What is claimed is:

1. A transaction system comprising:

a processor;

storage comprising a data store; and

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

receive, via one or more networking interfaces coupled with the processor, data from a transaction card via a computing device, the data collected and stored by an applet of the transaction card for a plurality of transaction attempts performed with the transaction card associated with a user account, the data comprising entries associated with the plurality of transaction attempts, and each entry for each transaction attempt including a timestamp and an indication of one of one or more interfaces of the transaction card for a corresponding transaction attempt;

receive, via the one or more network interfaces coupled with the processor, additional data from one or more point-of-sale (POS) devices, the additional data comprising timestamps for POS transaction attempts;

perform a data analysis routine on the data from the transaction card and the additional data from the POS devices to detect one or more patterns including detecting consecutive timestamps within a reattempt transaction threshold including the processor to:

compare the consecutive timestamps of consecutive transaction attempts in the data and the additional data,

determine that a difference between the consecutive timestamps is within the reattempt transaction threshold, and

determine an interface of the transaction card associated with a first in-time transaction attempt of the consecutive transaction attempts within the reattempt transaction threshold;

determine the interface of the transaction card is malfunctioning in response to a plurality of instances of reattempt transactions occurring with the interface at different POS devices; and

in response to determining the interface of the transaction card is malfunctioning, automatically issuing by the transaction system a new transaction card to a user.

2. The system of claim 1, wherein the data is encrypted and received from the transaction card via a computing device communicatively coupled via the interface.

3. The system of claim 1, wherein each entry associated with each of the transaction attempts includes a transaction identifier, and a point-of-sale (POS) identifier to identify a POS terminal.

4. The system of claim 1, the processor further configured to:

indicate a failed transaction attempt in an entry corresponding to the first in-time transaction attempt based on comparing the consecutive timestamps.

5. The system of claim 1, comprising the processor further configured to:

determine, from the data, usage statistics associated with the one or more interfaces of the transaction card, wherein the usage statistics indicate a number of failed transaction attempts correspond with an interface of the transaction card; and

determine the interface is malfunctioning based on the usage statistics.

6. The system of claim 1, comprising the processor further configured to:

determine, from the data, usage statistics associated with the one or more interfaces of the transaction card, wherein the usage statistics indicate a number of transaction attempts utilizing a contact interface or a contactless interface; and

determine one or more of the contact interface, the contactless interface, or a combination is malfunctioning based on the usage statistics.

7. The system of claim 6, wherein the usage statistics indicate whether each of the plurality transaction attempts for the contact interface and the contactless interface were successful or not successful.

8. The system of claim 1, the processor to:

receive additional data associated with a plurality of transaction cards and user accounts;

store the additional data in the data store;

determine interface information for the plurality of transaction cards based on the data; and

determine a second anomaly is associated with a POS terminal based on the interface information for the plurality of transaction cards.

9. The system of claim 8, further comprises instructions to cause the processor to send a device associated with the POS terminal an indication of the second anomaly.

10. A computer-implemented method, comprising:

receiving, via one or more networking interfaces coupled with a processor, from a transaction card via a computing device, the data collected and stored by an applet of the transaction card for a plurality of transaction attempts performed with the transaction card associated with a user account, the data comprising timestamps and interfaces used to perform the plurality of transaction attempts;

receiving, via the one or more network interfaces coupled with the processor, additional data from one or more point-of-sale (POS) devices, the additional data comprising timestamps for POS transaction attempts;

performing a data analysis routine on the data from the transaction card and the additional data from the POS devices to detect one or more patterns including two or more timestamps within a reattempt transaction threshold, wherein performing the data analysis routine includes:

comparing the two or more timestamps of the transaction attempts in the data and the additional data,

determining that a difference between the two or more timestamps is within the reattempt transaction threshold, and

determining an interface of the transaction card associated with first in-time transaction attempt associated with the two or more timestamps;

determining the interface of the transaction card is malfunctioning in response to a plurality of instances of reattempt transactions occurring with the interface at different POS devices; and

in response to determining the interface of the transaction card is malfunctioning, automatically issuing by the transaction system a new transaction card to a user.

11. The computer-implemented method of claim 10, wherein the data is encrypted and received from the transaction card via a computing device communicatively coupled via the interface.

12. The computer-implemented method of claim 10, wherein each entry associated with each of the plurality of transaction attempts includes a transaction identifier, and a point-of-sale (POS) identifier to identify a POS terminal.

13. The computer-implemented method of claim 10, comprising:

indicating a failed transaction attempt in an entry corresponding to the first in-time transaction attempt based on comparing the one or more timestamps.

14. The computer-implemented method of claim 10, comprising:

determining, from the data, usage statistics associated with one or more of the interfaces of the transaction card, wherein the usage statistics indicate a number of failed transaction attempts correspond with an interface of the transaction card; and

determining the interface is malfunctioning based on the usage statistics.

15. The computer-implemented method of claim 10, comprising:

determining, from the data, usage statistics associated with one or more of the interfaces of the transaction card, wherein the usage statistics indicate a number of transaction attempts utilizing a contact interface or a contactless interface; and

determining one or more of the contact interface, the contactless interface, or a combination is malfunctioning based on the usage statistics.

16. The computer-implemented method of claim 15, wherein the usage statistics indicate whether each of the transaction attempts for the contact interface and the contactless interface were successful or not successful.

17. The computer-implemented method of claim 10, comprising:

receiving additional data associated with a plurality of transaction cards and user accounts;

storing the additional data in the data store;

determine interface information for the plurality of transaction cards based on the data; and

determining the anomaly is associated with a POS terminal based on the interface information for the plurality of transaction cards.

18. The computer-implemented method of claim 17, comprising sending a device associated with the POS terminal an indication of the anomaly.