WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a server computer, from an application, a request for a transaction identifier associated with an account selected by a user;

generating, by the server computer, the transaction identifier associated with the account selected by a user;

transmitting, by the server computer, the transaction identifier to the application, 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 a user 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, a request for a transaction identifier associated with an account selected by a user;

generating the transaction identifier associated with the account selected by a user;

transmitting the transaction identifier to the application, 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 a user 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, a request to complete a transaction associated with a user;

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

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

sending, by the application, a request for a transaction identifier associated with the selected account to a server computer;

receiving, by the application, the transaction identifier from the server computer; and

transmitting, by the application, 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 a user 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 a request to complete a transaction associated with a user;

determining a number of accounts associated with the user;

receiving a selection of an account from the number of accounts;

sending a request for a transaction identifier associated with the selected account to a server computer;

receiving the transaction identifier from the server computer; and

transmitting 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 computer readable medium of claim 16, wherein the computer readable medium includes a browser application.

18. The computer readable medium of claim 17, wherein the account credentials include a token.

19. The computer readable medium of claim 16, wherein the request for the transaction identifier includes information identifying the selected account.

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