

WHAT IS CLAIMED IS:

1. A computer-implemented method for conducting a transaction, the method comprising:
 - receiving, by a thin client from a remote computer, a first transaction message;
 - transmitting, by the thin client to a portable device, a second transaction message;
 - receiving, by the thin client from the portable device, a third transaction message;
 - identifying, by a rules engine executing on the thin client, an action based at least in part on receipt of the third transaction message;
 - transmitting, by the thin client, a fourth transaction message to the portable device without communicating with the remote computer, the fourth transaction message being transmitted in accordance with the action identified;
 - receiving, by the thin client, a fifth transaction message from the portable device;
 - and
 - transmitting, by the thin client, the fifth transaction message to the remote computer, wherein the first, second, third, fourth, and fifth messages facilitate processing of the transaction.
2. The computer-implemented method of claim 1, further comprising:
 - receiving, by the thin client from the remote computer, configuration data defining a set of rules associated with transaction processing; and
 - configuring the thin client according to the configuration data received.
3. The computer-implemented method of claim 2, wherein the set of rules define one or more actions to be executed in response receiving one or more particular transaction messages.
4. The computer-implemented method of claim 2, wherein the rules engine is configured to identify the action based at least in part on the set of rules of the configuration data and receipt of one or more transaction messages.
5. The computer-implemented method of claim 2, wherein identifying the action comprises interpreting, by the rules engine, at least a portion of the configuration data defining the set of rules associated with the transaction processing.

6. The computer-implemented method of claim 1, wherein the second transaction message, fourth transaction message, and fifth transaction message are transmitted in accordance with one or more actions identified by the rules engine.

7. The computer-implemented method of claim 1, wherein the first transaction message comprises first data, and wherein the thin client provides the first data in the fourth transaction message based at least in part on the action identified by the rules engine.

8. The computer-implemented method of claim 1, wherein the rules engine further identifies one or more data fields to include in at least one of the second transaction message, the fourth transaction message, or the fifth transaction message based at least in part on one or more actions identified by the rules engine.

9. The computer-implemented method of claim 1, further comprising:
receiving, by the thin client from the remote computer, updated configuration data defining a subsequent set of rules associated with transaction processing; and
configuring the thin client according to the updated configuration data received.

10. The computer-implemented method of claim 9, further comprising:
receiving, by the thin client from the remote computer, a subsequent transaction message associated with a subsequent transaction;
in response to receiving the subsequent transaction message, processing, by the thin client utilizing the rules engine, one or more transaction messages of the subsequent transaction in accordance with the subsequent set of rules of the updated configuration data.

11. A thin client comprising:
a processor; and
a computer readable medium coupled to the processor, the computer readable medium comprising code that, when executable by the processor, causes the thin client to:

receive, from a remote computer, a first transaction message;
transmit, to a portable device, a second transaction message;
receive, from the portable device, a third transaction message;

identify, by a rules engine executing on the thin client, an action based at least in part on receipt of the third transaction message;

transmit a fourth transaction message to the portable device without communicating with the remote computer, the fourth transaction message being transmitted in accordance with the action identified;

receive a fifth transaction message from the portable device; and

transmit the fifth transaction message to the remote computer, wherein the first, second, third, fourth, and fifth messages facilitate processing of a transaction.

12. The thin client of claim 11, wherein executing the code further causes the thin client to:

receive, from the remote computer, configuration data defining a set of rules associated with transaction processing; and

configure the thin client according to the configuration data received.

13. The thin client of claim 12, wherein the set of rules define one or more actions to be executed in response receiving one or more particular transaction messages.

14. The thin client of claim 12, wherein the rules engine is configured to identify the action based at least in part on the set of rules of the configuration data and receipt of one or more transaction messages.

15. The thin client of claim 12, wherein identifying the action comprises interpreting, by the rules engine, at least a portion of the configuration data defining the set of rules associated with the transaction processing.

16. The thin client of claim 11, wherein the second transaction message, fourth transaction message, and fifth transaction message are transmitted in accordance with one or more actions identified by the rules engine.

17. The thin client of claim 11, wherein the first transaction message comprises first data, and wherein the thin client provides the first data in the fourth transaction message based at least in part on the action identified by the rules engine.

18. The thin client of claim 11, wherein the rules engine further identifies one or more data fields to include in at least one of the second transaction message, the

fourth transaction message, or the fifth transaction message based at least in part on one or more actions identified by the rules engine.

19. The thin client of claim 11, wherein executing the code further causes the thin client to:

receive, from the remote computer, updated configuration data defining a subsequent set of rules associated with transaction processing; and
configure the thin client according to the updated configuration data received.

20. The thin client of claim 19, wherein executing the code further causes the thin client to:

receive, from the remote computer, a subsequent transaction message associated with a subsequent transaction;
in response to receiving the subsequent transaction message, process, utilizing the rules engine, one or more transaction messages of the subsequent transaction in accordance with the subsequent set of rules of the updated configuration data.