

Product fact sheet

Overlay services for real-time payments

Real-time payments (RTP) are changing the way money moves. Visa's overlay services can help accelerate adoption as well as provide controls to mitigate fraud and security risks.

Real-time payments are becoming an increasingly popular way to move money—in Canada alone, real-time transaction volume is expected to reach 1.5B in 2026.¹

Consumers, businesses, and governments can securely send and receive money real-time.

Visa's account-based overlay services can help ecosystem participants that are looking to expand their capabilities by:

- Building trust and confidence in new payment types
- Giving users the ability to send, receive or request money easily and securely
- Providing simple access that can enable innovation and scale

Benefits of Visa's overlay services

Global experience

Visa has decades of experience providing value-added services for card-based payments. We also bring our global expertise to supporting a range of real-time payments use cases spanning the transaction lifecycle.

Time to market

Visa's out-of-the-box solutions and easy-to-implement APIs can accelerate time to market.

Adaptable

Modern, configurable technology provides flexibility for financial institutions, enablers, and networks to adapt to use cases and requirements.

Interoperable

Visa's overlay services are built to support account-based real-time payment networks.

Visa's overlay services for real-time payments

Overlay services can help accelerate adoption, expand use cases, and provide controls to increase security and optimize efficiency.

Accelerators to facilitate adoption and expand use cases

Request to Pay Service

Visa's Request to Pay Service supports data-rich ISO 20022 messaging for bill payments and other digital payments use cases that require an electronic request for a payment. The Request to Pay Service is payment-rail agnostic and allows participants to use APIs to facilitate messages among creditors and debtors.

Alias Directory Service

Visa's Alias Directory Service allows the use and storage of valid aliases, such as mobile numbers or email addresses, to enhance the user experience. The Directory Network Manager can effectively source consumer aliases and proxies from participating directories, existing directories and/or modernized local directories using a single access point.

Controls to increase security and optimize efficiency

Visa RTP Prevent Service

Visa's RTP Prevent Service provides a multi-FI risk analysis feed that augments existing risk processes and enhances transaction risk management. The RTP Prevent Service supports real-time payment authorization decisions and monitoring transaction behaviors.

Payment Account Tokenization Service

Visa's Payment Account Tokenization Service replaces sensitive information, such as a bank account number, with a token. This token is used as money moves across a payment network and between financial institutions to better protect account data and combat fraud.

Learn more

For more information, contact your Visa account representative.