

CLAIMS

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, a request to activate a contactless card assigned to the account, the request comprising encrypted data, the encrypted data based at least in part on a private key assigned to the contactless card;

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

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

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

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

receive, by the application from the account application, 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.

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

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

3. The non-transitory computer-readable storage medium of claim 1, the computer-readable program code executable 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, 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, 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.
5. The non-transitory computer-readable storage medium of claim 1, the computer-readable program code executable by the processor to 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; and
 - determine, 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.
6. The non-transitory computer-readable storage medium of claim 5, the computer-readable program code executable by the processor to cause the processor to:

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

7. The 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:

a processor; and

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

receive, by an application executing on the processor 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, the request to activate the contactless card;

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

determine, by the application, a type of the contactless card based at least in part on a profile;

determine, by the application, a plurality of terms associated with the 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, an indication specifying acceptance of the plurality of terms; and

store, 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.

9. The system of claim 8, the memory storing instructions which when executed by the processor, 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 from the URL; and
decode, by the application, the extracted encrypted data prior to the decryption.

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

receive, by the application, a plurality of attributes from the profile, 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. The system 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, 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, the 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 plurality of terms; and

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