



Automated Back Office Guide

Version: 1.1

04 June 2026

Publication number: BACKOFFICG-1.1-6/4/2026

For the latest technical documentation, see the [Documentation Portal](#).

Thredd, 33 Kingsway, London, WC2B 6UF, UK

Support Email: occ@thredd.com

Support Phone: +44 (0) 203 740 9682

© Thredd 2026





Copyright

© Thredd 2026

The material contained on this website is copyrighted and owned by Thredd Ltd together with any other intellectual property in such material.

The material contained in this guide is copyrighted and owned by Thredd Ltd together with any other intellectual property in such material.

Except for personal and non-commercial use, no part of this guide may be copied, republished, performed in public, broadcast, uploaded, transmitted, distributed, modified or dealt with in any manner at all, without the prior written permission of Thredd Ltd., and, then, only in such a way that the source and intellectual property rights are acknowledged.

To the maximum extent permitted by law, Thredd Ltd shall not be liable to any person or organisation, in any manner whatsoever from the use, construction or interpretation of, or the reliance upon, all or any of the information or materials contained on this website.

To the maximum extent permitted by law, Thredd Ltd shall not be liable to any person or organisation, in any manner whatsoever from the use, construction or interpretation of, or the reliance upon, all or any of the information or materials contained in this guide.

The information in these materials is subject to change without notice and Thredd Ltd. assumes no responsibility for any errors.



About this Guide

This guide is intended as a reference guide, to provide information on the Thredd Automated Back Office.

Target audience

This guide is aimed at your financial analysts and back office staff members who need to perform issuer back-office tasks around transaction reconciliation, network fee management and card scheme reporting.

What's changed?

If you want to find out what's changed since the previous release, see the [Document History](#) section.

How to use this Guide

This guide is organised into the following sections:

- [Introduction to the Automated Back Office](#)
- [Transaction Reconciliation](#)
- [Network Fees](#)
- [Card Scheme Reporting](#)

Conventions used in this Guide

When reading the tables in this guide, note the following information is provided:

Element	Description
Menu 1 > Menu 2	Indicates a menu path, which a user should follow.

Other Documentation

Refer to the table below for a list of other relevant documents that should be used together with this guide.

Document	Description
EHI Guide	Provides details of the Thredd External Host Interface (EHI).
Transaction XML Reporting Guide	Describes the structure and contents of the Thredd Transaction XML reports.
Thredd Portal Guide	Describes how to use the Thredd Portal to manage your transactions.

Tip: For the latest technical documentation, see the [Documentation Portal](#).



Introduction to the Automated Back Office

Thredd's Automated Back Office Suite of services simplifies and automates complex operational tasks to save time and money and meet compliance requirements with confidence.

Services

- **Transaction Reconciliation.** Reconciles transactions and identifies discrepancies in near real-time to ensure the accuracy of financial data and fast resolution.
- **Network Fees.** Breaks down the complicated Card Scheme invoice into line items that are easy to understand, highlighting non-compliance and optional fees. A dashboard provides high-level summaries to help you understand your card programme's activity.
- **Scheme Reporting.** Speeds up the reporting process by generating QMR and QOC reports. When the reports are generated, some of the fields are auto populated, which allows you to review and add data as it comes in during the quarter. When you have finalised your changes, you can download the report in CSV format, and upload to the Card Scheme.

Note: If you are looking to add a particular service that is not available, contact your Thredd account manager.

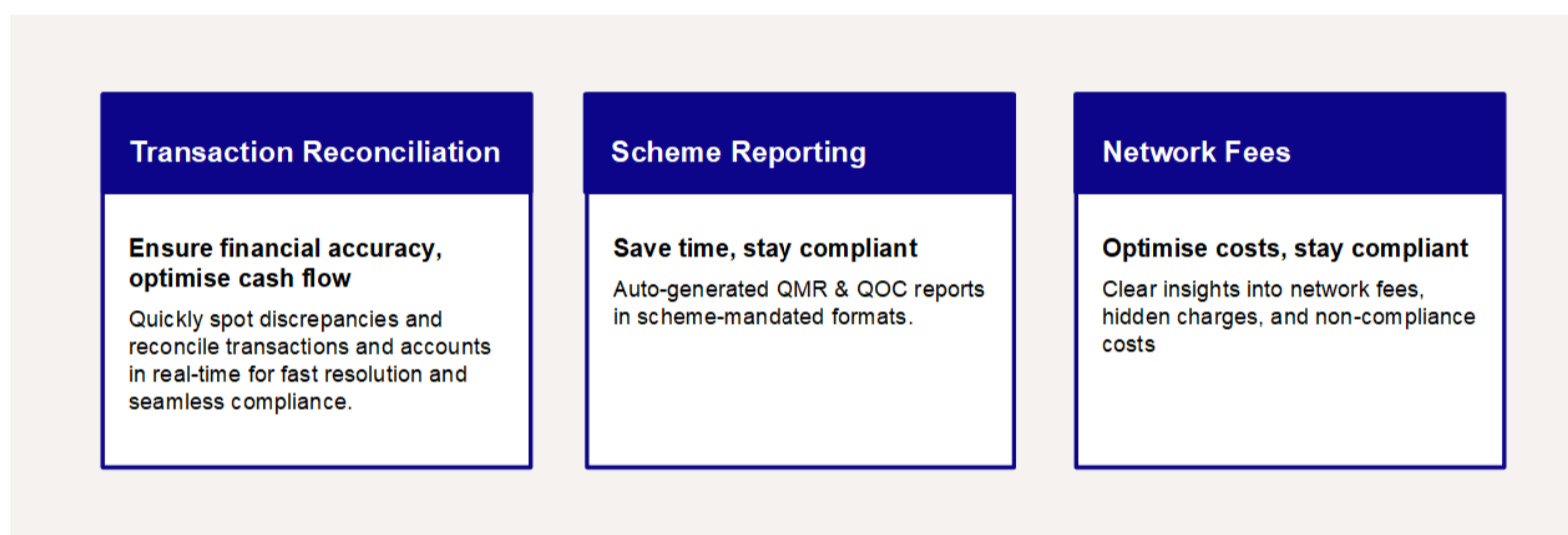


Figure 1: Currently available Automated Back Office services

For more information, see:

- [Transaction Reconciliation](#)
- [Network Fees](#)
- [Scheme Reporting](#)



Onboarding to the Automated Back Office

Onboarding to the Automated Back Office involves setting up an organisation to enable users to access the portal. Thredd assist you in the setup process, where you will then be able to log in to the Automated Back Office through SSO. Your access to the Automated Back Office is authenticated using your own Identity Provider (IdP), which enables SSO integration and log in through SSO.

Set Up Your Organisation

Before you can start using the portal, we will need to set up your organisation. This includes:

- Adding the organisation to Cloud Entity, a third-party software for managing access to the portal.
- Sharing information to configure Single Sign On (SSO) to use the portal.

When you have been successfully setup, you will be able to log in to the Automated Back Office via SSO.

Set Up the Organisation Administrator

When the Cloud Entity setup is complete, Thredd onboards your Super Admin to the Automated Back Office. An account is assigned to the Super Admin where they can manage the organisation's users and their access to the portal.

When onboarded, you receive an email confirming that the organisation has been created and that you have been added as a Super Admin user.

Log in to the Online Portal via SSO

1. Access <https://backoffice.thredd.com/login/>
2. Click the Log in with Thredd account link.
3. Enter your organisation email address or username and follow the steps to authenticate. See the example below of the SSO screen.

Log in to continue

Email | Mobile | Username

Remember me

Figure 2: Automated Back Office Login - SSO

After logging in, the Dashboard is displayed. See [Automated Back Office Dashboard](#).

Add a User

Users are individuals in your organisation who need to be set up with access to the Automated Back Office portal. To add a new user follow the below steps. You will need to repeat these steps for other users in the organisation.



1. Log in to your account at: <https://backoffice.thredd.com/login/>
2. Select **Platform > Users** from the menu.
The **Users** page displays a list of existing users.

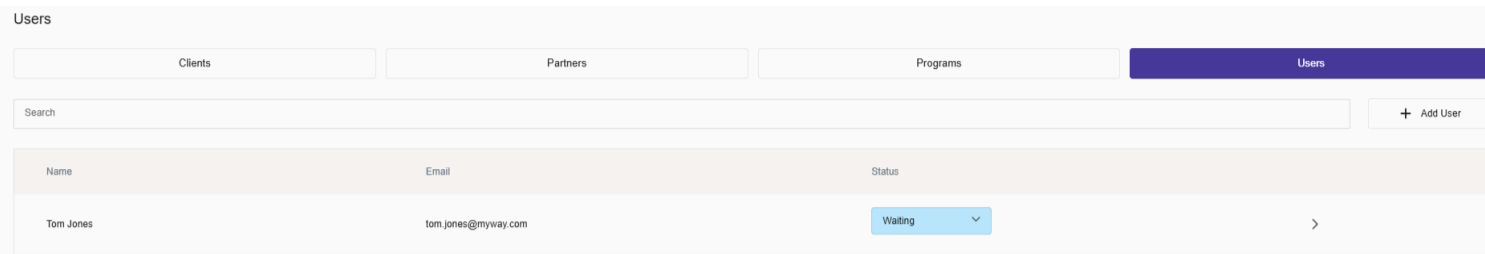


Figure 3: Users page

3. Click **Add User**.
The **Add a User** window appears.
4. In the **Display Name** field, enter the user's name.
5. In the **Client Name** field, select your organisation's name.
6. In the **Email** field, enter the email address of the user.
7. To create the user, click **Create User**.
The message **User created successfully** is displayed.

Use the Save as Draft Option (Optional)

Use this option to create a user account in advance, before granting them access to the Automated Back Office. You may want to perform the Save as Draft option if there are some processes or tasks that need to be done before the user can be added.

1. Perform steps 1 to 6 in [Add a User](#).
2. After you have entered the email address for the user, select the **Save as draft** check box.
3. Click **Create User**. The user is created in the Draft Status on the Users page.
4. When a new user is ready to log in, update the status for the status from **Draft** to **Active**.
 - a. Find the user where the Status is set to **Draft**.
 - b. Select **Active** from the Status drop-down as shown in the following example:

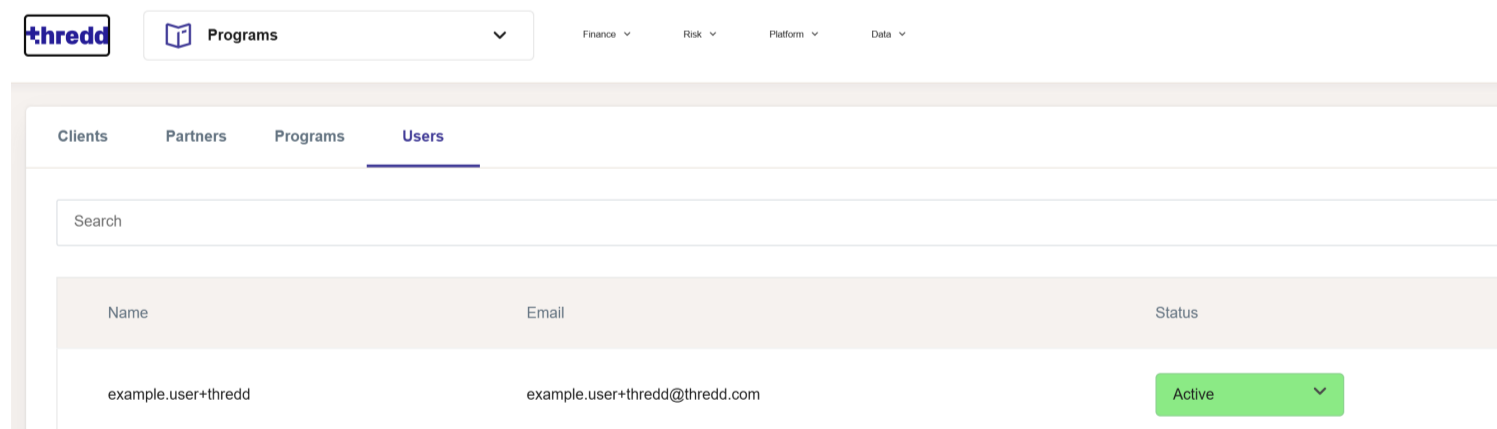


Figure 4: User Status of Active on the Portal

Update the User Status

Only users where their status is set to *Active* can log in to the portal. For users that are in the *Paused*, *Draft*, or *Disabled* status, you can change their status to *Active*, where they can log in. For users that are in the *Active* status, you can change their status to *Disabled* or *Paused*.



Automated Back Office Dashboard

When you first log in to the portal, the dashboard appears.

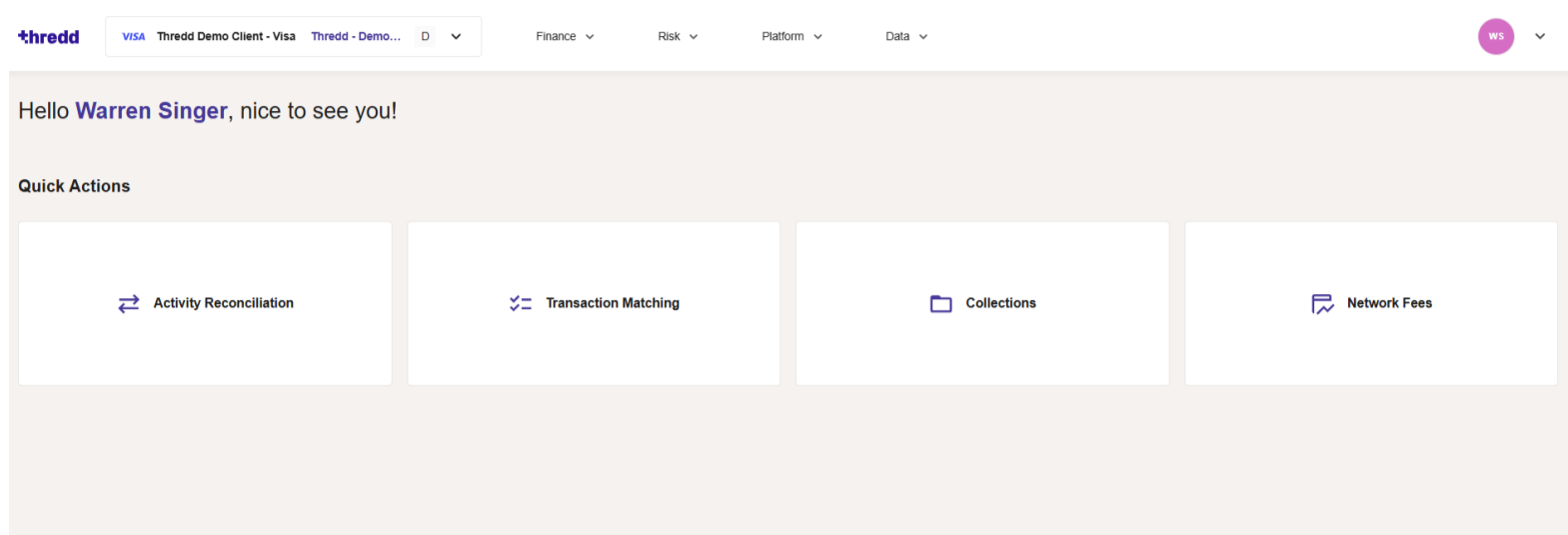


Figure 5: Automated Back Office Dashboard

Selecting your Program

At the top left of the screen, select the relevant program from the **Programs** drop-down list.

Using the Quick Actions buttons

You can use the **Quick Actions** buttons to navigate to key areas on the portal:

- **Activity Reconciliation** – opens the **Activity Reconciliation** page, where you can view the reconciliation status of your transactions. See [Viewing Activity Reconciliation Status](#).
- **Transaction Matching** – opens the **Transaction Matching** page, where you can view the matching status of your transactions. See [Viewing Matched and Unmatched Transactions](#).
- **Network Fees** – opens the **Network Fees** dashboard page, which provides a graphic summary of the different categories of network fees. See [Viewing Network Fees](#).
- **Collections** – opens the **Collections** page where you can upload your data. See [Uploading your Data](#).

Using the Portal Menus

You can use the following menu options to navigate through the portal:

- **Finance** – provides links for [Viewing Activity Reconciliation](#), [Transaction Matching](#) and [Network Fees](#).
- **Risk** – provides links for [Scheme Reporting](#).
- **Platform** – provides links for setup and administration tasks. See [Platform Administration](#).
- **Data** – enables you to set up collections for holding your data and manually upload data to the portal. See [Uploading your Data](#).

Return to the Portal Home Page

Click the Thredd Logo to return to the portal home page.

Log out

To log out of your account, select the **Log out** option from the account menu on the top right of the page.



Platform Administration

An administrator at Thredd user will set up your account on the Automated Back Office portal. You will be able to do the following:

1. [View partners](#) set up under your account.
2. [View your programs.](#)

Viewing Partners

Note: To access partner options, your organisation must first be set up with access rights to the **Partners** section on the portal.

Note: Adding new partners is currently restricted to Thredd administrators.

Partners refer to third-party entities that your organisation may choose to grant access to Thredd's Automated Back Office portal, as needed.

See the example below of a partner setup.

Figure 6: New Partner page

Access Options

Refer to the table below for partner access options.

Access Option	Description
Channels: This includes: <ul style="list-style-type: none"> • Portal 	Portal enables using the Thredd Automated Back Office portal in order to upload data for network invoices.
Finance: This includes: <ul style="list-style-type: none"> • Network Fee • Activity Reconciliation • Transaction Reconciliation 	This enables using the Thredd Automated Back Office portal for managing Network Fees and for Activity and Transaction Reconciliation.
Risk: This includes: <ul style="list-style-type: none"> • Regulatory Reports 	This enables using the Thredd Automated Back Office portal for managing Scheme Reporting.
Platform: This includes: <ul style="list-style-type: none"> • Clients • Partners • Programs • Users 	This involves using Thredd Automated Back Office portal to view clients, partners and programs details and manage users.



Access Option	Description
Data includes Collections	Collections are used for uploading data.

Viewing Programs

Note: Adding Programs is currently restricted to Thredd administrators.

The Thredd Automated Back Office portal lets you view your Programs.

You can view the following details:

- **Associations** – this is the identifier for the Card Scheme (Payment Network).
- **Portfolios** – specific categories for the program, such as Sponsor Bank and Region.
- **Programs** – your program can include information such as the product type that you offering, BIN settings, as well as region and currencies.
- **Collections of the program** – collections enable you to add and view the data associated with your program or feature.

Note: The Thredd Automated Back Office portal does not restrict the users that have access to a program. Any user of a client can access the program provided that client is linked to the program.

See the example below of a program configuration.

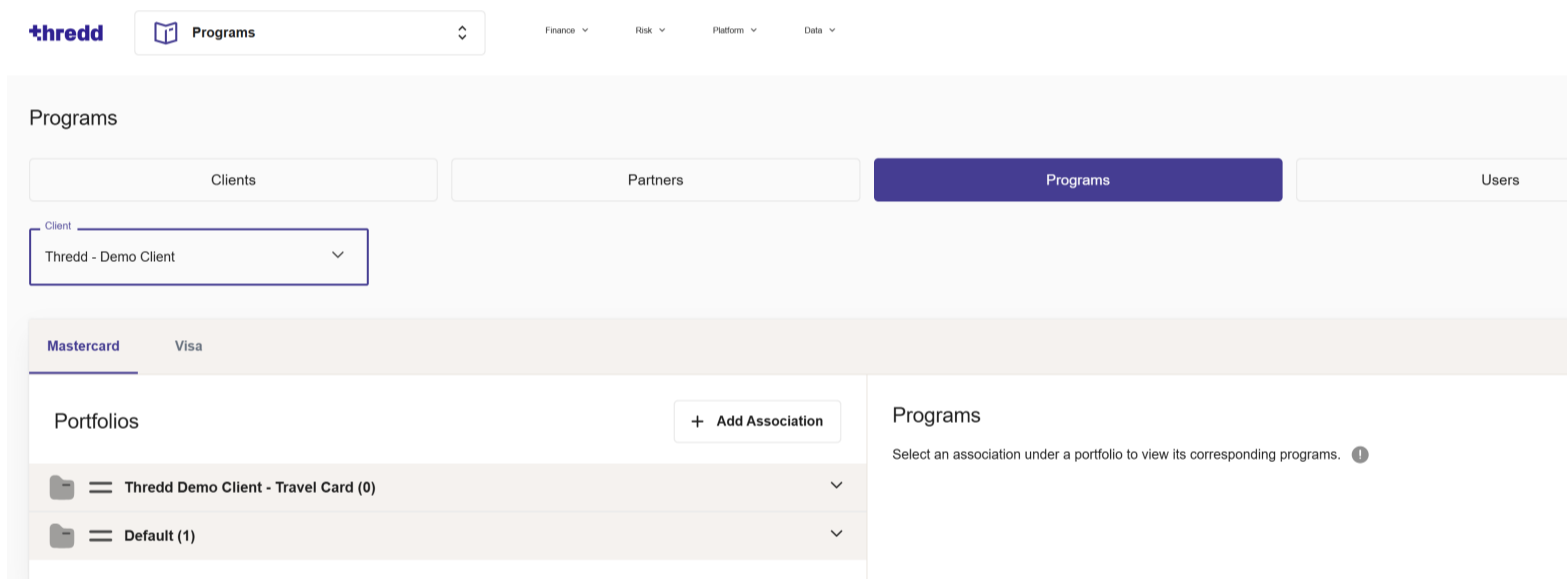


Figure 7: Programs page

Program Details

You can view the following program details:

Program Detail Setting	Description
Processor	The name of the card processor. Note: This is always set to Thredd.
Billing ICA / BID	The Interbank Card Association Number (ICA) or the Business Identifier (BID) used for billing. ICA is used by Mastercard for identification, while the BID is used by Visa for identification.
Program Info	The name of the program and the BIN.
Product Info	The Product Type and code.
Range	The BIN range for the program.



Program Detail Setting	Description
Residency	The country where the Portal upload originates from. Note: This is always set to the UK.
Default Region	The region settings for your card program (issuing country and default currency).
Settlement Currencies	The settlement currencies for your card program.
Integration	This is relevant for clients who wish to share core banking ledger or bank statements. Sharing this data can enrich the reconciliation data. Note: This capability will be available in Q3.



Uploading your Data

You can upload Weekly Network Invoices for your scheme through the Data section. Weekly Network Invoices are in the Excel (xlxs) or CSV formats.

Note: Thredd can upload data to Automated Back Office on your behalf, for example, Visa Base II and Mastercard T140. For a list of files and formats, refer to Appendix 4: Supported File Types and Formats.

Uploading Historical Data

You may require the upload of historical data for one or more of the services. Note the following:

- If you are using the Transaction Reconciliation service, Thredd uploads your data on your behalf.
- If you are using the Network Fees service, you need to upload your previous network invoices directly to the system.
- If you are using the Scheme Reporting service, Thredd uploads the available historical scheme reporting data, which automatically populates certain fields.

Collections

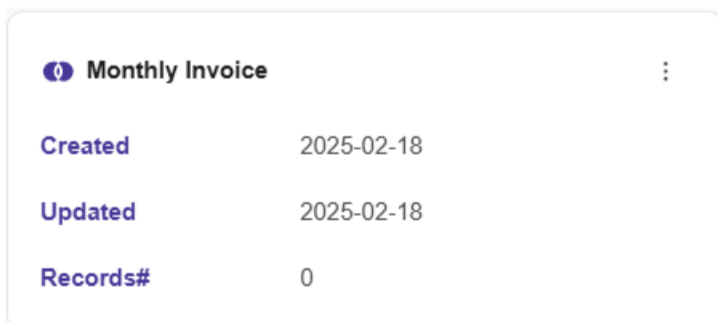
For uploading data, you first need to create a collection. A collection holds the data that you are uploading. You can create a collection from the Collections page.

Note: This feature must be enabled for your program.

Access a Collection

1. Log in to your account at: <https://backoffice.thredd.com/login/>.
2. Select a program from the left-hand menu.
3. Click the **Collections** button or select **Data > Collections** from the menu.

The **Collections** page displays the Monthly Invoice collection, which holds your data after the upload. See the example below.



Monthly Invoice	
Created	2025-02-18
Updated	2025-02-18
Records#	0

Figure 8: Collections on Automated Back Office

Add a Collection

1. To add a collection, click the **Add a Collection** button.
2. In the pop-up menu, select the collection you want to add.

Upload your Data

This option enables you to manually upload files to your collections.

1. To upload your data, click the three dots to the right of the collection.
2. In the pop-up menu, select **Upload**. See the example below.



Monthly Invoice	
Created	2025-02-18
Updated	2025-02-18
Records#	0

- Upload
- Intake History
- Preview Details

3. To upload a file, use the drag and drop function, or click the **Choose File** link to get the file and open it from Windows Explorer.

Screening for Duplicate Records

When data is uploaded, the system provides a duplicate checking mechanism to remove any potential file duplications.



Transaction Reconciliation

Transaction Reconciliation on the Automated Back Office platform reconciles data received from Thredd (your issuer-processor) and the Card Scheme (Visa or Mastercard) to ensure accuracy and completeness between records. This ensures that the transactions processed through your programme accurately reflect the financial activities of your cardholders and the records maintained by the Card Scheme.

This process is crucial for maintaining the integrity of financial records and ensuring customer trust.

Steps in Reconciliation

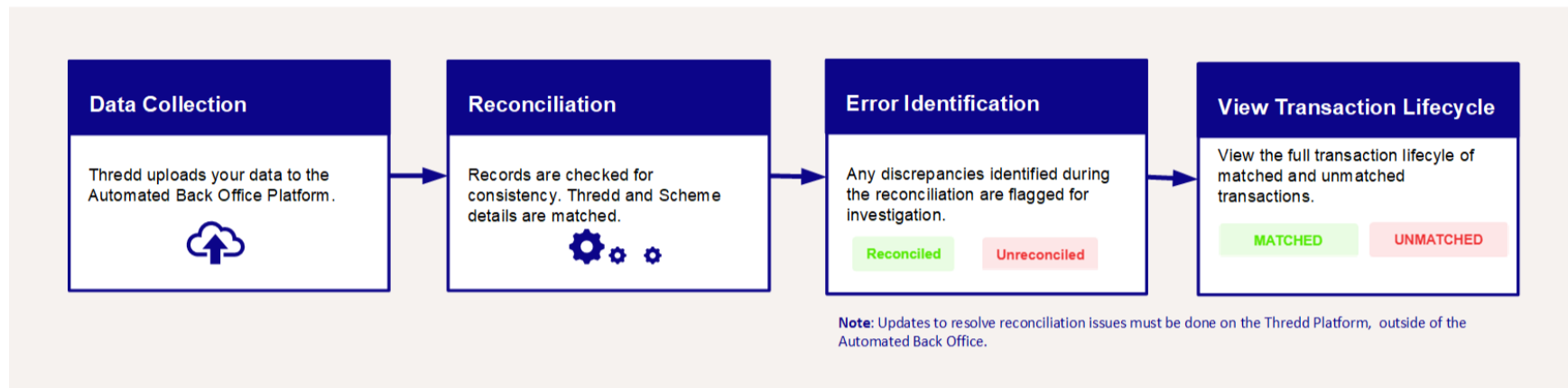


Figure 9: Steps in Transaction Reconciliation

1. **Data Collection:** Thredd uploads your transactional data to the platform:
 - Global Transaction Reporting logs and card scheme clearing files – used for Activity Reconciliation and Transaction Matching.
 - Thredd and scheme files (VISA VSS and Mastercard T140s) for the Automated Back Office Reconciliation service.

For more information, see [Uploading your Data](#).

2. **Reconciliation:** Transactions are processed by the system. A reconciliation of Thredd and Card Scheme data is performed to ensure the accuracy and completeness of records. This includes checking transaction amounts, dates, and transaction details.
3. **Discrepancy Identification:** Any discrepancies identified during the reconciliation are flagged in the Reconciliation service for investigation. Common issues include duplicate transactions, incorrect amounts, or timing differences between when a transaction is processed and when it appears on settlement reports. See [Using Transaction Reconciliation](#) and [Transaction Matching](#).
4. **View Transaction Lifecycle:** You can view the transaction authorisation and settlement details that have been matched.

Note: You must make any transaction adjustments outside of the Automated Back Office using the Thredd Portal application or using the Thredd API, for example, by issuing refunds or correcting transaction amounts.

How Often Does Reconciliation Run?

Transaction reconciliation (activity reconciliation and transaction matching) is run multiple times per day depending on your reporting setup. For reconciliation, the platform processes Thredd clearing and Non-clearing files and Scheme T140 and VSS files.



Types of Reconciliation

The platform provides two types of reconciliation. These include:

- **Activity Reconciliation** – examines the Processed vs Settlement activity on any given day
- **Transaction Matching** – compares all the transactions within an Authorization file (Non-Clearing) with all the transactions in a Settlement file (Clearing).

The following image shows these two types of reconciliation in relation to the transaction data flow.

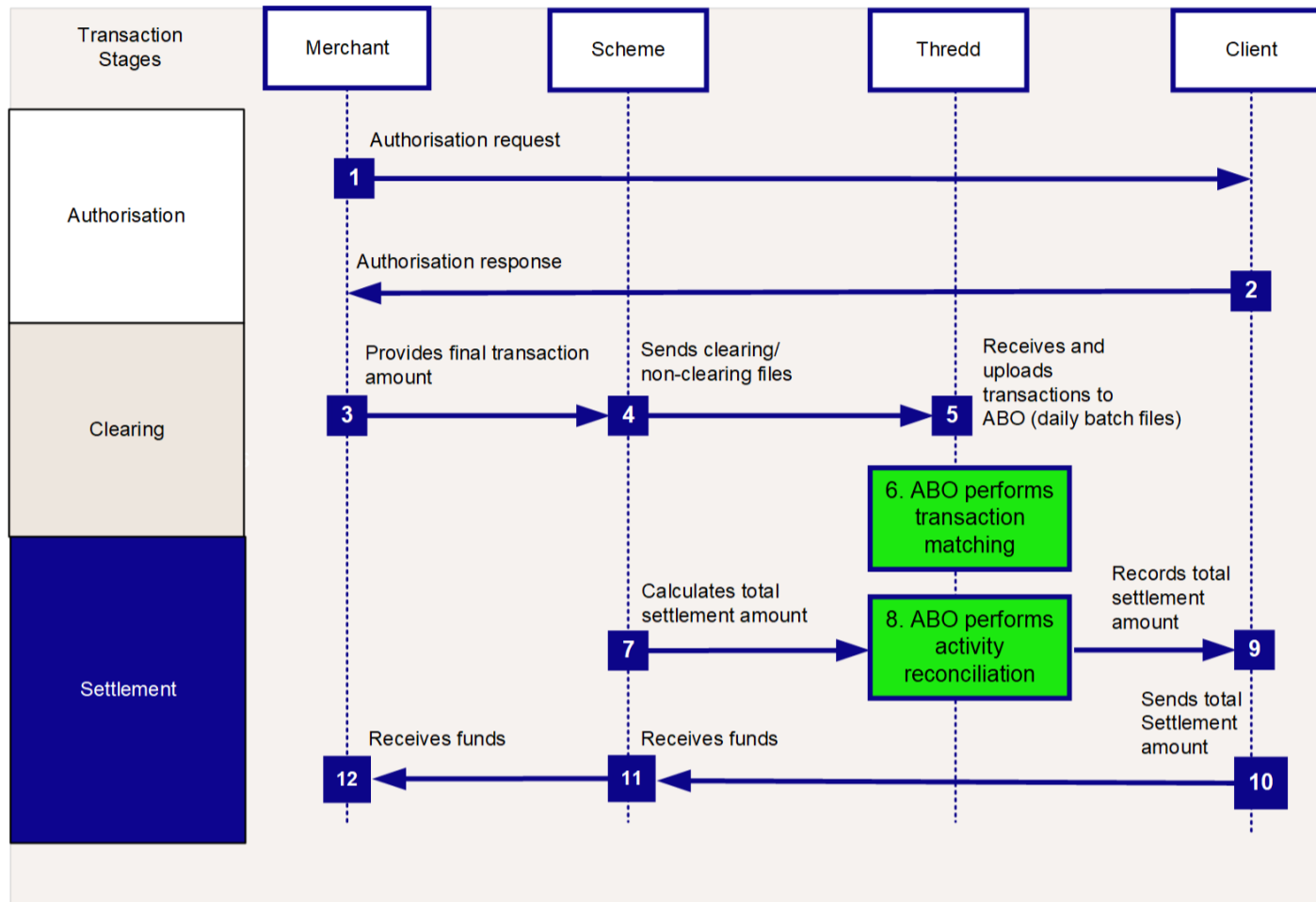


Figure 10: Activity Reconciliation and Transaction Matching in the Transaction Data Flow

Activity Reconciliation

Activity Reconciliation looks at the Processed vs Settlement activity on any given day. It uses the card network daily files such as T140 (Mastercard) and VSS (Visa) and compares the total Settlement amount reported with the totals from daily processing files (Clearing files). It also takes into consideration other items such as chargeback fees and network fees contained in the files. If the figures on both sets of files match, that day is considered Reconciled. If not, it is Unreconciled and the gap amount is shown.

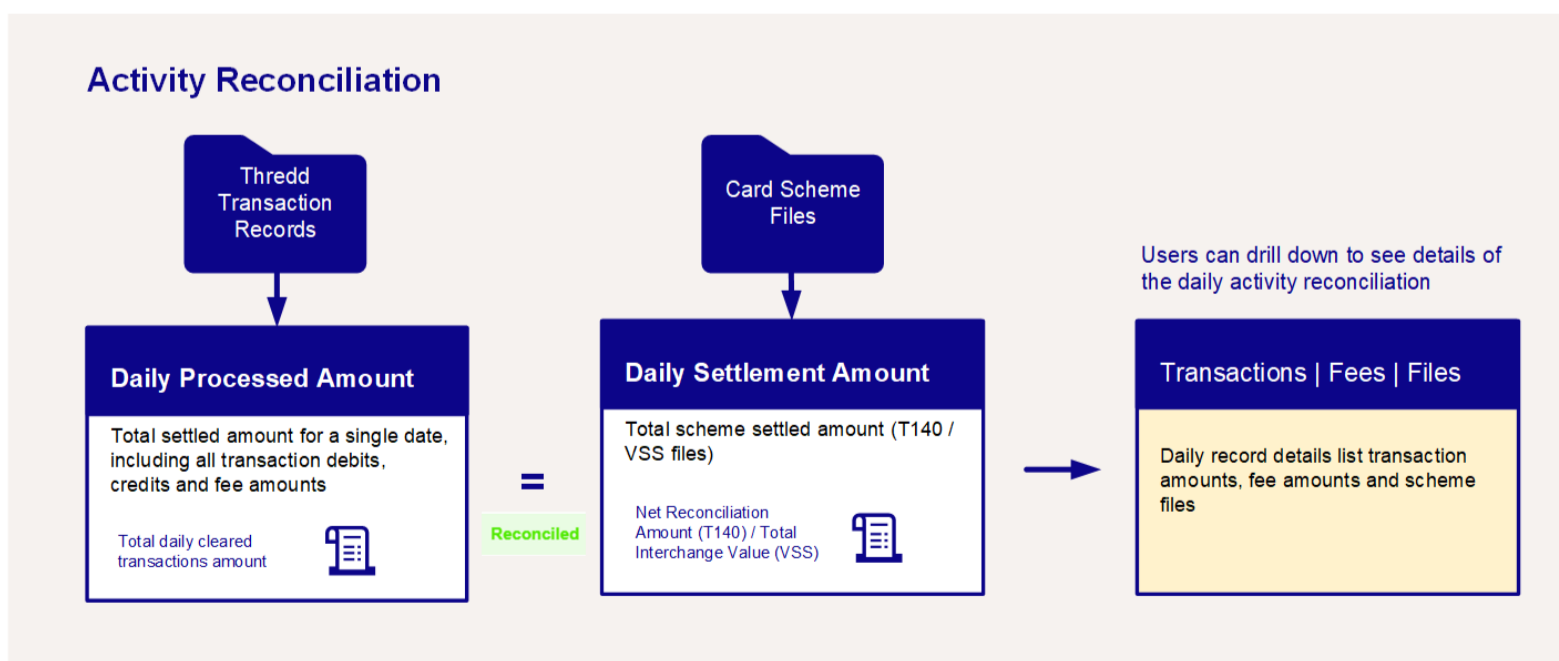


Figure 11: Activity Reconciliation



For more information on how to use Activity reconciliation, see [Viewing Activity Reconciliation Status](#).

You can view the list of transactions for that day, and their matching status. You can also view the daily Card Scheme T140 or VSS files at this level. See [Viewing Activity Reconciliation Records](#).

Transaction Matching

Transaction Matching compares all the transactions within an Authorisation file (Non-Clearing) with all the transactions in a Settlement file (Clearing). The matching process considers a set of variables between the Auth and Settlement to confirm a Match. If there is no match, it will be listed under Unmatched.

The set of Matched and Unmatched transactions are available under each day of Activity Reconciliation to provide easy access to the list and to deliver a summary. It can be common for a day to be Reconciled but still have Unmatched transactions. For example, a T140 and Clearing file can have a forced posted transaction without a corresponding authorisation. Therefore, no match will be found between the Authorisation and Settlement files.

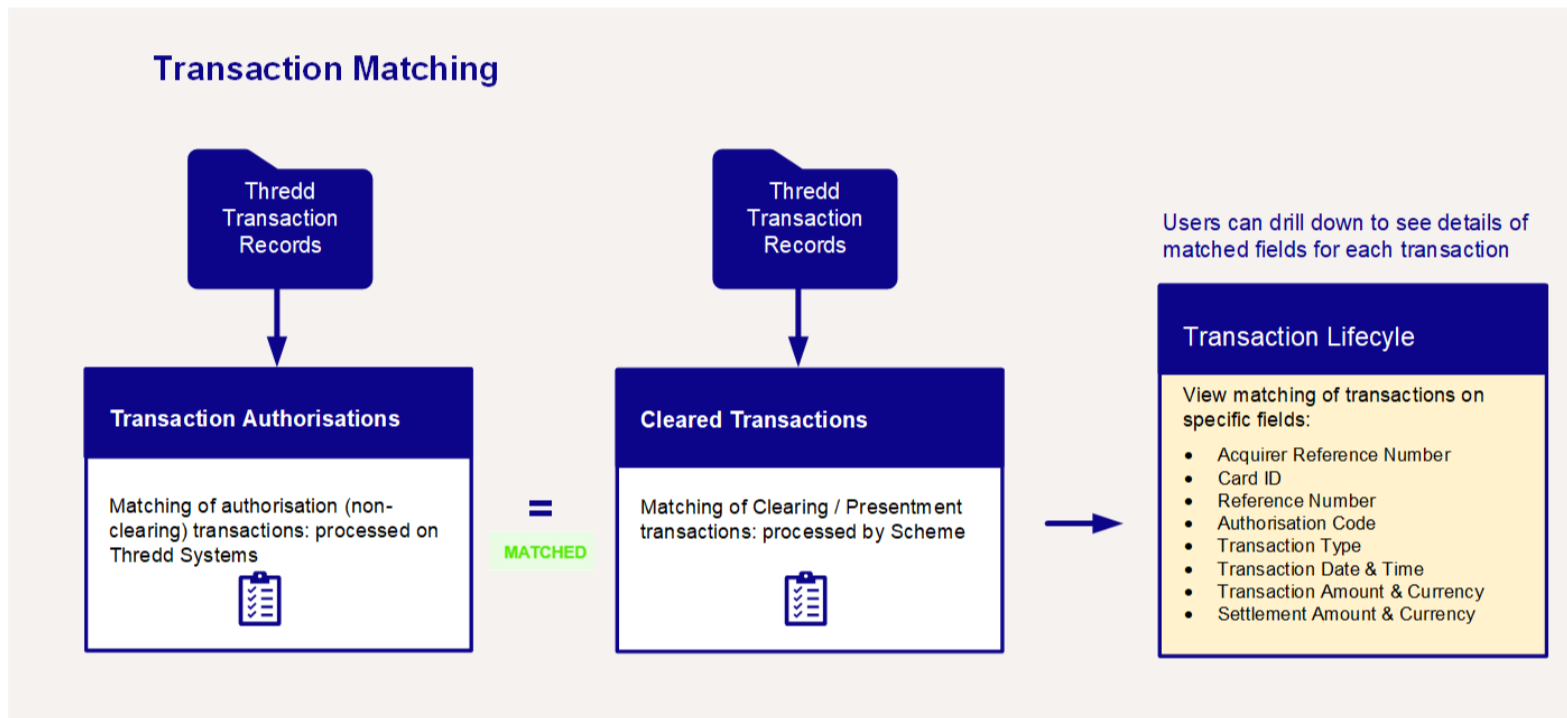


Figure 12: Transaction Matching

For more information on how to use transaction matching, see [Transaction Matching](#).

For more information, see [Custom Reconciliation: Viewing Uploaded File Data](#).



Using Activity Reconciliation

This section explains how to view reconciliation records and use the reconciliation options. There are options available for filtering records by date and currency and exporting your reconciliation records to a CSV file. Reconciliation information is provided at different levels of detail, enabling you to drill down from high-level daily summary information to more detailed transaction information:

1. **View a summary of daily reconciliation status** – where the daily settlement records are compared. The Scheme net amount settled is matched to the net amount processed by Thredd. See [Viewing Activity Reconciliation Status](#).
2. **Drill down to view details for a daily settlement record** – with amounts broken down into transaction amounts and network fee amounts. You can view the list of transactions for that day, and their matching status. You can also view the daily Card Scheme T140 or VSS files at this level. See [Viewing Activity Reconciliation Records](#).
3. **Drill down to view further transaction details** – view the transaction matching status for the specified day or date range. See [Transaction Matching](#).
4. **Drill down to view the data of the underlying transaction lifecycle** – including details of the fields that have been matched. See [Viewing the Transaction Lifecycle](#).

Viewing Activity Reconciliation Status

1. Log in to your account at: <https://backoffice.thredd.com/login/>
2. Select **Finance > Transaction Reconciliation > Activity Reconciliation** from the menu.
The **Activity Reconciliation** page displays each day's reconciliation status, based on the net transaction amounts processed and settled for that day. See the example below.

Status	Settlement Date	Net Settlement	Gap	Net Processed
Reconciled	2024-09-29	140011776.00	0.00	140011776.00
Reconciled	2024-09-27	203954875.44	0.00	203954875.44
Reconciled	2024-09-25	177112184.94	0.00	177112184.94
Reconciled	2024-09-23	159823910.50	0.00	159823910.50
Reconciled	2024-09-22	152964902.09	0.00	152964902.09
Reconciled	2024-09-21	162138495.09	0.00	162138495.09
Reconciled	2024-09-20	191908664.09	0.00	191908664.09
Reconciled	2024-09-19	178324252.00	0.00	178324252.00
Unreconciled	2024-08-30	1173317.76	200.76	1173117.00

Figure 13: Activity Reconciliation Page

The net transaction settlement amount for each day is compared using the settlement data obtained from the Card Scheme (**Net Settlement** column), which is matched with your Thredd transaction data (**Net Processed** column).

- If the totals match, the day's record is listed as **Reconciled**. The amount in the **Gap** column is listed as zero.
- If the totals do not match, the status is reported as **Unreconciled**. The amount in the **Gap** column lists the difference in amounts between the Net Settlement and Net Processed columns.

Tip: What to do if the record status is **Unreconciled**?

Unreconciled records may indicate an issue with the transaction records. In this case, we recommend you click the record to view further details of the matched and unmatched transactions.



Viewing Record Details

- You can click a row to view a further breakdown of details for that record. For more information, see [Viewing Activity Reconciliation Records](#).

Browse between Pages

- You can use the numbered buttons and arrows at the bottom of the page to browse between pages.



Filtering Records

- You can use the **date** and **currency** filter options to refine the list of records displayed.

Filtering by Date Range

To filter by date range:

- Click in the **Pick a date range** field.
- In the **Date Range Picker** pop-up window, use the calendar back and forward browse arrows to find the required start date, and click the date.
- To select multiple dates, press the shift key on your keyboard, browse to the required end date and click the date. The screen displays records that match your specified date range. See the example below.
- To clear the date filter, click the **Clear** button (X icon displayed on the right of the **Pick a date range** field).

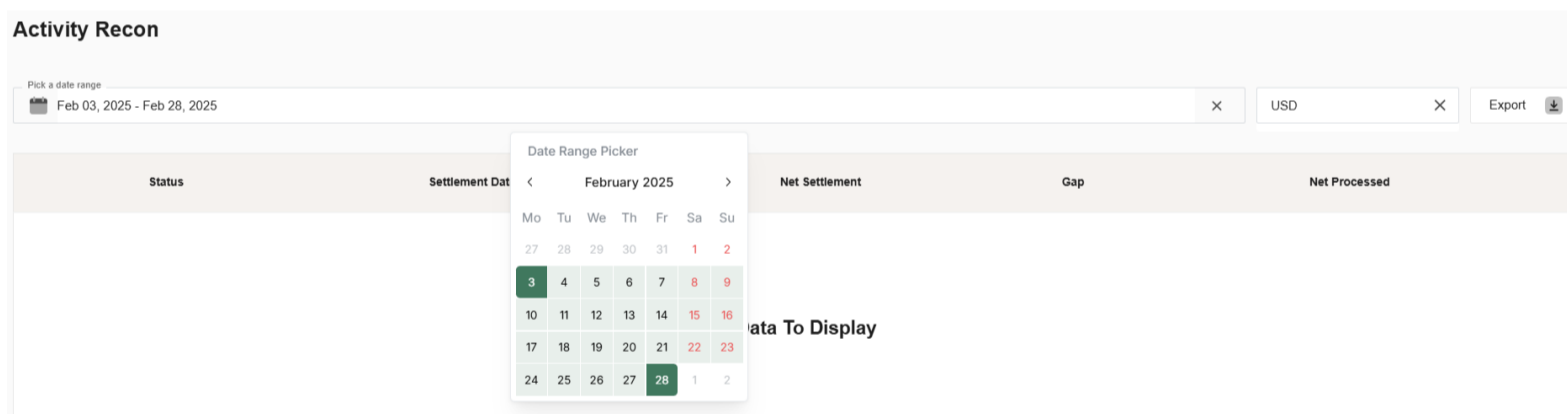


Figure 14: Activity Reconciliation Screen - showing the Date Range Picker

Filtering by Currency

- To filter records by currency, enter the three-digit currency code into the Currency field.
- To clear the currency filter, click the X button (displayed on the right of the **Currency** field).



Viewing Activity Reconciliation Records

This section explains how to drill down to view details of a reconciliation record.

1. Go to the **Activity Reconciliation** page and use the filters to view reconciliation records, as described in [Viewing Reconciliation Status](#).
2. To view a breakdown of details for a record on the **Activity Recon** page, click the row you want to view.
The record details are displayed below the record. See the example below.

Status	Settlement Date	Net Settlement	Gap	Net Processed
Reconciled	2025-01-27	53228.53	0.00	53228.53

Total Debit	Total Credit	Net Amount	EDP
9690.06	0	9690.06	9690.06

Figure 15: Daily Reconciliation Record Details - showing the Network Fees tab

The following record details are available:

- [Network Fees](#)
- [Transactions](#)
- [T140 / VSS](#)

Network Fees

The **Network Fees** tab shows the Card Scheme charges credited to or debited to your Issuer account for that record. These are based on the details in the daily Card Scheme invoices.

Field	Description
Total Debit	The total Scheme fees debited from your Issuer account.
Total Credit	The total Scheme fees credited to your Issuer account.
Net Amount	The net amount paid to the Scheme. A negative amount indicates fees paid to the Card Scheme. A positive amount indicates fees paid to your Issuer account.
EDP	The daily interchange adjustment done by Mastercard. This field is not relevant for Visa.

Transactions

The **Transaction** tab shows a summary of the number of transactions and spend volume for per matched and unmatched transactions.

Status	Settlement Date	Net Settlement	Gap	Net Processed
Reconciled	2025-01-27	53228.53	0.00	53228.53

Status	Processing Date	Processor	Total Transactions	Spend Volume
UNMATCHED	2025-01-27	thredd	159	31010.05
MATCHED	2025-01-27	thredd	39	15769.34


Figure 16: Daily Reconciliation Record Details - showing the Transactions tab



Matching Status

Matched and unmatched status is based on the details in the Thredd transaction records, together with the Scheme settlement file data.

Status	Description
Matched	The total number of transaction records for the processing date that have been matched between Thredd and the Card Scheme settlement files. The Spend volume is the sum of transaction amounts for the matched records.
Unmatched	The total number of transaction records for the processing date have not been matched between Thredd and the Card Scheme settlement files. The Spend Volume is the sum of transaction amounts for the unmatched records.

To view a detailed breakdown of the matched or unmatched transactions, click the  icon for the row. For more information, see [Transaction Matching](#).

T140 or VSS

The **T140** tab (Mastercard) or **VSS** tab (Visa) displays details of the daily Mastercard T140 or Visa VSS files received from the card scheme.

Exporting Activity Reconciliation Records

1. To export your reconciliation summary records into a CSV file, click the **Export** button. The **Exported Data Successfully** message is displayed.
2. Save your data to a suitable location. See the example below.

Settlement Date	Net Processed	Net Settlement	Gap	Status
12/05/2025	18260.19	20395.71	2135.52	Unreconciled
11/05/2025	3113.54	5498.16	2384.62	Unreconciled
10/05/2025	10489.58	10489.58	0	Reconciled
09/05/2025	4527.78	4527.78	0	Reconciled
08/05/2025	8932.48	8932.48	0	Reconciled
07/05/2025	11658.4	11658.4	0	Reconciled
06/05/2025	3174.37	3174.37	0	Reconciled
05/05/2025	18679.36	18679.36	0	Reconciled
04/05/2025	3703.22	4473.48	770.26	Unreconciled

Figure 17: Example of a CSV file containing exported activity reconciliation records

Refer to the table below for details of export file column headings.

Field	Description
Settlement Date	Activity reconciliation date (DD/MM/YYYY format).
Net Processed	The net amount processed by Thredd.
Net Settlement	The net amount settled and paid to the Scheme. A negative amount indicates fees paid to the Card Scheme. A positive amount indicates fees paid to your Issuer account. Details are as per the Mastercard T140 or Visa VSS records.
Gap	Discrepancy between net_processed and t140.
Status	Activity reconciliation status. If the gap zero, the status is reported as <i>Reconciled</i> . Else <i>Unreconciled</i> .



Transaction Matching

Transaction Matching compares all the transactions within an Authorisation file (Non-Clearing) with all the transactions in a Settlement file (Clearing). The matching process considers a set of variables between the Auth and Settlement to confirm a Match. If there is no match, it will be listed under Unmatched.

The set of Matched and Unmatched transactions are available under each day of Activity Reconciliation to provide easy access to the list and to deliver a summary. It can be common for a day to be Reconciled but still have Unmatched transactions.

How Does Transaction Matching Work?

Transaction matching uses the unique transaction ID to locate and compare authorisation messages to financial presentment messages. The following fields are compared:

- Transaction date
- Token ID
- Acquirer Reference Number
- Authorisation type
- Authorization ID
- Reference number
- Authorisation amount & currency
- Settlement amount & currency

If these details match, the transaction is marked as **matched**. If a matching authorisation record cannot be located for a financial message, the transaction is shown as **unmatched**. For more details on the matched fields, see [Transaction Matching Fields](#).

Viewing Matched and Unmatched Transactions

1. Select **Finance > Transaction Reconciliation > Transaction Matching** from the menu. The **Transaction Matching** page appears.


Note: You can also navigate to the Transaction Matching page from the Activity Reconciliation page, by selecting records for specific dates and the matching status that you want to view. The records are automatically filtered.

3. You can search for a particular transaction using Token ID, ARN, or Settlement Amount. Use the **Date** field to refine a date range.

Transaction Matching							Data Mockup: Customer identifying information has been removed.
Transaction Date	Token ID	Acquirer Reference Number	Merchant	Transaction Sign	Settlement Amount	Matching Status	
2025-01-27	1234567890123456	12345678901234567890123	LinkedIn Ads 101608076	debit	117.61	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	Mountain Culture	debit	42.40	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	KMART 1039KMART 1039	debit	47.20	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	FP *RUMBLE USA INC	debit	31.87	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	Mountain Culture	debit	79.95	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	Twelve Squares Cafe	debit	22.84	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	HIGHLEVEL AGENCY SUB	debit	791.91	MATCHED	
2025-01-27	1234567890123456	12345678901234567890123	457 OFX	debit	178.25	MATCHED	

Figure 18: Transaction Matching page - showing details of the transaction records for the specified date(s)



4. Click the  icon for the record to view further details of the matched and unmatched transactions. See [Viewing the Transaction Lifecycle](#).

Exporting Transaction Matching Records

1. To export your transaction matching records into a CSV file, click the **Export** button.
If successful, the message **Exported Data Successfully** is displayed.
If the export failed, the message **An error occurred while exporting your data** is displayed.
2. Save your data to a suitable location. See the example below.

Transaction Date	Token ID	Acquirer Reference Number	Merchant	Transaction Sign	Settlement Amount	Matching Status
14/05/2025		412795590 74045385134920027003271	QANTAS AIR 08144130	debit		35 MATCHED
14/05/2025		412795416 74980005133523300430286	LAWSON	debit		11.98 MATCHED
14/05/2025		412795493 24692165133109592153749	AMAZON PRIME*NI94S	debit		241.7 MATCHED
14/05/2025		412795503 74609055133100014195632	2134 AMAZ* WE6BL6M	debit		106.66 MATCHED
14/05/2025		412795503 74609055133100015987540	2134 AMAZ* RH6G59Q	debit		35.94 MATCHED
14/05/2025		412795642 74143255133100002193424	SUPABASE	debit		39.34 MATCHED
14/05/2025		412793297 24427335133710031399750	CHICK-FIL-A #04879	debit		68.14 MATCHED
14/05/2025		412793718 74255185133518667221524	LIDL GB PUTNEY	debit		14.55 MATCHED
14/05/2025		412796467 24692165133109448883762	ULINE *SHIP SUPPLIES	debit		1418.38 MATCHED

Figure 19: Example of a CSV file containing exported transaction matching records

Refer to the table below for details of column headings.

Field	Description
Transaction Date	The transaction date (in DD/MM/YYYY format).
Token ID	The token ID of the card.
Acquirer Reference Number	The 23-digit Acquirer Reference Number (ARN), which uniquely identifies the Acquiring bank.
Merchant	The merchant name.
Transaction Sign	Whether the transaction is a credit or a debit.
Settlement Amount	The settlement amount in the issuer's default settlement currency.
Matching Status	The matching status: matched or unmatched .




Viewing the Transaction Lifecycle

You can drill down to view the detailed transaction lifecycle information for a transaction record.

A typical transaction goes through an event lifecycle, which reflects the status of the transaction. For more information, see [Appendix 3: Transaction Lifecycle Examples](#).

How to view the Transaction Lifecycle

1. Log in to your account at: <https://backoffice.thredd.com/login/>
2. Select **Finance > Reconciliation > Transaction Matching** from the menu.
3. In the **Transaction Matching** page, Click the  icon for the record you want to view.

Transaction Date	Token ID	Acquirer Reference Number	Merchant	Transaction Sign	Settlement Amount	Matching Status
2025-04-11	123456789 	1234567890123456789231	APPLE.COM/BILL	Debit	A\$10.49	Matched 

The Transaction Lifecycle screen is displayed. See the example below.

Transaction Lifecycle

Authorization
3000000114408928
2025-04-08

Presentment
25473185
2025-04-10

Compare

Matched

Details	
Acquirer Ref Number	1234567890123456789231
Token ID	1234567890
Reference Number	N/A
Presentment ID	3000000115075996
Authorization ID	3000000114408928
Presentment Type	pos
Presentment Date	2025-04-10
Presentment Amount & Currency	A\$10.49
Settlement Amount & Currency	A\$10.49

Figure 20: Transaction Lifecycle Screen - for a Matched Transaction

For a description of the fields on this screen, see [Transaction Matching Fields](#).

4. To view a comparison of the authorisation details and the transaction settlement details, click **Compare**. See the example below.

1234567890

Transaction Lifecycle

Authorization
3000000114989828
2025-04-10

Presentment
25479933
2025-04-10

Cancel

Matched

Presentment

Details	
Acquirer Ref Number	1234567890123456789231
Token ID	1234567890
Reference Number	000081646301
Presentment ID	3000000115158966
Authorization ID	3000000114989828
Presentment Type	pos
Presentment Date	2025-04-10
Presentment Amount & Currency	A\$4.00

Authorization

Details	
Token ID	1234567890
Reference Number	000081646301
Authorization ID	3000000114989828
Authorization Type	pos
Authorization Date	2025-04-10
Authorization Amount & Currency	A\$4.00
Location	Australia
Trace ID	455537

Figure 21: Transaction Lifecycle Screen - comparison for a Matched Transaction

5. To return to the previous screen, click **Cancel**.


© Thredd 2026

Automated Back Office Guide

22



Viewing Unmatched Transactions

- To view the lifecycle for an unmatched transaction, in the **Transaction Matching** page, Click the  icon for the record you want to view. Note that for transactions where authorisation has not been received, there will be no matching transaction.

Transaction Lifecycle

● Presentment
25473187
2025-04-10

Unmatched

Details

Acquirer Ref Number	1234567890123456789231
Token ID	1234567890
Reference Number	N/A
Presentment ID	3000000115075994
Authorization ID	3000000114149064
Presentment Type	pos
Presentment Date	2025-04-10
Presentment Amount & Currency	A\$59.99
Settlement Amount & Currency	A\$59.99

Figure 22: Transaction Lifecycle Screen - no comparison is available for an Unmatched Transaction

Transaction Matching Fields

The table below provides more details on the fields that are matched. If all fields match, the transaction is listed as **Matched**. If any of these fields cannot be matched, the transaction is listed as **Unmatched**.

Field	Description
Acquirer Reference Number	The 23-digit Acquirer Reference Number (ARN), which uniquely identifies the Acquiring bank.
Token ID	The card PAN or token.
Presentment ID	Scheme ID for the presentment message.
Authorisation ID	Scheme ID for the authorisation message.
Authorisation Type	The type of transaction authorisation (for example, Point of Sale or POS).
Authorisation Date	The transaction authorisation date (in YYYY-MM-DD format).
Authorisation Amount & Currency	The authorisation amount in the authorisation currency.
Settlement Amount & Currency	The settlement amount in the issuer's default settlement currency.
Location	The country where the transaction occurred (e.g., Australia).
STAN (System Trace Audit Number)	A unique identifier assigned to a transaction for tracing and auditing.
Card Input Method	The card input method of the transaction.



About Network Fees

The Network Fees section provides both high level and detailed views of fees in graph and tabular format. Below are some of the options available for analysing and managing your fee data:

- Export fee data.
- Use the dashboard options to display fee summary information, based on your selected fee filters.
- Drill down to perform detailed fee analysis, using the Fee Explorer.
- View information on individual fee records, and process records through your fee handling workflow.

Note: If you are looking to add this service and is not available, contact your Thredd account manager

Managing your Fee Data

You manage network fees through a workflow (see [Network Fees Workflow](#)). However, you first need to upload network fees (see [Uploading your Data](#)). As an optional step, you can export the network fee breakdown in a CSV format (see [Exporting Fee Records](#)).

Network Fees Workflow

The Network Fees pages enable you to process fee records through your fee handling workflow:

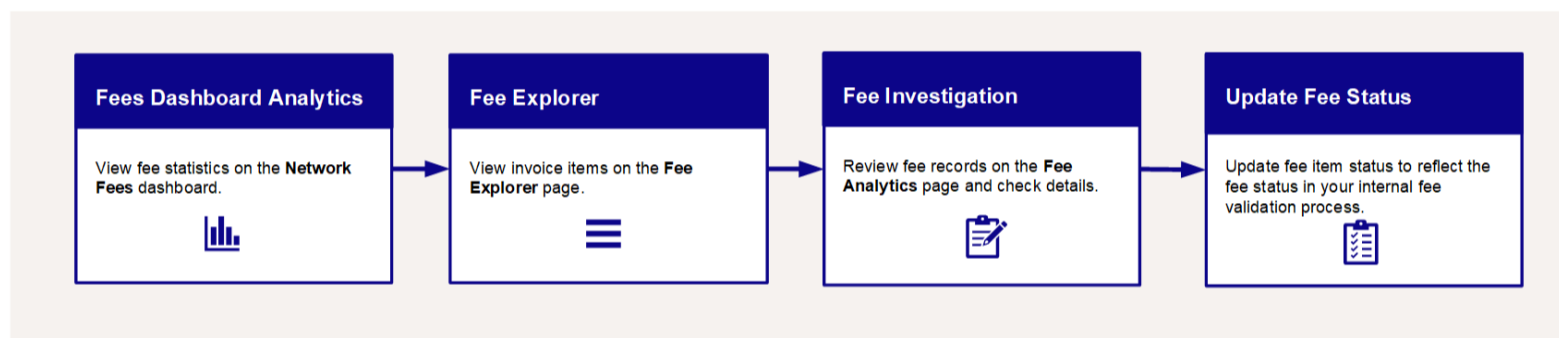


Figure 23: Fee Instigation Workflow

- **Step 1: View Network Fees on the Fees Dashboard.** View fee statistics on the Network Fees dashboard. For more information, see [Viewing Network Fees](#).
- **Step 2: View Fee Items on the Fee Explorer.** View invoice items on the Fee Explorer page. For more information, see [Using the Fee Explorer](#).
- **Step 3: Review Fee Items on the Fee Analytics page.** Review fee records on the Fee Analytics page and check details. For more information, see [Investigating Fee Invoice Items](#).
- **Step 4: Update Fee Status.** Update fee item status to reflect the fee status in your internal fee validation process. For more information, see [Change the Status of a Fee](#).



Viewing Network Fees

This section explains how to view your network fee records and view fee invoices.

Viewing the Network Fees Dashboard

1. Log in to your account at: <https://backoffice.thredd.com/login/>
2. Click the **Network Fees** button or select **Finance > Network Fees** from the menu.
The **Network Fees** dashboard displays a summary of your network fees. See the example below.

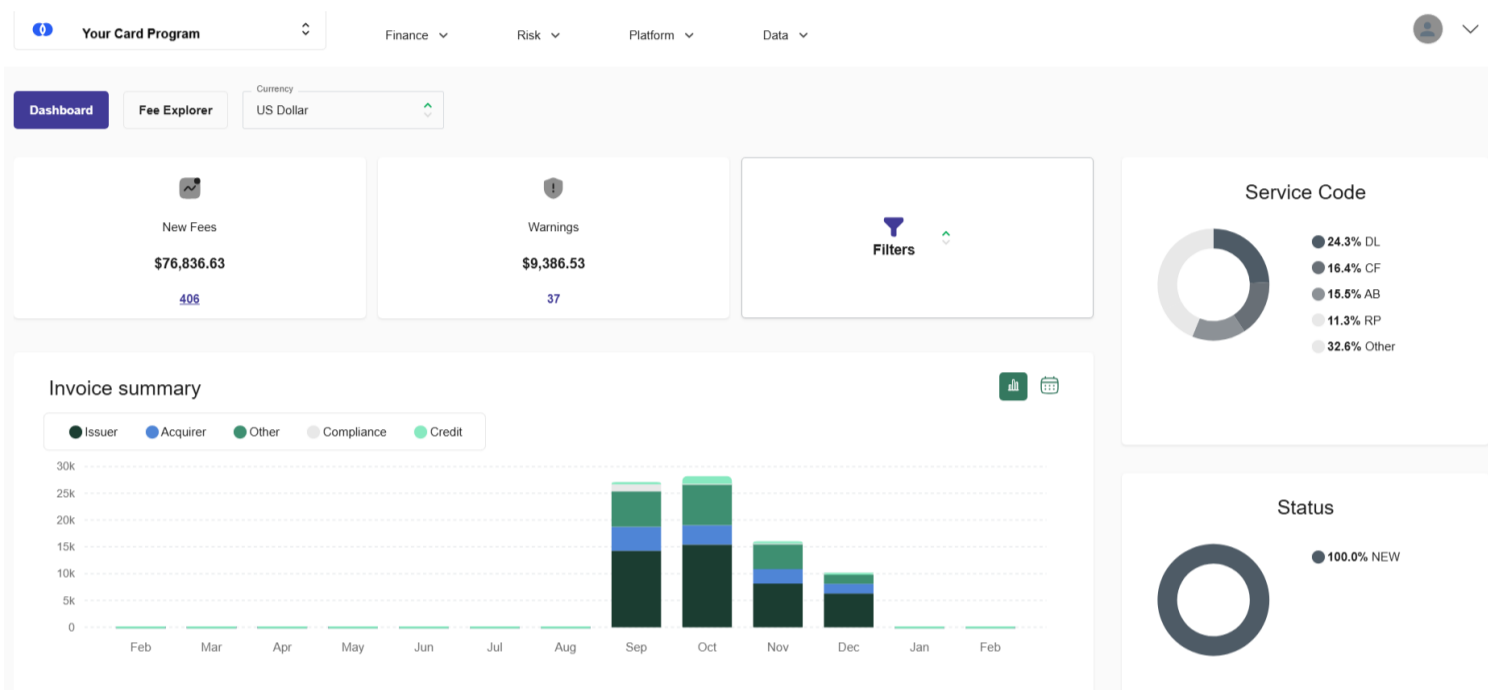
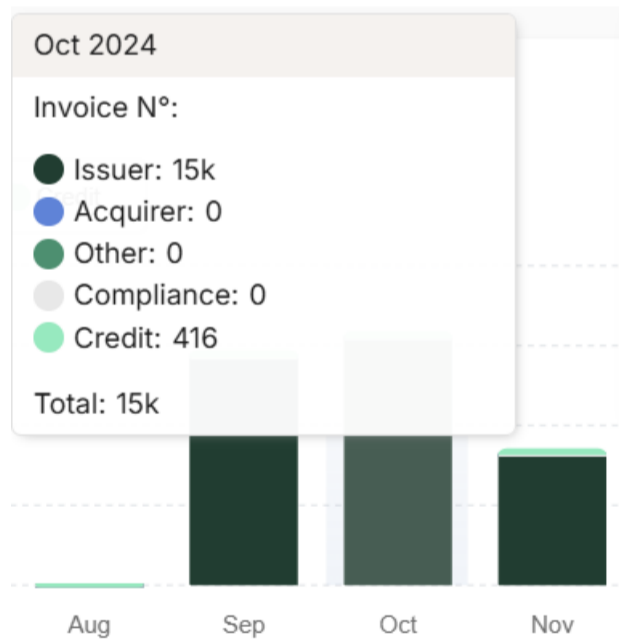


Figure 24: Network Fees Dashboard

Note: The data boxes shown on the dashboard may vary, depending on the underlying data in your program and applied filters.

3. To view further data available in the graphs, hover with your mouse over the required area, as shown in the example below.



Further information about these fee types, broken down by entity type and category, is provided below.

Entities:



- **Issuer** – total of issuer-related fees
- **Acquirer** – total of acquirer-related fees

Categories:

- **Compliance** – total of compliance-related line items from the fee invoice (issuer fines and penalty fees)
- **Credit** – total credit note line items from the fee invoice
- **Other** – total of all other fee categories (any fee outside of Issuer/Acquirer and Compliance)



Toggle between Calendar View and Graph View

You can toggle the invoice summary between graph view and calendar view by clicking the Graph mode  and Calendar mode  icons.

Graph mode is the default view. See the example below.

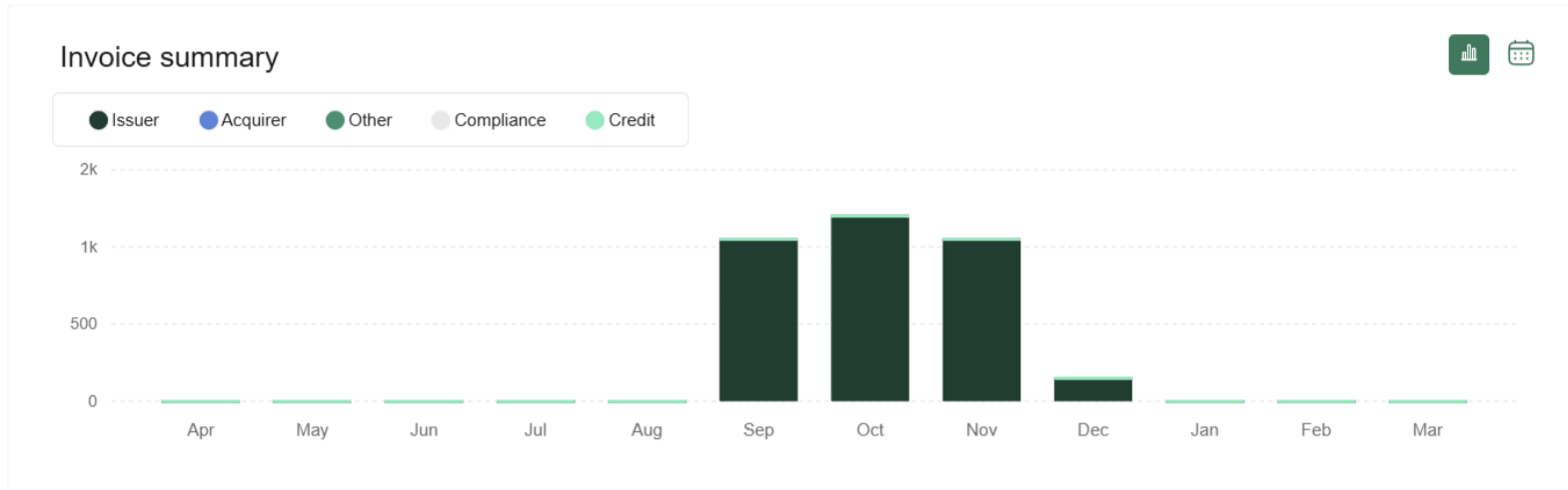


Figure 25: Network Fees Dashboard - Invoice Summary graph mode, with Monthly fee axis selected.

Calendar mode displays information in calendar format. See the example below.

Year	2024
Quarter 3	1,050.00
Quarter 4	2,400.00

Figure 26: Network Fees Dashboard - Invoice Summary Calendar mode, with Quarterly fee axis selected.

View Fee Status

Your fees can have one of the following statuses, which reflects where the fee is in your investigation process:

- **New** – new fee invoice received. This status is set for all new fees received on the system.
- **Accepted** – fee has been viewed and accepted. You can set this status for fees in a *New*, *Investigated* or *Escalated* status that you want to approve. Once accepted, the fee will no longer be listed under the *Warnings*, *New Fees* or *Exceptions* categories.
- **Investigated** – fee has been flagged for further investigation.
- **Escalated** – Once a fee is set to *Escalated*, the system prepares a template with the relevant fee data. You can copy the information and paste into an email to send to the Card Scheme for further discussion.

For more information on how to change the status of a fee, see [Changing the Status of a Fee](#).

View Fees by Currency

- To filter the graphs to display fees billed in specific settlement currencies, select the currency from the **Currency** drop-down list.

Note: The currency option only applies to programs which have multiple settlement currencies.

Filtering Fees

You can use the filter options to filter the fees that are displayed on the dashboard.



1. To filter fees, click the **Filters** button.
2. In the pop-up window, select the required filter options. See [Fee Filter Options](#).

The dashboard display is updated based on the selected filters.

3. To remove any applied filters, click the **Filters** button and select **Reset Filters**.

Fee Filter Options

Refer to the table below for details of the available options for filtering your fee records.

Filter	Filter options
Fee Frequency	<p>Select the required fee invoicing frequency. Options include:</p> <ul style="list-style-type: none"> • Any Fee Frequency – displays all fee records • Weekly • Monthly • Quarterly • One time – use to show one-off or ad-hoc fees
Fee Sharing	<p>Note: This option is only relevant to BIN Sponsors and Baas providers who provide partner or sub-BIN range accounts for their Program Manager partners.</p> <p>Select the type of fee sharing. Options include:</p> <ul style="list-style-type: none"> • Any Fee Sharing – displays all fee records • Mine – show your own fees only • Partner – show partner fees only • Shared – show fees by you and your partners
Entity	<p>Select the type of entity the fee applies to. Options include:</p> <ul style="list-style-type: none"> • Any Fee Sharing – displays all fee records • Issuer – show issuer fees • Acquirer – show Acquirer fees • Other– show any other entity fees (not linked to an Issuer or Acquirer)
Fee Axis	<p>Determines the X-Axis settings used to display the Fee graphs. Options include:</p> <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly
Fee Range	<p>Select the fee date range to display. Options include:</p> <ul style="list-style-type: none"> • Last Month • Current Quarter



Filter	Filter options
	<ul style="list-style-type: none">• Previous Quarter• Current Year• Previous Year• Custom – use the calendar pick to select a custom date range. See Selecting a Custom Date Range.

Selecting a Custom Date Range

1. In the Fee Filter pop-up window, click **Fee Range** and select **Custom**.
2. Use the calendar back and forward browse arrows to find the required start date, and click the date.
3. To select multiple dates, press the shift key on your keyboard, browse to the required end date and click the date.

View the Fee Explorer

The Fee Explorer provides a detailed view of your fees, enabling further investigation and resolution. For details, see [Using the Fee Explorer](#).



Using the Fee Explorer

This section describes how to use the Fee Explorer to investigate your fees.

1. Go to the **Network Fees** page: Click the **Network Fees** button or select **Finance > Network Fees** from the menu. The **Network Fees** dashboard is displayed.
2. Click the **Fee Explorer** button. The **Fee Explorer** page is displayed. See the example below.

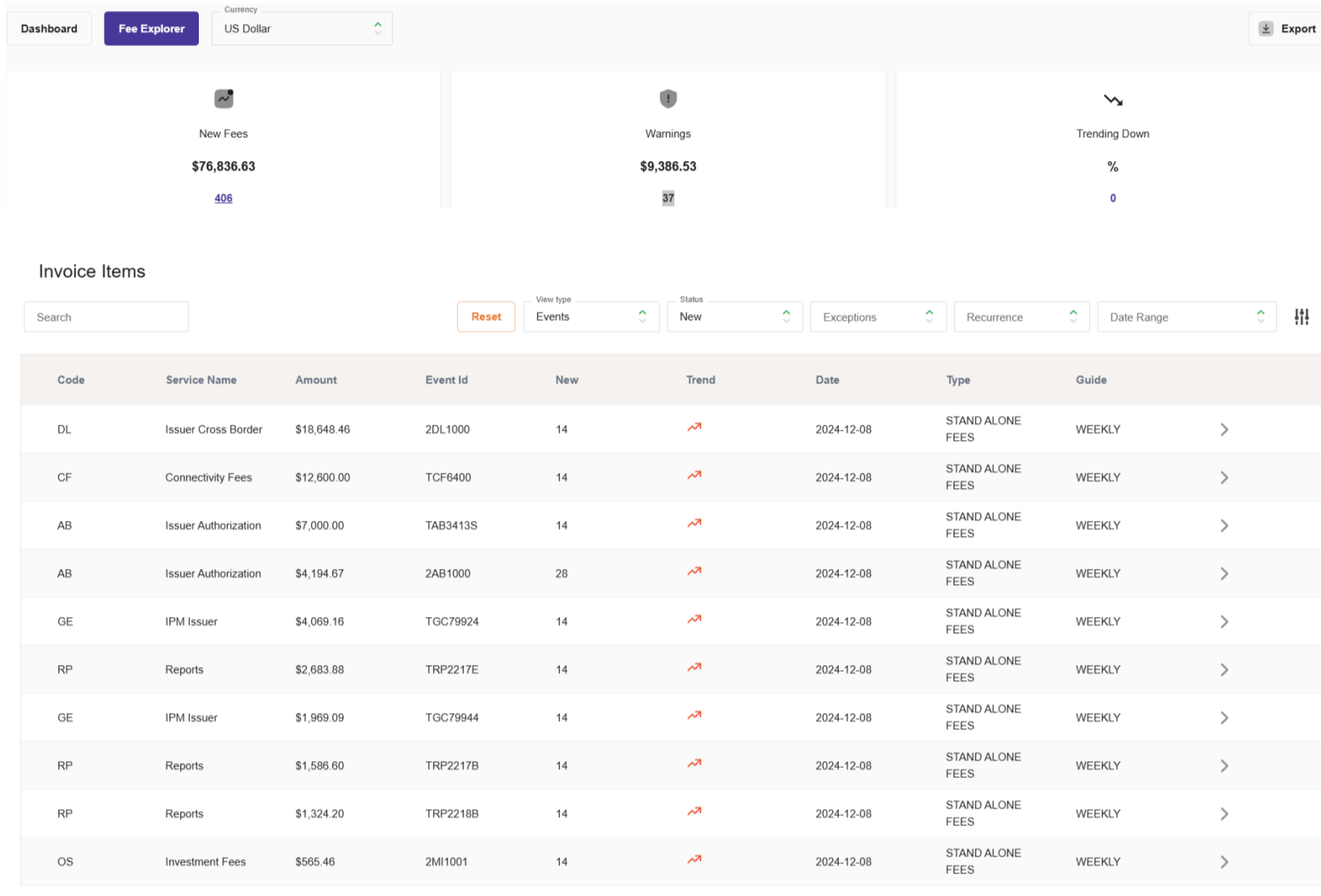


Figure 27: Fee Explorer

The top section of the Fee Explorer displays summary fee information:

- **New Fees** – the sum of all new invoiced fees, based on the selected fee filters. See also, [View Fee Status](#).
- **Warnings** – the sum of all warning fees, based on the selected fee filters. Warnings are anything that is categorised as *Suspicious*, *Unusual* or *Compliance* related. Clicking shows a pre-filtered list for those categories. See also, [View Fee Status](#).
- **Trending Down** – trending down percentage and number of fees, based on the selected fee filters. Trends take the selected date range and compares it with the previous period, calculating backwards. For example, if you selected 1-31 February, then it will compare with the previous period for 1- 31st January.

The bottom section of the Fee Explorer provides a list of fee invoice records, with options to filter the list of items. See [Filtering Fee Invoice Items](#).

For information about the fee invoice fields. see [Fee Invoice Fields](#).

Search for an Invoice Item

You can enter specific data when searching for an invoice item. This depends on whether or not the Card Scheme is Visa or Mastercard.

- To search for an invoice for Mastercard, enter an *Event ID* or *Service Code* into the **Search** box :
- To search for an invoice for Visa, enter *Billing Line* into the **Search** box.


Search




Filter Invoice Items

You can use the following filter option to filter the list of fee invoice items:

View type



Tip: Use the **Show/Hide**  toggle button to show or hide additional filter options.

Refer to the table below for details of filter options.

Filter	Filter options
View type	<p>Select the type of fee view. Options include:</p> <ul style="list-style-type: none"> • Events – updates the table view to display invoices broken down into specific Scheme events. The table columns show the two-letter service <i>code</i>, the <i>service name</i> and the <i>Event Id</i>. • Services – updates the table view to display invoices grouped together by Scheme service. The table columns show the two-letter service <i>code</i> and <i>service name</i>
Status	<p>Select the fee status. Options include:</p> <ul style="list-style-type: none"> • All Statuses – all fee invoices • New – new fee received. This status is set for all new fees received on the system. • Accept – accept the fee. You can set this status for fees in a <i>New</i>, <i>Investigated</i> or <i>Escalated</i> status that you want to approve. Once accepted, the fee will no longer be listed under the <i>Warnings</i>, <i>New Fees</i> or <i>Exceptions</i> categories. • Investigate – flag the fee for further internal investigation. You can set this status for fees in a <i>New</i> status that need further investigation. • Escalate – escalate a fee to a Card Scheme for further clarification. You can set this status for fees in a <i>New</i> or <i>Investigated</i> status. Once a fee is set to <i>Escalated</i>, the system prepares a template with the relevant fee data. You can copy the information and paste into an email to send to the Card Scheme for escalation. <p>For more information on how to change the status of a fee, see Changing the Status of a Fee.</p>
Exceptions	<p>An exception is an unexpected fee, for example a new fee, not seen in past transactions. Select the type of fee exception. Options include:</p> <ul style="list-style-type: none"> • All Exceptions • Activity – fees related to day-to-day transaction processing activities. • Optional – fees that are flagged as optional by the Card Scheme. • Unusual – fees that are out of place in relation to program set-up. For example, a new BIN not in the program details. • Adjustments – any credits from the Card Scheme. • Suspicious – double bills, anything previously flagged as <i>Investigate</i> or <i>Escalate</i>. • Fines and Penalties – fines due to non-compliance with Scheme rules.
Recurrence	<p>Select the type of fee repeat cycle. Options include:</p> <ul style="list-style-type: none"> • All Occurrences • Weekly • Monthly • Quarterly • Yearly
Date Range	<p>Select the fee date range to display. Options include:</p>



Filter	Filter options
	<ul style="list-style-type: none"> • Last Month • Current Quarter • Previous Quarter • Current Year • Previous Year • Custom – use the calendar pick to select a custom date range. See Selecting a Custom Date Range.
Entity	<p>Select the type of entity the fee applies to. Options include:</p> <ul style="list-style-type: none"> • All Entities – displays all fee records • Issuer – show issuer fees • Acquirer – show Acquirer fees • Other – show any other entity fees (not linked to an Issuer or Acquirer)
Category Name	<p>Select the fee category name. Options include:</p> <ul style="list-style-type: none"> • All Types • Standard • Stand Alone • Non Compliance – reflects fines or penalties against the Issuer for a variety of reasons (such as settlement delays and late reporting).
Category	<p>Select the fee category name. Options include:</p> <ul style="list-style-type: none"> • All Categories • Transactional – fees related to day-to-day transaction processing activities. • Reporting – fees related to Card Scheme reporting • System & Tools – fees related to Card Scheme systems and tools • Other – fees not included in other categories • Cards & Accounts – fees related to your cards and accounts • Fines & Penalties – fines due to non-compliance with Card Scheme rules

Investigate Fee Invoice items

- Click the arrow > button on the invoice item row to view further details of the fee invoice and update the invoice status. See [Investigating Fee Invoice Items](#).

Fee Invoice Fields

Refer to the table below for a description of the fields provided for each fee item.

Note: The field columns displayed may differ depending on whether Visa or Mastercard, as well as whether you are displaying the invoice table in Service View or Event View.

Field	Description	In Service View	In Event View
Code	The 2-letter Scheme service code. See Appendix 1: Service Codes .	Y	Y
Service Name	The name of the Scheme service.	Y	Y



Field	Description	In Service View	In Event View
Fee Level	Fee frequency (e.g., weekly, monthly).	Y	Y
Amount	The total fee amount for all fees in this group. You can sort the table by Amount.	Y	Y
Billing Line	The fee billing line ID. (Visa only).	N	Y
Event Id	Event code or ID, indicating the type of event (e.g. TRP2217E). (Mastercard only)	N	Y
New	The number of fee invoices in new status.	Y	Y
Trend	Trend icon - to indicate whether the trend is upwards or downwards. Trends take the selected date range and compares it with the previous period, calculating backwards.	Y	Y
Date	Invoice item date. You can sort the table by Date.	N	Y
Type	The type of fee (e.g., STAND ALONE FEES).	N	Y
Guide	Guide to the type of fee frequency (e.g., weekly, Monthly).	N	Y

Exporting Fee Records

- To export your fee summary records into a CSV file, click the **Export** button. The **Exported Data Successfully** message is displayed.
- Save your data to a suitable location. See the sample below.

Total amount	Date	Currency	Service code	Service name	Event id	New	Type	Guide
\$18,648.46	2024-12-08	USD	DL	Issuer Cross Bc	2DL1000	10	STAND ALONE FEES	WEEKLY
\$12,600.00	2024-12-08	USD	CF	Connectivity F	TCF6400	14	STAND ALONE FEES	WEEKLY
\$7,000.00	2024-12-08	USD	AB	Issuer Authoriz	TAB3413S	14	STAND ALONE FEES	WEEKLY
\$4,194.67	2024-12-08	USD	AB	Issuer Authoriz	2AB1000	28	STAND ALONE FEES	WEEKLY
\$4,069.16	2024-12-08	USD	GE	IPM Issuer	TGC79924	14	STAND ALONE FEES	WEEKLY
\$2,683.88	2024-12-08	USD	RP	Reports	TRP2217E	14	STAND ALONE FEES	WEEKLY
\$1,969.09	2024-12-08	USD	GE	IPM Issuer	TGC79944	14	STAND ALONE FEES	WEEKLY

Figure 28: Example of a CSV file containing exported fee records

Refer to the table below for details of export file columns.

Field	Description
Fee level	Fee frequency (e.g., weekly, monthly).
Type	Type of fee (e.g., MONTHLY, STAND ALONE).
Date	Invoice item date (in YYYY-MM-DD format).
Total amount	The total fee amount for all fees.
Billing currency	The fee billing currency (e.g., USD).



Field	Description
Billing line	The fee billing line ID. (Visa only).
New	The number of fee invoices in <i>new</i> status.



Investigating Fee Invoice Items

This section describes how to analyse your fees, using the **Fee Analytics** page.

To open the **Fee Analytics** page:

1. Go to the **Fee Explorer** page: Click the **Network Fees** button or select **Finance > Network Fees** from the menu. The **Network Fees** dashboard is displayed.
2. Click the **Fee Explorer** button.
3. In the **Invoice Items** table, click the arrow **>** button to the right of the invoice row to view further details of the fee invoice and update the invoice status.

Code	Service Name	Amount	Event Id	New	Trend	Date	Type	Guide
DL	Issuer Cross Border	\$18,648.46	2DL1000	14		2024-12-08	STAND ALONE FEES	WEEKLY

The **Fee Analytics** page displays details of the invoice item. See the example below.

The screenshot shows the **Fee Analytics** page for the service 'Issuer Cross Border'. It features a line chart showing fee trends from Sep 01 to Dec 08, with values ranging from 800 to 2k. To the right, there is a 'Service Information' panel with details: Service Code (DL), Service Name (Issuer Cross Border), and Service Description (N/A). Below the chart is a table of invoice items with columns for Status, Invoice N°, Event Id, Institution, Category, ICA, Amount, Date, Exception, and Method. The table lists seven transactions, all with a 'New' status and 'Unusual' exception.

Status	Invoice N°	Event Id	Institution	Category	ICA	Amount	Date	Exception	Method
New	247000000543695	2DL1000	Thredd	Transactional	012345	\$1,406.93	2024-12-08	Unusual	GCMS
New	247000000534522	2DL1000	Thredd	Transactional	012345	\$1,648.57	2024-12-01	Unusual	GCMS
New	247000000516400	2DL1000	Thredd	Transactional	012345	\$1,332.10	2024-11-24	Unusual	GCMS
New	247000000507255	2DL1000	Thredd	Transactional	012345	\$914.09	2024-11-17	Unusual	GCMS
New	247000000495534	2DL1000	Thredd	Transactional	012345	\$1,190.23	2024-11-10	Unusual	GCMS
New	247000000466939	2DL1000	Thredd	Transactional	012345	\$1,588.69	2024-10-27	Unusual	GCMS
New	247000000456415	2DL1000	Thredd	Transactional	012345	\$1,204.49	2024-10-20	Unusual	GCMS

Figure 29: Fee Analytics page - provides further breakdown of the fee item

- To return to the **Fee Explorer** page, click the Back button (near top left of screen).



View Event Details

- To view event details for the selected fee record, click the **Event Details** tab. Details similar to the following are displayed:

Service Information
Event Details

Event Details

Event Code	2DL1000	📄
Event Name	N/A	📄
Event Description	This event bills the issuer for cross-border purchase transactions, including Collection Only and chargeback activity. This event applies to GCMS transactions that include one of the following values in Data Element [DE] 3— Processing Code: • 00 - Purchase • 09 - Purchase with Cash Back • 18 - ... See more	📄
Exception	UNUSUAL_FEES	📄
Collection Method	GCMS	📄
Institution Name	Thredd	📄
Invoice Number		📄
Ica	012345	📄
Fee Category	Transactional	📄

Applied Rates

Acquirer	Issuer	Rate
Asia Pacific	Australia	USD 0.013
Canada	Australia	USD 0.013
Domestic	Australia	USD 0.013
Europe - Non-SEPA	Australia	USD 0.013
Europe - SEPA	Australia	USD 0.013

Figure 30: Fee Analytics page - showing fee event details

- You can use the **Copy** 📄 button to copy event details. You can paste the details into reports or emails for further investigation.

For more information on event details, see [Appendix 2: Event Details](#).

View Service Information

- To view service information for the select fee record, click the **Service Information** tab. Details similar to the following are displayed:



Service Information		Event Details
Service Code	DL	
Service Name	Issuer Cross Border	
Service Description	N/A	

Figure 31: Fee Analytics page - showing service information

- You can use the **Copy** button to copy service details.

For more information on service codes, see [Appendix 1: Service Codes](#).

Search for an Invoice

- To search for an invoice, enter an invoice number, event ID or institution into the **Search** box :

Search

Filter Fee Invoices

You can use the following filter options to filter the list of fee invoice items:

Refer to the table below for details of the available options for filtering your fee invoices.

Filter	Filter options
Status	<p>Select the fee invoice status. Options include:</p> <ul style="list-style-type: none"> New – new fee invoice received. This status is set for all new fees received on the system. Accepted – fee has been viewed and accepted. You can set this status for fees in a <i>New</i>, <i>Investigated</i> or <i>Escalated</i> status that you want to approve. Once accepted, the fee will no longer be listed under the <i>Warnings</i>, <i>New Fees</i> or <i>Exceptions</i> categories. Investigated – fee has been flagged for further internal investigation. You can set this status for fees in a <i>New</i> status that need further investigation.. Escalated – unknown fee or query regarding the fee, which needs to be escalated. You can set this status for fees in a <i>New</i> or <i>Investigated</i> status that need to be escalated to the Card Scheme. Once a fee is set to <i>Escalated</i>, the system prepares a template with the relevant fee data. You can copy the information and paste into an email to send to the Card Scheme for escalation and further discussion. <p>For more information on how to change the status of a fee, see Changing the Status of a Fee.</p>
Exceptions	<p>An exception is an unexpected fee invoice or fee amount that is out of the normal expected fee range. The platform assigns fees to exception categories based on their nature and billing description. Select the type of fee exception. Options include:</p> <ul style="list-style-type: none"> All Exceptions Activity – fees related to day-to-day transaction processing activities. Optional – fees that are flagged as optional by the Card Scheme. Unusual – fees that are out of place in relation to program set-up. For example, a new BIN not in the program



Filter	Filter options
	<p>details.</p> <ul style="list-style-type: none"> • Adjustments – any credits from the Card Scheme. • Suspicious – double bills, anything previously flagged as <i>Investigate</i> or <i>Escalate</i>. • Fines and Penalties – fines due to non-compliance with Scheme rules.
Category	<p>The category filter provides a granular view of your fees, to help you understand your costs and what areas need optimisation. Select the fee category name. Options include:</p> <ul style="list-style-type: none"> • All Categories • Transactional – fees related to day-to-day transaction processing activities. • Reporting – fees related to Card Scheme reporting • System & Tools – fees related to Card Scheme systems and tools • Other – fees not included in other categories • Cards & Accounts – fees related to your cards and accounts • Fines & Penalties – fines due to non-compliance with Card Scheme rules
Date Range	<p>Select the fee date range to display. Options include:</p> <ul style="list-style-type: none"> • Last Month • Current Quarter • Previous Quarter • Current Year • Previous Year • Custom – use the calendar pick to select a custom date range. See Selecting a Custom Date Range.

Handling Fee Exceptions

An exception is an unexpected fee invoice or fee amount that is out of the normal expected fee range.

The fee may be unusual or suspicious in some way, or the fee details may be unknown. You can:

- Investigate the fee – flag for further investigation.
- Escalate the fee – flag for discussion with the Card Scheme. The system prepares an email template with the relevant information, which you can copy and send to the Card Scheme.

For details, see [Changing the Status of a Fee](#).

Change the Status of a Fee

All new fees received by the system are set to the *New* status. When reviewing the list of fee items on the **Fee Analytics** page, you can change the status of the fee record to reflect the status based on your internal fee checking and validation process. For example, you can:

- *Investigate* – flag a fee for further investigation with your internal teams (e.g. Finance, Operations, Compliance).
- *Escalate* – flag a fee for escalation. The system prepares an email template with details, which you can copy and send to the Card Scheme.
- *Accept* – approve a fee that has been reviewed. Once approved, the fee will no longer be listed under the *Warnings*, *New Fees* or *Exceptions* categories.

Note: When you update the status of a fee, it changes for the Thredd Automated Back Office portal only.

To change the status of one or more fee items:

1. Check the required rows. Note that you can select one or more fee rows that currently share the same status.
2. At the bottom right of the screen, click the **Perform Action** button and select the required status: *Accepted*, *Investigated*, *Escalated*. Note that the available options depend on the status of the selected fees. See the example below.



<input checked="" type="checkbox"/>	New	240700-10262	4J42F0110	NIA	Other	1000787150710753	\$327.93	2024-07-31	Suspicious
<input checked="" type="checkbox"/>	New	240700-10262	4J42F0110	NIA	Other	1000787138710750	\$13.01	2024-07-31	Suspicious
<input checked="" type="checkbox"/>	New	240700-10262	4J42F0110	NIA	Other	1000772124708137	\$2.30	2024-07-31	Suspicious

Status: NEW 3 selected [Perform Action](#)

3. In the pop-up window that appears, click **Confirm** to confirm the action.

Confirm Action ✕

This action is going to be performed on the following fees:

Event Id	Invoice N°	Billing Date
2DL1000	247000000516400	2024-11-24T00:00:00

Are you sure you want to proceed?

Cancel
Confirm

4. The status of the fee is changed, and is marked in the drop-down field, as shown in the example below.

<input type="checkbox"/>	Status	Invoice N°	Event Id	Institution	Category	ICA	Amount	Date	Exception	Method
<input type="checkbox"/>	Escalated	247000000543695	2DL1000	Thredd	Transactional	033146	\$1,406.93	2024-12-08	Unusual	GCMS

Figure 32: Example of an Escalated Fee

5. To view the email template, which has further details to send to the Card Scheme, click the **Email Details** icon.

Email Details ✕

Dear Mastercard,

I hope this message finds you well. I am writing to escalate and request assistance with certain network fees associated with my Mastercard transactions.

I recently reviewed my statement and identified the following fees that require attention:

Fee Details:

- **Event Code:** 2DL1000
- **Description:** N/A
- **Transaction Date:** 2024-12-01
- **Transaction Amount:** \$1,648.57

I have attached the relevant transaction records and supporting documents to this email for your reference. It's crucial for me to resolve these fees as soon as possible. I would appreciate your assistance in

Figure 33: Example Escalation email to Card Scheme

6. To copy the email, click the **Copy** button. Paste into an email or online form for submission to the Card Scheme.



About Scheme Reporting

The Scheme reporting service enables you to auto-generate Mastercard Quarterly Management Report (QMR) and Visa Quarterly Operating Certificate (QOC) for your card programme in a scheme-mandated format.

IMPORTANT: Thredd does not pre-populate all data fields on the report, as some data fields require information available only to the issuer. You should always check the data in the pre-populated report fields, edit the data if needed, and add any missing data required. These steps must be followed before you download and submit your finalised report. See [Viewing and Editing Scheme Reports](#).

Note: If you are looking to add this service and it is not available on the Automated Back Office portal, contact your Thredd account manager.

Contents of the Reports

QMR and QOC reports are essential for complying with Card Scheme regulations. Thredd uses your transactional data and card records to auto-generate the report. Below are details of the contents of the report.

Mastercard QMR

The Mastercard Quarterly Management Report (QMR) is a quarterly reporting requirement for Mastercard issuers, acquirers and processors. It captures detailed information on various operational and financial metrics, such as:

- Account and card activity
- Merchant and terminal data
- Fraud losses and recoveries
- Payment volumes and transaction trends

Visa QOC

The Visa Quarterly Operating Certificate (QOC) is a similar quarterly report required by Visa from its member institutions. It provides insights into the issuer and acquirer performance, covering key operational and financial metrics like:

- Card and account statistics
- Merchant and terminal information
- Fraud data and chargeback management
- Credit and risk management performance

How to use Scheme Reporting

The figure below provides a summary of the process and steps involved in preparing and submitting your Card Scheme reports.

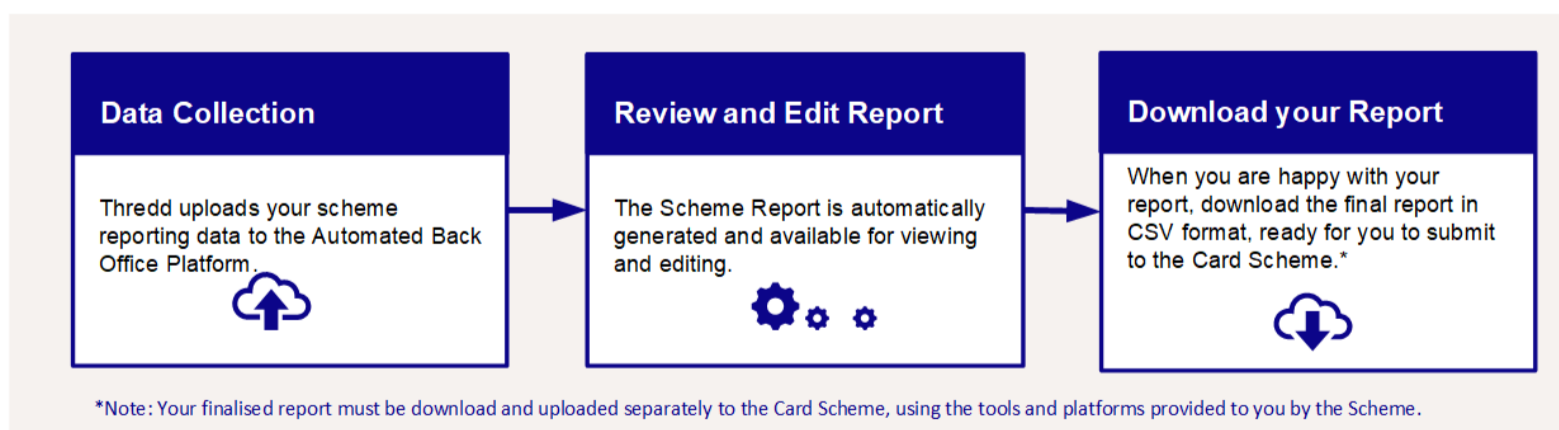


Figure 34: Scheme Reporting Workflow

- **Step 1 - Data Collection:** Thredd auto-populates some of the fields, using the information from your card programme's transactional data and card records (Base 2 files for Visa and T112 files for Mastercard).



- **Step 2 - Review and Edit Report:** You will need to enter other data into any of the unpopulated mandatory fields, or update the existing data.
- **Step 3 - Download your Report:** You must download the report, which will be formatted in a Scheme-mandated format. You must submit the report to your Card Scheme separately (Thredd is not able to submit issuer reports on your behalf).

For more information on how to use Scheme Reporting, see [Using Scheme Reporting](#).



Using Scheme Reporting

The Automated Back Office provides an automated process for viewing, editing and finalising your Card Scheme report. See the following topics for more information:

- [Accessing your Reports](#) – browse or search for your report.
- [Viewing Scheme Reports](#) – view the contents of the auto-generated report.
- [Comparing to a Previous Report](#) – compare the data in your report to a previous quarter's submission.
- [Previewing a Report](#) – preview the report, as it will appear when submitted to the Card Scheme.
- [Editing a Report](#) – make any changes required to the report, including adding any missing data.
- [Exporting a Report](#) – download the finalised reports in a Scheme-approved format, ready for you to send to Visa or Mastercard.
- [Updating the report status to Submitted](#) – After submitting to the Card Scheme, this option enables you to set the report status in the Automated Back Office to submitted.

Accessing your Reports

1. Log in to your account at: <https://backoffice.thredd.com/login/>
2. Select your program from the **Programs** drop-down (top left of the screen).
3. Select **Risk > Regulatory Reports** from the menu.

The **Scheme Reports** page organises your Card Scheme reports into folders, by **Year**, **Bank Identifier (BID)** and **Program**. See the example below.

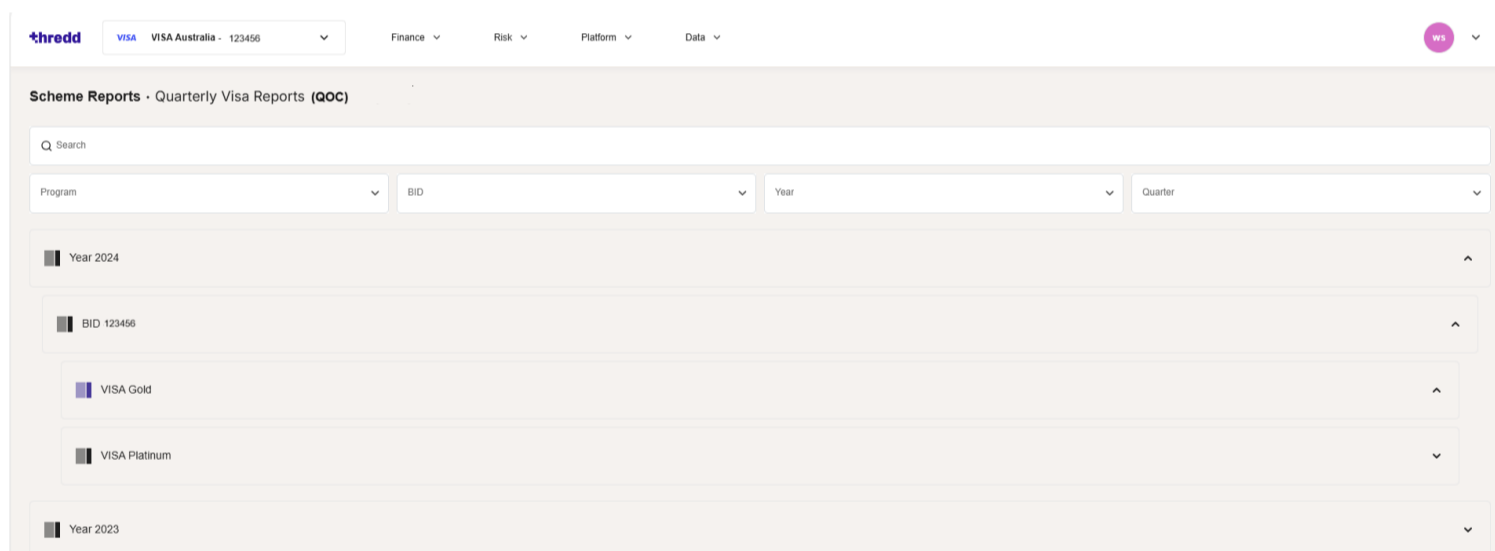


Figure 35: Scheme Reporting Page - showing details of the current and previously submitted scheme reports.

Note: Available folder options and filter categories may differ, depending on the Card Scheme.

1. Use the expand arrows to open up nested folders, to browse to the required report.
2. To view further details on the report and perform other actions such as compare with previous reports, edit the report and download the report, click the row of the report item you want to view. For more information, see [Viewing Scheme Reports](#).

Searching and Filtering

You can use the **Search** box and the **Program**, **BID**, **Year** and **Quarter** drop-downs to filter records.

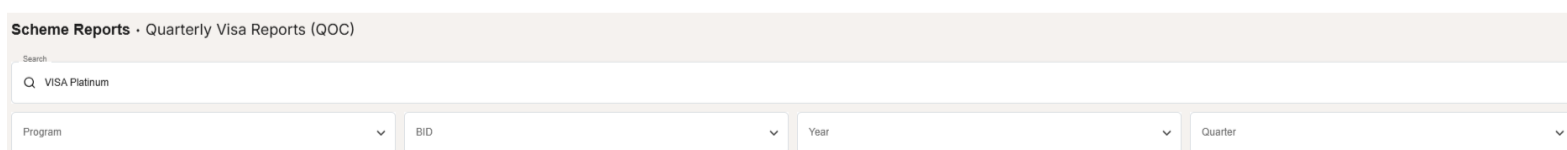



Figure 36: Searching for a Scheme Report



Downloading a Report

You can download a draft or final report into a CSV file using the Download option on the **Scheme Reports** page.

1. To download the report, on the **Scheme Reports** page, browse to the required report row and click the **Download**  icon.
This downloads the report in CSV format.

Note: When viewing details of a report (see [Viewing Scheme Reports](#)), there is an option for exporting your report, which offers the same functionality as the download option. For more information, see [Exporting a Report](#).



Viewing and Editing Scheme Reports

This section explains how to:

- [Compare to a previous report](#)
- [Preview a scheme report](#)
- [View report warnings](#)
- [Edit a scheme report](#)
- [Export the scheme report](#)
- [Change the status of the report to Submitted](#)

Comparing to a Previous Scheme Report

This option enables you to compare the current report to the previous report. This allows for easy review and comparisons between figures.

- On the **Report** page, toggle the **Comparison mode** button (top right of screen).
See the example below for Mastercard, comparing the Q3 to Q4 report data.

[Edit Report](#) | BID | 123456 | Country code | MAR | Currency | GBP

[Export](#) | [Preview](#) | Comparison mode

[Business Profile Changes](#) | [Product Information Questions](#) | [Credit](#) | **[Debit](#)** | [Prepaid](#) | [Acquiring](#)

Q3							Q4								
Product Local Name			Business	Classic	Corporate	Gold	Infinite	Product Local Name			Business	Classic	Corporate	Gold	Infinite
On-Us payment count	Month 1	Count	10	10	10	10	10	Month 1	Count	10	10	10	10	10	
		Volume	£12,340.56	£8,912.47	£15,321.77	£10,245.33	£19,840.99		Volume	£12,340.56	£8,912.47	£15,321.77	£10,245.33	£19,840.99	
	Month 2	Count	10	10	10	10	10	Month 2	Count	10	10	10	10	10	
		Volume	£11,210.42	£13,509.68	£9,344.91	£14,002.38	£18,754.65		Volume	£11,210.42	£13,509.68	£9,344.91	£14,002.38	£18,754.65	
On-Us ATM cash advance count	Month 1	Count	10	10	10	10	10	Month 1	Count	10	10	10	10	10	
		Volume	£7,250.89	£6,845.12	£9,451.76	£5,988.34	£8,133.29		Volume	£7,250.89	£6,845.12	£9,451.76	£5,988.34	£8,133.29	

Figure 37: Example of Comparing Current and Previous Mastercard Reports

Previewing a Scheme Report

This option enables you to preview the Scheme-ready report in a single page for easy review prior to submission.

- On the **Report** page, click the **Preview** button (top right of screen).
See the example below.



Preview Export

thredd QMR Report

QMR Format | 3007 Product | QK Currency | GBP Mastercard gold program | 2025 Q1

Card holder activity

A1-Purchases	Transactions	Volume
1.Domestic On-us	23	£345.00
2.Domestic Other Brand / Non-MasterCard Processed	435	£678.00
3.Domestic Interchange	234	£768.00
4.International Within Region	45	£34.00
5.International Outside of Region	12	£3,454.00
6.Total (A1.1+A1.2+A1.3+A1.4+A1.5)	678	£3,467.00

A2-Funding MCC 4829	Transactions	Volume
1.Domestic On-us	2343	£10.00
2.Domestic Other Brand / Non-MasterCard Processed	567	£20.00
3.Domestic Interchange	678	£30.00
4.International Within Region	678	£40.00

Figure 38: Scheme Report Preview Screen - example for Mastercard

Viewing Report Warnings

The **Warnings** drop-down highlights any instance where there is a 20% or greater difference compared to the previous quarter's data. Examples of issues include: a significant difference (over 20 %) between the current figures and those reported in a previous quarter, or if there is no data for a specific field.

- On the **Report** page, select a warning from the **Warnings** drop-down (top right of screen). See the example below.

← QMR report • 2024 | Q1 Report issue ▶ Confirm submission

Edit mode Undo Redo Warnings (2) Comparison mode Cancel Save

Card holder activity Outstandings Charged-off losses Card feature details

A1 - Purchases	Transactions	Volume
1. Domestic on-us	123	CA\$24,400.11
2. Domestic other brand / non-mastercard processed	12	CA\$24,400.11
3. Domestic interchange	189	CA\$24,400.11
4. International	345	CA\$24,400.11
5. Total (A1.1+A1.2+A1.3+A1.4)	23 ⚠	CA\$24,400.11 ⚠
6. Convenience checks	12	CA\$24,400.11

Figure 39: Scheme Report showing warnings

In the above example, the totals in the cells for row A1.5 are incorrect, so the cell is marked with a warning ⚠ icon.

Editing a Scheme Report

This option enables you to update the report data or add any missing data. While some of the fields are calculated automatically based on the daily activity files, you may need to adjust to reflect additional data not available to Thredd (for example, if you are both an issuer and acquirer or run other payment programs outside of Thredd).

- On the **Report** page, click the **Edit** button (top right of screen).
The report is opened in **Edit mode**. See the example below.



QMR Report - 2025 | Q1 Confirm Submission

Edit mode Undo Redo Warnings (0) Comparison mode Cancel Save

Card holder activity | Charged-off losses | Card feature details

A1-Purchases		Transactions	Volume
1.Domestic On-us		34	345
2.Domestic Other Brand / Non-MasterCard Processed		435	678
3.Domestic Interchange		234	768
4.International Within Region		45	34
5.International Outside of Region		12	3454
6.Total (A1.1+A1.2+A1.3+A1.4+A1.5)		678	3467
A2-Funding MCC 4829		Transactions	Volume
1.Domestic On-us		1	10
2.Domestic Other Brand / Non-MasterCard Processed		567	20

Figure 40: Updating a Scheme Report in Edit Mode

- Update the figures in the fields as required. When finished, click **Save**.

Exporting a Report

This option enables you to export the report to a CSV file, formatted for submission to the Card Scheme.

- On the **Report** page, click the **Export** button (top right of screen). See the example below.

	A	B	C	D	E	F	G	H	I	J
1	D	Q	616263	0	QK	4	2023	d1so	25627	
2	D	Q	616263	0	QK	4	2023	a1bs	73081	
3	D	Q	616263	0	QK	4	2023	a1bt	3585062	
4	D	Q	616263	0	QK	4	2023	a2s	18263	
5	D	Q	616263	0	QK	4	2023	a2t	1038675	
6	D	Q	616263	0	QK	4	2023	b1bs	23	
7	D	Q	616263	0	QK	4	2023	b1bt	6501.97	
8	D	Q	616263	0	QK	4	2023	c1bs	1667	
9	D	Q	616263	0	QK	4	2023	c1bt	91395.61	
10	D	Q	616263	0	QK	4	2023	c2s	195	
11	D	Q	616263	0	QK	4	2023	c2t	14456.6	

QMR_2025_Q1

Figure 41: Scheme Report Download to a CSV file - example for the QMR

Change the Report Status to Submitted

After you have submitted your report to the Card Scheme, you can change the status of the report to *submitted*. Once submitted, the report can no longer be edited in the Automated Back Office.

Note: You cannot send a report to the Scheme directly from the Automated back Office. To do this, you should log in to the tool the Card Scheme has provided to you for uploading and submitting your issuer reports.

To set the status of a report to submitted:

- On the **Report** page, click the **Confirm Submission** button.
The following message box appears:



Confirm Submission

You agree that the figures provided are correct and submission is done to the network. Are you sure you want to confirm the submission? Once confirmed, it cannot be reactivated.

No, Cancel

Confirm

2. Click **Confirm**.



Viewing the Mastercard QMR

Below is an example of the Mastercard Quarterly Management Report (QMR). You can click the tabs to browse through the different sections of the report.

The screenshot shows the 'QMR Report - 2025 | Q1' interface. It includes a top navigation bar with 'Confirm Submission', a secondary bar with 'Edit Report', 'QMR Format | 3007', 'Product | QK', and 'Currency | GBP'. Below this are 'Warnings (0)', 'Export', 'Preview', and 'Comparison mode' buttons. The main content area has three tabs: 'Card holder activity' (selected), 'Charged-off losses', and 'Card feature details'. The 'Card holder activity' tab displays two tables:

A1-Purchases	Transactions	Volume
1.Domestic On-us	23	£345.00
2.Domestic Other Brand / Non-MasterCard Processed	435	£678.00
3.Domestic Interchange	234	£768.00
4.International Within Region	45	£34.00
5.International Outside of Region	12	£3,454.00
6.Total (A1.1+A1.2+A1.3+A1.4+A1.5)	678	£3,467.00

A2-Funding MCC 4829	Transactions	Volume
1.Domestic On-us	2343	£10.00
2.Domestic Other Brand / Non-MasterCard Processed	567	£20.00
3.Domestic Interchange	678	£30.00
4.International Within Region	678	£40.00
5.International Outside of Region	5	£50.00

Figure 42: Example of a Quarterly Management Report (QMR) Report for Mastercard

Note: To help you add data to a Card Scheme report in the correct format, a cell may contain warnings for any entries that are incorrect. See [Viewing Report Warnings](#).

The QMR has three main sections:

- **Card holder activity** – provides data on transaction activity such as purchases, funding, cash advances, refunds, specific types of payments and data on accounts and cards opened and closed.
- **Charged-off losses** – provides data on chargebacks and fraud loss
- **Card feature details** – provides data on card features such as the number of EMV-enabled chips, contactless cards, virtual cards and cards enrolled in the Mastercard Biometric card program

Generating the QMR Data

The transactional component of the QMR is generated from the Scheme T112 files, using a specific mapping of transaction types and meta-data of daily Clearing files to the associated fields required.



Viewing the Visa QOC

Below is an example of the Visa Quarterly Operating Certificate (QOC) report. You can click the tabs to browse through the different sections of the report.

The screenshot shows a web interface for a Visa QOC report. At the top, it says "QOC Report - 2025 | Q1" and "Confirm Submission". Below that, there are fields for "Edit Report", "BID | 123456", "Country code | MAR", and "Currency | GBP". There are also buttons for "Export", "Preview", and "Comparison mode". The main content area has tabs for "Business Profile Changes", "Product Information Questions", "Credit", "Debit", "Prepaid", and "Acquiring". The "Business Profile Changes" tab is selected. It contains three sections: "Portfolio: Total" with a question about volume changes and a "Yes" option; "Portfolio: Credit" with a question about reporting impact and three options: "Merger with another client" (5%), "Acquisition of another client" (10%), and "Portfolio volume increase due to a marketing campaign" (25%); and "Portfolio: Debit" with a question about reporting impact.

Figure 43: Example of a Quarterly Operating Certificate (QOC) Report for Visa

Note: To help you add data to a Card Scheme report in the correct format, a cell may contain warnings for any entries that are incorrect. See [Viewing Report Warnings](#).

The QOC has the following sections:

- **Business profile changes** – provides details of any significant changes to your credit and debit portfolio volume since the previous reporting period.
- **Product information questionnaire** – provides details of any significant changes to your total portfolio volume since the previous reporting period.
- **Credit** – provides data on monthly credit card volumes, based on the card program category (e.g. Business, Classic, Corporate, Gold).
- **Debit** – provides data on monthly debit card volumes, based on the card program category (e.g. Business, Classic, Corporate, Gold).
- **Prepaid** – provides data on monthly debit card volumes, based on the card program category (e.g. Business, Classic, Corporate, Gold).
- **Acquiring** – provides data on monthly acquirer payment volumes, based on the card program category (e.g. Business, Classic, Corporate, Gold).

Completing your QOC Data

Questions relating to your business profile and products must be manually completed. The transactional component of the QOC (credit, debit, prepaid, acquiring) is generated from the Visa Base 2 files, using a specific mapping of transaction types and meta-data of daily Clearing files to the associated fields required.

To edit the report:

1. On the **Report** page, click the **Edit** button (top right of screen) to open the report in **Edit mode**.
2. Answer the questions (check **Yes** or **No**). Then Use the drop-down menus to select the required information. For example:



Business Profile Changes Product Information Questions Credit Debit Prepaid Acquiring

Yes No Comment

Portfolio: Credit

Question: During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply.

Choose Options (3 Chosed From 6) ▾

<input type="checkbox"/> No business/profile changes this quarter	5	Comment
<input type="checkbox"/> No volume changes this quarter		
<input checked="" type="checkbox"/> Merger with another client	10	Comment
<input checked="" type="checkbox"/> Acquisition of another client		
<input checked="" type="checkbox"/> Portfolio volume increase due to a marketing campaign	25	Comment
<input type="checkbox"/> Other		

- You can add comments or update any figures in the cells.
- When you have finished your changes, click **Save**.

Note: For any missing information, you may need to provide Thredd with data for processing by the system.

Exporting the Report

This option enables you to export the report to a CSV file, formatted for submission to the Card Scheme.

- On the **Report** page, click the **Export** button (top right of screen). See the example below.

	A	B	C	D
1	Portfolio	Question	Portfolio updates	Comment
2	Total Portfolio	During this submission quarter, were there any events that significantly increased or decreased your total portfolio volume?		
3	Credit Portfolio	During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply. Option1 - Merger with another client		
4	Credit Portfolio	During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply. Option2 - Acquisition of another client		
5	Credit Portfolio	During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply. Option3 - Portfolio volume increase due to a marketing campaign		
6	Credit Portfolio	During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply. Option4 - No business/profile changes this quarter		
7	Credit Portfolio	During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply. Option5 - Other		
8	Debit Portfolio	During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply. Option1 - Merger with another client		
9	Debit Portfolio	During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply. Option2 - Acquisition of another client		
10	Debit Portfolio	During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply. Option3 - Portfolio volume increase due to a marketing campaign		
11	Debit Portfolio	During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply. Option4 - No business/profile changes this quarter		
12	Debit Portfolio	During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply. Option5 - Other		
13	Prepaid Portfolio	During this submission quarter, did any of the following impact your Prepaid portfolio reporting? Please check all that apply. Option1 - Merger with another client		
14	Prepaid Portfolio	During this submission quarter, did any of the following impact your Prepaid portfolio reporting? Please check all that apply. Option2 - Acquisition of another client		
15	Prepaid Portfolio	During this submission quarter, did any of the following impact your Prepaid portfolio reporting? Please check all that apply. Option3 - Portfolio volume increase due to a marketing campaign		
16	Prepaid Portfolio	During this submission quarter, did any of the following impact your Prepaid portfolio reporting? Please check all that apply. Option4 - No business/profile changes this quarter		
17	Prepaid Portfolio	During this submission quarter, did any of the following impact your Prepaid portfolio reporting? Please check all that apply. Option5 - Other		
18	Acquiring Portfolio	During this submission quarter, did any of the following impact your Acquiring portfolio reporting? Please check all that apply. Option1 - Merger with another client		
19	Acquiring Portfolio	During this submission quarter, did any of the following impact your Acquiring portfolio reporting? Please check all that apply. Option2 - Acquisition of another client		
20	Acquiring Portfolio	During this submission quarter, did any of the following impact your Acquiring portfolio reporting? Please check all that apply. Option3 - Portfolio volume increase due to a marketing campaign		
21	Acquiring Portfolio	During this submission quarter, did any of the following impact your Acquiring portfolio reporting? Please check all that apply. Option4 - No business/profile changes this quarter		
22	Acquiring Portfolio	During this submission quarter, did any of the following impact your Acquiring portfolio reporting? Please check all that apply. Option5 - Other		

Summary Business Profile Changes Product Information Questions Acquiring Debit Products Credit Products Prepaid Products

Figure 44: Scheme Report Download to a CSV file - example for the QOC



Appendix 1: Service Codes

Refer to the table below for a list of service codes and a description of the type of fee.

Code	Description
DL	Issuer Cross Border
CF	Connectivity Fees
AB	Issuer Authorization
GE	IPM Issuer
RP	Reports
OS	Investment Fees
FM	File Maintenance
DI	Clearing Incoming
PI	Issuer Transaction Processing Excellence
YI	Identity Check Issuing
SC	Security
F1	Issuer Decision Management Services
MW	MasterCom
FA	License
LN	Location Services
ST	Settlement
FE	Franchise and Licensing
S9	Cyber
IA	Issuer Assessment
DA	Acceptance Development Fee
PN	Non-Compliance Fees
-	Unknown
-	Other



Appendix 2: Event Details

Refer to the table below for a list of event details fields linked to a fee invoice.

Note: Fields displayed may differ, depending on which card scheme (Visa or Mastercard) is sending the program fee invoice.

Field	Description	Visa field	Mastercard field
Billing Line	The billing line item code (e.g. 4B11C3300). (Visa only)	Y	N
Event Code / Event Id	Event code or ID, indicating the type of event (e.g. TRP2217E). (Mastercard only)	N	Y
Event Name	If applicable, the name of the event (e.g. Reporting).	N	Y
Description	A description of the event. Provides details of the fee being invoiced.	Y	Y
Exception	The fee exception category (e.g. Unusual Fees, Suspicious).	Y	Y
Collection Method	How fees will be collected. For example, using the Clearing Management System (GCMS), Mastercard's centralised clearing facility. (Mastercard only)	N	Y
Institution Name	The name of the entity being invoiced.	Y	Y
Invoice No	The unique invoice number.	Y	Y
Ica	The Issuer's Interbank Card Association (ICA) – a 4-6 digit account number. (Mastercard only)	N	Y
Entity Id	Your Entity ID as provided by Visa.	Y	N
Category / Fee Category	The fee category (e.g., transactional).	Y	Y
Applied Rates	The fee rates applied, based on the Acquirer and Issuer's regions.	N	Y



Appendix 3: Transaction Lifecycle Examples

A typical transaction goes through an event lifecycle, which reflects the status of the transaction. Below are examples of transaction lifecycles:

Example 1 - Typical authorisation and capture

Stage	Transaction	Description	Day (T)
1	Authorisation	Issuer authorised transaction payment amount	T0
2	Presentment	Acquirer captures the full authorised amount	T+1

Example 2 - Typical authorisation and refund

Stage	Transaction	Description	Day (T)
1	Authorisation	Issuer authorised transaction payment amount	T0
2	Presentment	Acquirer captures the full authorised amount	T+1
3	Authorisation	Issuer authorised transaction refund payment amount	Tn



General FAQs

This section provides answers to frequently asked questions.

Using the Automated Back Office

Q. What is the Thredd Automated Back Office?

The Thredd Automated Back Office is a service designed for Card Issuers, BaaS providers and BIN Sponsors (**Note:** Currently available to Self-Issuers only). It automates manual processes for running a compliant card program, offering features like transaction reconciliation, network fee management, and card scheme reporting

Q. Who can use the Automated Back Office?

The Thredd Automated Back Office is a service for Card Issuers, BaaS providers and BIN Sponsors.

Note: Currently available to Self-Issuers only.

Q. What services are currently available?

The following services are available on the Automated Back Office (Phase 1):

- [Transaction Reconciliation](#)
- [About Network Fees](#)
- [About Scheme Reporting](#)

Q. Is SSO login available?

Yes, SSO login is available. For more details, refer to [Onboarding to the Automated Back Office](#).

Platform Administration

Q. How do I add users to the portal?

To add a user, select **Platform > Users** from the menu and click the **Add User** button. For more information, see [Onboarding to the Automated Back Office](#).

Data Management

Q. How do I import my data to the platform?

Thredd automatically provides your network settlement and transaction data on the Automated Back Office. If permissions have been set up for your account, you can upload Scheme Invoices directly to the Automated Back Office.

For more information, see [Uploading your Data](#).

Q. What type of file formats do you support?

The platform supports Excel CS and xlxs files (for invoices), XML (authorisation, clearing and settlement reports), ITF and IPM (Scheme transactional data files).

Q. How can I prevent duplicate records being uploaded?

When data is uploaded, the Automated Back Office provides a duplicate checking mechanism to remove any potential file duplications.

Q. Does the system provide any data validation and error checking?

Yes, when data is uploaded, the checks for file duplication and corrupted files.

Q. How can I export data ?

Various pages on the portal provide the option to export records into a CSV format.



- To export reconciliation records, see [Exporting Activity Reconciliation Records](#).
- To export transaction matching records, see [Exporting Transaction Matching Records](#).

Transaction Reconciliation


Q. What details are used for activity reconciliation?

This level of reconciliation compares the daily settlement records. The Scheme net amount settled (as provided in the daily Card Scheme T140 or VSS files) is matched to the net amount processed by Thredd.

Q. What details are used for transaction matching?

This level of reconciliation compares and matches transactions for a specified day or date range. Authorisations submitted and processed by Thredd are matched to the presentments / financial clearing messages received from the Card Scheme.

Q. How do I find details of matched and unmatched transactions?

1. Go to the **Activity Recon** page and use the filters to view reconciliation records, as described in [Viewing Activity Reconciliation Status](#),
2. To view a breakdown of details for a record on the **Activity Recon** page, click the required row.
3. To view a detailed breakdown of the matched or unmatched transactions, click the  icon for the row. The **Transaction Matching** page appears.

For more information, see [Transaction Matching](#).

Q. What are some of the reasons for an unmatched transaction?

An unmatched record may indicate an issue with the transaction record. This may be due to a number of reasons:

- Authorisation has not yet been captured or cleared, so no financial information is yet available. For certain types of authorisations (e.g. for car hire or hotels) allow up to 30 days for payments to be captured and cleared
- Offline presentment / clearing with no matching authorisation
- Required transaction fields are unmatched between authorisation and presentment


Network Fees

Q. How can I import my fee invoice data?

Your Card Scheme will be sending you daily invoices, which you can send to Thredd via SFTP for upload to the platform. For information on uploading your data and supported file types, see [Uploading your Data](#).

Q. How can I investigate fee invoice items?

After logging in to the Automated Back Office, you can view individual invoices as follows:

1. Click the **Network Fees** button or select **Finance > Network Fees** from the menu. The **Network Fees** dashboard is displayed.
2. Click the **Fee Explorer** button. The **Fee Explorer** page is displayed.
3. In the **Invoice Items** table, click the arrow  button to the right of the invoice row to view further details of the fee invoice and update the invoice status.

For more information, see [Investigating Fee Invoice Items](#).



Scheme Reporting

Q. What are Scheme Reports in the Thredd Automated Back Office?

Scheme Reports refer to the generation of Quarterly Management Reports (QMRs) and Quarterly Operating Certificates (QOCs) for Mastercard and Visa. These reports are created in a Scheme-approved format for downloading and sending to the respective card scheme. For more information, see [About Scheme Reporting](#).

Q. What is the purpose of Quarterly Operating Certificates (QOCs)?

QOCs are certificates issued by Visa to confirm that an Issuer complies with the Scheme's operating regulations. They are essential for maintaining the issuer's status with the Card Scheme.

Q. What is the purpose of Quarterly Management Reports (QMRs)?

QMRs are used by card schemes to monitor and manage the performance of card issuers. They provide detailed information about transactions and compliance metrics.

Q. How do I upload Scheme Report Data in the Automated Back Office?

Thredd provides your transactional to the Automated Back Office for Scheme Reporting, which is based on the Scheme files: Visa Base 2 and Mastercard T14 files.

You can edit the report, adding any missing data, before finalising the report.

Q. Can I customise the format of Scheme Reports in the Automated Back Office?

The Automated Back Office generates Scheme Reports in a format approved by the card schemes. Customisation options are limited to ensure compliance with scheme requirements.

Q. How do I ensure my Scheme Reports are compliant with card scheme regulations?

The Thredd Automated Back Office helps ensure compliance by generating reports in a Scheme-approved format. However, it's essential to review reports for accuracy before submission.

Q. Can I view historical Scheme Reports in the Automated Back Office portal?

Yes, you can view and access previously generated Scheme Reports within the portal. This allows you to track changes and maintain a record of submissions.



Glossary

This page provides a list of glossary terms used in this guide.

A

Acquirer

The merchant acquirer or bank that offers the merchant a trading account, to enable the merchant to take payments in store or online from cardholders.

Authorisation

Stage where a merchant requests approval for a card payment by sending a request to the card issuer to check that the card is valid, and that the requested authorisation amount is available on the card. At this stage the funds are not deducted from the card.

B

BID

The Business Identification Number (BID) is an ID number assigned by Visa that identifies an issuing bank. A BID can have multiple BINs associated with it.

BIN Sponsor

Issuer, who creates the BIN range used by the Program Manager.

Business as a Service (BaaS) provider

A provider of payment processing as a business service. The BaaS provider integrates to Thredd and enables their own business customers to use the Thredd Platform.

C

Card Scheme (Network)

Card network, such as Discover, MasterCard, or Visa, responsible for managing transactions over the network and for arbitration of any disputes.

Chargeback

Where a cardholder disputes a transaction on their account and is unable to resolve directly with the merchant, they can raise a chargeback with their card issuer. The chargeback must be for a legitimate reason, such as goods and services not received, faulty goods, or a fraudulent transaction.

Clearing File/Clearing Transaction

Thredd receive batch clearing files from the card networks, containing clearing transactions, such as presentments and network fees. The card issuer transfers the requested settlement amount to the acquirer and 'clears' the amount on the card, reducing the available card balance accordingly.

Collection

A container holding data of a particular type. For example: T140, IPM, Weekly Invoice, Clearing and Non-clearing.

I

ICA

The Interbank Card Association (ICA) number is a four-digit number assigned by MasterCard that identifies an issuing bank. An ICA can have multiple BINs associated with it.

Incremental Authorisation

A request for an additional amount on a prior authorisation. An incremental authorisation is used when the final amount for a transaction is greater than the amount of the original authorisation. For example, a hotel guest might register for one night, but then decide to extend the reservation for additional night. In that case, an incremental authorisation might be performed in order to get approval for additional charges pertaining to the second night.

Issuer (BIN Sponsor)

The card issuer, typically a financial organisation authorised to issue cards. The issuer has a direct relationship with the relevant card scheme.



M

Merchant

The shop or store providing a product or service that the cardholder is purchasing. A merchant must have a merchant account, provided by their acquirer, in order to trade. Physical stores use a terminal or card reader to request authorisation for transactions. Online sites provide an online shopping basket and use a payment service provider to process their payments.

Merchant Category Code (MCC)

A unique identifier of the merchant, to identify the type of account provided to them by their acquirer.

O

Offline Transaction

This is often used in scenarios where the merchant terminal is not required to request authorisation from the card issuer (for example for certain low risk, small value transactions used by airlines and transport networks). The card CHIP EMV determines if the offline transaction is permitted; if not supported, the terminal declines the transaction. Note: Since the balance on the card balance is not authorised in real-time, there is a risk that the card may not have the amount required to cover the transaction.

P

Partial Amount Approval

Some acquirers support a partial amount approval for Debit or Prepaid payment authorisation requests. The issuer can respond with an approval amount less than the requested amount. The cardholder then needs to pay the remainder using another form of tender.

Pretty Good Privacy (PGP)

Pretty Good Privacy (PGP) is an encryption program that provides cryptographic privacy and authentication for data communication. PGP is used for signing, encrypting, and decrypting texts, e-mails, files, directories, and whole disk partitions and to increase the security of e-mail communications.

Program Manager

A customer who manages a card program. The program manager can create branded cards, load funds and provide other card or banking services to their end customers.

Q

Quarterly Management Report (QMR)

Mastercard quarterly report provides details needed for quarterly reporting to the Scheme, and includes details such as the number of live cards, card issued, and information on card activity and status.

Quarterly Operating Certificate (QOC)

Visa quarterly report, provides details needed for quarterly reporting to the Scheme, and includes details such as the number of live cards, card issued, and information on card activity and status. For more information, contact your Thredd Implementation Manager or Account Manager.

S

sFTP

Secure File Transfer Protocol. File Transfer Protocol (FTP) is a popular unencrypted method of transferring files between two remote systems. SFTP (SSH File Transfer Protocol, or Secure File Transfer Protocol) is a separate protocol packaged with SSH that works in a similar way but over a secure connection.

T

Thredd Automated Back Office

An automated reconciliation and reporting platform for Card Issuers, BaaS providers and BIN Sponsors, which automates the manual processes for running a compliance card programme - providing transaction reconciliation, scheme reporting and network fee reconciliation.



Document History

This section provides details of what has changed since the previous document release.

Version	Date	Reason	Revised by
1.1	09/07/2025	Added an Onboarding section, which includes details on adding users and logging in through SSO. Removed the Add a User section from the Platform Administration section. See Onboarding to the Automated Back Office .	KD
1.0	13/05/2025	Updates to the Automated Back Office screens and export fields.	WS
	02/05/2025	First version	WS



Contact Us

Please contact us if you have queries relating to this document. Our contact details are provided below.

Thredd Ltd.

Support Email: occ@thredd.com

Telephone: +44 (0) 203 740 9682

Our Head Office

33 Kingsway

London

WC2B 6UF

UK

Technical Publications

If you want to contact our technical publications team directly, for queries or feedback related to this guide, you can email us at: docs@thredd.com.