CLAIMS

1. A method comprising:

responsive to receiving a request to display an installment payment option on a merchant webpage from a user, transmitting, by the webserver hosting the merchant webpage to a database associated with the webserver, a request for a unique identifier corresponding to the user;

transmitting, by the webserver to a first server, through a pluggable component, a request to display at least one interactive graphical element corresponding to the installment payment option on the merchant webpage and the unique identifier retrieved from the database associated with the webserver, wherein the request to the first server does not include personally identifiable information received from a user device during a browsing session, whereby the first server:

identifies an existing profile based on the unique identifier and without receiving personally identifiable information from the webserver;

calculates an attribute of the installment payment option for the user based on the existing profile and without an input of personally identifiable information from the user; and

transmits, through the pluggable component, a token to the webserver to be authenticated;

authorizing, by the webserver, the first server to transmit instructions to the webserver based on an authentication of the token transmitted by the first server;

receiving, by the webserver from the first server through the pluggable component, instructions to insert the at least one interactive graphical element populated by the first server and comprising the installment payment option on the merchant webpage, the at least one interactive graphical element having a visual characteristic that matches at least one element of the merchant webpage, thereby maintaining a consistent look and feel of the merchant webpage; and

dynamically revising, by the webserver, the merchant webpage upon the input, the at least one interactive graphical element configured for selection by the user, whereby responsive to a selected interactive graphical element on the merchant webpage, the first server transmits the attribute and an instruction to execute the installment payment option based on the selected interactive graphical element to a second server.

2. The method of claim 1, wherein the first server uses an application programming interface to communicate with the webserver.

3. The method of claim 1, wherein the attribute of the installment payment option corresponds to at least one of a monthly amount, a number of installments, or an interest rate.

4. The method of claim 1, wherein the first server, at least partially, calculates the attribute of the installment payment option using data associated with the user.

5. The method of claim 1, wherein inputting the payment card number corresponds to selecting a payment card displayed on the merchant webpage.

6. The method of claim 1, wherein the merchant webpage is a checkout page of a merchant associated with the webserver.

7. A method comprising:

responsive to receiving a request to display an installment payment option on a merchant webpage from a user, receiving, by a processor from a webserver hosting the merchant webpage, through a pluggable component, a request to display at least one interactive graphical element corresponding to the installment payment option on the merchant webpage and a unique identifier corresponding to the user, the unique identifier retrieved by the webserver from a database associated with the webserver, wherein the request does not include personally identifiable information received from a user device during a browsing session;

identifying, by the processor, an existing profile based on the unique identifier and without using personally identifiable information;

calculating, by the processor, an attribute of the installment payment option for the user based on the existing profile and without an input of personally identifiable information from the user;

transmitting, by the processor through the pluggable component, a token to the webserver to be authenticated;

receiving, by the processor through the pluggable component, authorization to transmit instructions to the webserver based on an authentication of the token transmitted by the processor;

transmitting, by the processor to the webserver, instructions to insert the at least one interactive graphical element populated by a first server and comprising the installment payment option on the merchant webpage, the at least one interactive graphical element having a visual characteristic that matches at least one element of the merchant webpage, thereby maintaining a consistent look and feel of the merchant webpage, the instructions thereby causing the webserver to dynamically revise the merchant webpage upon the input, the at least one interactive graphical element configured for selection by the user; and

responsive to a selected interactive graphical element on the merchant webpage, transmitting, by the processor, the attribute and an instruction to execute the installment payment option based on the selected interactive graphical element to a second server.

8. The method of claim 7, wherein the processor uses an application programming interface to communicate with the webserver.

9. The method of claim 7, wherein the attribute of the installment payment option corresponds to at least one of a monthly amount, a number of installments, or an interest rate.

10. The method of claim 7, wherein the processor, at least partially, calculates the attribute of the installment payment option using data associated with the user.

11. The method of claim 7, wherein inputting the payment card number corresponds to selecting a payment card displayed on the merchant webpage.

12. The method of claim 7, wherein the merchant webpage is a checkout page of a merchant associated with the webserver.

13. The method of claim 7, further comprising:

transmitting, by the second server, a monetary amount to an account of a merchant associated with the webserver.

14. A method comprising:

responsive to receiving a request to display an installment payment option on a merchant webpage from a user, receiving, by a processor from a webserver hosting the

merchant webpage, through a pluggable component, a request to display at least one interactive graphical element corresponding to the installment payment option on the merchant webpage and a unique identifier corresponding to the user, the unique identifier retrieved by the webserver from a database associated with the webserver based on an authentication credential inputted by the user, wherein the request does not include personally identifiable information received from a user device during a browsing session;

identifying, by the processor, an existing profile based on the unique identifier without using personally identifiable information;

calculating, by the processor, an attribute of the installment payment option for the user based on the existing profile and without an input of personally identifiable information from the user;

transmitting, by the processor through the pluggable component, a token to the webserver to be authenticated;

receiving, by the processor through the pluggable component, authorization to transmit instructions to the webserver based on an authentication of the token transmitted by the processor;

transmitting, by the processor to the webserver, instructions to insert the at least one interactive graphical element populated by a first server and comprising the installment payment option on the merchant webpage, the at least one interactive graphical element having a visual characteristic of the merchant webpage, thereby maintaining a consistent look and feel of the merchant webpage, the instructions thereby causing the webserver to dynamically revise the merchant webpage upon the input, the at least one interactive graphical element configured for selection by the user; and

responsive to a selected interactive graphical element on the merchant webpage, transmitting, by the processor, the attribute and an instruction to execute the installment payment option based on the selected interactive graphical element to a second server.

15. The method of claim 14, wherein the processor uses an application programming interface to communicate with the webserver.

16. The method of claim 14, wherein the attribute of the installment payment option corresponds to at least one of a monthly amount, a number of installments, or an interest rate.

17. The method of claim 14, wherein the processor, at least partially, calculates the attribute of the installment payment option using data associated with the user.