WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a server computer, from a user device, information identifying a resource provider;

accessing, by the server computer, a plurality of resource provider codes in a database;

matching, by the server computer, the information identifying the resource provider with at least one resource provider code from the plurality of resource provider codes;

determining an account identifier associated with the resource provider code; and

providing the account identifier to a user or a receiver, wherein the account identifier is used during a future transaction, and wherein the resource provider does not know that the account identifier was provided to the user or the receiver before the receiver uses the account identifier at the resource provider.

2. The method of claim 1, wherein the resource provider code is used during settlement of the future transaction, and wherein the resource provider is not contacted about the account identifier prior to the determination of the account identifier.

3. The method of claim 1 wherein at least some of the plurality of resource provider codes are identified from a source other than the resource provider.

4. The method of claim 3 wherein the source that identifies the at least some of the plurality of resource provider codes is an authorization message for a second transaction unassociated with the user device.

5. The method of claim 3 wherein the source that identifies the at least some of the plurality of resource provider codes is each resource provider.

6. The method of claim 1 wherein the resource provider code uniquely identifies the resource provider.

7. The method of claim 1 wherein the information identifying the resource provider comprises a name, phone number, email, website, or image of the resource provider.

8. The method of claim 1 further comprising:

receiving a transaction message from a second user device, wherein the second transaction message comprises a second resource provider code;

determining that the second resource provider code is not in the database; and

adding the second resource provider code to the database.

9. The method of claim 1 wherein providing the account identifier to the user or the receiver comprises providing the account identifier on a card to the user or the receiver.

10. A server computer comprising:

a processor;

a database comprising a plurality of resource provider codes; and

a computer readable medium, the computer readable medium comprising code, executable by the processor, to implement a method comprising:

receiving, from a user device, information identifying a resource provider;

accessing a plurality of resource provider codes in the database;

matching the information identifying the resource provider with at least one resource provider code from the plurality of resource provider codes, wherein the resource provider code is used during settlement of a future transaction;

determining an account identifier associated with the resource

provider code; and

providing the account identifier to a user or a receiver, wherein the account identifier is used during the future transaction, wherein the resource provider does not know that the account identifier was provided to the user or the receiver before the receiver uses the account identifier at the resource provider.

11. The server computer of claim 10 wherein the resource provider is not contacted about the account identifier prior to the determination of the account identifier.

12. The server computer of claim 10 wherein at least some of the plurality of resource provider codes are identified from a source other than the resource provider.

13. The server computer of claim 12 wherein the source that identifies the at least some of the plurality of resource provider codes is an authorization message for a second transaction unassociated with the user device.

14. The server computer of claim 12 wherein the source that identifies the at least some of the plurality of resource provider codes is each resource provider.

15. The server computer of claim 10 wherein the resource provider code uniquely identifies the resource provider.

16. The server computer of claim 10 wherein the information identifying the resource provider comprises a name, phone number, email, website, or image of the resource provider.

17. The server computer of claim 10 wherein the method further comprises:

receiving a transaction message from a second user device, wherein the second transaction message comprises a second resource provider code;

determining that the second resource provider code is not in the

database; and

adding the second resource provider code to the database.

18. The server computer of claim 10 wherein providing the account identifier to the user or the receiver comprises providing the account identifier on a card to the user or the receiver.