



(51) International Patent Classification:  
*G06Q 20/00* (2012.01)

(21) International Application Number:  
PCT/US2020/012326

(22) International Filing Date:  
06 January 2020 (06.01.2020)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
16/240,948 07 January 2019 (07.01.2019) US

(71) Applicant: **VISA INTERNATIONAL SERVICE ASSOCIATION** [US/US]; P.O. Box 8999, San Francisco, California 94128 (US).

(72) Inventor: **CHEN, Yuexi**; 882 Balboa Ln., Foster City, California 94404 (US).

(74) Agent: **PREPELKA, Nathan, J.** et al.; The Webb Law Firm, One Gateway Center, 420 Ft. Duquesne Blvd., Suite 1200, Pittsburgh, Pennsylvania 15222 (US).

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK,

(54) Title: SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR CUSTOMIZING FUNCTIONS OF A POINT-OF-SALE TERMINAL

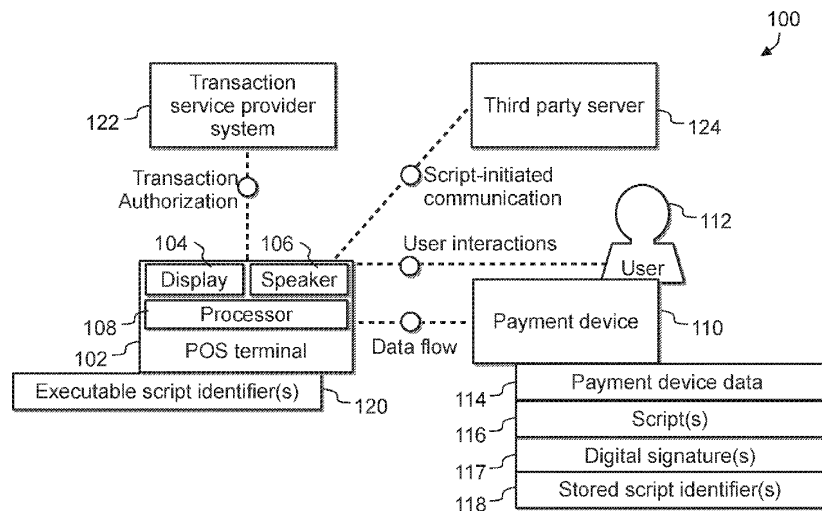


FIG. 1

(57) Abstract: Described are systems, methods, and computer program products for customizing functions of a point-of-sale (POS) terminal. A method includes receiving payment device data from an electronic payment device of a user during a payment transaction between the user and a merchant. The method also includes receiving at least one script for execution on the POS terminal from the electronic payment device. The at least one script is associated with a digital signature. The method further includes verifying the at least one script based on the digital signature of the at least one script and executing the at least one script on the POS terminal to cause an action associated with a user interaction with the POS terminal to be performed.

[Continued on next page]

EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV,  
MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM,  
TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW,  
KM, ML, MR, NE, SN, TD, TG).

**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))*

**Published:**

- *with international search report (Art. 21(3))*