CLAIMS

What is claimed is:

1. A method, comprising:

receiving, by a server from a client device, a first hypertext transfer protocol (HTTP) request comprising a link, wherein a first parameter of the link comprises encrypted data generated by a contactless card and a second parameter of the link comprises a customer identifier of an account associated with the contactless card;

decrypting, by the server, the encrypted data;

determining, by the server, a context of the account based on one or more attributes of the account;

selecting, by the server based on the decryption of the encrypted data and the determined context of the account, a first redirect link of a plurality of redirect links;

transmitting, by the server to the client device, an HTTP response comprising the redirect link;

receiving, by the server from the client device, a second HTTP request comprising the redirect link; and

transmitting, by the server to the client device, a second HTTP response comprising a resource at the redirect link.

2. The method of claim 1, wherein a machine learning (ML) model selects the redirect link based on input comprising the first HTTP request, the link, and the context of the account, wherein the ML model is generated based on training data describing a plurality of redirect operations and a plurality of contexts for a plurality of accounts.

3. The method of claim 1, wherein the one or more attributes of the account comprise one or more of: (i) a payment state of the contactless card, wherein the payment state comprises one of an active payment state or an inactive payment state, (ii) an amount of time the account has been active, and (iii) a rejected transaction using the contactless card in a transaction history of the account.

4. The method of claim 1, further comprising:

determining, by the server based on the first HTTP request, whether the first HTTP request was generated by a web browser of the client device or an application of the client device, wherein the web browser is distinct from the application, wherein the server selects

the redirect link based on whether the request was generated by the client device or the application.

5. The method of claim 4, wherein the server determines that the first HTTP request was generated by the application, the method further comprising:

generating, by the server based on the determination that the application generated the first HTTP request, an authentication token for the account, wherein the server includes the authentication token as a first parameter of the redirect link;

receiving, by the server from the application, the authentication token; and

transmitting, by the server to the application, one or more attributes of the account based on the receipt of the authentication token from the application.

6. The method of claim 5, further comprising:

determining, by the server based on the context and the redirect link, an identifier of a page of the application, wherein the server includes the identifier of the page of the application as a second parameter of the redirect link, wherein the application opens the page of the application based at least in part on the second parameter of the link.

7. The method of claim 1, wherein the decrypting comprises:

incrementing, by the server, a counter value associated with the contactless card;

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

decrypting, by the server, the encrypted data based on the diversified key.

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

receive, from a client device, a first hypertext transfer protocol (HTTP) request comprising a link, wherein a first parameter of the link comprises encrypted data generated by a contactless card and a second parameter of the link comprises a customer identifier of an account associated with the contactless card;

decrypt the encrypted data;

determine a context of the account based on one or more attributes of the account;

select, based on the decryption of the encrypted data and the determined context of the account, a first redirect link of a plurality of redirect links;

transmit, to the client device, an HTTP response comprising the redirect link;

receive, from the client device, a second HTTP request comprising the redirect link; and

transmit, to the client device, a second HTTP response comprising a resource at the redirect link.

9. The computer-readable storage medium of claim 8, wherein a machine learning (ML) model selects the redirect link based on input comprising the first HTTP request, the link, and the context of the account, wherein the ML model is generated based on training data describing a plurality of redirect operations and a plurality of contexts for a plurality of accounts.

10. The computer-readable storage medium of claim 8, wherein the one or more attributes of the account comprise one or more of: (i) a payment state of the contactless card, wherein the payment state comprises one of an active payment state or an inactive payment state, (ii) an amount of time the account has been active, and (iii) a rejected transaction using the contactless card in a transaction history of the account.

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

determine, based on the first HTTP request, whether the first HTTP request was generated by a web browser of the client device or an application of the client device, wherein the web browser is distinct from the application, wherein the instructions cause the processor to select the redirect link based on whether the request was generated by the client device or the application.

12. The computer-readable storage medium of claim 11, wherein the instructions cause the processor to determine that the first HTTP request was generated by the application, wherein the instructions further cause the processor to:

generate, based on the determination that the application generated the first HTTP request, an authentication token for the account, wherein the server includes the authentication token as a first parameter of the redirect link;

receive, from the application, the authentication token; and

transmit, to the application, one or more attributes of the account based on the receipt of the authentication token from the application.

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

determine, based on the context and the redirect link, an identifier of a page of the application, wherein the instructions cause the processor to include the identifier of the page of the application as a second parameter of the redirect link, wherein the application opens the page of the application based at least in part on the second parameter of the link.

14. The computer-readable storage medium of claim 8, wherein the decrypting comprises:

incrementing a counter value associated with the contactless card;

encrypting the counter value and a key to generate a diversified key; and

decrypting the encrypted data based on the diversified key.

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 client device, a first hypertext transfer protocol (HTTP) request comprising a link, wherein a first parameter of the link comprises encrypted data generated by a contactless card and a second parameter of the link comprises a customer identifier of an account associated with the contactless card;

decrypt the encrypted data;

determine a context of the account based on one or more attributes of the account;

select, based on the decryption of the encrypted data and the determined context of the account, a first redirect link of a plurality of redirect links;

transmit, to the client device, an HTTP response comprising the redirect link;

receive, from the client device, a second HTTP request comprising the redirect link; and

transmit, to the client device, a second HTTP response comprising a resource at the redirect link.

16. The computing apparatus of claim 15, wherein a machine learning (ML) model selects the redirect link based on input comprising the first HTTP request, the link, and the context of the account, wherein the ML model is generated based on training data describing a plurality of redirect operations and a plurality of contexts for a plurality of accounts.

17. The computing apparatus of claim 15, wherein the one or more attributes of the account comprise one or more of: (i) a payment state of the contactless card, wherein the payment state comprises one of an active payment state or an inactive payment state, (ii) an amount of time the account has been active, and (iii) a rejected transaction using the contactless card in a transaction history of the account.

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

determine, based on the first HTTP request, whether the first HTTP request was generated by a web browser of the client device or an application of the client device, wherein the web browser is distinct from the application, wherein the instructions cause the processor to select the redirect link based on whether the request was generated by the client device or the application.

19. The computing apparatus of claim 18, wherein the instructions cause the processor to determine that the first HTTP request was generated by the application, wherein the instructions further cause the processor to:

generate, based on the determination that the application generated the first HTTP request, an authentication token for the account, wherein the server includes the authentication token as a first parameter of the redirect link;

receive, from the application, the authentication token; and

transmit, to the application, one or more attributes of the account based on the receipt of the authentication token from the application.

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

determine, based on the context and the redirect link, an identifier of a page of the application, wherein the instructions cause the processor to include the identifier of the page of the application as a second parameter of the redirect link, wherein the application opens the page of the application based at least in part on the second parameter of the link.