WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a server computer, from an application of a client device, a request for a transaction identifier associated with an account selected by a user, the request including user identifier information and an identity of a facilitator application associated with the account selected by the user and the client device, the user identifier information and the identity maintained in one or more cookies of the client device, the facilitator application associated with a facilitator server;

determining, by the server computer, the facilitator application from a plurality of facilitator applications that support authentication of the account selected by the user based at least in part on the identity;

transmitting, by the server computer and to the facilitator application of the client device, instructions for authenticating the user to generate an authentication indicator based at least in part on the user identifier information;

receiving, by the server computer and from the client device and the facilitator application, the authentication indicator, the client device configured to execute the facilitator application to authenticate the user using user-specific data comprising biometric information of the user and generate the authentication indicator;

generating, by the server computer, the transaction identifier associated with the account selected by the user based at least in part on the authentication indicator;

transmitting, by the server computer, the transaction identifier to the application of the client device, wherein the application transmits the transaction identifier to a resource provider computer;

receiving, by the server computer, the transaction identifier from the resource provider computer;

identifying, by the server computer, the account selected by a user based on the received transaction identifier;

obtaining, by the server computer, account credentials for the account; and

transmitting, by the server computer, the account credentials to the resource provider computer.

2. The method of claim 1, wherein the application is a browser application executed on the client device.

3. The method of claim 2, wherein the application transmits the transaction identifier to the resource provider computer via a resource provider webpage.

4. The method of claim 1, wherein transmitting the transaction identifier to the application takes place via a first communication channel, the first communication channel including the server computer and the application, and where transmitting the account credentials to the resource provider computer takes place via a second communication channel, the second communication channel including the server computer and the resource provider computer, the second communication channel not including the application.

5. The method of claim 1, wherein the resource provider computer subsequently uses the account credentials to complete a transaction.

6. A server computer comprising:

a processor; and

a computer readable medium, the computer readable medium comprising code, executable by the processor, for implementing a method comprising:

receiving, from an application of a client device, a request for a transaction identifier associated with an account selected by a user, the request including user identifier information and an identity of a facilitator application associated with the account selected by the user and the client device, the user identifier information and the identity maintained in one or more cookies of the client device, the facilitator application associated with a facilitator server;

determining, by the server computer, the facilitator application from a plurality of facilitator applications that support authentication of the account selected by the user based at least in part on the identity;

transmitting, by the server computer and to the facilitator application of the client device, instructions for authenticating the user to generate an authentication indicator based at least in part on the user identifier information;

receiving, by the server computer and from the client device and the facilitator application, the authentication indicator, the client device configured to execute the facilitator application to authenticate the user using user-specific data comprising biometric information of the user and generate the authentication indicator;

generating the transaction identifier associated with the account selected by the user based at least in part on the authentication indicator;

transmitting the transaction identifier to the application of the client device, wherein the application transmits the transaction identifier to a resource provider computer;

receiving the transaction identifier from the resource provider computer;

identifying the account selected by a user based on the received transaction identifier;

obtaining account credentials for the account; and

transmitting the account credentials to the resource provider computer.

7. The server computer of claim 6, wherein the application is a browser application executed on the client device.

8. The server computer of claim 6, wherein the account credentials include a token, and wherein obtaining the token for the account includes generating the token or identifying the token in a database.

9. The server computer of claim 6, wherein transmitting the transaction identifier to the application takes place via a first communication channel, the first communication channel including the server computer and the application,

and where transmitting the account credentials to the resource provider computer takes place via a second communication channel, the second communication channel including the server computer and the resource provider computer, the second communication channel not including the application.

10. The server computer of claim 6, wherein the request for the transaction identifier includes information identifying the account.

11. A method comprising:

receiving, by an application of a client device, a request to complete a transaction associated with a user;

determining, by the application of the client device, a number of accounts associated with the user;

receiving, by the application of the client device, a selection of an account from the number of accounts;

sending, by the application of the client device, a request for a transaction identifier associated with the selected account to a server computer, the request including user identifier information and an identity of a facilitator application associated with the selection of the account and the client device, the user identifier information and the identity maintained in one or more cookies of the client device, the facilitator application associated with a facilitator server, the server computer configured to:

determine the facilitator application from a plurality of facilitator applications that support authentication of the account selected by the user based at least in part on the identity; and

transmit, to the facilitator application of the client device, instructions for authenticating the user to generate an authentication indicator based at least in part on the user identifier information;

executing, by the client device, the facilitator application to authenticate the user using user-specific data comprising biometric information of the user and generate the authentication indicator;

transmitting, by the client device and the facilitator application, the authentication indicator to the server computer;

receiving, by the application of the client device, the transaction identifier from the server computer, the server computer configured to generate the transaction identifier associated with the account based at least in part on the authentication indicator; and

transmitting, by the application of the client device, the transaction identifier to a resource provider computer, wherein the resource provider computer subsequently transmits the transaction identifier to the server computer, and wherein the server computer responds to the resource provider computer by transmitting account credentials associated with the selected account.

12. The method of claim 11, wherein the application is a browser application executed on the client device.

13. The method of claim 11, wherein receiving the transaction identifier from the server computer takes place via a first communication channel, the first communication channel including the server computer and the application, and where the subsequent transmission of the transaction identifier to the server computer by the resource provider computer takes place via a second communication channel, the second communication channel including the server computer and the resource provider computer, the second communication channel not including the application.

14. The method of claim 11, wherein transmitting the transaction identifier to a resource provider computer includes transmitting the transaction identifier to a resource provider webpage which then provides the transaction identifier to the resource provider computer.

15. The method of claim 11, wherein the resource provider computer subsequently uses the account credentials to complete the transaction.

16. A user device comprising:

a processor; and

a computer readable medium, the computer readable medium comprising code, executable by the processor, for implementing a method comprising:

receiving, by an application of the user device, a request to complete a transaction associated with a user;

determining, by the application of the user device, a number of accounts associated with the user;

receiving, by the application of the user device, a selection of an account from the number of accounts;

sending, by the application of the user device, a request for a transaction identifier associated with the selected account to a server computer, the request including user identifier information and an identity of a facilitator application associated with the selection of the account and the user device, the user identifier information and the identity maintained in one or more cookies of the user device, the facilitator application associated with a facilitator server, the server computer configured to:

determine the facilitator application from a plurality of facilitator applications that support authentication of the account selected by the user based at least in part on the identity; and

transmit, to the facilitator application of the user device, instructions for authenticating the user to generate an authentication indicator based at least in part on the user identifier information;

executing, by the user device, the facilitator application to authenticate the user using user-specific data comprising biometric information of the user and generate the authentication indicator;

transmitting, by the user device and the facilitator application, the authentication indicator to the server computer;

receiving, by the application of the user device, the transaction identifier from the server computer, the server computer configured to generate the transaction identifier associated with the account based at least in part on the authentication indicator; and

transmitting, by the application of the user device, the transaction identifier to a resource provider computer, wherein the resource provider computer

subsequently transmits the transaction identifier to the server computer, and wherein the server computer responds to the resource provider computer by transmitting account credentials associated with the selected account.

17. The user device of claim 16, wherein the computer readable medium includes a browser application.

18. The user device of claim 17, wherein the account credentials include a token.

19. The user device of claim 16, wherein the request for the transaction identifier includes information identifying the selected account.

20. The user device of claim 16, wherein the resource provider computer subsequently uses the account credentials to complete the transaction.