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. The system of claim 1, wherein the authentication payload is a cryptogram transmitted from the contactless card as a near field data exchange (NDEF) message.

6. The system of claim 1, wherein the user computing device receives the authentication payload and the uniform resource locator from the contactless card via a near field communication (NFC) transmission.

7. The system of claim 1, wherein the predefined amount is preconfigured by the user within a banking application.

8. The system of claim 7, wherein the banking application provides an interface to customize one or more payment preferences associated with the single tap event.

9. The system of claim 1, wherein the second notification presents a plurality of selectable payment amount options comprising at least one of a full balance, half the balance, or a minimum payment.

10. The system of claim 1, wherein the indication of the second payment amount is received from the user computing device as a direct reply to the second notification.

11. The system of claim 1, wherein the first notification or the third notification further comprises a selectable option for the user to change the predefined amount in a banking application.

12. 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.

13. The method of claim 12, 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.

14. The method of claim 12, 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.

15. The method of claim 14, 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.

16. 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.

17. The non-transitory computer readable of claim 16, 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.

18. The non-transitory computer readable of claim 16, 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.

19. The non-transitory computer readable of claim 16, 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.