METHODS AND SYSTEMS," attorney docket no. 10US02|20270-175PV1. The entire contents of the aforementioned applications are expressly incorporated by reference herein.

FIELD

[0003] Embodiments of tThe present inventions are directed generally to apparatuses, methods, and systems for electronic purchase transactions, and more particularly, to SNAP MOBILE PAYMENT APPARATUSES, METHODS AND SYSTEMS ("SNAP").

BACKGROUND

[0004] Consumer transactions typically require a customer to select a product from a store shelf or website, and then to check the out at a checkout counter or webpage. Product information is typically selected from a webpage catalog or entered into a point-of-sale terminal device. In a physical retail environemtn product information is automatically entered by scanning an item barcode with an integrated barcode scanner at a point-of-sale register, and the customer is usually provided with a number of payment options, such as cash, check, credit card or debit card. Once payment is made and approved, the point-of-sale register memorializes the transaction in the merchant's computer system, and a receipt is generated indicating the satisfactory consummation of the transaction.

SUMMARY OF THE INVENTION

[0004a] According to a first aspect of the present invention, there is provided 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.

[0004b] According to a second aspect of the present invention, there is provided 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.

[0004c] According to a third aspect of the present invention, there is provided 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.

[0004d] According to a fourth aspect of the present invention, there is provided 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.

[0004e] According to a fifth aspect of the present invention, there is provided 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.