

CLAIMS

What is claimed is:

1. A method, comprising:
 - receiving, by an application executing on a processor, a request to generate a barcode;
 - receiving, by the application, encrypted data from a contactless card associated with an account;
 - receiving, by the application from a server, verification of the encrypted data and an encrypted authorization token associated with the account; and
 - generating, by the application, the barcode utilizing the encrypted authorization token.
2. The method of claim 1, further comprising:
 - displaying, by the application, the barcode on a display.
3. The method of claim 1, wherein the barcode is pre-configured by the authorization token to authorize a single transaction.
4. The method of claim 3, wherein the barcode and the authorization token are configured to expire after the authorization of the single transaction.
5. The method of claim 4, wherein the transaction is a payment transaction and the authorization token is a payment token, and wherein the payment token is associated with a monetary limit.
6. The method of claim 1, further comprising:
 - decrypting, by the application, the encrypted authorization token to authorize a transaction.
7. The method of claim 1, further comprising:
 - transmitting, by the application, the encrypted data to the server prior to receiving the verification of the encrypted data.
8. An apparatus, comprising:
 - a processor circuit; and
 - a memory storing instructions which when executed by the processor circuit, cause the processor circuit to:
 - receive a request to generate a barcode;

receive encrypted data from a contactless card associated with an account;
receive, from a server, verification of the encrypted data and an encrypted authorization token associated with the account; and
generate the barcode utilizing the encrypted authorization token.

9. The apparatus of claim 8, the memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

display the barcode on a display device.

10. The apparatus of claim 8, wherein the barcode is pre-configured by the authorization token to authorize a single transaction.

11. The apparatus of claim 10, wherein the barcode and the authorization token are configured to expire after the authorization of the single transaction.

12. The apparatus of claim 11, wherein the transaction is a payment transaction and the authorization token is a payment token, and wherein the payment token is associated with a monetary limit.

13. The apparatus of claim 8, the memory storing instructions which when executed by the processor circuit, cause the processor circuit to:

decrypt the encrypted authorization token to authorize a transaction.

14. A non-transitory computer-readable storage medium storing instructions that when executed by a processor circuit cause the processor circuit to:

receive a request to generate a barcode;

receive encrypted data from a contactless card associated with an account;

receive, from a server, verification of the encrypted data and an encrypted authorization token associated with the account; and

generate the barcode utilizing the encrypted authorization token.

15. The medium of claim 14, storing instructions that when executed by the processor circuit cause the processor circuit to:

display the barcode on a display device.

16. The medium of claim 14, wherein the barcode is pre-configured by the authorization token to authorize a single transaction.

17. The medium of claim 16, wherein the barcode and the authorization token are configured to expire after the authorization of the single transaction.

18. The medium of claim 17, wherein the transaction is a payment transaction and the authorization token is a payment token, and wherein the payment token is associated with a monetary limit.

19. The medium of claim 14, storing instructions that when executed by the processor circuit cause the processor circuit to:

decrypt the encrypted authorization token to authorize a transaction.

20. The medium of claim 14, storing instructions that when executed by the processor circuit cause the processor circuit to, prior to receiving the verification of the encrypted data:

transmit the encrypted data to the server.