What is claimed is:

1. A system comprising:

device memory; and

at least one processor operable to execute stored instructions that, when executed, cause the at least one processor to:

receive, at an application programming interface (API) endpoint of one or more API endpoints, an authentication payload from a contactless card via a user computing device, wherein a uniform resource locator specifies the one or more endpoints for the user computing device to send the authentication payload;

decrypt the authentication payload and compare a customer identifier from the authentication payload against customer authentication information;

if the customer identifier and the customer authentication information match, confirm the authentication of the user as being successful;

determine an occurrence of a single tap event based on receiving the authentication payload; and

in response to the occurrence of the single tap event:

apply a first payment amount to a card balance and send a first notification to the user computing device of successful card payment, the first payment amount being a predefined amount preconfigured by a user, or

send a second notification to the user computing device of a payment amount input request, receive an indication of a second payment amount from the user computing device in response to the second notification, apply the second payment amount to the card balance, and send a third notification to the user computing device of the successful card payment.

2. The system of claim 1, wherein, in response to the successful authentication of the user, payment of the predefined amount is automatically processed via the one or more API endpoints.

3. The system of claim 1, wherein the payment amount input request comprises a plurality of payment amount options and wherein the indication of the second payment amount is one of the plurality payment amount options selected by the user.

4. The system of claim 3, wherein the plurality of payment amount options includes paying all of a card balance, paying half of the card balance, paying a percentage of the card balance, or paying a minimum payment on the card balance.

5. A method comprising:

receiving, by a system including an application programming interface (API) endpoint of one or more API endpoints, an authentication payload from a contactless card via a user computing device, wherein a uniform resource locator (URL) specifies the one or more endpoints for the user computing device to send the authentication payload;

decrypting the authentication payload and compare a customer identifier from the authentication payload against customer authentication information;

if the customer identifier and the customer authentication information match, confirming the authentication of the user as being successful;

determining, by the system, an occurrence of a single tap event based on receiving the authentication protocol; and

in response to the occurrence of the single tap event:

applying, by the system, a first payment amount to a card balance and sending a first notification to the user computing device of successful card payment, the first payment amount being a predefined amount preconfigured by a user, or

sending, by the system, a second notification to the user computing device of a payment amount input request, receiving an indication of a second payment amount from the user computing device in response to the second notification, applying the second payment amount to the card balance, and sending a third notification to the user computing device of the successful card payment.

6. The method of claim 5, wherein, in response to the successful authentication of the user, payment of the predefined amount is automatically processed via the one or more API endpoints.

7. The method of claim 5, wherein the payment amount input request comprises a plurality of payment amount options and wherein the indication of the second payment amount is one of the plurality payment amount options selected by the user.

8. The method of claim 7, wherein the plurality of payment amount options includes paying all of a card balance, paying half of the card balance, paying a percentage of the card balance, or paying a minimum payment on the card balance.

9. A non-transitory computer-readable medium, comprising instructions executable by processing circuitry, that when executed cause the processing circuitry to:

receive, at an application programming interface (API) endpoint of one or more API endpoints, an authentication payload from a contactless card via a user computing device, wherein a uniform resource locator specifies the one or more endpoints for the user computing device to send the authentication payload;

decrypt the authentication payload and compare a customer identifier from the authentication payload against customer authentication information;

if the customer identifier and the customer authentication information match, confirm the authentication of the user as being successful;

determine an occurrence of a single tap event based on receiving the authentication payload; and

in response to the occurrence of the single tap event:

apply a first payment amount to a card balance and send a first notification to the user computing device of successful card payment, the first payment amount being a predefined amount preconfigured by a user, or

send a second notification to the user computing device of a payment amount input request, receive an indication of a second payment amount from the user computing device in response to the second notification, apply the second payment amount to the card balance, and send a third notification to the user computing device of the successful card payment.

10. The non-transitory computer readable of claim 9, wherein, in response to the successful authentication of the user, payment of the predefined amount is automatically processed via the one or more API endpoints.

11. The non-transitory computer readable of claim 9, wherein the payment amount input request comprises a plurality of payment amount options and wherein the indication of the second payment amount is one of the plurality payment amount options selected by the user.

12. The non-transitory computer readable of claim 9, wherein the plurality of payment amount options includes paying all of a card balance, paying half of the card balance, paying a percentage of the card balance, or paying a minimum payment on the card balance.

13. An apparatus comprising:

memory to store instructions; and

one or more processors, coupled with the memory, operable to execute the instructions that, when executed, cause the one or more processors to:

detect, via a communication interface, a contactless card;

receive, via the communication interface, a link and an authentication payload from the contactless card, wherein the link specifies a location to authenticate the authentication payload;

send the authentication payload to an authentication server based on the link, and the authentication server is configured to determine whether the authentication payload is authentic or not; and

receive an indication that the authentication payload is authenticated, and a card payment for the contactless card is processed.

14. The apparatus of claim 13, wherein the location is an application programming interface (API) endpoint.

15. The apparatus of claim 13, wherein the link is a uniform resource locator (URL).

16. The apparatus of claim 13, wherein the authentication payload is a cryptogram comprising a unique identifier and a counter value.

17. The apparatus of claim 16, wherein the cryptogram is encrypted by the contactless card utilizing diversified keys generated by the contactless card.

18. The apparatus of claim 16, wherein the counter value is based on a number of read operations performed with the contactless card.

19. The apparatus of claim 13, the one or more processors further configured to execute instructions to:

receive, from the authentication server, a message prior to reception of the response, the message comprising an option to determine an amount for the card payment; and

send, to the authentication server, a response message comprising the amount determined for the card payment.

20. The apparatus of claim 13, wherein at least a portion of the instructions are implemented as a mobile application.