



(51) International Patent Classification:

G06Q 20/08 (2012.01) G06Q 20/32 (2012.01)
G06F 3/16 (2006.01) G06Q 20/40 (2012.01)

(21) International Application Number:

PCT/CA2013/000870

(22) International Filing Date:

16 October 2013 (16.10.2013)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

61/714,465 16 October 2012 (16.10.2012) US

(71) Applicant: RIAVERA CORP. [CA/CA]; 161 Bay Street,
47th Floor, Toronto, Ontario M5J 2S1 (CA).(72) Inventors: ITWARU, Mark; 71 Rathburn Road, Toronto,
Ontario M9A 1R4 (CA). AMRO, Amena; 36 Alice Cres-
cent, Toronto, Ontario M1R 4N8 (CA). KERRY, David;
222 De Grassi St., Toronto, Ontario M4M 2K7 (CA).

(74) Agent: GOWLING LAFLEUR HENDERSON LLP;
Suite 1600, 1 First Canadian Place, 100 King Street West,
Toronto, Ontario M5X 1G5 (CA).

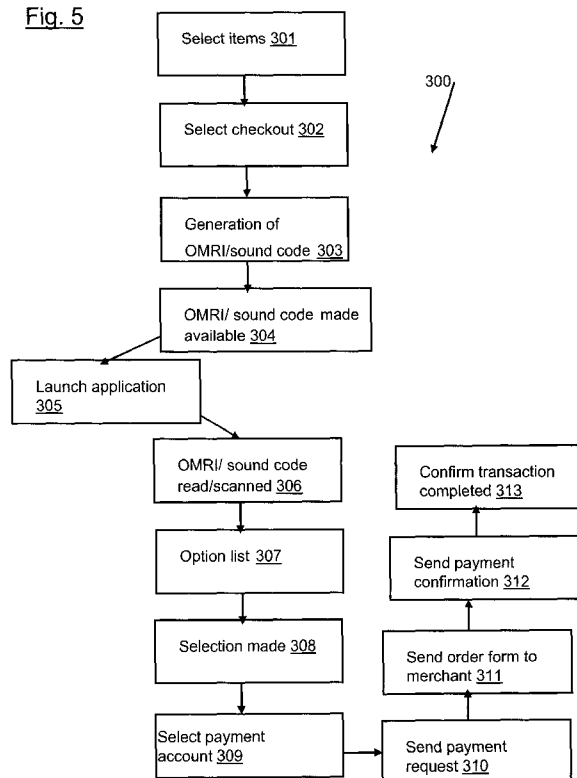
(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,
AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY,
BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM,
DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT,
HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR,
KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME,
MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ,
OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA,
SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM,
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM,
ZW.

(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, SZ, TZ,
UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ,
TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK,
EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,

[Continued on next page]

(54) Title: MOBILE IMAGE PAYMENT SYSTEM USING SOUND-BASED CODES

Fig. 5



(57) Abstract: A non-transitory computer readable storage medium with an executable payment application stored thereon, the payment application configured for generating a payment request for receipt by a transaction interface over a communications network such that that the transaction interface is separate and remote from a merchant interface over the communications network, a transaction of the payment request associated with a merchant providing a product to a consumer, wherein the payment application instructs a computer processor to perform the following steps of: receiving a sound code containing sound-based transaction data, wherein the transaction data is representative of merchant data associated with the product; receiving a consumer identifier, wherein the consumer identifier identifies the consumer; sending the payment request including the product data and the consumer identifier to the transaction interface over the communications network; and receiving a confirmation of approval or denial of the payment request from the transaction interface.



MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, **Published:**
SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, — *with international search report (Art. 21(3))*
GW, KM, ML, MR, NE, SN, TD, TG).