What is claimed is:

~~1. A method, comprising:~~

~~receiving, by a server, a phone call from a client device;~~

~~generating, by the server, a uniform resource locator (URL) comprising a session identifier as a parameter;~~

~~associating, by the server, the session identifier with an account;~~

~~transmitting, by the server, the URL to the client device;~~

~~receiving, by the server from a web browser of the client device, a request comprising the URL;~~

~~determining, by the server, the session identifier of the URL of the request matches the session identifier associated with the account;~~

~~transmitting, by the server to the web browser, a web page associated with the URL;~~

~~receiving, by the server from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;~~

~~decrypting, by the server, the cryptogram;~~

~~authenticating, by the server based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call; and~~

~~providing, by the server based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.~~

~~2. The method of claim 1, further comprising prior to receiving the cryptogram:~~

~~transmitting, by the server to the web page in the web browser, a request to authenticate the account for the phone call.~~

~~3. The method of claim 1, further comprising prior to authenticating the account for the phone call:~~

~~receiving, by the server from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.~~

4. The method of claim 1, wherein the URL is transmitted to a phone number associated with the account in an account database, the method further comprising:

determining, by the server, that the phone call is received from the phone number associated with the account in the account database.

5. The method of claim 1, further comprising:

assigning, by the server, a time threshold to the session identifier; and

determining, by the server, that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.

6. The method of claim 1, wherein the cryptogram comprises a near-field communications (NFC) Forum Data Exchange Format (NDEF) tag.

7. The method of claim 1, further comprising:

incrementing, by the server, a counter value associated with the account;

generating, by the server, a diversified key based on the counter value and a master key associated with the account; and

decrypting the cryptogram using the diversified key.

8. A system, comprising:

a processor; and

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

receive, by a server, a phone call from a client device;

generate, by the server, a uniform resource locator (URL) comprising a session identifier as a parameter;

associate, by the server, the session identifier with an account;

transmit, by the server, the URL to the client device;

receive, by the server from a web browser of the client device, a request comprising the URL;

determine, by the server, the session identifier of the URL of the request matches the session identifier associated with the account;

transmit, by the server to the web browser, a web page associated with the URL;

receive, by the server from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;

decrypt, by the server, the cryptogram;

authenticate, by the server based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call; and

provide, by the server based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.

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

transmit, by the server to the web page in the web browser, a request to authenticate the account for the phone call.

10. The system of claim 8, the memory storing instructions which when executed by the processor, cause the processor to:

receive, by the server from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.

11. The system of claim 8, the memory storing instructions which when executed by the processor, cause the processor to:

determine, by the server, that the phone call is received from a phone number associated with the account in an account database, wherein the URL is transmitted to the phone number associated with the account in the account database.

12. The system of claim 8, the memory storing instructions which when executed by the processor, cause the processor to:

assign, by the server, a time threshold to the session identifier; and

determine, by the server, that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.

13. The system of claim 8, wherein the cryptogram comprises a near-field communications (NFC) Forum Data Exchange Format (NDEF) tag.

14. The system of claim 8, the memory storing instructions which when executed by the processor, cause the processor to:

increment, by the server, a counter value associated with the account;

generate, by the server, a diversified key based on the counter value and a master key associated with the account; and

decrypt the cryptogram using the diversified key.

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

receive, by a server, a phone call from a client device;

generate, by the server, a uniform resource locator (URL) comprising a session identifier as a parameter;

associate, by the server, the session identifier with an account;

transmit, by the server, the URL to the client device;

receive, by the server from a web browser of the client device, a request comprising the URL;

determine, by the server, the session identifier of the URL of the request matches the session identifier associated with the account;

transmit, by the server to the web browser, a web page associated with the URL;

receive, by the server from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;

decrypt, by the server, the cryptogram;

authenticate, by the server based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call; and

provide, by the server based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.

16. The computer-readable storage medium of claim 15, storing instructions that when executed by the processor cause the processor to:

transmit, by the server to the web page in the web browser, a request to authenticate the account for the phone call.

17. The computer-readable storage medium of claim 15, storing instructions that when executed by the processor cause the processor to:

receive, by the server from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.

18. The computer-readable storage medium of claim 15, storing instructions that when executed by the processor cause the processor to:

determine, by the server, that the phone call is received from a phone number associated with the account in an account database, wherein the URL is transmitted to the phone number associated with the account in the account database.

19. The computer-readable storage medium of claim 15, storing instructions that when executed by the processor cause the processor to:

assign, by the server, a time threshold to the session identifier; and

determine, by the server, that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.

20. The computer-readable storage medium of claim 15, storing instructions that when executed by the processor cause the processor to:

increment, by the server, a counter value associated with the account;

generate, by the server, a diversified key based on the counter value and a master key associated with the account; and

~~decrypt the cryptogram using the diversified key, wherein the cryptogram comprises a near-field communications (NFC) Forum Data Exchange Format (NDEF) tag.~~

1. A method, comprising:

receiving, by a server, a phone call from a client device;

generating, by the server, a uniform resource locator (URL) comprising a session identifier as a parameter;

associating, by the server, the session identifier with an account;

transmitting, by the server, the URL to the client device;

receiving, by the server from a web browser of the client device, a request comprising the URL;

determining, by the server, the session identifier of the URL of the request matches the session identifier associated with the account;

transmitting, by the server to the web browser, a web page associated with the URL;

receiving, by the server from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;

decrypting, by the server, the cryptogram; and

authenticating, by the server based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call.

2. The method of claim 1, further comprising:

providing, by the server based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.

3. The method of claim 1, further comprising prior to authenticating the account for the phone call:

receiving, by the server from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.

4. The method of claim 1, wherein the URL is transmitted to a phone number associated with the account in an account database.

5. The method of claim 4, further comprising:

determining, by the server, that the phone call is received from the phone number associated with the account in the account database.

6. The method of claim 1, further comprising:

assigning, by the server, a time threshold to the session identifier; and

determining, by the server, that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.

7. The method of claim 1, wherein the server transmits the URL to the client device using one of: (i) a short message service (SMS) message, (ii) a text message, (iii) a email, or (iv) a system notification.

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

receive a phone call from a client device;

generate a uniform resource locator (URL) comprising a session identifier as a parameter;

associate the session identifier with an account;

transmit the URL to the client device;

receive, from a web browser of the client device, a request comprising the URL;

determine the session identifier of the URL of the request matches the session identifier associated with the account;

transmit, to the web browser, a web page associated with the URL;

receive, from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;

decrypt the cryptogram;

authenticate, based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call.

9. The computer-readable storage medium of claim 8, wherein the instructions further cause the processor to:

provide, based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.

10. The computer-readable storage medium of claim 8, wherein the instructions further cause the processor to, prior to authenticating the account for the phone call:

receive, from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.

11. The computer-readable storage medium of claim 8, wherein the URL is transmitted to a phone number associated with the account in an account database.

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

determine that the phone call is received from the phone number associated with the account in the account database.

13. The computer-readable storage medium of claim 8, wherein the instructions further cause the processor to:

assig a time threshold to the session identifier; and

determine that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.

14. The computer-readable storage medium of claim 8, wherein the URL is transmitted to the client device using one of: (i) a short message service (SMS) message, (ii) a text message, (iii) a email, or (iv) a system notification.

15. A computing apparatus comprising:

a processor; and

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

receive a phone call from a client device;

generate a uniform resource locator (URL) comprising a session identifier as a parameter;

associate the session identifier with an account;

transmit the URL to the client device;

receive, from a web browser of the client device, a request comprising the URL;

determine the session identifier of the URL of the request matches the session identifier associated with the account;

transmit, to the web browser, a web page associated with the URL;

receive, from the web page in the web browser, a cryptogram read by the web page via a card reader of the client device;

decrypt the cryptogram;

authenticate, based on the decryption of the cryptogram and the session identifier of the URL matching the session identifier associated with the account, the account for the phone call.

16. The computing apparatus of claim 15, wherein the instructions further cause the processor to:

provide, based on the authentication of the account, one or more attributes of the account to a graphical user interface displayed on an agent system assigned to the phone call.

17. The computing apparatus of claim 15, wherein the instructions further cause the processor to, prior to authenticating the account for the phone call:

receive, from the web page in the web browser, an indication specifying that the cryptogram was read from a contactless card via the card reader of the client device.

18. The computing apparatus of claim 15, wherein the URL is transmitted to a phone number associated with the account in an account database.

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

determine that the phone call is received from the phone number associated with the account in the account database.

20. The computing apparatus of claim 15, wherein the instructions further cause the processor to:

assign a time threshold to the session identifier; and

determine that an elapsed amount of time between the generation of the session identifier and the receiving of the request comprising the URL does not exceed the time threshold.