

CLAIMS

1. A processor-implemented method for displaying a graphic object on a payment device, comprising:
 - receiving, by a processor of a mobile computing device, a communication comprising a security element and the graphic object corresponding to a payment device wherein the graphic object is created by a holder of the payment device;
 - determining using logic in the processor whether the graphic object is in an acceptable protocol; and
 - in response to determining that the graphic object is in the acceptable protocol, displaying, by the processor of the mobile computing device, the graphic object in a display area, wherein displaying the graphic object includes displaying the graphic object within a display on the payment device in response to receiving selection of the payment device within a threshold distance of the mobile computing device executing a digital wallet application.
2. The processor-implemented method of claim 1 wherein the graphic object comprises text.
3. The processor-implemented method of claim 1 wherein the graphic object is formatted according to a protocol.
4. The processor-implemented method of claim 1, wherein the graphic object is received in response to a communication to an API.
5. The processor-implemented method of claim 1, wherein an application on a mobile computing device creates the graphic object.
6. The processor-implemented method of claim 5, wherein the application is in communication with other applications on the mobile computing device.
7. The processor-implemented method of claim 6, wherein the graphic object comprises data from other applications on the mobile device.

8. The processor-implemented method of claim 7, wherein the application pulls data from other applications to create the graphic object.
9. The processor-implemented method of claim 2, wherein receiving the graphic object includes receiving the graphic object from input of the digital wallet application at the mobile computing device.
10. The processor-implemented method of claim 1, wherein displaying the graphic object includes displaying the graphic object in response to receiving selection of a payment account for the payment device at the digital wallet application executing at the mobile computing device.
11. The processor-implemented method of claim 1, wherein the display is integral to a portable payment device.
12. The processor-implemented method of claim 11 wherein the graphic object is communicated to the portable payment device using wireless communication.
13. A portable computer payment system comprising a processor, a memory, a display and an input output circuit, the processor being physically configured for:
- receiving, by the processor of the portable computer payment system, a communication comprising a security element and a graphic object corresponding to a payment device wherein the graphic object is created by a holder of the payment device;
 - determining using logic on the processor whether the graphic object is in an acceptable protocol; and
 - in response to determining that the graphic object is in the acceptable protocol, displaying, by the processor of the mobile computing device, the graphic object in a display area, wherein displaying the graphic object includes displaying the graphic object within a display on the payment device in response to receiving selection of the payment device within a threshold distance of the mobile computing device executing a digital wallet application.

14. The computer payment system of claim 13, wherein the graphic object comprises at least one of: text, graphics or videos.
15. The computer payment system of claim 13, wherein the graphic object is formatted according to a protocol.
16. The computer payment system of claim 13, wherein an application on a mobile computing device creates the graphic object.
17. The computer payment system of claim 16, wherein the application is in communication with other applications on the mobile computing device.
18. The computer payment system of claim 16, wherein the application pulls data from other applications to create the graphic object.