WHAT IS CLAIMED IS:

1. A method comprising:

receiving, by a directory server computer, an alias resolve request message comprising an alias from a transfer server computer;

transmitting, by the directory server computer, the alias resolve request message comprising the alias to each of a plurality of mapping computers;

receiving, by the directory server computer, a plurality of alias resolve response messages from the plurality of mapping computers, the plurality of alias resolve response messages respectively comprising a plurality of credentials or tokens;

determining, by the directory server computer, a credential or a token from the plurality of credentials or tokens in the plurality of alias resolve response messages; and

transmitting, by the directory server computer, the determined credential or token to the transfer server computer, wherein the transfer server computer conducts a transaction process using the determined credential or token,

wherein determining the credential or the token comprises:

determining, by the directory server computer, receipt times of the alias resolve response messages in the plurality of alias resolve response messages;

comparing the receipt times associated with the alias resolve response messages in the plurality of alias resolve response messages;

selecting the alias resolve response message with the earliest receipt time; and selecting the credential or the token from the alias resolve response message with the earliest receipt time.

2. The method of claim 1, wherein the directory server computer determines the token.

3. The method of claim 1, wherein the alias is received by the transfer server computer from a sender device prior to the directory server computer receiving the alias from the transfer server computer.

4. The method of claim 1, wherein the transfer server computer is a first transfer server computer and conducts the transaction process by generating a push transaction message including the credential and transmitting the push transaction message to a second transfer server computer.

5. The method of claim 1, wherein the directory server computer determines the token, and wherein the transfer server computer is a first transfer server computer and conducts the transaction process by generating a push transaction message including the token and transmitting the push transaction message to a second transfer server computer via a processing computer, wherein the processing computer determines the credential using the token.

6. The method of claim 1, wherein the method further comprises:

determining, by the directory server computer, addresses for the plurality of mapping computers using the alias.

7. The method of claim 1, wherein the transfer server computer is a first transfer server computer and conducts the transaction process using the determined credential by generating a push transaction message including the credential and transmitting the push transaction message to a second transfer server computer, which is associated with a receiver device.

8. The method of claim 1, wherein the directory server computer determines the token, and wherein the transfer server computer is a first transfer server computer and conducts the transaction process using the determined token by generating a push transaction message including the token and transmitting the push transaction message to a second transfer server computer via a processing computer, wherein the processing computer determines the credential using the token and transmits the push transaction message with the credential to the second transfer server computer, wherein the token is a payment token and the credential is a primary account number.

9. The method of claim 1, wherein the directory server computer determines the token, and wherein the transfer server computer is a first transfer server computer and conducts the transaction process by generating a push transaction message including the token and transmitting the push transaction message to a second transfer server computer via a processing computer, wherein the processing computer determines the credential using the token and transmits the push transaction message with the credential to the second transfer server computer.

10. The method of claim 1, wherein the transfer server computer is a first transfer server computer and conducts the transaction process by generating a push transaction message including the credential and an amount, and transmitting the push transaction message to a second transfer server computer, wherein the second transfer server computer credits the amount to a receiver operating a receiver device, the receiver device storing a transfer application that communicates with the second transfer server computer.

11. The method of claim 1, wherein each of the plurality of mapping computers comprises a database comprising mappings of aliases with credentials and/or tokens associated with different users.

12. The method of claim 1 wherein the plurality of alias resolve response messages respectively comprise a plurality of tokens, the tokens being payment tokens.

13. The method of claim 1, wherein the transaction process is a payment transaction process.

14. A directory server comprising:

a processor; and

non-transitory computer readable medium comprising code, executable by the processor for performing operations including:

receiving an alias resolve request message comprising an alias from a transfer server computer;

transmitting the alias resolve request message comprising the alias to each of a plurality of mapping computers;

receiving a plurality of alias resolve response messages from the plurality of mapping computers, the plurality of alias resolve response messages respectively comprising a plurality of credentials or tokens;

determining a credential or a token from the plurality of credentials or tokens in the plurality of alias resolve response messages; and

transmitting the determined credential or token to the transfer server computer, wherein the transfer server computer conducts a transaction process using the determined credential or token,

wherein determining the credential or the token comprises:

determining receipt times of the alias resolve response messages in the plurality of alias resolve response messages;

comparing the receipt times associated with the alias resolve response messages in the plurality of alias resolve response messages;

selecting the alias resolve response message with the earliest receipt time; and

selecting the credential or the token from the alias resolve response message with the earliest receipt time.

15. A method comprising:

receiving, by a first transfer server computer from a user device, an alias;

transmitting, by the first transfer server computer, an alias resolve request message comprising the alias to a directory server computer, wherein the directory server computer is programmed to transmit the alias resolve request message comprising the alias to each of a plurality of mapping computers, receive a plurality of alias resolve response messages from the plurality of mapping computers, the plurality of alias resolve response messages respectively comprising a plurality of credentials or tokens, determine a credential or a token from the plurality of credentials or tokens, and transmit the determined credential or token to the first transfer server computer, wherein

the programming to determine the credential or the token includes programming to determine receipt times of the alias resolve response messages in the plurality of alias resolve response messages, compare the receipt times associated with the alias resolve response messages in the plurality of alias resolve response messages, select the alias resolve response message with the earliest receipt time, and select the credential or the token from the alias resolve response message with the earliest receipt time;

receiving, by the first transfer server computer from the directory server computer, the credential or the token;

generating, by the first transfer server computer, an interaction message comprising the credential or the token; and

transmitting, by the first transfer server computer, the interaction message to a second transfer server to perform an interaction.

16. The method of claim 15, wherein the interaction message is a push transfer request message.

17. The method of claim 15, wherein the first transfer server computer is one of an authorizing entity computer, a transport computer, or an application server computer.

18. The method of claim 15, wherein the directory server computer does not store credentials or tokens.

19. The method of claim 15, wherein the directory server computer stores a table comprising alias and mapping computer addresses.

20. The method of claim 15, wherein the first transfer server computer is an application server computer.