WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by an access device with a single universal kernel comprising a plurality of interaction functionalities and a plurality of sub-kernels, from a user device, data comprising a kernel identifier identifying a requested kernel of a plurality of kernels, the plurality of kernels corresponding to the single universal kernel and the plurality of sub-kernels;

determining, by the access device with the single universal kernel, a first sub-kernel of the plurality of sub-kernels based on the kernel identifier; and

processing, by the access device with the single universal kernel, an interaction according to a first interaction functionality of the plurality of interaction functionalities corresponding to the first sub-kernel.

2. The method of claim 1, wherein the user device is a security card, the access device is a security card reader.

3. The method of claim 1, wherein the user device is a personal identification card, the access device is a personal identification card reader, and the method further comprises sending, to the user device, data associated with a user of the user device.

4. The method of claim 1, wherein the requested kernel is the single universal kernel, the first sub-kernel of the plurality of sub-kernels is a universal sub-kernel, and the first interaction functionality is a universal functionality corresponding to the universal sub-kernel.

5. The method of claim 1, wherein the requested kernel is a previous kernel different than the single universal kernel, the first sub-kernel of the plurality of sub-kernels corresponds to the previous kernel, and the first interaction functionality is a previous functionality corresponding to the first sub-kernel.

6. The method of claim 1, further comprising determining that the data received from the user device does not comprise a universal kernel tag.

7. The method of claim 1, further comprising receiving, by the access device with the single universal kernel comprising the plurality of interaction functionalities and the plurality of sub-kernels, from a user device, interaction data for processing the interaction in a format compatible with the first interaction functionality.

8. The method of claim 7, further comprising converting the interaction data from a format compatible with the first interaction functionality to a format compatible with a second interaction functionality.

9. The method of claim 1, wherein the data comprising the kernel identifier is received through radio frequency identification (RFID).

10. The method of claim 1, wherein the user device is a mobile electronic device and the data comprising the kernel identifier is received through near field communication (NFC).

11. An access device comprising:

a processor;

a single universal kernel comprising a plurality of interaction functionalities and a plurality of sub-kernels; and

a computer-readable medium coupled to the processor, the computer-readable medium comprising code, executable by the processor, to cause:

receiving, by the access device, from a user device, data comprising a kernel identifier identifying a requested kernel of a plurality of kernels, the plurality of kernels comprising the single universal kernel and the plurality of sub-kernels;

determining, by the access device, a first sub-kernel of the plurality of sub-kernels based on the kernel identifier; and

processing, by the access device, an interaction according to a first interaction functionality of the plurality of interaction functionalities corresponding to the first sub-kernel.

12. The access device of claim 11, wherein processing the interaction comprises generating a cryptogram.

13. The access device of claim 11, wherein processing the interaction comprises routing, from the user device to a server device communicatively coupled to the access device, interaction data for the interaction.

14. The access device of claim 13, further comprising code which, when executed by the processor, causes receiving, by the access device, from the server device, an indication to approve the routed interaction.

15. The access device of claim 13, further comprising code which, when executed by the processor, causes receiving, by the access device, from the server device, an indication to deny the routed interaction and responsively terminating the interaction.

16. A method of comprising:

sending, by a user device to an access device with a single universal kernel comprising a plurality of interaction functionalities and a plurality of sub-kernels, data comprising a kernel identifier identifying a requested kernel of a plurality of kernels, the plurality of kernels comprising the single universal kernel and the plurality of sub-kernels, wherein the access device determines a first sub-kernel of the plurality of sub-kernels based on the kernel identifier;

responsive to sending the data, receiving by the user device, a request for interaction data; and

sending, by the user device to the access device with the single universal kernel, the interaction data, the interaction data corresponding to a first interaction functionality of the plurality of interaction functionalities corresponding to the first sub-kernel.

17. The method of claim 16, wherein the requested kernel is the single universal kernel, the first sub-kernel of the plurality of sub-kernels is a universal sub-kernel, and the first interaction functionality is a universal functionality corresponding to the universal sub-kernel.

18. The method of claim 16, wherein the requested kernel is a previous kernel different than the single universal kernel, the first sub-kernel of the plurality of sub-kernels corresponds to the previous kernel, and the first interaction functionality is a previous functionality corresponding to the first sub-kernel.

19. The method of claim 16, wherein the interaction data comprises a credential from the user device.

20. The method of claim 16, wherein the user device is in the form of a card.