WHAT IS CLAIMED IS:

1. A payment card for use with a payment card acceptance terminal, the payment card comprising:

an acceptance terminal interface component for interfacing with a payment card acceptance terminal;

a user input receiving component for receiving an input by a user directly;

an integrated circuit in communication with the acceptance terminal interface and the user input receiving component and configured to provide payment credentials to the payment card acceptance terminal on receipt of an input at the user input receiving component.

2. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials stored on the payment card on receipt of an input in the form of a passcode at the user input receiving component.

3. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials in the form of a single use account number received as an input at the user input receiving component.

4. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials formatted by the integrated circuit by transforming an input in the form of a token received at the user input receiving component into the payment credentials.

5. The payment card as claimed in claim 4, wherein the integrated circuit is configured to decode the token and to appropriately format information contained therein into payment credentials, wherein the information contained in the decoded token includes an account number.

6. The payment card as claimed in claim 5, wherein the integrated circuit is configured to include a bank identification number in the payment credentials,

wherein the bank identification number is retrieved from a digital memory of the integrated circuit.

7. The payment card as claimed in claim 6, wherein the integrated circuit is configured to generate a card verification value, wherein generating a card verification value encrypts at least one of received credential using an encryption key, decimalizes the result; and wherein the encryption key is retrieved from a digital memory of the integrated circuit.

8. The payment card as claimed in claim 1, wherein the user input receiving component is a keypad integrated into the payment card.

9. The payment card as claimed in claim 1, wherein the acceptance terminal interface component is a contact-based interface insertable into a card slot of the acceptance terminal; wherein the contact-based interface includes conductive contact pads for providing a contact based connection to corresponding conductive contacts of the card slot of the payment card acceptance terminal.

10. The payment card as claimed in claim 1, wherein the acceptance terminal interface component is a wireless interface component for communicating wirelessly with the payment acceptance terminal.

11. The payment card as claimed in claim 1, wherein the acceptance terminal interface component is a magnetic stripe.

12. The payment card as claimed in claim 1, wherein the user input receiving component is configured to receive or harvest power from the card acceptance terminal.

13. The payment card as claimed in claim 1, wherein the integrated circuit is a secure crypto-processor configured to perform cryptographic functions and translation functions.

14. The payment card as claimed in claim 13, wherein the secure crypto-processor enables end-to-end secure communications between the user input receiving component and the acceptance terminal interface component.

15. The payment card as claimed in claim 1, wherein the integrated circuit is a hardware security module comprising a public processor and a secure processor.

16. A system for providing payment credentials, comprising:

a payment card acceptance terminal having a card reading component; and

a payment card for use with the payment card acceptance terminal including:

an acceptance terminal interface component for interfacing with a payment card acceptance terminal;

a user input receiving component for receiving an input by a user directly;

an integrated circuit in communication with the acceptance terminal interface and the user input receiving component and configured to provide payment credentials to the payment card acceptance terminal on receipt of an input at the user input receiving component.

17. A method carried out at an integrated circuit of a payment card comprising:

receiving a user input, wherein the user input is directly received into the payment card;

providing payment credentials to an acceptance terminal interface component based on the user input.

18. The method as claimed in claim 17, wherein receiving a user input receives a passcode and providing payment credentials releases stored payment credentials from the payment card to the acceptance terminal interface component.

19. The method as claimed in claim 17, wherein receiving a user input receives a single use account number and providing payment credentials provides the single use account number to the acceptance terminal interface component.

20. The method as claimed in claim 17, wherein receiving a user input receives a token and providing payment credentials transforms the user input into formatted payment credentials.

WHAT IS CLAIMED IS:

1. A payment card for use with a payment card acceptance terminal, the payment card comprising:

an acceptance terminal interface component for interfacing with a payment card acceptance terminal;

a user input receiving component for receiving an input by a user directly;

an integrated circuit in communication with the acceptance terminal interface component and the user input receiving component and configured to provide payment credentials to the payment card acceptance terminal on receipt of an input at the user input receiving component.

2. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials stored on the payment card on receipt of an input in the form of a passcode at the user input receiving component.

3. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials in the form of a single use account number received as an input at the user input receiving component.

4. The payment card as claimed in claim 1, wherein the integrated circuit is configured to provide payment credentials formatted by the integrated circuit by transforming an input in the form of a token received at the user input receiving component into the payment credentials.

5. The payment card as claimed in claim 4, wherein the integrated circuit is configured to decode the token and to appropriately format information contained therein into payment credentials, and for the information contained in the decoded token to include an account number.

6. The payment card as claimed in claim 4 or claim 5, wherein the integrated circuit is configured to include a bank identification number in the payment

credentials, and for the bank identification number to be retrieved from a digital memory of the integrated circuit.

7. The payment card as claimed in any one of claims 4 to 6, wherein the integrated circuit is configured to generate a card verification value, the card verification value being for encrypting one or more of a primary account number, expiration date and service code using an encryption key and for decimalizing the result; and wherein the integrated circuit is configured to retrieve the encryption key from a digital memory of the integrated circuit.

8. The payment card as claimed in any one of the preceding claims, wherein the user input receiving component is a keypad integrated into the payment card.

9. The payment card as claimed in any one of the preceding claims, wherein the acceptance terminal interface component is a contact-based interface insertable into a card slot of the acceptance terminal; wherein the contact-based interface includes conductive contact pads for providing a contact based connection to corresponding conductive contacts of the card slot of the payment card acceptance terminal.

10. The payment card as claimed in any one of claims 1 to 8, wherein the acceptance terminal interface component is a wireless interface component for communicating wirelessly with the payment card acceptance terminal.

11. The payment card as claimed in any one of claims 1 to 8, wherein the acceptance terminal interface component is a magnetic stripe.

12. The payment card as claimed in any one of the preceding claims, wherein the user input receiving component is configured to receive or harvest power from the card acceptance terminal.

13. The payment card as claimed in any one of the preceding claims, wherein the integrated circuit is a secure crypto-processor configured to perform cryptographic functions and translation functions.

14. The payment card as claimed in claim 13, wherein the secure crypto-processor enables end-to-end secure communications between the user input receiving component and the acceptance terminal interface component.

15. The payment card as claimed in any one of the preceding claims, wherein the integrated circuit is a hardware security module comprising a public processor and a secure processor.

16. A system for providing payment credentials, comprising:

a payment card acceptance terminal having a card reading component; and

a payment card for use with the payment card acceptance terminal including:

an acceptance terminal interface component for interfacing with a payment card acceptance terminal;

a user input receiving component for receiving an input by a user directly;

an integrated circuit in communication with the acceptance terminal interface component and the user input receiving component and configured to provide payment credentials to the payment card acceptance terminal on receipt of an input at the user input receiving component.

17. A method carried out at an integrated circuit of a payment card comprising:

receiving a user input, wherein the user input is directly received into the payment card;

providing payment credentials to an acceptance terminal interface component based on the user input.

18. The method as claimed in claim 17, wherein receiving a user input receives a passcode and providing payment credentials releases stored payment credentials from the payment card to the acceptance terminal interface component.

19. The method as claimed in claim 17, wherein receiving a user input receives a single use account number and providing payment credentials provides the single use account number to the acceptance terminal interface component.

20. The method as claimed in claim 17, wherein receiving a user input receives a token and providing payment credentials transforms the user input into formatted payment credentials.