

Design Note

Alias Addressing Options

Overview of alias addressing types, benefits, and considerations for use.

Alias Addressing Options

Common Alias Type	Description	Primary Benefits	Key Considerations
Mobile phone number	The phone number associated with a user's mobile device	Commonly used Easy to remember	- Introduces privacy concerns for end users, especially women - May require additional tools to work with non-smartphone
Email address	An email address owned by the user	Easy to remember	- Includes personal information - Not frequently used in many markets, especially developing economies
Scheme-specific address	An address format defined by the Scheme. For example, "username@handle" where username is set up when registering with the Scheme and handle refers to DFSP name or identifier	Does not include personal information, protects end user privacy Gives user choice in username	May be challenging to remember if not used often
Randomly generated number	An alphanumeric code or set of numbers produced by Scheme, assigned to the end user	Does not include personal information, protects end user privacy	- Works best with smartphone - May require additional tools to work with non-smartphone
National ID or proxy	The user's national ID number, or a proxy value associate with the national ID number	Existing identifier, does not require new alias	- Closely linked to personal information - May be challenging to remember
Entity/organization identifier	A business identifier such as a tax ID number	Business specific	May be challenging to remember
QR code	A two-dimensional barcode often used for merchant payments	Does not contain personal information	- Typically complementary to other aliases - Works best with smartphone - Requires standards for implementation