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(54) Title: ON-DEMAND APPLICATIONS TO EXTEND WEB SERVICES

(57) Abstract: Systems, methods, articles of manufacture, and computer-readable media. A web browser of a device may receive selection of a uniform resource locator (URL). An operating system may download an application from an application server based on the URL. The application may identify a plurality of applications installed on the device and select a first institution corresponding to a first application. The application may receive a cryptogram from a contactless card associated with the first institution and transmit the cryptogram to an authentication server. The application may receive an authentication result specifying the authentication server decrypted the cryptogram. The web browser may receive, based on the decryption of the cryptogram, an account number, an expiration date associated with the account number, and a card verification value (CVV) associated with the account number. The web browser may provide the account number, expiration date, and CVV to a server associated with the application.

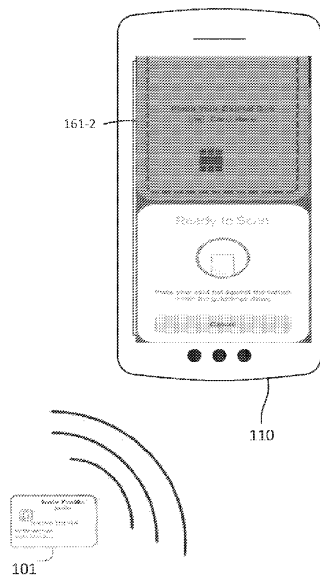


FIG. 2C 220

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