

Product fact sheet

Alias Directory Service for real-time payments

Accelerate adoption and usage of real-time payments with Visa's Alias Directory Service.

Real-time payments between accounts can be hindered by two parties needing to share account information with each other. However, the usage of a proxy, also known as an alias, can help reduce transaction friction for users.

An alias generally refers to a mobile number or email address used for sending or receiving payments. Aliases are easy to share between parties and help avoid unnecessary exposure of sensitive account information. The ability to support aliases for real-time payments requires easy and seamless access to bank account or debit card credentials linked to the alias.

Visa helps make it easier for real-time payment participants to provide users the option to access payment credentials when using an alias for sending or receiving money:

The Visa Alias Directory Service: Visa's Alias Directory Service allows the use, storage and maintenance of valid aliases such as mobile numbers or email addresses to enhance the user experience.

Directory Network Manager: The Directory Network Manager effectively sources payment credentials from participating directories and/or modernized local directories using a single access point. Participants initiate a query to the Directory Network Manager to obtain the payment credentials associated with an alias, which performs look-up calls to participating local or third-party directories. The principal capability of the Directory Network Manager is to enable interoperability between participating directories and provide a flexible resolution engine option to resolve an alias in the event the alias exists in several directories.

Potential benefits

Improve payment experiences

Consumers and businesses can send or receive real-time payments using an alias. The Alias Directory Service can open the door to supporting new use cases.

Connect seamlessly to access banking credentials

Sensitive bank account and payment card account data no longer needs to be exchanged between two parties. The Alias Directory Service enables participants to connect the payment credentials to an alias or proxy.

Energize the payments ecosystem

Participants can access the directory real-time to obtain information when needed to facilitate payments 24/7/365.

Obtain and maintain information through a single connection

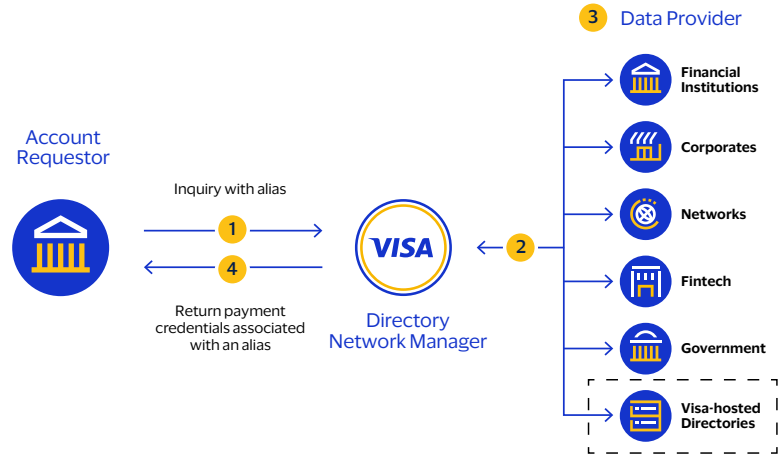
The Directory Network Manager has the capability to enable access to aliases or proxies that are maintained in multiple participating directories. Lifecycle management capabilities can support updated information when aliases change.

How it works

For illustrative purposes only

1. An account requestor queries the Directory Network Manager with an alias.
2. The Directory Network Manager sources payment credentials from participating data providers.
3. Data providers can store and maintain aliases linked to payment credentials in a proprietary directory.¹
4. The Directory Network Manager returns the payment credentials associated with the alias to the account requestor.

1. As an option, data providers can subscribe to the Visa Alias Directory.



Through the Directory Network Manager, the Visa Alias Directory Service can address two key pain points:

The account requestor has an alias, but does not know where to find the payment credentials for the alias.

The data provider does not want to establish connections with multiple account requestors.

Features



Rules-based lifecycle management and duplicate resolution

Business rules can be configured for search and duplicate resolution logic to optimize duplicate alias resolution and handling. Lifecycle management supports changes to an alias and account credentials to allow participants to maintain the most current data.



High performance

The service is built to work at the speed of real-time payments 24/7/365 using API-based messaging.



Flexibility and adaptability

Provides flexibility to connect with any participating remote directory type. The multi-tenant service supports multiple use cases and provides a range of available configuration options, including the ability to store and maintain a local directory on behalf of a participant.



Interoperability

Directories are network-agnostic, which provides connectivity and interoperability with multiple real-time payment networks. Authorized participants can access available data through a single connection.

Learn more

For more information, contact your Visa account representative.