## CLAIMS

What is claimed is:

1. A visual snap computer-implemented method, comprising:

obtaining a user visual item information request (VITR);

extracting a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

2. The method of claim 1, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

3. The method of claim 2, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

4. The method of claim 1, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

obtaining a purchase transaction request for payment processing of the purchase item; and

providing a purchase receipt for the purchase transaction.

5. The method of claim 4, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

6. The method of claim 1, wherein a server performs VITR activities.

7. The method of claim 1, wherein a user client device performs VITR activities.

8. A visual snap computer-implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user visual item information request (VITR);

extract a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

9. The system of claim 8, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

10. The system of claim 9, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

11. The system of claim 8, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

obtain a purchase transaction request for payment processing of the purchase item; and

provide a purchase receipt for the purchase transaction.

12. The system of claim 11, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

13. The system of claim 8, wherein a server performs VITR activities.

14. The system of claim 8, wherein a user client device performs VITR activities.

15. A computer-readable tangible medium storing computer-executable visual snap instructions to:

obtain a user visual item information request (VITR);

extract a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

16. The medium of claim 15, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

17. The medium of claim 16, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

18. The medium of claim 15, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further storing instructions to:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

obtain a purchase transaction request for payment processing of the purchase item; and

provide a purchase receipt for the purchase transaction.

19. The medium of claim 18, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

20. The medium of claim 15, wherein a server performs VITR activities.

21. The medium of claim 15, wherein a user client device performs VITR activities.

22. A computer-readable tangible medium storing computer-executable snap payment instructions to:

obtain a user visual item information request (VITR);

acquire an VITR image frame via an image acquisition device operatively connected to the user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type.

23. The medium of claim 22, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

24. The medium of claim 23, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

25. The medium of claim 22, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further storing instructions to:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

provide a purchase transaction request for payment processing of the purchase item; and

obtain a purchase receipt for the purchase transaction.

26. The medium of claim 25, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

27. A visual snap computer-implemented means, comprising means for:

obtaining a user visual item information request (VITR);

extracting a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

28. The means of claim 27, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

29. The means of claim 28, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

30. The means of claim 27, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising means for:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

obtaining a purchase transaction request for payment processing of the purchase item; and

providing a purchase receipt for the purchase transaction.

31. The means of claim 30, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

32. The means of claim 27, wherein a server performs VITR activities.

33. The means of claim 27, wherein a user client device performs VITR activities.

# CLAIMS

What is claimed is:

1. A visual snap computer-implemented method, comprising:

obtaining a user visual item information request (VITR);

extracting a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

2. The method of claim 1, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

3. The method of claim 2, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

4. The method of claim 1, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

obtaining a purchase transaction request for payment processing of the purchase item; and

providing a purchase receipt for the purchase transaction.

5. The method of claim 4, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

6. The method of claim 1, wherein a server performs VITR activities.

7. The method of claim 1, wherein a user client device performs VITR activities.

8. A snap payment computer-implemented method, comprising:

obtaining a user visual item information request (VITR);

acquiring an VITR image frame via an image acquisition device operatively connected to the user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type.

9. The method of claim 8, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

10. The method of claim 9, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

11. The method of claim 8, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

providing a purchase transaction request for payment processing of the purchase item; and

obtaining a purchase receipt for the purchase transaction.

12. The method of claim 11, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

13. A snap payment computer-implemented method, comprising:

obtaining, at a user device, a user input to initiate a purchase transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame;

generating, via the user device, a purchase transaction request using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the purchase transaction.

14. The method of claim 13, further comprising:

providing an image of the payment code for purchase transaction processing.

15. The method of claim 13, further comprising:

acquiring video including the image frame via the image acquisition device included in the user mobile device;

extracting the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

16. The method of claim 13, wherein the user device is a mobile device.

17. The method of claim 13, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

18. The method of claim 13, wherein the payment code is a one-dimensional barcode.

19. The method of claim 13, wherein the payment code is a two-dimensional barcode.

20. The method of claim 19, wherein the payment code is a Quick Response code.

21. The method of claim 13, further comprising:

extracting purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

22. The method of claim 21, wherein the purchase session data varies based on user shopping activity with a merchant.

23. The method of claim 22, wherein the merchant is an online merchant.

24. The method of claim 13, further comprising:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase session data from the server in response to providing the portion of the acquired image frame.

25. The method of claim 21, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

26. The method of claim 24, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

27. The method of claim 25, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

28. The method of claim 26, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

29. The method of claim 13, further comprising:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

30. The method of claim 29, wherein the payment information includes a dynamically generated card verification value code.

31. The method of claim 30, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

32. The method of claim 31, wherein the dynamically generated card verification value has an expiration time.

33. The method of claim 31, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

34. The method of claim 13, wherein the payment code depicted within the acquired image frame is acquired from the display of a media device, and encodes data to purchase on-demand media content.

35. The method of claim 34, wherein the media device is a television.

36. The method of claim 35, wherein the television is part of an in-flight entertainment system.

37. The method of claim 34, wherein the media device is displaying a webpage.

38. A reverse snap payment computer -implemented method, comprising:

obtaining, at a user device, a user input to initiate a purchase transaction with a merchant;

obtaining user payment information for processing the purchase transaction;

generating, via the user device, a payment code image using the payment information for processing the purchase transaction;

displaying the payment code image, via a display operatively connected to the user device, for a point-of-sale terminal to acquire an image of the payment code image; and

obtaining a purchase receipt for the purchase transaction.

39. The method of claim 38, further comprising:

obtaining a notification that the point-of-sale terminal has acquired an image of the payment code image; and

terminating display of the payment code image via the display operatively connected to the user device;

40. The method of claim 38, wherein the user device is a mobile device.

41. The method of claim 38, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

42. The method of claim 38, wherein the payment code is a one-dimensional barcode.

43. The method of claim 38, wherein the payment code is a two-dimensional barcode.

44. The method of claim 43, wherein the payment code is a Quick Response code.

45. The method of claim 38, wherein the merchant is an online merchant.

46. The method of claim 38, wherein the purchase receipt includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

47. The method of claim 46, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

48. The method of claim 38, wherein the user payment information is associated with a virtual wallet account;

49. The method of claim 48, wherein the payment information includes a dynamically generated card verification value code.

50. The method of claim 49, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

51. The method of claim 49, wherein the dynamically generated card verification value has an expiration time.

52. The method of claim 49, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

53. The method of claim 38, wherein the point-of-sale terminal is a user device.

54. The method of claim 38, wherein the point-of-sale terminal is located at physical merchant store.

55. A group split snap payment computer -implemented method, comprising:

obtaining, at a user device of a user, a user input to initiate a group purchase transaction;

obtaining purchase data for the group purchase transaction;

generating, via the user device, a split-payment code image using the purchase data for the group purchase transaction;

wherein the split-payment code image includes information on a payment amount for another user; and

displaying the split-payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the split-payment code image.

56. The method of claim 55, further comprising:

generating, via the user device, a purchase transaction request using a payment amount for the user covering a portion of the group purchase transaction;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the payment amount for the user for the group purchase transaction.

57. The method of claim 56, further comprising:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

58. The method of claim 57, wherein the payment information includes a dynamically generated card verification value code.

59. The method of claim 58, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

60. The method of claim 58, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

61. The method of claim 55, wherein the split-payment code is a Quick Response code.

62. A group split payment computer -implemented method, comprising

obtaining, at a user device of a user, a user input to initiate a group purchase transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generating, via the user device, a purchase transaction request for payment covering a portion of the group purchase transaction using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the purchase transaction.

63. The method of claim 62, further comprising:

extracting purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

64. The method of claim 63, wherein the purchase session data varies based on user shopping activity with a merchant.

65. The method of claim 64, wherein the merchant is an online merchant.

66. The method of claim 62, further comprising:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase session data from the server in response to providing the portion of the acquired image frame.

67. The method of claim 63, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

68. The method of claim 66, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

69. The method of claim 67, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

70. The method of claim 68, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

71. The method of claim 62, further comprising:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

72. The method of claim 71, wherein the payment information includes a dynamically generated card verification value code.

73. The method of claim 72, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

74. The method of claim 73, wherein the dynamically generated card verification value has an expiration time.

75. The method of claim 73, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

76. A person-to-person snap payment computer -implemented method, comprising:

obtaining, at a user device of a user, a user input to initiate a person-to-person transaction;

obtaining a transfer amount for the person-to-person transaction;

generating, via the user device, a payment code image using the transfer amount for the person-to-person transaction;

wherein the payment code image includes information on a transfer amount for another user; and

displaying the payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the payment code image.

77. The method of claim 76, further comprising:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment code image encodes information on the payment information associated with the virtual wallet account.

78. The method of claim 77, wherein the payment information includes a dynamically generated card verification value code.

79. The method of claim 78, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

80. The method of claim 76, wherein the transfer amount is obtained from the another user device of the another user.

81. The method of claim 76, wherein the split-payment code is a Quick Response code.

82. A person-to-person payment computer -implemented method, comprising

obtaining, at a user device of a user, a user input to initiate a person-to-person transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generating, via the user device and using the identified payment code, a payment transfer request for payment to the another user;

providing the payment transfer request for payment processing; and

obtaining a transfer confirmation for the person-to-person transaction.

83. The method of claim 82, further comprising:

extracting transfer account data from the payment code; and

wherein the payment transfer request is generated, via the user mobile device, using the extracted transfer account data.

84. The method of claim 83, wherein the transfer account data includes data on a virtual wallet account.

85. The method of claim 82, further comprising:

providing a portion of the acquired image frame including the depiction of the payment code to a server.

86. The method of claim 82, further comprising:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment transfer request includes the payment information associated with the virtual wallet account.

87. The method of claim 86, wherein the payment information includes a dynamically generated card verification value code.

88. The method of claim 87, further comprising:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

89. The method of claim 87, wherein the dynamically generated card verification value has an expiration time.

90. The method of claim 87, wherein the dynamically generated card verification value is specific to a user funds transfer session between the user device and the another user device.

91. A snap mobile sales computer -implemented method, comprising:

obtaining a user checkout request at a point-of-sale device;

obtaining user shopping cart information with a merchant for processing a purchase transaction related to the user checkout request;

generating, via the user device, a payment code image using the user shopping cart information;

displaying the payment code image, via a display operatively connected to the point-of-sale device, for a user device to acquire an image of the payment code image; and

obtaining a notification of authorization of the purchase transaction.

92. The method of claim 91, further comprising:

obtaining a notification that the user device has acquired an image of the payment code image; and

terminating display of the payment code image via the display operatively connected to the point-of-sale device;

93. The method of claim 91, wherein the user checkout request is obtained via a touchscreen gesture on a touchscreen operatively connected to the point-of-sale device.

94. The method of claim 91, wherein the user checkout request is obtained via a communication from the user device.

95. The method of claim 91, wherein the payment code is a one-dimensional barcode.

96. The method of claim 91, wherein the payment code is a two-dimensional barcode.

97. The method of claim 96, wherein the payment code is a Quick Response code.

98. The method of claim 91, wherein the merchant is an online merchant.

99. The method of claim 98, wherein the point-of sale device is another user device.

100. The method of claim 91, wherein the point-of-sale terminal is located at physical merchant store.

101. The method of claim 91, wherein the notification of authorization of the purchase transaction includes a session identifier for a user shopping session with the merchant.

102. The method of claim 101, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

103. A reverse snap mobile sales computer -implemented method, comprising:

obtaining a user checkout request at a point-of-sale device;

acquiring an image frame via an image acquisition device operatively connected to the point-of-sale device;

identifying a payment code depicted within the acquired image frame;

generating, via the point-of-sale device, a purchase transaction request using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a notification of authorization of the purchase transaction.

104. The method of claim 103, further comprising:

providing an image of the payment code for purchase transaction processing.

105. The method of claim 103, further comprising:

acquiring video including the image frame via the image acquisition device operatively connected to the point-of-sale device;

extracting the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

106. The method of claim 103, wherein the payment code is a one-dimensional barcode.

107. The method of claim 103, wherein the payment code is a two-dimensional barcode.

108. The method of claim 103, wherein the payment code is a Quick Response code.

109. The method of claim 103, further comprising:

extracting purchase payment information from the payment code; and

wherein the purchase transaction request is generated, via the point-of-sale device, using the extracted purchase payment information.

110. The method of claim 109, wherein the purchase payment information includes an expiration time.

111. The method of claim 109, wherein the purchase payment information is associated with a virtual wallet account, and wherein the generated purchase transaction request includes the purchase payment data associated with the virtual wallet account.

112. The method of claim 103, further comprising:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase payment information from the server in response to providing the portion of the acquired image frame.

113. The method of claim 112, wherein the purchase payment information includes a session identifier for a user shopping session with a merchant.

114. The method of claim 113, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

115. A visual snap computer-implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user visual item information request (VITR);

extract a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

116. The system of claim 115, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

117. The system of claim 116, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

118. The system of claim 115, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

obtain a purchase transaction request for payment processing of the purchase item; and

provide a purchase receipt for the purchase transaction.

119. The system of claim 118, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

120. The system of claim 115, wherein a server performs VITR activities.

121. The system of claim 115, wherein a user client device performs VITR activities.

122. A snap payment computer-implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user visual item information request (VITR);

acquire an VITR image frame via an image acquisition device operatively connected to the user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type.

123. The system of claim 122, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

124. The system of claim 123, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

125. The system of claim 122, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

provide a purchase transaction request for payment processing of the purchase item; and

obtain a purchase receipt for the purchase transaction.

126. The system of claim 125, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

127. A snap payment computer-implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device, a user input to initiate a purchase transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame;

generate, via the user device, a purchase transaction request using the identified payment code;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the purchase transaction.

128. The system of claim 127, the memory further storing instructions to:

provide an image of the payment code for purchase transaction processing.

129. The system of claim 127, the memory further storing instructions to:

acquire video including the image frame via the image acquisition device included in the user mobile device;

extract the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

130. The system of claim 127, wherein the user device is a mobile device.

131. The system of claim 127, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

132. The system of claim 127, wherein the payment code is a one-dimensional barcode.

133. The system of claim 127, wherein the payment code is a two-dimensional barcode.

134. The system of claim 133, wherein the payment code is a Quick Response code.

135. The system of claim 127, the memory further storing instructions to:

extract purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

136. The system of claim 135, wherein the purchase session data varies based on user shopping activity with a merchant.

137. The system of claim 136, wherein the merchant is an online merchant.

138. The system of claim 127, the memory further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase session data from the server in response to providing the portion of the acquired image frame.

139. The system of claim 135, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

140. The system of claim 138, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

141. The system of claim 139, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

142. The system of claim 140, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

143. The system of claim 127, the memory further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

144. The system of claim 143, wherein the payment information includes a dynamically generated card verification value code.

145. The system of claim 144, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

146. The system of claim 145, wherein the dynamically generated card verification value has an expiration time.

147. The system of claim 145, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

148. The system of claim 127, wherein the payment code depicted within the acquired image frame is acquired from the display of a media device, and encodes data to purchase on-demand media content.

149. The system of claim 148, wherein the media device is a television.

150. The system of claim 149, wherein the television is part of an in-flight entertainment system.

151. The system of claim 148, wherein the media device is displaying a webpage.

152. A reverse snap payment computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device, a user input to initiate a purchase transaction with a merchant;

obtain user payment information for processing the purchase transaction;

generate, via the user device, a payment code image using the payment information for processing the purchase transaction;

display the payment code image, via a display operatively connected to the user device, for a point-of-sale terminal to acquire an image of the payment code image; and

obtain a purchase receipt for the purchase transaction.

153. The system of claim 152, the memory further storing instructions to:

obtain a notification that the point-of-sale terminal has acquired an image of the payment code image; and

terminate display of the payment code image via the display operatively connected to the user device;

154. The system of claim 152, wherein the user device is a mobile device.

155. The system of claim 152, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

156. The system of claim 152, wherein the payment code is a one-dimensional barcode.

157. The system of claim 152, wherein the payment code is a two-dimensional barcode.

158. The system of claim 157, wherein the payment code is a Quick Response code.

159. The system of claim 152, wherein the merchant is an online merchant.

160. The system of claim 152, wherein the purchase receipt includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

161. The system of claim 160, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

162. The system of claim 152, wherein the user payment information is associated with a virtual wallet account;

163. The system of claim 162, wherein the payment information includes a dynamically generated card verification value code.

164. The system of claim 163, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

165. The system of claim 163, wherein the dynamically generated card verification value has an expiration time.

166. The system of claim 163, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

167. The system of claim 152, wherein the point-of-sale terminal is a user device.

168. The system of claim 152, wherein the point-of-sale terminal is located at physical merchant store.

169. A group split snap payment computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device of a user, a user input to initiate a group purchase transaction;

obtain purchase data for the group purchase transaction;

generate, via the user device, a split-payment code image using the purchase data for the group purchase transaction;

wherein the split-payment code image includes information on a payment amount for another user; and

display the split-payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the split-payment code image.

170. The system of claim 169, the memory further storing instructions to:

generate, via the user device, a purchase transaction request using a payment amount for the user covering a portion of the group purchase transaction;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the payment amount for the user for the group purchase transaction.

171. The system of claim 170, the memory further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

172. The system of claim 171, wherein the payment information includes a dynamically generated card verification value code.

173. The system of claim 172, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

174. The system of claim 172, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

175. The system of claim 169, wherein the split-payment code is a Quick Response code.

176. A group split payment computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device of a user, a user input to initiate a group purchase transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generate, via the user device, a purchase transaction request for payment covering a portion of the group purchase transaction using the identified payment code;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the purchase transaction.

177. The system of claim 176, the memory further storing instructions to:

extract purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

178. The system of claim 177, wherein the purchase session data varies based on user shopping activity with a merchant.

179. The system of claim 178, wherein the merchant is an online merchant.

180. The system of claim 176, the memory further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase session data from the server in response to providing the portion of the acquired image frame.

181. The system of claim 177, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

182. The system of claim 180, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

183. The system of claim 181, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

184. The system of claim 182, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

185. The system of claim 176, the memory further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

186. The system of claim 185, wherein the payment information includes a dynamically generated card verification value code.

187. The system of claim 186, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

188. The system of claim 187, wherein the dynamically generated card verification value has an expiration time.

189. The system of claim 187, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

190. A person-to-person snap payment computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device of a user, a user input to initiate a person-to-person transaction;

obtain a transfer amount for the person-to-person transaction;

generate, via the user device, a payment code image using the transfer amount for the person-to-person transaction;

wherein the payment code image includes information on a transfer amount for another user; and

display the payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the payment code image.

191. The system of claim 190, the memory further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment code image encodes information on the payment information associated with the virtual wallet account.

192. The system of claim 191, wherein the payment information includes a dynamically generated card verification value code.

193. The system of claim 192, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

194. The system of claim 190, wherein the transfer amount is obtained from the another user device of the another user.

195. The system of claim 190, wherein the split-payment code is a Quick Response code.

196. A person-to-person payment computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain, at a user device of a user, a user input to initiate a person-to-person transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generate, via the user device and using the identified payment code, a payment transfer request for payment to the another user;

provide the payment transfer request for payment processing; and

obtain a transfer confirmation for the person-to-person transaction.

197. The system of claim 196, the memory further storing instructions to:

extract transfer account data from the payment code; and

wherein the payment transfer request is generated, via the user mobile device, using the extracted transfer account data.

198. The system of claim 197, wherein the transfer account data includes data on a virtual wallet account.

199. The system of claim 196, the memory further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server.

200. The system of claim 196, the memory further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment transfer request includes the payment information associated with the virtual wallet account.

201. The system of claim 200, wherein the payment information includes a dynamically generated card verification value code.

202. The system of claim 201, the memory further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

203. The system of claim 201, wherein the dynamically generated card verification value has an expiration time.

204. The system of claim 201, wherein the dynamically generated card verification value is specific to a user funds transfer session between the user device and the another user device.

205. A snap mobile sales computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user checkout request at a point-of-sale device;

obtain user shopping cart information with a merchant for processing a purchase transaction related to the user checkout request;

generating, via the user device, a payment code image using the user shopping cart information;

display the payment code image, via a display operatively connected to the point-of-sale device, for a user device to acquire an image of the payment code image; and

obtain a notification of authorization of the purchase transaction.

206. The system of claim 205, the memory further storing instructions to:

obtain a notification that the user device has acquired an image of the payment code image; and

terminating display of the payment code image via the display operatively connected to the point-of-sale device;

207. The system of claim 205, wherein the user checkout request is obtained via a touchscreen gesture on a touchscreen operatively connected to the point-of-sale device.

208. The system of claim 205, wherein the user checkout request is obtained via a communication from the user device.

209. The system of claim 205, wherein the payment code is a one-dimensional barcode.

210. The system of claim 205, wherein the payment code is a two-dimensional barcode.

211. The system of claim 210, wherein the payment code is a Quick Response code.

212. The system of claim 205, wherein the merchant is an online merchant.

213. The system of claim 212, wherein the point-of sale device is another user device.

214. The system of claim 205, wherein the point-of-sale terminal is located at physical merchant store.

215. The system of claim 205, wherein the notification of authorization of the purchase transaction includes a session identifier for a user shopping session with the merchant.

216. The system of claim 215, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

217. A reverse snap mobile sales computer -implemented system, comprising:

a processor; and

a memory disposed in communication with the processor and storing processor-executable instructions to:

obtain a user checkout request at a point-of-sale device;

acquiring an image frame via an image acquisition device operatively connected to the point-of-sale device;

identify a payment code depicted within the acquired image frame;

generating, via the point-of-sale device, a purchase transaction request using the identified payment code;

providing the purchase transaction request for payment processing; and

obtain a notification of authorization of the purchase transaction.

218. The system of claim 217, the memory further storing instructions to:

providing an image of the payment code for purchase transaction processing.

219. The system of claim 217, the memory further storing instructions to:

acquiring video including the image frame via the image acquisition device operatively connected to the point-of-sale device;

extract the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

220. The system of claim 217, wherein the payment code is a one-dimensional barcode.

221. The system of claim 217, wherein the payment code is a two-dimensional barcode.

222. The system of claim 217, wherein the payment code is a Quick Response code.

223. The system of claim 217, the memory further storing instructions to:

extract purchase payment information from the payment code; and

wherein the purchase transaction request is generated, via the point-of-sale device, using the extracted purchase payment information.

224. The system of claim 223, wherein the purchase payment information includes an expiration time.

225. The system of claim 223, wherein the purchase payment information is associated with a virtual wallet account, and wherein the generated purchase transaction request includes the purchase payment data associated with the virtual wallet account.

226. The system of claim 217, the memory further storing instructions to:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase payment information from the server in response to providing the portion of the acquired image frame.

227. The system of claim 226, wherein the purchase payment information includes a session identifier for a user shopping session with a merchant.

228. The system of claim 227, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

229. A computer-readable tangible medium storing computer-executable visual snap instructions to:

obtain a user visual item information request (VITR);

extract a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

230. The medium of claim 229, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

231. The medium of claim 230, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

232. The medium of claim 229, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further storing instructions to:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

obtain a purchase transaction request for payment processing of the purchase item; and

provide a purchase receipt for the purchase transaction.

233. The medium of claim 232, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

234. The medium of claim 229, wherein a server performs VITR activities.

235. The medium of claim 229, wherein a user client device performs VITR activities.

236. A computer-readable tangible medium storing computer-executable snap payment instructions to:

obtain a user visual item information request (VITR);

acquire an VITR image frame via an image acquisition device operatively connected to the user device;

extract VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

query a database with the extracted VITR field attributes;

determine a VITR type from results from the querying;

provide a visual item information response based on the determined VITR type.

237. The medium of claim 236, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

238. The medium of claim 237, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

239. The medium of claim 236, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further storing instructions to:

obtain the user's indication to purchase a purchase item identified in the provided visual item information response;

provide a purchase transaction request for payment processing of the purchase item; and

obtain a purchase receipt for the purchase transaction.

240. The medium of claim 239, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

241. A computer-readable tangible medium storing computer-executable snap payment instructions to:

obtain, at a user device, a user input to initiate a purchase transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame;

generate, via the user device, a purchase transaction request using the identified payment code;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the purchase transaction.

242. The medium of claim 241, further storing instructions to:

provide an image of the payment code for purchase transaction processing.

243. The medium of claim 241, further storing instructions to:

acquire video including the image frame via the image acquisition device included in the user mobile device;

extract the image frame from the acquired video; and

analyze the image frame to determine whether the image frame includes the depicted payment code.

244. The medium of claim 241, wherein the user device is a mobile device.

245. The medium of claim 241, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

246. The medium of claim 241, wherein the payment code is a one-dimensional barcode.

247. The medium of claim 241, wherein the payment code is a two-dimensional barcode.

248. The medium of claim 247, wherein the payment code is a Quick Response code.

249. The medium of claim 241, further storing instructions to:

extract purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

250. The medium of claim 249, wherein the purchase session data varies based on user shopping activity with a merchant.

251. The medium of claim 250, wherein the merchant is an online merchant.

252. The medium of claim 241, further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase session data from the server in response to providing the portion of the acquired image frame.

253. The medium of claim 249, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

254. The medium of claim 252, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

255. The medium of claim 253, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

256. The medium of claim 254, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

257. The medium of claim 241, further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

258. The medium of claim 257, wherein the payment information includes a dynamically generated card verification value code.

259. The medium of claim 258, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

260. The medium of claim 259, wherein the dynamically generated card verification value has an expiration time.

261. The medium of claim 259, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

262. The medium of claim 241, wherein the payment code depicted within the acquired image frame is acquired from the display of a media device, and encodes data to purchase on-demand media content.

263. The medium of claim 262, wherein the media device is a television.

264. The medium of claim 263, wherein the television is part of an in-flight entertainment medium.

265. The medium of claim 262, wherein the media device is displaying a webpage.

266. A computer-readable tangible medium storing computer-executable reverse snap payment instructions to:

obtain, at a user device, a user input to initiate a purchase transaction with a merchant;

obtain user payment information for processing the purchase transaction;

generate, via the user device, a payment code image using the payment information for processing the purchase transaction;

display the payment code image, via a display operatively connected to the user device, for a point-of-sale terminal to acquire an image of the payment code image; and

obtain a purchase receipt for the purchase transaction.

267. The medium of claim 266, further storing instructions to:

obtain a notification that the point-of-sale terminal has acquired an image of the payment code image; and

terminate display of the payment code image via the display operatively connected to the user device;

268. The medium of claim 266, wherein the user device is a mobile device.

269. The medium of claim 266, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

270. The medium of claim 266, wherein the payment code is a one-dimensional barcode.

271. The medium of claim 266, wherein the payment code is a two-dimensional barcode.

272. The medium of claim 271, wherein the payment code is a Quick Response code.

273. The medium of claim 266, wherein the merchant is an online merchant.

274. The medium of claim 266, wherein the purchase receipt includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

275. The medium of claim 274, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

276. The medium of claim 266, wherein the user payment information is associated with a virtual wallet account;

277. The medium of claim 276, wherein the payment information includes a dynamically generated card verification value code.

278. The medium of claim 277, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

279. The medium of claim 277, wherein the dynamically generated card verification value has an expiration time.

280. The medium of claim 277, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

281. The medium of claim 266, wherein the point-of-sale terminal is a user device.

282. The medium of claim 266, wherein the point-of-sale terminal is located at physical merchant store.

283. A computer-readable tangible medium storing computer-executable group split snap payment instructions to:

obtain, at a user device of a user, a user input to initiate a group purchase transaction;

obtain purchase data for the group purchase transaction;

generate, via the user device, a split-payment code image using the purchase data for the group purchase transaction;

wherein the split-payment code image includes information on a payment amount for another user; and

display the split-payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the split-payment code image.

284. The medium of claim 283, further storing instructions to:

generate, via the user device, a purchase transaction request using a payment amount for the user covering a portion of the group purchase transaction;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the payment amount for the user for the group purchase transaction.

285. The medium of claim 284, further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

286. The medium of claim 285, wherein the payment information includes a dynamically generated card verification value code.

287. The medium of claim 286, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

288. The medium of claim 286, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

289. The medium of claim 283, wherein the split-payment code is a Quick Response code.

290. A computer-readable tangible medium storing computer-executable group split payment instructions to:

obtain, at a user device of a user, a user input to initiate a group purchase transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generate, via the user device, a purchase transaction request for payment covering a portion of the group purchase transaction using the identified payment code;

provide the purchase transaction request for payment processing; and

obtain a purchase receipt for the purchase transaction.

291. The medium of claim 290, further storing instructions to:

extract purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

292. The medium of claim 291, wherein the purchase session data varies based on user shopping activity with a merchant.

293. The medium of claim 292, wherein the merchant is an online merchant.

294. The medium of claim 290, further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase session data from the server in response to providing the portion of the acquired image frame.

295. The medium of claim 291, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

296. The medium of claim 294, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

297. The medium of claim 295, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

298. The medium of claim 296, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

299. The medium of claim 290, further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

300. The medium of claim 299, wherein the payment information includes a dynamically generated card verification value code.

301. The medium of claim 300, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

302. The medium of claim 301, wherein the dynamically generated card verification value has an expiration time.

303. The medium of claim 301, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

304. A computer-readable tangible medium storing computer-executable person-to-person snap payment instructions to:

obtain, at a user device of a user, a user input to initiate a person-to-person transaction;

obtain a transfer amount for the person-to-person transaction;

generate, via the user device, a payment code image using the transfer amount for the person-to-person transaction;

wherein the payment code image includes information on a transfer amount for another user; and

display the payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the payment code image.

305. The medium of claim 304, further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment code image encodes information on the payment information associated with the virtual wallet account.

306. The medium of claim 305, wherein the payment information includes a dynamically generated card verification value code.

307. The medium of claim 306, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

308. The medium of claim 304, wherein the transfer amount is obtained from the another user device of the another user.

309. The medium of claim 304, wherein the split-payment code is a Quick Response code.

310. A computer-readable tangible medium storing computer-executable person-to-person payment instructions to:

obtain, at a user device of a user, a user input to initiate a person-to-person transaction;

acquire an image frame via an image acquisition device operatively connected to the user device;

identify a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generate, via the user device and using the identified payment code, a payment transfer request for payment to the another user;

provide the payment transfer request for payment processing; and

obtain a transfer confirmation for the person-to-person transaction.

311. The medium of claim 310, further storing instructions to:

extract transfer account data from the payment code; and

wherein the payment transfer request is generated, via the user mobile device, using the extracted transfer account data.

312. The medium of claim 311, wherein the transfer account data includes data on a virtual wallet account.

313. The medium of claim 310, further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server.

314. The medium of claim 310, further storing instructions to:

obtain, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment transfer request includes the payment information associated with the virtual wallet account.

315. The medium of claim 314, wherein the payment information includes a dynamically generated card verification value code.

316. The medium of claim 315, further storing instructions to:

provide a request for the dynamically generated card verification value code to a server; and

obtain the dynamically generated card verification value code from the server in response to providing the request.

317. The medium of claim 315, wherein the dynamically generated card verification value has an expiration time.

318. The medium of claim 315, wherein the dynamically generated card verification value is specific to a user funds transfer session between the user device and the another user device.

319. A computer-readable tangible medium storing computer-executable snap mobile sales instructions to:

obtain a user checkout request at a point-of-sale device;

obtain user shopping cart information with a merchant for processing a purchase transaction related to the user checkout request;

generate, via the user device, a payment code image using the user shopping cart information;

display the payment code image, via a display operatively connected to the point-of-sale device, for a user device to acquire an image of the payment code image; and

obtain a notification of authorization of the purchase transaction.

320. The medium of claim 319, further storing instructions to:

obtain a notification that the user device has acquired an image of the payment code image; and

terminate display of the payment code image via the display operatively connected to the point-of-sale device;

321. The medium of claim 319, wherein the user checkout request is obtained via a touchscreen gesture on a touchscreen operatively connected to the point-of-sale device.

322. The medium of claim 319, wherein the user checkout request is obtained via a communication from the user device.

323. The medium of claim 319, wherein the payment code is a one-dimensional barcode.

324. The medium of claim 319, wherein the payment code is a two-dimensional barcode.

325. The medium of claim 324, wherein the payment code is a Quick Response code.

326. The medium of claim 319, wherein the merchant is an online merchant.

327. The medium of claim 326, wherein the point-of sale device is another user device.

328. The medium of claim 319, wherein the point-of-sale terminal is located at physical merchant store.

329. The medium of claim 319, wherein the notification of authorization of the purchase transaction includes a session identifier for a user shopping session with the merchant.

330. The medium of claim 329, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

331. A computer-readable tangible medium storing computer-executable reverse snap mobile sales instructions to:

obtain a user checkout request at a point-of-sale device;

acquire an image frame via an image acquisition device operatively connected to the point-of-sale device;

identify a payment code depicted within the acquired image frame;

generate, via the point-of-sale device, a purchase transaction request using the identified payment code;

provide the purchase transaction request for payment processing; and

obtain a notification of authorization of the purchase transaction.

332. The medium of claim 331, further storing instructions to:

provide an image of the payment code for purchase transaction processing.

333. The medium of claim 331, further storing instructions to:

acquire video including the image frame via the image acquisition device operatively connected to the point-of-sale device;

extract the image frame from the acquired video; and

analyze the image frame to determine whether the image frame includes the depicted payment code.

334. The medium of claim 331, wherein the payment code is a one-dimensional barcode.

335. The medium of claim 331, wherein the payment code is a two-dimensional barcode.

336. The medium of claim 331, wherein the payment code is a Quick Response code.

337. The medium of claim 331, further storing instructions to:

extract purchase payment information from the payment code; and

wherein the purchase transaction request is generated, via the point-of-sale device, using the extracted purchase payment information.

338. The medium of claim 337, wherein the purchase payment information includes an expiration time.

339. The medium of claim 337, wherein the purchase payment information is associated with a virtual wallet account, and wherein the generated purchase transaction request includes the purchase payment data associated with the virtual wallet account.

340. The medium of claim 331, further storing instructions to:

provide a portion of the acquired image frame including the depiction of the payment code to a server; and

obtain purchase payment information from the server in response to providing the portion of the acquired image frame.

341. The medium of claim 340, wherein the purchase payment information includes a session identifier for a user shopping session with a merchant.

342. The medium of claim 341, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

343. A visual snap computer-implemented means, comprising means for:

obtaining a user visual item information request (VITR);

extracting a VITR image frame from the VITR obtained via an image acquisition device operatively connected to a user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type;

wherein a payment code is depicted within the extracted VITR image frame;

wherein a purchase transaction request is generated using the identified payment code.

344. The means of claim 343, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

345. The means of claim 344, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

346. The means of claim 343, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising means for:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

obtaining a purchase transaction request for payment processing of the purchase item; and

providing a purchase receipt for the purchase transaction.

347. The means of claim 346, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

348. The means of claim 343, wherein a server performs VITR activities.

349. The means of claim 343, wherein a user client device performs VITR activities.

350. A snap payment computer-implemented means, comprising means for:

obtaining a user visual item information request (VITR);

acquiring an VITR image frame via an image acquisition device operatively connected to the user device;

extracting VITR field attributes from the VITR image frame through a VITR processing component, wherein the VITR processing component may include barcode recognition and optical character recognition;

querying a database with the extracted VITR field attributes;

determining a VITR type from results from the querying;

providing a visual item information response based on the determined VITR type.

351. The means of claim 350, wherein the VITR may be one of a visual coupon addition request, a visual account addition request, a visual bill addition request, a visual purchase request, and a visual purchase information request.

352. The means of claim 351, wherein the VITR and visual item information response are storable for later access and retrieval via a VITR history.

353. The means of claim 350, wherein the VITR is a visual purchase request, and the provided visual item information response is a purchase intake mechanism, and further comprising means for:

obtaining the user's indication to purchase a purchase item identified in the provided visual item information response;

providing a purchase transaction request for payment processing of the purchase item; and

obtaining a purchase receipt for the purchase transaction.

354. The means of claim 353, wherein the VITR, visual item information response, user's indication, purchase transaction request and purchase receipt are storable for later access and retrieval via a VITR history.

355. A snap payment computer-implemented means, comprising means for:

obtaining, at a user device, a user input to initiate a purchase transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame;

generating, via the user device, a purchase transaction request using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the purchase transaction.

356. The means of claim 355, further comprising means for:

providing an image of the payment code for purchase transaction processing.

357. The means of claim 355, further comprising means for:

acquiring video including the image frame via the image acquisition device included in the user mobile device;

extracting the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

358. The means of claim 355, wherein the user device is a mobile device.

359. The means of claim 355, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

360. The means of claim 355, wherein the payment code is a one-dimensional barcode.

361. The means of claim 355, wherein the payment code is a two-dimensional barcode.

362. The means of claim 361, wherein the payment code is a Quick Response code.

363. The means of claim 355, further comprising means for:

extracting purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

364. The means of claim 363, wherein the purchase session data varies based on user shopping activity with a merchant.

365. The means of claim 364, wherein the merchant is an online merchant.

366. The means of claim 355, further comprising means for:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase session data from the server in response to providing the portion of the acquired image frame.

367. The means of claim 363, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

368. The means of claim 366, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

369. The means of claim 367, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

370. The means of claim 368, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

371. The means of claim 355, further comprising means for:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

372. The means of claim 371, wherein the payment information includes a dynamically generated card verification value code.

373. The means of claim 372, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

374. The means of claim 373, wherein the dynamically generated card verification value has an expiration time.

375. The means of claim 373, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

376. The means of claim 355, wherein the payment code depicted within the acquired image frame is acquired from the display of a media device, and encodes data to purchase on-demand media content.

377. The means of claim 376, wherein the media device is a television.

378. The means of claim 377, wherein the television is part of an in-flight entertainment means.

379. The means of claim 376, wherein the media device is displaying a webpage.

380. A reverse snap payment computer -implemented means, comprising means for:

obtaining, at a user device, a user input to initiate a purchase transaction with a merchant;

obtaining user payment information for processing the purchase transaction;

generating, via the user device, a payment code image using the payment information for processing the purchase transaction;

displaying the payment code image, via a display operatively connected to the user device, for a point-of-sale terminal to acquire an image of the payment code image; and

obtaining a purchase receipt for the purchase transaction.

381. The means of claim 380, further comprising means for:

obtaining a notification that the point-of-sale terminal has acquired an image of the payment code image; and

terminating display of the payment code image via the display operatively connected to the user device;

382. The means of claim 380, wherein the user device is a mobile device.

383. The means of claim 380, wherein the user input is a touchscreen gesture on a touchscreen operatively connected to the user device.

384. The means of claim 380, wherein the payment code is a one-dimensional barcode.

385. The means of claim 380, wherein the payment code is a two-dimensional barcode.

386. The means of claim 385, wherein the payment code is a Quick Response code.

387. The means of claim 380, wherein the merchant is an online merchant.

388. The means of claim 380, wherein the purchase receipt includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

389. The means of claim 388, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

390. The means of claim 380, wherein the user payment information is associated with a virtual wallet account;

391. The means of claim 390, wherein the payment information includes a dynamically generated card verification value code.

392. The means of claim 391, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

393. The means of claim 391, wherein the dynamically generated card verification value has an expiration time.

394. The means of claim 391, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

395. The means of claim 380, wherein the point-of-sale terminal is a user device.

396. The means of claim 380, wherein the point-of-sale terminal is located at physical merchant store.

397. A group split snap payment computer -implemented means, comprising means for:

obtaining, at a user device of a user, a user input to initiate a group purchase transaction;

obtaining purchase data for the group purchase transaction;

generating, via the user device, a split-payment code image using the purchase data for the group purchase transaction;

wherein the split-payment code image includes information on a payment amount for another user; and

displaying the split-payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the split-payment code image.

398. The means of claim 397, further comprising means for:

generating, via the user device, a purchase transaction request using a payment amount for the user covering a portion of the group purchase transaction;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the payment amount for the user for the group purchase transaction.

399. The means of claim 398, further comprising means for:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

400. The means of claim 399, wherein the payment information includes a dynamically generated card verification value code.

401. The means of claim 400, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

402. The means of claim 400, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

403. The means of claim 397, wherein the split-payment code is a Quick Response code.

404. A group split payment computer -implemented means, comprising

obtaining, at a user device of a user, a user input to initiate a group purchase transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generating, via the user device, a purchase transaction request for payment covering a portion of the group purchase transaction using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a purchase receipt for the purchase transaction.

405. The means of claim 404, further comprising means for:

extracting purchase session data from the payment code; and

wherein the purchase transaction request is generated, via the user mobile device, using the extracted purchase session data.

406. The means of claim 405, wherein the purchase session data varies based on user shopping activity with a merchant.

407. The means of claim 406, wherein the merchant is an online merchant.

408. The means of claim 404, further comprising means for:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase session data from the server in response to providing the portion of the acquired image frame.

409. The means of claim 405, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

410. The means of claim 408, wherein the purchase session data includes a merchant identifier, and a session identifier for a user shopping session with a merchant associated with the merchant identifier.

411. The means of claim 409, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

412. The means of claim 410, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

413. The means of claim 404, further comprising means for:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated purchase transaction request includes the payment information associated with the virtual wallet account.

414. The means of claim 413, wherein the payment information includes a dynamically generated card verification value code.

415. The means of claim 414, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

416. The means of claim 415, wherein the dynamically generated card verification value has an expiration time.

417. The means of claim 415, wherein the dynamically generated card verification value is specific to a user shopping session with a merchant.

418. A person-to-person snap payment computer -implemented means, comprising means for:

obtaining, at a user device of a user, a user input to initiate a person-to-person transaction;

obtaining a transfer amount for the person-to-person transaction;

generating, via the user device, a payment code image using the transfer amount for the person-to-person transaction;

wherein the payment code image includes information on a transfer amount for another user; and

displaying the payment code image, via a display operatively connected to the user device, for another user device of the another user to acquire an image of the payment code image.

419. The means of claim 418, further comprising means for:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment code image encodes information on the payment information associated with the virtual wallet account.

420. The means of claim 419, wherein the payment information includes a dynamically generated card verification value code.

421. The means of claim 420, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

422. The means of claim 418, wherein the transfer amount is obtained from the another user device of the another user.

423. The means of claim 418, wherein the split-payment code is a Quick Response code.

424. A person-to-person payment computer -implemented means, comprising

obtaining, at a user device of a user, a user input to initiate a person-to-person transaction;

acquiring an image frame via an image acquisition device operatively connected to the user device;

identifying a payment code depicted within the acquired image frame, the payment code displayed by another user device of another user;

generating, via the user device and using the identified payment code, a payment transfer request for payment to the another user;

providing the payment transfer request for payment processing; and

obtaining a transfer confirmation for the person-to-person transaction.

425. The means of claim 424, further comprising means for:

extracting transfer account data from the payment code; and

wherein the payment transfer request is generated, via the user mobile device, using the extracted transfer account data.

426. The means of claim 425, wherein the transfer account data includes data on a virtual wallet account.

427. The means of claim 424, further comprising means for:

providing a portion of the acquired image frame including the depiction of the payment code to a server.

428. The means of claim 424, further comprising means for:

obtaining, for payment processing, payment information associated with a virtual wallet account;

wherein the generated payment transfer request includes the payment information associated with the virtual wallet account.

429. The means of claim 428, wherein the payment information includes a dynamically generated card verification value code.

430. The means of claim 429, further comprising means for:

providing a request for the dynamically generated card verification value code to a server; and

obtaining the dynamically generated card verification value code from the server in response to providing the request.

431. The means of claim 429, wherein the dynamically generated card verification value has an expiration time.

432. The means of claim 429, wherein the dynamically generated card verification value is specific to a user funds transfer session between the user device and the another user device.

433. A snap mobile sales computer -implemented means, comprising means for:

obtaining a user checkout request at a point-of-sale device;

obtaining user shopping cart information with a merchant for processing a purchase transaction related to the user checkout request;

generating, via the user device, a payment code image using the user shopping cart information;

displaying the payment code image, via a display operatively connected to the point-of-sale device, for a user device to acquire an image of the payment code image; and

obtaining a notification of authorization of the purchase transaction.

434. The means of claim 433, further comprising means for:

obtaining a notification that the user device has acquired an image of the payment code image; and

terminating display of the payment code image via the display operatively connected to the point-of-sale device;

435. The means of claim 433, wherein the user checkout request is obtained via a touchscreen gesture on a touchscreen operatively connected to the point-of-sale device.

436. The means of claim 433, wherein the user checkout request is obtained via a communication from the user device.

437. The means of claim 433, wherein the payment code is a one-dimensional barcode.

438. The means of claim 433, wherein the payment code is a two-dimensional barcode.

439. The means of claim 438, wherein the payment code is a Quick Response code.

440. The means of claim 433, wherein the merchant is an online merchant.

441. The means of claim 440, wherein the point-of sale device is another user device.

442. The means of claim 433, wherein the point-of-sale terminal is located at physical merchant store.

443. The means of claim 433, wherein the notification of authorization of the purchase transaction includes a session identifier for a user shopping session with the merchant.

444. The means of claim 443, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.

445. A reverse snap mobile sales computer -implemented means, comprising means for:

obtaining a user checkout request at a point-of-sale device;

acquiring an image frame via an image acquisition device operatively connected to the point-of-sale device;

identifying a payment code depicted within the acquired image frame;

generating, via the point-of-sale device, a purchase transaction request using the identified payment code;

providing the purchase transaction request for payment processing; and

obtaining a notification of authorization of the purchase transaction.

446. The means of claim 445, further comprising means for:

providing an image of the payment code for purchase transaction processing.

447. The means of claim 445, further comprising means for:

acquiring video including the image frame via the image acquisition device operatively connected to the point-of-sale device;

extracting the image frame from the acquired video; and

analyzing the image frame to determine whether the image frame includes the depicted payment code.

448. The means of claim 445, wherein the payment code is a one-dimensional barcode.

449. The means of claim 445, wherein the payment code is a two-dimensional barcode.

450. The means of claim 445, wherein the payment code is a Quick Response code.

451. The means of claim 445, further comprising means for:

extracting purchase payment information from the payment code; and

wherein the purchase transaction request is generated, via the point-of-sale device, using the extracted purchase payment information.

452. The means of claim 451, wherein the purchase payment information includes an expiration time.

453. The means of claim 451, wherein the purchase payment information is associated with a virtual wallet account, and wherein the generated purchase transaction request includes the purchase payment data associated with the virtual wallet account.

454. The means of claim 445, further comprising means for:

providing a portion of the acquired image frame including the depiction of the payment code to a server; and

obtaining purchase payment information from the server in response to providing the portion of the acquired image frame.

455. The means of claim 454, wherein the purchase payment information includes a session identifier for a user shopping session with a merchant.

456. The means of claim 455, wherein the session identifier is configured to serve as a token parameter in a uniform resource locator for data on the user shopping session with the merchant.