

CLAIMS

What is claimed is:

1. A method, comprising:

receiving, by a server from a client device, a request comprising a uniform resource locator (URL), a parameter of the URL comprising a card identifier, wherein the URL is received by the client device from a contactless card, wherein the contactless card is associated with an account;

comparing, by the server, the card identifier to an expected card identifier associated with the contactless card in a database;

determining, by the server based on the comparison, that the card identifier matches the expected card identifier;

authenticating the request by the server based on the card identifier matching the expected card identifier; and

transmitting, by the server to the client device, an indication specifying that the request was authenticated.

2. The method of claim 1, wherein the expected card identifier is assigned to the contactless card in the database by the server.

3. The method of claim 2, wherein the contactless card is one of a plurality of contactless cards, wherein the server assigns a respective expected card identifier to each respective contactless card.

4. The method of any one of claims 1 to 3, further comprising, prior to performing the comparison:

determining, by the server, that the card identifier is encrypted; and

decrypting, by the server, the card identifier using an encryption key.

5. The method of any one of claims 1 to 4, further comprising:

identifying, by the server, an indication of an operation in another parameter of the URL; and

transmitting, by the server to the client device based on the authentication of the request, account data associated with the account as a response to the operation associated with the request.

6. The method of any one of claims 1 to 5, wherein the expected card identifier is one of a plurality of expected identifiers assigned to the contactless card in the database by the server.

7. The method of claim 6, further comprising, prior to performing the comparison:

determining, by the server, an offset associated with the contactless card; and
selecting, by the server based on the offset, one of the plurality of expected card
identifiers as the expected card identifier.

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

receive, from a client device, a request comprising a uniform resource locator (URL), a
parameter of the URL comprising a card identifier, wherein the URL is received by the client
device from a contactless card, wherein the contactless card is associated with an account;

compare the card identifier to an expected card identifier associated with the contactless
card in a database;

determine, based on the comparison, that the card identifier matches the expected card
identifier;

authenticate the request based on the card identifier matching the expected card
identifier; and

transmit, to the client device, an indication specifying that the request was
authenticated.

9. The computer-readable storage medium of claim 8, wherein the expected card identifier
is assigned to the contactless card in the database.

10. The computer-readable storage medium of claim 9, wherein the contactless card is one
of a plurality of contactless cards, wherein a respective expected card identifier is assigned to
each respective contactless card.

11. The computer-readable storage medium of any one of claims 8 to 10, wherein the
instructions further cause the processor to, prior to performing the comparison:

determine that the card identifier is encrypted; and

decrypt the card identifier using an encryption key.

12. The computer-readable storage medium of any one of claims 8 to 11, wherein the
instructions further cause the processor to:

identify an indication of an operation in another parameter of the URL; and

transmit, to the client device based on the authentication of the request, account data
associated with the account as a response to the operation associated with the request.

13. The computer-readable storage medium of any one of claims 8 to 12, wherein the
expected card identifier is one of a plurality of expected identifiers assigned to the contactless
card in the database.

14. The computer-readable storage medium of claim 13, wherein the instructions further cause the processor to, prior to performing the comparison:

determine an offset associated with the contactless card; and

select, based on the offset, one of the plurality of expected card identifiers as the expected card identifier.

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 request comprising a uniform resource locator (URL), a parameter of the URL comprising a card identifier, wherein the URL is received by the client device from a contactless card, wherein the contactless card is associated with an account;

compare the card identifier to an expected card identifier associated with the contactless card in a database;

determine, based on the comparison, that the card identifier matches the expected card identifier;

authenticate the request based on the card identifier matching the expected card identifier; and

transmit, to the client device, an indication specifying that the request was authenticated.

16. The computing apparatus of claim 15, wherein the expected card identifier is assigned to the contactless card in the database.

17. The computing apparatus of claim 16, wherein the contactless card is one of a plurality of contactless cards, wherein a respective expected card identifier is assigned to each respective contactless card.

18. The computing apparatus of any one of claims 15 to 17, wherein the instructions further cause the processor to, prior to performing the comparison:

determine that the card identifier is encrypted; and

decrypt the card identifier using an encryption key.

19. The computing apparatus of any one of claims 15 to 18, wherein the instructions further cause the processor to:

identify an indication of an operation in another parameter of the URL; and

transmit, to the client device based on the authentication of the request, account data associated with the account as a response to the operation associated with the request.

20. The computing apparatus of any one of claims 15 to 19, wherein the expected card identifier is one of a plurality of expected identifiers assigned to the contactless card in the database, wherein the instructions further cause the processor to, prior to performing the comparison:

determine an offset associated with the contactless card; and

select, based on the offset, one of the plurality of expected card identifiers as the expected card identifier.