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 ~~or more~~ e-commerce interface~~s~~ for a first time-interval, wherein the purchase pattern includes frequency-of-use information of ~~one or more~~ a first set of payment options used by the user to make ~~one or more~~ a plurality of purchases on the at least one ~~or more~~ e-commerce interface~~s~~ 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 ~~or more~~ e-commerce interface~~s, when the user makes a first purchase through the first e-commerce interface after the first time-interval~~;

determining, ~~retrieving,~~ by the bot on the processor, a ~~first~~ 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 ~~one or more payment options, based on the user profile and~~ 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 ~~to display the first set of payment options from an available~~ by displaying the second set of payment options on the payment interface, wherein the ~~first~~ second set of payment options displayed on the ~~customized~~ 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 ~~one or more~~ plurality of purchases, real-time location information of the user associated with the ~~one or more~~ plurality of

purchases, information of the ~~one or more~~ first set of payment options, and spend-range information associated with the ~~one or more~~ plurality of purchases.

3. The method of claim 1 ~~or claim 2~~, wherein the bot retrieves the ~~first~~ second set of payment options with respect to the first purchase and a ~~second~~ third set of payment options with respect to a second purchase through a second e-commerce interface of the at least one ~~or more~~ e-commerce interface~~s~~, and wherein the ~~first~~ second set of payment options is different from the ~~second~~ third set of payment options.

4. The method of claim 1 ~~or claim 2~~, wherein the bot retrieves the ~~first~~ 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 ~~second~~ 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 ~~first~~ second set of payment options is different from the ~~second~~ third set of payment options.

5. The method of claim 1 ~~or claim 2~~, wherein the bot retrieves the ~~first~~ second set of payment option~~s~~, when the user accesses the first e-commerce interface from a first location for making the first purchase and a ~~second~~ 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 ~~first~~ second set of payment options is different from the ~~second~~ third set of payment options.

6. The method of claim 1 ~~or claim 2~~, wherein the bot retrieves the ~~first~~ second set of payment options for the first purchase having a first purchase amount and a ~~second~~ 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 ~~first set of payment options is different from 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~~s~~ are different.

7. The method of ~~any of~~ claim~~s~~ 1 ~~to 6~~, further comprising determining, by the bot, a preference order for the display of the ~~first~~ second set of payment options on the payment interface~~,~~ based on

at least one of the purchase pattern, at least one ~~or more~~ offer~~s~~ associated with the ~~first~~ second set of payment options, and at least one ~~or more~~ user preference~~s~~.

8. The method of ~~any of~~ claim~~s~~ 1 ~~to 7~~, further comprising learning, by the bot, to identify the ~~first~~ second set of payment options from the ~~one or more~~ first payment options based on the user-profile and the purchase pattern.

9. The method of ~~any of~~ claim~~s~~ 1 ~~to 8~~, further comprising receiving, by the bot, a feedback from the user to display the ~~available~~ first set of payment options on the payment interface~~,~~ when the ~~first~~ 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 ~~or more~~ e-commerce interface~~s~~ 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 ~~one or more~~ 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 ~~first~~ 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.

~~11. The method of any of claims 1 to 10, further comprising excluding, by the bot, a fourth set of payment options from the available set of payment options to customize the payment interface for the display of the first set of payment options.~~

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 ~~or more~~ e-commerce interface~~s~~ for a first time-interval, wherein the purchase pattern includes frequency-of-use information of ~~one or more~~ a first set of payment options used by the user to make ~~one or more~~ a plurality of purchases on the at least one ~~or more~~ e-commerce interface~~s~~ 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 ~~or more~~ e-commerce interface~~s, when the user makes a first purchase through the first e-commerce interface after the first time-interval~~;

~~retrieve a first set of payment options from the one or more payment options, based on the user-profile and the purchase pattern;~~

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 ~~to display the first set of payment options from an available~~ by displaying the second set of payment options on the payment interface, wherein the ~~first~~ second set of payment options displayed on the ~~customized~~ 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 ~~first~~ second set of payment options on the payment interface~~,~~ based on at least one of the purchase pattern, at least one ~~or more~~ offer~~s~~ associated with the first set of payment options, and at least one ~~or more~~ user preference~~s~~.

14. The system of claim 12 ~~or claim 13~~, wherein the bot is further configured to learn to identify the ~~first~~ second set of payment options from the first set of ~~one or more~~ payment options based on the user-profile and the purchase pattern.

15. The system of ~~any of~~ claim~~s~~ 12 ~~to 14~~, wherein the bot is further configured to receive a feedback from the user to display the ~~available~~ first set of payment options on the payment interface, when the ~~first~~ 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 ~~or more~~ e-commerce interface for a second time-interval based on the feedback; and

re-learn to identify a ~~second~~ third set of payment options from the ~~one or more~~ first set of payment options, based on the user-profile and the purchase pattern that is re-monitored, wherein the ~~second~~ 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 ~~second~~ third set of payment options is different from the ~~first~~ second set of payment options.

17. The system of ~~any of~~ claim~~s~~ 12 ~~to 16~~, wherein the purchase pattern further includes contact information of the user, device information of a device used by the user to make the ~~one or more~~ plurality of purchases, real-time location information of the user associated with the ~~one or more~~ plurality of purchases, information of the ~~one or more~~ first set of payment options, and spend-range information associated with the ~~one or more~~ plurality of purchases.

18. The system of ~~any of~~ claim~~s~~ 12 ~~to 17~~, 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 ~~one~~

~~or more~~ a plurality of e-commerce transactions for making ~~one or more~~ a plurality of purchases from at least one ~~or more~~ e-commerce interface~~s~~, and wherein the user uses at least one ~~or more~~ payment option~~s~~ from ~~an available~~ a first set of payment options on the default payment interface for performing the ~~one or more~~ 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 ~~or more~~ e-commerce interface~~s~~ for the first time-interval based on the ~~one or more~~ plurality of e-commerce transactions, wherein the purchase pattern includes frequency-of-use information of the at least one ~~or more~~ payment option~~s~~, 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 ~~or more~~ e-commerce interface~~s, when the user makes a first purchase through the first e-commerce interface after the first time-interval~~;

determining, ~~identifying,~~ by the bot implemented on the payment gateway processor, a ~~first~~ second set of payment options that excludes at least ~~from the~~ one ~~or more~~ payment option~~s based on the user-profile and the purchase pattern;~~ 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

~~retrieving, by the bot, details of the first set of payment options from a database server; and~~

customizing, by the bot implemented on the payment gateway processor, the default payment interface ~~to display the first set of payment options, wherein the bot excludes a~~ by displaying the second set of payment options ~~from the available set of payment options for displaying the first set of~~ in a customized payment interface ~~options~~, ~~and~~ 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 identification of~~ the ~~first~~ second set of payment options for a second purchase made by the user is based on the user-profile and the updated purchase pattern.