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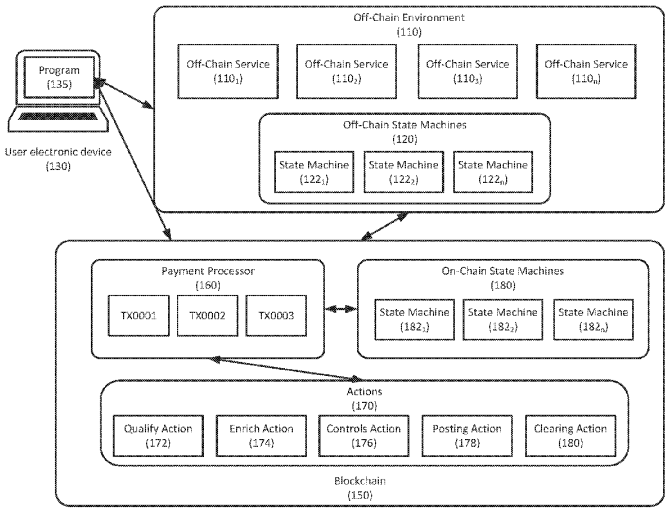


FIGURE 1

(57) Abstract: Systems and methods for state machine driven programmable payments are disclosed. A method may include: defining a plurality of base state machines; storing definitions for the plurality of base state machines; receiving, via a user interface, a programmable payment instruction ("PPI") from a user comprising a PPI definition of a PPI trigger, a PPI condition, and a PPI action; dynamically linking a state in one of the plurality of base state machines to the PPI definition; storing the PPI definitions; receiving a payment instruction; identifying, from the payment instruction, a base state machine and the PPI instruction linked to the payment instruction; creating a PPI-specific state machine definition for the PPI instruction linked to the payment instruction; and instantiating a PPI-specific state machine for the PPI-specific state machine definitions. The PPI-specific state machine calls one of the plurality of base state machines to execute portions of the payment instruction.

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