WHAT IS CLAIMED IS:

1. A method conducted using a mobile device comprising a contactless application including a bridging module, and a contactless kernel, the contactless kernel including a transceiver interface coupled to a processor, the mobile device including a contactless element coupled to the processor, the method comprising:

receiving from a user device, a trigger signal indicative of a transaction to be executed;

responsive to receiving the trigger signal, transmitting by the contactless kernel included in the contactless application installed on the mobile device, first data to the bridging module, the contactless kernel being operable in a first mode of communication;

transforming by the bridging module, the first data in a first messaging format associated with the first mode of communication to the first data in a second messaging format associated with a second mode of communication;

passing by the bridging module the first data in the second messaging format associated with the second mode of communication to the contactless element that is deployed on a platform executed on the mobile device;

transmitting, by the contactless element, the first data to the user device; and

receiving, by the contactless element, second data from the user device to execute the transaction, wherein the first messaging format is different than the second messaging format.

2. The method of claim 1, wherein the bridging module determines the second mode of communication based at least in part on a type of the contactless element.

3. The method of claim 1, wherein the contactless element comprises a NFC API, a NFC driver, and an antenna.

4. The method of claim 1, wherein the trigger signal corresponds to the user's device being detected in a proximity of the mobile device.

5. The method of claim 1, wherein the first mode of communication is different than the second mode of communication.

6. The method of claim 1, wherein the contactless kernel is a universal contactless kernel capable of being operable in a plurality of mobile devices, each of which includes a different type of contactless element.

7. The method of claim 1, wherein the user device is a card, and the mobile device is a mobile phone.

9. The method of claim 1, wherein the transaction is an access transaction to access a secure location.

10. A mobile device comprising:

a processor; and

a non-transitory computer readable medium coupled to the processor, the non-transitory computer readable medium comprising code, executable by the processor, for implementing a method comprising

receiving a trigger signal indicative of a transaction to be executed;

responsive to receiving the trigger signal, transmitting by a contactless kernel included in a contactless application installed on the mobile device, first data to a bridging module, the contactless kernel being operable in a first mode of communication;

transforming by the bridging module, the first data in a first messaging format associated with the first mode of communication to the first data in a second messaging format associated with a second mode of communication;

passing by the bridging module the first data in the second messaging format associated with the second mode of communication to a contactless element that is deployed on a platform executed on the mobile device;

transmitting, by the contactless element, the first data to a user device; and

receiving, by the contactless element, second data from the user device to execute the transaction, wherein the first messaging format is different than the second messaging format.

11. The mobile device of claim 10, wherein the contactless element includes at least a NFC API, a NFC driver, and an antenna.

12. The mobile device of claim 10, wherein the bridging module determines the second mode of communication based at least in part on a type of the contactless element.

13. The mobile device of claim 10, wherein the first mode of communication is different than the second mode of communication.

14. The mobile device of claim 10, wherein the contactless kernel is a universal contactless kernel capable of being operable in a plurality of mobile devices, each of which includes a different type of contactless element.

16. A system comprising:

a first mobile device including:

a first contactless kernel comprising a first transceiver interface coupled to a first processor, the first contactless kernel being operable in a first mode of communication;

a first contactless element coupled to the first processor and deployed on a first platform of the first mobile device, the first contactless element being operable in a second mode of communication; and

a first contactless application including a first bridging module implemented by the first processor and programmed to cause the first processor to:

transform information received from the first contactless kernel included in the first contactless application, from a first messaging format associated with the first mode of communication to information in a second messaging format associated with the second mode of communication; and

transmit information transformed to the second messaging format associated with the second mode of communication to the first contactless element; and

a second mobile device including:

a second contactless kernel comprising a second transceiver interface coupled to a second processor, the second contactless kernel being operable in the first mode of communication;

a second contactless element coupled to the second processor and deployed on a second platform of the second mobile device, the second contactless element being operable in a third mode of communication; and

a second contactless application including a second bridging module implemented by the second processor and programmed to cause the second processor to:

transform information received from the second contactless kernel included in the second contactless application, from the first messaging format associated with the first mode of communication to information in a third messaging format associated with the third mode of communication; and

transmit information transformed to the third messaging format associated with the third mode of communication to the second contactless element, wherein the first and second contactless kernels are same and the first and second transceiver interfaces are same.

17. The system of claim 16, wherein the first platform of the first mobile device is different than the second platform of the second mobile device.

18. The system of claim 16, wherein the second mode of communication is different than the third mode of communication.

19. The system of claim 16, wherein the first mobile device further includes a third contactless application comprising a third bridging module implemented by the first processor and programmed to cause the first mobile device to:

transform information received from the first contactless kernel in the first messaging format associated with the first mode of communication to information in the second messaging format associated with the second mode of communication; and

transmit information transformed to the second messaging format associated with the second mode of communication to the first contactless element.

20. The system of claim 16, wherein the second mobile device further includes a fourth contactless application comprising a fourth bridging module implemented by the second processor and programmed to cause the second mobile device to:

transform information received from the second contactless kernel in the first messaging format associated with the first mode of communication to information in the third messaging format associated with the third mode of communication; and

transmit information transformed to the third messaging format associated with the third mode of communication to the second contactless element.