

Visa Account Name Inquiry



Helping Visa Partners verify that a cardholder is who they claim to be

Visa Account Name Inquiry (ANI) enables an online merchant or Visa Direct originator to verify that the name provided by a cardholder matches the name held by their issuing bank. It provides an additional security check during card onboarding and pre-transaction checks.

Performing a name verification can help reduce exposure to fraud and scams in subsequent Card Not Present (CNP) transactions and pull/push payments (AFTs/OCTs*). For example, ANI might be performed ad-hoc by an online eCommerce merchant, or in a wallet when a fund recipient's card details are entered for the first time.

* Account Funding Transaction (AFT),
Original Credit Transaction (OCT)

The case for Account Name Inquiry

Name verification can be particularly effective in reducing scams and fraud that occur in pull and push payments, which are among the fastest growing payment fraud types. These include, but are not limited to, authorized push payment scams, impersonation scams, and account takeover fraud. The impact of these on the victim can be both financially and psychologically devastating.

Regulatory pressure

Increased pressure is being placed on organizations to implement additional identity checks and to reimburse victims.

Close the door to fraudsters

Where a transaction may otherwise appear legitimate, a name check may be the one tool that shines a spotlight on the fraudster.

How it works

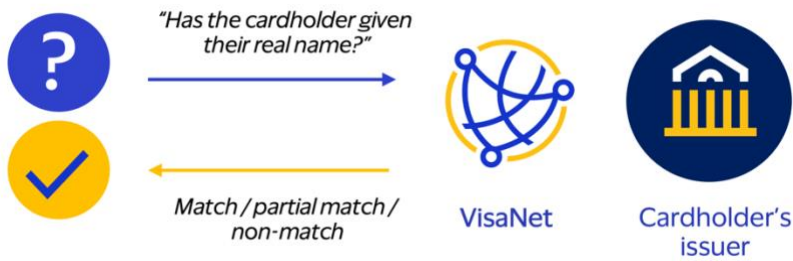


Figure 1: A simple ANI process flow

1. Account Name Inquiry is an added capability in Visa's Account Verification service**.
2. The merchant or originator requests a name verification by providing the cardholder's first, middle and last name, along with the PAN number, expiry date and other credentials for checking such as CVV2 and cardholder billing Address.
3. Visa's name match algorithm is then used to perform the name verification against the name held by the cardholder's issuer. Separate match results are provided for each first, middle and last name, plus an overall match result.
4. The name match results are then used, along with other checks, to help decide whether to proceed with subsequent transactions and/or payments, to request a retry, or to flag the card for further checks.



ANI should be used as part of a multi-layered approach to fraud detection and prevention.

Note: ANI does not carry out screening of names

** Visa's Account Verification service is a zero-amount authorization message that allows a merchant to verify card accounts and provides fundamental checks before the card account is accepted for payment. It is available through either the ISO or API routes.

Next steps

Merchants or originators wishing to take advantage of the many benefits that name verification can bring should contact their acquirer or payment processor to enquire about the Visa Account Name Inquiry service.

Further information how ANI works through Visa's Payment Account Validation (PAV) API or Visa Payment Processing (VPP) API can be found on [Visa Developer](#).

Learn more

Please contact your Acquirer or Payment Service Provider for further information

