



# FPC FALL MEMBER MEETING

SEPTEMBER 14 – 15, 2022  
MINNEAPOLIS



# International Best Practices in Directory Models

Presented by the  
FPC Directory Models Work Group



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 –15, 2022  
MINNEAPOLIS



**Peter Tapling**  
DMWG Chair  
PTap Advisory



**Andrew Gómez**  
DMWG Member  
Lipis Advisors



**Nick Denning**  
DMWG Member  
ICBA Bancard



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 –15, 2022  
MINNEAPOLIS

# Directory models investigated



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 -15, 2022  
MINNEAPOLIS

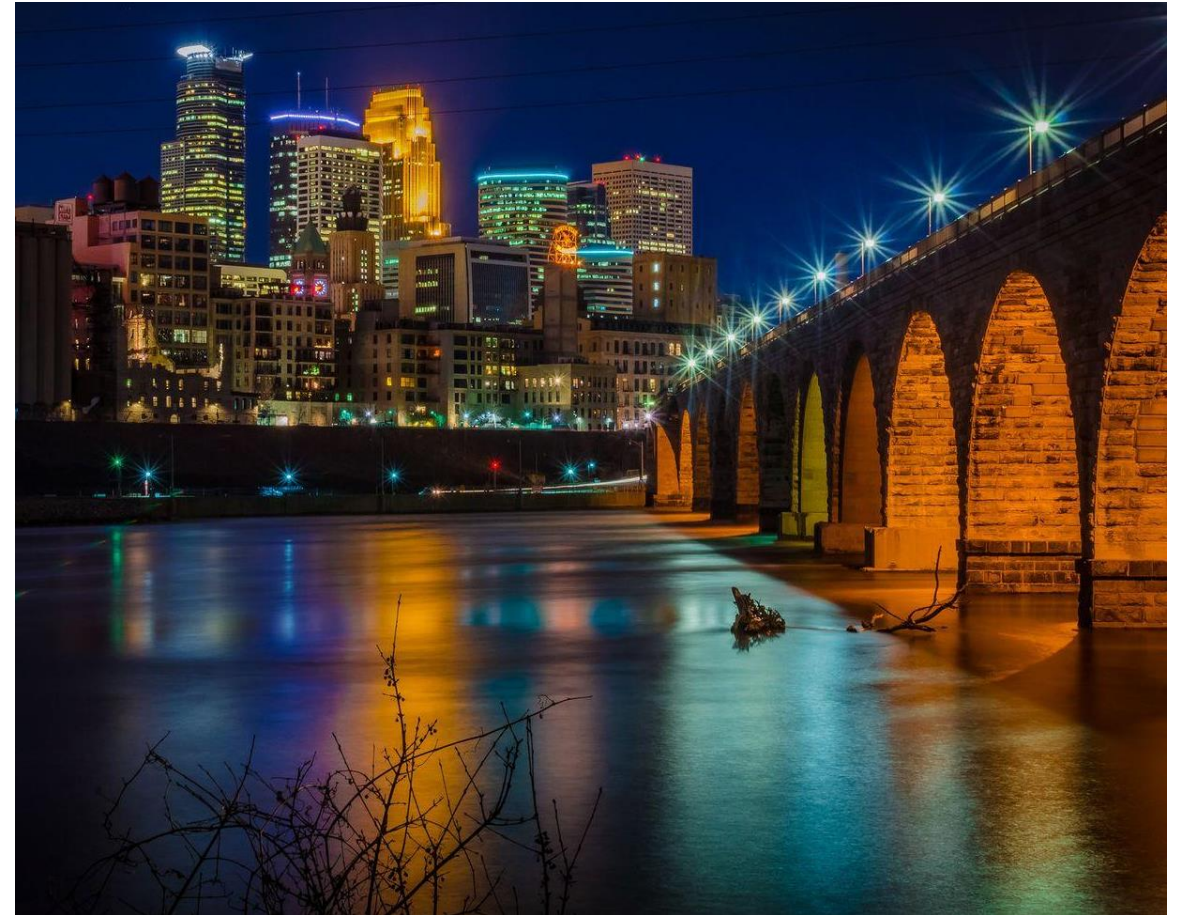


# Attributes



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 –15, 2022  
MINNEAPOLIS

- Interoperability
- Safety
- Governance



# Directory functionality summary



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 –15, 2022  
MINNEAPOLIS

Beneficial characteristics desirable in a directory service (as defined by the FPC DM WG)		Bizum (ES)	Interac (CA)	MPesa (KE)	Pix (BR)	UPI (IN)	Swish (SE)	
Core characteristics	Validates accuracy of routing information	X	X	X	X	X	X	
	Ensures payment aliases are unique within directory	X	X	X	X	X	X	
	Supports multiple routes linked to payment alias							
	Minimizes storage of sensitive information	X	X		X	X	X	
	Prohibits use of directory to mine payment details	X	X	X	X	X	X	
	Supports end user-controlled profiles	X	X	X	X	X	X	
Value-added characteristics	Supports some type of confirmation-of-payee	X	X	X	X	X	X	
	Supports request-for-payment transactions	X	X	X	X	X	X	
Use cases supported	P2P	X	X	X	X	X	X	
	B2B		X					
	C2B	E-commerce	X	*	X	X	X	X
		Physical POS	X	*	X	X	X	X
		Bill pay						X
Type of directory		Federated	Centralized	Centralized	Centralized	Federated	Federated	
Alias supported		Mobile phone number only	Mobile phone number or email	Mobile phone number only	Mobile phone number, email, tax number, and random ID	Mobile phone number, Indian SSN, Virtual address, mobile money ID	Mobile phone number only	



# Panel of Speakers



Peter Tapling



Andrew Gómez



Nick Denning



**FPC FALL  
MEMBER MEETING**  
SEPTEMBER 14 –15, 2022  
MINNEAPOLIS