WHAT IS CLAIMED IS:

1. A method comprising:

presenting a resource document associated with at least one resource managed by a resource provider;

upon receiving a request to complete a transaction for the at least one resource, instantiating a checkout element in association with the resource document, the checkout element including one or more fields, the one or more fields of the checkout element determined based on cookies of a client device presenting the resource document and filled with data from the client device;

identifying, via the checkout element, information indicating an identity of a user of the client device, wherein the resource provider is prevented from accessing the information obtained by the checkout element, and wherein the information is stored in a memory of the client device;

transmitting the information indicating the identity of the user to a remote server;

receiving, from the remote server and via the checkout element, a number of accounts associated with the user;

presenting the number of accounts to the user within the checkout element via the client device;

transmitting a selection of an account from the number of accounts to the remote server;

receiving, from the remote server and via the checkout element, a token to be used to complete the transaction, the token generated by the remote server in response to receiving the selection of the account, the token associated with the account, and the token being specific to the resource provider; and

providing, via the checkout element to the resource provider, the token.

2. The method of claim 1, wherein the resource document associated with the at least one resource comprises a webpage hosted by the resource provider.

3. The method of claim 2, wherein the checkout element is embedded into the webpage hosted by the resource provider.

4. The method of claim 1, wherein the number of accounts associated with the user is determined by contacting one or more processing networks.

5. The method of claim 1, wherein the remote server is an initiator application server.

6. The method of claim 1, wherein the remote server is a secure remote transaction (SRT) server.

7. The method of claim 1, wherein the information indicating the identity of the user is obtained from an internet cookie stored in the memory of the client device.

8. The method of claim 7, wherein the information indicating the identity of the user comprises a random string of characters associated with the user at the remote server.

9. A client device comprising:

a processor; and

a memory including instructions that, when executed with the processor, cause the client device to, at least:

present a resource document associated with at least one resource managed by a resource provider;

upon receiving a request to complete a transaction for the at least one resource, instantiate a checkout element in association with the resource document, the checkout element including one or more fields, the one or more fields of the checkout element determined based on cookies of the client device presenting the resource document and filled with data from the client device;

identify, via the checkout element, information indicating an identity of a user of the client device, wherein the resource provider is prevented from

accessing the information obtained by the checkout element, and wherein the information is stored in the memory of the client device;

transmit the information indicating the identity of the user to a remote server;

receive, from the remote server and via the checkout element, a number of accounts associated with the user;

present the number of the accounts to the user within the checkout element;

transmit a selection of an account from the number of accounts to the remote server;

receive, from the remote server and via the checkout element, a token to be used to complete the transaction, the token generated by the remote server in response to receiving the selection of the account, the token associated with the account, and the token being specific to the resource provider; and

provide, via the checkout element to the resource provider, the token.

10. The client device of claim 9, wherein the information indicating the identity of the user of the client device comprises an authentication decision.

11. The client device of claim 10, wherein the authentication decision is generated by a facilitator application installed on the client device.

12. The client device of claim 11, wherein the facilitator application is selected by the user from a number of facilitator applications installed on the client device.

13. The client device of claim 11, wherein the instructions further cause the client device to:

launch the facilitator application to authenticate the user; and

generate the authentication decision upon authenticating the user.

14. The client device of claim 13, wherein the facilitator application is provided a number of transaction details upon its launch.

15. The client device of claim 11, wherein the facilitator application is launched via an application programming interface associated with the facilitator application.

16. The client device of claim 9, wherein the token is a limited-use token that can only be used to complete the transaction.