CLAIMS

1. A system for securely completing web-based payment transactions comprising:

a computing device including a first processor and a first memory storing processor-executable instructions, that, when executed by the first processor, cause the first processor to:

execute a wallet application linked to an e-commerce enabler system to transfer payment information for a payment transaction from the computing device to a merchant e-commerce computer system via a website hosted by the merchant e-commerce computer system, the payment information including primary account holder data identifying a payment device; and

the e-commerce enabler system including a second processor and a second memory, the second memory including processor-executable instructions that, when executed by the second processor, cause the second processor to:

generate a library of executable instructions defining a particular configuration of the website for access by the computing device to implement a transaction,

communicate the library to the merchant e-commerce computer system to facilitate completing the transaction,

receive the payment information from the merchant e-commerce computer system,

forward the payment information to a payment network system,

create payment payload data from data returned by the payment network system, and

forward the payment payload data to the merchant e-commerce computer system;

wherein the merchant e-commerce computer system includes a third processor and a third memory, the third memory including processor-executable instructions that, when executed by the third processor, cause the third processor to:

receive the library from the e-commerce enabler system,

load the library,

execute the library and thereby provide the particular configuration of the website for access by the computing device, and

decrypt at least a portion of the payment payload data to complete the payment transaction between the computing device and the merchant e-commerce computer system.

2. The system of claim 1, further comprising a payment network computer system including a processor and a memory, the memory including processor-executable instructions for transferring the primary account holder data to the e-commerce enabler system.

3. The system of claim 1, wherein the second memory of the e-commerce enabler system further includes processor-executable instructions for onboarding the merchant e-commerce computer system at the e-commerce enabler system.

4. The system of claim 3, wherein the processor-executable instructions for onboarding the merchant e-commerce computer system include processor-executable instructions for creating an e-commerce merchant account profile, generating API credentials for the e-commerce merchant account profile, the credentials authorizing the merchant e-commerce computer system to perform transactions with the e-commerce enabler system, and generating the library, and communicating the library to the merchant e-commerce computer system to facilitate completing the payment transaction.

5. The system of claim 4, wherein the library includes instructions to cause the merchant e-commerce computer system to configure a visual list of payment device brands within the website, wherein the payment device brands are accepted by the merchant e-commerce computer system and to implement additional security measures for forwarding the payment payload data to the merchant e-commerce computer system.

6. The system of claim 1, further comprising a token service provider including a memory and a processor, the memory including processor-executable instructions for creating a token for at least a portion of the payment payload data before forwarding the payload data and the token to the merchant e-commerce computer system.

7. The system of claim 6, wherein the processor-executable instructions for creating the token for at least a portion of the payment payload data include further instructions for ensuring that any token bank identification number (BIN) corresponding to the token is distinct from a personal account number (PAN) corresponding to the primary account holder data.

8. The system of claim 1, wherein the third memory of the merchant e-commerce computer system further includes processor-executable instructions for integrating the merchant e-commerce computer system with the e-commerce enabler system, and rendering an e-commerce enabler graphic object on the website.

9. The system of claim 2, wherein the third memory of the merchant e-commerce computer system further includes processor-executable instructions for processing payment for the payment transaction using the payment network computer system.

10. The system of claim 1, wherein the first memory of the computing device includes further instructions for executing a wallet application to transfer the payment information from the computing device to the merchant e-commerce computing system.

11. A processor-implemented method for securely executing web-based payment transactions via a computer network, the method comprising:

generating, by a first processor of a merchant e-commerce enabler system, a library of executable instructions to implement a transaction;

communicating, by the first processor of the merchant e-commerce enabler system, the library to a merchant e-commerce computer system, to facilitate completing the transaction;

receiving, by the first processor of the merchant e-commerce computer system, the library from the e-commerce enabler system;

loading and executing, by the first processor of the merchant e-commerce computer system, the library to thereby provide a particular configuration of a website hosted by the merchant e-commerce computer system for access by a computing device;

executing, by a second processor of the computing device, a wallet application linked to an e-commerce enabler system;

sending, by the second processor of the computing device, payment information for the payment transaction, using the wallet application, to the merchant e-commerce computer system via the website hosted by the merchant e-commerce computer system, the payment information including primary account holder data identifying a payment device;

securely forwarding, by the first processor of the merchant e-commerce computer system, the payment information from the merchant e-commerce computer system to the e-commerce enabler system;

creating, by the first processor of the merchant e-commerce computer system, payment payload data from the payment information and data returned to the e-commerce enabler system from a payment network system; and

decrypting, by the first processor of the merchant e-commerce computer system, at least a portion of the payment payload data to complete the payment transaction between the computing device and the merchant e-commerce computing system.

12. The method of claim 11, further comprising securely forwarding the payment information from the e-commerce enabler system to the payment network

system, wherein the payment network system creates the data returned to the e-commerce enabler system.

13. The method of claim 11, further comprising onboarding the merchant e-commerce computer system at the e-commerce enabler system.

14. The method of claim 13, onboarding the merchant e-commerce computer system at the e-commerce enabler system includes creating an e-commerce merchant account profile, generating API credentials for the e-commerce merchant account profile, the credentials authorizing the merchant e-commerce computer system to perform transactions with the e-commerce enabler system, and communicating a library of processor-executable instructions to the merchant e-commerce computer system to facilitate completing the payment transaction.

15. The method of claim 14, wherein the library includes instructions for configuring a visual list of payment device brands within the website, wherein the payment device brands are accepted by the merchant e-commerce computer system and for implementing additional security measures for forwarding the payment payload data to the merchant e-commerce computer system.

16. The method of claim 11, further comprising creating a token for at least a portion of the payment payload data before forwarding the payment payload data and the token to the merchant e-commerce computer system.

17. The method of claim 16, wherein creating the token for at least a portion of the payment payload data includes ensuring that any token bank identification number (BIN) corresponding to the token is distinct from a personal account number (PAN) corresponding to the primary account holder data.

18. The method of claim 11, integrating the merchant e-commerce computer system with the e-commerce enabler system, and rendering an e-commerce enabler graphic object on the website.

19. The method of claim 12, further comprising processing payment for the payment transaction using a payment network computer system.

20. The method of claim 11, further comprising executing a wallet application to transfer the payment information from the computing device to the merchant e-commerce computing system.