What is claimed is:

~~1. A non-transitory computer-readable storage medium having computer-readable program code embodied therewith, the computer-readable program code executable by a processor to cause the processor to:~~

~~receive, by an application executing on the processor from an account application executing on a device and via a network, authentication credentials associated with an account;~~

~~determine, by the application, that the authentication credentials are valid to access the account;~~

~~receive, by the application~~1. A method, comprising:

receiving, by a server, a request to activate a contactless card ~~assigned to the account~~from a device, the request comprising ~~encrypted data, the encrypted data based at least in part on a private key assigned to~~ a cryptogram, wherein the cryptogram is generated by the contactless card and read by the device;

~~decrypt~~decrypting, by the ~~application~~server, the ~~encrypted data based on the private key~~cryptogram;

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

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

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

receiving, by the ~~application, the determined plurality of terms to the account application executing on the device;~~

~~receive, by the application~~server from the ~~account application~~device, an indication specifying acceptance of the plurality of terms; and

storing, by the ~~application~~server based on the decryption of the ~~encrypted data~~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 ~~non-transitory computer-readable storage medium~~method of claim 1, wherein the ~~computer-readable program code executable~~cryptogram is a parameter of a uniform resource locator (URL).

3. The method of claim 2, further comprising:

extracting, by the ~~processor to cause~~server, the ~~processor~~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.

~~transmit~~

5. The method of claim 1, further comprising:

transmitting, by the server, an indication to the ~~account application executing on the~~ device specifying that the contactless card is activated for use.

~~3.~~6. The ~~non-transitory computer-readable storage medium~~method of claim 1, ~~the computer-readable program code executable~~further comprising:

receiving, by the ~~processor to cause the processor to:~~

~~encrypt, by the application, a counter value and the private key to generate a diversified key; and~~

~~decrypt, by the application, the encrypted data using the diversified key.~~

~~4. The non-transitory computer-readable storage medium of claim 1, the computer-readable program code executable by the processor to cause the processor to:~~

~~receive, by the application~~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

~~determine~~determining, by the ~~application~~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.

5.7. The non-transitory computer-readable storage mediummethod of claim 1, wherein the computer-readable program code executable by the processor to cause the processor to:

determine, by the application cryptogram is based on a user profile associated withdiversified key of the contactless card, that the wherein the diversified key is based on a counter value and another key of the contactless card is a replacement of , wherein the cryptogram is decrypted by the server by generating a previous contactless card specified in copy of the user profile;

determine, by the application,diversified key based on a date of the previous contactless card;

determine, by the application, a previous plurality of terms associated with the previous contactless card; and

determine, by the application based on the datecopy of the previous contactless cardcounter value and a date of the contactless card, a subset of the plurality of terms associated with the contactless card that have changed relative to the plurality of terms associated with the previous contactless cardcopy of the another key.

6.8. The non-transitory computer-readable storage mediummethod of claim 5, the computer-readable program code executable by the processor to cause the processor to:

format, by the application, the1, 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.

transmit, by the application, the formatted subset of the plurality of terms to the account application.

7. The

9. A non-transitory computer-readable storage medium of claim 6, the computer-readable program code executable by the processor to cause the processor to:

transmit, by the application to the account application executing on the device, a uniform resource locator (URL) directed to the plurality of terms associated with the contactless card.

8. A system, comprising:

storage medium including a processor; and a memory storing instructions which that when executed by the a processor, cause the processor to:

receive, by an application executing on the processor via a network, a request to activate a contactless card from a device specifying a uniform resource locator (URL) comprising encrypted data, the encrypted data based at least in part on a private key assigned to a , the request comprising a cryptogram, wherein the cryptogram is generated by the contactless card, the request to activate the contactless card and read by the device;

decrypt, by the application, the encrypted data based on an instance of the private key stored in the memory;

decrypt the cryptogram;

determine, by that the application, contactless card is a first type of the contactless card based at least in part on a profile of a plurality of types of contactless cards;

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

transmit, by the application, the determined plurality of terms to a web browser executing on the device;

receive, by the application from the web browser device, an indication specifying acceptance of the plurality of terms; and

store, by the application based on the decryption of the encrypted data 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.

9. The system 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 8, 10, wherein the memory storing instructions which when executed by the processor, further cause the processor to:

transmit an indication to the web browser executing on the device specifying that the contactless card is activated for use.

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

~~extract, by the application, the encrypted data~~ the cryptogram from the URL; and

decode~~, by the application,~~ the extracted ~~encrypted data~~cryptogram prior to the decryption.

~~11.~~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 ~~system~~computer-readable storage medium of claim ~~8,~~9, wherein the ~~memory storing~~ instructions ~~which when executed by the processor,~~further cause the processor to:

~~extract, by the application, a counter value from the encrypted data;~~

~~encrypt, by the application, the counter value and the private key to generate a diversified key; and~~

~~decrypt, by the application, the encrypted data using the diversified key.~~

~~12.~~transmit an indication to the device specifying that the contactless card is activated for use.

14. The ~~system~~computer-readable storage medium of claim ~~8,~~9, wherein the ~~memory storing~~ instructions ~~which when executed by the processor,~~further cause the processor to:

receive~~, by the application,~~ a plurality of attributes from ~~the~~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~~, by the application,~~ 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.

~~13.~~15. The ~~system~~computer-readable storage medium of claim ~~8, the memory storing instructions which when executed by the processor, cause the processor to:~~

determine, by the application based on a user profile associated with the contactless card, that the contactless card is a replacement of a previous contactless card specified in the user profile;

determine, by the application, a date of the previous contactless card;

determine, by the application, a previous plurality of terms associated with the previous contactless card;

determine, by the application based on the date of the previous contactless card and a date of the contactless card, 9, wherein a subset of the plurality of terms associated with the contactless card that have changed relative to the plurality of terms associated with the previous contactless card;

format, by the application, the subset of the plurality of terms 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 plurality of terms; and

transmit, by the application, theare formatted subset of the plurality of terms to the web browser.

14. The system of claim 13, the memory storing instructions which when executed by the processor, cause the processor to:

transmit, by the application to the web browser executing on the device, a link directed to the plurality of terms associated with the contactless card.

15. A method, comprising:

receiving, by an application executing on a processor of a server via a network, a request from a device specifying a uniform resource locator (URL) comprising encrypted data, the encrypted data based at least in part on a private key assigned to a contactless card;

decrypting, by the application, the encrypted data based on the private key;

determining, by the application, a type of the contactless card;

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

transmitting, by the application, the determined plurality of terms to a web browser executing on the device;

receiving, by the application from the web browser, an indication specifying acceptance of the plurality of terms; and

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

16. The method of claim 15, further comprising:

transmitting an indication to the web browser executing on the device specifying that the contactless card is activated for use.

17. The method of claim 15, further comprising:

extracting, by the application, the encrypted data from the URL; and

decoding, by the application, the extracted encrypted data prior to the decryption.

18. The method of claim 15, further comprising:

extracting, by the application, a counter value from the encrypted data;

encrypting, by the application, the counter value and the private key to generate a diversified key; and

decrypting, by the application, the encrypted data using the diversified key.

19. The method of claim 15, further comprising:

receiving, by the application, 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 application, 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.

20. The method of claim 15, further comprising:

~~determining, by the application based on a user profile associated with the contactless card, that the contactless card is a replacement of a previous contactless card specified in the user profile;~~

~~determining, by the application, a date of the previous contactless card;~~

~~determining, by the application, a previous plurality of terms associated with the previous contactless card;~~

~~determining, by the application based on the date of the previous contactless card and a date of the contactless card, a subset of the plurality of terms associated with the contactless card that have changed relative to the plurality of terms associated with the previous contactless card;~~

~~formatting, by the application, the subset of the plurality of terms~~ 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

~~transmitting,~~a memory storing instructions that, when executed by the ~~application,~~processor, cause the ~~formatted subset of~~ 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. ~~web browser~~ 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.