

WHAT IS CLAIMED IS

1. A computer-implemented method for customizing functions of a point-of-sale (POS) terminal, the method comprising:

receiving, with at least one processor, payment device data from an electronic payment device of a user during a payment transaction between the user and a merchant;

receiving, with at least one processor, at least one script for execution on the POS terminal from the payment device, the at least one script associated with a digital signature;

verifying, with at least one processor, the at least one script based on the digital signature of the at least one script; and

executing, with at least one processor, 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.

2. The method of claim 1, further comprising:

receiving, from the electronic payment device, a first set of identifiers of scripts associated with one or more types of scripts that the electronic payment device is configured to transmit;

comparing the first set of identifiers of scripts with a second set of identifiers of scripts associated with one or more types of scripts that the POS terminal is configured to execute; and

communicating, to the electronic payment device, at least one identifier of scripts common to both the first set and the second set;

wherein the at least one script received from the electronic payment device corresponds to at least one payment device identifier of the electronic payment device included in the payment device data.

3. The method of claim 1, further comprising performing a transaction authorization process for processing the payment transaction between the user and the merchant.

4. The method of claim 1, further comprising:

displaying at least one message comprising at least one instruction for completing the payment transaction between the user and the merchant with the POS terminal based on executing the at least one script;

wherein the at least one instruction is in a language specified by the at least one script received from the electronic payment device and the language is different from a default language of the POS terminal.

5. The method of claim 1, further comprising:

communicating a payment device identifier of the electronic payment device and transaction data associated with the payment transaction between the user and the merchant to a third party server based on executing the at least one script; and

receiving transaction rewards data from the third party server based on the transaction data.

6. The method of claim 1, further comprising:

displaying a user interface comprising at least two user options for selection, the at least two user options comprising a first user option to complete the payment transaction in a single payment and a second user option to complete the payment transaction in multiple payments; and

communicating a transaction authorization request to complete the payment transaction, wherein the transaction authorization request comprises data associated with a user selection of the first user option or data associated with a user selection of the second user option.

7. The method of claim 1, wherein receiving the payment device

data comprises receiving a payment device identifier of the electronic payment device based on the POS terminal reading a data storage medium of the electronic payment device for completion of the payment transaction.

8. The method of claim 1, wherein, when executing the at least one

script, at least one processor is configured to cause the POS terminal to:

display at least one message;

- display at least one image;
- display at least one animation or at least one video;
- play at least one audio sequence;
- display a user interface comprising at least one user option for selection;
- display at least one user data input field;
- communicate data to a third party server;
- receive data from a third party server; or
- any combination thereof.

9. A system for customizing functions of a point-of-sale (POS) terminal, the system comprising the POS terminal comprising at least one processor for executing program instructions, the POS terminal being programmed and/or configured to:

- receive payment device data from an electronic payment device of a user during a payment transaction between the user and a merchant;

- receive at least one script for execution on the POS terminal from the electronic payment device; and

- execute 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 based on verifying the at least one script.

10. The system of claim 9, wherein the POS terminal is further programmed and/or configured to:

- receive a first set of identifiers of scripts associated with one or more types of scripts that the electronic payment device is configured to transmit;

- compare the first set of identifiers of scripts with a second set of identifiers of scripts associated with one or more types of scripts that the POS terminal is configured to execute; and

- communicate to the electronic payment device at least one identifier of scripts common to both the first set and the second set;

- wherein the at least one script received from the electronic payment device corresponds to at least one payment device identifier of the electronic payment device included in the payment device data.

11. The system of claim 9, wherein the POS terminal is further programmed and/or configured to:

perform a transaction authorization process for processing the payment transaction between the user and the merchant;

communicate a payment device identifier of the electronic payment device and transaction data associated with the payment transaction between the user and the merchant to a third party server based on executing the at least one script; and

receive transaction rewards data from the third party server based on the transaction data.

12. The system of claim 9, wherein the POS terminal is further programmed and/or configured to:

display a user interface comprising at least two user options for selection, the at least two user options comprising a first user option to complete the payment transaction in a single payment and a second user option to complete the payment transaction in multiple payments; and

communicate a transaction authorization request to complete the payment transaction, wherein the transaction authorization request comprises data associated with a user selection of the first user option or data associated with a user selection of the second user option.

13. The system of claim 9, wherein receiving the payment device data comprises receiving a payment device identifier of the electronic payment device based on the POS terminal reading a data storage medium of the electronic payment device for completion of the payment transaction.

14. The system of claim 9, wherein, when executing the at least one script, the at least one processor is configured to cause the POS terminal to:

display at least one message;

display at least one image;

display at least one animation or at least one video;

play at least one audio sequence;

display a user interface comprising at least one user option for selection;

display at least one user data input field;
communicate data to a third party server;
receive data from a third party server; or
any combination thereof.

15. A computer program product for customizing functions of a point-of-sale (POS) terminal, the computer program product comprising at least one non-transitory computer-readable medium including program instructions that, when executed by at least one processor, cause the at least one processor to:

receive payment device data from an electronic payment device of a user during a payment transaction between the user and a merchant;

receive at least one script for execution on the POS terminal from the electronic payment device;

verify the at least one script based on a digital signature of the at least one script; and

execute 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.

16. The computer program product of claim 15, wherein the program instructions further cause the at least one processor to:

receive a first set of identifiers of scripts associated with one or more types of scripts that the electronic payment device is configured to transmit;

compare the first set of identifiers of scripts with a second set of identifiers of scripts associated with one or more types of scripts that the POS terminal is configured to execute; and

communicate to the payment device at least one identifier of scripts common to both the first set and the second set;

wherein the at least one script received from the electronic payment device corresponds to at least one payment device identifier of the electronic payment device included in the payment device data.

17. The computer program product of claim 15, wherein the program instructions further cause the at least one processor to:

perform a transaction authorization process for processing the payment transaction between the user and the merchant;

communicate a payment device identifier of the electronic payment device and transaction data associated with the payment transaction between the user and the merchant to a third party server based on executing the at least one script; and

receive transaction rewards data from the third party server based on the transaction data.

18. The computer program product of claim 15, wherein the program instructions further cause the at least one processor to:

display a user interface comprising at least two user options for selection, the at least two user options comprising a first user option to complete the payment transaction in a single payment and a second user option to complete the payment transaction in multiple payments; and

communicate a transaction authorization request to complete the payment transaction, wherein the transaction authorization request comprises data associated with a user selection of the first user option or data associated with a user selection of the second user option.

19. The computer program product of claim 15, wherein receiving the payment device data comprises receiving a payment device identifier of the electronic payment device based on the POS terminal reading a data storage medium of the electronic payment device for completion of the payment transaction.

20. The computer program product of claim 15, wherein, when executing the at least one script, the at least one processor is configured to cause the POS terminal to:

display at least one message;

display at least one image;

display at least one animation or at least one video;

play at least one audio sequence;

display a user interface comprising at least one user option for selection;

display at least one user data input field;

communicate data to a third party server;
receive data from a third party server; or
any combination thereof.