computer may further forward an authorization response message received from the authorizing entity computer to the transport computer.

**[0057]** The authorizing entity computer 112 may be configured to authorize any suitable request, including access to data, access to a location, or approval for a payment. In some embodiments, the authorizing entity computer 112 may be operated by an account issuer. Typically, the issuer is an entity (e.g., a bank) that issues and maintains an account of a user. The account may be a credit, debit, prepaid, or any other type of account.

**[0058]** FIG. 2 shows a block diagram of components of an access device 104 according to embodiments. The exemplary access device 104 may comprise a processor 202. The processor 202 may be coupled to a memory 214, a network interface 206, and a computer readable medium 208. The computer readable medium 208 can comprise a number of modules. The processor may also be coupled to a device interface 204 which is capable of sending and receiving data to and from a user device such as user device 102 (e.g., as depicted in at least FIG. 4). The processor may also be coupled to a hardware manager 212 which allows the access device to manipulate and utilize hardware coupled to the access device.

**[0059]** The memory 214 can be used to store data and code necessary to perform the methods and embodiments described herein. The memory 214 may be coupled to the processor 202 internally or externally (e.g., cloud based data storage), and may comprise any combination of volatile and/or non-volatile memory, such as RAM, DRAM, ROM, flash, or any other suitable memory device. For example, the memory 214 can store interaction data and/or any other suitable data described herein. In various embodiments, the memory 214 may comprise kernel routing logic 216 and/or a universal kernel 218. Kernel routing logic 216 may be any series of instructions, modules, steps, or data necessary to determine a kernel or sub-kernel which is relevant to an interaction with a user device. Universal kernel 218 may be a kernel as described herein which comprises one or more functionalities and/or sub-kernels (e.g., as depicted in at least FIG. 6).

**[0060]** The computer readable medium 208 may comprise code or instructions, such as instructions 210A-210N, which are executable by the processor 202, for performing the methods and embodiments described herein. For example, the computer readable medium 208 may comprise different instructions which are executable by the