Claims

1. A method for facilitating e-commerce transactions, comprising:

monitoring, by a bot implemented on a processor, a purchase pattern of a user on at least one e-commerce interface for a first time-interval, wherein the purchase pattern includes frequency-of-use information of a first set of payment options used by the user to make a plurality of purchases on the at least one e-commerce interface within the first time-interval, wherein a length of the first time-interval is dynamically determined based on how often the user shops;

in response to the user making a first purchase through the at least one e-commerce interface after the first time-interval, receiving, by the bot on the processor, a user-profile of the user from a first e-commerce interface of the at least one e-commerce interface;

determining, by the bot on the processor, a second set of payment options that excludes at least one payment option of the first set of payment options by:

for each payment option of the first set of payment options, determining whether or not that payment option exceeds the minimum frequency-of-use value from the frequency-of-use information of the purchase pattern;

including each payment option that does exceed the minimum frequency-of-use information of the purchase pattern in the second set of payment options; and

excluding each payment option that does not exceed the minimum frequency-of-use information of the purchase pattern from the second set of payment options; and

customizing, by the bot on the processor, a payment interface by displaying the second set of payment options on the payment interface, wherein the second set of payment options displayed on the payment interface is selectable by the user to perform an e-commerce transaction for the first purchase.

2. The method of claim 1, wherein the purchase pattern further includes contact information of the user, device information of a device used by the user to make the plurality of purchases, real-time location information of the user associated with the plurality of purchases, information of the first set of payment options, and spend-range information associated with the plurality of purchases.

3. The method of claim 1, wherein the bot retrieves the second set of payment options with respect to the first purchase and a third set of payment options with respect to a second purchase through a second e-commerce interface of the at least one e-commerce interface, and wherein the second set of payment options is different from the third set of payment options.

4. The method of claim 1, wherein the bot retrieves the second set of payment options, when the user accesses the first e-commerce interface by way of a first device for making the first purchase and a third set of payment options, when the user accesses the first e-commerce interface by way of a second device for making a second purchase, and wherein the second set of payment options is different from the third set of payment options.

5. The method of claim 1, wherein the bot retrieves the second set of payment options when the user accesses the first e-commerce interface from a first location for making the first purchase and a third set of payment options, when the user accesses the first e-commerce interface from a second location for making a second purchase, and wherein the second set of payment options is different from the third set of payment options.

6. The method of claim 1, wherein the bot retrieves the second set of payment options for the first purchase having a first purchase amount and a third set of payment options for a second purchase that is made through the first e-commerce interface and has a second purchase amount, wherein the second set of payment options is different from the third set of payment options, when the first purchase amount and the second purchase amount are different.

7. The method of claim 1, further comprising determining, by the bot, a preference order for the display of the second set of payment options on the payment interface based on at least one of the purchase pattern, at least one offer associated with the second set of payment options, and at least one user preference.

8. The method of claim 1, further comprising learning, by the bot, to identify the second set of payment options from the first payment options based on the user-profile and the purchase pattern.

9. The method of claim 1, further comprising receiving, by the bot, a feedback from the user to display the first set of payment options on the payment interface when the second set of payment options is displayed.

10. The method of claim 9, further comprising:

re-monitoring, by the bot, the purchase pattern of the user on the at least one e-commerce interface for a second time-interval based on the feedback; and

re-learning, by the bot, to identify a third set of payment options from the first set of payment options, based on the user-profile and the purchase pattern that is re-monitored, wherein the third set of payment options is displayed on the payment interface, when the user makes a third purchase through the first e-commerce interface after the second time-interval, and wherein the third set of payment options is different from the second set of payment options.

11. The method of claim 1, wherein the dynamic determination of how often the user shops results in the first time-interval being shorter for the user compared to a second time-interval for a second user when the user shops more often than the second user.

12. A system for facilitating e-commerce transactions, comprising:

a payment-gateway processor having a bot implemented thereon, wherein the bot is configured to:

monitor a purchase pattern of a user on at least one e-commerce interface for a first time-interval, wherein the purchase pattern includes frequency-of-use information of a first set of payment options used by the user to make a plurality of purchases on the at least one e-commerce interface within the first time-interval, wherein a length of the first time-interval is dynamically determined based on how often the user shops;

in response to the user making a first purchase through the at least one e-commerce interface after the first time-interval, receive a user-profile of the user from a first e-commerce interface of the at least one e-commerce interface;

determine a second set of payment options that excludes at least one payment option of the first set of payment options by:

for each payment option of the first set of payment options, determining whether or not that payment option exceeds the minimum frequency-of-use value from the frequency-of-use information of the purchase pattern;

including each payment option that does exceed the minimum frequency-of-use information of the purchase pattern in the second set of payment options; and

excluding each payment option that does not exceed the minimum frequency-of-use information of the purchase pattern from the second set of payment options; and

customize a payment interface by displaying the second set of payment options on the payment interface, wherein the second set of payment options displayed on the payment interface is selectable by the user to perform an e-commerce transaction for the first purchase.

13. The system of claim 12, wherein the bot is further configured to determine a preference order for the display of the second set of payment options on the payment interface based on at least one of the purchase pattern, at least one offer associated with the first set of payment options, and at least one user preference.

14. The system of claim 12, wherein the bot is further configured to learn to identify the second set of payment options from the first set of payment options based on the user-profile and the purchase pattern.

15. The system of claim 12, wherein the bot is further configured to receive a feedback from the user to display the first set of payment options on the payment interface, when the second set of payment options is displayed.

16. The system of claim 15, wherein the bot is further configured to:

re-monitor the purchase pattern of the user on the at least one e-commerce interface for a second time-interval based on the feedback; and

re-learn to identify a third set of payment options from the first set of payment options, based on the user-profile and the purchase pattern that is re-monitored, wherein the third set of payment options is displayed on the payment interface, when the user makes a second purchase

through the first e-commerce interface after the second time-interval, and wherein the third set of payment options is different from the second set of payment options.

17. The system of claim 12, wherein the purchase pattern further includes contact information of the user, device information of a device used by the user to make the plurality of purchases, real-time location information of the user associated with the plurality of purchases, information of the first set of payment options, and spend-range information associated with the plurality of purchases.

18. The system of claim 12, wherein the payment-gateway processor is implemented by one of an issuer server, a payment network server, a merchant server, and a payment gateway server.

19. A method for facilitating e-commerce transactions, comprising:

presenting, by a payment gateway processor, a default payment interface on a device of a user for a first time-interval, wherein the default payment interface enables the user to perform a plurality of e-commerce transactions for making a plurality of purchases from at least one e-commerce interface, and wherein the user uses at least one payment option from a first set of payment options on the default payment interface for performing the plurality of e-commerce transactions;

monitoring, by a bot implemented on the payment gateway processor, a purchase pattern of the user on the at least one e-commerce interface for the first time-interval based on the plurality of e-commerce transactions, wherein the purchase pattern includes frequency-of-use information of the at least one payment option, wherein a length of the first time-interval is dynamically determined based on how often the user shops;

in response to the user making a first purchase through the at least one e-commerce interface after the first time-interval,

receiving, by the bot implemented on the payment gateway processor, a user-profile of the user from a first e-commerce interface of the at least one e-commerce interface;

determining, by the bot implemented on the payment gateway processor, a second set of payment options that excludes at least one payment option of the first set of payment options by:

for each payment option of the first set of payment options, determining whether or not that payment option exceeds the minimum frequency-of-use value from the frequency-of-use information of the purchase pattern;

including each payment option that does exceed the minimum frequency-of-use information of the purchase pattern in the second set of payment options; and

excluding each payment option that does not exceed the minimum frequency-of-use information of the purchase pattern from the second set of payment options; and

customizing, by the bot implemented on the payment gateway processor, the default payment interface by displaying the second set of payment options in a customized payment interface, wherein the first set of payment options displayed on the customized payment interface is selectable by the user to perform a first e-commerce transaction for the first purchase.

20. The method of claim 19, further comprising:

updating, by the bot, the purchase pattern of the user based on the first purchase, wherein the second set of payment options for a second purchase made by the user is based on the user-profile and the updated purchase pattern.