

What is claimed is:

1. A method comprising:
 - receiving, by an application executing on a processor circuit, a request to access a loyalty points account;
 - receiving, by the application, encrypted data from a contactless card associated with an account;
 - transmitting, by the application to a server, the encrypted data;
 - receiving, by the application and from the server, a decryption result;
 - determining, by the application based on the decryption result, that the server decrypted the encrypted data;
 - displaying, by the application based on the determination that the server decrypted the encrypted data, a plurality of points of the loyalty points account;
 - receiving, by the application, a redemption request comprising one or more of the plurality of loyalty points; and
 - authorizing, by the application based on the determination that the server decrypted the encrypted data, the redemption request.
2. The method of claim 1, further comprising:
 - transmitting, by the application, a first application user credential to the server; and
 - comparing, by the server, the first application user credential with a second application user credential.
3. The method of claim 2, further comprising:
 - determining, by the server based on the comparison, that the first application user credential matches the second application user credential; and
 - combining, by the server, a loyalty identifier with the encrypted data.
4. The method of claim 3, wherein combining the loyalty identifier with the encrypted data comprises:
 - performing, by the server, an exclusive-or operation on the encrypted data and the loyalty identifier.
5. The method of claim 4, further comprising storing the loyalty identifier by the server.
6. The method of claim 3, further comprising:
 - generating a token by the server based on the combination of the encrypted data and the loyalty identifier.
7. The method of claim 6, further comprising:
 - receiving, by the application, the token from the server; and
 - generating, by the application, a barcode based on the token.
8. The method of claim 7, further comprising:
 - displaying, by the application, the barcode; and

- scanning, by a scanning device, the barcode.
9. The method of claim 8, further comprising:
decrypting the token by the scanning device.
10. A system, comprising:
a processor; and
a memory storing instructions which when executed by the processor cause the processor to:
receive a request to access a loyalty points account;
receive encrypted data from a contactless card associated with an account;
transmit, to a server, the encrypted data;
receive, from the server, a decryption result;
determine, based on the decryption result, that the server decrypted the encrypted data;
display, based on the determination that the server decrypted the encrypted data, a plurality of points of the loyalty points account;
receive a redemption request comprising one or more of the plurality of loyalty points; and
authorize, based on the determination that the server decrypted the encrypted data, the redemption request.
11. The system of claim 10, the memory storing instructions which when executed by the processor cause the processor to:
transmit a first application user credential to the server; and
receive a token from the server.
12. The system of claim 11, the memory storing instructions which when executed by the processor cause the processor to:
generate a barcode based on the token.
13. The system of claim 12, the memory storing instructions which when executed by the processor cause the processor to:
display the barcode on a display.
14. The system of claim 12, wherein the token is based on a combination of the encrypted data and a loyalty identifier associated with the account.
15. A computer-readable storage medium comprising computer-readable program code that when executed by a processor cause the processor to:
receive a request to access a loyalty points account;
receive encrypted data from a contactless card associated with an account;
transmit, to a server, the encrypted data;
receive, from the server, a decryption result;
determine, based on the decryption result, that the server decrypted the encrypted data;

display, based on the determination that the server decrypted the encrypted data, a plurality of points of the loyalty points account;

receive a redemption request comprising one or more of the plurality of loyalty points;
and

authorize, based on the determination that the server decrypted the encrypted data, the redemption request.

16. The computer-readable storage medium of claim 15, comprising computer-readable program code that when executed by the processor cause the processor to:

transmit a first application user credential to the server; and
receive a token from the server.

17. The computer-readable storage medium of claim 16, comprising computer-readable program code that when executed by the processor cause the processor to:

generate a barcode based on the token.

18. The computer-readable storage medium of claim 16, wherein the token is based on the encrypted data and a loyalty identifier associated with the account.

19. The computer-readable storage medium of claim 18, wherein the token is based on an exclusive-or operation performed based on the encrypted data and the loyalty identifier.

20. The computer-readable storage medium of claim 17, comprising computer-readable program code that when executed by the processor cause the processor to:

display the barcode on a display.