

Exhibit B23 - Invalidity of 12,211,095 in view of WVUFCU App

WVUFCU App anticipates and/or renders obvious (alone or in combination with other references), at least under USAA's apparent infringement theories, all asserted claims of U.S. Patent No. 12,211,095 ("the '095 patent"). WVUFCU App was known, publicly used, and/or on sale in the United States at least as of July 4, 2009 and is therefore prior art to the '095 patent. Example evidence of the design and function of WVUFCU App includes, but is not limited to:

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

Regions has charted the portions of the reference that correspond to each element, including at least under USAA's apparent interpretation of the claims as reflected in 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 WVUFCU App does not disclose one or more limitations of the asserted claims, it would have been obvious to combine the teachings of WVUFCU App with (1) the knowledge of one of ordinary skill in the art, and/or (2) the teachings of any of the prior art set forth in Regions' other invalidity charts and cover pleading, to show all the limitations of the asserted claims, including for the reasons set forth in Regions' Invalidity Contentions Cover Pleading, which are incorporated herein.

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

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

EXHIBIT 1086
REGIONS v. USAA
IPR2025-01356

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- Jim Bruene, "WV United Federal Credit Union Is First with iPhone-Based Remote Check Scan & Deposit," Finovate Blog (July 12, 2009), <https://finovate.com/wv-united-federal-credit-union-is-first-with-iphone-based-remote-check-scan-deposit/> ("Finovate Blog") (**REGIONS_USAA-00004337**);
- Web Archive of WV United FCU - iPhone App, <http://www.wvunited.org/iphone.htm> (July 28, 2009), available at <http://web.archive.org/web/20090728053818/http://www.wvunited.org:80/iphone.htm> ("iPhone App") (**REGIONS_USAA-00005368**); and
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No part of this exemplary chart construes, or is intended to construe, the specification, file history, or claims of the asserted patents. In addition, nothing stated in this chart shall be treated as an admission or suggestion that Regions agrees with USAA regarding either the scope of any of the asserted claims or Regions' apparent interpretation of the scope of the asserted claims, or that Regions' accused products meet any limitations of the claims.

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

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

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

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

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

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

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

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[1c] a downloaded app, the 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:	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 Linda Bodie: I would label us an early adopter. With the iPhone RDC strategy, that was something we had thought about years before the whole Apple app phenomenon happened. But at the time there was no secure way to send images on a phone, so Apple helped us out with that. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don’t want to. They can also see links to our Facebook and Twitter pages when they’re on their online banking page. Text banking is in beta, but it’s coming as well. I’m not sure how other folks

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

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

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

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Claims	Prior Art WVUnitedFCU (Finovate Blog) at 4 The screenshot displays the WVUnitedFCU website with a navigation bar at the top containing links: Home, Business Center, Specials, Contacts, Services, Loans, Savings, and Join Us. The main heading reads "It's all about you" above the WVUnitedFCU logo. A section titled "iPhone App" describes the deposit process: "Deposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome!" It lists four steps: 1. Take a picture of your check, 2. Resize or adjust your image, 3. Touch deposit to save image, and 4. Confirm that the loan staff you were doing instead of waiting time dragging a piece of paper to your credit union. Below this, a list of "Some helpful things to keep in mind:" includes: making sure the photo captures the entire check, ensuring the check is missing, having a clear photo with adequate light, identifying the deposit by phone number, and noting that Version 1.0 only allows deposits to the user's account. A final note states that newer versions will have additional deposit and payment options. A footer note mentions that cash deposits via iPhone will be available soon.
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	WVUnitedFCU (Finovate Blog) at 4  WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your paper check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens!

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

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[1g] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion." For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

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[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;	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame.” For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don’t want to. They can also see links to our Facebook and Twitter pages when they’re on their online banking page. Text banking is in beta, but it’s coming as well. I’m not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably

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

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

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	• No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. <i>See also</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[11] 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:	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA’s upcoming iPhone app that will support remote check deposits. But it looks like they were beaten to market by tiny WV United FCU headquartered in Charleston, WV. Haven’t heard of WV United? They have just six employees, \$11 million in assets, and 3,000 members. WVUnitedFCU (Finovate Blog) at 2 But somehow they were able to pull off something that no other financial institution has yet to accomplish, accepting paper check deposits via a native iPhone application (iTunes link, see note 1 and 2). The application was added to the iPhone App Store on July 4, and the CU wasted no time in heralding the innovation with a homepage banner (see screenshot below). WVUnitedFCU (Finovate Blog) at 2 The application could not be simpler. Users take a picture by pressing the button on the left (see inset), verifying that the image is readable, then uploading with the button on the right. WV United uses the

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[1m] receiving the digital image of the check transmitted by the user’s mobile device, and	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “receiving the digital image of the check transmitted by the user’s mobile device.” For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don’t want to. They can also see links to our Facebook and Twitter pages when they’re on their online banking page. Text banking is in beta, but it’s coming as well. I’m not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied.

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[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 device receiving an Indication of a result of the server's processing before confirming that the mobile check deposit can go forward; and	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and

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[1o] a computer comprising a processor coupled to a memory storing Instructions that, when executed by the processor, cause the computer to update a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user’s mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit.	WVUFCU App 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 in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit.” For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don’t want to. They can also see links to our Facebook and Twitter pages when they’re on their online banking page. Text banking is in beta, but it’s coming as well. I’m not sure how other folks could move forward with new technologies if their processor is not supportive of that.

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2[pre]. The system of claim 1, wherein the downloaded app causes the user's mobile device to perform additional operations including:	WVUFCU App 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: See limitations 1[pre], 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[2a] before determining that the video frame of the live video of the	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “before determining that the video frame of the live video of the check satisfies the at least one monitoring

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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	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 limitations 1[pre]-1[b], 1[e], 1[g], 1[h], 2[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[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.	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.” For example: See limitations 1[pre]-1[b], 1[e], 1[g]-1[i], 2[pre], 2[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
3. The system of claim 1, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever.

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

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5. The system of claim 3, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 3, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

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

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7. The system of claim 1, wherein the digital image is a modified version of the captured video frame.	WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day.

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

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9[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:	To the extent the preamble is limiting, WVUFCU App 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[9a] a mobile device of a user, the user's mobile device including a	WVUFCU App 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

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

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

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

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

Claims	Prior Art
determining, or both the monitoring and the determining.	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
12. The 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.	WVUFCU App 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: See claim 3. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
13. The system of claim 12, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 12, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example: See claim 5. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
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.	WVUFCU App 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: See claim 6. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
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.	WVUFCU App 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: <i>See</i> limitations 1[n], 9[i], 9[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
16. The system of claim 11, wherein the one or more computers include the bank computer.	WVUFCU App 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: <i>See</i> limitations 9[a], 9[e], 9[f], claim 11. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
17. The system of claim 9, wherein the wireless network is a cellular network.	WVUFCU App 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: <i>See</i> limitation 9[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
18[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:	To the extent the preamble is limiting, WVUFCU App 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: <i>See</i> limitation 1[pre]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[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:	WVUFCU App 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: <i>See</i> limitation 1[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[18b] a software abstraction layer, the software abstraction layer comprising Instructions that, when executed by the processor, control the camera; and	WVUFCU App 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: <i>See</i> limitation 1[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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 mobile device to perform operations including:	WVUFCU App 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: <i>See</i> limitation 1[c]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[18d] providing Instructions to the user for capturing an image of a check;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "providing Instructions to the user for capturing an image of a check." For example: <i>See</i> limitation 1[d]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer.” For example: <i>See</i> limitation 1[e]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[18f] monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion.” For example: <i>See</i> limitation 1[g]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[18g] determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame.” For example: <i>See</i> limitation 1[h]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA’s apparent infringement theories, “when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured.” For example: <i>See</i> limitation 1[i]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.

Claims	Prior Art
[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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: See limitation 1[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, 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]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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.	WVUFCU App 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]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
19[pre]. The system of claim 18, wherein the downloaded app causes the user's mobile device to perform additional operations including:	WVUFCU App 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]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion." For example: See limitation 2[a]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: See limitation 2[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
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	WVUFCU App 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: See claim 3.

Claims	Prior Art
spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection. 21. The system of claim 20, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading. WVUFCU App 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: WVUnitedFCU (An Eye For Technology) at 1 With two locations, a shared branch network and an online/mobile suite, WV United Federal Credit Union (\$25M, Charleston, WV) serves just more than 4,600 members. Among other accomplishments, it was the first institution to unveil a Remote Deposit Capture (RDC) app for the iPhone, something many banks and credit unions have yet to offer to this day. WVUnitedFCU (An Eye For Technology) at 1 LB: We have the same strategy there. We’ve been paperless as much as you can be paperless for eight to nine years. Everything is scanned, imaged and warehoused so the only paper we have are the titles to our vehicles. The phone system is an internet protocol (IP) system that can be accessed from a computer, iPhone or wherever. WVUnitedFCU (An Eye For Technology) at 2 We now have mobile banking and greatly improved online banking, and the user options and customization there is amazing. Members can open products like a CD and not even have to talk to a person if they don’t want to. They can also see links to our Facebook and Twitter pages when they’re on their online banking page. Text banking is in beta, but it’s coming as well. I’m not sure how other folks could move forward with new technologies if their processor is not supportive of that. WVUnitedFCU (An Eye For Technology) at 2 LB: We were able to develop the RDC app ourselves, because our IT guy is an Apple developer. Probably 25-30% of our technology is developed in-house and the rest would be vendor supplied. WVUnitedFCU (Finovate Blog) at 2 In June, we reported on USAA’s upcoming iPhone app that will support remote check deposits. But it

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

Claims	Prior Art WVUnitedFCU (Finovate Blog) at 2  WVUnitedFCU (Finovate Blog) at 4 
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Claims	Prior Art
	WVUnitedFCU (iPhone App) at 1 iDeposit allows WV United FCU members to deposit paper checks electronically using your iPhone. Simply snap a photo of your paper check and send the image to us. It's that easy and that awesome! Step 1: Take a picture of your check Step 2: Resize or adjust your image Step 3: Touch "iDeposit" to send image Step 4: Continue doing the fun stuff you were doing instead of wasting time dragging a piece of paper to your credit union. WVUnitedFCU (iPhone App) at 1 • Make sure the photo of your check captures the entire check. We cannot process if any part of the check is missing. • Your photo must be clear and have adequate light. Dark and/or fuzzy images cannot be processed. • We currently identify your deposit by capturing your phone number. Your mobile phone number must be on file with us in order for us to appropriately identify you. • Version 1.0 allows you to deposit checks only to your account. Newer versions will have additional deposit and payment options available to you...and some much cooler screens! • No third party checks allowed. We only accept checks made payable to you. Once you receive confirmation of your deposit, please void or destroy your paper check. See claims 3, 4, 20. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
22. The system of claim 20, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping.	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "[t]he system of claim 20, wherein the plurality of monitoring criteria Includes criteria based on light brightness, skewing, and warping." For example: See claim 5. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

Claims	Prior Art
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.	WVUFCU App 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: See claim 6. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
24. The system of claim 18, wherein the digital image is a modified version of the captured video frame.	WVUFCU App 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: See claim 7. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
25. The system of claim 18, wherein the wireless network is a cellular network.	WVUFCU App 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: See claim 8. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
26[pre]. A system enabling mobile check deposit auto-capture functionality via video frame processing, the system comprising:	To the extent the preamble is limiting, WVUFCU App 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]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

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

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

Claims	Prior Art
[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	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame." For example: See limitation 1[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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;	WVUFCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, 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 18[j]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
[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 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; and	WVUFCU App 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: See limitations 1[j], 1[n]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.

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

Claims	Prior Art
[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.	WVUFUCU App discloses and/or renders obvious, at least under USAA's apparent infringement theories, "after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user." For example: <i>See</i> limitation 2[b]. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFUCU App alone; (2) WVUFUCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
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.	WVUFUCU App 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. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFUCU App alone; (2) WVUFUCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
29. The system of claim 28, wherein the plurality of monitoring criteria Includes a criterion based on magnetic ink character recognition (MICR) line detection.	WVUFUCU App 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. This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFUCU App alone; (2) WVUFUCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions' other invalidity charts and cover pleading.
30. The system of claim 26, wherein the wireless network is a cellular network.	WVUFUCU App 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.

Claims	Prior Art
	This limitation also would have been obvious to a person of ordinary skill in the art based on (1) WVUFCU App alone; (2) WVUFCU App in combination with the general knowledge of a person of ordinary skill in the art; and/or (3) Regions’ other invalidity charts and cover pleading.