

# Visa Alias Directory Service

## Simplify payments and protect sensitive credentials

A complete set of APIs from Thredd to support the creation and maintenance of cardholder aliases.

Thredd integrates with Visa Alias Directory through APIs that allow a cardholder to link their card number with a commonly-used identifier, for example, an email address. A cardholder can safely share their chosen identifier without revealing their card number, allowing a more secure and seamless payment flow. Should the cardholder switch credentials for the alias, a Payer will automatically use the new credentials as these are always linked to the alias.

Note that this feature is targeted to self-issuers only.

## Features

### Centralised Management

- Leverage a centralised storage service for alias identifiers.

### Seamless Integration

- Directly integrates with the Thredd API offering.

### Token Security

- Token to PAN mapping for issuers.

### Reduced Credential Maintenance

- Easily update payment credentials linked to an alias.

## Benefits

### Business Facing

- Enables scale and growth.
- Allows future-proofing with new instruments and solutions.
- Caters to diverse markets.

### Customer Facing

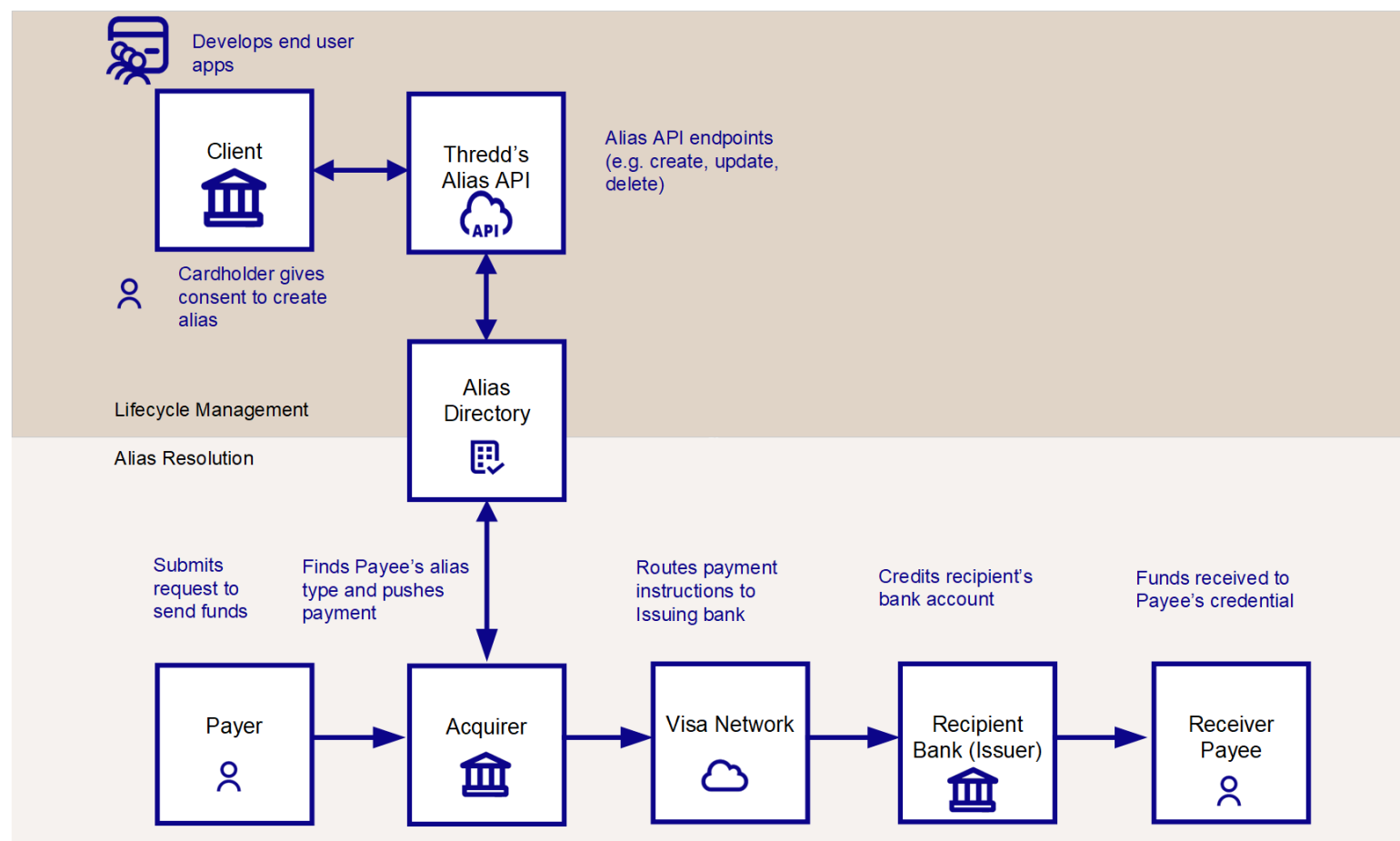
- Safety and security of payment credentials.
- Reuse credentials across multiple instruments.
- Faster and more intuitive payment experience.



# How it Works

Visa Alias Directory Service includes APIs from Thredd that enable a client to develop end user apps which include cardholder alias and payment credential management. The APIs enable a client to store and query alias information in Visa's Alias Directory. Using the cardholder's alias information in the directory, the Payer makes a payment, and the Acquirer queries the directory to resolve the alias. This ensures that the Payee at the Issuer's bank receives the payment to their credentials.

**Note:** Your cardholder needs to give you consent for creating an alias.



## Summary of Alias API Endpoints

The following is a summary of endpoints that are grouped in to the following areas:

### Managing Aliases

- Create Alias
- Update Alias
- Update Alias status
- Delete Alias.
- Get Alias ID
- Create additional Alias
- Delete additional alias

### Alias Directory Retrieval

- Get Alias ID from Value
- Get Alias ID from External ID

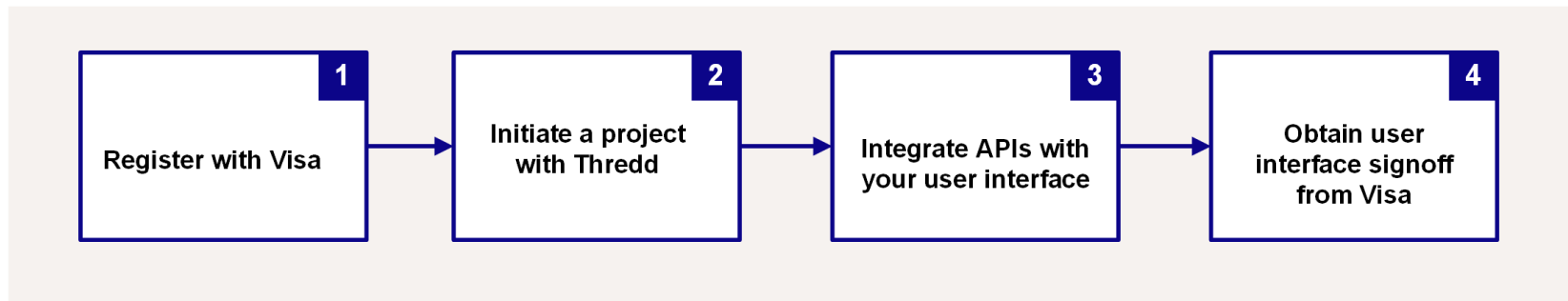
### Payment Credentials

- Create payment credentials
- Get payment credentials
- Get all payment credentials
- Update payment credentials
- Delete payment credentials



# Setup At-a-Glance

Below is a high-level view of the setup steps.



## Step 1: Register with Visa

You register with Visa, where they provide you with a Participant ID.

## Step 2: Initiate a project with Thredd

You initiate a project with Thredd, where you need to provide us with the Participant ID.

## Step 3: Integrate APIs with your user interface

When you have set up the APIs with us, you need to integrate these with your user interface.

## Step 4: Obtain user interface sign-off with Visa

Visa signs off on the user interface that uses the alias APIs.

When the APIs have been approved, you can use these in the production environment.



## FAQs

### Q. How do I sign up?

For details, contact your Thredd Account Manager.

### Q. What version of the Cards API includes aliases?

The Visa Alias Directory Service APIs are in the API Hub (version 2.0). For more details, refer to the Cards API website.

### Q. Where can I find out more?

Contact your Thredd Business Development Manager or Account Manager to discuss.



# Contact Us

Please contact us if you have queries relating to this document. Our contact details are provided below.

## Thredd UK Ltd.

**Support Email:** [occ@thredd.com](mailto:occ@thredd.com)

**Telephone:** +44 (0) 203 740 9682

## Our Head Office

Kingsbourne House  
229-231 High Holborn  
London  
WC1V 7DA

## Technical Publications

If you want to contact our technical publications team directly, for queries or feedback related to this guide, you can email us at: [docs@thredd.com](mailto:docs@thredd.com).