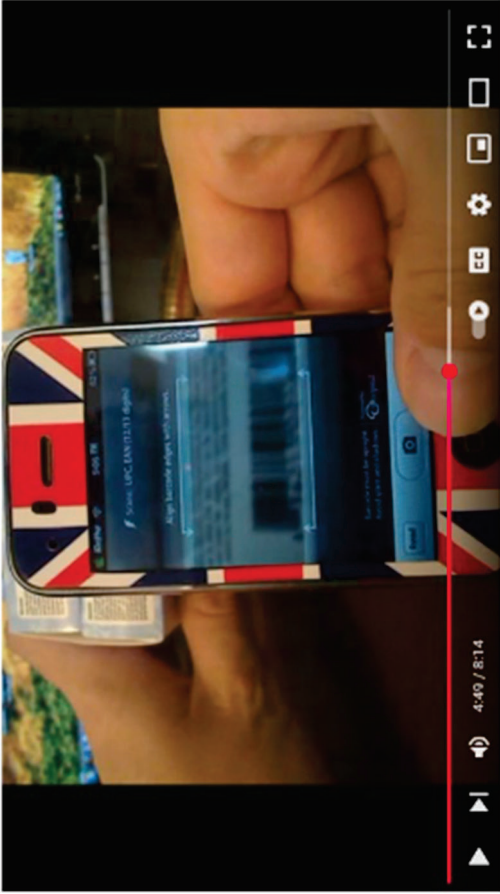
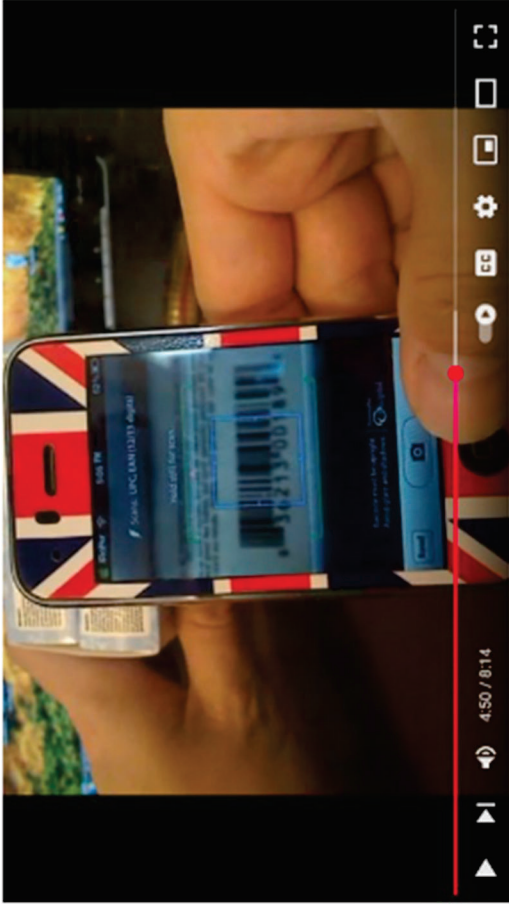
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

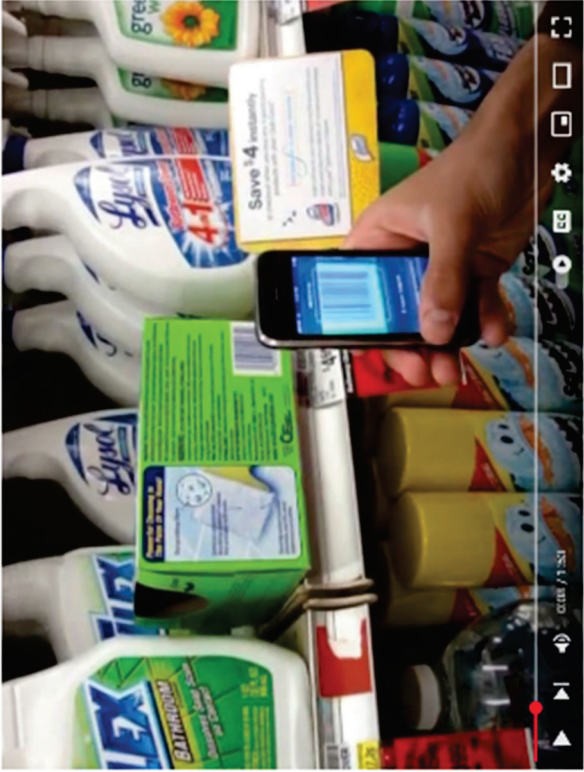
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

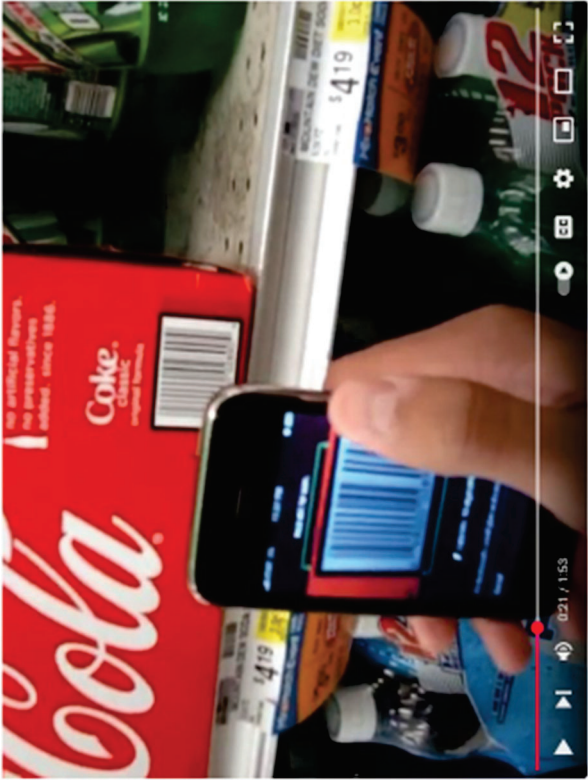
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things:</p> <ul style="list-style-type: none">Check online prices for a DVD player.Compare prices and add them to your Tivo.Scan a book and check for reviews.Scan the milk and add it to your grocery list. <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

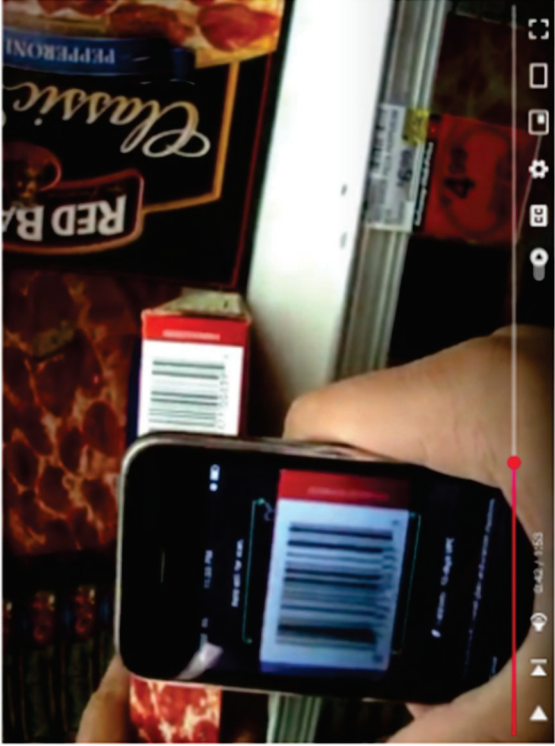
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

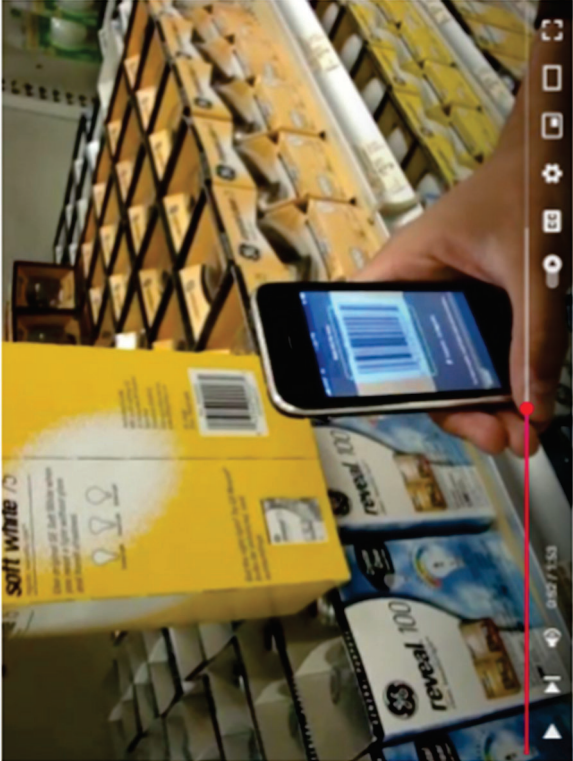
Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1465">SDK</p> <p data-bbox="306 1071 323 1465">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 585 347 1465">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 552 388 1465">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1152 444 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 631 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="488 1434 505 1455" href="#">Occipital has released an update to its <a data-bbox="513 942 529 1455" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 942 795 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="779 1268 795 1455" href="#">SDK. </p> <p data-bbox="821 1152 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 900 951 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="1008 1134 1040 1518"><i>See also</i> limitations 1[i], 1[k].</p> <p data-bbox="1060 115 1167 1518"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1198 1554 1338 1992">7. The system of claim 1, wherein the digital image is a modified version of the captured video frame.</p>	<p data-bbox="1198 115 1268 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 1, wherein the digital image is a modified version of the captured video frame." For example:</p>

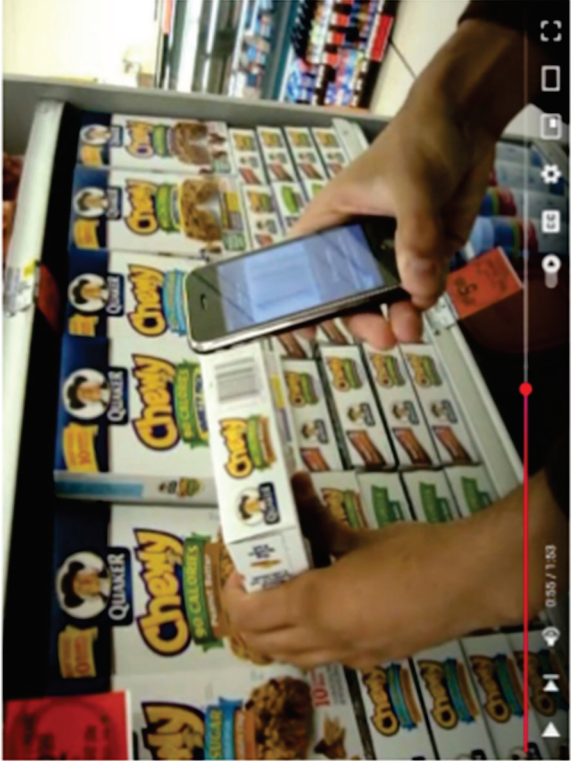
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:01–0:09</p> 

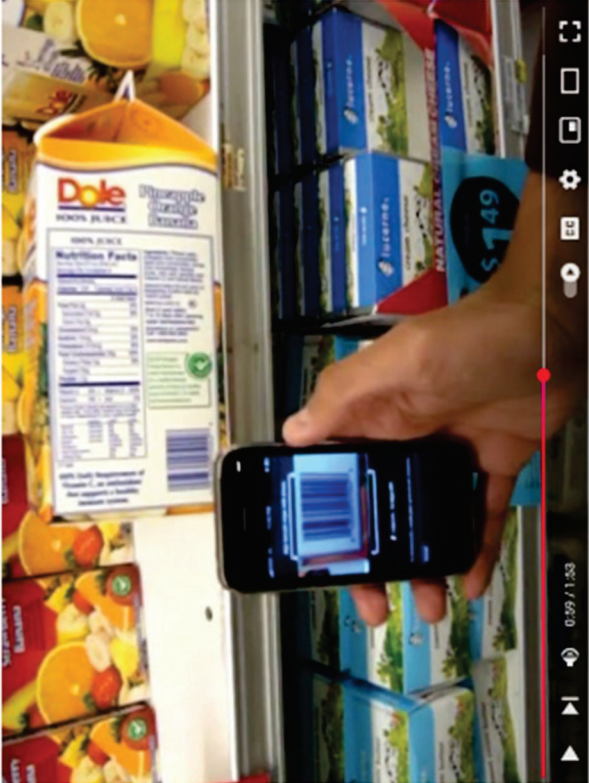
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

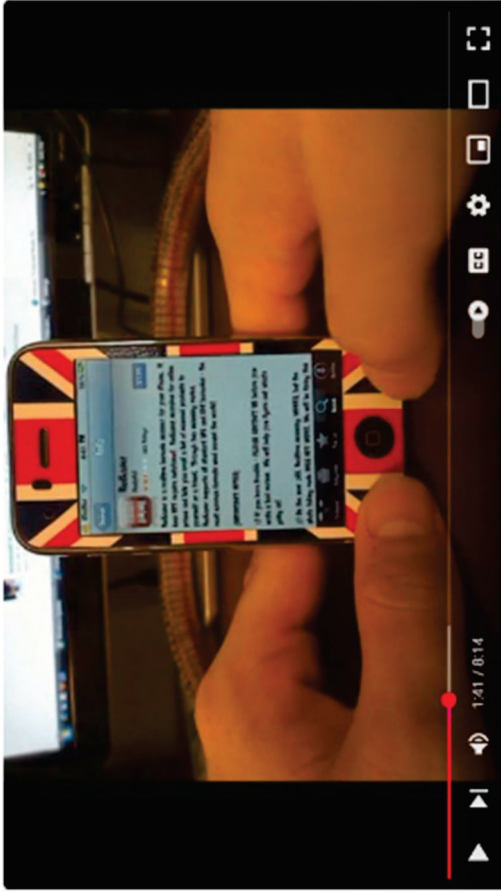
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

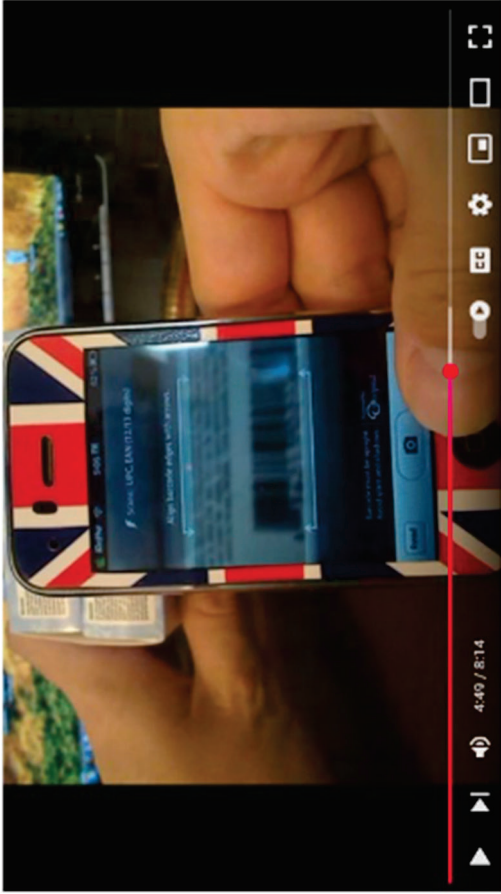
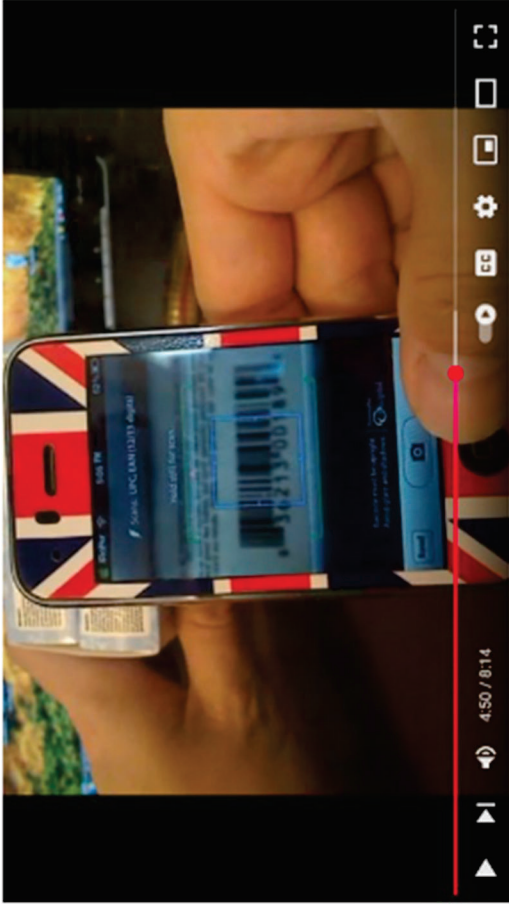
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

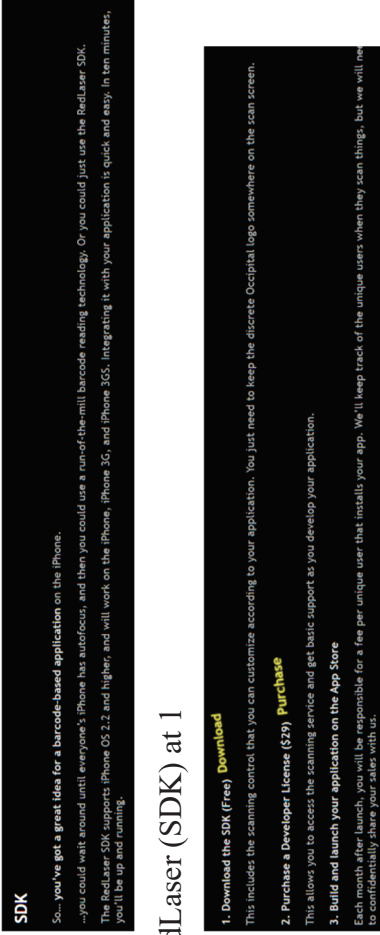
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:54–0:58</p> 

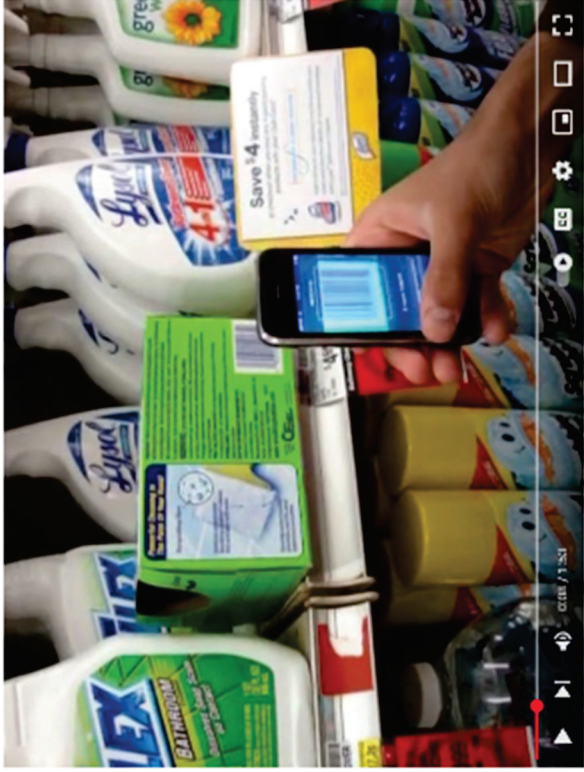
Claims	Prior Art
	RedLaser (Realtime Video) at 0:58–1:01 

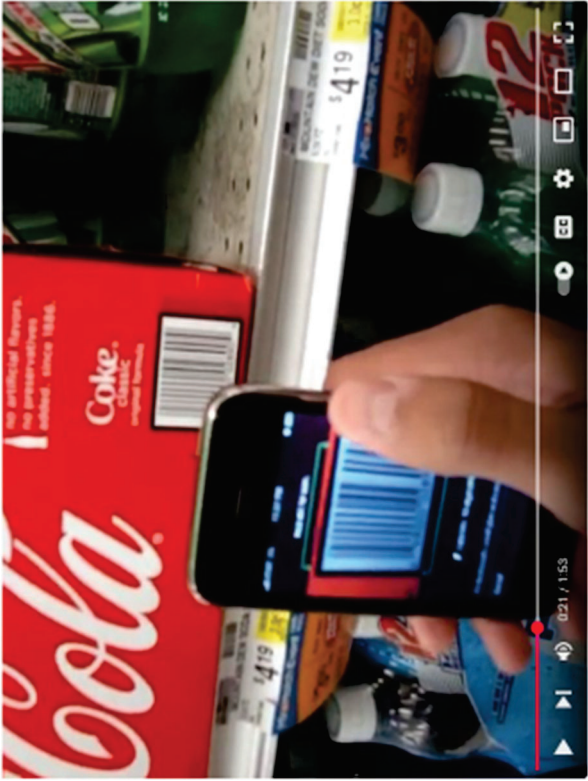
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser.)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<div>RedLaser (RedLaser Home) at 1</div> <div>On you wanted to do all that other stuff too? We know! But we're too busy to make every application under the sun, so we've made RedLaser's technology available for use in other applications with the RedLaser SDK.</div> <div>RedLaser (Review Video) at 1:06–3:04</div> <div></div>

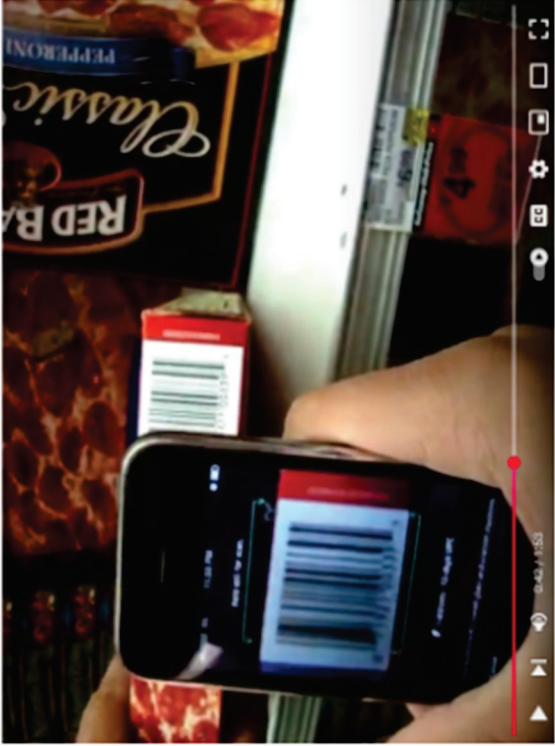
Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p> <div data-bbox="266 575 764 1463"></div> <p data-bbox="792 1014 824 1514">RedLaser (Review Video) at 3:53–5:19</p> <div data-bbox="846 564 1352 1463"></div>

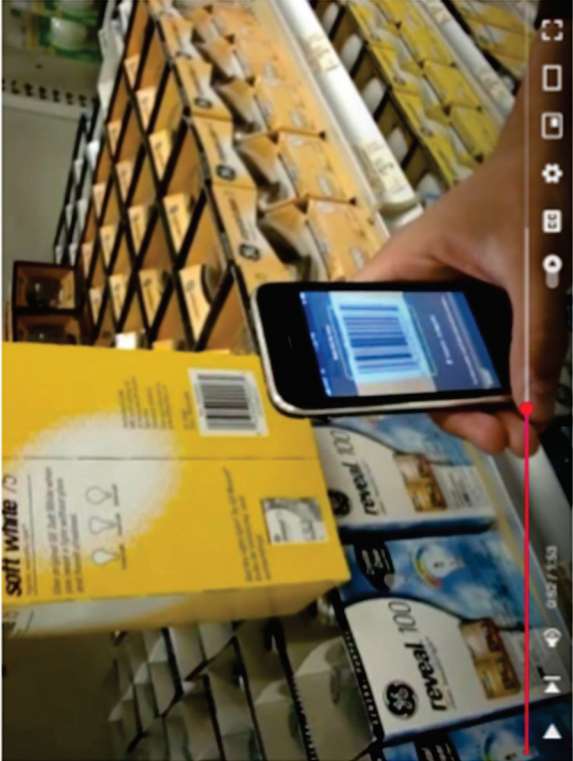
Claims	<p>Prior Art</p> <p>RedLaser (SDK) at 1</p>  <p>RedLaser (SDK) at 1</p> <p>RedLaser (TechCrunch) at 1</p> <p>RedLaser (TechCrunch) at 1</p> <p>Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> <p>See also limitations 1[j], 1[m], 1[o].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
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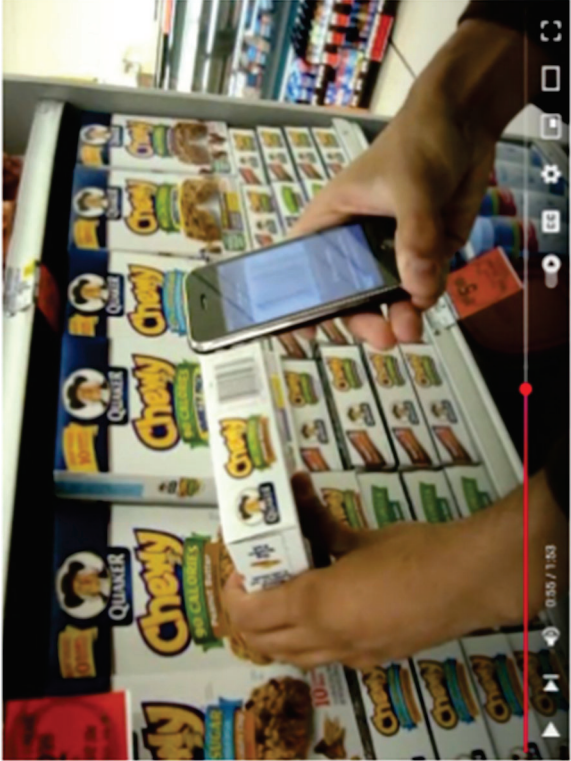
Claims	Prior Art
<p>8. The system of claim 1, wherein the wireless network is a cellular network.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 1, wherein the wireless network is a cellular network." For example:</p> <p>RedLaser (Realtime Video) at 0:01–0:09</p> 

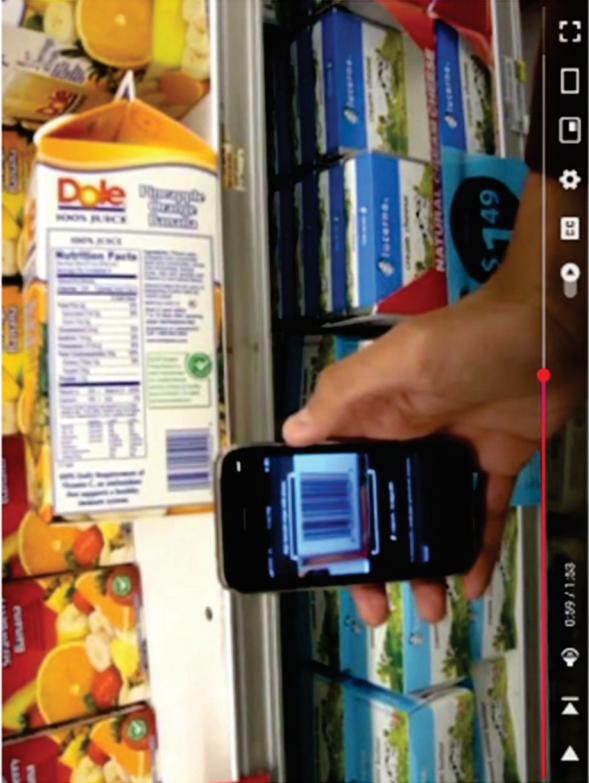
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:31–0:33</p> 

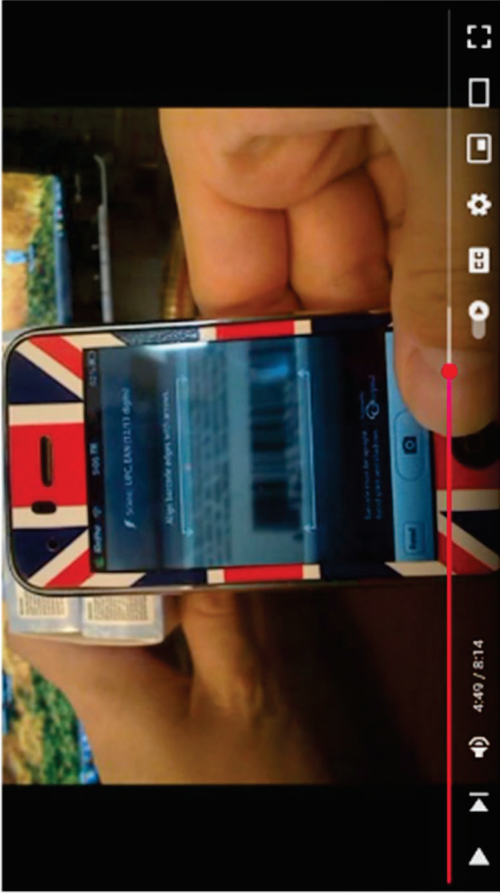
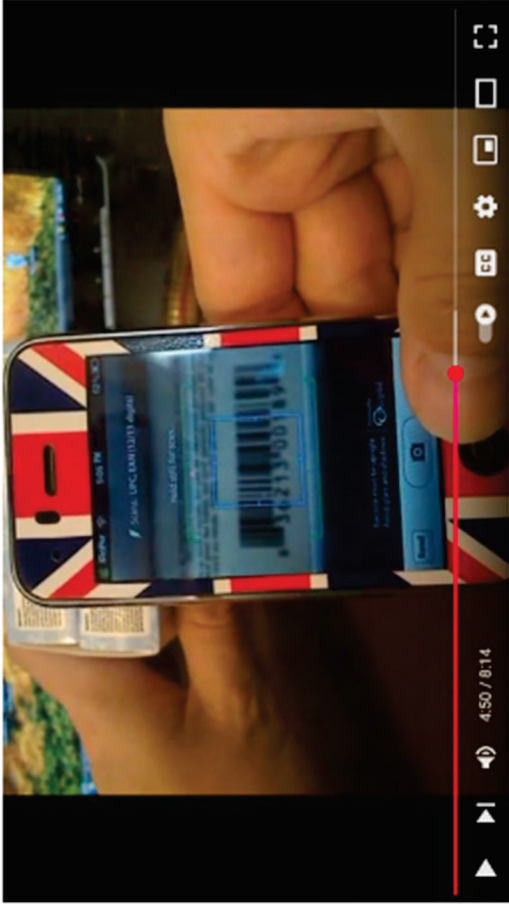
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:54–0:58</p> 

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

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European standard support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between different stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

Claims	Prior Art
	<p data-bbox="212 1247 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 541 394 1470"> <p data-bbox="269 1430 285 1465">SDK</p> <p data-bbox="306 1071 323 1465">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 585 347 1465">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 552 388 1465">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="412 1155 444 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 942 631 1455"> Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="488 1434 505 1455" href="#">Occipital has released an update to its <a data-bbox="513 942 529 1455" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture. Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models. </p> <p data-bbox="656 942 794 1455"> Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="777 1268 794 1304" href="#">SDK. </p> <p data-bbox="821 1155 854 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="870 888 972 1470"> <p data-bbox="886 900 951 1455">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="1008 1215 1040 1518"><i>See also</i> limitation 1[j].</p> <p data-bbox="1060 117 1166 1518"> This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading. </p>
<p data-bbox="1198 1541 1344 1992">9[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:</p>	<p data-bbox="1198 174 1304 1518">To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] system enabling mobile check deposit auto-capture functionality via video frame processing, the system." For example:</p> <p data-bbox="1323 1247 1356 1518"><i>See</i> limitation 1[pre].</p>

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

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

Claims	Prior Art
<p>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;</p>	<p>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.” For example: <i>See</i> limitation 1[j].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[9i] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “processing the digital image of the check Including performing optical character recognition and verifying that the digital image of the check Is acceptable for mobile check deposit.” For example: <i>See</i> limitation 1[l], 1[n].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[9j] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated.” For example: <i>See</i> limitation 1[k].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[9k] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “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.” For example:</p>

Claims	Prior Art
<p>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.</p>	<p>See limitation 1[o].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>10[pre]. The system of claim 9, wherein the system is configured to perform additional operations including:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 9, wherein the system is configured to perform additional operations including." For example:</p> <p>See limitation 2[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[10a] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example:</p> <p>See limitation 2[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[10b] 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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example:</p> <p>See limitation 2[b].</p>

Claims	Prior Art
	<p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example: <i>See</i> limitations 9[a], 9[e], 9[f].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example: <i>See</i> claim 3.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>13. The system of claim 12, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 12, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example: <i>See</i> claim 5.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>

Claims	Prior Art
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p> <p><i>See claim 6.</i></p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p> <p><i>See limitations 1[n], 9[i], 9[j].</i></p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>16. The system of claim 11, wherein the one or more computers include the bank computer.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 11, wherein the one or more computers include the bank computer." For example:</p> <p><i>See limitations 9[a], 9[e], 9[f], claim 11.</i></p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>17. The system of claim 9, wherein the wireless network is a cellular network.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 9, wherein the wireless network is a cellular network." For example:</p> <p><i>See limitation 9[h].</i></p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>

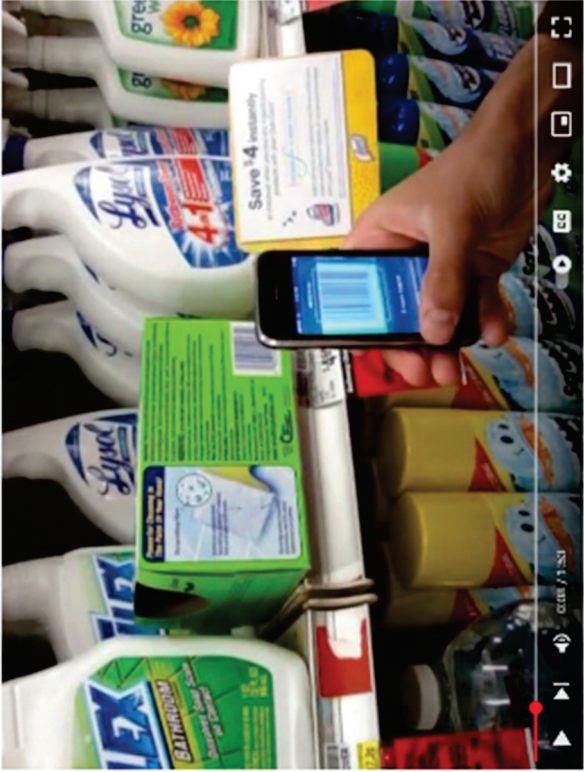
Claims	Prior Art
<p>18[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:</p>	<p>To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] system enabling mobile check deposit auto-capture functionality via video frame processing, the system." For example: See limitation 1[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[18a] 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:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example: See limitation 1[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[18b] a software abstraction layer, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera; and</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "a software abstraction layer, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera." For example: See limitation 1[b].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[18c] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example: See limitation 1[c].</p>

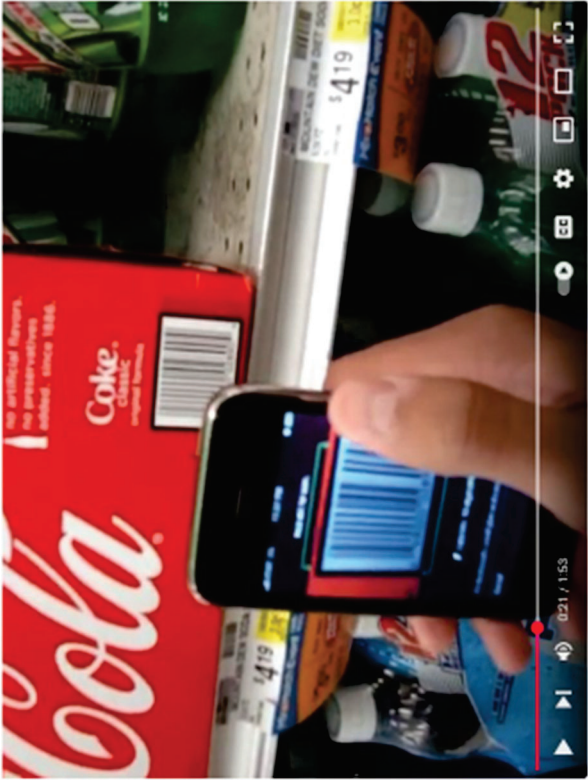
Claims	Prior Art
mobile device to perform operations including:	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[18d] providing Instructions to the user for capturing an image of a check;	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing Instructions to the user for capturing an image of a check." For example: <i>See</i> limitation 1[d].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
[18e] 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;	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example: <i>See</i> limitation 1[e].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
[18f] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: <i>See</i> limitation 1[g].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
[18g] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example: <i>See</i> limitation 1[h].</p>

Claims	Prior Art
<p>automatically capturing the video frame;</p>	<p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[18h] 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;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured.” For example: See limitation 1[i].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[18i] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “using a wireless network, transmitting a digital image of the check from the user’s mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame.” For example: See limitation 1[j].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[18j] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated.” For example: See limitation 1[k].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>

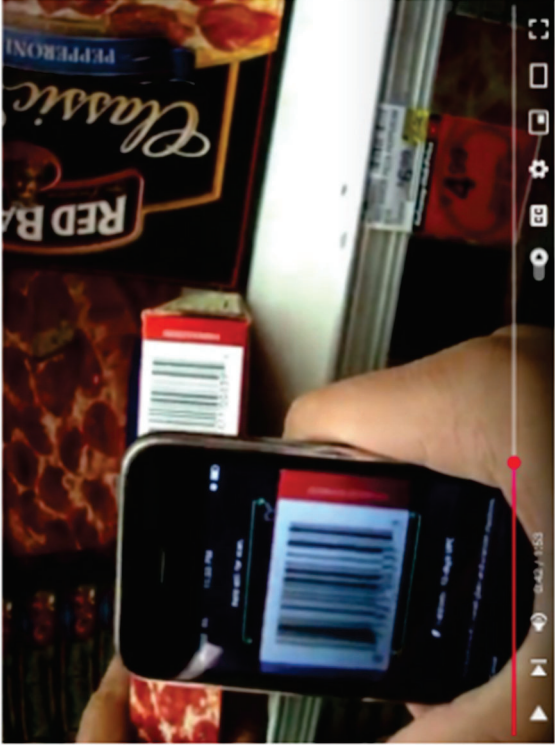
Claims	Prior Art
<p>[18k] a computer comprising a processor coupled to a memory storing Instructions that, when executed by the processor, cause the computer to update a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for 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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example: See limitation 1[o].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>19[pre]. The system of claim 18, wherein the downloaded app causes the user's mobile device to perform additional operations including:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 18, wherein the downloaded app causes the user's mobile device to perform additional operations including." For example: See limitation 2[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[19a] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: See limitation 2[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>

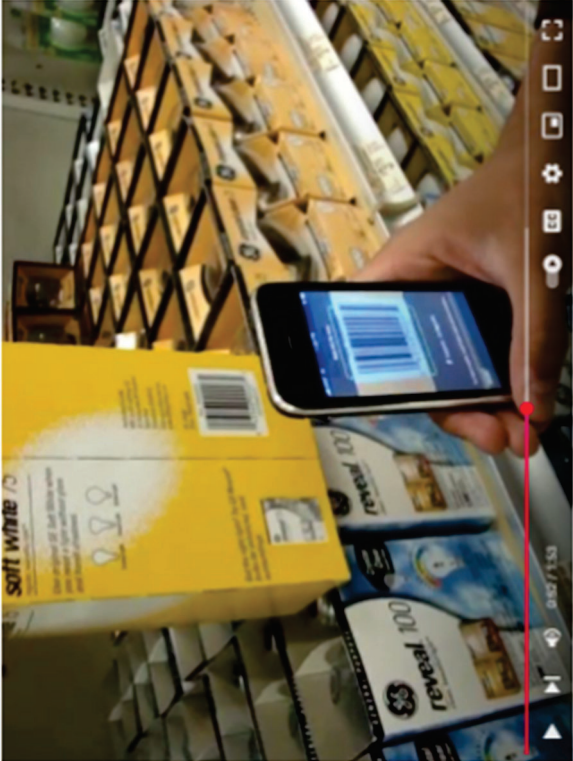
Claims	Prior Art
<p>[19b] after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example:</p> <p>See limitation 2[b].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p> <p>See claim 3.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p>

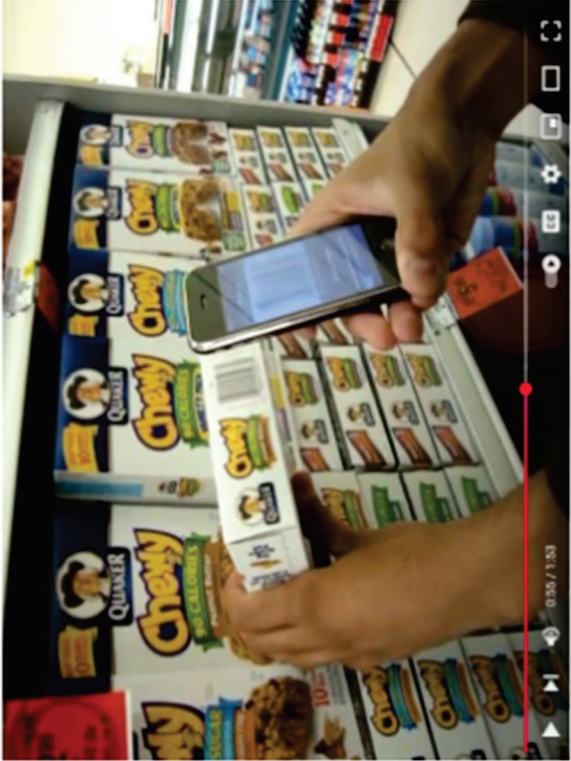
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:01–0:09</p> 

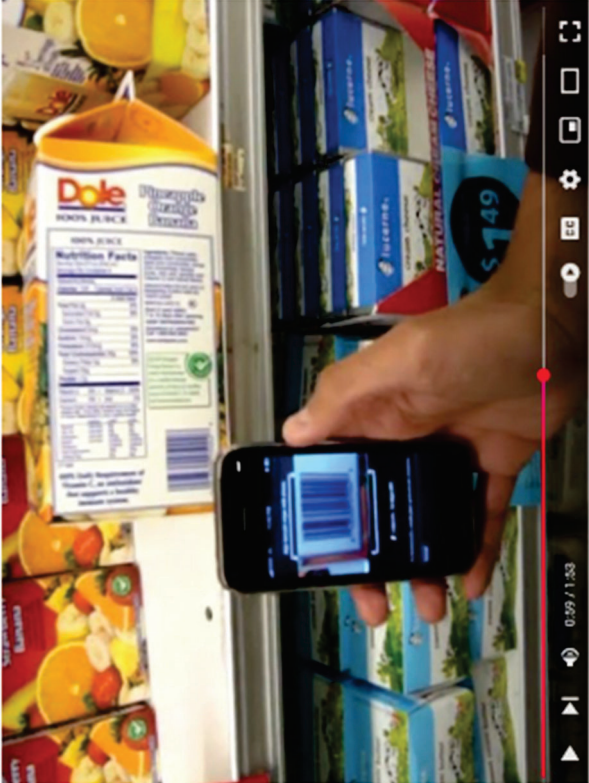
Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:18–0:23</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:31–0:33</p> 

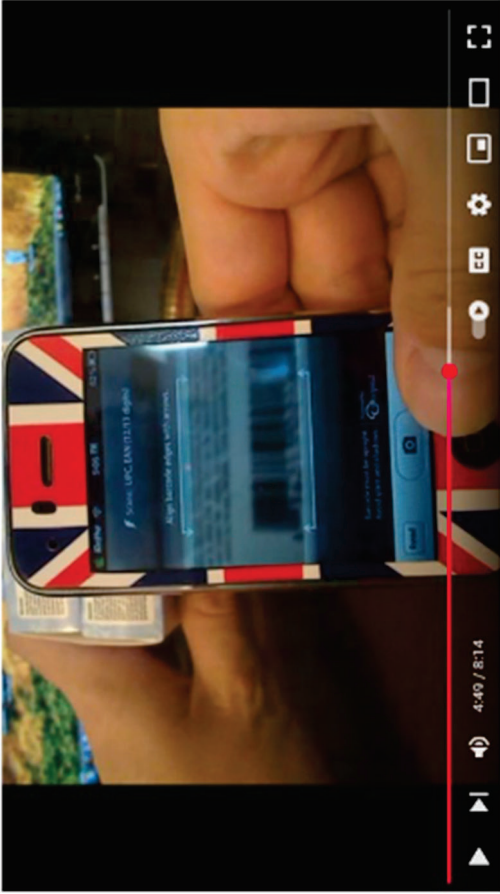
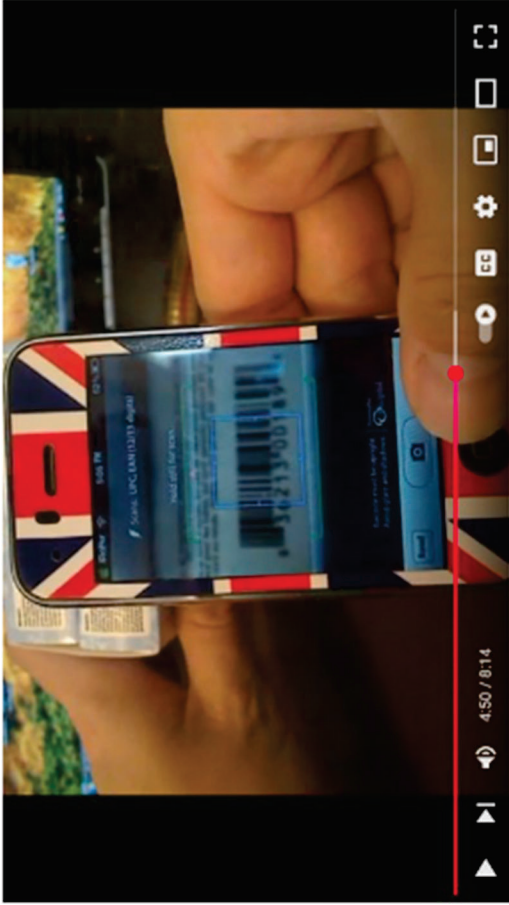
Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:40–0:43</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:49–0:54</p> 

Claims	Prior Art
	<p data-bbox="212 995 245 1514">RedLaser (Realtime Video) at 0:54–0:58</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 0:58–1:01</p> 

Claims	Prior Art
	<p>RedLaser (Realtime Video) at 1:02–1:06; see also id. 1:06–1:46</p>  <p>RedLaser (RedLaser Home) at 1</p> <p>Get the RedLaser app and try scanning the barcode at left right from your screen.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>Our latest version, RedLaser 2.0, has a new mode that lets you scan UPCs in real-time as seen in the video. We'll be adding EAN (books), European (tickets) support for real-time mode very soon.</p> <p>RedLaser (RedLaser Home) at 1</p> <p>What if your iPhone could read barcodes? ...just like the scanners at the checkout (you know, the ones with the red laser)</p>  <p>You could do all sorts of cool things: - Check online prices for a DVD player. - Compare prices between stores. - Scan a book and check for reviews. - Scan the milk and add it to your grocery list.</p> <p>I know what you're thinking. That's impossible, right? You heard the camera just wasn't good enough. Actually, it is good enough. But you can't use just any old barcode technology. You need RedLaser - just maybe the most advanced 1D barcode recognition technology on planet earth.</p>

Claims	Prior Art
	<p data-bbox="212 1087 245 1514">RedLaser (Review Video) at 4:49</p>  <p data-bbox="789 1014 821 1514">RedLaser (Review Video) at 3:53–5:19</p> 

Claims	Prior Art
	<p data-bbox="212 1245 245 1518">RedLaser (SDK) at 1</p> <div data-bbox="261 539 393 1467"> <p data-bbox="269 1428 287 1461">SDK</p> <p data-bbox="306 1068 324 1461">So... you've got a great idea for a barcode-based application on the iPhone.</p> <p data-bbox="331 583 349 1461">...you could wait around until everyone's iPhone has autofocus, and then you could use a run-of-the-mill barcode reading technology. Or you could just use the RedLaser SDK.</p> <p data-bbox="355 550 386 1461">The RedLaser SDK supports iPhone OS 2.2 and higher, and will work on the iPhone, iPhone 3G, and iPhone 3GS. Integrating it with your application is quick and easy. In ten minutes, you'll be up and running.</p> </div> <p data-bbox="414 1152 446 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="472 940 529 1453">Now that the new iPhone 3G S has a video camera, TechStars startup <a data-bbox="492 1434 509 1453" href="#">Occipital has released an update to its <a data-bbox="516 940 534 1453" href="#">RedLaser app (iTunes link, \$1.99) which speeds up barcode scanning by not requiring you to first take a picture.</p> <p data-bbox="535 940 633 1453">Occipital claims that its "realtime barcode scanner" is the only one which works on phones with both autofocus (the new 3G S) and without (the older iPhone and iPod Touch). Other barcode scanning apps, such as ShopSavvy's, can also take advantage of the autofocus camera on the 3G S, but can't do on-the-fly scanning on the older models.</p> <p data-bbox="654 940 795 1453">Like other barcode scanning apps, many of which are free, RedLaser looks up price comparisons in an ever-growing product database. The utility of these apps is really determined by how good the back-end database is more than the scanning technology itself. But RedLaser is really more of a technology demo for Occipital, which is developing some some impressive mobile visual search technologies. The scanning technology is available to other developers through an <a data-bbox="779 1266 795 1453" href="#">SDK.</p> <p data-bbox="823 1152 855 1518">RedLaser (TechCrunch) at 1</p> <div data-bbox="872 886 972 1467"> <p data-bbox="888 898 954 1453">Occipital Brings Seamless Barcode Scanning To The iPhone With RedLaser</p> </div> <p data-bbox="992 1152 1024 1518">RedLaser (TechCrunch) at 1</p> <p data-bbox="1044 968 1102 1461">I am more excited by what Occipital has in the works for more sophisticated visual-recognition apps. Last year, at a TechStars Demo Day which <a data-bbox="1070 995 1086 1461" href="#">Doug Dodge covered for us, he explained</p> <p data-bbox="1144 1266 1177 1518">See claims 3, 4, 20.</p> <p data-bbox="1198 113 1305 1518">This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p data-bbox="1334 1537 1442 1995">22. The system of claim 20, wherein the plurality of monitoring criteria Includes criteria based on</p>	<p data-bbox="1334 159 1442 1518">RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 20, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example:</p>

Claims	Prior Art
light brightness, skewing, and warping.	<p>See claim 5.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he 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." For example:</p> <p>See claim 6.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>24. The system of claim 18, wherein the digital image is a modified version of the captured video frame.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 18, wherein the digital image is a modified version of the captured video frame." For example:</p> <p>See claim 7.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>25. The system of claim 18, wherein the wireless network is a cellular network.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 18, wherein the wireless network is a cellular network." For example:</p> <p>See claim 8.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>26[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:</p>	<p>To the extent the preamble is limiting, RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[a] system enabling mobile check deposit auto-capture functionality via video frame processing, the system." For example:</p> <p>See limitation 1[pre].</p>

Claims	Prior Art
	<p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26a] 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:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example:</p> <p>See limitation 1 [a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26b] a software abstraction layer, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera; and</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "a software abstraction layer, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera." For example:</p> <p>See limitation 1 [b].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26c] 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:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example:</p> <p>See limitation 1 [c].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26d] providing Instructions to the user for capturing a check;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing Instructions to the user for capturing a check." For example:</p>

Claims	Prior Art
	<p>See limitation 1[d].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26e] 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;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer." For example:</p> <p>See limitation 1[e].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26f] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example:</p> <p>See limitation 1[g].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26g] 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;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame." For example:</p> <p>See limitation 1[h].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26h] when the video frame of the live video of the check in the field of view of the camera is</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at</p>

Claims	Prior Art
<p>determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;</p>	<p>least one monitoring criterion, providing feedback advising the user that the check has been captured.” For example: <i>See</i> limitation 1[i].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[26i] 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</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “using a wireless network, transmitting a digital image of the check from the user’s mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame.” For example: <i>See</i> limitation 1[j].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[26j] 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;</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated.” For example: <i>See</i> limitation 18[j].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[26k] the system configured to perform image processing operations on an image of the check, the image processing operations including performing optical character recognition and</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “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.” For example: <i>See</i> limitations 1[j], 1[n].</p>

Claims	Prior Art
<p>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</p>	<p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[26] 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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "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." For example: See limitation 1[o].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>27[pre]. The system of claim 26, wherein the downloaded app causes the user's mobile device to perform additional operations including:</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 26, wherein the downloaded app causes the user's mobile device to perform additional operations including." For example: See limitation 2[pre].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.</p>
<p>[27a] before determining that the video frame of the live video of the</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion,</p>

Claims	Prior Art
<p>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</p>	<p>determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion.” For example: <i>See</i> limitation 2[a].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>[27b] 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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.” For example: <i>See</i> limitation 2[b].</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>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.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “[t]he 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.” For example: <i>See</i> claim 3.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>29. The system of claim 28, wherein the plurality of monitoring criteria Includes a criterion based on magnetic ink character recognition (MICR) line detection.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “[t]he system of claim 28, wherein the plurality of monitoring criteria Includes a criterion based on magnetic ink character recognition (MICR) line detection.” For example: <i>See</i> claim 4.</p>

Claims	Prior Art
	<p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>
<p>30. The system of claim 26, wherein the wireless network is a cellular network.</p>	<p>RedLaser discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “[t]he system of claim 26, wherein the wireless network is a cellular network.” For example: <i>See</i> claim 8.</p> <p>This limitation also would have been obvious to a person of ordinary skill in the art based on (1) RedLaser alone; (2) RedLaser in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.</p>