



Global Balance Reporting Guide

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

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About this Guide

This document is a reference guide that provides information on Thredd's Global Balance Reporting. The guide also describes relevant report elements, sub-elements and attributes.

Target Audience

Technical teams responsible for the handling and processing of the Thredd balance XML files.
You should have reasonable knowledge of XML/XSD and of the Cards industry.

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

If you are new to Thredd and want to understand when and how XML files are provided to you, the types of XML files available and how they can be used, see the [Introduction](#) and [Balance Data Files](#) topics.

To view an example of a Balance report file, see [Balance Report Example](#).

To view the current data schema, see [Balance Report XML Schema](#).

Note: For upcoming versions of the Balance XML schema, see the [XSD Schemas](#) section on the Documentation Portal.

For information about the record types and fields in the Balance XML file, see [Primary Elements](#).

Related Documents

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).
Smart Client Guide	Describes how to use the Thredd Smart Client to manage your account.
Thredd Portal Guide	Describes how to use the Thredd Portal to manage your card and transactions.
Web Services Guide (SOAP)	Describes how to use the Thredd SOAP web services API to manage your cards.
Cards API website (REST)	Describes how to use the Thredd REST-based Cards API to manage your cards.

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



SECTION 1: GETTING STARTED

You should read this section if you are new to Thredd reports in Global Balance Reporting. This will enable you to understand what types of reports are available and how they are provided.

Topics covered in this section:

- [About this Guide](#)
- [Introduction](#)
- [Transactional Data Files](#)
- [Transactional Data Schema](#)

Tip: To find out what has changed, see the [Document History](#).



1.1 Introduction

Thredd's Global Balance Reporting provides balance reports that you can receive at the local time you require, regardless of your organisation's timezone. A balance report contains details of card balances on the system in the past 24 hours. You can use the Balance report to confirm how much money is on a card according to Thredd systems (where Thredd maintain the balance), allowing you to compare the information you hold in your local card database.

Balance reports use Thredd's XML reporting system for Global Balance Reporting, which employs the Secure File Transfer Protocol (sFTP). In the reporting system, Thredd processes incoming requests from the Card Schemes (payment networks) using its real-time authorisation engine.

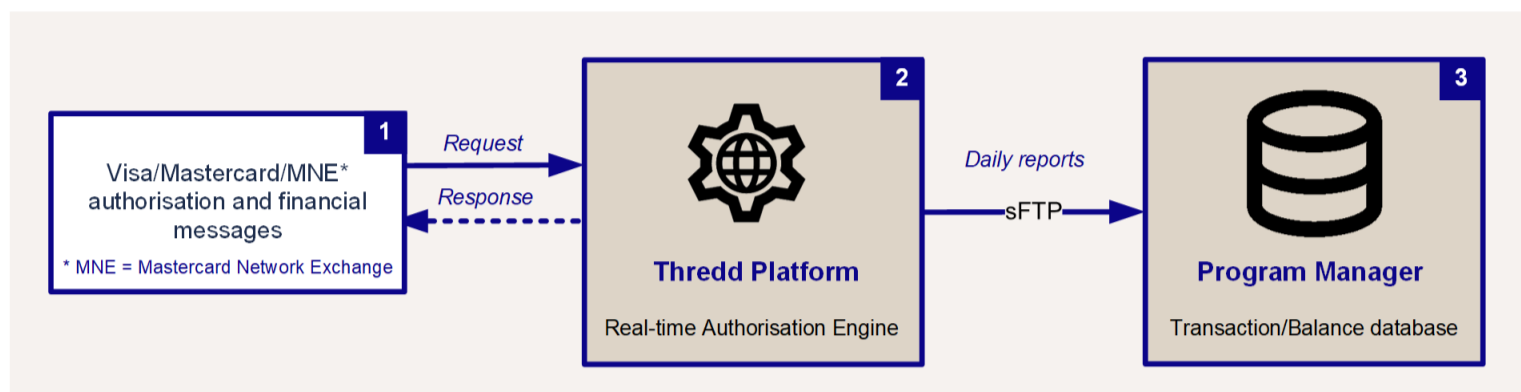


Figure 1: XML Reporting

1.1.1 Global Balance Report Details

Clients in the following EHI modes use these reports where Thredd maintains details of card balances. These include:

- Cooperative Processing (mode 2)
- Full Service Processing (mode 3)
- Gateway Processing with STIP (mode 4)

Note: You can also use reports for balances where EHI is not being used.

Global Balance Reporting ensures that reports contain details of the balance on each card at the time of your chosen cut off and generation. Therefore, Thredd can send you the balance data whenever required.

1.1.2 Other Types of Reports

In addition to reports for balances, Thredd provides these other types of reports:

- **Non-Clearing Data Transaction Report:** – contains details of daily authorisations, loads and unloads, Thredd fees and other authorisation data.
- **Clearing Data Transaction Report:** – contains details of financials, interchange fees, chargebacks and other presentment data for Issuers (BIN sponsors) and Self-Issuers. For more information, see the *Global Transaction Reporting Guide*.
- **Legacy Balance Report:** – this report provides details of the balance on each card on each card as at midnight UK time¹ or at a specific time when the XML is run. If you are migrating to the new Balance XML report, you may want to run this report until you are ready to switch over. Note that Thredd provides both types of reports. However, in the future, new clients will use the new balance XML report only.
- **Fee Collection Report:** – gives a summary of Scheme (VISA/Mastercard/MNE) Fees by ICA and currency. You can use this report to reconcile against Mastercard/Visa/MNE Settlement summary reports. The Fee Collection Report includes transaction categories such as Interregional non-financial ATM transaction fees, fees for ATM PIN management and ATM Balance Inquiry fees. For more information, contact your Thredd Implementation Manager or Account Manager.
- **Quarterly Scheme Report:** – contains information to complete your scheme regulatory reporting for Mastercard's Quarterly Management Reports and Visa's Global Operating Certificates. Thredd provides this report to Issuers and Self-Issuers. Sent on a quarterly basis, this report includes details such as the number of live cards, cards issued, and information on card activity and status. For more information, contact your Implementation Manager or Account Manager.

¹Local UK time, which is either Greenwich Mean Time (GMT) or British Summer Time (BST); For details, see: <https://www.gov.uk/when-do-the-clocks-change>.



1.2 Balance Data Files

For Global Balance Reporting, Thredd can supply you with daily Balance XML Report files using sFTP, which you can receive at your required cut-off time.

Note: Thredd deletes the sFTP files from the sFTP server after two calendar days. The files are stored on Thredd's archive server for a limited period. Bear in mind that if you need to keep transaction records over time, you must follow the right business processes for maintaining the records.

For an example of a Balance XML Report file, see [Balance XML Example](#).

1.2.1 File Sending Schedule

As a Global Balance Report consists of a snapshot of the balance at any time of day, the FromTime and ToTime in the file generation schedule is the same. The generation job for the file can take up to two hours. The following table summarises the time settings:

Time	Description
InitiationTime	The time of day you select for Thredd to start the generation of an individual report.
ToTime	The latest time threshold/end interval during the day for the timestamp transactions to be included in the report. InitiationTime is always >= to the ToTime.
FromTime	The earliest time threshold/start interval during the day for timestamp transactions to be included in the report. By default, FromTime = ToTime over a 24h period.
GenerationTime	The time needed to produce a report, spanning between InitiationTime and the time when the XML file for the report has been created.
TransportationTime	Disk and network time needed to copy a readily available XML file/report to the client sFTP folder.
DeliveryTime	The time when the XML file/report is available in the client's sFTP folder for pick-up.

Card Scheme Considerations

Though not essential, you can choose to run a Global Balance Report after the clearing cycles from the card schemes. Running a report after the clearing cycles considers the refund and chargeback amounts in the balances from Mastercard, Visa, and Discover transactions.

Note: Clearing cycles do not apply to MNE (Mastercard Network Exchange) transactions. This is because MNE sends transactions that are SMS messages, where authorisation and clearing data are in the same message.

The clearing cycles are as follows:

Scheme	Cycle Description
Mastercard	Mastercard has 6 clearing cycles per day, seven days per week. Mastercard sends Thredd the clearing files, which contain the settlement data. Thredd processes all 8 cycles before generating the report with clearing data. Data from cycles 5-8 from the night before and 1-4 from the current day provide the aggregate data of a settlement day for most regions. The cycles contain all the information you need to reconcile your settlements with Mastercard.
Visa	Visa provides two files, Domestic and International, each day with different timings for some regions (for example, Australia and Hong Kong). The domestic cycle starts at 9am, while the international cycle starts at mid-day, 7 days a week.
Discover	Clearing occurs once per day.



1.2.2 File Naming Convention

The Global Balance Report XML file uses the following naming convention: `THRD-PPPP-BAL-YYYYMMDDHHMM-YYYYMMDDHHMM.PX.xml`

Where:

- THRD = Thredd
- PPP = The 3-10 letter XML file prefix set up for your programme.
- BAL = Denotes the file as a balance.
- YYYY = Year (4 digits)
- MM = Month (2 digits)
- DD = Day (2 digits)

The two dates as `YYYYMMDDHHMM-YYYYMMDDHHMM` correspond to the From and To dates in year, month and day, which are the same. PX denotes the Production environment for the reports, where X is the value of the respective Production environment for generating reports.

For example:

`THRD-PPP-BAL-202405191300-202405191300.P1.xml`

Regenerated Reports

Thredd includes `_REG` in the filename of a Balance Report for regeneration. The following is an example:

- `THRD-PPP-BAL-202405191300-202405191300_REG.P1.xml`

The filename of the regenerated report includes the same From and To dates as the original report.

Note: Thredd increments a number for multiple regenerations. For example, the filename is as follows for a second regeneration of a Balance Report: `THRD-MCB-BAL-202401250000-202401260000_REG.P1(1).xml`.

Note: For details of which production environment applies to your programme, check with your Thredd implementation manager or account manager.

1.2.3 Encryption and Encoding

XML files are encrypted using Pretty Good Privacy, where keys are shared. For details, contact your implementation manager.

All of the XML data files are well-formed XML (UTF-8 encoded).

Note: As XML is case-sensitive, you should follow the correct casing for all XML elements and attribute names when processing the message.



1.3 Balance Data Schema

The Balance Data Schema describes the structure and possible data values of the Thredd Global Balance Report XML file .

You can validate the Balance files you receive against the Schema (XSD file) to check it is in the correct format.

The Balance Data Schema is an evolving standard and is subject to change as the standard evolves. When we make changes to the Balance Data Schema, we will implement a new version and notify you.

1.3.1 Schema Versions

The schema is not publicly available. Thredd sends schema files when a new version of the XML is published. The schema filename indicates the schema version number. The schema file contains a comments section with details of version changes.

For an example of the current Balance Data Schema, see [Balance XML Schema](#).

For a history of changes to the Balance Data Schema, see [Schema Changes](#).

Note: For upcoming/future versions of the Balance XML schema, see the [XSD Schemas](#) section on the Documentation Portal.

1.3.2 Schema Elements

An XML file conforming to the schema consists of the following elements:

- [Primary elements](#)
- [Sub-elements and attributes](#)



SECTION 2: PRIMARY ELEMENTS

This section describes the primary elements in the Balance XML schema for reports.



2.1 Primary Elements

Primary Elements are listed within a `<SCHEME>` parent element, which defines the top-level entities of the message.

- A `SCHEME` element can contain multiple `ACCOUNT` elements
- An `ACCOUNT` element can contain multiple `CARD` elements

2.1.1 Balance Report Example showing the Primary Elements

```
<?xml version="1.0" encoding="utf-8"?>
<SCHEME ID="ABC">
  <ACCOUNT>
    ...detail omitted...
    <CARD>...detail omitted...</CARD>
    <CARD>...detail omitted...</CARD>
  </ACCOUNT>
  <ACCOUNT>...detail omitted...</ACCOUNT>
  <ACCOUNT>...detail omitted...</ACCOUNT>
</SCHEME>
```



2.2 SCHEME

SCHEME records are used to identify the name of scheme used within Thredd. This is a container for the accounts element.

Child Element	Description	Data Type	Required	Constraints/ Permitted Values
ID	The ID attribute identifies the Scheme. This is typically absent for most clients.	xs:string	No	Alphanumeric
ACCOUNT	Account elements describe accounts linked to the Scheme.	ACCOUNT	No	See ACCOUNT

Example

```
<SCHEME>
  <ACCOUNT>
    ...detail omitted...
  </ACCOUNT>
</SCHEME>
```



2.3 ACCOUNT

The ACCOUNT element describes an account, balance and currency information. Cards linked to this account are described inside the CARD element.

An account is included in the Balance report if any of the conditions below are met:

- the account has a non-zero balance
- the account has blocked funds
- the account had a non-zero balance or blocked funds within the last two days

Accounts with a zero balance and no blocked funds will be excluded from the Balance report.

Note: Account Number ([ACCNO](#)) and Currency Code ([CURRCODE](#)) combine to form a unique record key. Only one instance of an ACCNO/CURRCODE combination can appear in the ACCOUNT element in a Balance report file.

For example:

- You can have two accounts with the same account numbers but different currency codes.
- You cannot have the same account number and the same currency code more than once.

Child Element	Description	Occurs	Data Type	Required	Constraints / Permitted Values
ACCNO	Account number.	1	<ACCNO>	Yes	See ACCNO
CURRCODE	Account 3-letter ISO currency code.	1	<CRDCURRCODE>	Yes	See CRDCURRCODE
ACCTYPE	Account type.	1	<ACCTYPE>	Yes	See ACCTYPE
SORTCODE	Agency Banking sort code (if applicable).	0-1	<SORTCODE>	Optional	See SORTCODE
BANKACC	Agency Banking account number assigned to the card account (if applicable).	0-1	<BANKACC>	Optional	See BANKACC
FEEBAND	Agency Banking Auth Fee Group code (if applicable).	0-1	xs:string	Optional	Alpha, maximum. 10 characters
PAYMENT	Additional payment options activated by card account holder.	0-1	<PAYMENT>	Optional	See PAYMENT
FINAMT	Full account balance. (If negative, will be signed, e.g., -7.00) See the following description on FINAMT	1	xs:decimal	Yes	Decimal value Empty fields allowed to support null values.
BLKAMT	Pending authorisations amount. (If negative, will be signed) See the following description on BLKAMT	1	xs:decimal	Yes	Decimal value Empty fields allowed to support null values.
AMTAVL	Account balance amount available (i.e., $AMTAVL = FINAMT - BLKAMT$). (If negative, will be signed) See the following description on AMTVAL	1	xs:decimal	Yes	Decimal value Empty fields allowed to support null values.
LINKEDTOKEN	If the card is linked to another card with a different account, then the field holds the Thredd public token of the linked card.	0-1	<LINKEDTOKEN>	Optional	See LINKEDTOKEN
CARD	A card linked to this account.	0-n	<CARD>	Optional	See CARD

Each of the three Account Balance child elements (FINAMT, BLKAMT and AMTAVL) can be updated by the following transaction types:

Note: For details of the transaction type records below, refer to the [Transaction XML Reporting Guide](#).



2.3.1 FINAMT

- CardFinancial transactions (RecordType ADV & REV)
- CardChrgBackRepRes transactions (RecordType CB, CBREV, REPRES & REPRESREV)
- CardLoadUnload transactions (RecordType LOAD, LOADREV, UNLOAD & UNLOADREV)
- CardFee transactions
- CardBalAdjust (RecType ADV & REV)
- Approved AgencyBanking transactions

2.3.2 BLKAMT

The BLKAMT element

- CardAuthorisation transactions (RecType ADV)
- A subsequent matching CardAuthorisation Reversal (RecType REV)

2.3.3 AMTAVL

AMTAVL = sum of FINAMT less BLKAMT

Example

```
<ACCOUNT>
  <ACCNO>1234567891012145</ACCNO>
  <CURRCODE>GBP</CURRCODE>
  <ACCTYPE>00</ACCTYPE>
  <FINAMT>238.76</FINAMT>
  <BLKAMT>10.00</BLKAMT>
  <AMTAVL>228.76</AMTAVL>
  <CARD>...detail omitted...</CARD>
  <CARD>...detail omitted...</CARD>
</ACCOUNT>
```



2.4 CARD

The CARD element describes a card linked to an ACCOUNT element.

Child Element	Description	Occurs	Data Type	Required	Constraints / Values
PAN	Primary Account Number.	1	<PAN>	Yes	See PAN
MASKEDPAN	Masked Primary Account Number (PAN) where six of the digits are replaced with the * character.	0-1	<MASKEDPAN>	Yes	See MASKEDPAN
VIRTUAL	Indicates if the card is a physical or virtual card.	1	<VIRTUAL>	Yes	See VIRTUAL
PRIMARY	Indicates whether or not this is the primary card for the account.	1	<PRIMARY>	Yes	See PRIMARY
MVC	Indicates whether or not the token of the card is for a Master Virtual Card (MVC)	0-1	<MVC>	Optional	See MVC
CRDPRODUCT	The Card Scheme (payment network), which is either Visa (VISA) or Mastercard (MCRD).	1	<CRDPRODUCT>	Yes	See CRDPRODUCT
PROGRAMID	The Co-Brand (i.e. Sub-Scheme) that the Program Manager operates.	1	<PROGRAMID>	Optional	See PROGRAMID
CUSTCODE	This is the reference for the card and will only have a value if a reference was included in the CustAccount field. The token number can be used for this field.	1	<CUSTCODE>	Yes	See CUSTCODE
STATCODE	The status of the card.	1	<STATCODE>	Yes	See STATCODE
EXPDATE	The expiry date assigned when the card is created. This is either the date you specified when creating the card, or, if a date was not specified, it is based on the default Card Scheme (payment network) validity period in months (i.e., 36 months from the date of card creation). This date is embossed on the card.	1	<EXPDATE>	Yes	See EXPDATE
GPSEXPDATE	The expiry date you specified on activation of the card or on card activation and load. If no expiry date is specified, this date is based on the Thredd validity period in days configured at product level (e.g., 1095 days from the date of card activation).	1	<GPSEXPDATE>	Yes	See GPSEXPDATE
CRDACCNO	Account number of the card. This will be the same as the PAN.	1	<CRDACCNO>	Yes	See CRDACCNO
PRIMARYTOKEN	<p>If you are able to receive full PAN details for your cards, then this field provides the full Primary Account Number (PAN) of the card, as follows:</p> <ul style="list-style-type: none"> • If the card is a primary card, then this field will display the PAN of the primary card • If the card is a secondary card, then this field will display the PAN of the linked primary card <p>Note: This field will not be displayed if you do not receive full PAN or this is a Multi-FX card.</p>	1	<PRIMARYTOKEN>	Optional	See PRIMARYTOKEN
CRDCURRCODE	The 3-digit ISO currency code linked to the card.	1	<CRDCURRCODE>	Yes	See CRDCURRCODE
LINKEDTOKEN	If the card is linked to another card with a different account, then this field holds the Thredd public token of the linked card.	0-1	<LINKEDTOKEN>	Optional	See LINKEDTOKEN



Child Element	Description	Occurs	Data Type	Required	Constraints / Values
PRODUCTID	Indicates the ID (unique numeric identifier) of the Thredd product associated with the card.	1	xs:string	Yes	See PRODUCTID
LASTUPDATED	Timestamp indicating at what point the reported balance was in effect. This is also the date and time of the last transaction for the current card before the balance report was generated.	1	xs:string	Yes	Maximum 14 characters, DateTime in the format: YYYYMMDDHHMMSS

Example

```

<ACCOUNT>
  ...detail omitted...
  <CARD>
    <PAN>1234567812345678</PAN>
    <MASKEDPAN>123456*****5678</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>Y</PRIMARY>
    <MVC>N</MVC>
    <CRDPRODUCT>ABCD</CRDPRODUCT>
    <PROGRAMID>FEDCBA</PROGRAMID>
    <CUSTCODE></CUSTCODE>
    <STATCODE>00</STATCODE>
    <EXPDATE>2022-01-31</EXPDATE>
    <GPSEXPDATE>2021-01-31</GPSEXPDATE>
    <CRDACCNO>DEF123</CRDACCNO>
    <PRIMARYTOKEN>234321042355666</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>6543210123456789</LINKEDTOKEN>
    <PRODUCTID>9001</PRODUCTID>
    <LASTUPDATED>20190307045701</LASTUPDATED>
  </CARD>
  <CARD>
    <PAN>8765432187654321</PAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>N</PRIMARY>
    <MVC>Y</MVC>
    <CRDPRODUCT>ABCD</CRDPRODUCT>
    <PROGRAMID>FEDCBA</PROGRAMID>
    <CUSTCODE></CUSTCODE>
    <STATCODE>00</STATCODE>
    <EXPDATE>2022-01-15</EXPDATE>
    <GPSEXPDATE>2021-01-15</GPSEXPDATE>
    <CRDACCNO>DEF123</CRDACCNO>
    <PRIMARYTOKEN>234321042355666</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>6543210123456789</LINKEDTOKEN>
    <PRODUCTID>9001</PRODUCTID>
    <LASTUPDATED>20181012162432</LASTUPDATED>
  </CARD>
</ACCOUNT>

```



SECTION 3: SUB-ELEMENTS AND ATTRIBUTES

This section describes the sub-elements and attributes in the Balance XML schema.



3.4 Sub-elements and Attributes

This section describes the message sub-elements and attributes, listed below in alphabetical order.

ACCNO	EXPDATE	PRIMARY
ACCTYPE	ID	PRIMARYTOKEN
BANKACC	LINKEDTOKEN	PRODUCTID
CRDACCNO	MVC	PROGRAMID
CRDCURRCODE	MASKEDPAN	SORTCODE
CRDPRODUCT	PAN	STATCODE
CUSTCODE	PAYMENT	VIRTUAL

3.4.1 ACCNO

The ACCNO element is used to describe the account number in the ACCOUNT element. This number is the 16-19 digit Thredd public token of the created card, and is generated by Thredd. It uses the ACCNO data type.

Description	Base Data Type	Constraints / Permitted Values
The 16-19 digit Thredd public token of the created card generated by Thredd.	xs:string	Numeric, 16-19 characters.

Example

```
<ACCNO>5432160123456789</ACCNO>
```

3.4.2 ACCTYPE

The ACCTYPE element is used to indicate the type of card account.

Description	Base Data Type	Constraints / Permitted Values
Account card type.	xs:string	Numeric string Valid values are: 00 = Domestic Maestro 01 = Mastercard 02 = Visa 07 = Discover Empty to enable Null value support

Example

```
<ACCTYPE>00</ACCTYPE>
```

3.4.3 BANKACC

The BANKACC element indicates the agency banking account number assigned to the cardholder's account.



Description	Base Data Type	Constraints / Permitted Values
Virtual agency bank account number assigned to the cardholder's account.	xs:string	Numeric, 8 characters.

Example

```
<BANKACC>12345678</BANKACC>
```

3.4.4 CRDACCNO

The CRDACCNO is used to describe the account number in the CARD element. It uses the CRDACCNO data type.

Description	Base Data Type	Constraints / Permitted Values
Card Account Number.	Xs:string	Numeric, 16-19 characters

Example

```
<CRDACCNO>5432160123456789</CRDACCNO>
```

3.4.5 CRDCURRCODE

- The CURRCODE element indicates the currency the ACCOUNT operates.
- The CRDCURRCODE indicates the currency the CARD operates.

Both elements are based on the CRDCURRCODE data type.

Description	Base Data Type	Constraints / Permitted Values
Currency code (ISO 3 digit).	xs:string	Alphanumeric, maximum 3 characters. Empty fields are allowed for null support in CURRCODE.

Example

```
<CURRCODE>GBP</CURRCODE>
<CRDCURRCODE>GBP</CRDCURRCODE>
```

3.4.6 CRDPRODUCT

The CRDPRODUCT element is used to indicate the card network, which is either Visa (VISA) or Mastercard (MCRD).

Description	Base Data Type	Constraints / Permitted Values
The Card Scheme (payment network), which is either Visa (VISA) or Mastercard (MCRD).	xs:string	Alphanumeric, maximum 4 characters.

Example

```
<CRDPRODUCT>MCRD</CRDPRODUCT>
```

3.4.7 CUSTCODE

This is the reference for the card and will only be populated if a reference has been included in the [CustAccount](#) field.

Description	Base Data Type	Constraints / Permitted Values
This is the reference for the card and will only have a value if a	xs:string	Numeric, maximum 8 characters.



Description	Base Data Type	Constraints / Permitted Values
reference was included in the CustAccount field. The token number can be used for this field.		

Example

```
<CUSTCODE>12345678</CUSTCODE>
```

3.4.8 EXPDATE

The EXPDATE element indicates the expiry date of the card as specified when the card is created.

Description	Base Data Type	Constraints / Permitted Values
The expiry date assigned when the card is created. This is either the date you specified when creating the card, or, if a date was not specified, it is based on the default Card Scheme (payment network) validity period in months (e.g., 36 months from the date of card creation). This date is embossed on the card.	xs:string	Alphanumeric, maximum 10 characters, in the format: YYYY-MM-DD.

Example

```
<EXPIRYDATE>2021-01-31</EXPIRYDATE>
```

3.4.9 GPSEXPDATE

The GPSEXPDATE element indicates the expiry date of the card as specified when the card is activated.

Description	Base Data Type	Constraints / Permitted Values
<p>The expiry date you specified on activation of the card or on card activation and load. If no expiry date is specified, this date is based on the Thredd validity period in days configured at product level (e.g., 1095 days from the date of card activation).</p> <p>Note: If there is an unknown card without an expiry date (primarily found in the event of a BIN attack) Thredd will convert the null Thredd Expiry Date to an empty string.</p>	xs:string	Alphanumeric, maximum 10 characters, in the format: YYYY-MM-DD.

Example

```
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
```

3.4.10 ID

The ID attribute identifies the scheme to which the Balance XML data belongs.

Description	Base Data Type	Constraints / Permitted Values
Scheme to which the balance XML belongs. This is typically blank.	xs:string	Alphanumeric, maximum 3 characters.

Example

```
<SCHEME ID="ABC">
```



3.4.11 LINKEDTOKEN

If the card is linked to another card with a different account, then this field holds the Thredd public token of the linked card.

Description	Base Data Type	Constraints / Permitted Values
This field is populated when the card is linked to another card on a different account. If the card is not linked then this element may be omitted (i.e. not presented at all).	xs:string	Thredd full length public token. Numeric, 16 to 19 digits length.

Example

```
<LINKEDTOKEN>6543210123456789</LINKEDTOKEN>
```

3.4.12 MASKEDPAN

Masked Primary Account Number (PAN) where six of the digits are replaced with the * character.

Description	Base Data Type	Constraints / Permitted Values
Masked Primary Account Number (PAN).	xs:string	Maximum 16 characters.

Example

```
<MASKEDPAN>556752*****6789</MASKEDPAN>
```

3.4.13 MVC

Indicates whether or not the token is a Master Virtual Card (MVC).

Description	Base Data Type	Constraints / Permitted Values
Indicates whether or not the token is a Master Virtual Card (MVC).	xs:string	Alphanumeric string, maximum 1 character.

```
<MVC>Y</MVC>
```

3.4.14 PAN

The PAN element is used to indicate the Primary Account Number of a CARD element. If you are not PCI DSS Compliant then will contain the Thredd 16-digit public token.

Description	Base Data Type	Constraints / Permitted Values
Primary Account Number.	xs:string	Numeric, 14 to 19 characters.

Example

```
<PAN>1234567812345678</PAN>
```

Thredd 16-digit public token

The format of the 16-digit Thredd public token is as follows:

xxxYYYYYYYYzzzz

where:

- xxx – is the 3 digits derived from the Thredd internal scheme ID
- YYYYYYYYYY – is the 9-digit Thredd public token



- zzzz – is the last 4 digits of the card's PAN

3.4.15 PAYMENT

The PAYMENT element describes additional payment options selected by the card account holder.

Description	Base Data Type	Constraints / Permitted Values																				
Additional payment options activated by the card account holder. The code is a combination of the code for activated receipt options and the code for activated payment options.	xs:string	Alphanumeric string of 4 characters. Valid receipt values are: <table border="1" data-bbox="1073 819 1852 1121"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>R0</td> <td>No Receipt Options</td> </tr> <tr> <td>R1</td> <td>BACS Receipts Only</td> </tr> <tr> <td>R2</td> <td>Faster Payment Receipts Only</td> </tr> <tr> <td>R5</td> <td>Both Receipt Options</td> </tr> </tbody> </table> Valid payment values are: <table border="1" data-bbox="1073 1261 1852 1564"> <thead> <tr> <th>Value</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>P0</td> <td>No Outbound Options</td> </tr> <tr> <td>P1</td> <td>Outbound Faster Payments Only</td> </tr> <tr> <td>P2</td> <td>Direct Debit Payments Only</td> </tr> <tr> <td>P5</td> <td>Both Outbound Payments Option</td> </tr> </tbody> </table>	Value	Description	R0	No Receipt Options	R1	BACS Receipts Only	R2	Faster Payment Receipts Only	R5	Both Receipt Options	Value	Description	P0	No Outbound Options	P1	Outbound Faster Payments Only	P2	Direct Debit Payments Only	P5	Both Outbound Payments Option
Value	Description																					
R0	No Receipt Options																					
R1	BACS Receipts Only																					
R2	Faster Payment Receipts Only																					
R5	Both Receipt Options																					
Value	Description																					
P0	No Outbound Options																					
P1	Outbound Faster Payments Only																					
P2	Direct Debit Payments Only																					
P5	Both Outbound Payments Option																					

Example

```
<PAYMENT>R5P1</PAYMENT>
```

3.4.16 PRIMARY

The PRIMARY element indicates whether or not the card is the Primary card on the account. There can only be one Primary card on a given account.

Description	Base Data Type	Constraints / Permitted Values
Primary Account flag.	xs:string	Valid values: Y = Yes N = No

Example

```
<PRIMARY>Y</PRIMARY>
```

3.4.17 PRIMARYTOKEN

Provides the full Primary Account Number (PAN) of the card.

Note: This field is only available if you receive the full, unencrypted PAN; if you do not receive the full PAN, then this field will not appear.



Description	Base Data Type	Constraints / Permitted Values
Provides the full Primary Account Number (PAN) of the card. <ul style="list-style-type: none"> If the card is a primary card, then this field will display the PAN of the primary card If the card is a secondary card, then this field will display the PAN of the linked primary card 	xs:string	Thredd full length PAN. Numeric, 16 to 19 digits length.

Example

```
<PRIMARYTOKEN>234321042355666</PRIMARYTOKEN>
```

3.4.18 PRODUCTID

The PRODUCTID element indicates the ID of product associated with the card.

Description	Base Data Type	Constraints / Permitted Values
The ID of the product associated with the card.	xs:string	Numeric, 5 maximum.

Example

```
<PRODUCTID>1234</PRODUCTID>
```

3.4.19 PROGRAMID

The PROGRAMID element indicates the program to which the card is linked.

Description	Base Data Type	Constraints / Permitted Values
Program Identifier, the Co-Brand (i.e. Sub-Scheme) that the Programme Manager operates.	xs:string	Alphanumeric, maximum 6 characters.

Example

```
<PROGRAMID>FEDCBA</PROGRAMID>
```

3.4.20 SORTCODE

The SORTCODE element indicates the agency banking sort code assigned to the card program.

Description	Base Data Type	Constraints / Permitted Values
Agency banking sort code applicable to the card program.	xs:string	Numeric, 6 characters.

Example

```
<SORTCODE>123456</SORTCODE>
```

3.4.21 STATCODE

The STATCODE element indicates the card status.

Description	Base Data Type	Constraints / Permitted Values
The card status.	xs:string	Numeric, maximum 2 characters,



Description	Base Data Type	Constraints / Permitted Values
		see Card Status Codes .

Example

```
<STATCODE>00</STATCODE>
```

3.4.22 VIRTUAL

The VIRTUAL element indicates whether the card is a physical or a virtual card.

Description	Base Data Type	Constraints / Permitted Values
Physical or virtual card flag.	xs:string	Valid values: Y = Virtual card N = Physical card

Example

```
<VIRTUAL>Y</VIRTUAL>
```



SECTION 4: APPENDICES

This section provides a list of appendices.



4.1 Appendices

Refer to the table below for details of available appendices:

Appendix	Description
Card Status Codes	Card status codes.
Balance Report Example	Provides an example of a balance report.
Balance Report XML Schema	Provides a description of the balance report XML schema.



4.2 Card Status Codes

The table below provides details of possible card status codes. These are status values that you can set for a card via Smart Client, Thredd Portal, the Thredd API or the Cards API. For more details, refer to the *Web Services Guide SOAP* or the *Cards API* website).

Status Code	Description
00	All Good. Indicates that the card is good for use, but does not indicate whether it is active.
02	Card not yet activated
04	Capture card
05	Do not honour
14	Invalid card (if you receive this status, it indicates that this card does not exist on the Thredd system and was used for a fraudulent transaction)
41	Lost card
43	Stolen card
46	Closed account
54	Expired card
57	Transaction not permitted to cardholder
59	Suspected fraud
62	Restricted card
63	Security violation
70	Cardholder to contact Issuer (BIN sponsor).
83	Card destroyed
98	Refund given to customer
99	Card voided
G1	A short-term block which temporarily blocks card usage for all card transactions (excluding Credits and Refunds) for a short period.
G2	Short-term full block (all transactions are blocked).
G3	Long-term block (excluding Credits and Refunds).
G4	Long-term full block (all transactions are blocked).
G5	Thredd Protect: A short-term block which temporarily blocks card usage for all card transactions (excluding Credits and Refunds) for a short period.
G6	Thredd Protect: Short-term full block (all transactions are blocked).
G7	Thredd Protect: Long-term block (excluding Credits and Refunds).



Status Code	Description
G8	Thredd Protect: Long-term full block (all transactions are blocked).
G9	IVR Lost/Stolen block. Non-reversible status, equivalent to status code 41.



4.3 Balance Report Example

Below is an example of a Balance report, containing fictional data. For a description of the XML schema, see Balance Report XML Schema.

```
<?xml version="1.0" encoding="UTF-8"?>
<SCHEME ID="MadCap:variable name="General.BrandName" xmlns:MadCap="http://www.madcapsoftware.com/Schemas/MadCap.xsd" />
  <ACCOUNT>
    <ACCNO>3641040414129330</ACCNO>
    <CURRCODE>GBP</CURRCODE>
    <ACCTYPE>01</ACCTYPE>
    <FINAMT>5.70</FINAMT>
    <BLKAMT>0.00</BLKAMT>
    <AMTAVL>5.70</AMTAVL>
    <LINKEDTOKEN>1234040414129331</LINKEDTOKEN>
  <CARD>
    <PAN>1234040414129330</PAN>
    <MASKEDPAN>123404*****9330</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>Y</PRIMARY>
    <MVC>N</MVC>
    <CRDPRODUCT>MCRD</CRDPRODUCT>
    <PROGRAMID>PMT</PROGRAMID>
    <CUSTCODE>14129330</CUSTCODE>
    <STATCODE>00</STATCODE>
    <EXPDATE>2022-01-31</EXPDATE>
    <GPSEXPDATE>2021-01-31</GPSEXPDATE>
    <CRDACCNO>3641040414129330</CRDACCNO>
    <PRIMARYTOKEN>1234040414129330</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>3641040414129330</LINKEDTOKEN>
    <PRODUCTID>1234</PRODUCTID>
    <LASTUPDATED>20190306141804</LASTUPDATED>
  </CARD>
  <CARD>
    <PAN>1234241730512284</PAN>
    <MASKEDPAN>123424*****2284</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>N</PRIMARY>
    <MVC>Y</MVC>
    <CRDPRODUCT>MCRD</CRDPRODUCT>
    <PROGRAMID>PMT</PROGRAMID>
    <CUSTCODE>30512284</CUSTCODE>
    <STATCODE>00</STATCODE>
    <EXPDATE>2022-01-31</EXPDATE>
    <GPSEXPDATE>2021-01-31</GPSEXPDATE>
    <CRDACCNO>3641040414129330</CRDACCNO>
    <PRIMARYTOKEN>1234241730512284</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>3641040414129330</LINKEDTOKEN>
    <PRODUCTID>1234</PRODUCTID>
    <LASTUPDATED>20190128010438</LASTUPDATED>
  </CARD>
</ACCOUNT>
  <ACCOUNT>
    <ACCNO>1234002317022966</ACCNO>
    <CURRCODE>GBP</CURRCODE>
    <ACCTYPE>01</ACCTYPE>
    <FINAMT>28.45</FINAMT>
    <BLKAMT>0.00</BLKAMT>
    <AMTAVL>28.45</AMTAVL>
  <CARD>
    <PAN>1234002317022966</PAN>
    <MASKEDPAN>123400*****2966</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>Y</PRIMARY>
    <MVC>N</MVC>
    <CRDPRODUCT>MCRD</CRDPRODUCT>
    <PROGRAMID>PMT</PROGRAMID>
    <CUSTCODE>17022966</CUSTCODE>
    <STATCODE>00</STATCODE>
```



```
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>3641002317022966</CRDACCNO>
<PRIMARYTOKEN>1234002317022966</PRIMARYTOKEN>
<CRDCURRCODE>GBP</CRDCURRCODE>
<PRODUCTID>1234</PRODUCTID>
<LASTUPDATED>20190207204750</LASTUPDATED>
</CARD>
</ACCOUNT>
<ACCOUNT>
<ACCNO>3213425220704785</ACCNO>
<CURRCODE>EUR</CURRCODE>
<ACCTYPE>01</ACCTYPE>
<FINAMT>-7.00</FINAMT>
<BLKAMT>0.00</BLKAMT>
<AMTAVL>-7.00</AMTAVL>
<LINKEDTOKEN>3213425220704785</LINKEDTOKEN>
<CARD>
<PAN>3213366722963138</PAN>
<MASKEDPAN>3213*****3138</PAN>
<VIRTUAL>N</VIRTUAL>
<PRIMARY>N</PRIMARY>
<MVC>Y</MVC>
<CRDPRODUCT>MCRD</CRDPRODUCT>
<PROGRAMID>448</PROGRAMID>
<CUSTCODE>22963138</CUSTCODE>
<STATCODE>00</STATCODE>
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>3213425220704785</CRDACCNO>
<PRIMARYTOKEN>3213425220704785</PRIMARYTOKEN>
<CRDCURRCODE>EUR</CRDCURRCODE>
<LINKEDTOKEN>3213425220704785</LINKEDTOKEN>
<PRODUCTID>1234</PRODUCTID>
<LASTUPDATED>20190301063737</LASTUPDATED>
</CARD>
<CARD>
<PAN>3213425220704785</PAN>
<MASKEDPAN>321342*****4785</MASKEDPAN>
<VIRTUAL>N</VIRTUAL>
<PRIMARY>Y</PRIMARY>
<MVC>N</MVC>
<CRDPRODUCT>MCRD</CRDPRODUCT>
<PROGRAMID>448</PROGRAMID>
<CUSTCODE>20704785</CUSTCODE>
<STATCODE>00</STATCODE>
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>3213425220704785</CRDACCNO>
<CRDCURRCODE>EUR</CRDCURRCODE>
<PRIMARYTOKEN>3213425220704785</PRIMARYTOKEN>
<LINKEDTOKEN>3213425220704785</LINKEDTOKEN>
<PRODUCTID>1234</PRODUCTID>
<LASTUPDATED>20190303181455</LASTUPDATED>
</CARD>
<CARD>
<PAN>3219518230396859</PAN>
<MASKEDPAN>321951*****6859</MASKEDPAN>
<VIRTUAL>N</VIRTUAL>
<PRIMARY>N</PRIMARY>
<MVC>Y</MVC>
<CRDPRODUCT>MCRD</CRDPRODUCT>
<PROGRAMID>448</PROGRAMID>
<CUSTCODE>30396859</CUSTCODE>
<STATCODE>00</STATCODE>
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>3213425220704785</CRDACCNO>
<CRDCURRCODE>EUR</CRDCURRCODE>
<PRIMARYTOKEN>3213425220704785</PRIMARYTOKEN>
<LINKEDTOKEN>3213425220704785</LINKEDTOKEN>
```



```
<PRODUCTID>1234</PRODUCTID>
<LASTUPDATED>20190129051659</LASTUPDATED>
</CARD>
</ACCOUNT>
<ACCOUNT>
  <ACCNO>5276026307791793</ACCNO>
  <CURRCODE>GBP</CURRCODE>
  <ACCTYPE>01</ACCTYPE>
  <FINAMT>5.00</FINAMT>
  <BLKAMT>0.00</BLKAMT>
  <AMTAVL>5.00</AMTAVL>
  <LINKEDTOKEN>5273593578585571</LINKEDTOKEN>
  <CARD>
    <PAN>5276026307791793</PAN>
    <MASKEDPAN>527602*****1793</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>N</PRIMARY>
    <MVC>Y</MVC>
    <CRDPRODUCT>MCRD</CRDPRODUCT>
    <PROGRAMID>PMT</PROGRAMID>
    <CUSTCODE>07791793</CUSTCODE>
    <STATCODE>00</STATCODE>
    <EXPDATE>2022-01-31</EXPDATE>
    <GPSEXPDATE>2021-01-31</GPSEXPDATE>
    <CRDACCNO>5273593578585571</CRDACCNO>
    <PRIMARYTOKEN>5273593578585571</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>5273593578585571</LINKEDTOKEN>
    <PRODUCTID>1234</PRODUCTID>
    <LASTUPDATED>20190226112604</LASTUPDATED>
  </CARD>
</ACCOUNT>
<ACCOUNT>
  <ACCNO>5273593578585571</ACCNO>
  <CURRCODE>GBP</CURRCODE>
  <ACCTYPE>01</ACCTYPE>
  <FINAMT>2.75</FINAMT>
  <BLKAMT>0.00</BLKAMT>
  <AMTAVL>2.75</AMTAVL>
  <LINKEDTOKEN>5273593578585571</LINKEDTOKEN>
  <CARD>
    <PAN>5273593578585571</PAN>
    <MASKEDPAN>527359*****5571</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
    <PRIMARY>Y</PRIMARY>
    <MVC>N</MVC>
    <CRDPRODUCT>MCRD</CRDPRODUCT>
    <PROGRAMID>PMT</PROGRAMID>
    <CUSTCODE>78585571</CUSTCODE>
    <STATCODE>00</STATCODE>
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    <GPSEXPDATE>2021-01-31</GPSEXPDATE>
    <CRDACCNO>5273593578585571</CRDACCNO>
    <PRIMARYTOKEN>5273593578585571</PRIMARYTOKEN>
    <CRDCURRCODE>GBP</CRDCURRCODE>
    <LINKEDTOKEN>5273593578585571</LINKEDTOKEN>
    <PRODUCTID>1234</PRODUCTID>
    <LASTUPDATED>20190113231425</LASTUPDATED>
  </CARD>
</ACCOUNT>
<ACCOUNT>
  <ACCNO>4321000987654321</ACCNO>
  <CURRCODE>USD</CURRCODE>
  <ACCTYPE>02</ACCTYPE>
  <FINAMT>-15.81</FINAMT>
  <BLKAMT>0.00</BLKAMT>
  <AMTAVL>-15.81</AMTAVL>
  <CARD>
    <PAN>4321000987654321</PAN>
    <MASKEDPAN>432100*****4321</MASKEDPAN>
    <VIRTUAL>N</VIRTUAL>
```



```
<PRIMARY>Y</PRIMARY>
<MVC>N</MVC>
<CRDPRODUCT>VISA</CRDPRODUCT>
<PROGRAMID>EXVUSD</PROGRAMID>
<CUSTCODE>78636420</CUSTCODE>
<STATCODE>14</STATCODE>
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>4321000987654321</CRDACCNO>
<PRIMARYTOKEN>4321000987654321</PRIMARYTOKEN>
<CRDCURRCODE>USD</CRDCURRCODE>
<PRODUCTID>4321</PRODUCTID>
<LASTUPDATED>20190226010433</LASTUPDATED>
</CARD>
</ACCOUNT>
<ACCOUNT>
<ACCNO>5679871234554321</ACCNO>
<CURRCODE>GBP</CURRCODE>
<ACCTYPE>01</ACCTYPE>
<SORTCODE>012345</SORTCODE>
<BANKACC>12345678</BANKACC>
<FEEBAND>SAMPLE-AB</FEEBAND>
<PAYMENT>RSP1</PAYMENT>
<FINAMT>19.20</FINAMT>
<BLKAMT>17.00</BLKAMT>
<AMTAVL>2.20</AMTAVL>
<CARD>
<PAN>1234871234554321</PAN>
<MASKEDPAN>123487*****4321</MASKEDPAN>
<VIRTUAL>N</VIRTUAL>
<PRIMARY>Y</PRIMARY>
<MVC>N</MVC>
<CRDPRODUCT>MCRD</CRDPRODUCT>
<PROGRAMID>SAMPLE</PROGRAMID>
<CUSTCODE>05623001</CUSTCODE>
<STATCODE>00</STATCODE>
<EXPDATE>2022-01-31</EXPDATE>
<GPSEXPDATE>2021-01-31</GPSEXPDATE>
<CRDACCNO>5679871234554321</CRDACCNO>
<PRIMARYTOKEN>1234871234554321</PRIMARYTOKEN>
<CRDCURRCODE>GBP</CRDCURRCODE>
<PRODUCTID>1235</PRODUCTID>
<LASTUPDATED>20190303160638</LASTUPDATED>
</CARD>
</ACCOUNT>
</SCHEME>
```



4.4 Balance Report XML Schema

Below is a copy of the latest Balance Report XML schema.

```
<?xml version="1.0" encoding="UTF-8"?>
<xs:schema xmlns="" xmlns:xs="http://www.w3.org/2001/XMLSchema" xmlns:msdata="urn:schemas-microsoft-com:xml-msdata"
  id="Balances">
  <xs:complexType name="CARD">
    <xs:sequence>
      <xs:element name="PAN" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:minLength value="14"/>
            <xs:maxLength value="19"/>
            <xs:pattern value="^\d+$"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="MaskedPAN" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:maxLength value="16"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="VIRTUAL" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="Y"/>
            <xs:enumeration value="N"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="PRIMARY" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="Y"/>
            <xs:enumeration value="N"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="MVC" minOccurs="0" maxOccurs="1" nillable="true">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:enumeration value="Y"/>
            <xs:enumeration value="N"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="CRDPRODUCT" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:maxLength value="4"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="PROGRAMID" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:maxLength value="6"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
      <xs:element name="CUSTCODE" minOccurs="1" maxOccurs="1" nillable="false">
        <xs:simpleType>
          <xs:restriction base="xs:string">
            <xs:maxLength value="8"/>
          </xs:restriction>
        </xs:simpleType>
      </xs:element>
    </xs:sequence>
  </xs:complexType>

```



```
<xs:element name="STATCODE" type="STATCODE" minOccurs="1" maxOccurs="1" nillable="false"/>
<xs:element name="EXPDATE" minOccurs="1" maxOccurs="1" nillable="false">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:maxLength value="10"/>
      <xs:pattern value="^(20)\d\d[- /.](0[1-9]|1[012])[- /.](0[1-9]|[12][0-9]|3[01])$"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="GPSEXPDATE" minOccurs="0" maxOccurs="1" nillable="false">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:maxLength value="10"/>
      <xs:pattern value="^$|^^(20)\d\d[- /.](0[1-9]|1[012])[- /.](0[1-9]|[12][0-9]|3[01])$"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="CRDACCNO" type="ACCNO" minOccurs="1" maxOccurs="1" nillable="false"/>
<xs:element name="PRIMARYTOKEN" minOccurs="0" maxOccurs="1" nillable="false">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:minLength value="15"/>
      <xs:maxLength value="19"/>
      <xs:pattern value="^\d+$"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="CRDCURRCODE" type="CRDCURRCODE" minOccurs="1" maxOccurs="1" nillable="false"/>
<xs:element name="LINKEDTOKEN" type="xs:decimal" minOccurs="0" maxOccurs="1" nillable="false"/>
<xs:element name="PRODUCTID" minOccurs="0" maxOccurs="1" nillable="false">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:maxLength value="5"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
<xs:element name="LASTUPDATED" minOccurs="1" maxOccurs="1" nillable="false">
  <xs:simpleType>
    <xs:restriction base="xs:string">
      <xs:pattern value=""/>
      <xs:maxLength value="14"/>
      <xs:pattern
        value="([2-9]\d{3}((0[1-9]|1[012])(0[1-9]|1\d|2[0-8])|(0[13456789]|1[012])(29|30)|(0[13578]|1
[02])31)|((([2-9]\d)(0[48]|2468)[048]|13579)[26])|((([2468][048]|3579)[26])00)0229)([0-1][0-9]|[2][0-3])([0-5][0-9])([0-5][0-
9])"/>
    </xs:restriction>
  </xs:simpleType>
</xs:element>
</xs:sequence>
</xs:complexType>
<xs:complexType name="ACCOUNT">
  <xs:sequence>
    <xs:element name="ACCNO" type="ACCNO" minOccurs="1" maxOccurs="1" nillable="false"/>
    <xs:element name="CURRCODE" type="CRDCURRCODE" minOccurs="0" maxOccurs="1" nillable="false"/>
    <xs:element name="ACCTYPE" minOccurs="0" maxOccurs="1" nillable="false">
      <xs:simpleType>
        <xs:restriction base="xs:string">
          <xs:enumeration value="00"/>
          <xs:enumeration value="01"/>
          <xs:enumeration value="02"/>
          <xs:enumeration value="07"/>
        </xs:restriction>
      </xs:simpleType>
    </xs:element>
    <xs:element name="SORTCODE" type="SORTCODE" minOccurs="0" maxOccurs="1" nillable="false"/>
    <xs:element name="BANKACC" type="BANKACC" minOccurs="0" maxOccurs="1" nillable="false"/>
    <xs:element name="FEEBAND" minOccurs="0" maxOccurs="1" nillable="false">
      <xs:simpleType>
        <xs:restriction base="xs:string">
          <xs:maxLength value="10"/>
        </xs:restriction>
      </xs:simpleType>
    </xs:element>
  </xs:sequence>
</xs:complexType>
```



```
    </xs:simpleType>
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  </xs:restriction>
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</xs:schema>
```



4.4.1 Schema Changes for Global Reporting

Refer to the list of changes below.

Version	Description
V1.15	<i>MaskedPAN</i> element is now mandatory. Empty values added to the following attributes in the <ACCOUNT> field: CURRCODE, ACCTYPE, FINAMT, BLKAMT, and AMTAVL.
V1.14	ISO currency codes and ISO country codes removed.
V1.13	Added <i>MaskedPAN</i> element.
V1.12	Added the following codes to the schema: CUW, SXM, XCG.
V1.11	Added Discover card type to the ACCTYPE element. Updated minimum length requirement of PAN in <Card> to 14 digits. Added new ISO currency code: 924
V1.10	Added MVC token indicator to the <i>Card</i> sub-element
V1.00	New schema version.



General FAQs

This section provides answers to frequently asked questions.

Types of Reports

What type of reports does Thredd provide?

Thredd provides the following reports to Program Managers:

- Clearing Reports and Non-Clearing Reports for transactions
- Balance reports

Note:

For Issuers (BIN sponsors) 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

Can I configure the details provided in each report?

No, the Thredd reports are standard. If you require bespoke reports, please speak to your account manager.

How often are reports provided? Can I change this?

The Thredd reports are provided daily. For specific details regarding report timing, please speak to your account manager.

For more frequent transaction information, we recommend you use the External Host Interface (EHI) which provides transaction reporting in real-time.

How are reports provided to customers?

The daily reports are provided via sFTP. This is on a push only basis.

How often do you change the fields in the report?

Thredd will add new fields to the report in line with updates from the Card Schemes (payment network) or to reflect other changes relevant to the payments industry or our service. Currently the payment networks are Visa and Mastercard.

When we make changes to the reports, we will update the technical documentation and notify you of the change.

Are reports encrypted?

Yes. Reports are encrypted using the PGP standard.

How do I identify the version of the report?

The XML schema version is listed in the comments section of the schema, together with details of what has changed. See [Balance Report XML Schema](#). We currently do not provide the XML version within the XML report.

How large is a typical report?

This is based on the number of your transactions and can be anything from 1Kb to 2GB. We will split up anything larger than 2GB into smaller files: eg., *filename.001*, *filename.002* and so on.

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

Reports are stored for up to 2 calendar days on the sFTP server, after which they are deleted from the sFTP server. We keep an archive of historical files for a limited period. For access to historical files, please raise a JIRA request.

How can I use the reports?

You can use them to do the following:

- Update to your card balance/transaction database
- For card balance/transaction reconciliation purposes



Why is there a difference between the balance reported in the balance XML file and that in Smart Client?

For balance XML reports, a primary card shares the balance with secondary cards. In these scenarios, Thredd shows the combined balance of the primary card and all of its secondary cards. However, in Smart Client, a card's balance is its own balance only. This means Smart Client does not include the balance of any linked secondary cards.

For example, reported balance on a primary card:

- In Balance XML file: EUR 10,245.55
- In Smart Client: EUR 10,176.55
- Discrepancy: EUR 69.00

The difference of 69 EUR is the balance of the secondary token.

Note: This behaviour does not apply to Thredd portal as Thredd portal can share the balance between Primary and Secondary cards.



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.

B

BIN Attack

A BIN attack is a type of BIN scamming in which a fraudster takes the first six numbers and runs software to generate the rest of the numbers. After the fraudster identifies a full account number, they will test it via credit card testing.

C

Card Scheme (Network)

Card payment network, such as 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 (BIN sponsor) transfers the requested settlement amount to the acquirer and 'clears' the amount on the card, reducing the available card balance accordingly.

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 (BIN sponsor)

The card issuer, typically a financial organisation authorised to issue cards. The issuer has a direct relationship with the relevant Card Scheme (payment network).

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.

P

Pretty Good Privacy (PGP),

An encryption program that provides cryptographic privacy and authentication for data communication.

Program Manager

A Thredd 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

Quarterly Management Report which Issuers (BIN sponsors) send to their Card Scheme (payment network) on a quarterly basis. Contact your Scheme for details.

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 legacy desktop for managing your account on the Thredd 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.

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) Balance XML Reports

A UTC Balance XML Report allows a client to receive reports from Thredd at preset UTC times.



Document History

This section provides details of what has changed since in each document release.

Version	Date	Reason	Revised by
1.3	13/03/2026	Updated the description for the CUSTCODE field to state that it is the reference for the card and will only have a value if a reference was included in the CustAccount field. See Sub Elements and Attributes .	GF
	09/09/2025	Added a new Balance XML schema where the following attributes include empty fields to support null values: CURRCODE, ACCTYPE, FINAMT, BLKAMT, and AMTAVL. See Account element and Sub-elements and Attributes .	KD
	12/06/2025	Added new Balance XML schema where country and currency codes are removed (see Balance Report XML Schema). Removed country and currency codes reference sections.	KD
	01/05/2025	Added the MaskedPAN to the Card sub-element. Changed the Balance Report XML schema, and included new examples. See PRN-222	KD
	10/04/2025	Added currency code for the Caribbean Guilder currency (XCG) for Curacao and Sint Maartens that replaces Netherlands Antillean guilder (see ISO Currency Codes). Added Curacao and Sint Maartens to the currency list for this new currency.	KD
	07/03/2025	Ensured that all relevant references to the Discover Network are included.	KD
	11/02/2025	Added references to Thredd Portal, our new web application for managing your cards and transactions.	KD
	03/02/2025	Added an FAQ to explain differences between the balance reporting in the balance XML file and the balance in Smart Client for Primary and Secondary cards. See the FAQs .	WS
	09/01/2025	Added descriptions on the REG suffix used in filenames of regenerated reports. See File Naming Convention	KD
	21/11/2024	Updated minimum length requirement of PAN in <Card> to 14 digits. Added new ISO currency code: 924. See PRN-196 and PRN-197	KD
22/10/2024	Added Discover card type to the ACCTYPE element in the schema and in the list of Subelements and Attributes . See PRN-194 .	KD	



Version	Date	Reason	Revised by
	10/10/2024	Added the MVC token indicator to the Card sub-element, and included a new schema file, and updated examples. See PRN-192	KD
1.2	05/09/2024	First version available on the Documentation Portal in HTML	KD
1.1	26/06/2024	Updated the company address.	PC
	03/06/2024	Description change to remove unneeded references to UTC	KD
	17/05/2024	Improved descriptions for UTC Balance XML Reports. Note that the guide has been renamed from Balance XML Reporting guide to distinguish it from the new version where you can receive reports at any time you prefer.	KD
	21/03/2024	Updates to content and graphics to align with taxonomy updates on our Documentation Portal.	KD
	31/05/2023	Updated Operations email address to be occ@thredd.com	MW
	27/04/2023	Guide rebrand to reflect new company name and brand identity.	WS
1.0	03/02/2023	First version	WS



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