



Customised Reporting Guide

For use with the Type 3 Reporting Format

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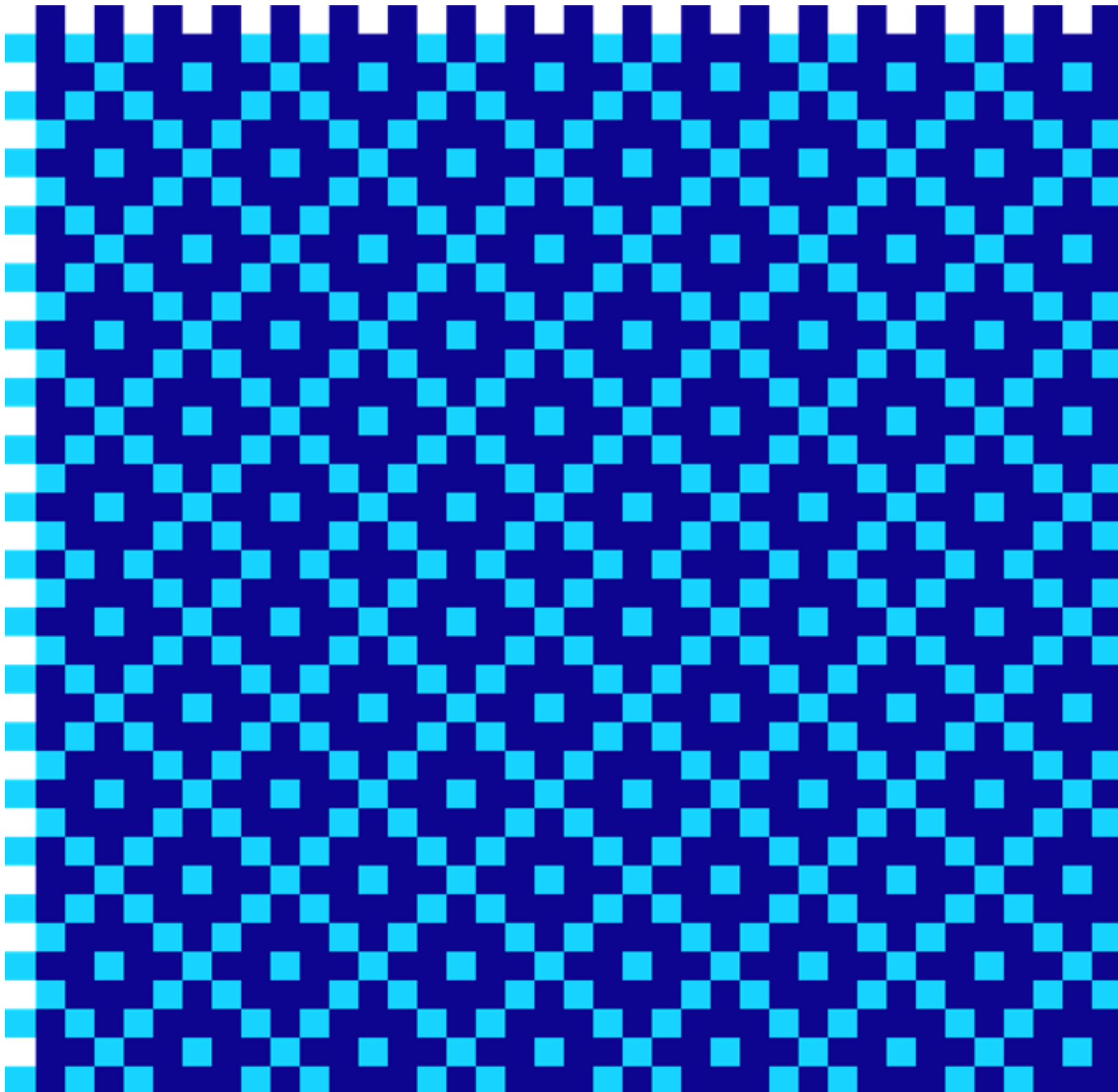
For the latest technical documentation, see the [Documentation Portal](#).

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About this Guide

This guide is intended as a reference guide to provide information on the customised (Type 3) reporting format for Issuers and BIN sponsors.

Target audience

This guide is intended for your financial and regulatory reporting teams.

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

Before you start, read through the Getting Started sections and refer to the reference section to understand the schema, an example report and the individual elements.

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).
Global Reporting Guides	Describes the structure and contents of the standard Thredd Transaction and Balance reports.

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

Other Report Formats

Document	Description
Type 1 Reporting Guide	Describes the structure and contents of the Type 1 customised reports.
Type 2 Reporting Guide	Describes the structure and contents of the Type 2 customised reports.
Type 3 Reporting Guide	Describes the structure and contents of the Type 3 customised reports. (Covered in this guide)



1.1 Introduction

Thredd's customised reports for Issuers and BIN Sponsors are available in three variations: Type 1, Type 2 and Type 3. This guide describes the format of the Type 3 reports, which consist of two daily reports:

- [Transaction Master](#)
- [Card Balance](#)

1.1.1 Report Format and Availability

Thredd provides your daily CSV reports via **sFTP**¹. This is on a push only basis.

Note: sFTP files are deleted from the Thredd sFTP server after two calendar days. They are stored on our archive server for a limited period.

1.1.2 Sending Schedule

Generated reports are sent once per day, at a time that meets your business requirements. You can choose the *InitiationTime* settings. The following table summarises the time settings:

Time	Description
InitiationTime	The time of day you select for Thredd to start the generation of the report.
GenerationTime	The time needed to produce a report, spanning between InitiationTime and the time when the file for the report has been created.
TransportationTime	Disk and network time needed to copy a readily available file/report to your sFTP folder.
DeliveryTime	The time when the file/report is available in your sFTP folder for pick-up.

The total time required to deliver the report is a combination of the *GenerationTime* and *TransportationTime*. The *DeliveryTime* depends on the number or volume of transactions in the file that passed from the report *InitiationTime*.

1.1.3 File Naming Convention

The delivered files use the following naming convention: `[THRD]-[PPP]-[T3]-[ReportSubType]-[YYYYMMDD].[PX](_REG).csv`

Where:

- **THRD** – Abbreviation for Thredd.
- **[PPP]** - Destination institution the report is sent to.
- **T3** – The report type code. In this case, it is CRB. For more information, see the [Introduction](#).
- **ReportSubType** – The report sub-type (e.g., CardBalance or TransactionMaster).
- **YYYYMMDD** –The report date.
- **PX** – The Thredd production environment used to generate the report, value of X indicating the exact environment.
- **(_REG)** – A conditional suffix added to files/reports that have been manually regenerated.
- **.CSV** –is the supported file extension type.

And:

- **[]** indicates mandatory elements of the file name
- **()** indicates conditional elements of the file name

¹Secure 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.



Filename Examples

- THRD-T3-CardBalance-20250524.P0.csv
- THRD-T3-CardBalance-20250524.P0_REG.csv
- THRD-T3-TransactionMaster-20250524.P0.csv
- THRD-T3-TransactionMaster-20250524.P0_REG.csv

1.1.4 Encryption and Encoding

CSV files are encrypted using **PGP**¹, which requires the sharing of keys. For details, contact your implementation manager.

¹Pretty Good Privacy (PGP) is an encryption system used for both sending encrypted emails and encrypting sensitive files.



2.1 Transaction Master Fields

Refer to the table below for details of the fields in the Transaction Master report.

No	Field Name	Format	Description	Example
1	unique_program_id	Varchar (4)	Unique identifier provided to Program Managers by Thredd.	PCS
2	product_id	Integer	Unique identifier associated with a card product. These identifiers are provided to Products by Thredd, and are linked to unique BIN/Sub-BIN ranges.	16169
3	user_id	Varchar (25)	The unique identifier given to each cardholder.	FO4LQ1386W
4	card_id	Varchar (16)	The unique identifier given to each card issued to an account.	1001149585297441
5	first_digits	Varchar (6)	The first 6 digits of the card number, also known as BIN.	404320
6	last_digits	Varchar (4)	The last 4 digits of the card number.	1402
7	transaction_id	BIGINT	The unique transaction identifier that is used across the Thredd Platform.	6161870023
8	transaction_status	Char (1)	The status within the transaction lifecycle. See Transaction Status .	C
9	transaction_type	Varchar (2)	The transaction type that is processed as per the Scheme's specifications. See Transaction Type	00
10	processor_transaction_type	Varchar (1)	The Transaction Type that is processed as per the Thredd specification.	P
11	ISO_mti	Char (4)	The Message Type that is processed as per the Scheme's specifications. See ISO mti	1240
12	transaction_amt	Decimal (19,4)	The amount of the transaction in the local currency at the point in which the sale was made.	12345.6789
13	billing_amt	Decimal (9,2)	The amount of the transaction in the currency of the cardholder's account.	12345.67
14	settlement_amt	Decimal (9,2)	The amount of the transaction in the currency of settlement between the Issuer and Acquirer.	12345.67
15	transaction_currency	Varchar (3)	The ISO 4217 standard currency code at the point in which the sale was made. See Transaction Currency Codes .	USD
16	billing_currency	Varchar (3)	The ISO 4217 standard currency code of the cardholder account. The same encoding is used as for the transaction_currency field. See Transaction Currency Codes .	USD
17	settlement_currency	Varchar (3)	The ISO 4217 standard currency code of	USD



No	Field Name	Format	Description	Example
			settlement between Issuer and Acquirer, usually U.S. dollars. The same encoding is used as for the transaction_currency field. See Transaction Currency Codes .	
18	transaction_country_code	Varchar (3)	The country code at the point in which the sale was made. See Transaction Country Codes .	USA
19	posted_date	Datetime	The date the transaction is posted to the customer account.	20250829
20	cashback_amount	Varchar (123)	The cash amount from a purchase with cashback.	45.67
21	transaction_cdi	Varchar(1)	Transaction Credit (C) or Debit (D) indicator.	C, D
22	is_pin	Bool	PIN transaction indicator.	True, False
23	is_sig	Bool	Signature transaction indicator.	True, False
24	is_chargeback	Bool	Indicator that a purchase included a chargeback component.	True, False
25	is_cashback	Bool	Indicator that a purchase included a cashback component.	True, False
26	is_ecommerce	Bool	Indicator that a purchase included an eCommerce component.	True, False
27	interchange	Numeric (18)	Interchange fee associated to this transaction.	5.67
28	network	Varchar (50)	The Card network that processed the transaction. See Network .	VISA
29	merchant_id	Char (15)	The Merchant identifier from the card network.	424242424242424
30	merchant_category_code	Varchar (4)	Code that identifies the category of the merchant, also known as MCC. Refer to the schemes' specifications for valid values and their descriptions.	6011
31	merchant_name	Varchar (40)	The Merchant name as sent by the card network	WALMART 17 NORTH DALLAS
				The Local Bank London GB
32	merchant_city	Varchar (40)	The Merchant city as sent by the card network.	YORK
33	merchant_state	varchar(3)	The Merchant state as sent by the card network.	NY
34	merchant_country	varchar(10)	The Merchant country as sent by the card network. This uses the same encoding as the transaction_country_code field. See Transaction Country Codes .	USA
35	is_mobile	Bool	Whether a token requestor ID was present, indicating a mobile wallet transaction.	True, False



No	Field Name	Format	Description	Example
36	is_contactless	Bool	Whether the card used a contactless POS (Point of Sale) interface.	True, False
37	card_present	Bool	Whether the card was physically present when conducting the transaction.	True, False
38	payee_name	N/A	Payee name for ACH payment.	Not available
39	trace_number	N/A	ACH Trace Number.	Not available
40	source_trace	N/A	ACH Trace Number assigned by the external ODFI to incoming ACH transactions.	Not available
41	ach_return_code	N/A	Code that indicates why an ACH request was returned.	Not available



2.1 Card Balance Fields

Refer to the table below for details of the fields in the Card Balance report.

No	Field Name	Format	Description	Example
1	unique_program_id	Varchar (4)	Unique identifier provided to Program Managers by Thredd.	PCS
2	product_id	Integer	Unique identifier associated with a card product. These identifiers are provided to Products by Thredd, and are linked to unique BIN/Sub-BIN ranges.	16169
3	user_id	Varchar (25)	The unique identifier given to each cardholder.	7154cd72-4f40-4143-9a2a-1
4	card_id	Varchar (16)	The unique identifier given to each card issued to an account.	1001149585297440
5	card_status	String	The card status at the prior day's cut-off time. See Card Status .	Active
6	status_change_date	Datetime	Date and time of the most recent status change of the card.	20250829
7	current_balance	Decimal (9,2)	The card balance, excluding pending authorizations, at the prior day's cut-off time.	91.23
8	available_balance	Decimal (9,2)	The card balance, including pending authorizations, at the prior day's cut-off time.	793.65
9	created_date	Datetime	Date and time when the card was first created.	20240829
10	activation_date	Datetime	Date and time when the card was first activated.	20240830
11	last_transaction_date	Datetime	Date and time when the card last had a transaction that affected the balance.	20250815
12	negative_balance_date	Datetime	The most recent date and time the card had a negative balance.	20241229
13	closed_date	Datetime	Date and time when the card was permanently closed.	20260913
14	charge_off_amount	Decimal (9,2)	Balance of the card at the time of closing following a charge-off.	0.00



2.2 Report Examples

The following are examples of type 3 reports.

2.2.1 Transaction Master Example

```
Record Type,PROCESSOR NAME,REPORT NAME,FILE TRANSMIT DATE,Run Date Begin,Run Date End,File Delimiter
HEADER,Thredd,TransactionMaster,20250524,20240829,20240830,COMMA

unique_program_id,product_id,user_id,card_id,first_digits,last_digits,transaction_id,transaction_status,transaction_type,trans-
action_amt,billing_amt,settlement_amt,transaction_currency,billing_currency,settlement_currency,transaction_country_code,posted_
date,cashback_amount,transaction_cdi,is_pin,is_sig,is_chargeback,is_cashback,is_ecommerce,Interchange,Network,merchant_id,mer-
chant_category_code,merchant_name,merchant_city,merchant_state,merchant_country,is_mobile,is_contactless,card_present,payee_
name,trace_number,source_trace,ach_return_code
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RECORD TYPE ,TRAILER,PROCESSOR NAME ,COUNT
T,TRAILER,THREDD,95

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2.2.2 Card Balance Example

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Record Type,PROCESSOR NAME,REPORT NAME,FILE TRANSMIT DATE,Run Date Begin,Run Date End,File Delimiter
HEADER,Thredd,CardBalances,20250524,20240829,20240829,COMMA

unique_program_id,product_id,user_id,card_id,card_status,status_change_date,current_balance,available_balance,created_date,activ-
ation_date,last_transaction_date,negative_balance_date,closed_date,charge_off_amount
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RECORD TYPE ,TRAILER,PROCESSOR NAME ,COUNT
T,TRAILER,THREDD,95

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Lookup Files

Lookup files are included in the daily reports and provide reference information on possible field options and values. For more information, see [Lookup Field Tables](#).



2.2 Appendices (Lookup Field Tables)

This section provides further details of the possible field values in the reports.

- [Card Status Code](#)
- [Transaction Status](#)
- [Processor Transaction Type](#)
- [Transaction Currency Codes](#)
- [Transaction Country Codes](#)
- [Network](#)
- [Merchant State](#)
- [Transaction Type](#)
- [ISO mti](#)

Note: Some countries and currencies use special characters in their names, for example, *Tongan pa'anga*. Ensure that you use the ISO 3166-1 alpha-2 code standard to decode applicable country and currency names.

Card Status Code

Code	Description
NotActivated	Not Activated
Active	Active
PreActiveOrReady	Pre Active Or Ready
Suspended	Suspended
Replaced	Replaced
ClosedFraud	Closed By Fraud
Closed	Closed
PotentialFraud	Potential Fraud
ReportedLostStolen	Reported Lost Stolen
Hold	Hold
CardDestroyed	Card Destroyed
Voided	Voided
Misc	Miscellaneous

Transaction Status

Code	Description	Notes
A	Accepted	The Issuer approved the transaction.



Code	Description	Notes
C	Cleared	The Acquirer cleared the transaction. Financial presentment sent to the Issuer.
D	Disputed	The transaction is disputed.
F	Accepted, FX Pending	The Issuer approved the transaction, but the FX is pending.
H	Processing - Send to External Host	The transaction is in the processing state, but has been sent to the external host.
D	Declined	The Issuer declined the transaction.
J	Rejected	Transaction is rejected.
P	Processing	Transaction is processing.
R	Removed	Transaction is removed.
S	Settled	The Issuer settled the transaction.
V	Reversed	The transaction has been reversed.

Processor Transaction Type

Code	Description
A	Authorisation
B	Balance Adjustment
C	Chargeback
D	Auth Reversal
E	Financial Reversal
F	Fee
G	Payment
H	Chargeback - Non Credit
J	Auth Advice
K	Chargeback Reversal
L	Load
M	Financial Request
N	Sec Presentment



Code	Description
P	Presentment
Q	Financial Advice
R	Retrieval Request
S	Status Change
T	Scheme Money Transfers
U	Unload
V	Online Financial Reversal
W	Repeat Reversal
X	Wallet Operation
Y	Expiry

Transaction Currency Codes

Code	Description
ALL	Albanian lek
DZD	Algerian dinar
ARS	Argentine peso
AUD	Australian dollar
BSD	Bahamian dollar
BHD	Bahraini dinar
BDT	Bangladeshi taka
AMD	Armenian dram
BBD	Barbados dollar
BMD	Bermudian dollar
BTN	Bhutanese ngultrum
BOB	Boliviano
BWP	Botswana pula
BZD	Belize dollar
SBD	Solomon Islands dollar



Code	Description
BND	Brunei dollar
MMK	Myanmar kyat
BIF	Burundian franc
KHR	Cambodian riel
CAD	Canadian dollar
CVE	Cape Verde escudo
KYD	Cayman Islands dollar
LKR	Sri Lankan rupee
CLP	Chilean peso
CNY	Renminbi (Chinese) yuan
CNH	OffShore Renmimbi
CNX	CHINESE RENMINBI
COP	Colombian peso
KMF	Comoro franc
CRC	Costa Rican colon
HRK	Croatian kuna
CUP	Cuban peso
CZK	Czech koruna
DKK	Danish krone
DOP	Dominican peso
SVC	Salvadoran colon
ETB	Ethiopian birr
ERN	Eritrean nakfa
EEK	Estonian kroon
FKP	Falkland Islands pound
FJD	Fiji dollar
DJF	Djiboutian franc
GMD	Gambian dalasi



Code	Description
GIP	Gibraltar pound
GTQ	Guatemalan quetzal
GNF	Guinean franc
GYP	Guyanese dollar
HTG	Haitian gourde
HNL	Honduran lempira
HKD	Hong Kong dollar
HUF	Hungarian forint
ISK	Icelandic krona
INR	Indian rupee
IDR	Indonesian rupiah
IRR	Iranian rial
IQD	Iraqi dinar
ILS	Israeli new shekel
JMD	Jamaican dollar
JPY	Japanese yen
KZT	Kazakhstani tenge
JOD	Jordanian dinar
KES	Kenyan shilling
KPW	North Korean won
KRW	South Korean won
KWD	Kuwaiti dinar
KGS	Kyrgyzstani som
LAK	Lao kip
LBP	Lebanese pound
LSL	Lesotho loti
LVL	Latvian lats
LRD	Liberian dollar



Code	Description
LYD	Libyan dinar
LTL	Lithuanian litas
MOP	Macanese pataca
MWK	Malawian kwacha
MYR	Malaysian ringgit
MVR	Maldivian rufiyaa
MRO	Mauritanian Ouguiya
MUR	Mauritian rupee
MXN	Mexican peso
MNT	Mongolian törög
MDL	Moldovan leu
MAD	Moroccan dirham
OMR	Omani rial
NAD	Namibian dollar
NPR	Nepalese rupee
CUW	Carribbean Guilder
XCG	Carribbean Guilder
AWG	Aruban florin
SXM	Carribbean Guilder
VUV	Vanuatu vatu
NZD	New Zealand dollar
NIO	Nicaraguan córdoba
NGN	Nigerian naira
NOK	Norwegian krone
PKR	Pakistani rupee
PAB	Panamanian balboa
PGK	Papua New Guinean kina
PYG	Paraguayan guarani



Code	Description
PEN	Peruvian sol
PHP	Philippine peso
QAR	Qatari riyal
RUB	Russian ruble
RWF	Rwandan franc
SHP	Saint Helena pound
STD	São Tomé and Príncipe Dobra
SAR	Saudi riyal
SCR	Seychelles rupee
SLL	Sierra Leonean leone
SGD	Singapore dollar
SKK	Slovak koruna
VND	Vietnamese dong
SOS	Somali shilling
ZAR	South African rand
ZWD	Zimbabwean dollar A/06
SSP	South Sudanese pound
SZL	Swazi lilangeni
SEK	Swedish krona/kronor
CHF	Swiss franc
SYP	Syrian pound
THB	Thai baht
TOP	Tongan pa'anga
TTD	Trinidad and Tobago dollar
AED	United Arab Emirates dirham
TND	Tunisian dinar
TRL	Turkish lira A/05
TMM	Turkmenistani manat



Code	Description
UGX	Ugandan shilling
MKD	Macedonian denar
RUR	Russian ruble A/97
EGP	Egyptian pound
GBP	Pound sterling
TZS	Tanzanian shilling
USD	United States dollar
UYU	Uruguayan peso
UZS	Uzbekistan som
WST	Samoaan tala
YER	Yemeni rial
ZMK	Zambian kwacha
TWD	New Taiwan dollar
ZWG	Zimbabwe Gold
SLE	Sierra Leonean leone
VES	Venezuelan bolívar soberano
MRU	Mauritanian ouguiya
CUC	Cuban convertible peso
ZWL	Zimbabwean dollar A/10
BYN	Belarusian ruble
TMT	Turkmenistan manat
GHS	Ghanaian cedi
VEF	Venezuelan bolívar fuerte
SDG	Sudanese pound
UYI	Uruguay Peso en Unidades Indexadas
RSD	Serbian dinar
MZN	Mozambican metical
AZN	Azerbaijani manat



Code	Description
RON	Romanian leu
CHE	WIR Euro (complementary currency)
CHW	WIR Franc (complementary currency)
TRY	Turkish lira
XAF	CFA franc BEAC
XCD	East Caribbean dollar
XOF	CFA franc BCEAO
XPF	CFP franc (franc Pacifique)
XBA	European Composite Unit (EURCO) (bond market unit)
XBB	European Monetary Unit (E.M.U.-6) (bond market unit)
XBC	European Unit of Account 9 (E.U.A.-9) (bond market unit)
XBD	European Unit of Account 17 (E.U.A.-17) (bond market unit)
XAU	Gold (one troy ounce)
XDR	Special drawing rights
XAG	Silver (one troy ounce)
XPT	Platinum (one troy ounce)
XTS	Code reserved for testing purposes
XPD	Palladium (one troy ounce)
XUA	ADB Unit of Account
ZMW	Zambian kwacha
SRD	Surinamese dollar
MGA	Malagasy ariary
COU	Unidad de Valor Real (UVR) (funds code)
AFN	Afghan afghani
TJS	Tajikistani somoni
AOA	Angolan kwanza
BYR	Belarusian ruble
BGN	Bulgarian lev



Code	Description
CDF	Congolese franc
BAM	Bosnia and Herzegovina convertible mark
EUR	Euro
MXV	Mexican Unidad de Inversion (UDI) (funds code)
UAH	Ukrainian hryvnia
GEL	Georgian lari
BOV	Bolivian Mvdol (funds code)
PLN	Polish zloty
BRL	Brazilian real
CLF	Unidad de Fomento (funds code)
XSU	SUCRE
USN	United States dollar (next day) (funds code)
USS	United States dollar (same day) (funds code)
Other	No currency

Transaction Country Codes

Code	Description
AW	Aruba
AF	Afghanistan
AO	Angola
AI	Anguilla
AX	Åland Islands
AL	Albania
AD	Andorra
AN	Netherlands Antilles
AE	United Arab Emirates
AR	Argentina
AM	Armenia



Code	Description
AS	American Samoa
AQ	Antarctica
TF	French Southern Territories
AG	Antigua and Barbuda
AU	Australia
AT	Austria
AZ	Azerbaijan
BI	Burundi
BE	Belgium
BJ	Benin
BQ	Bonaire – Sint Eustatius and Saba
BF	Burkina Faso
BD	Bangladesh
BG	Bulgaria
BH	Bahrain
BS	Bahamas
BA	Bosnia and Herzegovina
BL	Saint Barthélemy
BY	Belarus
BZ	Belize
BM	Bermuda
BO	Bolivia – Plurinational State of
BR	Brazil
BB	Barbados
BN	Brunei Darussalam
BT	Bhutan
BV	Bouvet Island
BW	Botswana



Code	Description
CF	Central African Republic
CA	Canada
CC	Cocos (Keeling) Islands
CH	Switzerland
CL	Chile
CN	China
CI	Cote d'Ivoire
CM	Cameroon
CG	Congo
CK	Cook Islands
CO	Colombia
KM	Comoros
CV	Cape Verde
CR	Costa Rica
CU	Cuba
CW	Curaçao
CX	Christmas Island
KY	Cayman Islands
CY	Cyprus
CZ	Czech Republic
DD	Federal Republic of Germany
DE	Germany
DJ	Djibouti
DM	Dominica
DK	Denmark
DO	Dominican Republic
DZ	Algeria
EC	Ecuador



Code	Description
EG	Egypt
ER	Eritrea
EH	Western Sahara
ES	Spain
EE	Estonia
ET	Ethiopia
FI	Finland
FJ	Fiji
FK	Falkland Islands (Malvinas)
FR	France
FO	Faroe Islands
FM	Micronesia – Federated States of
GA	Gabon
GB	United Kingdom
GE	Georgia
GG	Guernsey
GH	Ghana
GI	Gibraltar
GN	Guinea
GP	Guadeloupe
GM	Gambia
GW	Guinea-Bissau
GQ	Equatorial Guinea
GR	Greece
GD	Grenada
GL	Greenland
GT	Guatemala
GF	French Guiana



Code	Description
GU	Guam
GY	Guyana
HK	Hong Kong
HM	Heard Island and McDonald Islands
HN	Honduras
HR	Croatia
HT	Haiti
HU	Hungary
ID	Indonesia
IM	Isle of Man
IN	India
IO	British Indian Ocean Territory
IE	Ireland
IR	Iran – Islamic Republic of
IQ	Iraq
IS	Iceland
IL	Israel
IT	Italy
JM	Jamaica
JE	Jersey
JO	Jordan
JP	Japan
KZ	Kazakhstan
KE	Kenya
KG	Kyrgyzstan
KH	Cambodia
KI	Kiribati
KN	Saint Kitts and Nevis



Code	Description
KR	Korea – Republic of
KW	Kuwait
LA	Lao People's Democratic Republic
LB	Lebanon
LR	Liberia
LY	Libyan Arab Jamahiriya
LC	Saint Lucia
LI	Liechtenstein
LK	Sri Lanka
LS	Lesotho
LT	Lithuania
LU	Luxembourg
LV	Latvia
MO	Macao
MF	Saint Martin (French part)
MA	Morocco
MC	Monaco
MD	Moldova – Republic of
MG	Madagascar
MV	Maldives
MX	Mexico
MH	Marshall Islands
MK	Macedonia – the former Yugoslav Republic of
ML	Mali
MT	Malta
MM	Myanmar
ME	Montenegro
MN	Mongolia



Code	Description
MP	Northern Mariana Islands
MZ	Mozambique
MR	Mauritania
MS	Montserrat
MQ	Martinique
MU	Mauritius
MW	Malawi
MY	Malaysia
YT	Mayotte
NA	Namibia
NC	New Caledonia
NE	Niger
NF	Norfolk Island
NG	Nigeria
NI	Nicaragua
NU	Niue
NL	Netherlands
NO	Norway
NP	Nepal
NR	Nauru
NZ	New Zealand
OM	Oman
PK	Pakistan
PA	Panama
PN	Pitcairn
PE	Peru
PH	Philippines
PW	Palau



Code	Description
PG	Papua New Guinea
PL	Poland
PR	Puerto Rico
KP	Korea – Democratic People's Republic of
PT	Portugal
PY	Paraguay
PS	Palestinian Territory – Occupied
PF	French Polynesia
QA	Qatar
QZ	UNMI Kosovo
RE	Réunion
RO	Romania
RU	Russian Federation
RW	Rwanda
SA	Saudi Arabia
SD	Sudan
SN	Senegal
SG	Singapore
GS	South Georgia and the South Sandwich Islands
SH	Saint Helena – Ascension and Tristan da Cunha
SJ	Svalbard and Jan Mayen
SB	Solomon Islands
SL	Sierra Leone
SV	El Salvador
SM	San Marino
SO	Somalia
PM	Saint Pierre and Miquelon
RS	Serbia



Code	Description
SS	South Sudan
ST	Sao Tome and Principe
SR	Suriname
SK	Slovakia
SI	Slovenia
SE	Sweden
SZ	Swaziland
SX	Sint Maarten(D)
SC	Seychelles
SY	Syrian Arab Republic
TC	Turks and Caicos Islands
TD	Chad
TG	Togo
TH	Thailand
TJ	Tajikistan
TK	Tokelau
TM	Turkmenistan
TL	Timor-Leste
TO	Tonga
TT	Trinidad and Tobago
TN	Tunisia
TR	Turkey
TV	Tuvalu
TW	Taiwan – Province of China
TZ	Tanzania – United Republic of
UG	Uganda
UA	Ukraine
UM	United States Minor Outlying Islands



Code	Description
UY	Uruguay
US	United States
UZ	Uzbekistan
VA	Holy See (Vatican City State)
VC	Saint Vincent and the Grenadines
VE	Venezuela – Bolivarian Republic of
VG	Virgin Islands – British
VI	Virgin Islands – U.S.
VN	VietNam
VU	Vanuatu
WF	Wallis and Futuna
WS	Samoa
YE	Yemen
ZA	South Africa
CD	Congo – the Democratic Republic of the
ZM	Zambia
ZW	Zimbabwe

Network

Code	Description
CIMA	Cirrus Maestro
DGN	Discover Global Network
VISA	Visa
CIRR	Euro Cirrus
MAES	Maestro
MCRD	Mastercard
PLUS	PLUS Card
ECRD	EuroCard



Merchant State

Code	Description
AA	US Armed Forces – America
AE	US Armed Forces – Elsewhere
AK	Alaska
AL	Alabama
AP	US Armed Forces – Pacific
AR	Arkansas
AZ	Arizona
CA	California
CO	Colorado
CT	Connecticut
DC	District of Columbia
DE	Delaware
FL	Florida
GA	Georgia
GU	Guam
HI	Hawaii
IA	Iowa
ID	Idaho
IL	Illinois
IN	Indiana
KS	Kansas
KY	Kentucky
LA	Louisiana
MA	Massachusetts
MD	Maryland
ME	Maine
MH	Marshall Islands



Code	Description
MI	Michigan
MN	Minnesota
MO	Missouri
MP	Northern Mariana Islands
MS	Mississippi
MT	Montana
NC	North Carolina
ND	North Dakota
NE	Nebraska
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NV	Nevada
NY	New York
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VA	Virginia
VI	Virgin Islands
VT	Vermont
WA	Washington



Code	Description
WI	Wisconsin
WV	West Virginia
WY	Wyoming

Transaction Type

Code	Description
00	Debits (goods and services).
01	Debits for ATM cash withdrawals (on Visa and Mastercard networks). May also be used for the following manual cash disbursements: <ul style="list-style-type: none"> • Mastercard Authorisation transactions on Maestro cards only. • Visa Authorisation and Clearing transactions on Visa cards.
02	Adjustment credits.
09	Debits (goods with cash back)
10	Account Funding
11	Quasi Cash. Visa-specific quasi-cash transaction. This is used for specific merchants where the purchased items could be converted to cash (e.g., gaming chips, money orders, wire-transfer).
12	Debits (for manual cash disbursements). Type of transaction where cash is given to the cardholder, for example, from a bank branch by a member of staff using a Point of Sale (POS) terminal. <p>Note: Used for Clearing transactions on Mastercard Credit, Cirrus, Maestro, and Mastercard Debit.</p>
17	Debits (for manual cash disbursements). Type of transaction where cash is given to the cardholder, for example, from a bank branch by a member of staff using a Point of Sale (POS) terminal. <p>Note: Used for Authorisation transactions on Mastercard Credit, Cirrus, and Mastercard Debit.</p>
18	Unique Transaction (requires unique MCC). Mastercard-specific transaction category. Similar to Quasi-Cash, this is used for specific merchants where the purchased items could be converted to cash (e.g., gaming chips, money orders).
19	Debit Adjustments. May be received for non-card money transfers (out), manual or one-off balance adjustments or additional fees.
20	Credits (for refund) / Credit voucher or merchandise return authorisation
21	Credits (for deposit)
22	Credits for card load
23	Debits for card unload
26	Original Credits. Visa-specific Money Send transaction. Also called an Original Credit Transaction (OCT).
28	Credits (for Payment Transaction). Mastercard-specific Money Send transaction.



Code	Description
30	Balance inquiry service.
32	Visa Tokenisation - Tokenisation Eligibility. Only used by Visa
33	MDES / Visa Tokenisation. Tokenisation Authorisation
34	MDES / Visa Tokenisation. Activation Code Notification
35	MDES / Visa Tokenisation. Tokenisation Complete Notification
36	MDES / Visa Tokenisation. Token Event Notification.
37	Visa Tokenisation – Get Supported Cardholder Authentication Methods (for Approve with Authentication). Only used by Visa.
38	Visa Tokenisation – Device Binding. Only used by Visa.
39	Indicates an Account Verification transaction (eligibility inquiry) for a Debit Account Status Inquiry (ASI). A Debit ASI is a Visa service that checks if an amount can be debited from an account, Thredd uses this code for mapping from a debit transaction (authorisation code 00).
70	PIN change.
71	Card Data File Action (for example, new PAN or expdate).
72	PIN Unblock.
89	A Credit ASI that checks if an account is open and able to receive funds for a credit transaction.
91	PIN unblock.
92	PIN change.

ISO mti

Code	Description
0100	Authorisation
1240	Chargeback
0400	Auth Reversal
1240	Financial Reversal
1240	Chargeback - Non Credit
0120	Authorisation Advice
1240	Chargeback Reversal
0200	Financial Request
1240	Secondary Presentment



Code	Description
1240	Presentment
0220	Financial Advice



General FAQs

This section provides answers to frequently asked questions.

Types of Reports

What type of standard reports does Thredd provide?

Thredd provides the following standard reports to Program Managers:

- Clearing Report (transaction data)
- Non-Clearing Report (transaction data)
- Enhanced reports containing Level 2 and 3 data
- Balance reports

Note:

For Issuers and Self-Issuers, Thredd provides two additional reports:

- Fee Collection Report
- Quarterly Management Report (QMR)

For details, please contact your implementation manager or account manager.

What is a customised report?

Thredd can provide customised (bespoke) reports for your organisation, for example to meet specific sector or regional reporting requirements for Issuers/BIN Sponsors. These reports are in addition to our standard suite of reports. For more information, please contact your Thredd Account Manager.

Delivery of Reports

How are reports provided to customers?

Thredd provides your daily reports via **sFTP**¹. This is on a push only basis.

Are reports encrypted?

Yes. Thredd encrypts reports using the PGP standard.

Do you store reports and if so, for how long?

Thredd stores reports for up to 2 calendar days on the sFTP server, after which they are deleted from the server. Thredd archives the historical files for a limited period. For access to historical files, please raise a JIRA request.

¹Secure 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.



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.

Authentication

This includes checks to confirm the cardholder identity, such as PIN, CVV2 and CAVV.

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.

C

Card Scheme

Card network, such as MasterCard, Visa, or Discover, 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.

D

Discover Global Network

The Discover Global Network consists of a group of card networks acquired by Discover that operate in different market segments: - Discover: A credit card with similar operating model to American Express (i.e. a "three party model" where the card network is also the issuer and acquirer) that operates predominantly in the US. - Diners Club International: international card network aimed predominantly at corporate use cases such as Online Travel Agents and expense cards - Pulse: A US domestic PIN network used for debit card processing similar to Star or Accel.

E

External Host Interface (EHI)

The External Host Interface provides a facility to enable exchange of data between Thredd and external systems via our web services. All transaction data processed by Thredd is transferred to the External Host side via EHI in real time. For certain types of transactions, such as Authorisations, the External Host can participate in payment transaction authorisation.

I

ICA

The Interbank Card Association Number (ICA) is a five-digit number assigned by MasterCard to a financial institution, third-party processor or other member to identify the member in the transaction.

Issuer

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



M

Mastercard clearing cycle

Mastercard provides 6-8 clearing updates during each day, with details of financial transactions that are due for settlement.

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.

MNE (Mastercard Networks Exchange)

A US PIN debit network provider for opening access to US debit networks.

P

PGP

Pretty Good Privacy (PGP) is an encryption system used for both sending encrypted emails and encrypting sensitive files.

Presentments

Stage in a transaction where the funds authorised on a card are captured (deducted from the cardholder's account). Also known as Clearing.

Programme Manager

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

R

reconciliation cycle

Thredd receive six cycles of settlement data from Mastercard.

reconciliation date

The system processing date associated with the settlement of funds, as provided by Mastercard.

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.

Smart Client

Smart Client is Thredd's user interface for managing your account on the Thredd Platform. Smart Client is installed as a desktop application and requires a secure connection to Thredd systems in order to be able to access your account.

SSL Certification

An SSL certificate displays important information for verifying the owner of a website and encrypting web traffic with SSL/TLS, including the public key, the issuer of the certificate, and the associated subdomains.

T

Thredd Portal

Thredd Portal is Thredd's new web application for managing your cards and transactions on the Thredd Platform

U

UTC

Coordinated Universal Time or UTC is the primary time standard by which the world regulates clocks and time.



Document History

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

Version	Date	Reason	Revised by
1.0	17/09/2025	First version	WS



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Technical Publications

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