CLAIMS

1. A method, comprising:

receiving, by a processor of a computing device from a contactless card, a uniform resource locator (URL), the URL comprising a cryptogram;

opening, by an operating system (OS) executing on the processor, an application based on the URL;

transmitting, by the application, the cryptogram to an authentication server;

receiving, by the application, a virtual account number from a virtual account number server;

copying, by the application, the virtual account number to a clipboard of the OS; and

pasting, by the OS, the virtual account number from the clipboard to a payment field of a form.

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

determining, by the application, that the payment field of the form has received focus.

3. The method of claim 1, wherein the URL comprises a universal link URL directed to a first page of a plurality of pages of the application, wherein the OS opens the page of the application based on the URL.

4. The method of claim 1, further comprising:

receiving, by the application, an expiration date of the virtual account number, a card verification value (CVV) of the virtual account number, and a billing address from the virtual account number server; and

copying, by the application, one of the expiration date, the CVV, and the billing address to the clipboard; and

pasting, by the OS, the one of the expiration date, the CVV, and the billing address from the clipboard to another field of the form.

5. The method of claim 1, wherein the virtual account number includes a restriction, the restriction comprising one or more of a merchant restriction, a time restriction, a location restriction, or an amount restriction.

6. The method of claim 1, further comprising:

authenticating, by the application, an account associated with the contactless card.

7. The method of claim 1, further comprising:

receiving, via one of a push notification or the application, input specifying to copy the virtual account number to the clipboard.

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

receive, from a contactless card, a uniform resource locator (URL), the URL comprising a cryptogram;

open, by an operating system (OS), an application based on the URL;

transmit, by the application, the cryptogram to an authentication server;

receive, by the application, a virtual account number from a virtual account number server;

copy, by the application, the virtual account number to a clipboard of the OS; and

paste, by the OS, the virtual account number from the clipboard to a payment field of a form.

9. The computer-readable storage medium of claim 8, wherein the instructions further configure the computer to, prior to receiving the URL:

determine, by the application, that the payment field of the form has received focus.

10. The computer-readable storage medium of claim 8, wherein the URL comprises a universal link URL directed to a first page of a plurality of pages of the application, wherein the OS opens the page of the application based on the URL.

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

receive an expiration date of the virtual account number, a card verification value (CVV) of the virtual account number, and a billing address from the virtual account number server; and

copy, by the application, one of the expiration date, the CVV, and the billing address to the clipboard; and

paste, by the OS, the one of the expiration date, the CVV, and the billing address from the clipboard to another field of the form.

12. The computer-readable storage medium of claim 8, wherein the virtual account number includes a restriction, the restriction comprising one or more of a merchant restriction, a time restriction, a location restriction, or an amount restriction.

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

authenticate, by the application, an account associated with the contactless card.

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

receive, via one of a push notification or the application, input specifying to copy the virtual account number to the clipboard.

15. A computing apparatus comprising:

a processor; and

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

receive, from a contactless card, a uniform resource locator (URL), the URL comprising a cryptogram;

open, by an operating system (OS), an application based on the URL;

transmit, by the application, the cryptogram to an authentication server;

receive, by the application, a virtual account number from a virtual account number server;

copy, by the application, the virtual account number to a clipboard of the OS; and

paste, by the OS, the virtual account number from the clipboard to a payment field of a form.

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

determine, by the application, that the payment field of the form has received focus.

17. The computing apparatus of claim 15, wherein the URL comprises a universal link URL directed to a first page of a plurality of pages of the application, wherein the OS opens the page of the application based on the URL.

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

receive, by the application, an expiration date of the virtual account number, a card verification value (CVV) of the virtual account number, and a billing address from the virtual account number server; and

copy, by the application, one of the expiration date, the CVV, and the billing address to the clipboard; and

paste, by the OS, the one of the expiration date, the CVV, and the billing address from the clipboard to another field of the form.

19. The computing apparatus of claim 15, wherein the virtual account number includes a restriction, the restriction comprising one or more of a merchant restriction, a time restriction, a location restriction, or an amount restriction.

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

authenticate, by the application, an account associated with the contactless card.