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(54) Title: UNIFIED CONTACTLESS KERNEL SYSTEM AND METHOD

(57) Abstract: Embodiments relate to systems, apparatuses, and methods for performing access interactions between a user device and an access device. A method comprises receiving, by 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 to perform an interaction. The access device with the single kernel may determine a first sub-kernel of a plurality of sub-kernels corresponding to an interaction functionality based on the kernel identifier. The access device with the single universal kernel may then process the interaction according to the interaction functionality corresponding to the determined sub-kernel.

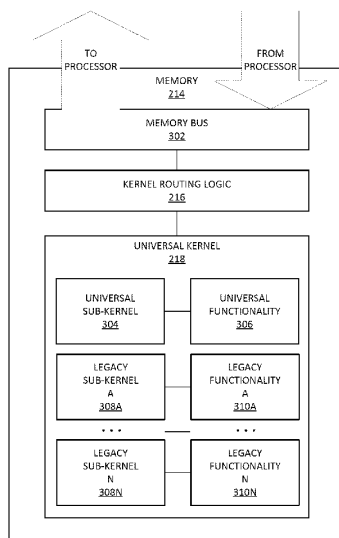


FIG. 3

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Declarations under Rule 4.17:

- *as to applicant's entitlement to apply for and be granted a patent (Rule 4.17(ii))*
- *as to the applicant's entitlement to claim the priority of the earlier application (Rule 4.17(iii))*

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