What is claimed is:

1. A method, comprising:

receiving, by a server, a request to activate a contactless card from a device, the request comprising a cryptogram, wherein the cryptogram is generated by the contactless card and read by the device;

decrypting, by the server, the cryptogram;

determining, by the server, that the contactless card is a first type of contactless card of a plurality of types of contactless cards;

determining, by the server, a plurality of terms associated with the first type of contactless card;

transmitting, by the server, the plurality of terms to the device;

receiving, by the server from the device, an indication specifying acceptance of the plurality of terms; and

storing, by the server based on the decryption of the cryptogram and the received indication specifying acceptance of the plurality of terms, an indication in a database specifying the contactless card is activated for use.

2. The method of claim 1, wherein the cryptogram is a parameter of a uniform resource locator (URL).

3. The method of claim 2, further comprising:

extracting, by the server, the cryptogram from the URL; and

decoding, by the server, the extracted cryptogram prior to the decryption.

4. The method of claim 1, further comprising:

determining the contactless card is of the first type based on a unique identifier assigned to the contactless card.

5. The method of claim 1, further comprising:

transmitting, by the server, an indication to the device specifying that the contactless card is activated for use.

6. The method of claim 1, further comprising:

receiving, by the server, a plurality of attributes from a user profile associated with the contactless card, the plurality of attributes comprising at least the type of the contactless card and an address associated with the contactless card; and

determining, by the server, the plurality of terms based on the type of the contactless card and the address associated with the contactless card, wherein at least one term of the plurality of terms is based on the address.

7. The method of claim 1, wherein the cryptogram is based on a diversified key of the contactless card, wherein the diversified key is based on a counter value and another key of the contactless card, wherein the cryptogram is decrypted by the server by generating a copy of the diversified key based on a copy of the counter value and a copy of the another key.

8. The method of claim 1, wherein a subset of the plurality of terms are formatted according to a modified format, wherein the modified format comprises one or more of a highlight effect, a bold effect, or an italics effect applied to the subset of the plurality of terms and not applied to the remaining plurality of terms.

9. A non-transitory computer-readable storage medium, the computer-readable storage medium including instructions that when executed by a processor, cause the processor to:

receive a request to activate a contactless card from a device, the request comprising a cryptogram, wherein the cryptogram is generated by the contactless card and read by the device;

decrypt the cryptogram;

determine that the contactless card is a first type of contactless card of a plurality of types of contactless cards;

determine a plurality of terms associated with the first type of contactless card;

transmit the plurality of terms to the device;

receive, from the device, an indication specifying acceptance of the plurality of terms; and

store, based on the decryption of the cryptogram and the received indication specifying acceptance of the plurality of terms, an indication in a database specifying the contactless card is activated for use.

10. The computer-readable storage medium of claim 9, wherein the cryptogram is a parameter of a uniform resource locator (URL).

11. The computer-readable storage medium of claim 10, wherein the instructions further cause the processor to:

extract the cryptogram from the URL; and

decode the extracted cryptogram prior to the decryption.

12. The computer-readable storage medium of claim 9, wherein the instructions further cause the processor to:

determine the contactless card is of the first type based on a unique identifier assigned to the contactless card.

13. The computer-readable storage medium of claim 9, wherein the instructions further cause the processor to:

transmit an indication to the device specifying that the contactless card is activated for use.

14. The computer-readable storage medium of claim 9, wherein the instructions further cause the processor to:

receive a plurality of attributes from a user profile associated with the contactless card, the plurality of attributes comprising at least the type of the contactless card and an address associated with the contactless card; and

determine the plurality of terms based on the type of the contactless card and the address associated with the contactless card, wherein at least one term of the plurality of terms is based on the address.

15. The computer-readable storage medium of claim 9, wherein a subset of the plurality of terms are formatted according to a modified format, wherein the modified format comprises one or more of a highlight effect, a bold effect, or an italics effect applied to the subset of the plurality of terms and not applied to the remaining plurality of terms.

16. A computing apparatus comprising:

a processor; and

a memory storing instructions that, when executed by the processor, cause the processor to:

receive a request to activate a contactless card from a device, the request comprising a cryptogram, wherein the cryptogram is generated by the contactless card and read by the device;

decrypt the cryptogram;

determine that the contactless card is a first type of contactless card of a plurality of types of contactless cards;

determine a plurality of terms associated with the first type of contactless card;

transmit the plurality of terms to the device;

receive, from the device, an indication specifying acceptance of the plurality of terms; and

store, based on the decryption of the cryptogram and the received indication specifying acceptance of the plurality of terms, an indication in a database specifying the contactless card is activated for use.

17. The apparatus of claim 16, wherein the cryptogram is a parameter of a uniform resource locator (URL).

18. The apparatus of claim 17, wherein the instructions further cause the processor to:

extract the cryptogram from the URL; and

decode the extracted cryptogram prior to the decryption.

19. The apparatus of claim 16, wherein the instructions further cause the processor to:

determine the contactless card is of the first type based on a unique identifier assigned to the contactless card.

20. The apparatus of claim 16, wherein the instructions further cause the processor to:

transmit an indication to the device specifying that the contactless card is activated for use.