Thredd Portal: Cards and Transaction Management Guide

Version: 1.1

30 October 2025

Publication number: TPG-1.1-10/30/2025

For the latest technical documentation, see the Documentation Portal.

Thredd, Kingsbourne House, 229-231 High Holborn, London, WC1V 7DA

Support Email: occ@thredd.com

Support Phone: +44 (0) 203 740 9682

Copyright

About this document

This guide describes Thredd Portal: Cards and Transaction Management, which is used to manage your Thredd card programme.

Target Audience

This guide is aimed at users such as Payment Card Administrators and Customer Service Agents.

What's Changed?

To find out what's changed since the previous release, read the Document History section.

Related Documents

Refer to the table below for other documents which should be used in conjunction with this guide.

Document	Description
Smart Client Guide	How to use Smart Client to manage your Thredd card programmes.
Web Services Guide	How to use the Web Services API to integrate your applications to Thredd.
External Host Interface (EHI) Guide (XML version)	How to use the Thredd External Host Interface (EHI), and specifications on how to process and respond to messages received from EHI.
External Host Interface (EHI) Guide (JSON version)	
3D Secure (Apata)	How to use the Thredd 3D Secure service for Apata.
3D Secure (Cardinal)	How to use the Thredd 3D Secure Real-time Data eXchange (RDX) service for Cardinal, and how to implement a 3D Secure project with biometric / in-app authentication.
Fees Guide	How to set up and manage card fees for your card products on the Thredd system.
Tokenisation Service Guide	About the Mastercard and Visa token services and how Thredd supports tokenisation.
Connecting to Thredd Guide	Provides information on how to connect your applications securely to Thredd, using the Thredd Trust Framework. It is intended for Technical team(s) responsible for security and network configuration.

Tip: The latest Thredd technical documentation is available to read on the Documentation Portal and the Cards REST API website.

How to Use this Guide

If you are new to Thredd Portal: Cards and Transaction Management and want to understand how you can use it to view and manage your customers' transactions and card usage, begin by reading the following topics: Overview of Thredd Portal: Cards and Transaction Management, and Getting Started with Thredd Portal: Cards and Transaction Management.

1 Overview of Thredd Portal: Cards and Transaction Management

This topic introduces the Thredd Portal: Cards and Transaction Management, describes its key features and components, and explains how you can use it to manage your card programme.

Thredd Portal: Cards and Transaction Management is the user interface for managing card accounts and transactions on the Thredd Platform.

Using Thredd Portal: Cards and Transaction Management, you can:

- Use the home page to search for a card using the **Card Token**, or a transaction using a transaction ID
- Search for a card using additional criteria, such as First Name and Last Name of the cardholder.
- Display details about card activity, transaction type, and customer interaction
- View a card's activity and status history
- View a card's 3DS credentials
- Drill down into the details of a specific transaction. For example, to view the:
  - Precise Point-of-Sale where a transaction took place
  - Chip settings at the time of transaction
  - Data stored on the chip of an individual card
  - Cardholder verification results
  - Terminal capability
- Amend details and take appropriate actions, including:
  - Editing the cardholder details, for example, changing their address or phone number.
  - Editing the card configurations, for example, updating the Card Linkage Group or the Card Usage Group.
  - Adjusting the balance or loading / unloading an amount of money to a card.
  - Changing the card status, for example when a card has been lost or stolen.
  - Restoring blocked PINs and sending in-app notifications direct to customers
  - Providing customers with a clear explanation of transaction status
  - Accessing an instant easy-to-understand breakdown of card usage to share with customers
  - Applying filters when searching for a card

Note: For more information, see the Key Concepts Guide and the Introduction to Card Payments Guide.

1.1 About the Card Payment Process

To understand what information Thredd Portal shows and how you can use it to manage your customers' transactions and how a card can be used, you need to know about the card payment process.

The following diagram shows the key components in the payment flow:

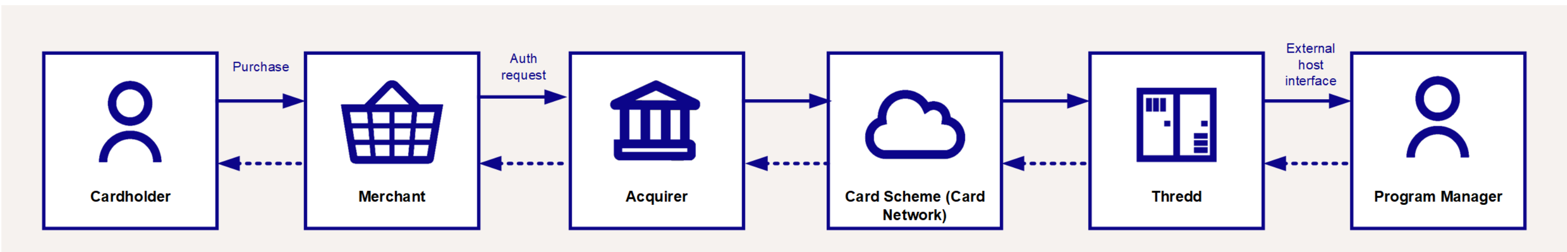


Figure 1: Parties involved in the payment process.

When a cardholder uses a card to make a purchase in person, the authorisation request is sent from the merchant terminal to the merchant acquirer, and then to the relevant card scheme (payment network). The authorisation request is passed to Thredd for authorisation where it is processed according to the card usage rules determined by the Program Manager (card issuer).

1.1.1 Cards

Cards can be either physical or virtual. Physical cards are printed by a manufacturer and sent to the cardholder. Virtual cards are linked to a card image which is displayed to the cardholder. Thredd supports the following types of cards:

- Prepaid cards and gift cards – the card is loaded with a prepaid amount available for the cardholder to spend. The card is not permitted to go into a negative balance, and you can provide a facility to enable cardholders to load additional funds to the card if required.
- Credit cards – on the Thredd platform, there is no distinction between a prepaid and a credit card. If you offer cardholders a credit facility, you will need to have a separate arrangement with them relating to overdraft charges and loading the card with an available funds limit in accordance with the overdraft facility. The Thredd card must hold a sufficient balance to enable a card payment.

Thredd provides web services (both SOAP and REST) to create cards.

1.1.2 Card Usage Groups

Card usage groups are used to control what the cardholder can do with the card, as well as the various card usage fees that are charged to the cardholder.

1.1.3 Tokens

Tokens enable you to use the Thredd platform without needing to store or supply the full 16-digit card primary account number (PAN). Thredd Portal tokenises card numbers so that sensitive information is not shown. Thredd generates two types of tokens:

- 9-digit unique random token, linked to the PAN. This is used in Thredd Portal to search for cards and displayed on the Card Details page.
- 16-digit, formed from the 3-digit identifier, plus the 9-digit token, plus the last 4 digits of the PAN.

Both Mastercard and Visa offer a tokenisation service to card issuers. Mastercard offer the Digital Enablement Service (MDES), and Visa the Visa Token Service (VTS) which Thredd refers to as the Visa Digital Enablement Program (VDEP). Thredd supports both tokenisation services.

1.1.4 Acquirer

This is the merchant acquirer or bank that offers the merchant a trading account, to enable them to take payments in store or online from cardholders, for example, Worldpay.

1.1.5 Card Scheme

This is the card network, such as MasterCard or Visa, responsible for managing transactions over the network and for arbitration of any disputes.

1.1.6 Thredd Platform

The Thredd Platform is a robust, scalable issuer processing platform that is certified by Mastercard and Visa. The Thredd Platform supports Chip and PIN (EMV), magstripe, virtual and contactless card processing across prepaid, debit and credit rails. Thredd Portal is the user interface for the Thredd platform.

1.1.7 External Host Interface (EHI)

The External Host Interface (EHI) offers a way to exchange transactional data between the Thredd processing system and the Program Manager's externally hosted systems. All transaction data processed by Thredd is transferred to the external host system via EHI in real time.

1.1.8 Card Transactions

The main transactions that take place on a card are:

- Authorisations. These transactions occur at the stage where a merchant requests approval for a card payment by sending a request to the card issuer to check the card is valid, and the requested authorisation amount is available on the card. Funds are not deducted from the card at this stage.
- Presentments. This is the stage in a transaction where the funds authorised on a card are captured (deducted from the cardholder's account). Also referred to as the *First presentment*.

1.1.9 Program Manager (Issuer)

A Thredd customer who manages a card programme. The Program Manager can create branded cards, load funds, and provide other card or banking services to their end customers. Each Program Manager is assigned their own unique issuer code on the system.

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

2 Getting Started with Thredd Portal: Cards and Transaction Management

This section provides a high-level overview of the steps to help a system administatror get up and running with Thredd Portal: Cards and Transaction Management, with pointers to additional information.

Set Up Your Organisation

Access to Thredd Portal is controlled using our own Identity Provider (IDP), which includes SSO integration. To help onboarding to Thredd Portal, contact Support to arrange set up.

Before you can start using Thredd Portal, you will need to set up your organisation. This includes:

- Adding the organisation to Cloud Entity, used to manage access to Thredd Portal
- Sharing information to configure Single Sign On (SSO) to use Thredd Portal

When you have been successfully setup, you will be able to log in to Thredd Portal via SSO.

Set Up Organisation Administrator

When the organisation has been created, an Organisation Administrator needs to be assigned. This account is responsible for managing your organisation's users and their access to Thredd Portal.

When the account is created, the organisation can use Cloud Entity to manually assign user roles for the Thredd Portal User, as well as manage existing user accounts.

Manage Thredd User Roles

Note: Before assigning roles, ensure that the user has accessed Thredd Portal. This automatically creates a user in Cloud Entity.

Thredd Roles determine what a user can do in Thredd Portal. There are five roles that can be assigned:

- Manager
- Read-Only User
- Card Operations Specialist
- Card Configuration Manager
- Card Balance Manager

The below table describes what each role does.

Role	Permissions
Manager	• Transaction Search & View • Remove auth • Card Search & View • Card Load/Unload • Balance adjustment • Change card status • PIN & CVC2 services • Edit cardholder details • Edit card configurations • Extend Thredd Expiry Date • Activate a Card • Balance Transfer

Role	Permissions
Read-Only User	• Card Search & View • Transaction Search & View
Card Operations Specialist	• Card Search & View • Transaction Search & View • Change card status • Activate a Card • Extend Thredd Expiry Date • PIN & CVC2 services • Remove auth
Card Configuration Manager	• Card Search & View • Transaction Search & View • Edit card configurations
Card Balance Manager	• Card Search & View • Transaction Search & View • Balance Transfer • Balance adjustment • Card Load/Unload

Note: If the role you have prevents you from performing certain actions in Thredd Portal, the action will be greyed out in the interface.

To assign roles to a user:

1. In CloudEntity, navigate to the Users screen.
2. Click on the name of the user you want to assign roles to.
3. From the **Thredd Roles** drop-down field, select the role you want to assign to the user.
4. Click **Save**.

The user will be successfully assigned to the role.

Note: You can add multiple roles to a user by clicking the **Add Items** button. A new drop-down field displays, enabling you to add more roles to the user.

Assign User Management Roles

User Management roles determine what a user can do in CloudEntity, and their ability to manage users.

Note: A Super Admin role must be created before you can assign roles to a user. Contact your Account Manager to create a ticket for a Super Admin role to be created for your organisation.

There are three roles that you can assign to a user.

Role	Description
Auditor	Can view organistion settings, populations and users.
Admin	Can update organisation metadata and oversee users associated with managed populations.
User Manager	Can manage users associated with an organisation.

To assign a role to a user:

1. In CloudEntity, navigate to the Users screen.
2. Click on the name of the user you want to assign a user role to.
3. From the **User Management Roles** drop-down field, select the role you want to assign to the user.
4. Click **Save**.

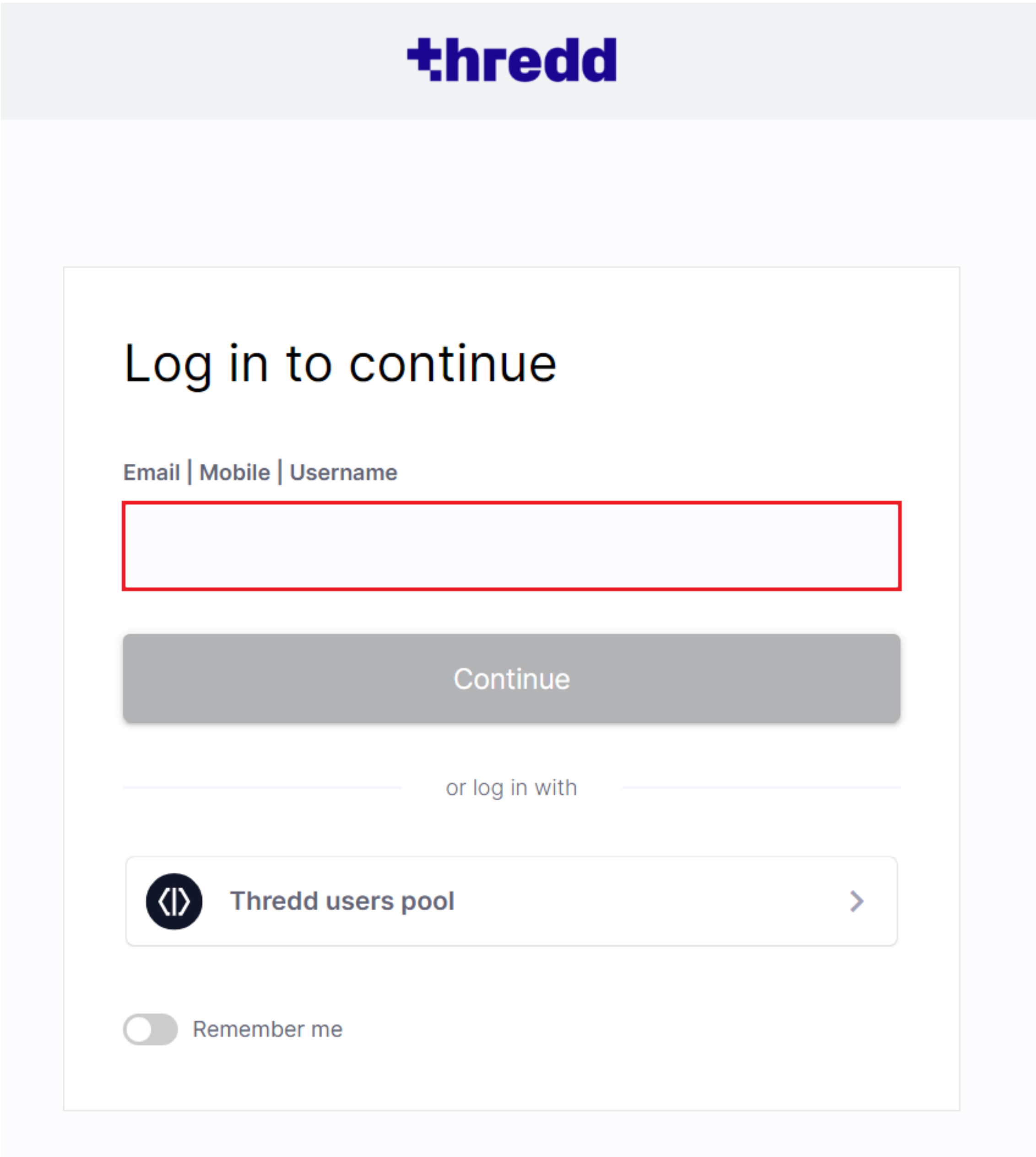
The user will be successfully assigned to the role.

3 Launching Thredd Portal: Cards and Transaction Management

The Thredd Portal: Cards and Transaction Management application runs in the browser. The browser displays the Thredd Portal: Cards and Transaction Management Log In page when you first enter the Thredd Portal: Cards and Transaction Management URL.

To start Thredd Portal: Cards and Transaction Management:

1. Open a browser and navigate to the Thredd Portal URL (https://console.thredd.cloud)
2. Enter your email address into the field provided.



If your company has set up SSO, you will not need to enter a password and will be logged into Thredd Portal.

3.1 View the Thredd Portal: Cards and Transaction Management Home Page

The home page is displayed when you first login to Thredd Portal: Cards and Transaction Management.

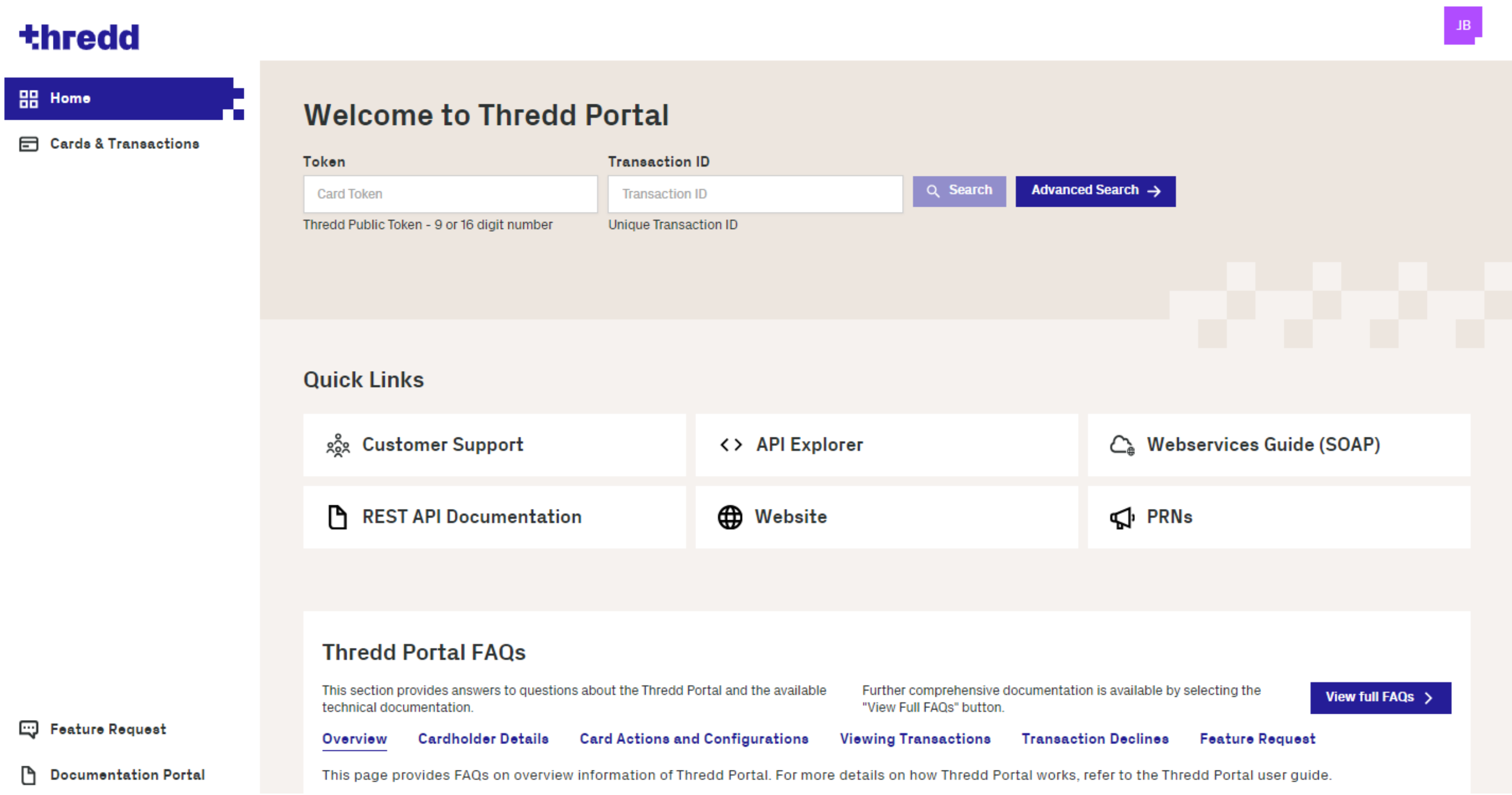


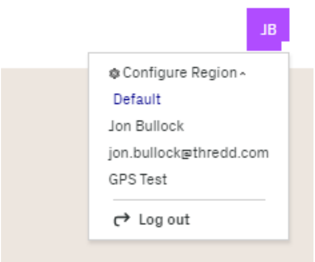
Figure 2: The Thredd Portal: Cards and Transaction Management home page

You can access the following functions, when you are logged in to Thredd Portal: Cards and Transaction Management:

- **Home** - Search for cards or transactions using **Card Tokens** or **Transaction IDs.**
- **Cards and Transactions** - Use additional criteria to search for cards and transactions, view card details and manage cards by performing card actions.
- **Quick Links** - Quick access to other Thredd products, such as our Customer Support portal and REST API documentation.
- **FAQs** - A section that provides answers to common questions asked about the Thredd Portal.
- **Feature Request** - Create a feature request to remedy an existing issue. Provide supporting material and a description of both the problem and the feature.
- **Documentation Portal** - Navigate to the Thredd Documentation Portal to access all the latest Thredd documentation.
- **Log Out** - Click the **User** icon at the top right of the screen to log out.

3.2 User Details

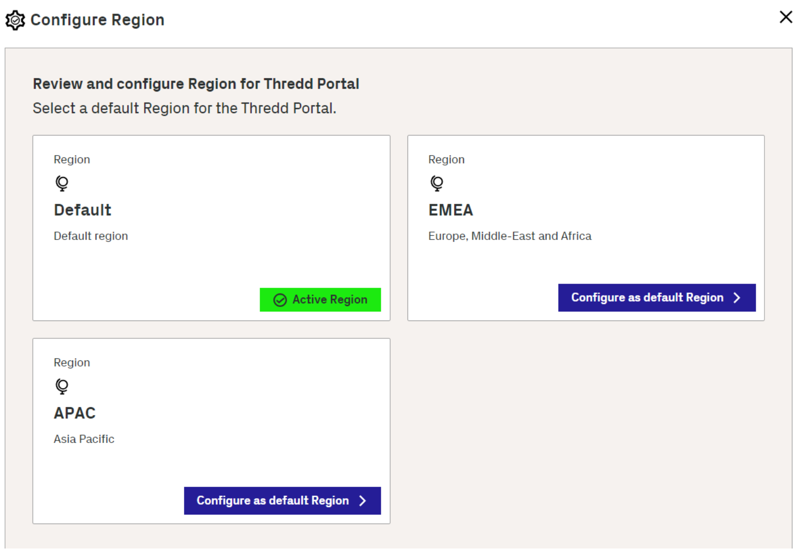
Click on the icon in the top-right corner to view your user details. A drop-down window displays the name and email address of the currently logged in user, as well as the server you're currently on.



3.2.1 Region

If you have administrator rights, you can configure the server for providing search results relevant to your region. To change the region:

1. Click on your user profile icon.
2. Expand the **Configure Region** option from the pop-up menu and click the current region.
3. Click **Default**. The Configure Region screen appears with the currently selected region as the Active region.
4. In the Configure Region screen, select the region that you want to connect to.



5. Click **Save**.

> **Note:** To ensure that you remain in the same region for the login session, make sure you use the same browser session and do not clear the browser cache.

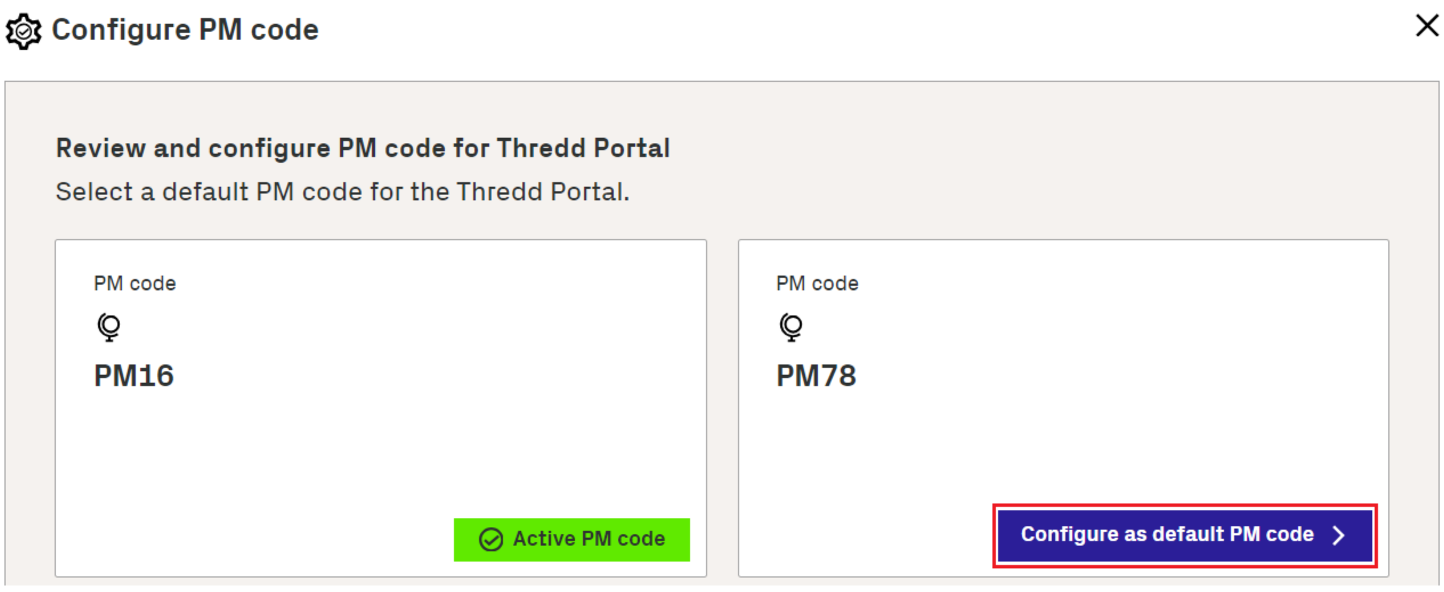
3.2.2 Configure PM Code

You can select which Product Manager you use in Thredd Portal. If you have more than one programs you can select a different Program Manager ID from this section.

To change the default PM code:

1. Click on your user profile icon.
2. Expand the **Configure PM Code** option from the pop-up menu and click the current PM code.

3. Click **Configure as default PM code** for the PM you want to use.



4. Click **Save**.

3.3 Next Steps

- For information about how to search for a particular card or token, see Searching for a Card.
- For information about how to find a particular transaction and drill down into the details, see Searching for a Transaction.

4 Searching for a Card

If you know the Card Token, you can obtain details for the card using the Token field on the home page.

Note: Use the Advanced Search in Cards and Transactions to search for a card using additional criteria. See Search for a Card using additional criteria for more information on searching using additional criteria.

To search for a card:

1. Launch Thredd Portal: Cards and Transaction Management to display the home page.
2. Enter the **Card Token** and click **Search**.

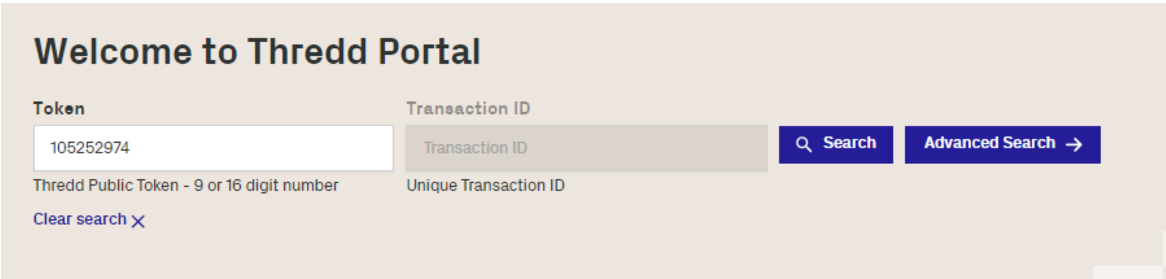


Figure 3: Searching for a Card Token from the home page

3. Thredd Portal: Cards and Transaction Management displays the **Card Details** for the specified Card Token.

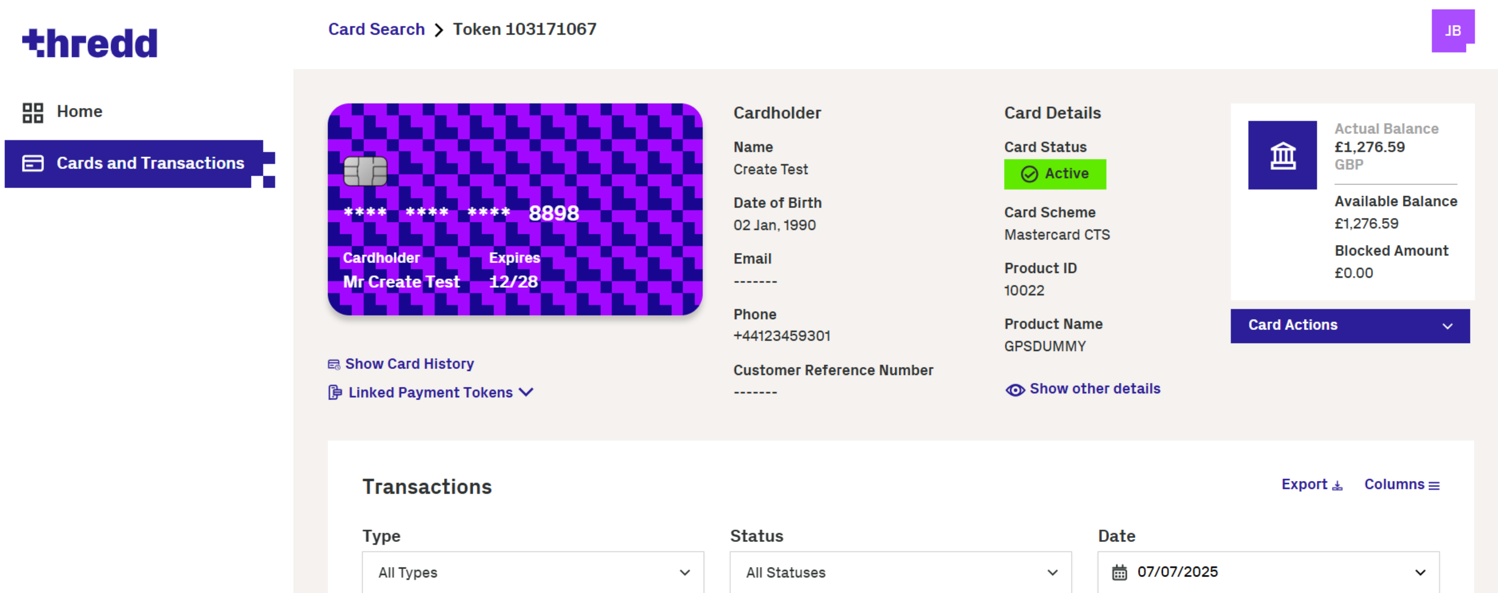


Figure 4: Card Details

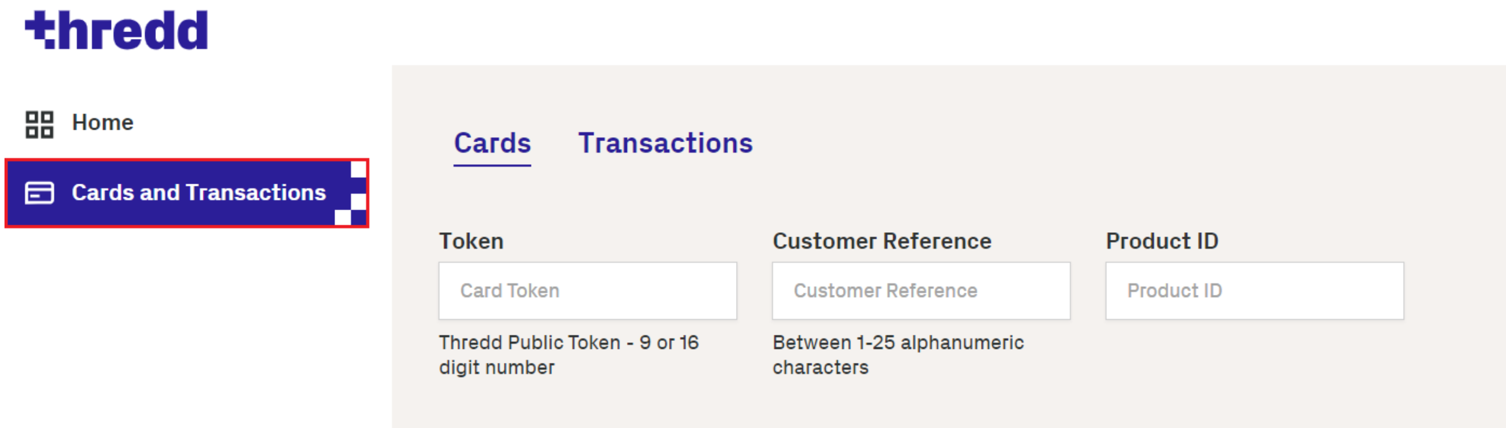
Note: From the **Card Details** page, you can complete specific **Card Actions**, for example, adjusting the balance or changing the card status. For more information, read Performing Card Actions.

4.1 Search for a Card using Additional Criteria

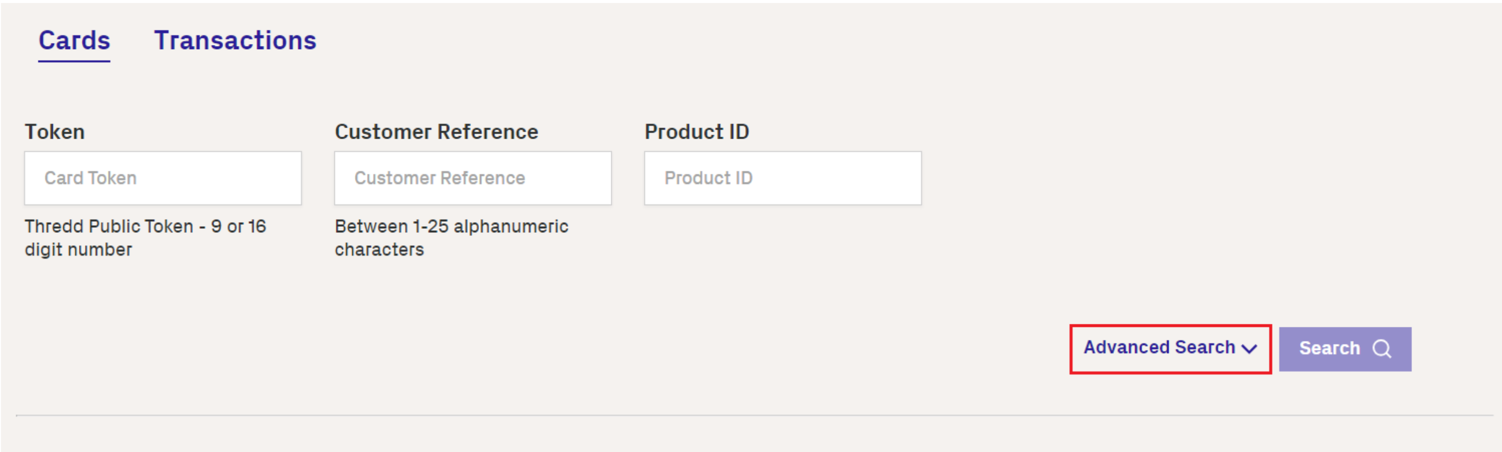
Thredd Portal: Cards and Transaction Management also provides powerful search functions and filters to help you find specific cards and transactions. This is useful if you are trying to locate a card or transaction using only partial information from a cardholder. For example, the customer may not know their card number, but you can search based on their first name, last name and post code.

To search for a card using additional criteria:

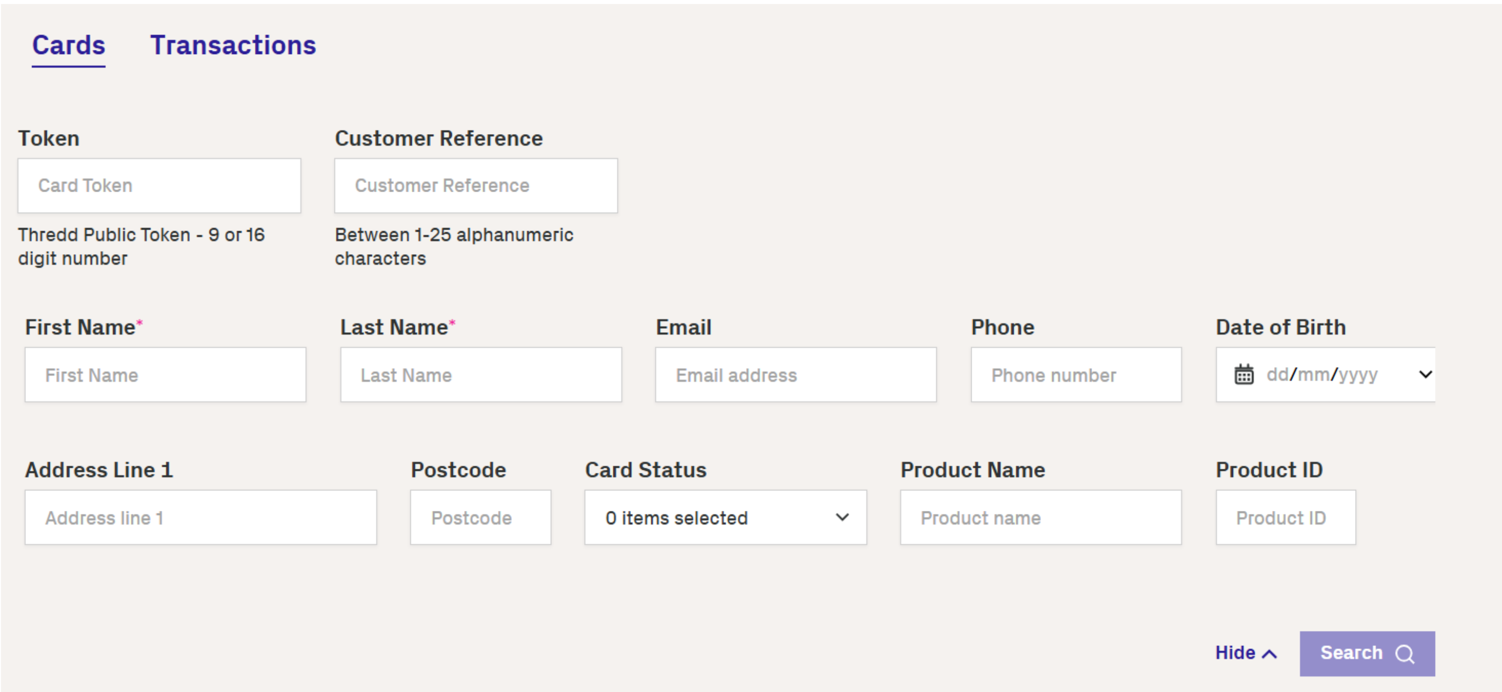
1. Launch Thredd Portal: Cards and Transaction Management to display the home page.
2. Select **Cards and Transactions** to display the **Card Search** options.



3. Expand the page by clicking **Advanced Search**.

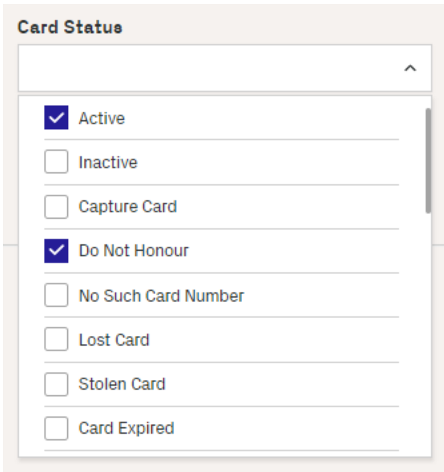


4. Specify the additional criteria using the First Name and Last Name fields, then one or more of the other fields. Click **Search**.



The following table describes the different options.

Option	Description
Product ID	The unique ID of the card product linked to the card.
First Name	The first name of the cardholder, which is mandatory.
Last Name	The last name of the cardholder, which is mandatory.
Email	The email address of the cardholder used to identify them.
Phone	The phone number of the cardholder.

Option	Description
Date of Birth	The date of birth (format dd/mm/yyyy) of the cardholder.
Address Line 1	The first address line of the cardholder.
Postcode	The postcode (or postal code) of the cardholder.
Card Status	The status of the card. Use the check boxes to select multiple statuses to search for. **Note:** Thredd Portal excludes status change entries prior to 2022. Card status changes before this year are no longer retrievable. If you want to retrieve card status changes prior to 2022, raise a ticket with Thredd and a member of the App Support team will deal with your request. 
Product Name	The product name the card is associated with.

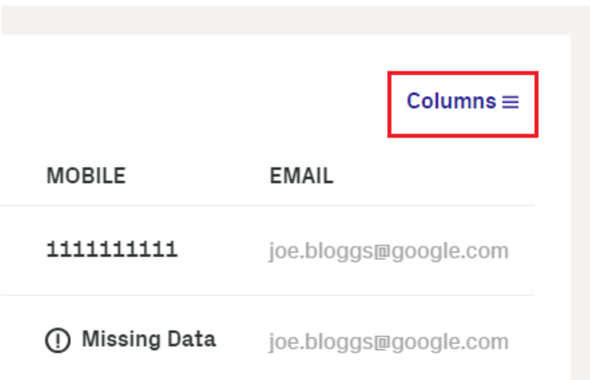
The Search Results display, showing all cards that meet the search criteria.

Note: Click **Clear Search** to remove any search criteria previously selected.

4.2 Customising Cards Search Result Columns

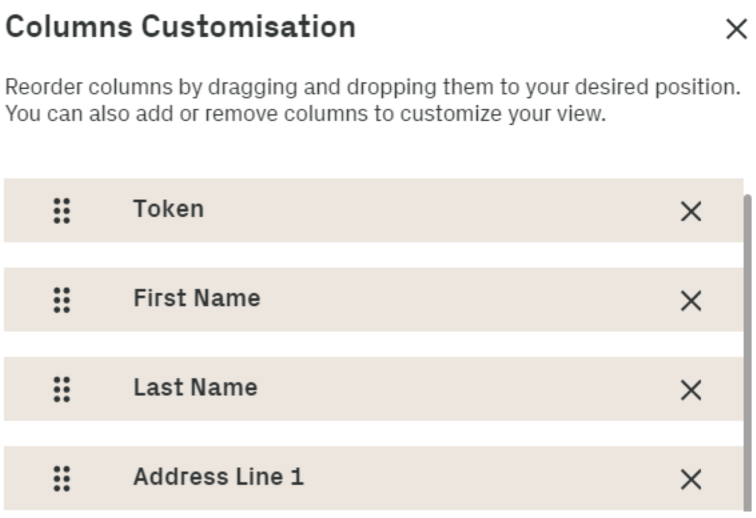
You can customise the columns displayed in the Search Results by re-ordering them, adding new columns or removing unwanted columns.

1. Click **Columns** in the Search Results pane.



This displays the **Columns Customisation**.

2. You can drag the columns to re-order, remove unwanted columns by clicking **X** or add new columns by clicking **+**. These changes are applied immediately.



3. Click **X** in the top-right to close the Columns Customisation.

5 Viewing Card Details

You can view the card details from the list of matching cards. From the **Card Details** page, you can view all transactions for the card, the details for a specific transaction, and manage the card using the **Card Actions** drop-down menu.

The summary of card information includes basic card details and current, available and unavailable (or blocked) balances.

To view the summary of card information for a specific card:

1. Search for the required card by either searching for a specific Card Token or using additional criteria to complete the search.
2. From the list of matching cards, click the required card to display the summary of card information.

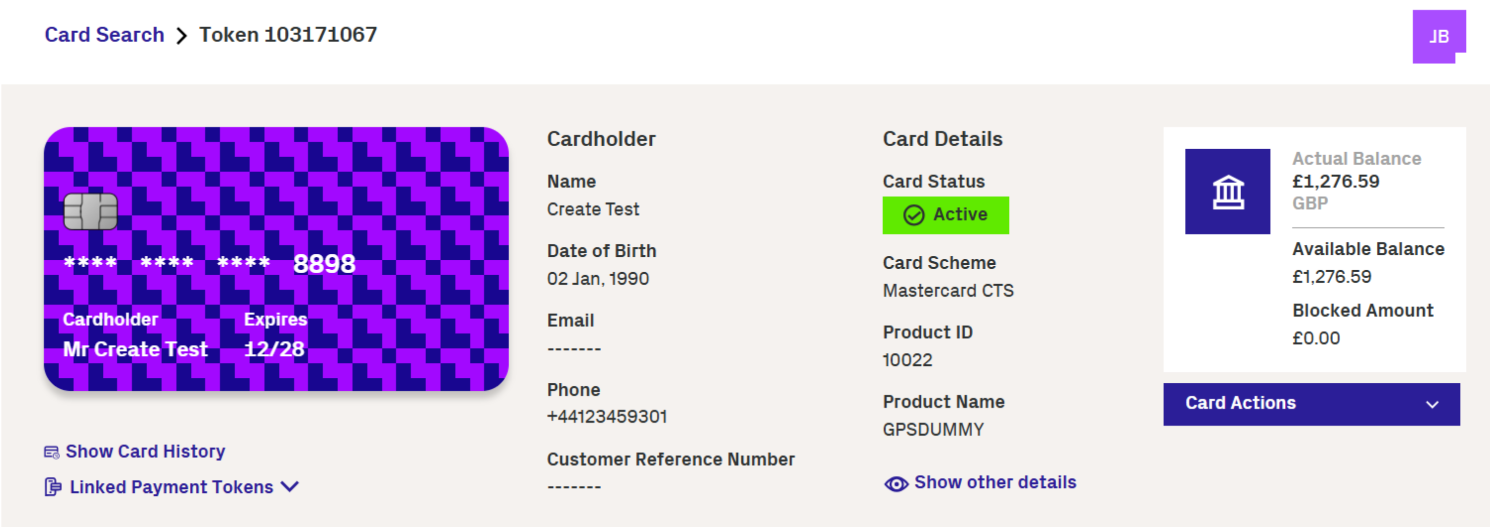


Figure 5: Card Details page displaying the summary of card information

Note: From the **Card Details** page, you can complete specific card actions, for example, adjusting the balance or changing the card status. For more information, read Managing Cards.

The following table describes each of the fields available on the View Card Details page.

Field	Description
Name	The name of the cardholder.
Date of Birth	The date of birth of the cardholder.
Email	The email address of the cardholder.
Phone	The primary phone number of the cardholder.
Customer Reference Number	Cardholder account number or reference number. You can use this reference to find the cards linked to a cardholder.
Card Status	The current status of the card. For more information on the different card statuses, see Appendix B: Card Status Codes.
Card Scheme	The scheme the card is associated with. For example, Mastercard or Visa.
Network Type	The name of the network associated with the card. For example, Visa, Mastercard, or Discover Global Network (DGN).
Product ID	The unique ID of the card product linked to the card.
Product Name	The name of the product.
Actual Balance	The actual balance of the card. This is a combination of the available balance and blocked amount.

Field	Description
Available Balance	The currently available balance of the card.
Blocked Amount	Blocked amount (pending payments) of the available balance.

5.1 View Additional Card Details

When you first open the Card Details page, Thredd Portal: Cards and Transaction Management displays a summary of card information at the top of the page. You can expand the information on this page to view additional card details.

To view the additional card details:

1. Display the summary of card information for the relevant card by searching and opening the card you want to view transaction details for. All transactions for the selected card are displayed below the summary of card information.
2. Click **Show other details** to display the additional card details on the right of the page.

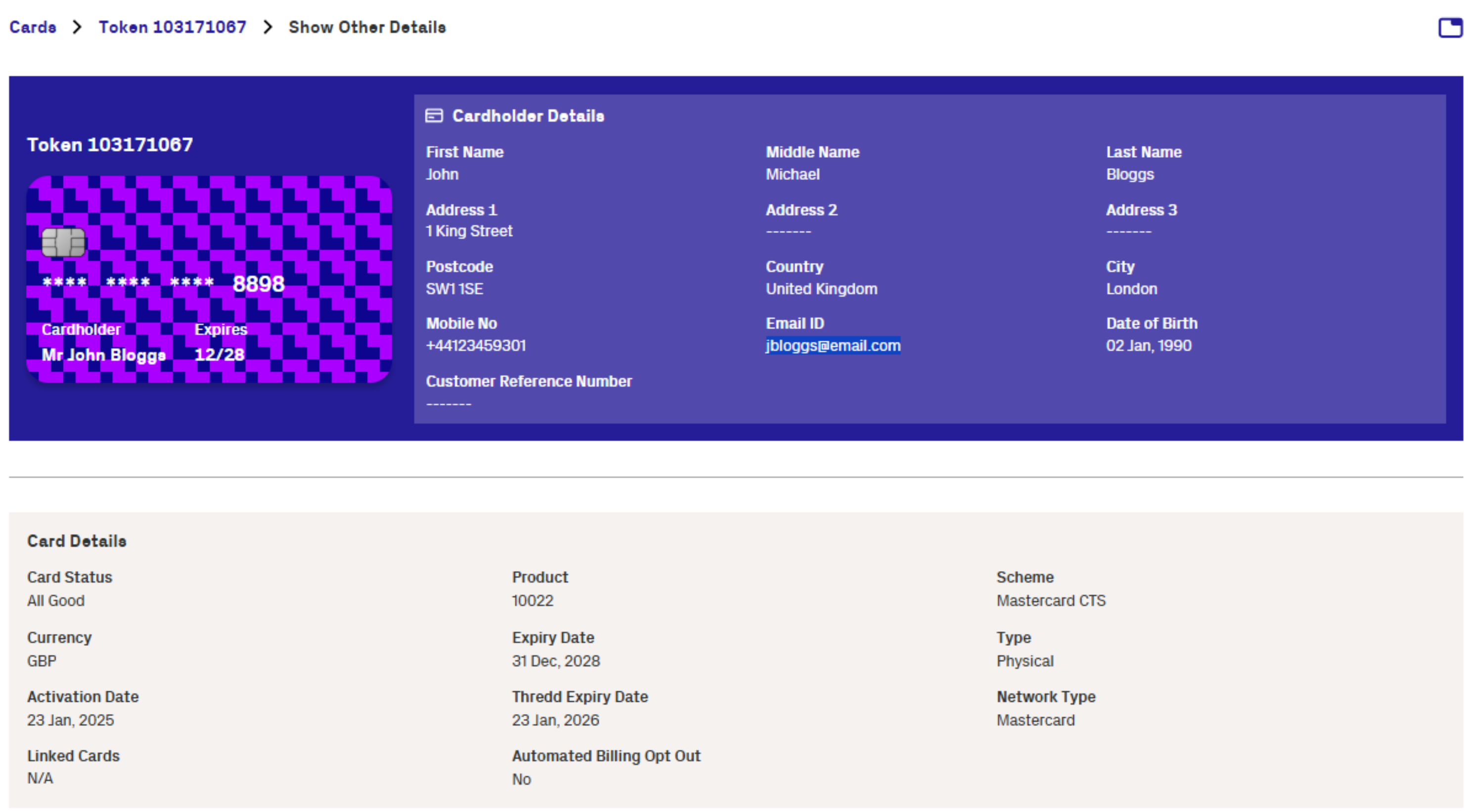
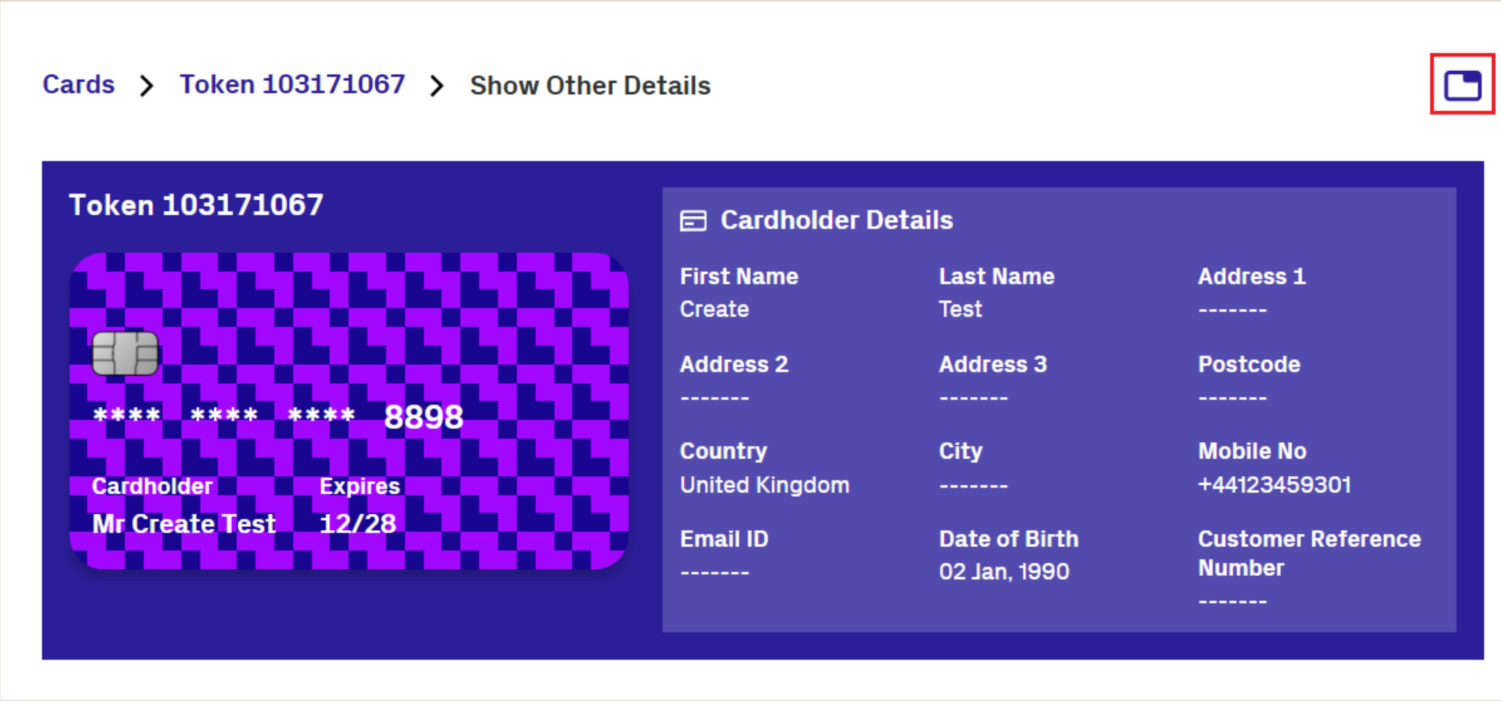


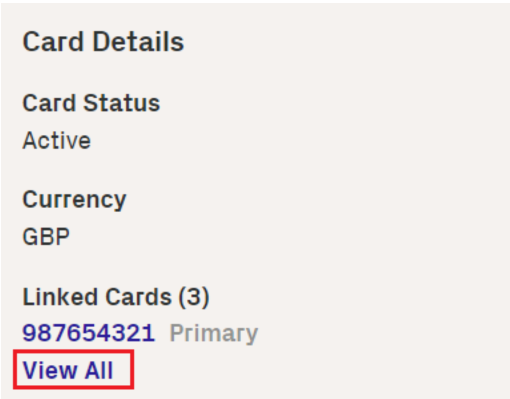
Figure 6: Display additional Card Details

Note: You can also display the additional card details in a new browser tab by clicking the **Expand Card Details** button in the top-right corner of the page.



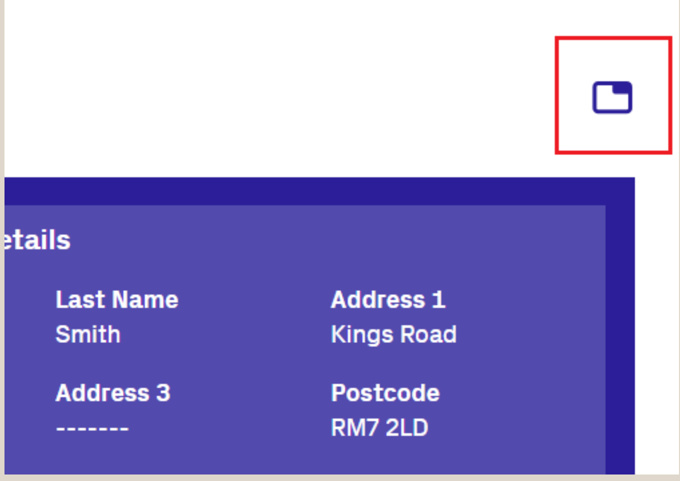
The following table describes each of the fields available on the Show Other Details page.

Field	Description
First Name	The first name of the cardholder.
Middle Name	The middle name of the cardholder.
Last Name	The last name of the cardholder.
Address 1	The first line of the cardholder's address.
Address 2	The second line of the cardholder's address.
Address 3	The third line of the cardholder's address.
Postcode	The post code of the cardholder's address.
Country	The country of residence for the cardholder.
City	The city of the cardholder's address.
Mobile No	The mobile number for the cardholder.
Email ID	The email address for the cardholder.
Date of Birth	The cardholder's date of birth.
Customer Reference Number	The unique external customer reference for the card.
Card Status	The current status of the card. For more information on the different card statuses, see Appendix B: Card Status Codes.
Product	The unique ID of the card product linked to the card.

Field	Description
Scheme	The scheme that the card is associated with. For example, Mastercard or Visa.
Currency	The currency of the card.
Expiry Date	The expiry date of the card.
Type	The form factor of the card. This can be either: • Physical • Virtual
Activation Date	The date the card was activated (if blank, the card is not activated yet).
Thredd Expiry Date	The date when the card will cease to work. The status of the card changes to *Expired* when this date is passed.
Network Type	The name of the network associated with the card. For example, Visa, Mastercard, or Discover Global Network (DGN).
Linked Cards	The parent and child cards associated with the card. If there are linked cards, click View All to see all Primary and Secondary cards linked to the card. 
Automated Billing Opt Out	If set to yes, determines that the card has been opted out of having details automatically updated with merchants for recurring payments. This is relevant for services like Visa Account Updater (VAU) and Mastercard Automatic Billing Updater (ABU).
Card Acceptor List	The Card Acceptor List associated with the card. You can specify at the merchant ID level where authorisations will be accepted (based on DE42). For example, you can allow a card to be used only in specific shops or locations. This can be applied via the Thredd API.
Card Disallow List	The Card Disallow List associated with the card. You can specify at the merchant ID level where authorisations will be declined (based on DE42). For example, you can prevent a card from being used in specific shops or locations. This can be applied via the Thredd API.
Group MCC	The Group Merchant Category Codes (MCC) associated with the card. You can allow or disallow card acceptance (auths) based on one or more MCCs. For example, you can disallow gambling sites.
Group Usage	The Group Usage code associated with the card. You can apply the specific "Card Usage Rules" which dictate card behaviour such as PAN entry method rules, cardholder verification, regional based rules, and transaction types. **Note:** Click **Usage Group** to open the details on the settings for the usage group. For more information on the different usage groups, see Appendix I: Usage Group Rules.
Group Limit	The unique Group Limit code for the card. The Group Limit displays specific limits assigned to the card, for example, the maximum balance permitted to be held on the card.

Field	Description
	Note: Click **Group Limit** to open the details on the settings for the limit group. For more information on the Group Limit Settings, see Appendix H: Group Limit Settings.
Card Linkage	The Card Linkage group for the card, used to link primary and secondary cards. You can apply card linkage on a shared balance or a separate balance.
Card Calendar Group	The Card Calendar Group code for the card. The Card Calendar Group enables you to restrict card acceptance based on specific time and date parameters. For example, a trucking company may restrict card use to weekdays from 9 until 5 to allow employees to pay for fuel. Use case include religious observances or working hours.
Limited Network	The Limited Network the card is associated with. A limited network refers to a payment network that restricts the use of a card to a specific group of merchants or locations. This type of network is often used for specialised purposes, such as gift or store cards, where the card can only be used within a particular store or chain of stores. This rule is based on three different data elements: • DE42 - Merchant ID • DE43 - Address, text field for the merchant ID • DE61 - Postcode
Fees & Amount Configuration	The fees configuration associated with the card, covering Group Auth, Group Web and Recurring Fee details. See Appendix L: Fee Configuration for more information.
Group Auth	The authorisation fee group the card is associated with. The Group Auth field enables you to apply a fee to Authorisations based on the processing code, for example, an authorisation to check a balance.
Group Web	The Group Web the card is associated with. The Group Web field enables you to charge a fee for specific web services such as a PIN change request.
Recurring Fee	The Recurring Fee Group the card is associated with. Recurring fee determines whether you can apply fees based on rules or actions you set on the card. For example: inactivity fees, and/or dormancy fees. These are configured by Thredd.
Card FX Group	The Card FX Group the card is associated with. Card FX sets whether you can upload and manage your own Foreign Exchange rates which can be applied to authorisations and presentments.
Payment Token Usage Group	The payment token usage group associated with the card. A Payment Token Usage Group is a configuration setting used in the tokenisation process to manage and define the default parameters for how payment tokens are handled by various token requestors.
3DS Details	Displays a list of the 3D Secure authentication methods that the card is enrolled in. This can be either: • OTP SMS • OTP Email • Biometric • Out of Band • ALL • Behavioural Biometric • KBA

Note: You can also display the additional card details in a new browser tab by clicking the **Expand Card Details** button in the top-right corner of the page.



5.1.1 Live Card Spend Limits

The Live Card Spend Limits section of the Show Other Details page displays the live spend limits for different card activities on the card you're viewing. The limits are based on the Group Limit settings. From this page you can view the limits for a card's cash, load, pay in, pay out, and point of sale (POS) daily limits.

Click **Live Card Spend Limits** to display the daily limits for the card.

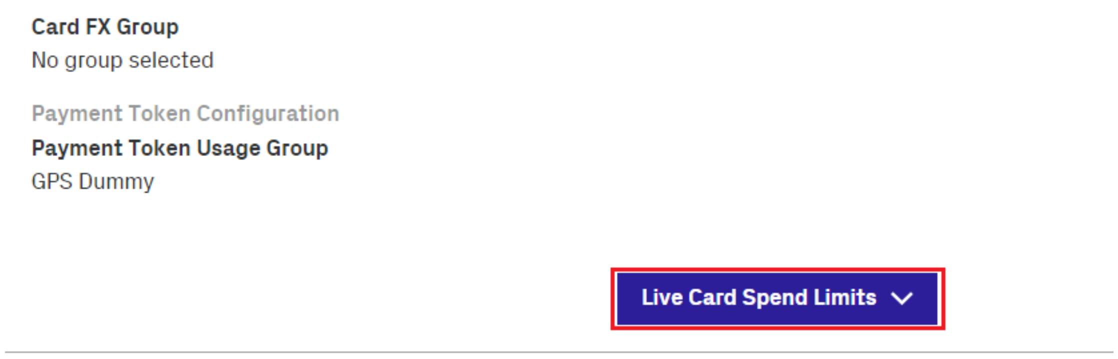


Figure 7: Live Card Spend Limits button

Each limit type is split into three sections:

- The live daily limits for the card
- The cumulative limits for the last 31 days for the card
- The cumulative limits for the last year for the card

Each type shows the spend amount and spend limit, A graphic displays how much of the limit has been used, and the spend frequency (the maximum amount of uses for the process in the time period) of the limit.

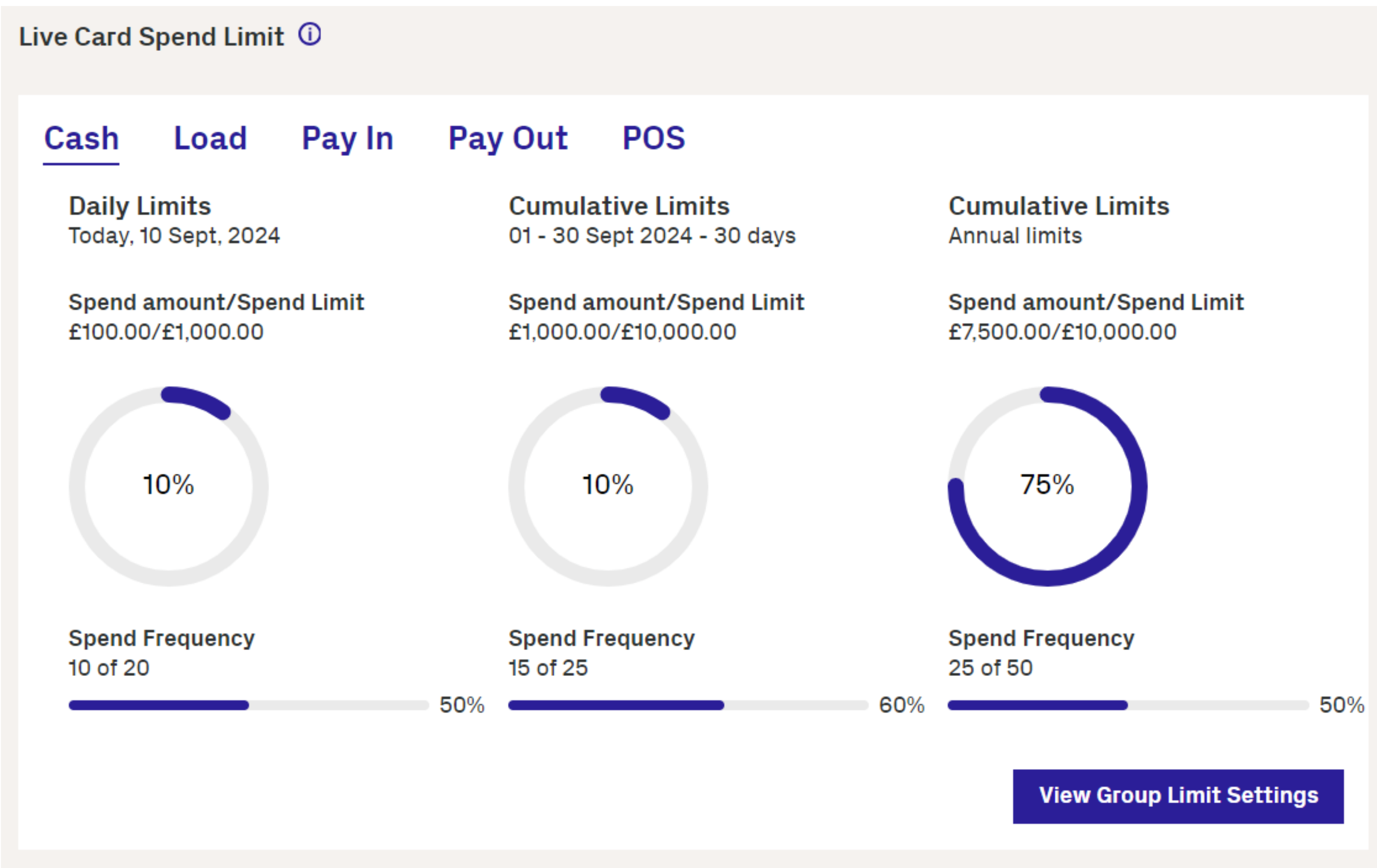


Figure 8: Cash Limits in Live Card Spend Limits

Click **View Group Limit Settings** to open the Group Limit Setting tab. For more information on this tab, see Appendix H: Group Limit Settings.

5.2 Show Card History

Click **Show Card History** to open the Card History tab.

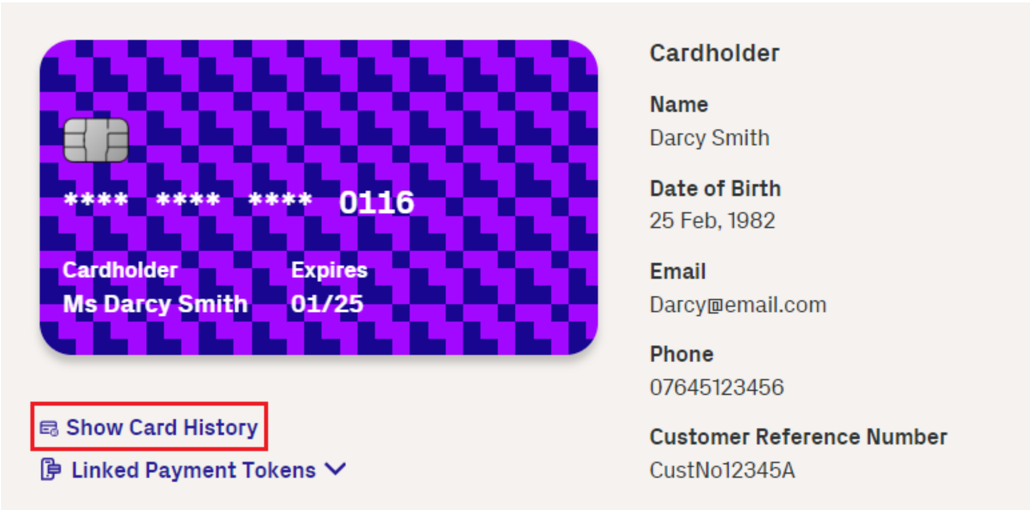


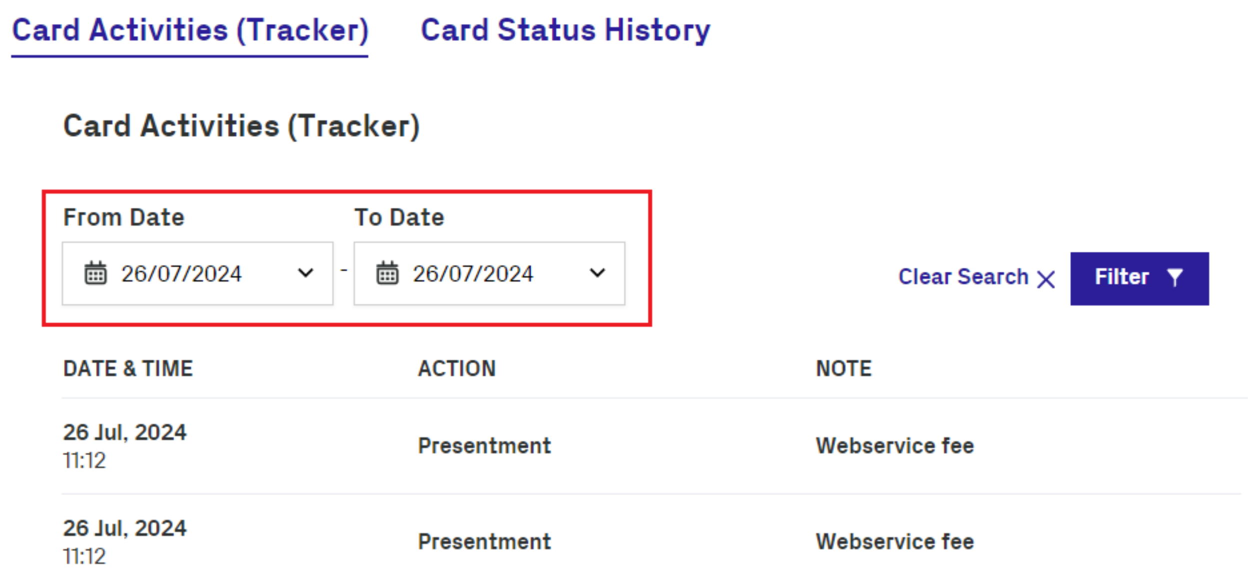
Figure 9: Show Card History button

From the Card History tab, you can:

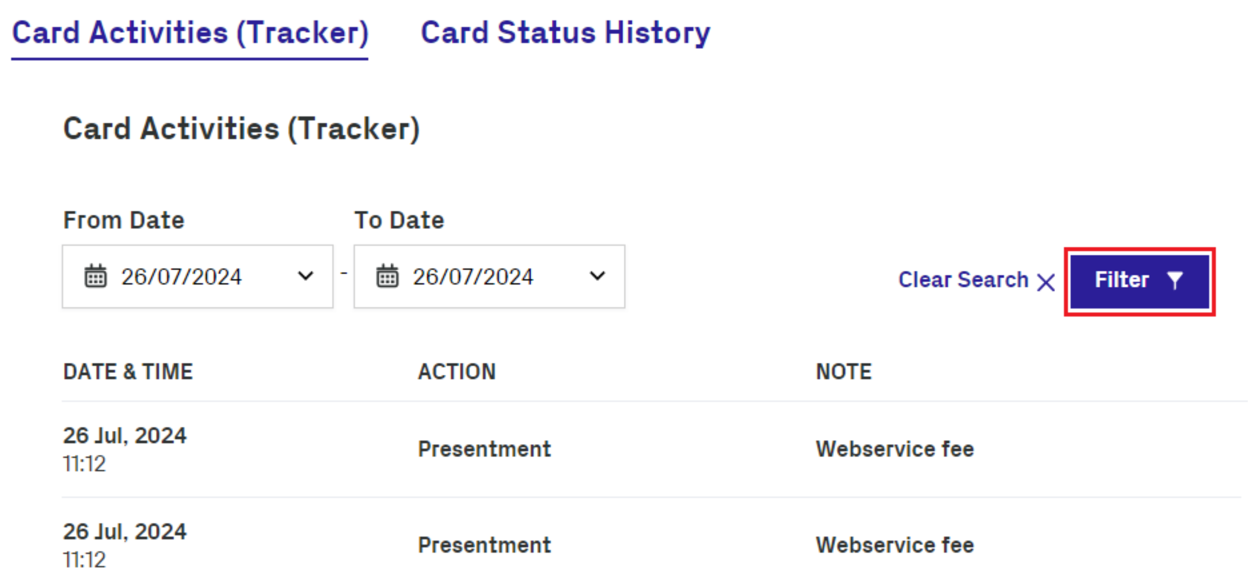
- View activities on the card between set dates, such as authorisations and presentments
- View the status history of the card between a set of dates, such as when a card was made active, or when a change was made to the card's Card Config Group

To view the activities of the card between certain dates:

1. Use the date drop-down fields to select a date to filter activities between.



2. Click **Filter** to filter the activities for the card between the set dates.



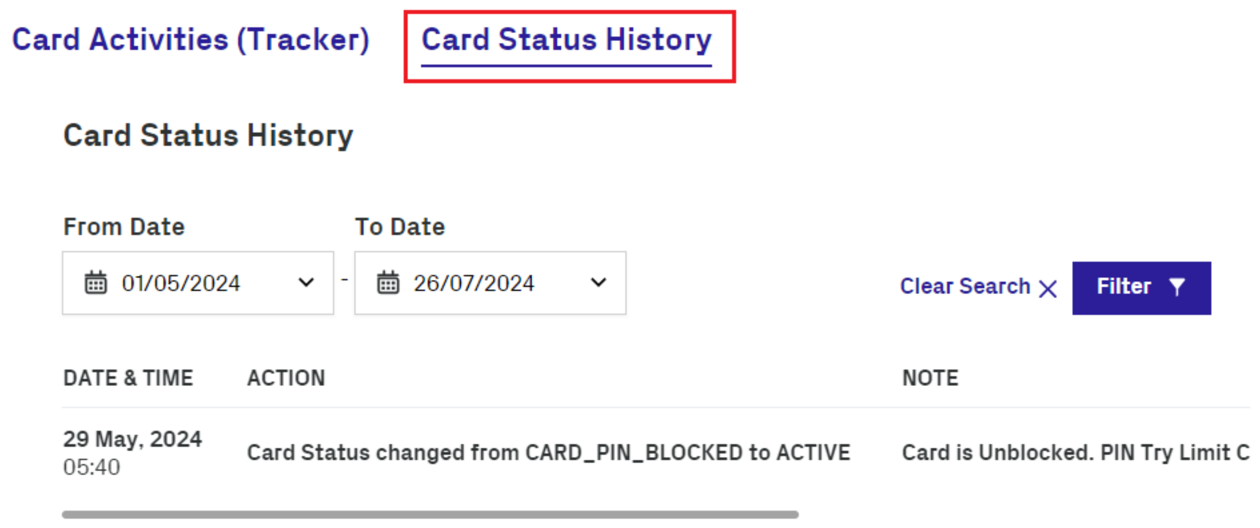
The Card Activities (Tracker) tab contains the following information.

Field	Description
Date and	The date and time the activity took place.

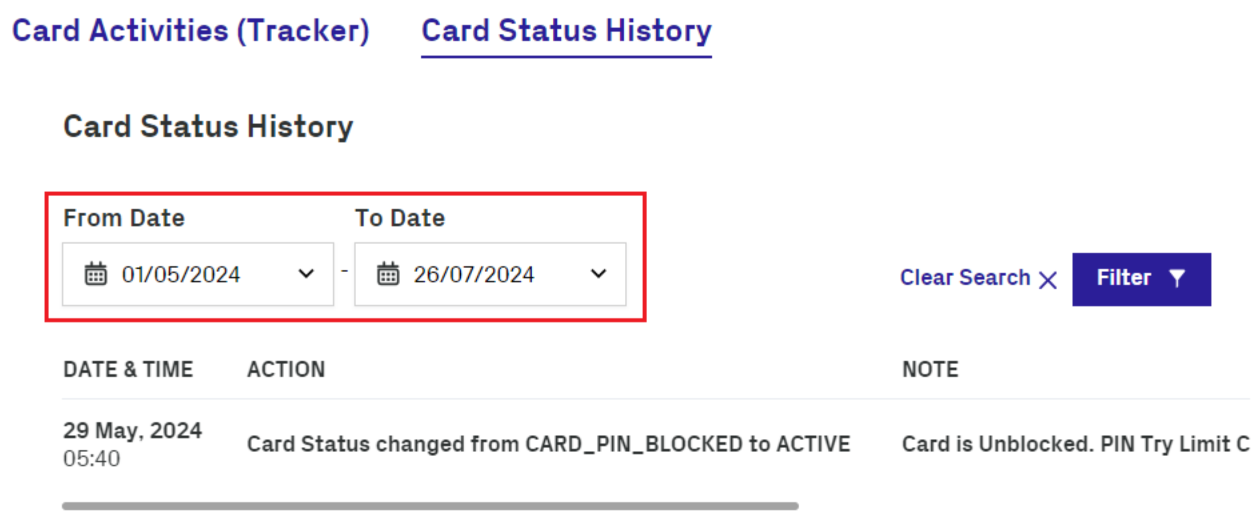
Field	Description
Time	
Action	The action of the activity. For example, an Authorisation or Presentment.
Note	The note attached to the activity. These can be either manually entered for some activities (such as loading funds onto a card), or generated by the system automatically (such as for activities generated by Thredd API). If the activity is done manually, the note displays the name of the use that performed the action. **Note:** If a change is made to the card in Thredd Portal, a suffix of -TP is added to the user that performed the action. For example, John Bloggs-TP.

To view the status history of the card between certain dates:

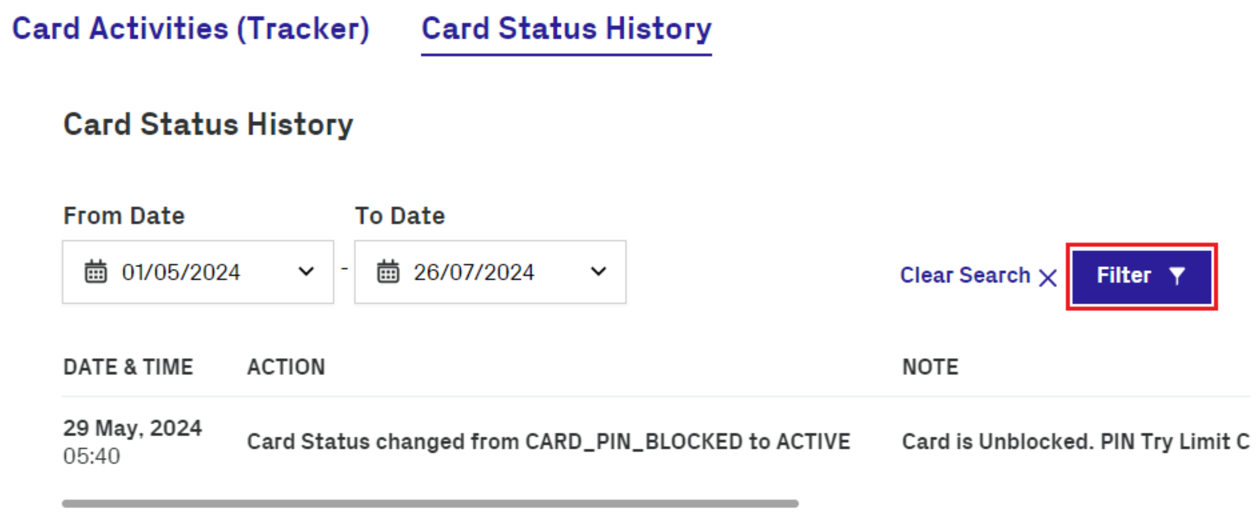
1. Click the Card Status History tab.



2. Use the date drop-down fields to select dates to filter card status changes.



3. Click **Filter** to filter the history for the card between the set dates.



The Card Status History tab contains the following information.

Field	Description
Date and Time	The date and time the status was changed.
Action	The details of the status change. This displays the status the card changed from, and the status the card changed to. For example, Card Status changed from CARD_PIN_BLOCKED to ACTIVE.
Note	The note attached to the status change.

5.3 Linked Payment Tokens

A payment token is a Thredd term for a Mastercard Digital Enablement Service (MDES) or Visa Digital Enablement Program (VDEP) token. This token differs from a public token which is used to differentiate between a Thredd public token and a MDES/VDEP token. Thredd use this in our EHI and web service calls to identify a particular Device PAN (DPAN).

Note: For more information, see the Tokenisation Service Guide.

Click **Linked Payment Tokens** to expand the Linked Payment Tokens section. This displays the payment tokens that are linked to the card.

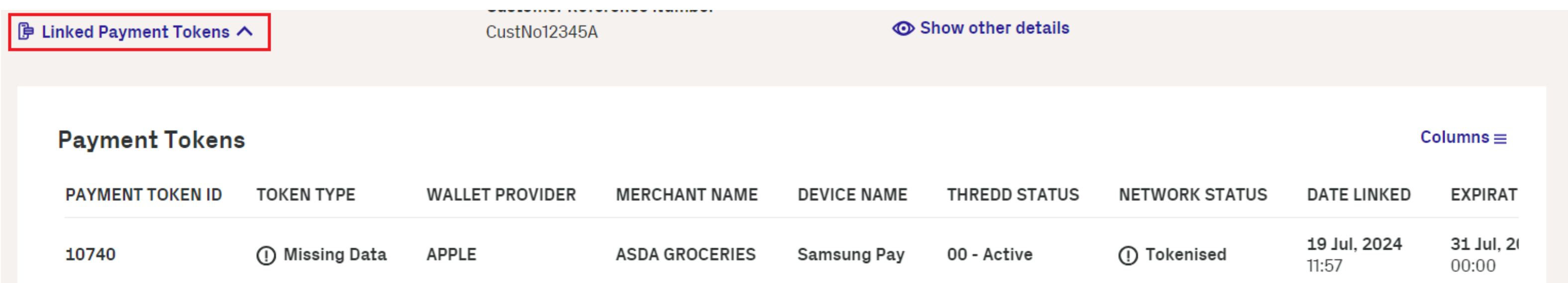


Figure 10: Linked Payment Tokens page

The following table describes the fields in the Payment Tokens table.

Field	Description
Payment Token ID	Unique identifier used to update the payment token using Thredd's web services.
Token Type	Describes the type of payment token. This is one of the following types: • Browser accessible Wallet • Contactless device PAN

Field	Description
	• Card on File PAN • Cloud-based payments PAN • Real PAN • Secure Element PAN • Unknown (other PAN mapping not otherwise defined) • Virtual PAN
Wallet Provider	The wallet the payment token was requested by (only applicable for device tokens).
Merchant Name	The name of the merchant that requested a payment token (only applicable for merchant tokens).
Device Name	The name of the device that requested a payment token (only applicable for device tokens).
Thredd Status	The internal status for the payment token, which determines how Thredd authorises transactions.
Network Status	The status of the token held at the network. This can change independently from the Thredd Status if the payment token is amended by a merchant or wallet.
Date Linked	Date and time when tokenised.
Expiration Date	The expiry date of the token.

5.3.1 Payment Token Details

The Payment Token Details tab enables you to see more details on a payment token, as well as change the Thredd payment token status.

Click on a payment token to display the Payment Token Details tab.

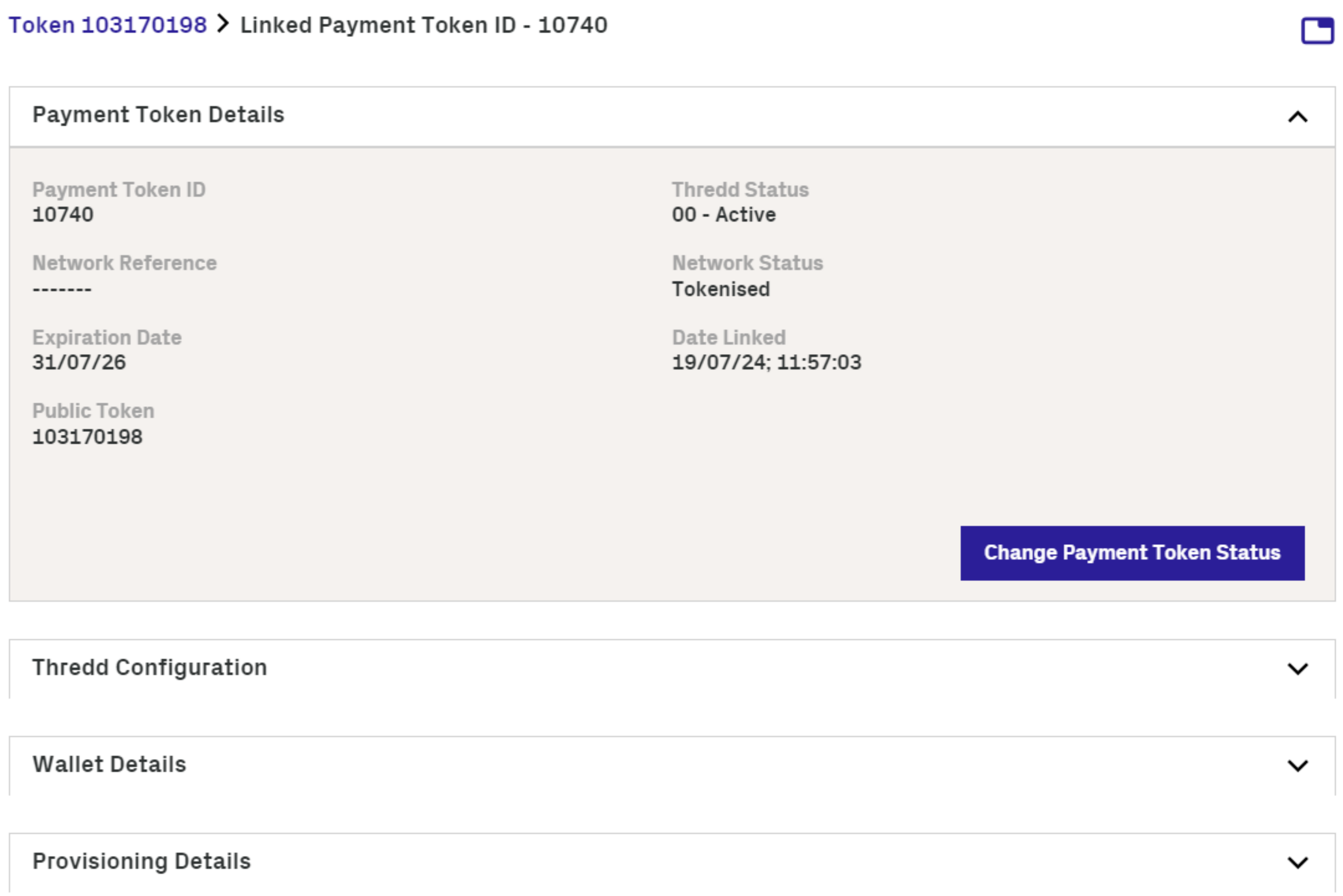
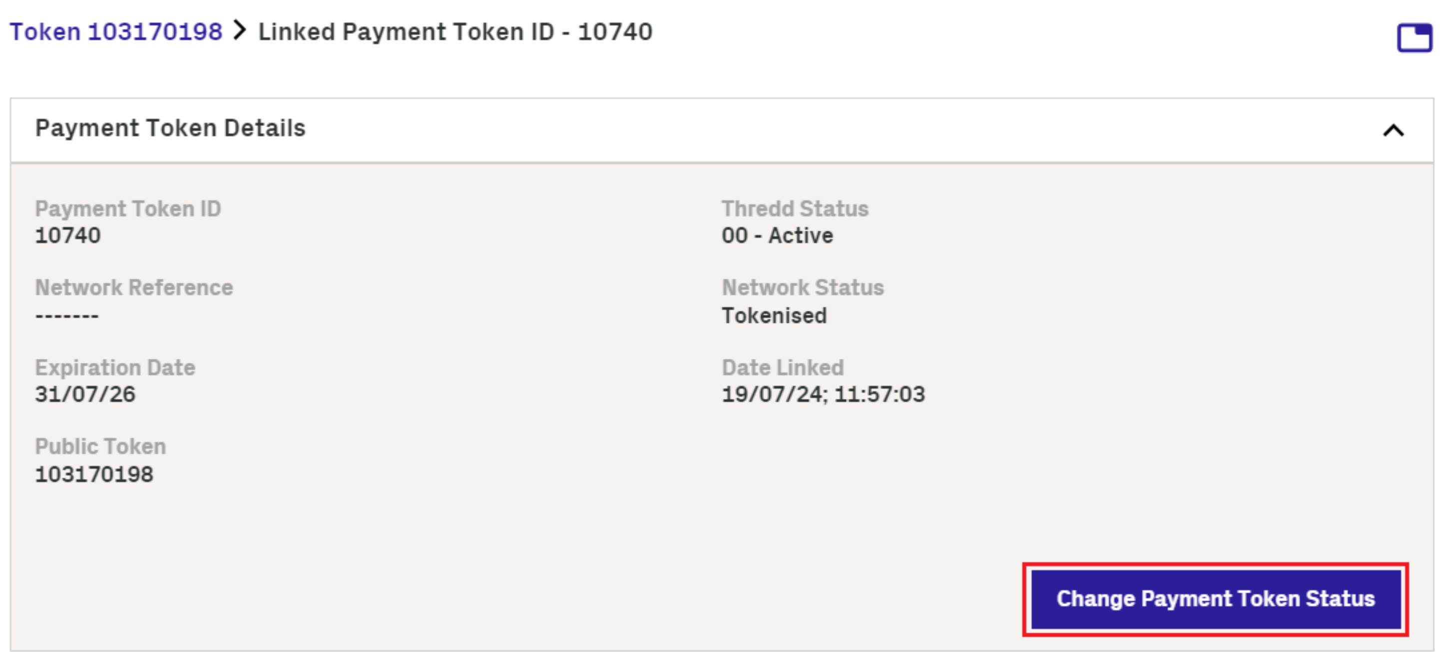


Figure 11: Linked Payment Tokens Details page

Note: For more information on the fields in the Payment Token Details tab, see Appendix J: Payment Token Details.

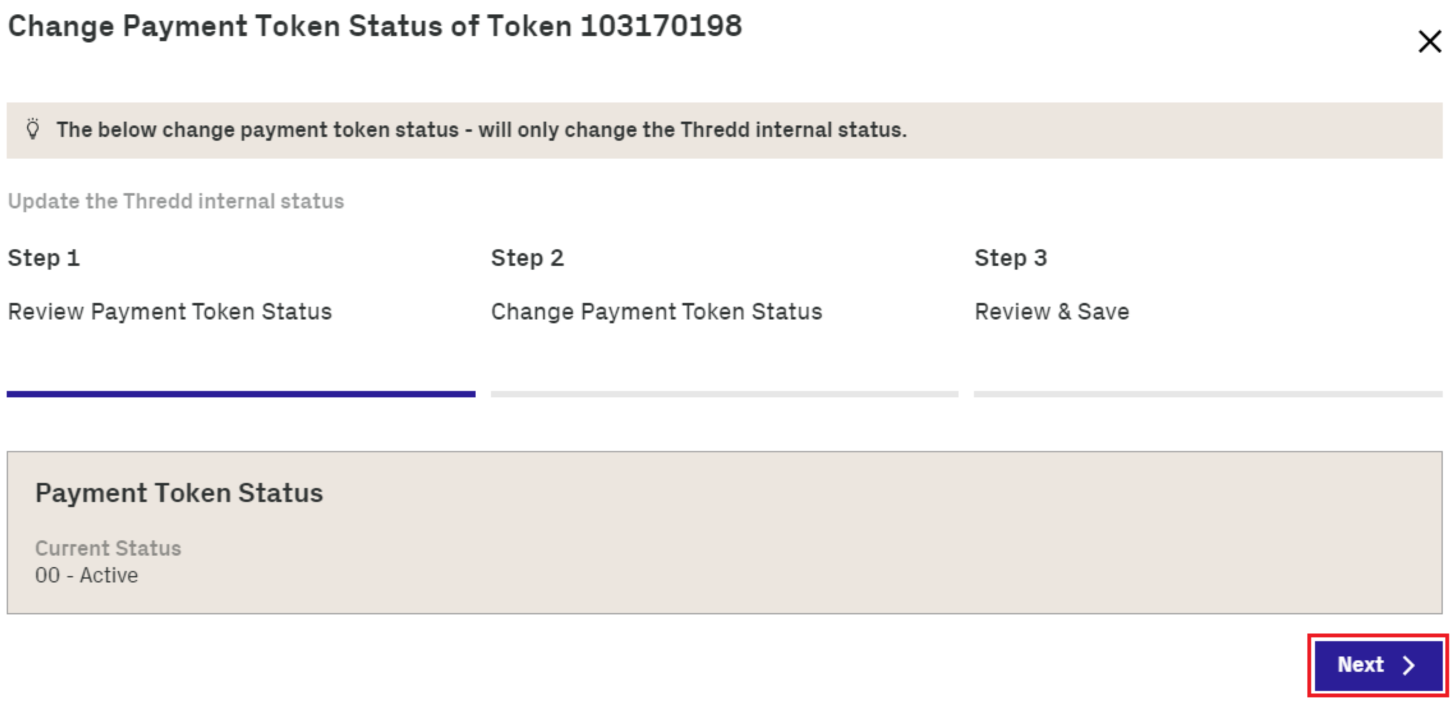
To change the status of a payment token:

1. Click **Change Payment Token Status**.

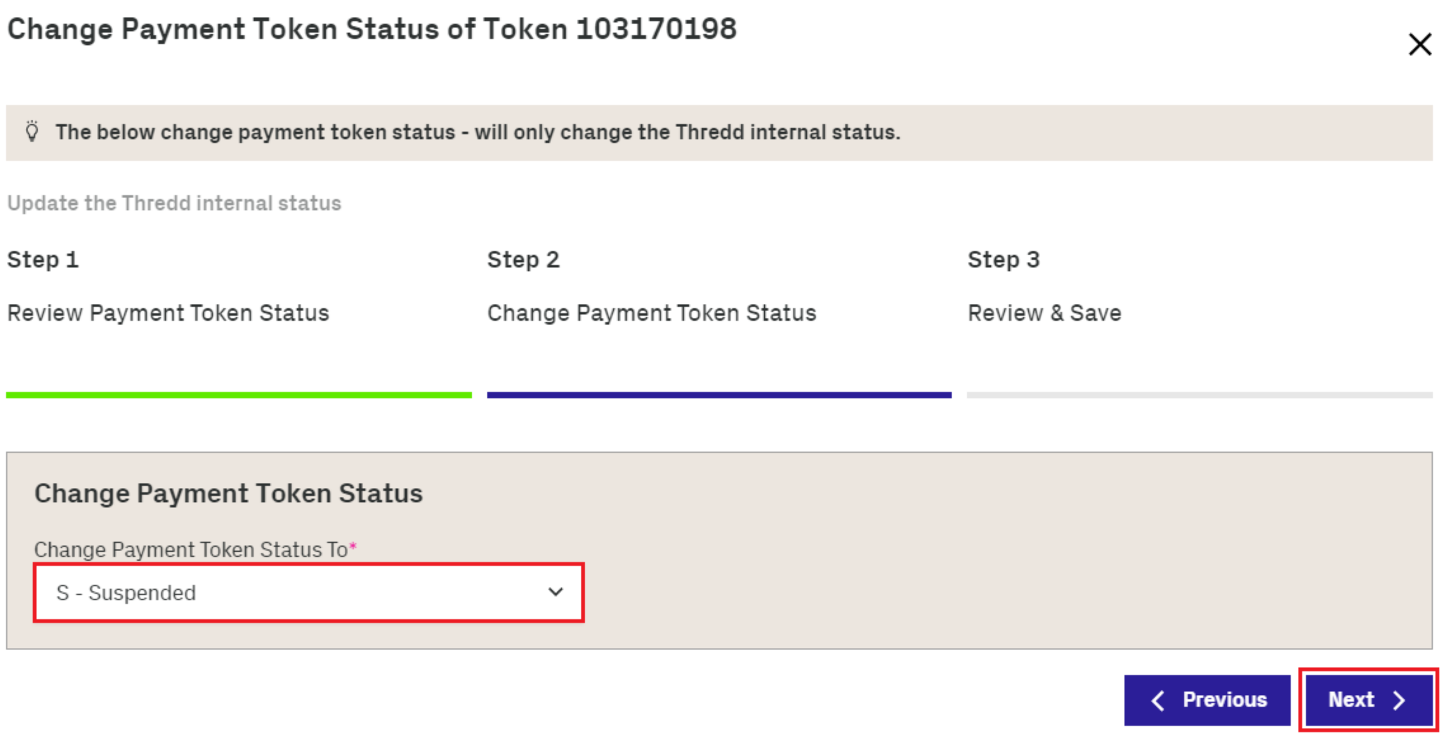


   A window displays.

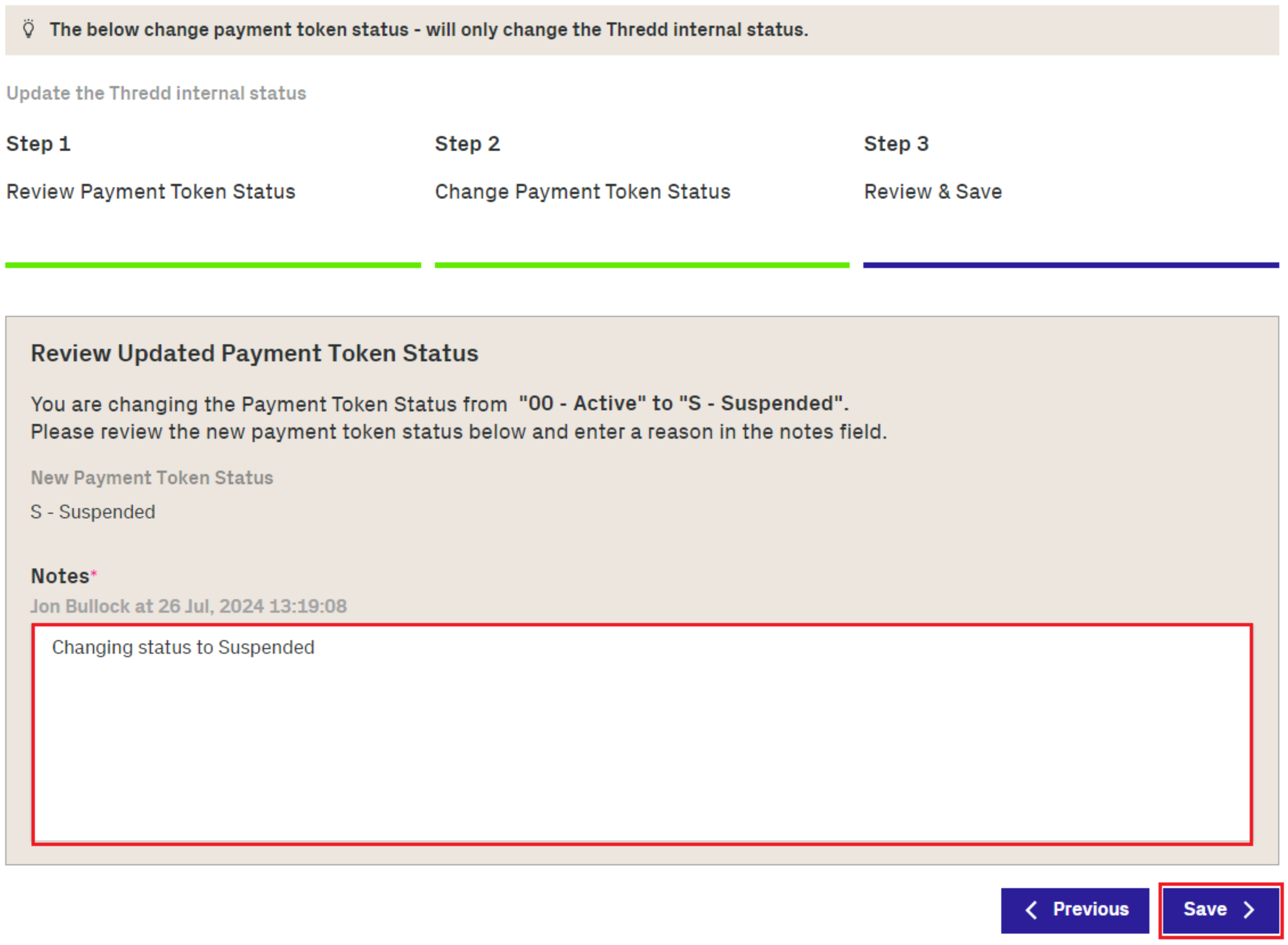
2. Review the details of the payment token and click **Next**.



3. Select a new status from the **Change Payment Token Status To** field and click **Next**.



4. Review the changes, enter any notes about the change in the **Notes** field, and click **Save** to save the changes.



5.4 View Card Transactions

When you first open the Card Details page, Thredd Portal: Cards and Transaction Management displays a summary of card information at the top of the page. All related transactions are also displayed in the lower part of the page.

To view the card transactions for the selected card:

1. Display the summary of card information for the relevant card by searching and opening the card you want to view transaction details for. All transactions for the selected card are displayed below the summary of card information.

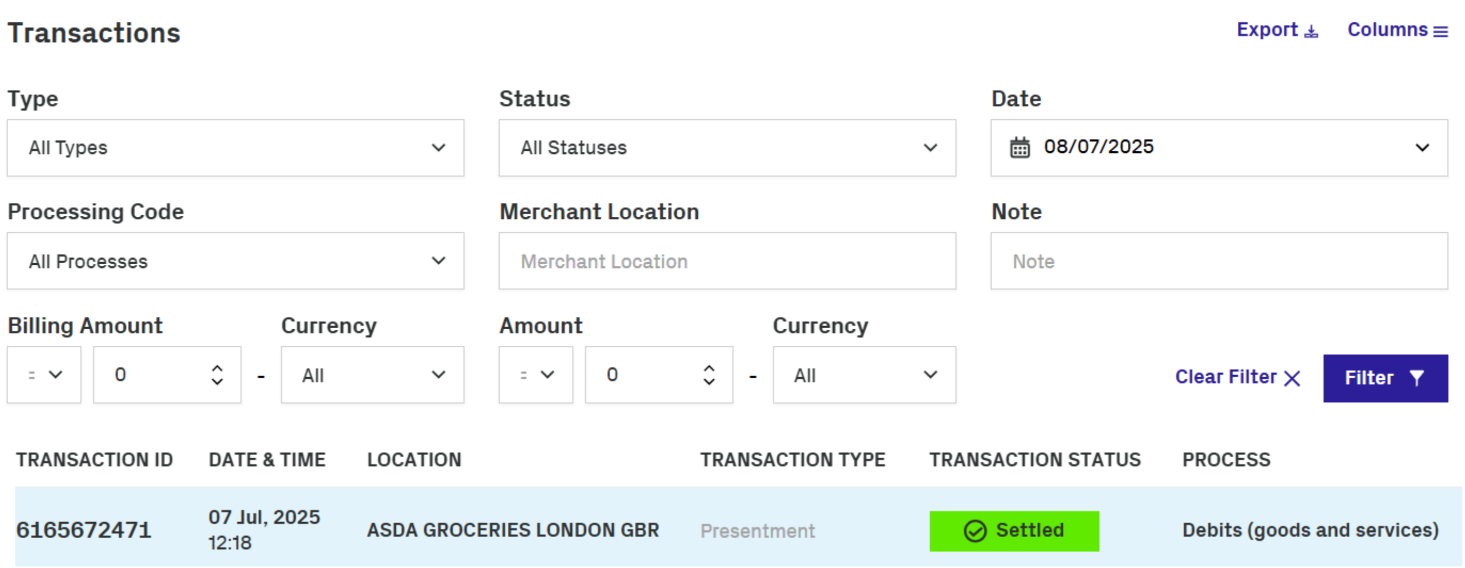


Figure 12: Card Transactions displayed for a specific card

The following table describes each of the fields available on the Card Transactions page.

Field	Description
Transaction ID	The unique transaction identifier.

Field	Description
Date and Time	Date and time the transaction occurred. The time relates to Thredd time. For example, if the servers for processing Thredd transactions are in the GMT timezone, the Thredd time is GMT .
Location	Location provided by the merchant.
Transaction Type	Type of transaction, such as authorisation, balance adjustment, presentment, and auth reversal.
Transaction Status	Transaction status, such as Settled, Accepted or Declined. See Appendix K: Transaction Status Codes for more information.
Process	Transaction processing code, for example, recurring fees, balance inquiry.
Transaction Currency	Currency in which the transaction took place. This might differ from the billing currency if the transaction happened when the cardholder was using the card in another country.
Transaction Amount	Transaction amount (in the transaction currency).
Billing Currency	The currency of the billing amount.
Billing Amount	Billing amount for the transaction.
Available Balance	Available balance after the transaction, which the cardholder can spend.
Fixed Fee	Fixed fees levied against the transaction, consisting of a specific figure.
Rate Fee	Rate-based fee. Fees levied against the transaction based on a percentage charge.
FX Padding	Financial padding (to allow for currency fluctuations).
MCC Padding	Financial padding applied to transactions in specific MCCs (typically used for hotels and rental cars where cardholders might be charged a little more than authorised for).
Note	Note for the transaction. Notes are taken from transaction details appended during each type of transaction. For example, for declined transactions, there could be text explaining why the transaction was declined.
Payment Method	The method of payment for the transaction.
Product Name	The name of the product.

5.5 Filter Card Transactions

You can filter the transactions displayed for a specific card using a range of different filters.

1. Display the summary of card information for the relevant card by searching and opening the card you want to view transaction details for. All transactions for the selected card are displayed below the summary of card information.
2. Choose the required filters, for example the **Accepted** status.

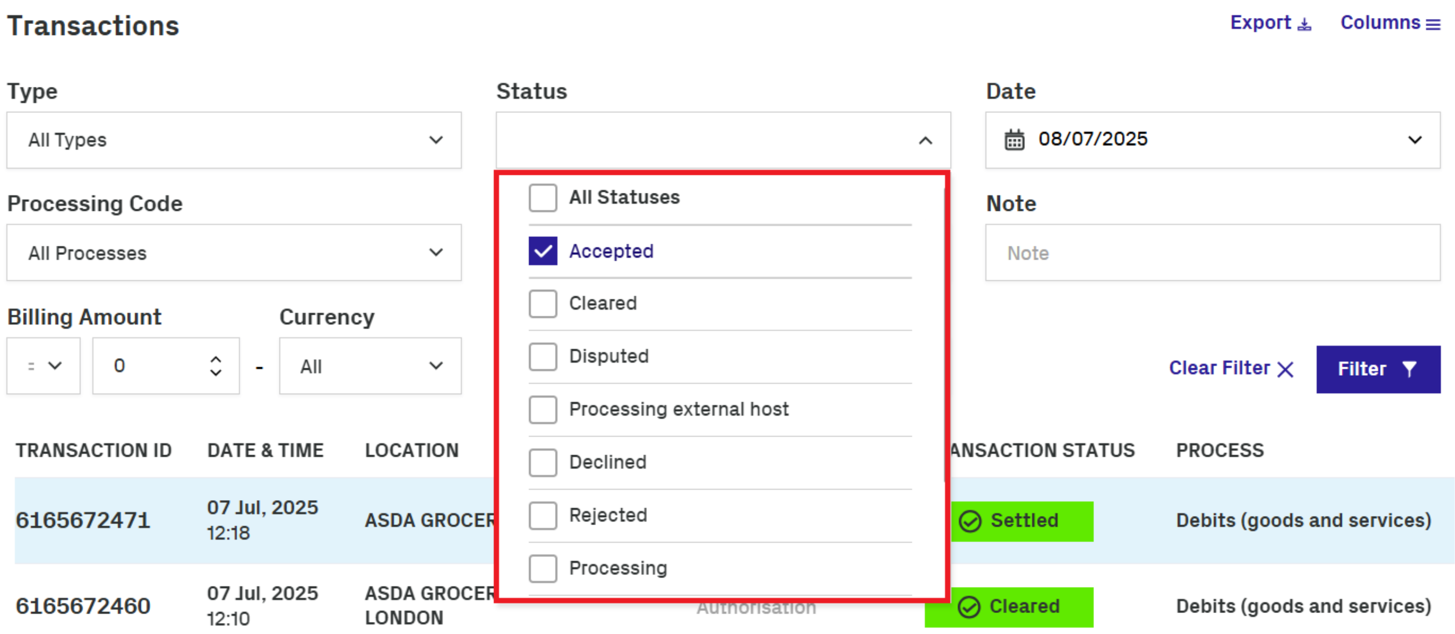
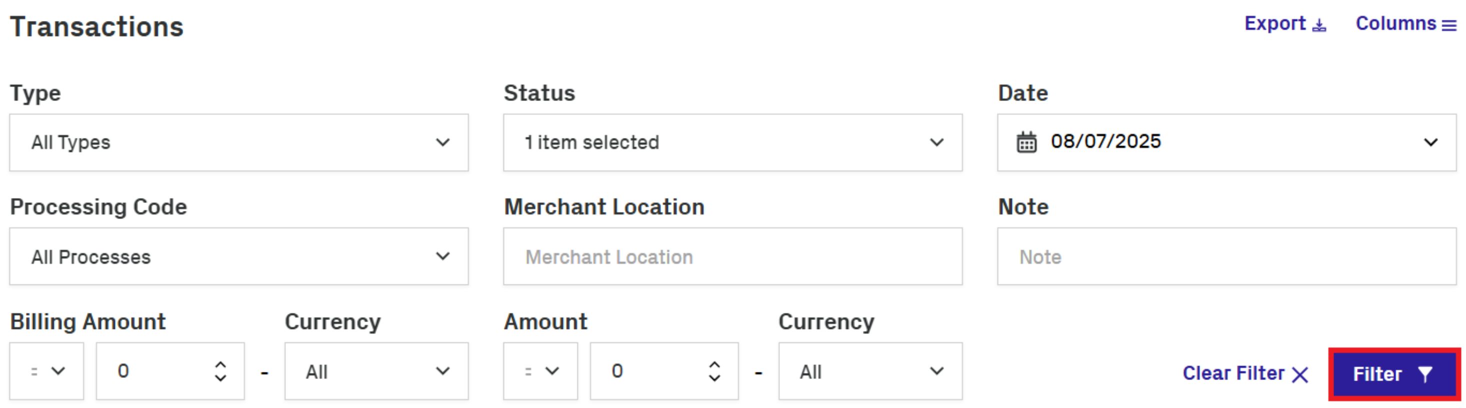


Figure 13: Card Search Result Filter - Accepted Status

3. Select **Filter** to display the new results.



5.6 Customising Transactions Columns

You can customise the Transaction columns displayed in the Card Details page by re-ordering them, adding new columns or removing unwanted columns.

1. Click **Columns** in the **Search Results** pane.

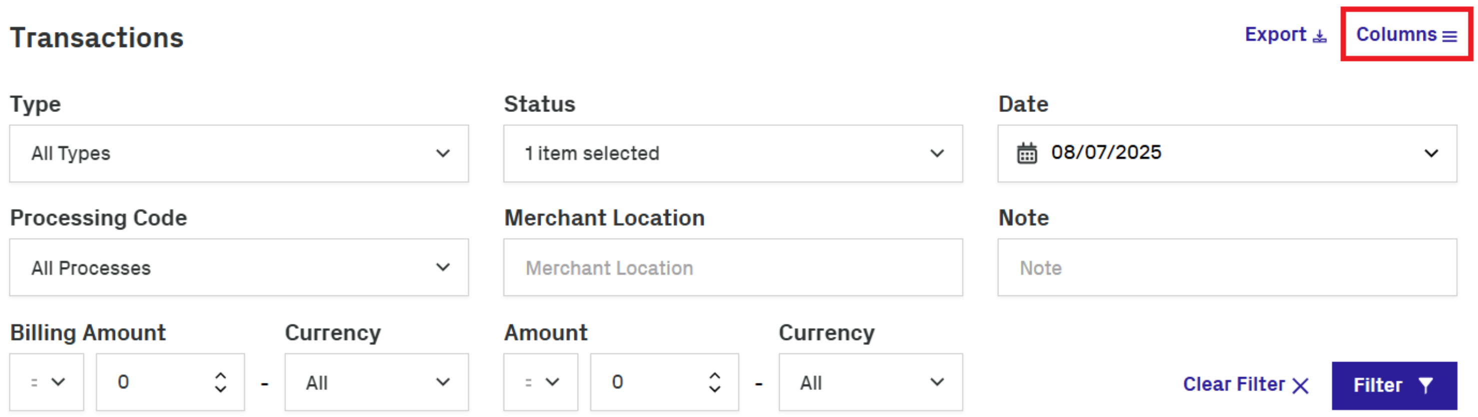


Figure 14: Select to customise columns

This displays the **Columns Customisation**.

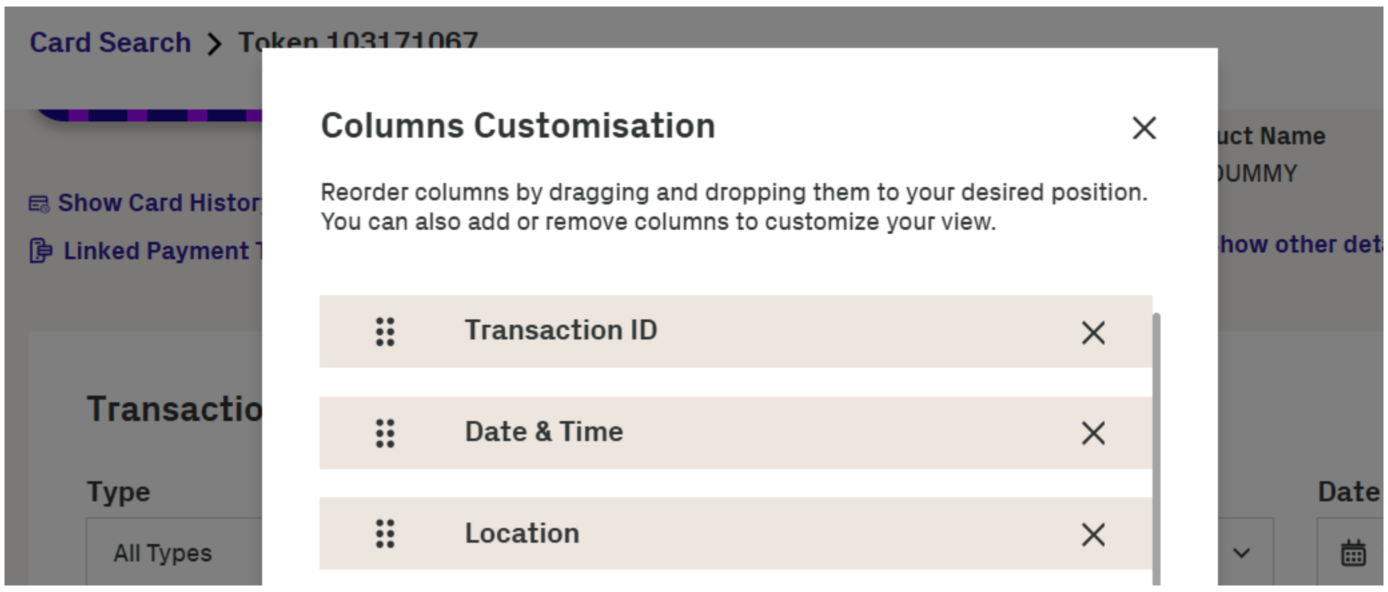


Figure 15: Columns Customisation

2. Click **X** in the top-right to close the Columns Customisation

5.7 Export Transactions

You can export the currently filtered transactions from Thredd Portal to a csv file. Click **Export** to start the process of exporting.

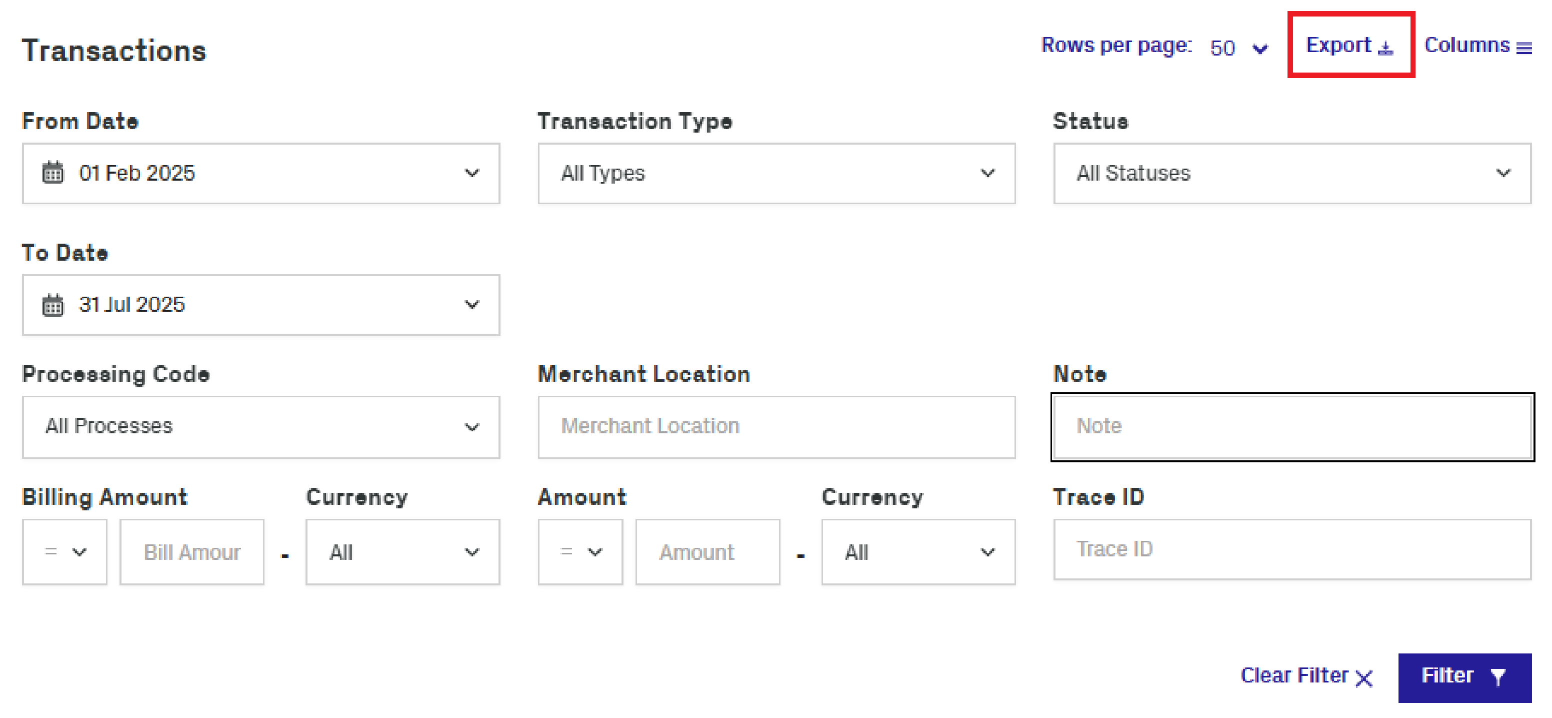


Figure 16: Export Transactions button

Your browser will notify you of a download of a csv file. Either save or download the file to your local machine.

Note: Exporting transactions to a CSV file is available for all Thredd Portal roles except Read-Only.

5.8 Currency Wallets

The Currency Wallets section of the Card Details enables you to view multiple wallets of different currencies associated with the card you're viewing. This is sometimes referred to as Multi FX. A card with Multi FX is designed to facilitate payment and settlement transactions across various currencies.

> **Note:** To search for Multi FX transactions, set the Card Type to **MFX** when performing an advanced transaction search. For more information, see Searching for a Transaction.

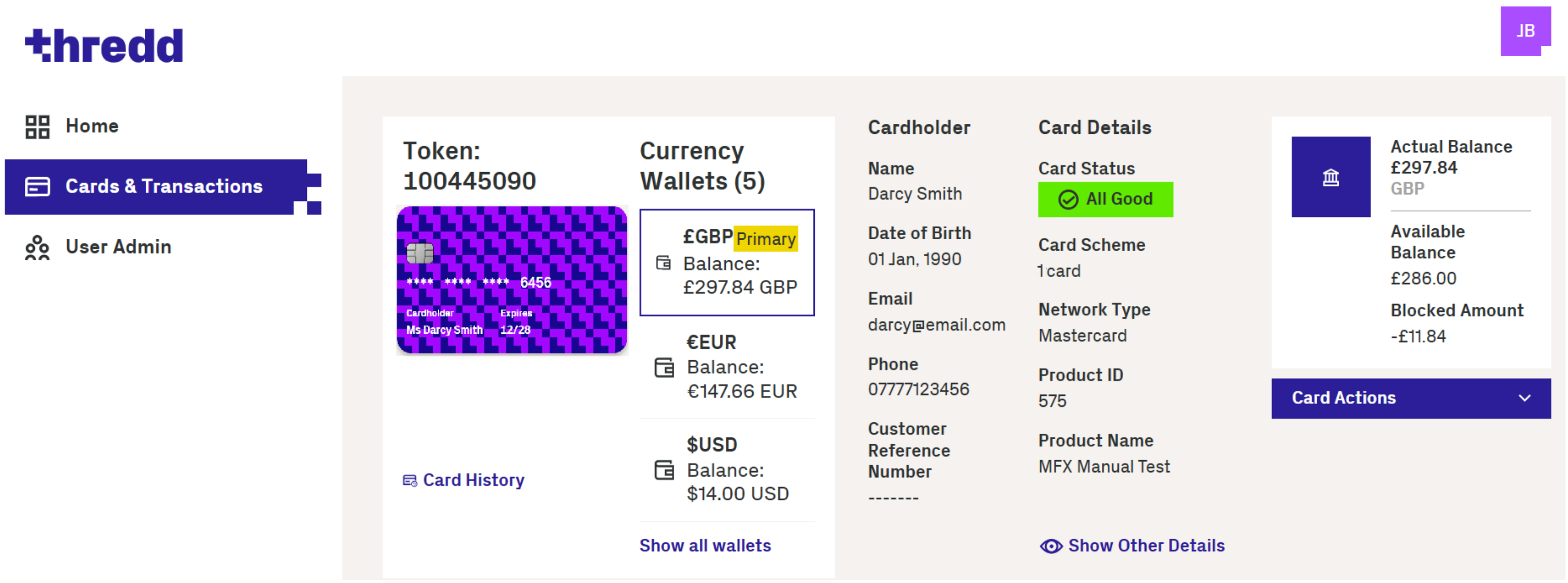
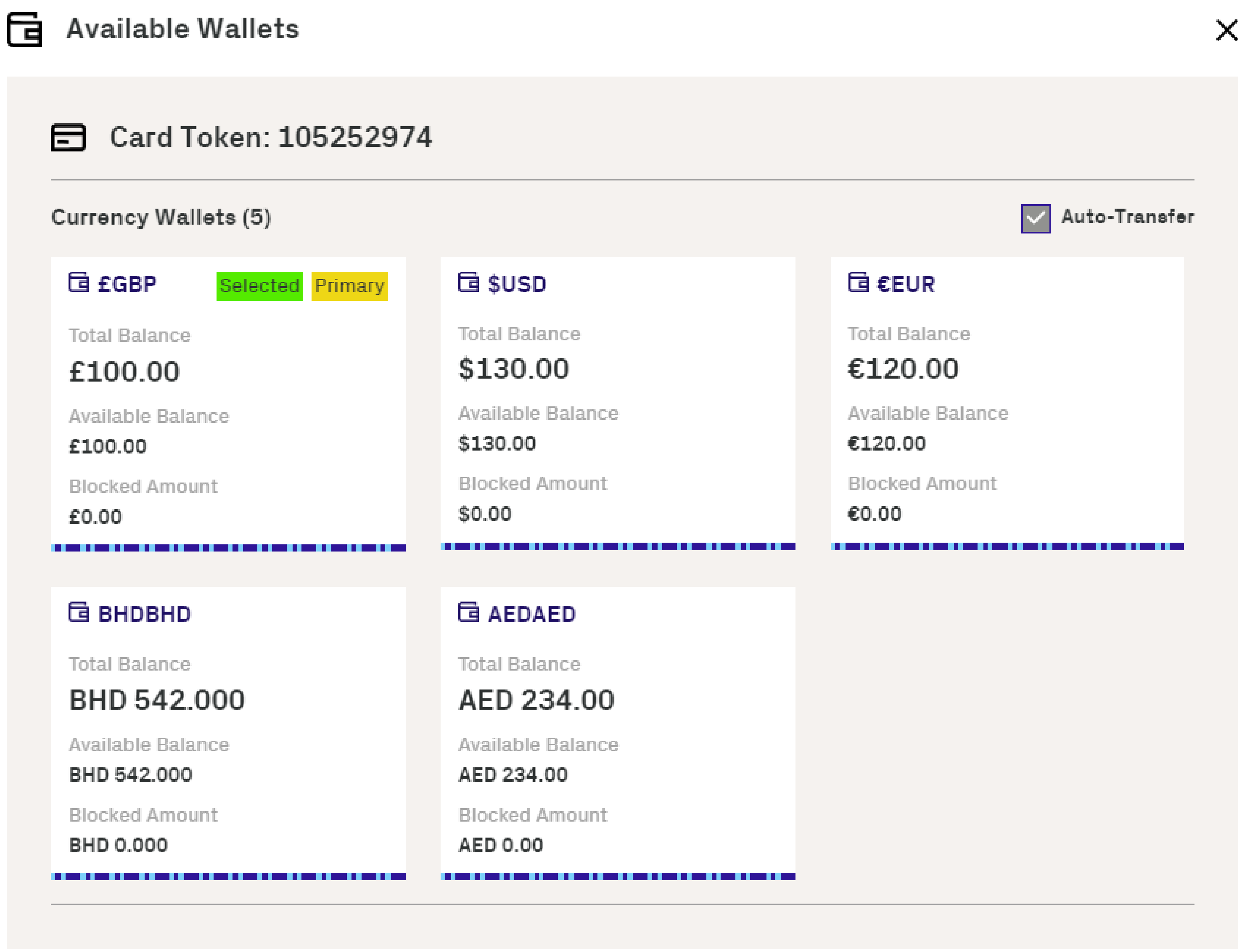


Figure 17: Currency Wallets section of the Card Details page

For physical Multi FX cards, a maximum of four wallet accounts can be linked (not including the primary wallet). Each Multi FX wallet for the card has a unique wallet token, enabling you to make card and transaction searches against the wallet.

By default, your primary currency wallet displays. With the primary wallet, you can use all the card actions available for a card. To select another wallet, click the wallet you want to view in the Currency Wallets section.

By default, your primary wallet and two Multi FX wallets display on the Card Details page. To view all currency wallets associated with the card, click **Show All Wallets**.



5.9 Next Steps

For information about managing cards and transactions, such adjusting a balance or activating a card, read Performing Card Actions. For more information about the setting up of fees, see the Thredd Fees Guide.

6 Performing Card Actions

You can use Thredd Portal: Cards and Transaction Management to complete a variety of actions on a card, such as adjusting a balance or changing the status of a card. What actions you can perform depends on the status of the card.

- If the card is in an Inactive state, the only action you can perform is **Activate Card**.
- If the card is in any other state, the Card Actions menu displays. Use the **Card Actions** menu to perform the following actions on a card:
    - Activate Card (only available when the card has not been activated)
    - Balance Adjustment
    - Card Load (under the Card Load/Unload action)
    - Card Unload (under the Card Load/Unload action)
    - Change Card Status
    - PIN and CVC2 Services
    - Edit Cardholder Details
    - Edit Card Configuration
    - Balance Transfer
    - Change Expiry Date
    - Remove a Card from PFD

To display the **Card Actions** menu, search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.

- If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
- If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.

The **Card Actions** menu is on the right of the Card Details page.

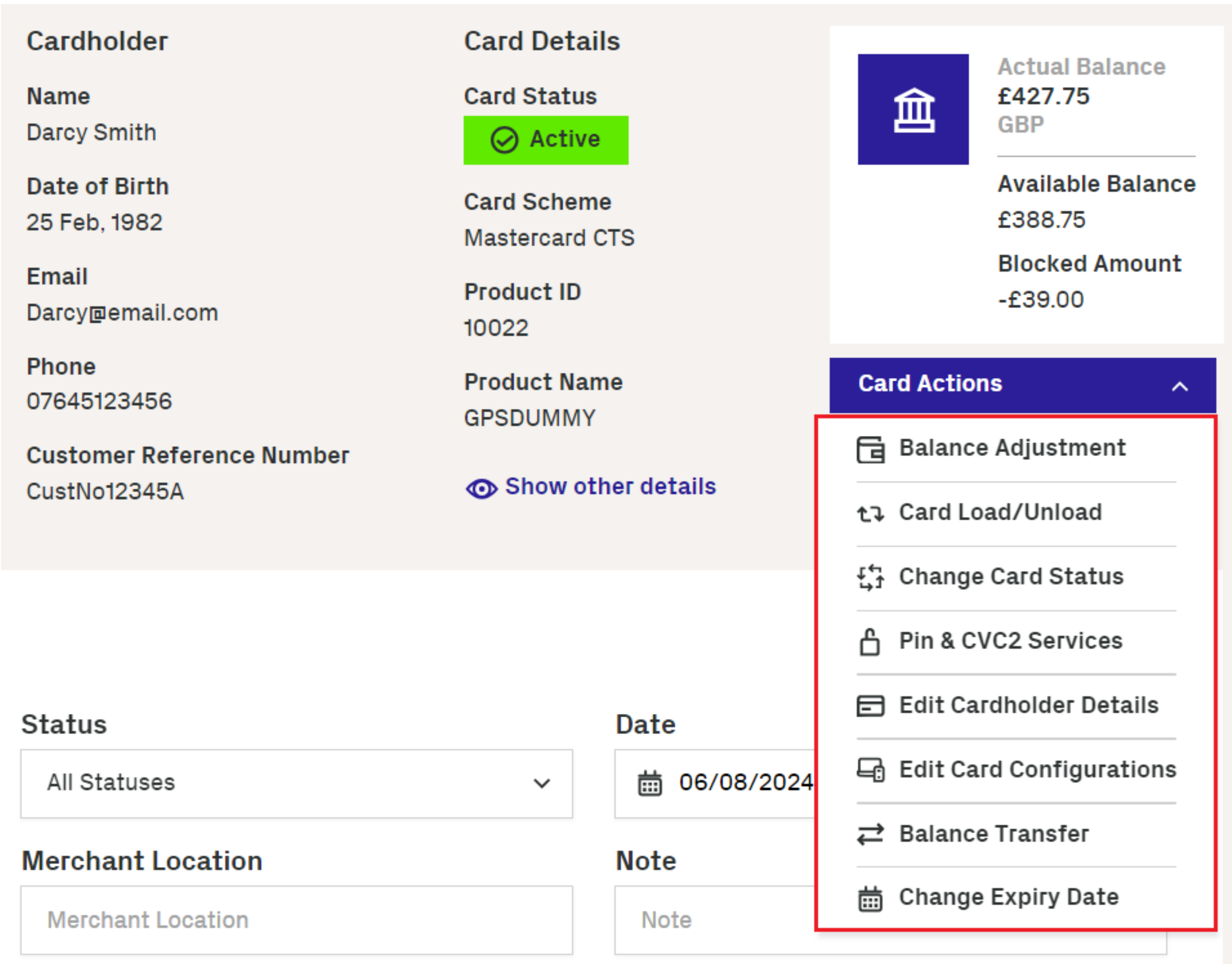


Figure 18: Card Actions menu

6.1 Activate Card

In many cases, when a card is created, it will need to be activated by the cardholder. This is to protect the card from being maliciously used during transit to the cardholder, though there are use cases where a card product is set up at a product level to be activated automatically on creation.

To activate a card:

1. Navigate to the card you want to activate using the search functionality.
2. Click **Activate Card**. The Activate Public Token window displays.

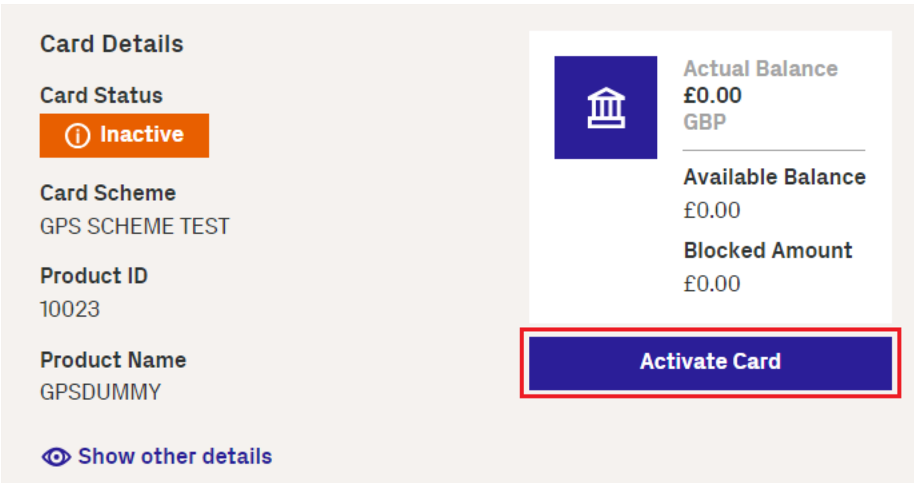


Figure 19: Activate Card option

3. Enter the reason for the activation in the **Notes** field.

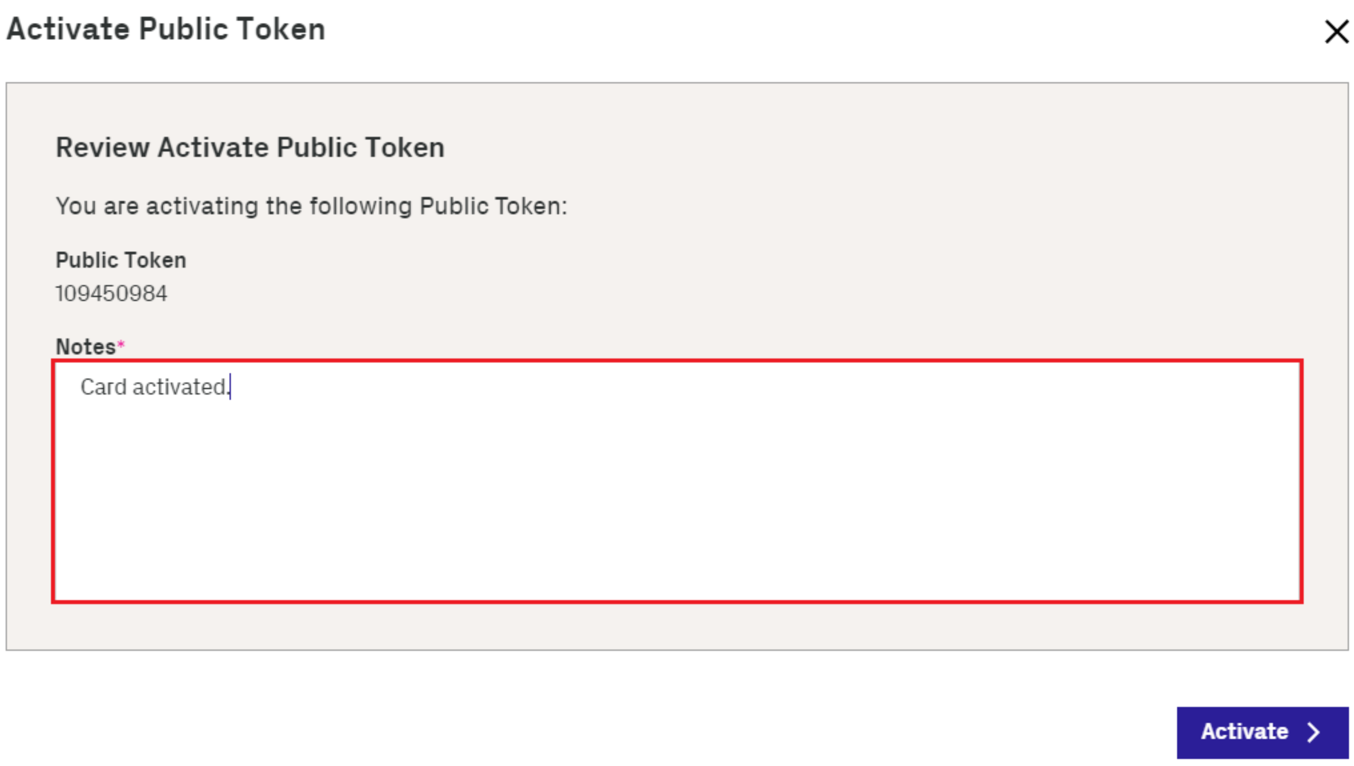


Figure 20: Activate Public Token window

4. Click **Activate**.

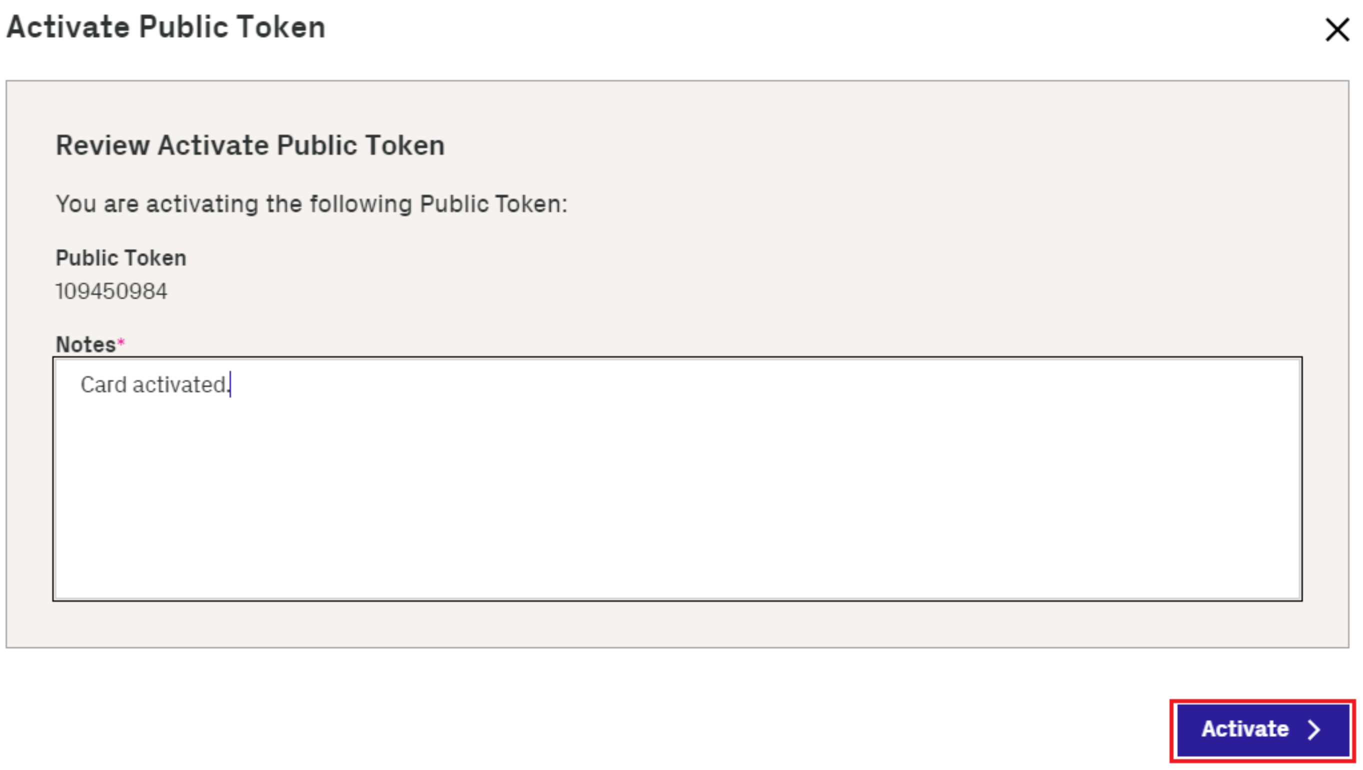


Figure 21: Notes in Activate Public Token window

A window displays to confirm the activation of the card.

Figure 22: Confirm card activation

6.2 Adjusting a Balance

You can add or remove funds from a cardholder's balance manually.

> **Tip:** You can also adjust the balance with the Cards REST API endpoint, `Adjust Balance` and the Web Services SOAP API, `Ws_BalanceAdjustment`. For more information, read Updating the Card Balance in the Cards API website and Card Balance Adjustment in the Web Services Guide.

To adjust a balance:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

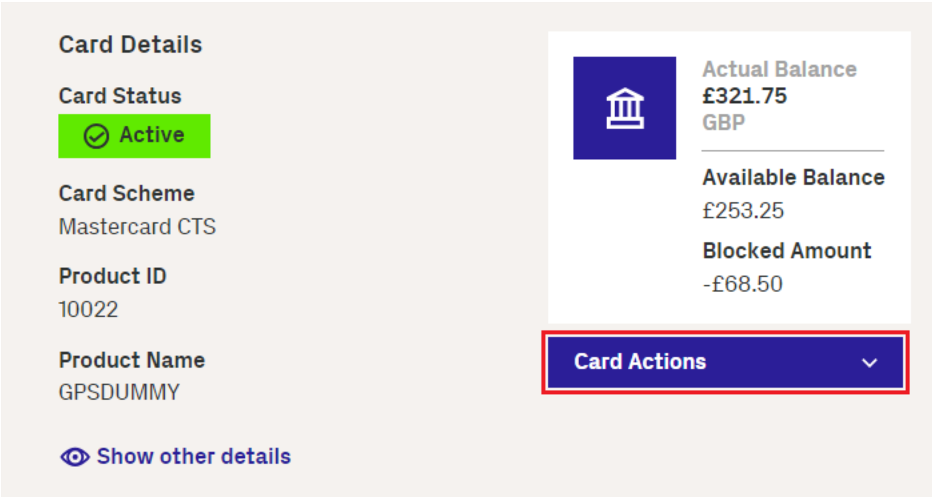


Figure 23: Card Actions menu

3. From the **Card Actions** menu, select **Balance Adjustment** to display *Step 1 - Review Balances.*
4. Review the current balances, then click **Next** to move to *Step 2 - Adjustments.*
5. Specify **Credit** or **Debit** and the **Adjustment Amount**. If you have multiple balances (For example, if you have an available balance and blocked amount) the Adjustment Type field will be available. Use this field to select the balance you want to adjust.

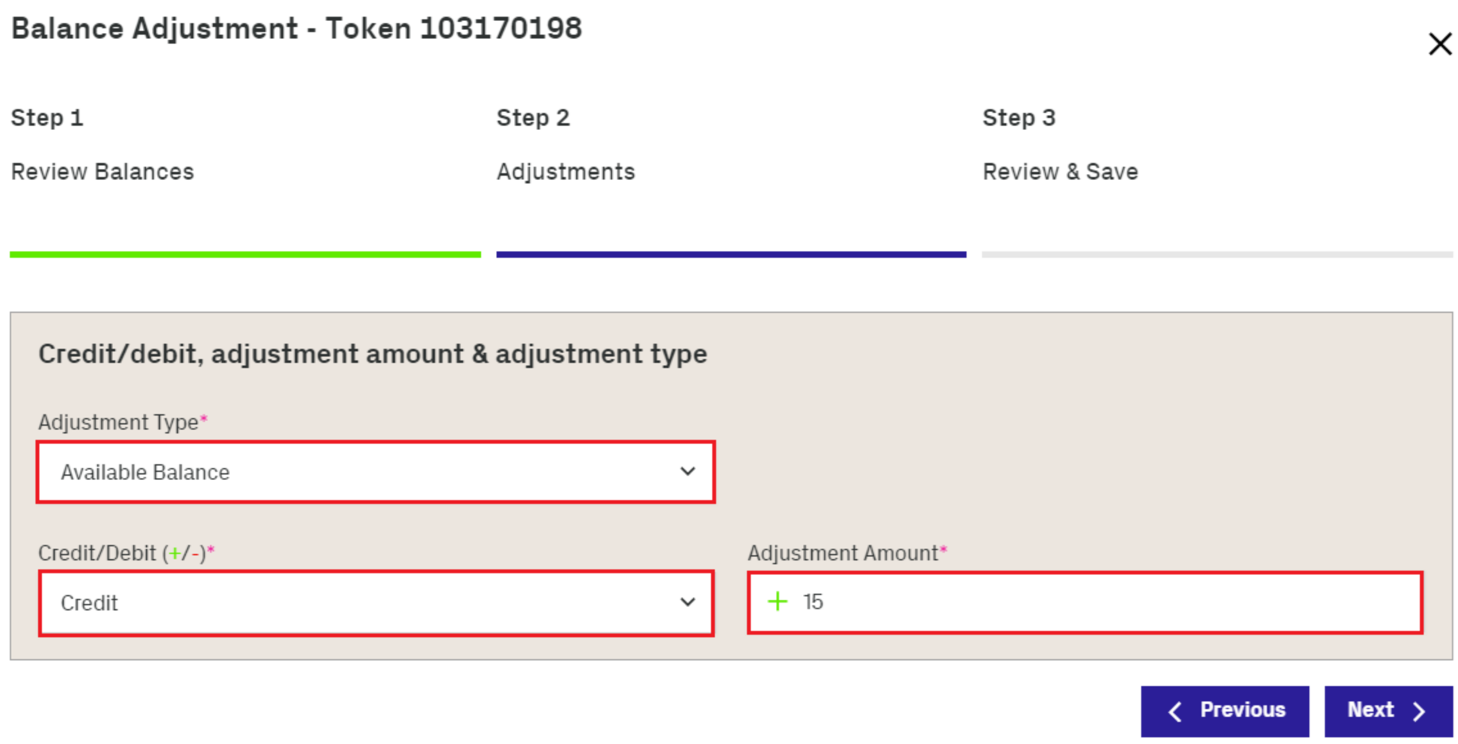


Figure 24: Balance Adjustment options

Note: Ensure this amount is correct as it causes issues with the balance if entered incorrectly.

6. Click **Next** to move to *Step 3 - Review and Save.*
7. Review the Balance Adjustment and, In the **Notes** field, add the reason for the adjustment. Ensure this amount is correct as it causes issues with the balance if input incorrectly.

   Note: The Notes field is required for audit purposes.

8. Click **X** to close the notification and return to the Card Details.

6.3 Loading a Card

You can load a specified amount from an account using the **Card Load** action.

Tip: You can also load a card with the Cards REST API endpoint, `Card Load` and the Web Services SOAP API, `Ws_Load`. For more information, read Loading or Unloading a Card in the Cards API website and Card Load in the Web Services Guide.

To load a specified amount onto a card:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

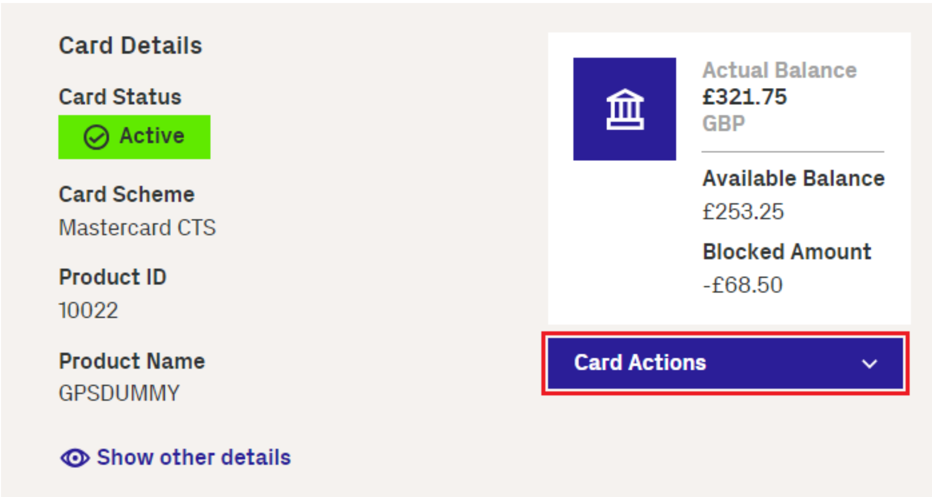


Figure 25: Card Actions menu

3. From the **Card Actions** menu, select **Card Load/Unload**, to display *Step 1 - Select Card Load or Unload*.
4. Choose **Load** from the drop-down menu and click **Next** to move to *Step 2 - Review Balances*.
5. Review the Balance Amounts.
6. Click **Next** to move to *Step 3 - Choose Amount to Load or Unload*.
7. Specify the amount you want to load onto the card in **Load Amount**.

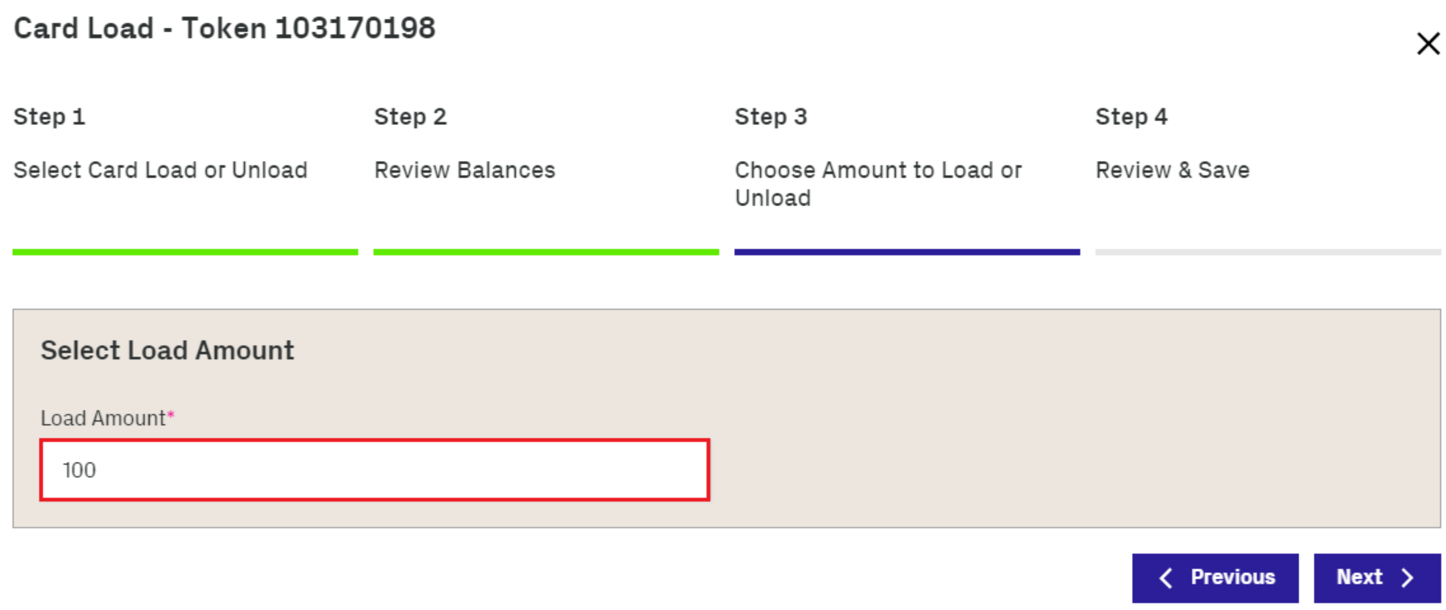


Figure 26: Card Load - Step 3 - Choose Load Amount

8. Click **Next** to move to *Step 4 - Review and Save*.
9. Review the **Load Amount** and in the **Notes** field, add the reason for the card load.

   Note: This is required for audit purposes.

10. Click **X** to close the notification and return to the Card Details.

6.4 Unloading a Card

You can unload a specified amount from an account using the **Card Unload** action. For example, you may need to do this if you are closing an account.

Tip: You can also unload a card with the Cards REST API endpoint, `Card Unload` and the Web Services SOAP API, `Ws_UnLoad`.For more information, read Loading or Unloading a Card in the Cards API website and Card Unload in the Web Services Guide.

To unload a specified amount from a card:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

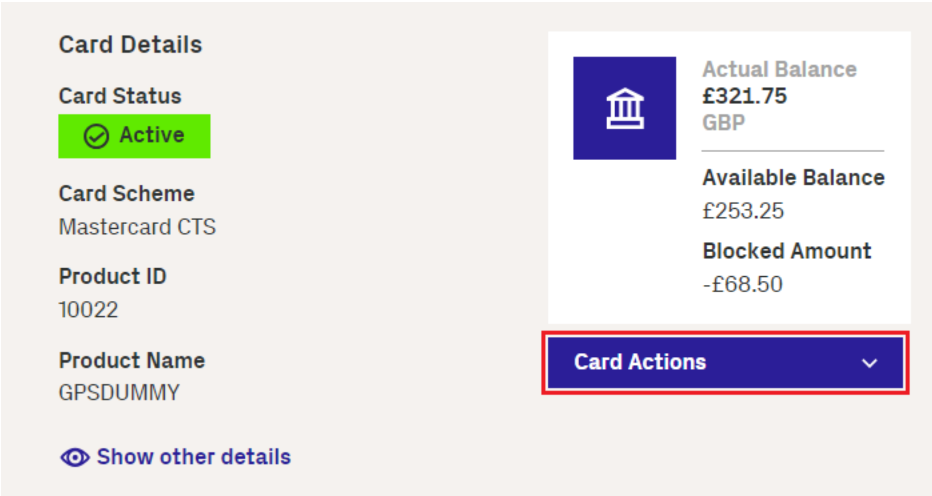


Figure 27: Card Actions menu

3. From the **Card Actions** menu, select **Card Load/Unload**, to display *Step 1 - Select Card Load or Unload*.
4. Choose **Unload** from the drop-down menu and click **Next** to move to *Step 2 - Review Balances*.

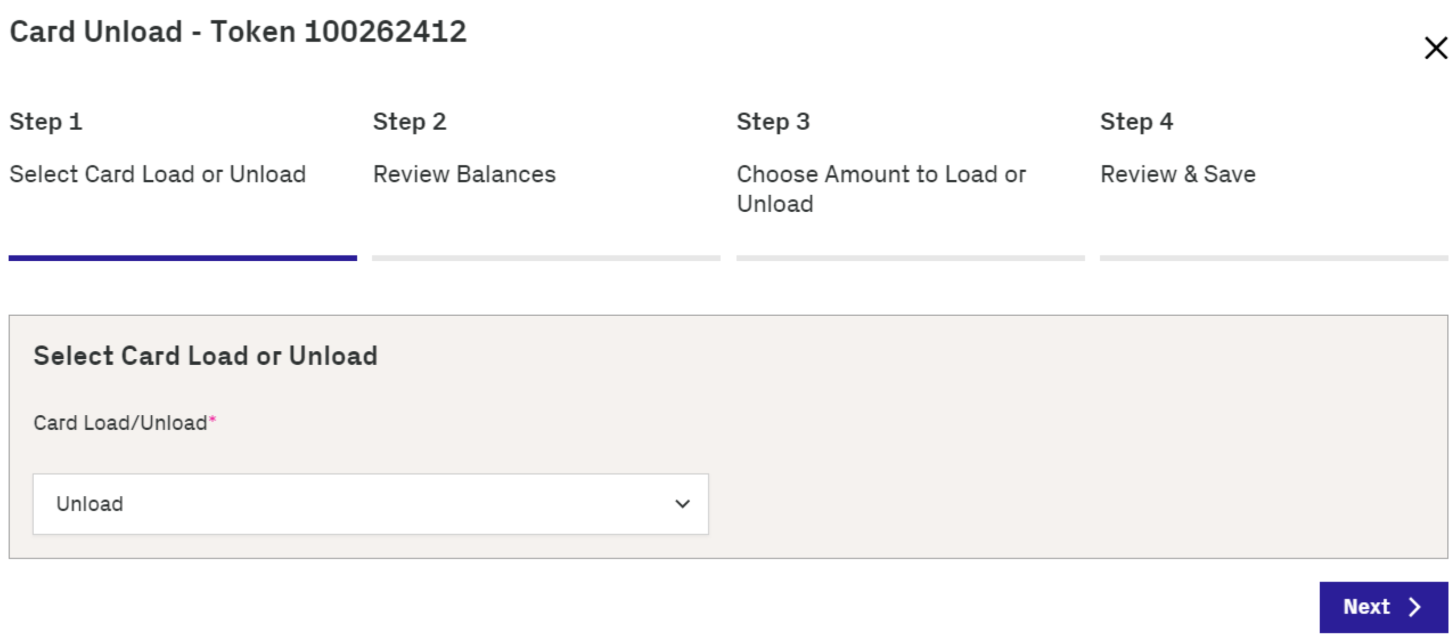


Figure 28: Card Unload - Step 1 - Select Card Load or Unload

5. Review the Balance Amounts.
6. Click **Next** to move to *Step 3 - Choose Amount to Load or Unload*.

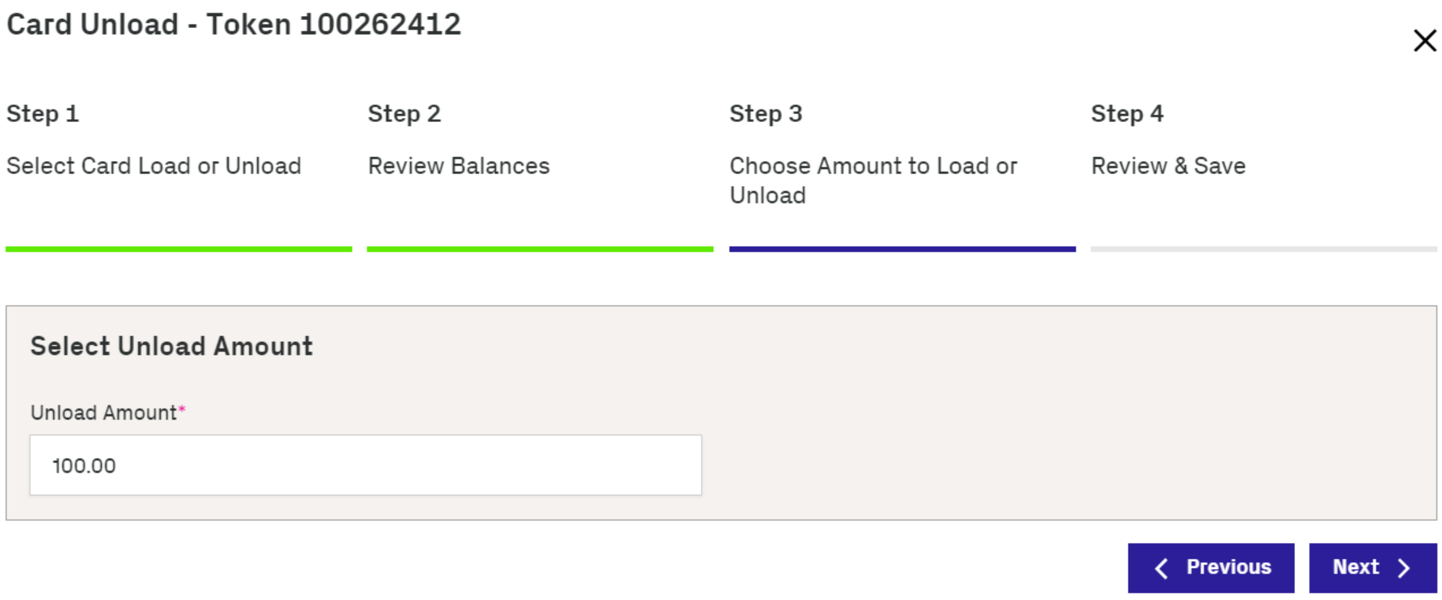


Figure 29: Card Unload - Step 3 - Choose Unload Amount

7. Specify the amount you want to unload from the card in **Unload Amount**.

   Note: You cannot unload more than the available balance.

8. Click **Next** to move to *Step 4 - Review and Save*.
9. Review the **Unload Amount**.

   Note: Ensure this amount is correct as it causes issues with the balance if entered incorrectly.

10. In the **Notes** field, add the reason for the card unload.

    Note: This is required for audit purposes.

11. Click **X** to close the notification and return to the Card Details.

6.5 Changing the Status of a Card

You can change the status of a card using **Change Card Status**. For example, you may need to do this if a card is reported as lost or stolen. Each card status has a different effect on how the card can be used. For a full list of card statuses, read Appendix B: Card Status Codes.

Tip: You can also change the card status with the Cards REST API endpoint, `Update Card Status` and the Web Services SOAP API, `Ws_StatusChange`. For more information, see Card Status in the Cards API website and Card Change Status in the Web Services Guide.

To change the status of a card:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

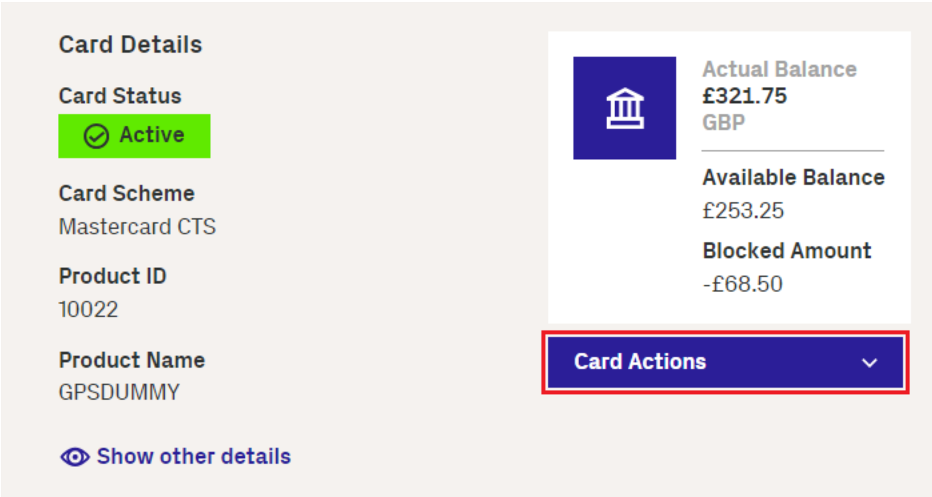


Figure 30: Card Actions menu

3. From the **Card Actions** menu, select **Change Card Status**to display *Step 1 - Review Card Status*
4. Click **Next** to move to *Step 2 - Change Card Status.*
5. Choose the new Card Status in the drop-down menu.

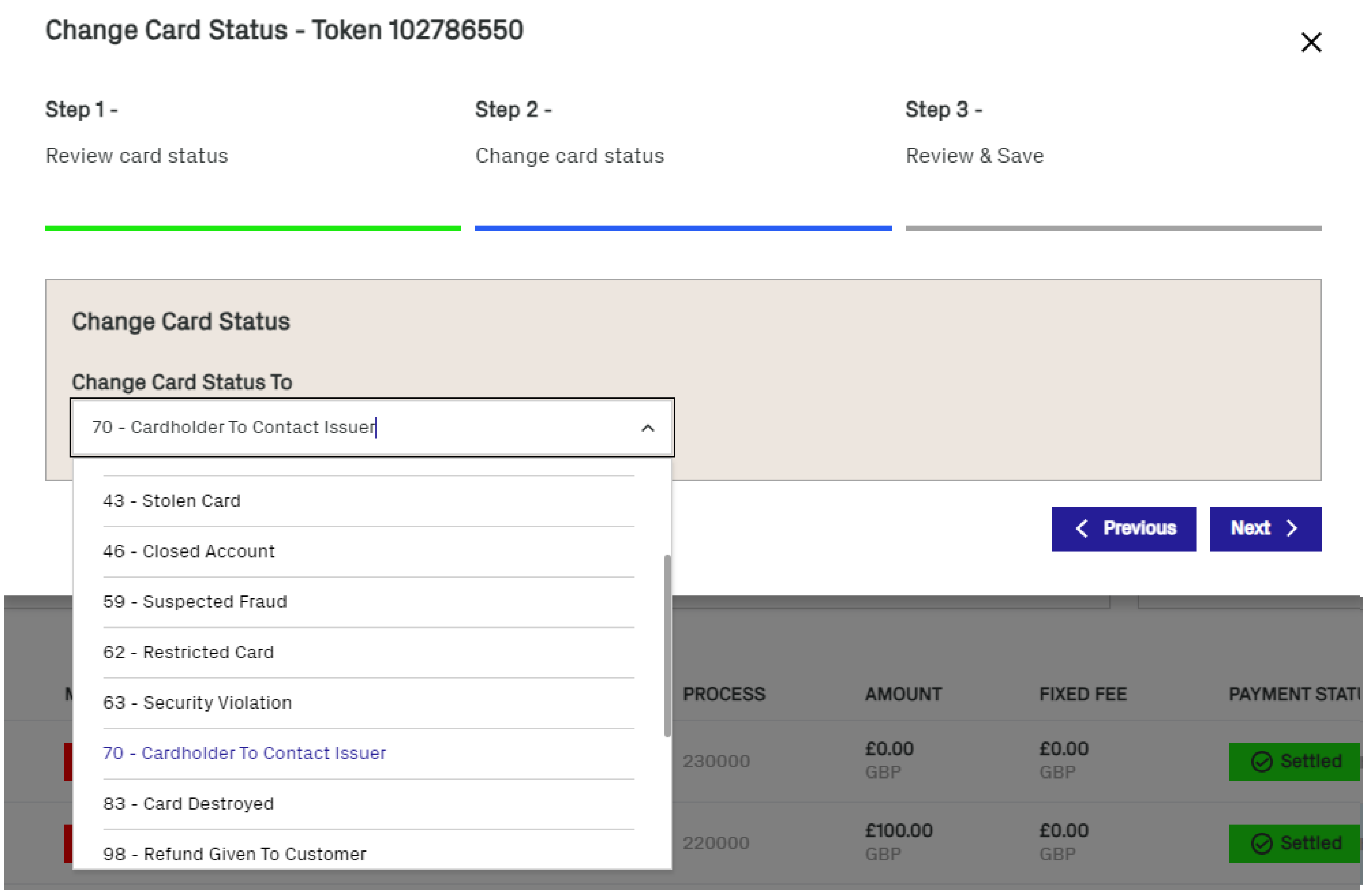


Figure 31: Change Card Status - Step 2 - Choose new Card Status

6. Click **Next** to move to *Step 3 - Review and Save.*
7. In the **Notes** field, add the reason for the card status change.

   Note: This is required for audit purposes.

8. Click **X** to close the notification and return to the Card Details.

Note:

- Most statuses are reversible (except for 83 - Card Destroyed, and 43 - stolen).
- All statuses other than 00 prevents the card from being used over the Mastercard or VISA network.
- Do not use 01 - Refer to Card Issuer or 54 - Expired Card. These are for Thredd use only.
- Changing the status to 99 (card voided) or 98 (refund to customer) automatically generates a card balance adjustment down to 0.00. A negative balance must be manually adjusted to 0.00.

- Where MDES or VDEP is in place and a cardholder is using a relevant provider, the DPAN Token (Device PAN token) can have a different status to the FPAN (Funding Primary Account Number – the PAN on the physical card). Examples of providers for MDES or VDEP include Apple Pay, G Pay, Fitbit Pay, Sony Pay, Mont Blanc Pay or similar.

6.6 Resetting all PIN and CVC2 tries

In some situations, the offline PIN and online PIN can become out of sync. This can happen when a cardholder changes their PIN at an offline terminal then uses their card at an online terminal that doesn't recognise the change.

Tip: You can also reset all PIN tries with the Cards REST API endpoint, `Unblock PIN` and the Web Services SOAP API, `Ws_PINControl`. For more information, read PIN Management in the Cards API Website and Card PIN Control in the Web Services Guide.

To reset all PIN tries:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

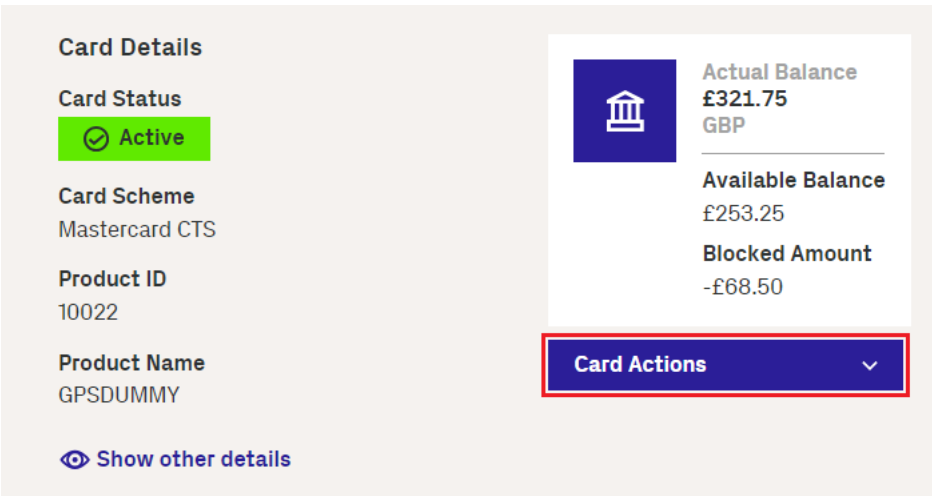


Figure 32: Card Actions menu

3. From the **Card Actions** menu, select **PIN and CVC2 Services**, to display *Step 1 - Review Card Status*.
4. Click **Next** to move to *Step 2 - Review PIN Tries*.

Figure 33: Review PIN tries page.

5. Choose what you want to reset from the options provided:
   - Online PIN to reset the Online PIN attempts
   - CVC2 to reset the CVC2 attempts
   - All to reset all PIN and CVC2 attempts
6. Click **Next** to move to *Step 3 - Review & Save*.
7. In the **Notes** field, add the reason for the PIN reset.

   Note: This is required for audit purposes.
8. Click **X** to close the notification and return to the Card Details.

6.7 Editing the Cardholder Details

You can edit the cardholder details and change the rules governing card acceptance methods using the **Edit Card Details** option. For example, you can prevent a card from being used on gambling sites by disallowing a specific Merchant Category Code (MCC).

Note: For information about configuring fees and payment tokens using the **Fees** and **Payment Tokens** tabs, read Viewing card fees and fee settings and Viewing payment tokens.

Tip: You can also update the cardholder details with the Cards REST API endpoint, `Update Card` and the Web Services SOAP API, `Ws_Update_Cardholder_Details`. For more information, read Updating Cardholder Details in the Cards API website and Update Cardholder Details (V1) in the Web Services Guide.

To edit card details:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.
3. From the **Card Actions** menu, select **Edit Cardholder Details**, to display *Step 1 - Review and edit current cardholder details*.

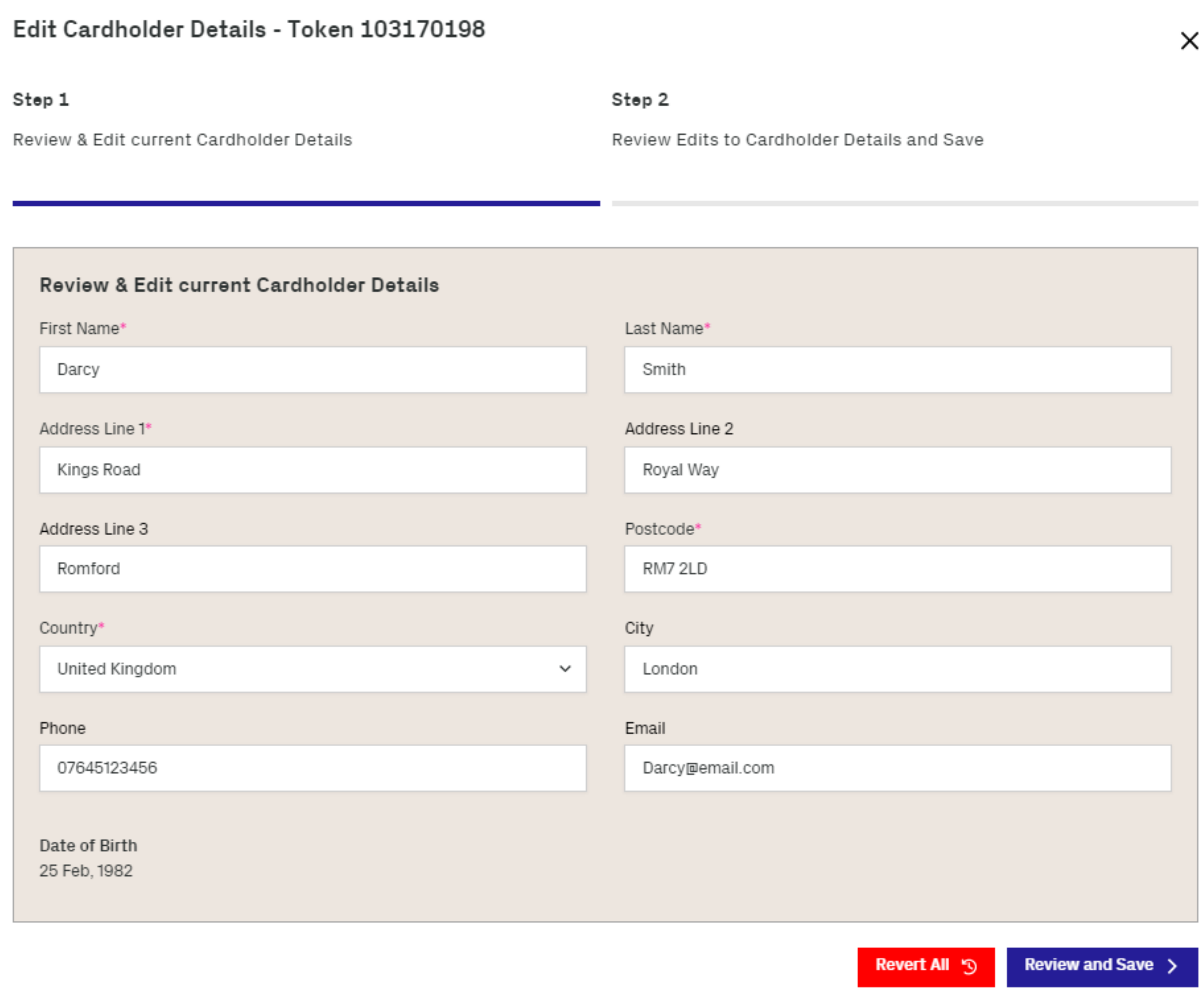


Figure 34: Edit Cardholder Details - Step 1 - Review & edit current cardholder details

Note: For more information about the Cardholder Details, read Viewing Card Details.

4. Click **Next** to move to *Step 2 - Review edits to cardholder details & save.*
5. After reviewing your changes, click **Save**.
6. Click **X** to close the notification and return to the Card Details.

6.8 Editing the Card Configurations

The different types of **Card Acceptance Methods** available in the form of Usage Groups are set up using **Edit Card Configuration**. For more information, read Appendix C: Usage Groups.

Tip: You can also edit the card configurations with the Cards REST API endpoint, `List Card Control Groups` and `Update Card Control Groups`, and the Web Services SOAP APIs, `Ws_Card_Change_Cardacceptor_List` and `Ws_Card_Change_Groups`. For more information, read Managing Card Usage Groups in the Cards API website and Card Change Acceptor List and Card Change Groups in the Web Services Guide.

To Edit the Card Configurations:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
   - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
   - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

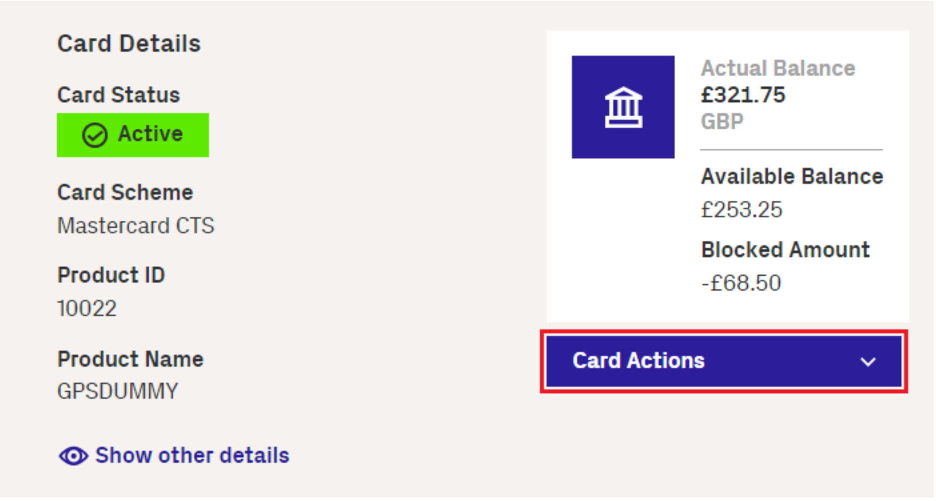


Figure 35: Card Actions menu

3. From the **Card Actions** menu, select **Edit Configurations**, to display *Step 1 - Review and edit current configurations details.*
4. Use the drop down menus to select the required card configuration. For information on the card configurations, see Appendix C - Usage Groups.

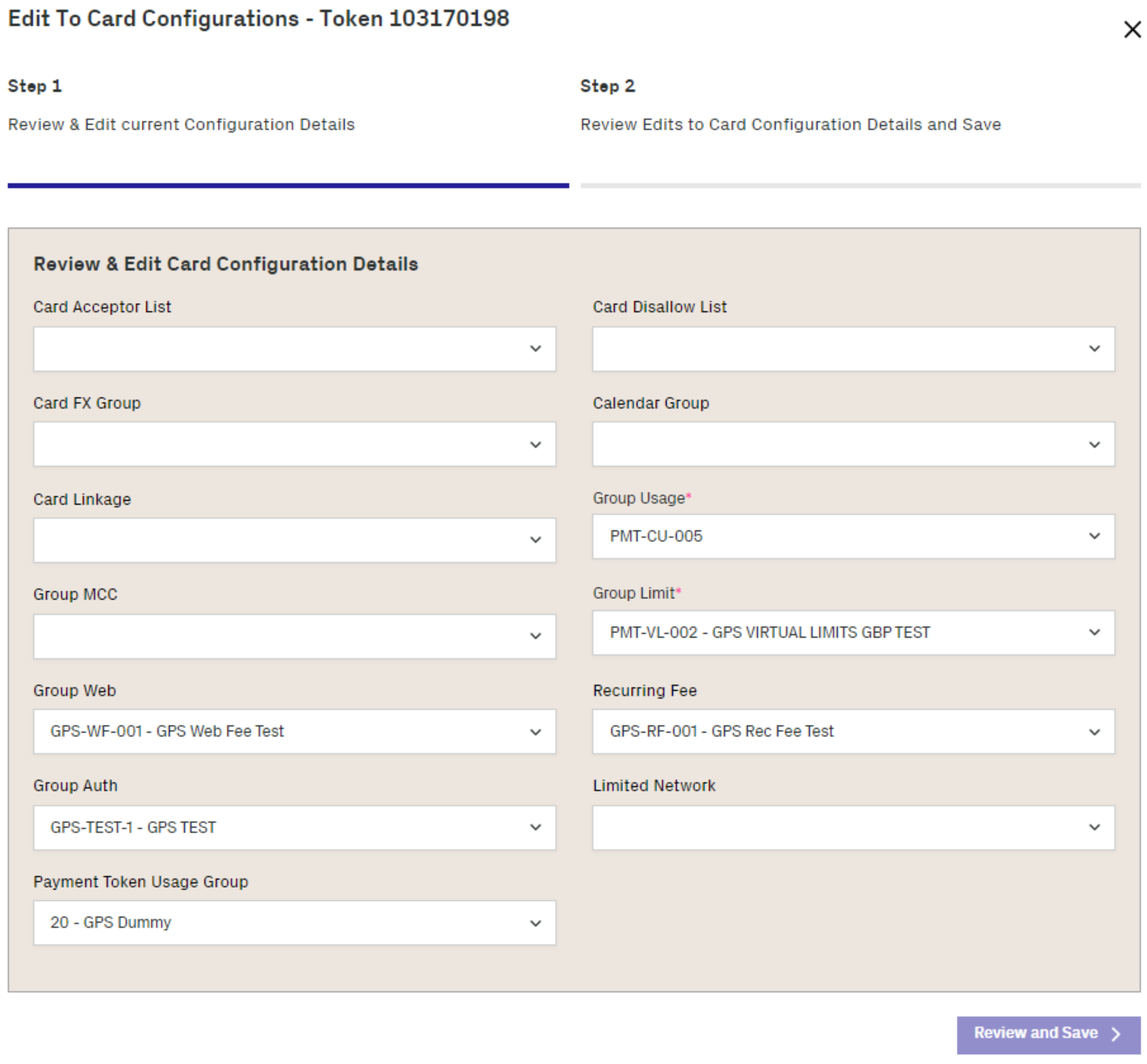


Figure 36: Edit to Card Configurations - Step 1 - Review & edit current card configurations details

5. Click **Next** to move to *Step 2 - Review edits to card configurations details & save.*

6. After reviewing your changes, click **Save**.
7. Click **X** to close the notification and return to the Card Details.

Balance Transfer

The Balance Transfer option enables you to transfer part or all of the balance on the card to another card.

To transfer the balance of the card:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
    - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
    - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

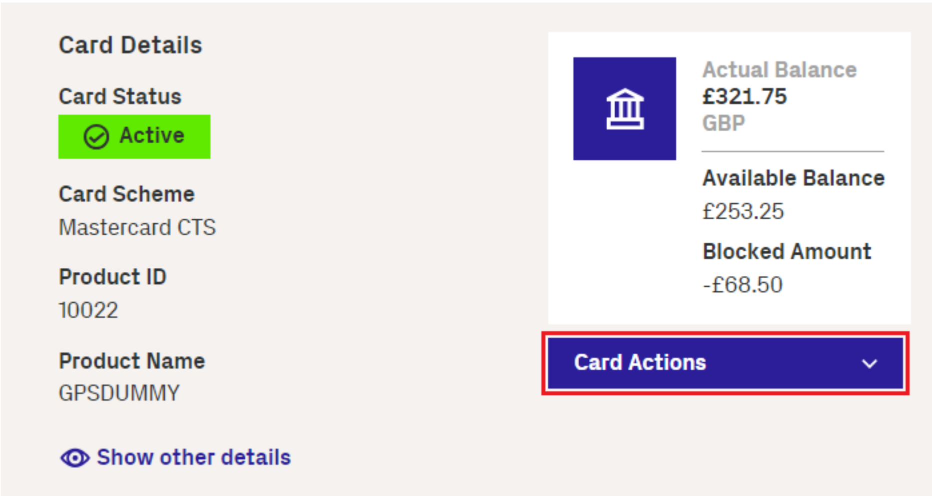


Figure 37: Card Actions menu

3. From the **Card Actions** menu, select Balance Transfer, to display *Step 1 - Review Balances*.
4. Review the balance for the card and click **Next**.
5. Enter the public token of the card you want to transfer the balance to in the **Public Token** field and click the **Search** button.

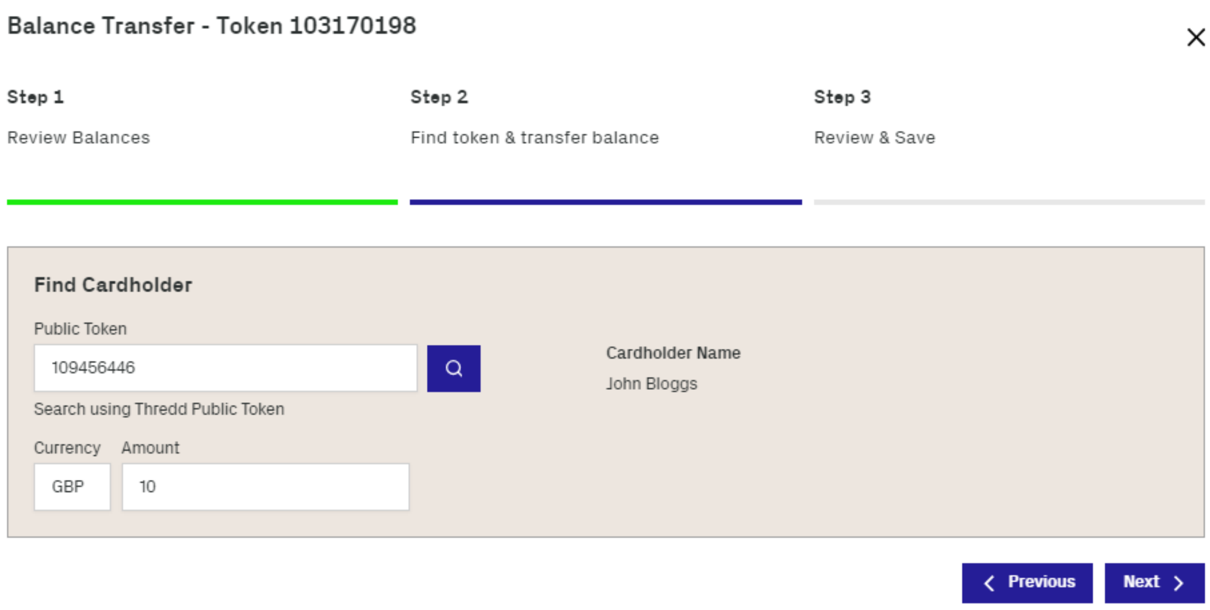


Figure 38: Find Cardholder options

6. Enter the amount you want to transfer to the selected card in the **Amount** field.
7. Click **Next**.
8. Review the transfer and add a reason for the transfer in the **Notes** field.
9. Click **Save**.

    A window displays declaring the transfer is successful.

Change Expiry Date

The Change Expiry Date action enables you to change the expiry date of the card.

Note: This change is only made to the Thredd Expiry Date.

To extend the expiry date of a card:

1. Search for a Card from the home page, or alternatively specify additional criteria to search for matching cards. For more information, see Searching for a Card.
    - If you have searched for the specific card token, Thredd Portal: Cards and Transaction Management displays the Card Details page.
    - If you have searched using additional criteria, Thredd Portal: Cards and Transaction Management displays a list of cards. In this case, select the required card to display the Card Details page.
2. Click the **Card Actions** menu on the right of the page.

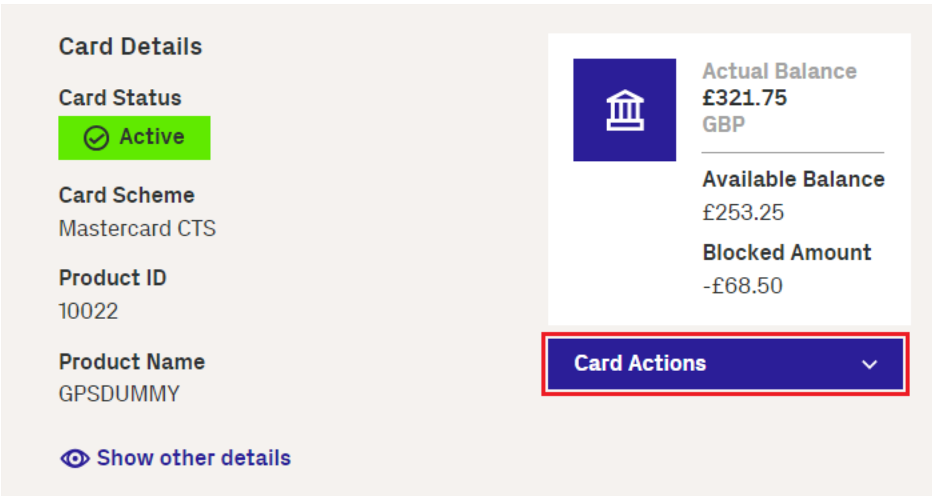


Figure 39: Card Actions menu

3. From the **Card Actions** menu, select Extend Expiry Date, to display *Step 1 - Review Card Expiry*.
4. Review the current expiry date of the card and click **Next** to display *Step 2 - Extend Card Expiry Date*
5. Enter the new expiry date in the **Extend Expiry Date To** field.

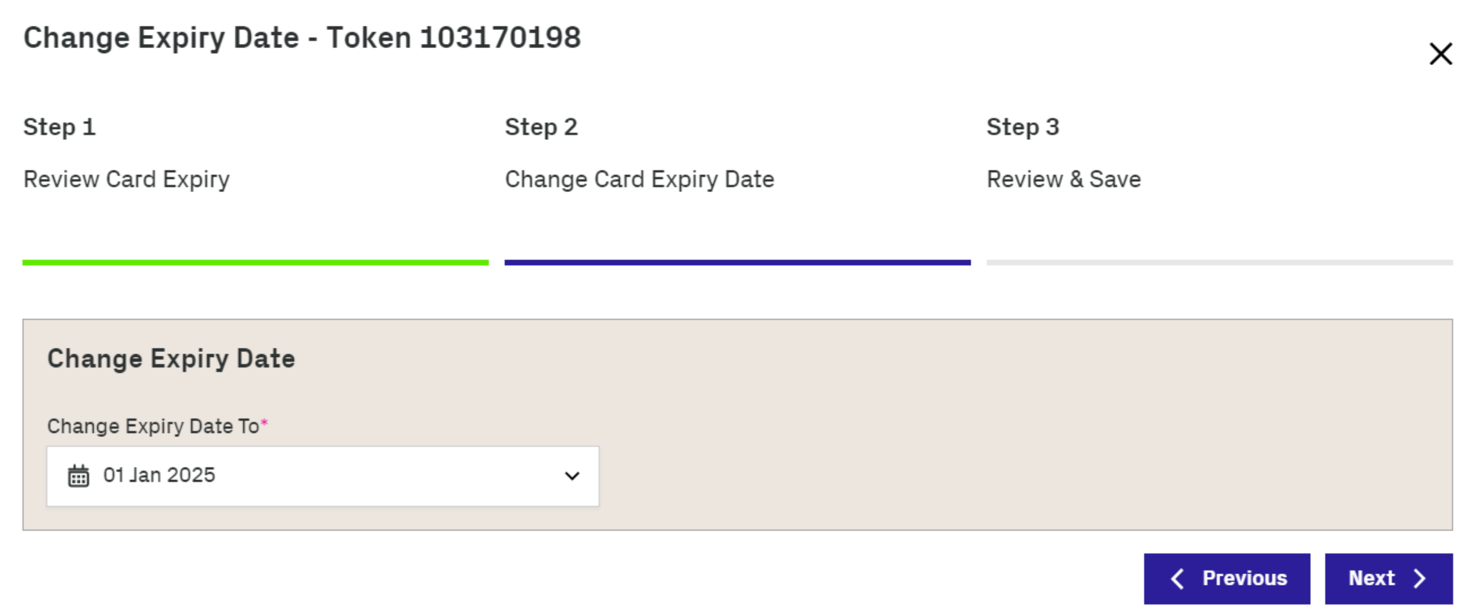


Figure 40: Change Expiry Date step

6. Click **Next** to display *Step 3 - Review & Save*.
7. Add a reason for the expiry date extention in the Notes field and click **Save**.

Remove a Card from PFD

You can remove a card from PFD (Payment Fraud Disruption) in the Transaction Summary screen. PFD is a service from Visa that functions as a blocklist to prevent a card from being processed in the event of a fraud attack. When an acquirer, issuer, or processor has implemented sufficient counter measures against the fraud attack, you can remove the card from PFD to ensure that it can be processed per normal on the Visa side. A button appears on the screen that allows you to remove the card from PFD under the following conditions:

- The Card Scheme that processes the card is Visa.
- The transaction type is Authorisation Advice (J MTID: 0120).
- One of the following PFD STIP reason codes are associated with the block.

STIP/Switch Reason Code	Value
9212	Decline due to fraud condition.
9221	Decline due to PFD acquirer-specific ecosystem block.
9222	Decline due to PFD issuer-specific ecosystem block.
9223	Decline due to client tailored block-acquirer/merchant.
9224	Decline due to client tailored block-issuer .
9225	Decline due to ecosystem PFD fraud block (non-specific to issuer or acquirer).
9226	Decline due to PFD block for other risk factors (non-specific to issuer or acquirer).

Note: The button appears (as inactivated) as soon as Thredd has made an initial request to remove the block on the card. However, after a 72 hour period, the button is activated and you can make the request to Visa. The 72 hour period exists to account for the implementation of any counter measures.

Note: The removal of the card from PFD appears in the card history.

To remove a card from PFD:

1. Click on an Authorisation Advice transaction where the button appears.

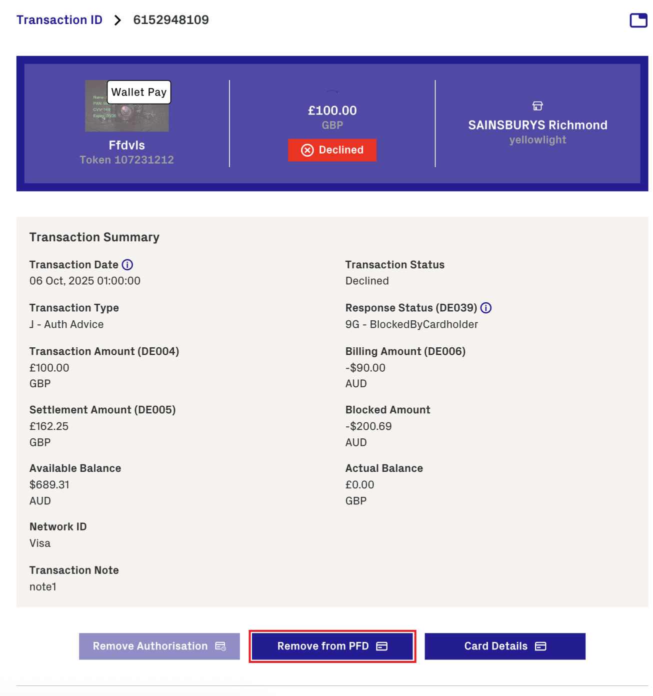


Figure 41: Remove from PFD Option

2. Click **Remove from PFD**. The Remove Public Token from PFD window displays.

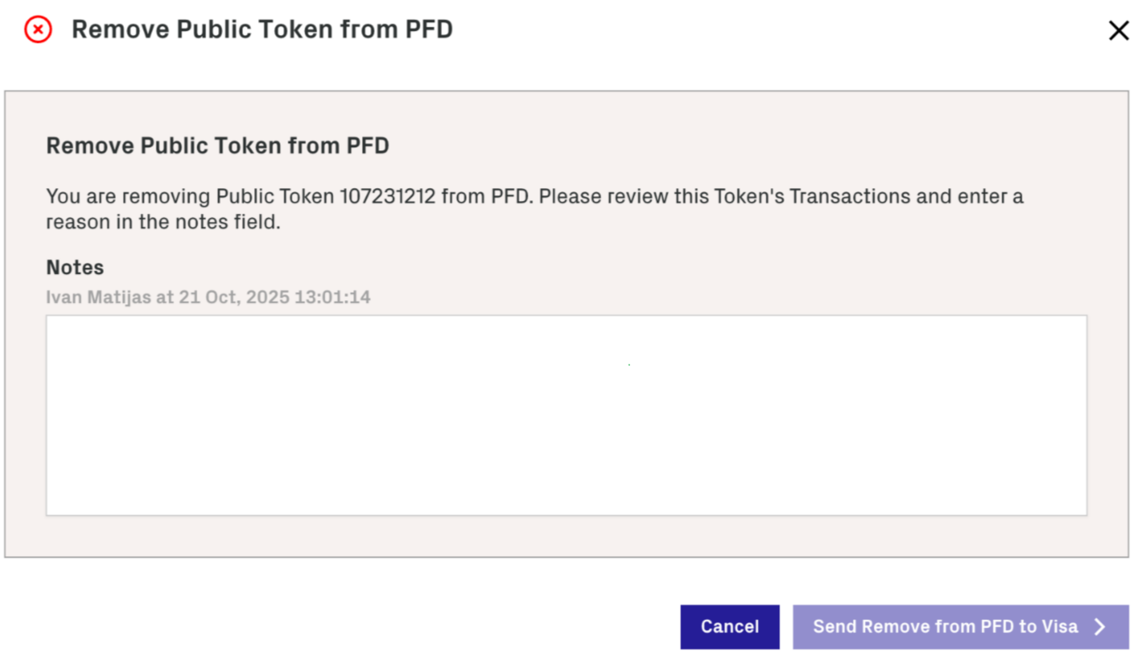


Figure 42: Notes for removing from PFD

3. Enter any notes about removing the card from PFD in the Notes field.
4. Click **Send Remove from PFD to Visa**.

7 Searching for a Transaction

If you know the Transaction ID, you can search for a transaction from the Thredd Portal: Cards and Transaction Management home page.

To search for a transaction using an ID:

1. Launch Thredd Portal: Cards and Transaction Management to display the Thredd.
2. Enter the **Transaction ID** and click **Search**.
3. Thredd Portal: Cards and Transaction Management displays the card and transaction details for the cardholder and the specified Transaction ID.

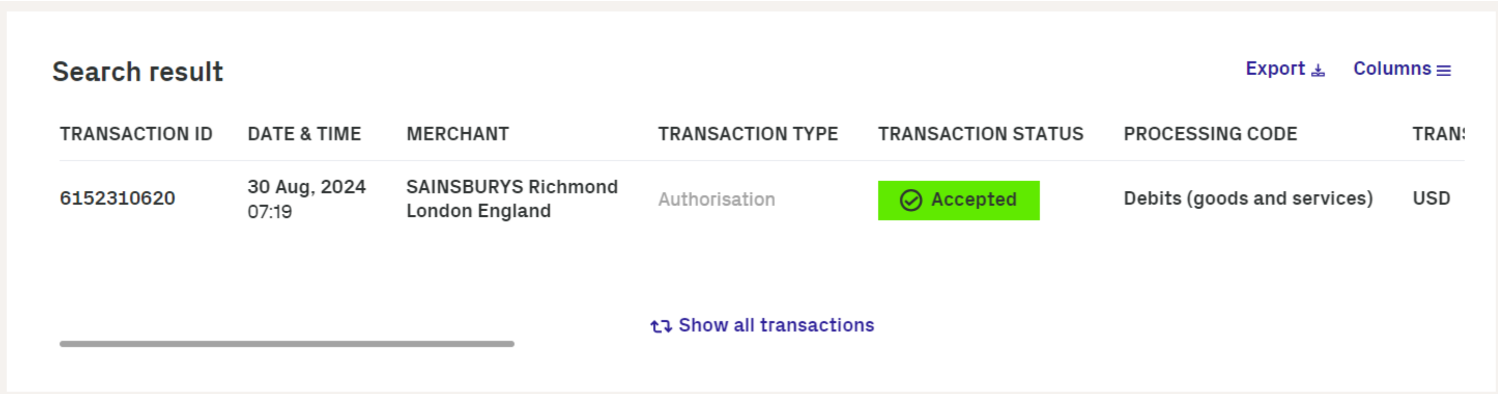


Figure 43: Transaction Search Results

7.1 Searching for a Transaction Using Additional Criteria

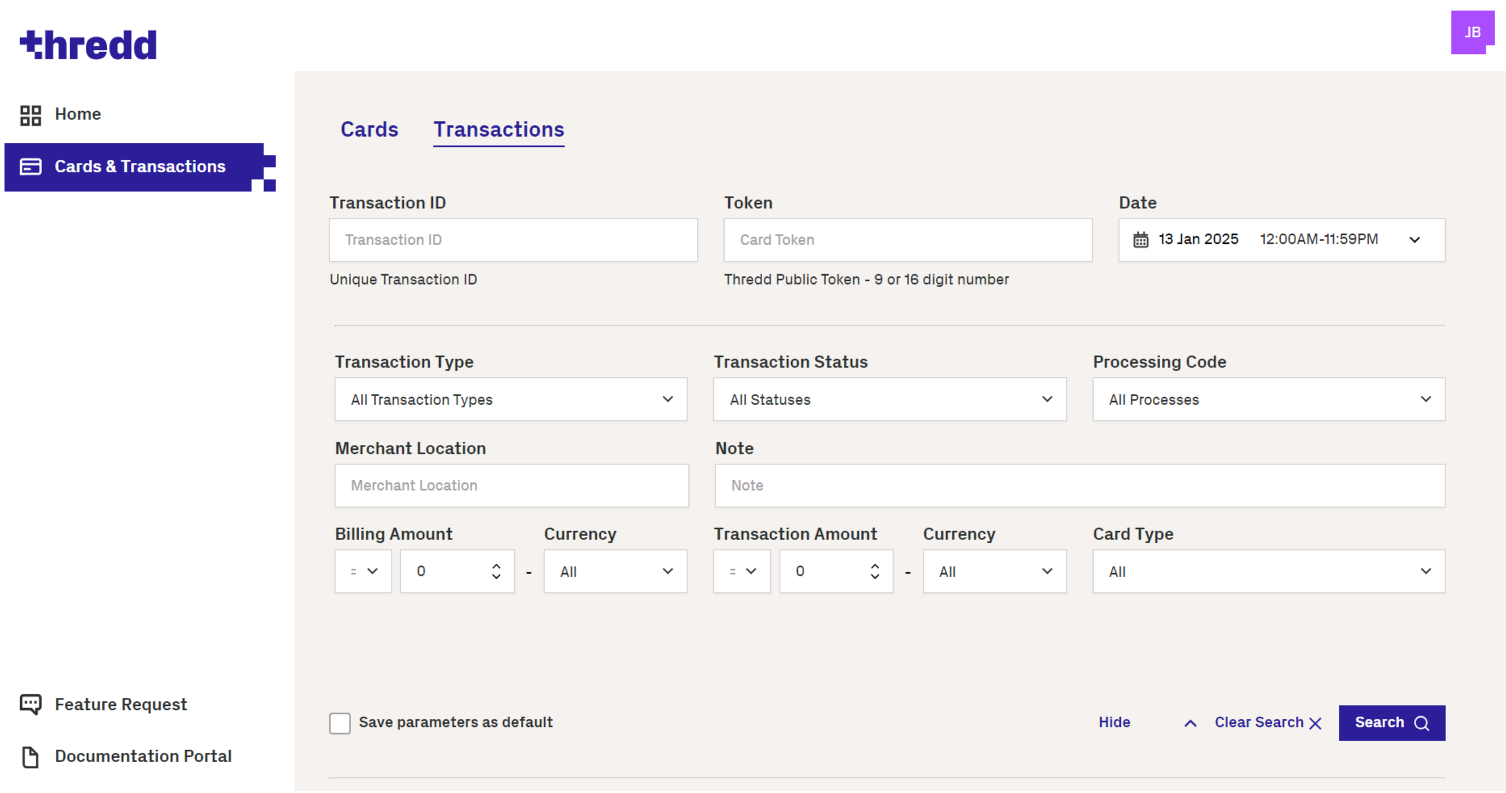
Thredd Portal: Cards and Transaction Management provides powerful and flexible search functions and filters to help you find specific transactions. This is useful when trying to locate a transaction using only partial information from a cardholder, such as the approximate date that a transaction took place. These options allow you to search using the following criteria:

Option	Description
Transaction ID	The unique identifier of the transaction.
Token	The unique identifier for the card.
Date	The date (dd/mm/yyyy) the transaction took place.
Transaction Type	The type of transaction, such as *Authorisations*. For more information on the available Transaction Types, see Appendix E: Transaction Types.
Transaction Status	The transaction status, such as *Accepted*.
Processing Code	The processing code, such as 000000 - Debits (goods and services).
Merchant Location	The name or city of the merchant.
Note	The note attached to the transaction.
Billing Amount	The billing amount of the transaction. Use the drop-down field to set the search to return values equal to the amount set (=), more than the amount set (>), or less than the amount set (<).
Currency	The billing amount currency for the transaction.
Transaction Amount	The transaction amount of the transaction. Use the drop-down field to set the search to return values equal to the amount set (=), more than the amount set (>), or less than the amount set (<).

Option	Description
Currency	The transaction amount currency for the transaction.
Card Type	The type of card associated with the transaction. Select from All, Regular, or Multi FX (MFX). **Note:** For more information on Multi FX, see Viewing Card Details.

To search for a transaction:

1. Launch Thredd Portal: Cards and Transaction Management to display the home page.
2. Select **Cards and Transactions** to display the **Card Search** options
3. Select **Transactions** to display the **Transaction Search** options.
4. Expand the page by clicking **Advanced Search**.



5. Specify the search criteria and click **Search**.

   The results of the search display, with all transactions matching the criteria displayed below the Transaction Search options.

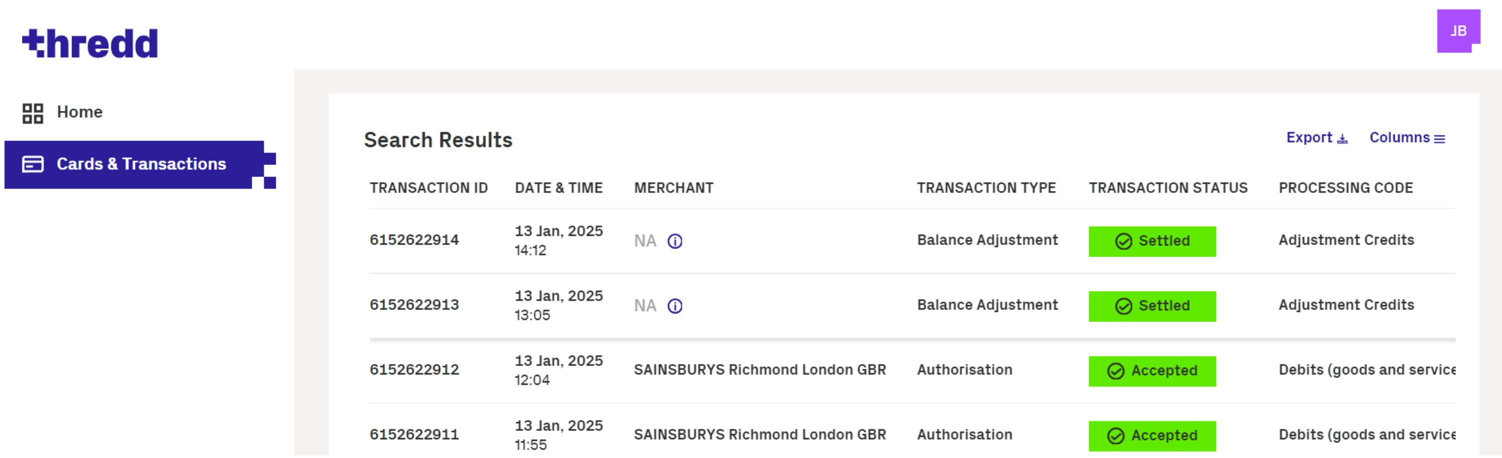


Figure 44: Transactions Matching the Search Criteria

Note: Select **Clear Search** to remove any search criteria previously selected.

7.2 Customising Transaction Search Result Columns

You can customise the columns displayed in the Search Results by re-ordering them, adding new columns or removing unwanted columns.

1. Click **Columns** in the Search Results pane.

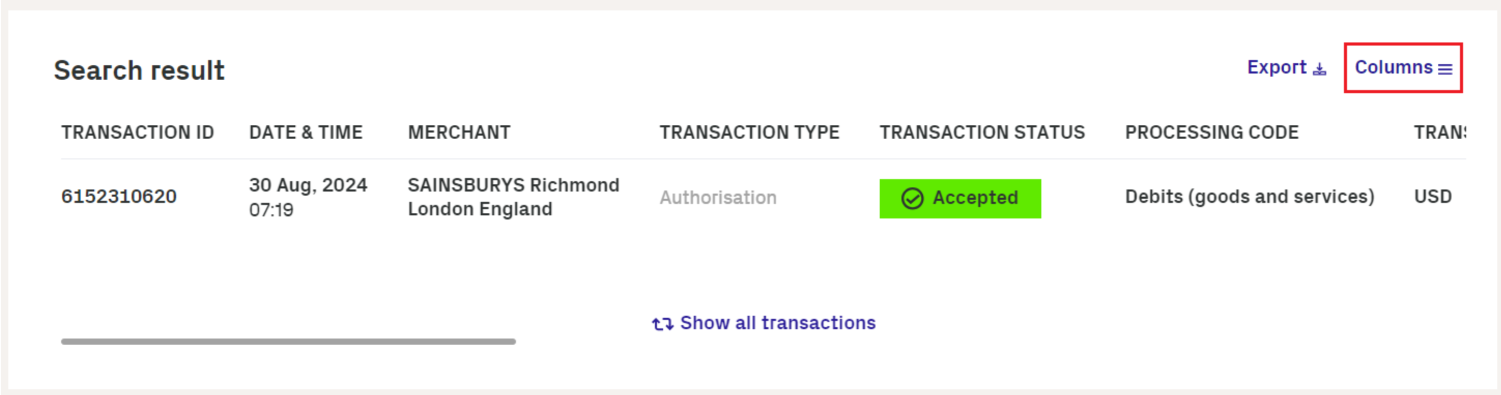


Figure 45: Select to Customise Columns

This displays the **Columns Customisation**.

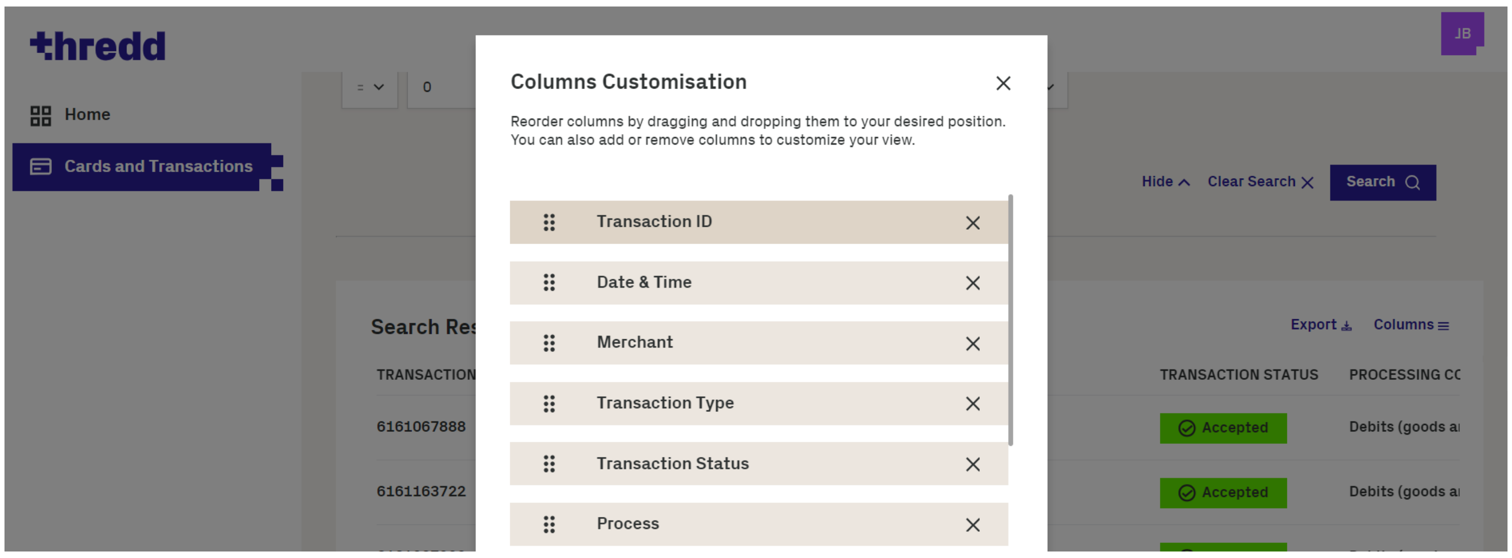


Figure 46: Columns Customisation

2. You can drag the columns to re-order, remove unwanted columns by clicking **X** or add new columns by clicking **+**. These changes are applied immediately.
3. Click **X** in the top-right to close the Columns Customisation.

7.3 Next Steps

After finding the transaction(s) you want to examine, you can explore further details, for example, to discover why a transaction was declined. For information about interpreting the results displayed in the **View Transactions** screen and the colour-coding used, see Viewing Transaction Details.

8 Viewing Transactions

You can expand any transaction in the Transaction Search Results to display any card and additional details. The additional transaction details includes the transaction date, status, card acceptor name location, transaction amount and fees. For information about how to search for transactions, read Searching for a Transaction.

Note: The details displayed depend on the type of transaction. For example, fields relating to presentments, such as Settlement Amount (DE005), are blank for authorisations.

1. Search for a Transaction to display the transactions in the **Transaction Search Results**.
2. Click the required transaction to display the additional transaction details on the right of the page.

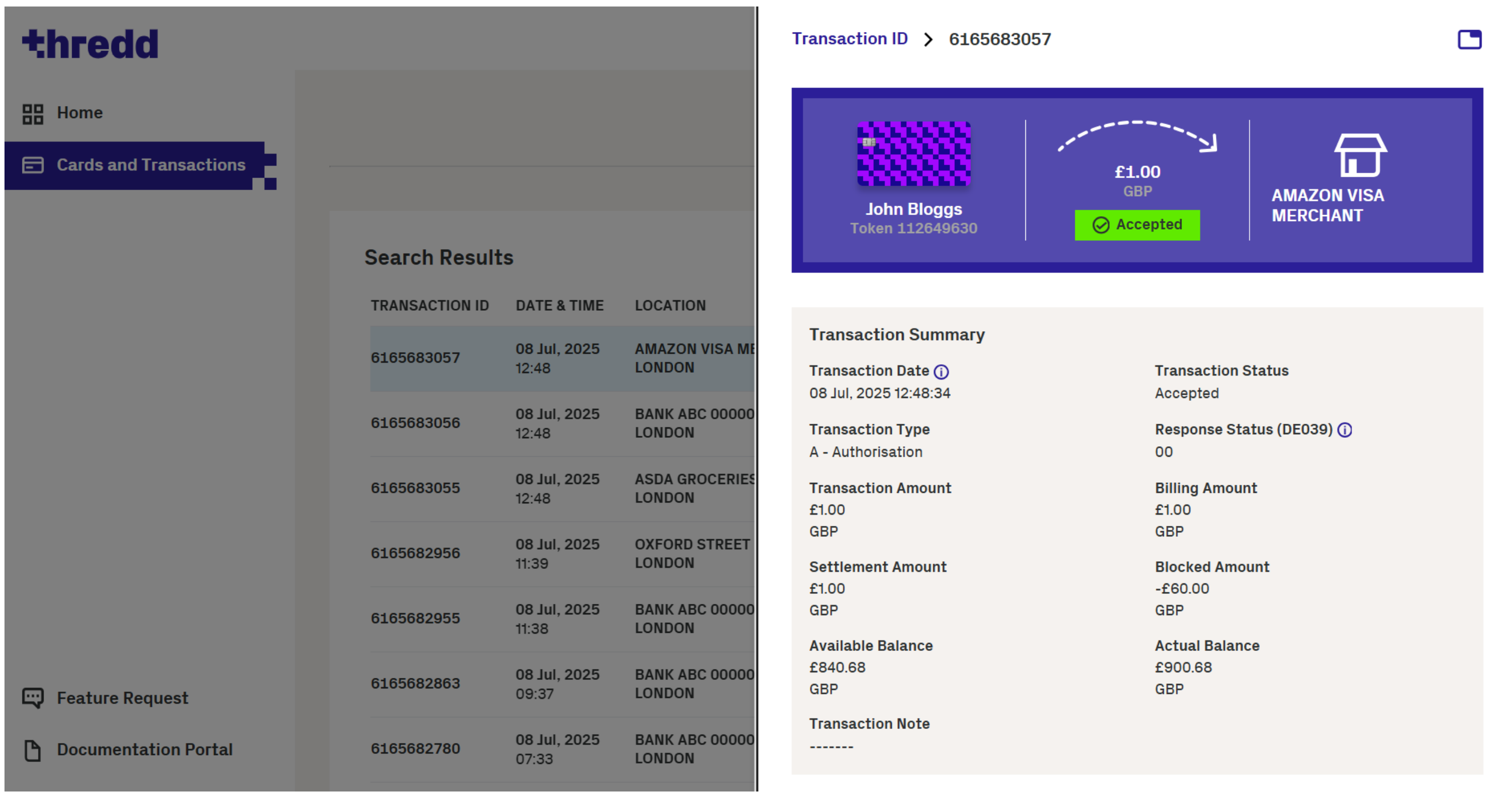


Figure 47: Transaction Details

For information on the Transaction Details fields, see Appendix F: Transaction Details Fields.

8.1 Viewing the Transaction Lifecycle

The Transaction Lifecycle displays all transactions that match the one selected.

Note: For more information, see the Introduction to Card Payments Guide.

Tip: This option appears only if there is a matching transaction. If Thredd Portal: Cards and Transaction Management does not find a matching transaction, this option is not visible.

1. View the transaction details. The **Transaction Lifecycle** button displays below the Amount and Fees section.

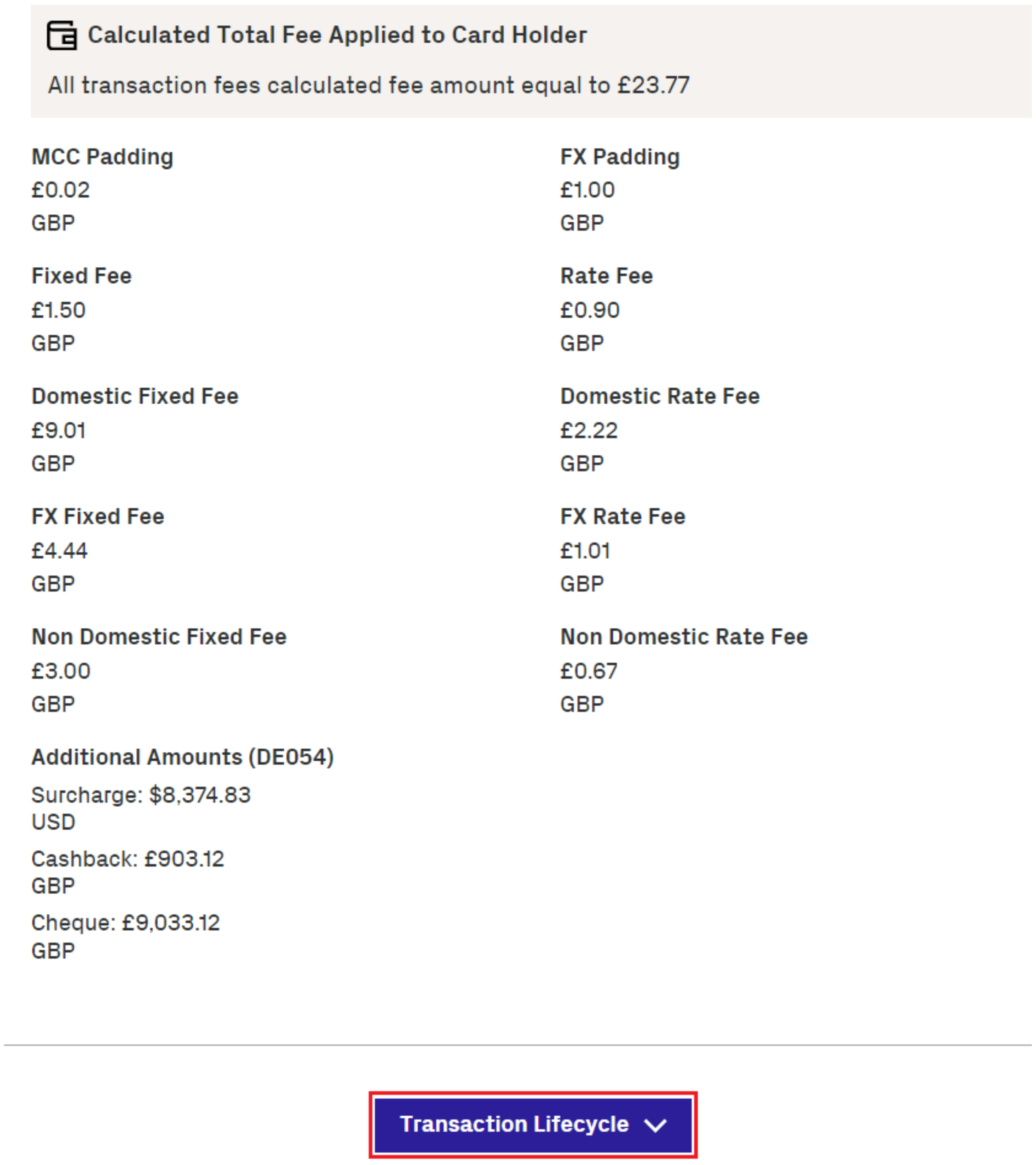


Figure 48: Transaction Lifecycle button

2. Click the **Transaction Lifecycle** button to display the Transaction Lifecycle details.

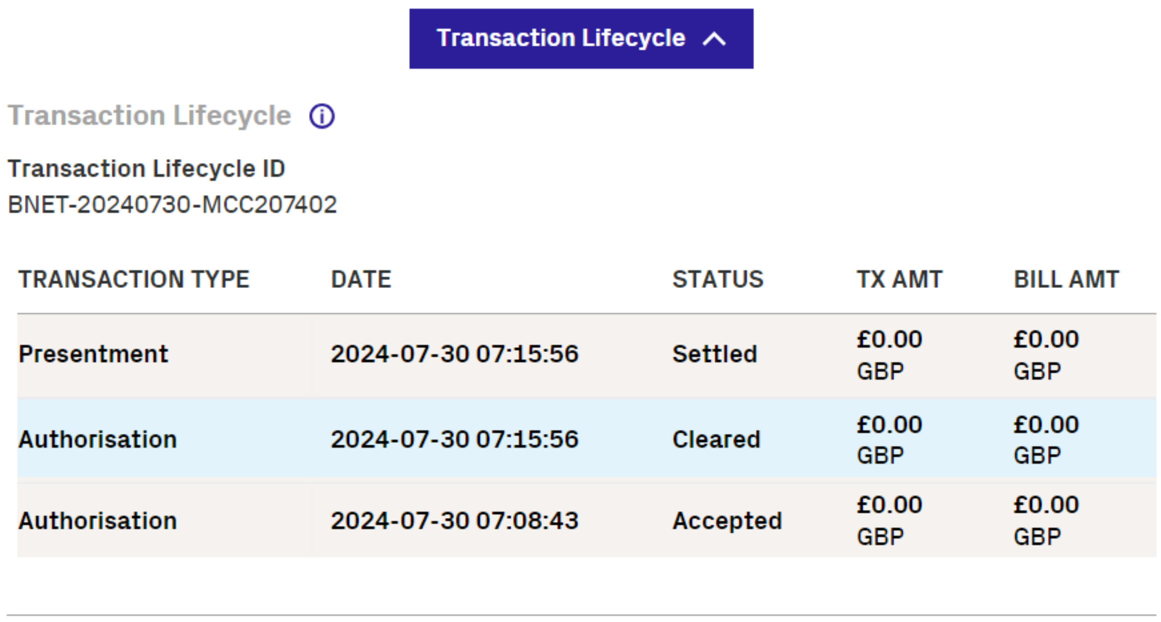


Figure 49: Transaction Lifecycle details

Click on the different transaction types to display information on that part of the transaction details. The Transaction Details will update depending on the part of the lifecycle you select.

Note: For more information about matching logic, see the External Host Interface (EHI) Guide.

Note: You cannot match authorisation and presentment transactions if more than 30 days has elapsed between them.

8.2 Other Transaction Details

Transaction details contains information on the merchant and a summary of the transaction.

Note: These fields will only display where applicable. For example, these fields will not display for a Load transaction.

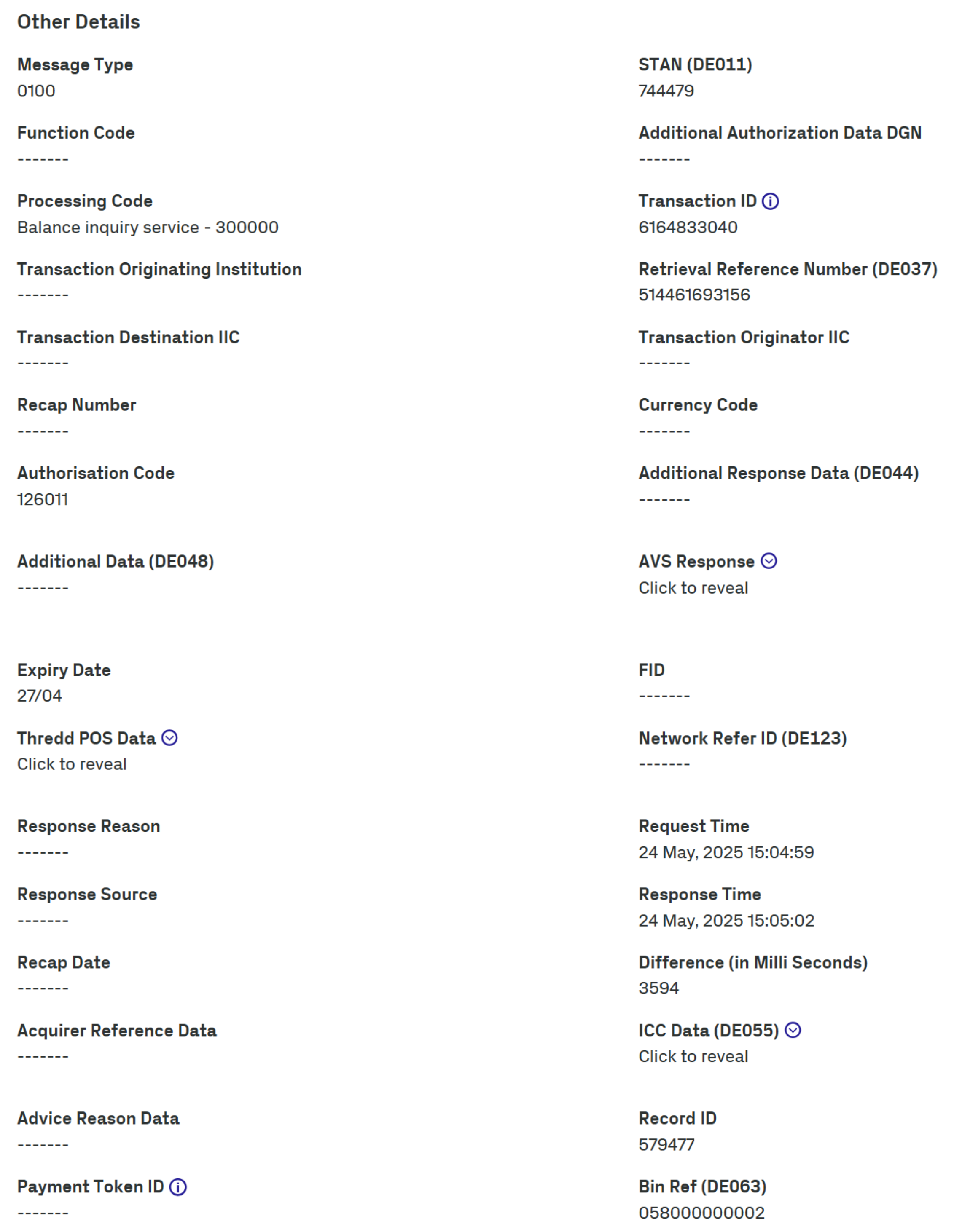


Figure 50: Other Details in the Transaction Details page.

For information on each of the fields, see Appendix F: Transaction Details Fields.

8.3 Viewing all Transactions for the Card

To display a list of all the transactions for a specific card:

1. View the transaction details. The **Card Details** button is also displayed.

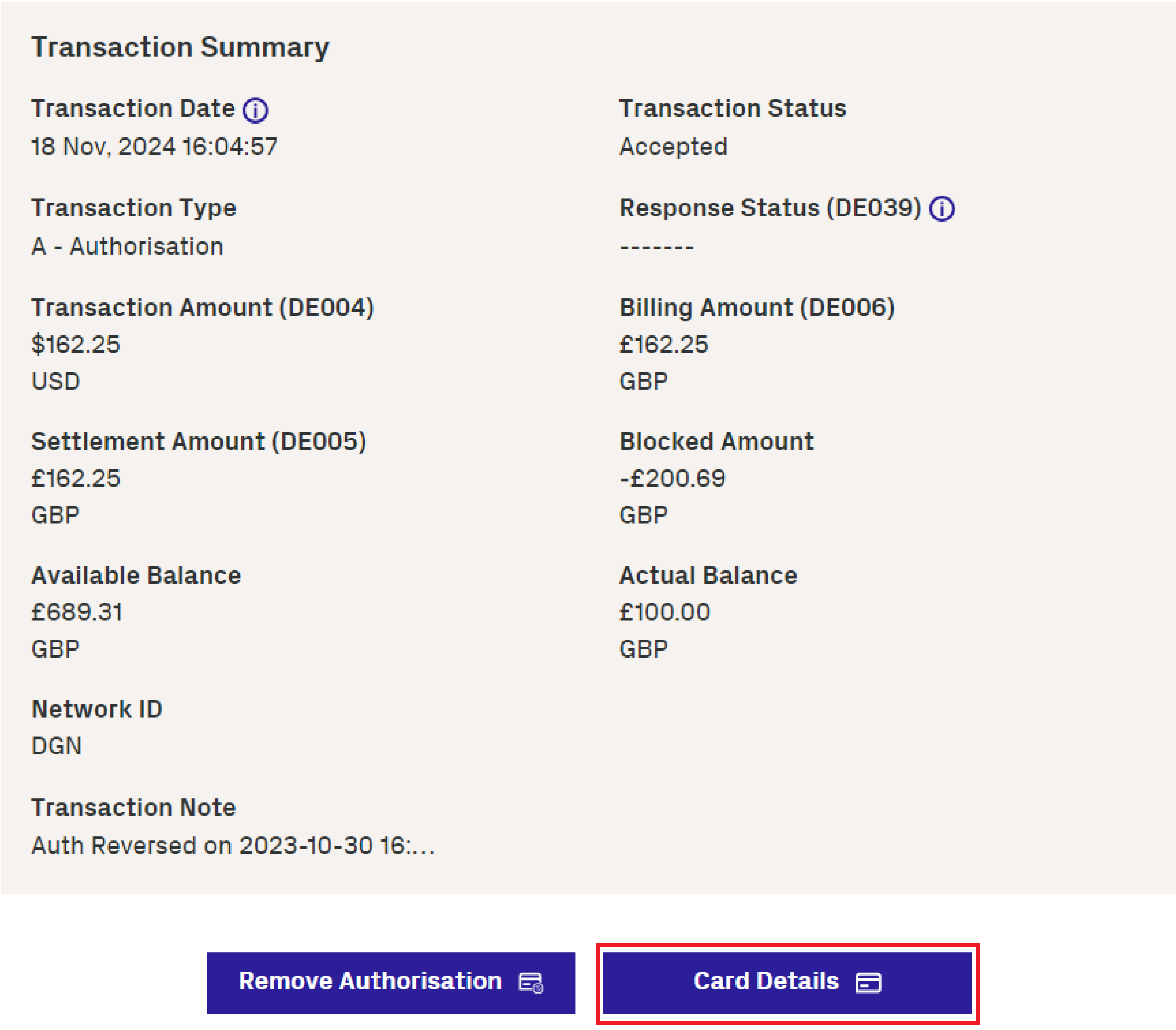


Figure 51: Card Details button

2. Click the **Card Details** button to display the Show Other Details page for the card involved in the transaction.

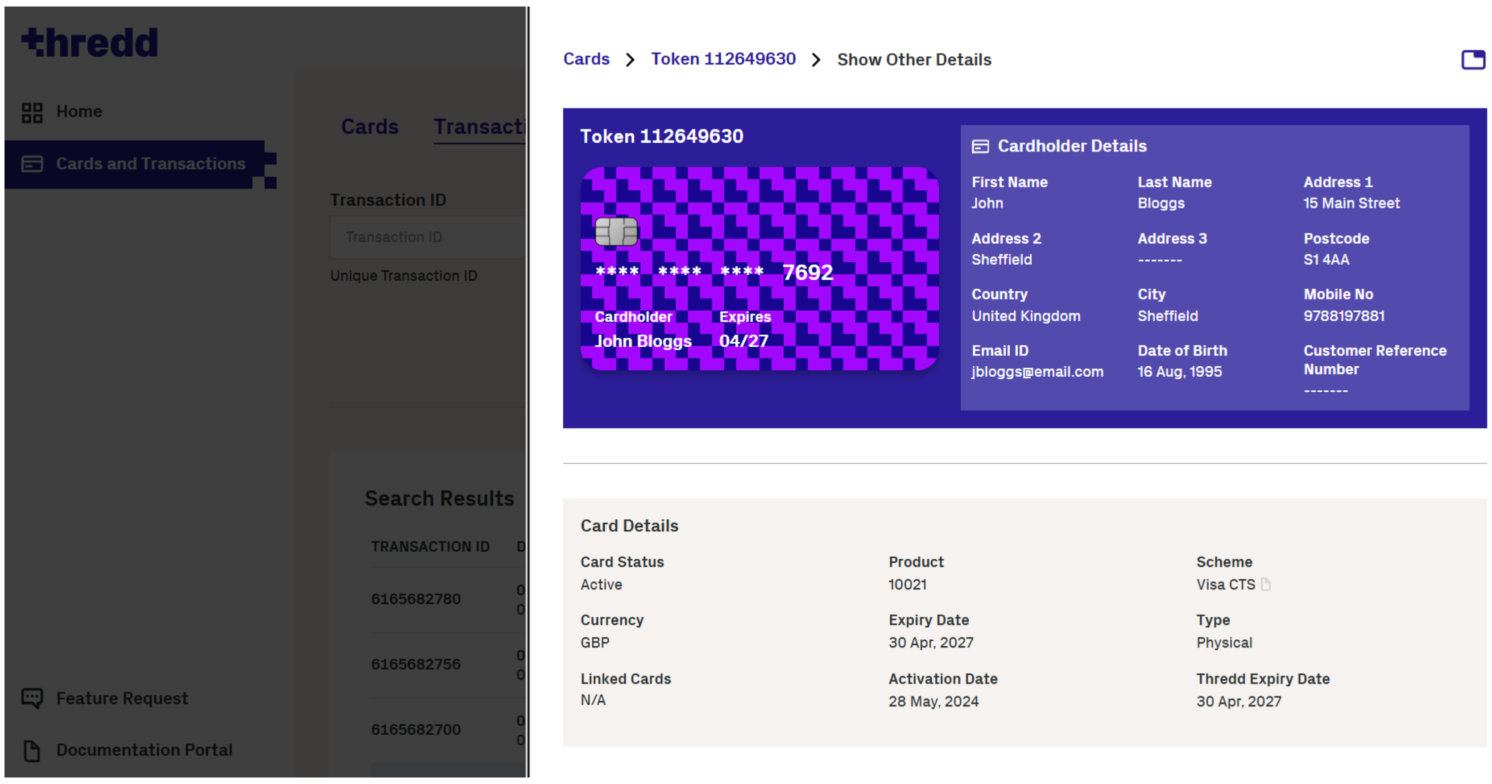


Figure 52: Card Details with all transactions displayed.

8.4 Viewing 3D Secure details

3D Secure (Three Domain Structure), also known as cardholder authentication, is a security protocol that helps to prevent fraud in online (ecommerce) credit and debit card transactions. By default, authentication is biometric ('in client app') with fallback authentication set to 'OTPSMS' (a one-time passcode (OTP) is sent to the cardholder via SMS.).

Note: The availability of authentication depends on the product configuration. For more information, see the Apata 3D Secure Guide or the Cardinal 3D Secure Guide.

8.4.1 Viewing Mastercard 3D Secure transactions

To view information about a Mastercard 3D Secure transaction:

1. View the transaction details.
2. In the **Transaction Details**, inspect the **Additional Data (DE048)** field.

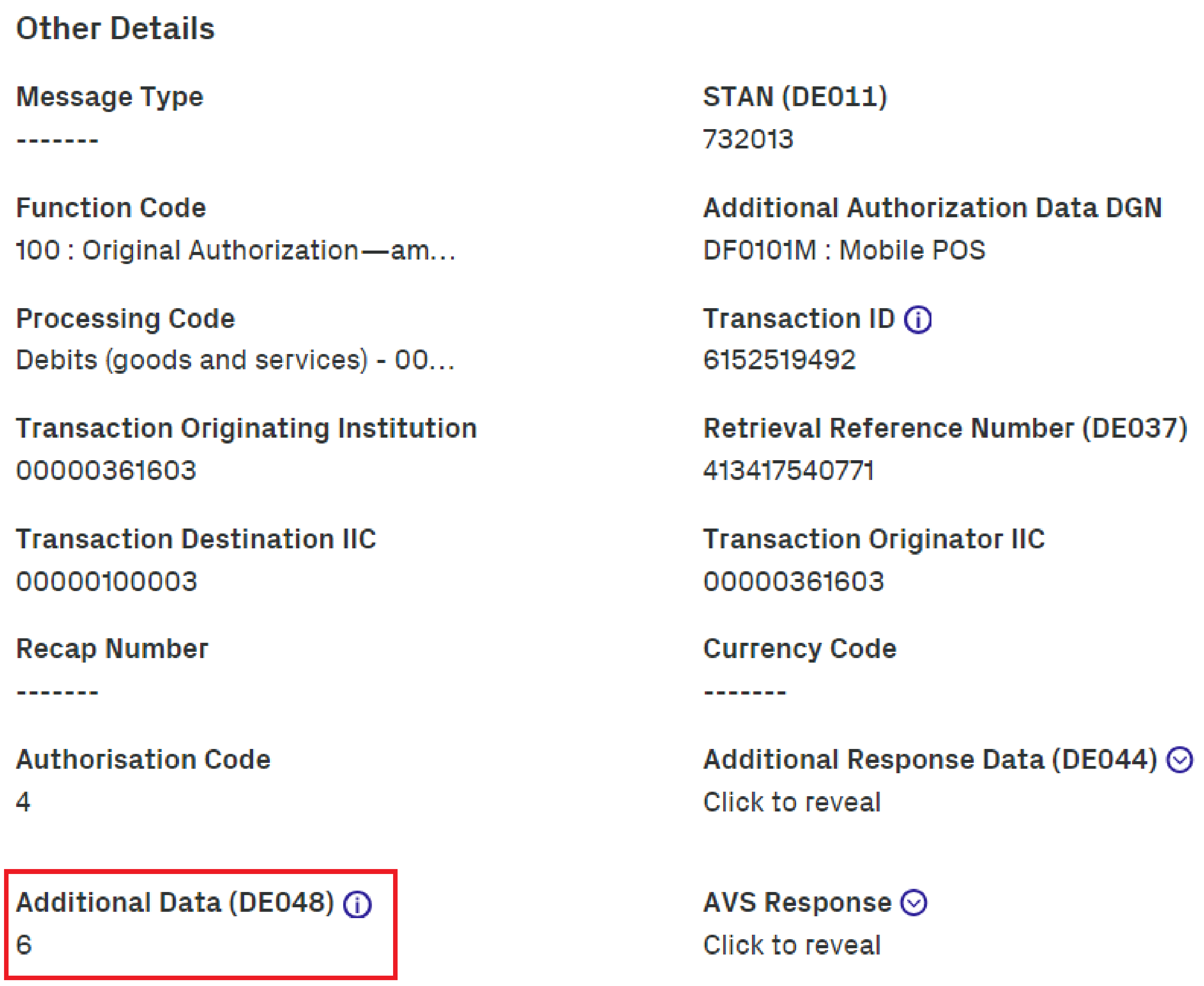


Figure 53: Additional Response Data field in the Transaction Details

Tip: EHI Data also provides 3D Secure Authentication results containing AAV data. For example: `><cavv>jDjy8/KIra5GCBAVEjPpB0kAAAA=</cavv><` For more information, see the External Host Interface (EHI) Guide.

8.4.2 Viewing Visa 3D Secure transactions

To view information about a Visa 3D Secure transaction:

1. View the transaction details.
2. In **Other Details**, click the **Additional Response Data (DE044)** field.

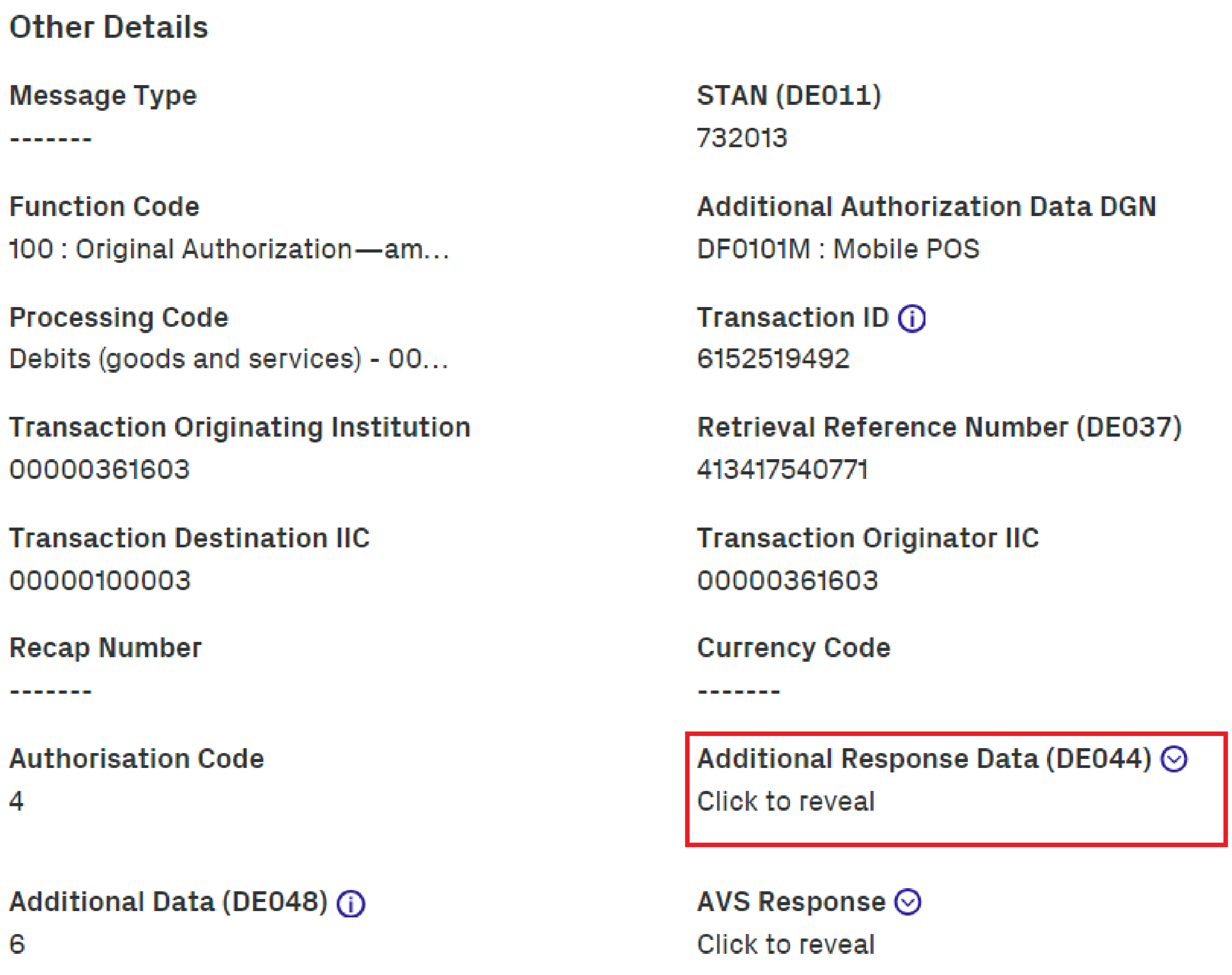


Figure 54: Additional Response Data field in the Transaction Details

The decoded values for DE044 display.

Tip: EHI Data also provides 3D Secure Authentication results containing AAV data; for example: `><cavv>AAABBBQ5KVcglogDBDkpEFQKZyo==</cavv><` For more information, read the External Host Interface (EHI) Guide.

8.5 Remove Transaction Authorisation

In some instances, you may want to remove an authorisation on a transaction if the authorisation is no longer required. The Remove Transaction Authorisation functionality enables you to remove an authorisation from a transaction. This functionality is only enabled for Authorisation transactions. If the transaction is anything else then the field will be disabled.

Note: Removing an authorisation does not prevent the associated presentment from being received for this transaction. If a presentment is received Thredd will still process this.

To remove an authorisation from a transaction:

1. Click **Remove Authorisation** to open the Remove Transaction Authorisation window.

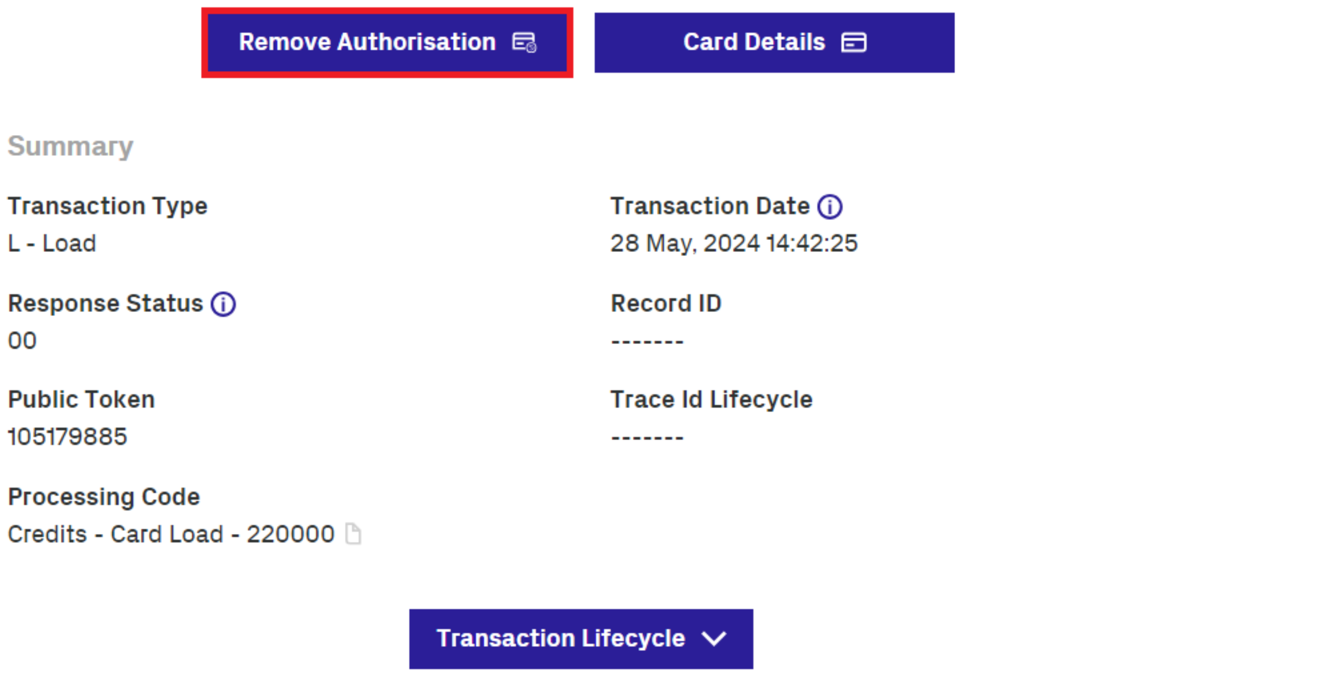


Figure 55: Remove Authorisation button

The Remove Transaction Authorisation window displays.

2. Enter any notes related to the removal of the authorisation in the Notes field.

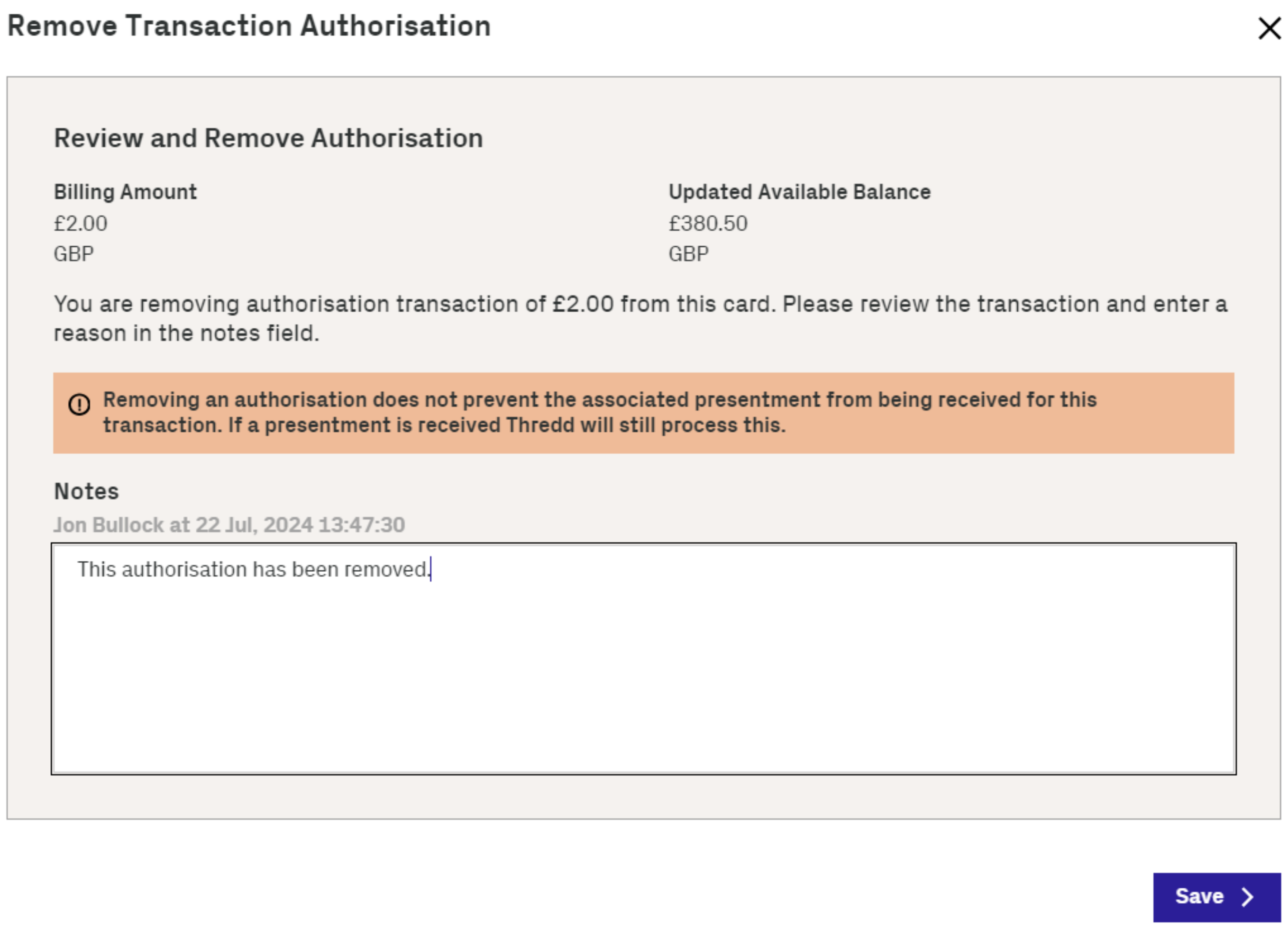


Figure 56: Remove Transaction Authorisation window

3. Click **Save** to remove the authorisation from the transaction.

The window closes and the authorisation is removed from the transaction.

Appendix A: Common Decline Reasons

This topic provides details about common card decline reasons.

Decline	Reason
DR: Auth Amount : XX.00 Total : XX.00 Available Amount: Y.00 ==> Decline!	The cardholder does not have sufficient funds to cover the transaction amount.
DR: Card expiry check failed with Emboss Expiry date (DE014)	The expiry date entered by the cardholder does not match the expiry date of the card.
DR: Exceeds Max Per Transaction limit	The attempted transaction amount exceeded the limit per single transaction amount for the card / product.
DR: Incorrect PIN	The cardholder entered an incorrect PIN.
DR: Declined due to Lost Card (Capture) (Original auth resp status 41, changed to 05)	The card's status was changed to "Lost Card (Capture)" and the card can no longer be used.
DR: Declined due to CardUsageGroupCheck GroupUsageID-42 [Card Acceptance Method (A) - Card Not Present - E-Commerce - Failed]	The card / product is not permitted to be used for e-commerce transactions.
DR: Declined due to CardUsageGroupCheck GroupUsageID-476 [Card Acceptance Method (A) - Chip PAN Entry - Signature Verification - Failed]	The card / product is not permitted to be used for signature verification authorisations.
Card CVV2 not matching with cvv2 in auth request	The CVV value entered by the cardholder is not matching the CVV value of the card.
DR: Declined due to voided card (Original auth resp status 99, changed to 05)	The status of the card was changed to "Card Voided" and the card can no longer be used for authorisations.
DR: Declined due to GroupMCCCheck	The card / product is not permitted to use this type of merchant (MCC = Merchant Category Code).

Appendix B: Card Status Codes

This topic provides details about card status codes available in Thredd Portal: Cards and Transaction Management.

Note: A full list of the possible card status codes, and the Visa and Mastercard response codes that are sent for both a normal authorisation (auth) and for refund authorisation transactions, is in the Changes to Thredd Card Status and Response Codes guide.

Tip: You can change the card status with the Cards REST API endpoint, `Update Card Status` and the Web Services SOAP API, `Ws_StatusChange`. For more information, read Card Status in the Cards API website and Card Change Status in the Web Services Guide.

Status Code	Description	Who can set?	Functions permitted for the card	Functions blocked for the card	Example of use	Reversible
00	Active	PM	All	None	Normal operation	YES
04	Capture Card	PM		Authorisations	Stolen or fraudulent use	YES
05	Do not honour	PM	Balance Adjustment	Authorisations	Generally, set by issuer request	YES
41	Lost card	PM		Authorisations, Activation	Card was lost but not stolen	YES
43	Stolen card	PM		Authorisations, Activation	Card was stolen	NO
46	Closed account	PM		Authorisations, Activation	PM closes the account	YES
54	Card Expired	Thredd Only		Authorisations, Activation	Expiry date has passed	YES
59	Suspected fraud	PM		Authorisations, Activation	Suspected fraudulent use	YES
62	Restricted card	PM	Balance Adjustment	Load, Authorisations, Activation	Can be restricted due to rules from the PM or Issuer	YES
63	Security Violation	PM, Issuers	None	Load, Balance Adjustment, Authorisations	AML, KYC issue for the cardholder	YES
70	Cardholder to contact issuer	Issuer	Load, Balance Adjustment	Authorisations	Set by the issuer for compliance reasons	YES
83	Card Destroyed	Issuer, PM	NONE **Note:** Because card status **83 - Card Destroyed;**	Authorisations, Activation, Load, Balance Adjustment	Set by PM	NO

Status Code	Description	Who can set?	Functions permitted for the card	Functions blocked for the card	Example of use	Reversible
			presentments and refunds is part of the financial record, Thredd continues to process cards with this status.			
98	Refund given to Customer	PM		All (check if it can be loaded)	Gift cards	YES
99	Card Voided	PM		Authorisations	Account is fine but card voided	YES
G1	Short Term Debit Block	PM	Credits	Authorisations (except credits). Merchants asked to retry.	PM chooses this card status	YES
G2	Short Term Full Block	PM		Authorisations. Merchants asked to retry.	PM chooses this card status	YES
G3	Long Term Debit Block	PM	Credits	Authorisations (except credits). Merchants asked not to retry.	PM chooses this card status	YES
G4	Long Term Full Block	PM		Authorisations. Merchants asked not to retry.	PM chooses this card status	YES
G5	Thredd Protect Short Term Debit Block	Thredd Only	Credits	Authorisations (except credits). Merchants asked to retry.	Thredd Protect sets this status based on various criteria.	YES
G6	Thredd Protect Short Term Full Block	Thredd Only		Authorisations. Merchants asked to retry.	Thredd Protect sets this status based on various criteria.	YES
G7	Thredd Protect Long Term Debit Block	Thredd Only	Credits	Authorisations (except credits). Merchants asked not to retry.	Thredd Protect sets this status based on various criteria.	YES
G8	Thredd Protect Long Term Full	Thredd		Authorisations. Merchants asked	Thredd Protect	YES

Status Code	Description	Who can set?	Functions permitted for the card	Functions blocked for the card	Example of use	Reversible
	Block	Only		not to retry.	sets this status based on various criteria.	
G9	Interactive Voice Response (IVR) Lost / Stolen Block (like 41 Lost)	Thredd Only		Authorisations, Activation	Cardholder phoned the IVR automated phone line to block their card.	YES

Appendix C: Usage Groups

The table below describes the different types of Card Acceptance Methods available in the form of Usage groups. Rules can be set to dictate levels of Card Acceptance, such as MCC Group acceptance.

Tip: You can edit the card usage groups using the APIs.
- For the REST APIs, this is the `List Card Control Groups` and `Update Card Control Groups` endpoints.
- For the Web Services SOAP APIs, this is the `Ws_Card_Change_Cardacceptor_List` and `Ws_Card_Change_Groups`.
For more information, read Managing Card Usage Groups in the Cards API website and Card Change Acceptor List and Card Change Groups in the Web Services Guide.

Group Type	Purpose
Card Acceptor List	You can specify at the merchant ID level where authorisations are accepted (based on DE42). For example, you can allow a card to be used only in specific shops or locations. This can be applied via web services. **Note:** If you select a merchant ID level from the Card Acceptor List drop-down, you cannot select one from the Card Disallow List drop-down. Merchants not listed in the Allow list are automatically classified as Disallowed.
Card Disallow List	You can specify at the merchant ID level where authorisations are declined (based on DE42). For example, you can prevent a card from being used in specific shops or locations. This can be applied via web services. **Note:** If you select a merchant ID level from the Card Disallow List drop-down, you cannot select one from the Card Acceptor List drop-down.
Card FX Group	You can upload and manage your own Foreign Exchange rates which can be applied to authorisations and presentments.
Calendar Group	You can restrict card acceptance based on specific time and date parameters. For example, a trucking company may restrict card use to weekdays from 9 until 5 to allow employees to pay for fuel. Some usage cases include religious observances or working hours.
Card Linkage	Used to link primary and secondary cards. You can apply card linkage on a shared balance or a separate balance.
Group Usage	You can apply the specific “Card Usage Rules” which dictate card behaviour such as PAN entry method rules, cardholder verification, regional based rules and transaction types. **Tip:** Check the usage rules if a card has been declined. For example, to show if transactions are prevented from going through on an unknown acceptance method.
Group MCC	You can allow or disallow card acceptance (auths) based on one or more merchant category codes (MCC). For example, you can disallow gambling sites.
Group Limit	Displays specific limits assigned to that card. For example, the maximum balance permitted to be held on the card.
Group Web	You can charge a fee for specific web services such as a PIN change request.
Recurring Fee	You can apply fees based on rules or actions you set on the card. For example: inactivity fees and / or dormancy fees. These are configured by Thredd.
Group Auth	You can apply a fee to Authorisations based on the processing code. For example, an authorisation to

Group Type	Purpose
	check a balance.
Limited Network	You can restrict card acceptance to a limited network only. For example, a gift card may be limited to merchants in a particular shopping centre only. This rule is based on 3 different data elements: 1. DE42 - Merchant ID 2. DE43 - Address, text field for the merchant ID 3. DE61 - Postcode
Payment Token Usage Group	Defines configuration options specific to the provisioning of a digital payment token. For more information, read the Tokenisation Guide.

Appendix D: Card Details Fields

The table below lists the Card Details field values and provides additional information where applicable. You can edit the cardholder details and change the rules governing card acceptance methods using the **Edit Card Details** option. The different types of **Card Acceptance Methods** available in the form of Usage Groups are set up using **Edit Card Configuration**.

Note: For more information, read Card Actions and Appendix C: Usage Groups.

Cardholder Details

Tip: You can edit the cardholder details using the APIs:
- For the REST APIs, this is the `Update Card` endpoint.
- For Web Services SOAP API, this is the `Ws_Update_Cardholder_Details` endpoint.
For more information, see Updating Cardholder Details in the Cards API website and Update Cardholder Details (V1) in the Web Services Guide.

Field	Description
First Name	Cardholder's first name. Also used as the card purchaser's first name if no delivery address is supplied.
Last Name	Cardholder's last name. If no delivery address is supplied it is also assumed to be the card purchaser's last name.
Address 1	Cardholder's address line 1. Also used as the card purchaser's address line 1 if no delivery address is supplied. The cardholder address reflects the Address Verification Service (AVS) checks that are performed.
Address 2	Cardholder's address line 2. Also used as the card purchaser's address line 1 if no delivery address is supplied. The cardholder address reflects the Address Verification Service (AVS) checks that are performed.
Address 3	Cardholder's address line 3. Also used as the card purchaser's address line 1 if no delivery address is supplied. The cardholder address reflects the Address Verification Service (AVS) checks that are performed.
Postcode	Cardholder's home postcode. Also used as the card purchaser's postcode if no postcode is supplied. The cardholder address reflects the Address Verification Service (AVS) checks that are performed.
Country	Cardholder's country of residence. This is represented as a 3 digit ISO country code (e.g. 826 for UK).
City	Cardholder's home city. Also used as the card purchaser's city if no delivery address is supplied. The cardholder address reflects the Address Verification Service (AVS) checks that are performed.
Mobile No	Cardholder's mobile phone number (including dialling code if applicable).
Email ID	The cardholder's email address.
Date of Birth	The cardholder's date of birth.
Customer Reference Number	Cardholder account number or reference number.

Card Details

Tip: You can also update the card details with the Cards REST API endpoint, `Update Card` and the Web Services SOAP API, `Ws_Update_Cardholder_Details`. For more information, read Updating a Card in the Cards API website and Update Cardholder Details (V1) in the Web Services Guide.

Field	Description
Card Status	The status of the card. Available statuses are described in Appendix B: Card Status Codes.
Product	The unique ID of the card product.
Scheme	The scheme the card belongs to.
Currency	The currency of the card.
Expiry Date	The expiry date of the card.
Type	The type of the card, physical or virtual.
Activation Date	The date the card was activated.
Thredd Expiry Date	The date when the card will cease to work. The status of the card changes to *Expired* when this date is passed.
Network Type	The name of the network associated with the card. For example, Visa, Mastercard, or Discover Global Network (DGN).
Linked Cards	Any linked cards. Displays N/A if there are no linked cards.

Card Configuration Details

Tip: You can edit the card configuration details using the APIs:
- For the REST APIs, this is the List Card Control Groups and Update Card Control Groups endpoints.
- For the SOAP APIs, this is the Ws_Card_Change_Cardacceptor_List and Ws_Card_Change_Groups endpoints.
For more information, read Managing Card Usage Groups in the Cards API website and Card Change Acceptor List and Card Change Groups in the Web Services Guide.

Field	Description
Card Acceptor List	The Card Acceptor List associated with the card. You can specify at the merchant ID level where authorisations will be accepted (based on DE42). For example, you can allow a card to be used only in specific shops or locations. This can be applied via the Thredd API.
Card Disallow List	The Card Disallow List associated with the card. You can specify at the merchant ID level where authorisations will be declined (based on DE42). For example, you can prevent a card from being used in specific shops or locations. This can be applied via the Thredd API.
Group MCC	Group code for the MCC Group. The MCC group allows the card to be linked to a list of Merchant Category Codes (MCCs) that the card is allowed to or conversely is not allowed to transact at. You can allow or disallow card acceptance (auths) based on one or more merchant category codes (MCC). For example, you can disallow gambling sites. **Note:** The MCC Group is set up and configured in Smart Client.
Group Usage	Group code for Group Usage. You can apply the specific “Card Usage Rules” which dictate card behaviour such as PAN entry method rules, cardholder verification, regional based rules and transaction types. **Tip:** Check the usage rules if a card has been declined. For example, to show if transactions are prevented from going through on an unknown acceptance method.
Group Limit	Group code for the Group Limit. Displays specific limits assigned to that token. For example, the maximum balance permitted to be held on the card.

Field	Description
Card Linkage	Group code for Card Linkage. Used to link primary and secondary cards. You can apply card linkage on a shared balance or a separate balance.
Card Calendar Group	Group code for the Calendar. You can restrict card acceptance based on specific time and date parameters. For example, a trucking company may restrict card use to weekdays from 9 until 5 to allow employees to pay for fuel. Some usage cases include religious observances or working hours.
Limited Network	The Limited Network the card is associated with. A limited network refers to a payment network that restricts the use of a card to a specific group of merchants or locations. This type of network is often used for specialised purposes, such as gift or store cards, where the card can only be used within a particular store or chain of stores. This rule is based on three different data elements: • DE42 - Merchant ID • DE43 - Address, text field for the merchant ID • DE61 - Postcode
Fees & Amount Configuration	The fees configuration associated with the card, covering Group Auth, Group Web and Recurring Fee details. See Appendix L: Fee Configuration for more information.
Group Auth	The authorisation fee group the card is associated with. The Group Auth field enables you to apply a fee to Authorisations based on the processing code, for example, an authorisation to check a balance.
Group Web	The Group Web the card is associated with. The Group Web field enables you to charge a fee for specific web services such as a PIN change request.
Recurring Fee	The Recurring Fee Group the card is associated with. Recurring fee determines whether you can apply fees based on rules or actions you set on the card. For example: inactivity fees, and/or dormancy fees. These are configured by Thredd.
Card FX Group	Group code for FX Fees. You can upload and manage your own Foreign Exchange rates which can be applied to authorisations and presentments. **Note:** The FX Fee Group is set up and configured in Smart Client.
Payment Token Usage Group	Group code for the Payment Token Usage Group. Defines configuration options specific to the provisioning of a digital payment token. For more information, read the Tokenisation Guide.

Appendix E: Transaction Types

The table below describes the different types of transaction available.

Transaction type	Description
Auth Not Cleared	An authorisation that has not cleared. Thredd has not yet received a presentment that can be matched to the authorisation on the token. If Thredd does not receive a presentment that can be linked to the authorisation, Thredd reverses the authorisation automatically after the hanging auth filter period has expired (as specified by the client for the product). For standard authorisations this is typically 7 days. It is usually longer (up to 30 days) for merchants using pre-authorisations, including but not limited to Car Hire and Hotels.
Auth Cleared	An authorisation which has cleared. Thredd has received a presentment that could be matched to the authorisation.
Declined	A transaction that has been declined. To find the decline reason, scroll right to the notes field of the transaction to display the reason for the decline. For a list of the most common decline reasons, read Appendix A: Common Decline Reasons.
Reversed	An authorisation that was reversed. To find the reversal reason, right click the reversal and choose **More details** > **View transaction details**. Observe the **Response Status (DE039)**. There are various reasons for a reversal, including: • Customer Cancellation • Wrong Format • Manual Reversal • Issuer Time-Out For a full list of reasons, refer to the Mastercard *Customer Interface Specification* or *Visa Base* manual.
Load/Unload	Load and unload Web Service. For example: • A load channel such as a retailer • PayPoint in the UK, Ireland or Romania • Unloaded by the Program Manager
Presentment	A transaction for authorisations that require settlement. First presentment occurs when the merchant sends a request to take either part or all of the amount previously authorised on the card.
Balance Adjust	An adjustment to the balance or the blocked amount. This can be a Credit or a Debit.
Offline	Offline transactions occur when a presentment is received without a matching authorisation. This can happen in situations where an authorisation is not possible (for example, a transaction on a plane where there is no internet connection).
Expiry	Transaction Expiry, response 54 Expired Card (Process - Debits Unload).
Refund/ Fin Rev	Presentment returning funds to the Card Holder/ Financial Reversal - Process (Credits for Refund).
Payment	Payment originating from non-card network entity, paying funds into or out of the customer account (for example, Faster Payments, BACS, Direct Debits via Agency Banking).
Auth Advice	A system generated message about the transaction. This message is for information only (typically from Visa or Mastercard) and has no effect on the transaction. For example, it may note a slow response time.
Unknown	Card not found: Unknown Card. In large volumes this can indicate a BIN attack. For more information, read the FAQs.

Appendix F: Transaction Details Fields

This section describes the fields available in Thredd Portal: Cards and Transaction Management for each transaction. The information displayed when Viewing Transactions depends on the type of transaction. For example, more information is shown about authorisations than about presentments.

Summary Details

This section displays summary information related to the transaction.

Note: Summary Details displays for all transactions.

Field	Description
Transaction Date	Date and time the transaction occurred. The time relates to where the Thredd servers are located, for, GMT timezone for the UK.
Transaction Status	Transaction status, such as Settled.
Transaction Type	Type of transaction, such as authorisation, balance adjustment, presentment, and auth reversal.
Response Status (DE039)	The response code that Thredd provided back to the scheme.
Transaction Amount (DE004)	Transaction amount (in the transaction currency).
Billing Amount (DE006)	Bill amount (in the currency of the card).
Settlement Amount(DE005)	Settlement amount and currency.
Blocked Amount	Blocked amount (pending payments) after the transaction.
Available Balance	Available balance after the transaction.
Actual Balance	Actual balance after the transaction.
Netword ID	The ID of the network associated with the card on the transaction. For example, Visa, Mastercard, or Discover Global Network (DGN).
Transaction Note	Note for the transaction. Notes are taken from transaction details appended during each type of transaction. For example, for declined transactions, there could be text explaining why the transaction was declined. **Tip:** The **Notes** field is a useful source of information about a transaction, particularly for declines, as it can identify the reason. For example, in the case of a decline, an incorrect PIN or the transaction exceeding the maximum permitted limit. Scroll right on the **View Transactions** screen to display it.

Amount and Fees Details

The Amount and Fee Details section displays information on additional fees related to the transaction.

Note: Amount and Fees Details displays for all transactions.

Field	Description
Calculated Total Fee Applied to Card Holder	The combined value of all fees related to the transaction.
MCC Padding	Financial padding applied to transactions in specific MCCs (typically used for hotels and rental cars where cardholders might be charged a little more than authorised for).
FX Padding	Financial padding (to allow for currency fluctuations).
Fixed Fee	Fixed fees levied against the transaction based on specific amounts.
Rate Fee	Rate-based fee. Fees levied against the transaction based on a percentage charge.
Domestic Fixed Fee	Fixed amount to apply as a fee to a domestic transaction.
Domestic Rate Fee	Percentage of the domestic transaction amount to apply as a fee.
FX Fixed Fee	Fixed amount to apply as a fee to an FX transaction.
FX Rate Fee	Percentage of an FX transaction amount to apply as a fee.
Non Domestic Fixed Fee	Fixed amount to apply to the transaction for non-domestic transactions.
Non Domestic Rate Fee	Percentage of a non-domestic transaction amount to apply as a rate fee.
Additional Amounts (DE054)	Contains additional amount information for the transaction, if relevant. For example, for purchase with cashback transactions, the additional amounts field is present with the cashback amount. For more information, see Additional Amount field in the EHI Guide.

Merchant Details

The Merchant section of the page describes information on the merchant for the transaction.

Note: Merchant Details **only** displays for Authorisation, Auth Reversal, Auth Advice and Presentment transaction types.

Merchant Name	The name of the merchant.
Merchant Name	The name of the merchant.
City	Where applicable, the city where the transaction took place.
County	Where applicable, the county where the transaction took place.

Merchant Name	The name of the merchant.
Postcode	Where applicable, the postcode where the transaction took place.
Region	Where applicable, the region where the transaction took place.
Street	Where applicable, the street where the transaction took place.
Phone	The Merchant telephone number. Can include non-digits. For example, "+18001112345"
Contact	The Merchant contact details. For example, a phone number or email address.
Merchant Website	Where applicable, the website of the merchant for the transaction.
POS Entry Mode (DE022)	How the transaction was created, for example, contactless at a machine, ecommerce, online, ATM. ICC indicates the card was physically inserted into a machine and the PIN entered.
Network Reference	A unique identifier for a transaction, allowing for tracking and referencing during subsequent interactions, such as inquiries or disputes related to the transaction
Merchant Category Code (MCC)	Code that describes a merchant's primary business activities. For a full list of available MCCs, see Merchant Category Codes in the EHI Guide.
Card Acceptor Name Location (DE043)	Merchant’s details.
Till Time	Time of the transaction as provided by the merchant on the customer’s receipt. This value may differ from the time when the transaction is processed. This is because the transaction might be processed in a different timezone.
POS Data (DE061)	For Mastercard authorisation-related messages: This holds additional POS condition codes. For more information, see POS_Data_DE61 field in the EHI Guide. For Visa Authorisation-related messages: this is empty. For Financial and all other messages: this is empty
AID	The Acquiring Bank ID as assigned by the network. Note that the format differs depending on whether this is an Authorisation or a Financial type message. For Authorisation messages: • 2 digits length of Acquirer ID (01 to 09) • Acquirer ID For Financial messages: • 6 digit Acquirer ID (possibly with leading zeros)
Card Acceptor ID Code (DE042)	Code relating to the specific Point of Sale (POS) terminal.
Card Acceptor Terminal ID (DE041)	Uniquely identifies the terminal which accepted the card. Always present if the card data was read by a terminal.
Tax ID	The merchant's Tax ID (from Base II TCR6 31-50 (len 20), Mastercard GCMS - from IPM DE48 PDS 596 subfield 1) is the unique code assigned to a business by the processor or acquiring bank.

Other Details

The Other Details section describes a variety of different fields related to the transaction.

Note: Other Details **only** displays for Authorisation, Auth Reversal, Auth Advice and Presentment transaction types.

Field	Description
Message Type	The type of transaction, such as an authorisation or presentment.
STAN (DE011)	System Trace Audit Number. This links the authorisation and presentment (note this number is not unique).
Function Code	The code indicating the specific purpose of the message in the message class
Additional Authorization Data DGN	
Processing Code	Transaction processing code, for example, recurring fees, balance inquiry.
Transaction ID	Identifier for tracing a specific transaction and narrowing a search. This is a unique identifier generated by Thredd to help identify and search for transaction in the Thredd platform.
Transaction Originating Institution	The merchant or store where the transaction was made.
Retrieval Reference Number(DE037)	The number supplied by Thredd. Retains the original source document of the transaction and assists in locating the source document.
Transaction Destination IIC	The Transaction Destination Institution Identification Code (IIC) data element is the code identifying the institution that is the transaction destination.
Transaction Originator IIC	The Transaction Originator Institution Identification Code (IIC) data element is the code identifying the institution that is the transaction originator.
Recap Number	The settlement group number, used in the Settlement Recap ID data element for the Discover Global Network. Discover members send financial transaction data grouped under recaps separately for each member.
Currency Code	The currency of the transaction (3 digit ISO currency code).
Authorisation Code	Authorisation code generated by Thredd for approved and declined authorisation requests.
Additional Response Data (DE044)	Response data for transactions where the content can differ depending on the network. For example, for Mastercard, the details it provides depends on the response code only (where it is only populated in the case of a decline). For payment networks such as Visa, this field includes the response for transaction data validations. For more information, see Visa_ResponseInfo_DE44 in the EHI Guides.
Additional Data (DE048)	This is extra details on a transaction, which you should not use unless agreed with Thredd.
AVS Response	The Address Verification Service (AVS) response to the transaction. This verifies the cardholder in order to avoid

Field	Description
	fraudulent transactions by comparing the cardholder inputted address against the address on file. **Address Vertification System (AVS) check** AVS Check Result Postal Code check: Match Street Address check: Match AVS Response: Postcode Match, Address Match Request Message Data Postal Code: Street Address: Thredd Holds Currently Postal Code: Street Address:
Expiry Date	The expiry date provided at the time of the transaction (useful to check in case the cardholder has entered an incorrect expiry date).
FID	Forwarding Institution Identification Code. Identifies the acquiring institution forwarding a Request or Advice message.
Thredd POS Data	Information on the transaction at the POS terminal, including details such as how the transaction was authenticated, the cardholder present/not present status and fraud details. Click the expand button to display the Thredd POS Data Decoded Values. The following fields display. • Cardholder Present • Card Present • Card Data Input Method • Cardholder Authentication Method 1 • Cardholder Authentication Method 2 • Cardholder Authentication Method 3 • Cardholder Authentication Method 4 • Cardholder Authentication Entity 1 • Cardholder Authentication Entity 2 • Cardholder Authentication Entity 3 • Cardholder Authentication Entity 4 • Chip Fallback • Cardholder to Merchant Security • 3D Secure Authentication Method
Network Refer ID (DE123)	The network that processed the transaction. This field will contain data only if the Network Type is Discover.
Response Reason	Indicates the reason why the Response Source sent a response to the terminal. Normally present only for some Authorisation advices and Authorisation reversals.
Request Time	The time when Thredd receives this authorisation, in the local time zone of the Thredd servers.
Response Source	Indicates which system sent the 0110 or 0210 response to the terminal. Normally present only for some Authorisation advices and Authorisation reversals.
Response Time	The time when Thredd sends the response (the difference between the request and response times is shown below in milliseconds), in the local time zone of the Thredd servers. Note that the response time in milliseconds is the time for the entire transaction to complete across all parties.
Recap Date	The settlement group date, used in the Settlement Recap ID data element for the Discover Global Network. Discover

Field	Description
	members send financial transaction data grouped under recaps separately for each member.
Difference (in Milliseconds)	The difference, in milliseconds, between the request time and the response time of the transaction.
Network Data	Also known as DE48, this a unique transaction number that is generated by the payment network for linking authorisations and presentments.
Acquirer Reference Data	Acquirer Reference Number/Data. ISO 8583 field 31. The acquirer reference number exists for clearing messages only (Financial advices/notifications, and Chargeback advices/notifications (and reversals of)).
ICC Data (DE055 - 0100)	Data from the card's chip.
Advice Reason Data	Mastercard Authorisation Advice Reason Code. Explains why Mastercard Stand-In processing (STIP) occurred or why an advice was created. **Note:** This field will only be present for transactions received by Thredd from Mastercard.
Record ID	A unique Thredd identifier used to link transactions to other tables in the Thredd database.
Payment Token ID	Unique Thredd identifier of the payment token. Only present if transaction relates to a payment token (for example, Apple Pay).

Appendix G: Transaction Lifecycle Fields

The following lifecycle information is available in Thredd Portal: Cards and Transaction Management for each transaction.

Column	Description
Token	Unique Thredd 9-digit token assigned to this card.
Scheme	The scheme name configured by Thredd Implementations during set up.
Product	Specific card network's product.
Date	Date and time the transaction occurred. The time relates to Thredd time. For example, if the servers for processing Thredd transactions are in the GMT timezone, the Thredd time is GMT
Location	Location provided by the merchant.
Transaction	Type of transaction, such as authorisation, balance adjustment, presentment and auth reversal.
Status	Transaction status, such as Settled.
T Ccy	Transaction currency.
Tx Amt	Transaction amount (in the transaction currency).
Bill Amt	Bill amount (in the currency of the card).
Act Bal	Actual balance after the transaction.
Blk Amt	Blocked amount (pending payments) after the transaction.
Avl Bal	Available balance after the transaction.
F Fee	Fixed fees levied against the transaction for a specific value.
R Fee	Rate-based fee. Fees levied against the transaction based on a percentage charge.
Fx Pdg	Financial padding (to allow for currency fluctuations)
MCC Pdg	Financial padding applied to transactions in specific MCCs (typically used for hotels and rental cars where cardholders might be charged a little more than authorised for).
Process	Transaction processing code. For example, recurring fees, balance inquiry.
Orig Stan	6-digit system trace audit number (STAN) used to link the authorisation and the presentment.
Customer ref	An alphanumeric identifier unique to the cardholder which is different to the Thredd token. Your organisation can add a customer reference using the Thredd API, either using the Update Card endpoint in REST, or the Update Cardholder Details (V1) endpoint in SOAP.
Notes	Information about the transaction, such as why a decline has happened.

Appendix H: Group Limit Settings

The following table describes each of the fields on the Group Limit Settings page for a transaction.

Note: Period 1 and 2 are set up during the implementation process and can be either:
- Two rolling windows in specified numbers of day
- Weekly/Monthly Limits
- Monthly/Yearly Limits
To confirm what your period is set to, see your PSF, or contact the Implementations team.

Column	Description
Group Name	The name of the limit group the card is associated with.
Max Balance	The max balance for a card associated with the limit group.
Process	The type of process or activity where limits exist including: • Cash • Load • Pay In • Pay Out • Point of Sale (POS)
Max Per Tran	The maximum amount in a transaction for the process.
Min Per Tran	The minimum amount in a transaction for the process.
Daily Limit	The maximum amount daily that can be spent for the process.
Daily Frequency	The maximum amount of daily uses for the process.
Accum Limit 1	Accumulated total value over period 1.
Accum Frequency 1	Accumulated number of transactions in period 1.
Accum Period 1	The length of period 1. Only used if Periodicity is set to Rolling Limits.
Accum Limit 2	Accumulated total value over period 2.
Accum Frequency 2	Accumulated number of transactions in period 2.
Accum Period 2	The length of period 2. Only used if Periodicity is set to Rolling Limits.

Appendix I: Card Usage Rules

This page details each of the fields that display when viewing a Group Usage on the Show Other Details page. This includes:

- Card Acceptance Method
- Transaction Type
- Verification Checks
- Misc

Card Acceptance Method

The following table details each of the card acceptance method for a usage group.

Card Acceptance Method	Description
Unknown Acceptance Method	Applies to non-regulated countries where the processing code is not updated. In order to prevent card declines in these countries, you should allow transactions with an unknown acceptance method.
Card not present - E-Commerce	Applies where a payment is made with a card when there is typically no face-to-face customer contact between customer and merchant, such as through a website or internet-based payment services.
Card not present - Phone/mail order	A payment card transaction made over the phone where the cardholder cannot present the card physically to a merchant at the time the order is given.
Card not present - Recurring	A cardholder sets up a recurring payment schedule (Such as weekly, monthly or annually) and the card is automatically billed on the specified schedule. For example, a magazine subscription.
Card not present - Manual key entry	Where a merchant is keying card details in but not using ecommerce, phone/mail/order as transaction information.
Mag stripe transaction at chip capable terminal (technical fallback)	The card card uses the legacy method of Mag stripe reading as a fallback. This happens in situations where the Chip technology cannot perform the transaction, such as where a card or the POS reader is faulty.
Mag Stripe PAN Entry - Common	If set, any Mag Stripe PAN Entry transactions where DE22 = ‘02’ will be approved providing other validations are successful. This should be un-ticked if your organisation does not wish to allow PAN entry via magnetic stripe transactions.
Chip PAN entry - Offline PIN verification	Certain markets operate an Offline PIN environment either for security reasons around transferring the PIN across the whole network, or because of the costs around the extra infrastructure.
Chip PAN entry - Online PIN verification	If set, allows the process in which the PIN entered by the cardholder is sent online for host verification.
Chip PAN entry - Signature verification	If set, allows for signature verification where the chip PAN entry is unavailable. The card can be set to signature verification instead of PIN under the Disability Discrimination Act.
Chip PAN entry - No verification	If set, allows for authorisation with no PIN or signature required when using a chip PIN entry. For example, in unattended car parking terminals where you pay for your parking ticket.
Cash withdrawal outside country of issue	If set, allows for cash withdrawal outside the country of issue of the card.
Cash withdrawal in	If set, allows for cash withdrawal in currency other than card billing currency. For example, if billing is in

Card Acceptance Method	Description
currency other than card billing currency	British pounds, the customer could withdraw United States dollars.
POS usage outside country of issue of a card	If set, allows cardholders to pay for purchased goods or services outside the card's country of issue. For example, if the card is issued in the UK it can be used in Spain.
POS usage in currency other than card billing currency	If set, allows cardholders to pay for the purchased goods or services in a currency other than the card billing currency. For example, a Polish card has a billing currency of PLN (Polish Zloty) but can be used for purchases in SGD (Singapore Dollars).
Contactless EMV	If set, allows the use of either radio frequency or infrared technology to allow the card and the terminal to communicate or transact without physically touching.
Manual keyed transaction at chip capable terminal	If set, enables manual key transactions at a chip capable terminal. Even though a merchant may have a chip machine," I would then say "instead" and not "rather than using the chip machine.
Cardholder NOT present - Manual Key Entry	If set, enables manual key entry for the card. This is used for a growing number of mass transit systems, such as TfL in London, MRT in Singapore, and NSW Transport in Sydney.
Contactless Magstripe	If set, enables the use of contactless magstripe for transactions. Contactless mag stripe is a backward compatibility option if both card and POS terminal do not support Contactless EMV.
Card Not Present (Credential on File)	If set, allows for transactions where the card details have been saved with a merchant. For example, via a website or app to facilitate future transactions.
Chip PAN entry - No CVM required	If set, allows for transactions where the terminal does not offer PIN entry to the cardholder.
Terminal Indicates Fallback Chip to Mag Stripe	If set, specifies on the terminal that a chip to magnetic stripe fallback has occurred. **Note:** This is for Mastercard only.

Transaction Type

The following table describes each of the transaction types for a usage group.

Transaction Type	Description
Purchase with cashback (DE=09)	Whether cardholders can receive cash in addition to purchase of goods or services
Cash advance (DE=17)	Whether cardholders can withdraw cash over the counter at a bank or other financial agency, up to a certain limit. For example, over the counter at a Bureau de Change.
Cash ATM (DE=01)	Whether cardholders can withdraw cash from an Automated Teller Machine (ATM).
PIN Change ATM (DE=92 (M).70 (V))	Whether cardholders are allowed to change their online PIN at an ATM.

Transaction Type	Description
Bal Enquiry ATM (DE=30)	Whether cardholders can view their balance from an ATM.
PIN Unblock (via ATM) (DE=91 (M).72 (V))	Whether cardholders can unblock their PIN from an ATM.
Credit-Refund DE=20	If set, enables refunds to cards.
Purchase Goods & Services (DE=00)	If set, enables the purchase of physical goods and intangible services. Goods are items that can be seen and touched, such as books, pens and shoes. Services are provided by other people, such as doctors, barbers and waiters.
Visa Quasi-Cash (POS) transactions (DE=11)	If set, enables the use of quasi cash for a card. Quasi Cash is when you use your prepaid card to purchase money orders, travellers checks, foreign currency, lottery tickets, casino chips, vouchers which are redeemable for cash, or racetrack wagers. A percentage fee of the amount of each transaction is applied to your card.
Credits Auth (DE=28)	Mastercard only. If set, enables the use of credit auths. Credit Auths mainly refer to gambling credits but also to any money that is being credited to the cardholders account that is not a refund.
Original Credits (DE=26)	Visa only. If set, enables the use of credit auths. Credit Auths mainly refer to gambling credits but also to any money that is being credited to the cardholders account that is not a refund.
Account Funding transaction (AFT) (DE=10)	If set, enables account funding transactions (AFT). An AFT is a transaction in which funds are pulled from an account and used to fund a non-merchant account. For example, to load a pre-paid card, top up a wallet, or fund a person-to-person (P2P) money transfer.
Bill Payment	If set, enables bill payments for cards using the Mastercard Network Exchange (MNE) scheme.
Payment Credit (P2P)	If set, enables Payment Credit (P2P) for cards using the Mastercard Network Exchange (MNE) scheme.
Envelope-less Check Deposit	If set, enables Envelope-less Check Deposit for cards using the Mastercard Network Exchange (MNE) scheme.
Payment from Third Party	If set, enables payments from third parties for cards using the Mastercard Network Exchange (MNE) scheme.
Deposit Memo	If set, enables deposit memos for cards using the Mastercard Network Exchange (MNE) scheme.
Envelope-less Cash Deposit	If set, enables envelope-less cash deposits for cards using the Mastercard Network Exchange (MNE) scheme.

Verfication Checks

The following table describes each of the verification checks for a usage group.

Verification Checks	Description
Bypass Online PIN Check	If set, Thredd will not verify the PIN and instead this will be sent over EHI for the client to verify and approve. Only available for Gateway Processing Modes 1, 2 and 4 for version 1.4 and later.
Bypass Expiry Date Check	If set, Thredd will not verify the expiry and instead this will be sent over EHI for the client to verify and approve. Only available for Gateway Processing Modes 1, 2 and 4 for version 1.4 and later.
Bypass CVV2/CVC2 Check	If set, Thredd will not verify the CVV2 and instead this will be sent over EHI for the client to verify and approve. Only available for Gateway Processing Modes 1, 2 and 4 for version 1.4 and later.
Allow Blank CVV2 in Card not Present E-commerce	If set, allows Thredd to approve e-commerce transactions where CVV2 is blank.
Allow Blank CVV2 in Card not Present Phone/Mail Order	If set, allows Thredd to approve MOTO transactions where CVV2 is blank.
Allow Blank CVV2 in Card not Present Recurring	If set, allows Thredd to approve recurring transactions where CVV2 is blank.
Allow Blank CVV2 in Card not Present Manual Key Entry	If set, allows Thredd to approve manual key entry transactions where CVV2 is blank.
Allow Blank DE014	If set, Thredd will not check the expiry date is present in the DE014 field in auths.
Expiry date optional for Recurring Payments	If set, permits recurring payment transactions where the expiry date is omitted. **Note:** If expiry date is present and incorrect, the transaction will still be declined.
Bypass Card Status Check for Refund Authorisations	If set, a card which is not in all good status will accept **only** refund authorisations.

Misc

The following table describes each of the miscellaneous settings for a usage group.

Setting	Description
If declined, force next EMV transaction online	If set, Thredd will send an issuer script to the card on each online EMV chip transaction that has been declined to force the next transaction online. **Note:** This setting is not supported by Visa.
If Zero or negative balance, force next EMV transaction online	If set, if the balance of the transaction is zero or negative then Thredd will return a field that ensures the next authorisation is sent to Thredd and not approved offline. **Note:** This setting is not supported by Visa.
Force next EMV transaction online	If set, it always takes effect, if current transaction is approved or declined. **Note:** This setting is for Mastercard only.
Reset EMV counters to upper offline limits	If set, the ARPC response code byte 2 will have lowest 2 bits set to "01" instead of current "10".

Setting	Description
	Note: This setting is for Mastercard only.
Transaction Alerts enabled	If set, enables alert mechanism of international e-commerce transactions. **Note:** This setting is for Mastercard only.
Instant funding	If set, enables instant funding for Mastercard MoneySend Instant Funding and Visa Fast Funds.
Override to allow International e-commerce	If set, overrides to allow international e-commerce where e-commerce is enabled but international transactions are blocked.
Override to allow International Credential on File	If set, the Credential on File merchant (For example, Apple or Amazon) can be outside of country of issue.
Instant Credit Gambling Payouts	If set, cards receiving cash disbursement authorisations matching the appropriate conditions will be credited immediately if approved.
Faster Refunds Support	If set, when the inbound authorization request is of “Fast refund” type, the cardholder account is credited within a certain time frame. **Note:** This setting is for Mastercard only.
Not suitable for usage outside residency country	If set, prevents the card from being used outside of the resident country. This is for cards using the Mastercard Network Exchange (MNE) scheme.

Appendix J: Payment Token Details

This page details each of the fields that display when viewing the details of a payment token. The page is split into four sections:

- Payment Token Details
- Thredd Configuration
- Wallet Details
- Provisioning Details

Payment Token Details

The following table details each of the fields in the Payment Token Details section of the page.

Field	Description
Payment Token ID	Unique identifier used to update the payment token using Thredd's web services.
Thredd Status	The internal status for the payment token, which determines how Thredd authorises transactions.
Network Reference	Reference used to identify the payment token in the network digital enablement system.
Network Status	The status of the token held at the network. This can change independently from the ThreddStatus if the payment token is amended by a merchant or wallet.
Expiration Date	The expiry date of the token.
Date Linked	Date and time when tokenised.
Public Token	The public token associated with the payment token.

Thredd Configuration

The following table describes each of the fields in the Thredd Configuration section of the page.

Field	Description
Payment Token Usage Group	The payment token usage group used to determine if the payment token can be created. This is a fixed record and can't be changed.
Card Usage Group	The Card Usage Group for the payment token used to determine where the payment token can be used.

Wallet Details

The following table describes each of the fields in the Wallet Details section of the page.

Field	Description
Token Type	Describes the type of payment token. This will be one of the following types:

Field	Description
	• Browser accessible Wallet • Contactless device PAN • Card on File PAN • Cloud-based payments PAN • Real PAN • Secure Element PAN • Unknown (other PAN mapping not otherwise defined) • Virtual PAN
Wallet Provider	The wallet the payment token was requested by (only applicable for device tokens).
Device Name	The name of the device that requested a payment token (only applicable for device tokens).
Merchant Name	The name of the merchant that requested a payment token (only applicable for merchant tokens).

Provisioning Details

The following table describes each of the fields in the Provisioning Details section of the page.

Field	Description
Wallet Account Score	The risk score given to the cardholder's wallet account by the wallet when requesting this payment token (only applicable for device tokens).
Wallet Device Score	The risk score given to the cardholder's device by the wallet when requesting this payment token (only applicable for device tokens).
One Time Passcode (OTP)	The One Time Passcode (OTP) to authenticate the cardholder and activate the payment token. Can be used if the cardholder calls customer service for assistance.
Orange Flow Requested	Indicates if the provisioning request was flagged as Orange Flow.
OTP Method	The method of receiving the OTP chosen by the cardholder.
OTP Endpoint	The destination of the OTP.
AVS Result	The result of the address verification check on the provisioning request.
CVV Results	The result of the CVV check on the provisioning request.

Appendix K: Transaction Status Codes

The table below provides details of available Transaction Status Code values.

Description	Impacts Balance?
Accepted	Yes. Authorised amount is blocked.
Cleared	No.
Declined	No.
Settled	Yes. The actual balance is adjusted by the settled amount.
Reversed	Yes. Reversed amount is unblocked (if matching authorisation found).

Note: When Thredd receives a presentment which matches an existing authorisation message, the Authorisation message status is updated to Cleared and the Presentment message status is updated at the same time to Settled. If Thredd controls the balance, we will adjust the balance by the settlement amount. If your systems control the balance, you can adjust the balance by the settled amount.

Appendix L: Fees Configuration

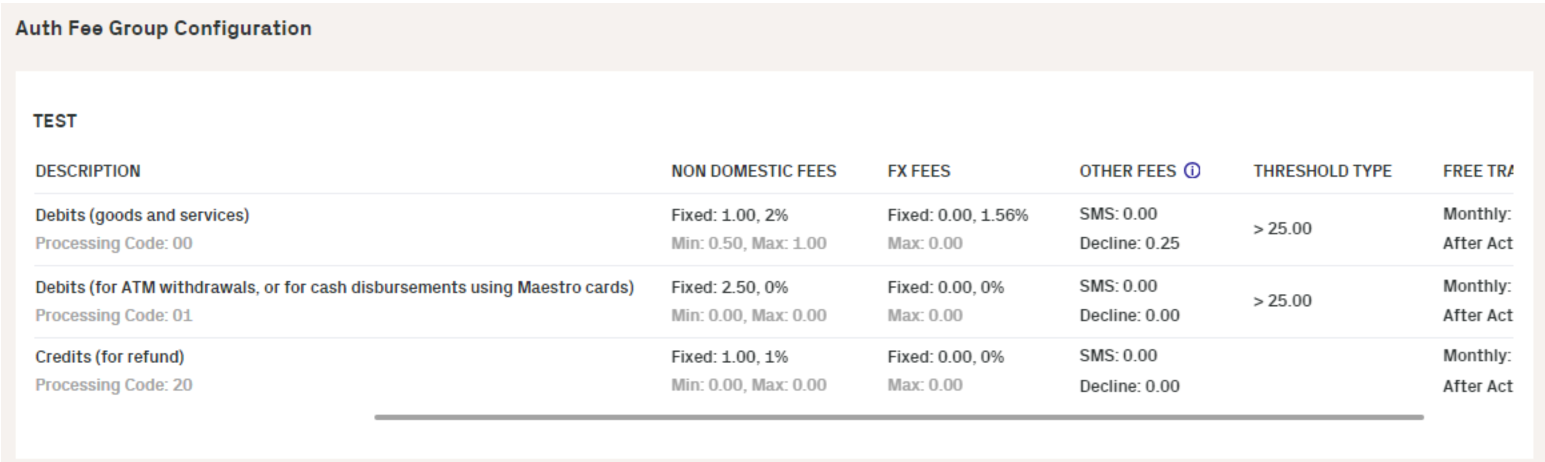
This page details each of the fields that display when viewing fees configuration details.

- Auth Fee Group Configuration
- Recurring Fee Group Configuration
- Group Web (Webservice fee group) Configuration

Auth Fee Group Configuration

The following table details each of the fields in the Auth Fee Group Configuration section of the page. The Authorisation Fee group enables you to define unique fees for each type of card authorisation transaction, such as Debit POS payments and ATM Payments. What authorisation types display depend on what has been set up in your Product Setup Form. For more information, see the Fees Guide: Completing your PSF.

The name of the Auth Fee Group displays above the details.


Auth Fee Group Configuration

TEST

DESCRIPTION	NON DOMESTIC FEES	FX FEES	OTHER FEES	THRESHOLD TYPE	FREE TR/
Debits (goods and services) Processing Code: 00	Fixed: 1.00, 2% Min: 0.50, Max: 1.00	Fixed: 0.00, 1.56% Max: 0.00	SMS: 0.00 Decline: 0.25	> 25.00	Monthly: After Act
Debits (for ATM withdrawals, or for cash disbursements using Maestro cards) Processing Code: 01	Fixed: 2.50, 0% Min: 0.00, Max: 0.00	Fixed: 0.00, 0% Max: 0.00	SMS: 0.00 Decline: 0.00	> 25.00	Monthly: After Act
Credits (for refund) Processing Code: 20	Fixed: 1.00, 1% Min: 0.00, Max: 0.00	Fixed: 0.00, 0% Max: 0.00	SMS: 0.00 Decline: 0.00		Monthly: After Act

Figure 57: Auth Fee Group Configuration for a card

The following table describes each of the fields for the Auth Fee Configuration.

Field	Description
Description	The name of the authorisation type and the corresponding processing code.
Allow Partial Payments	If set, indicates that if a balance doesn't have enough funds to cover the entire fee for the authorisation type, the remainder of the balance is taken instead.
Domestic Fees	Details on the domestic fees for the authorisation type. This includes a fixed amount to charge as a fee, a percentage of the billing amount to charge as a fee, and the minimum and maximum values for the fee.
Non Domestic Fees	Details on the non domestic fees for the authorisation type. This includes a fixed amount to charge as a fee, a percentage of the billing amount to charge as a fee, and the minimum and maximum values for the fee.
FX Fees	Details on the FX transaction fees for the authorisation type. This includes a fixed amount to charge as a fee, a percentage of the billing amount to charge as a fee, and the minimum and maximum values for the fee.
Other Fees	Other fees that are applied on a transaction, such as on a specific response code for transaction declines, or SMS notifications. For example with transaction declines, you can apply a fee on a card where a transaction exceeds a limit.
Threshold Type	Indicate the threshold in which the fee will be charged for the billing amount. For example, if the value is set to > 25.00, then the fee will only be applied when the billing amount is over 25 in the currency of the card.
Free Transactions	The number of free transactions in a month before the fee is applied.

Recurring Fee Group Configuration

The following table details each of the fields in the Recurring Fee Group Configuration section of the page. Recurring fees are applied on a recurring basis, based on the frequency you specify (For example, monthly or annually). What recurring fee types display depend on what has been set up in your Product Setup Form. For more information, see the Fees Guide: Completing your PSF.

The name of the Recurring Fee Group displays above the details.

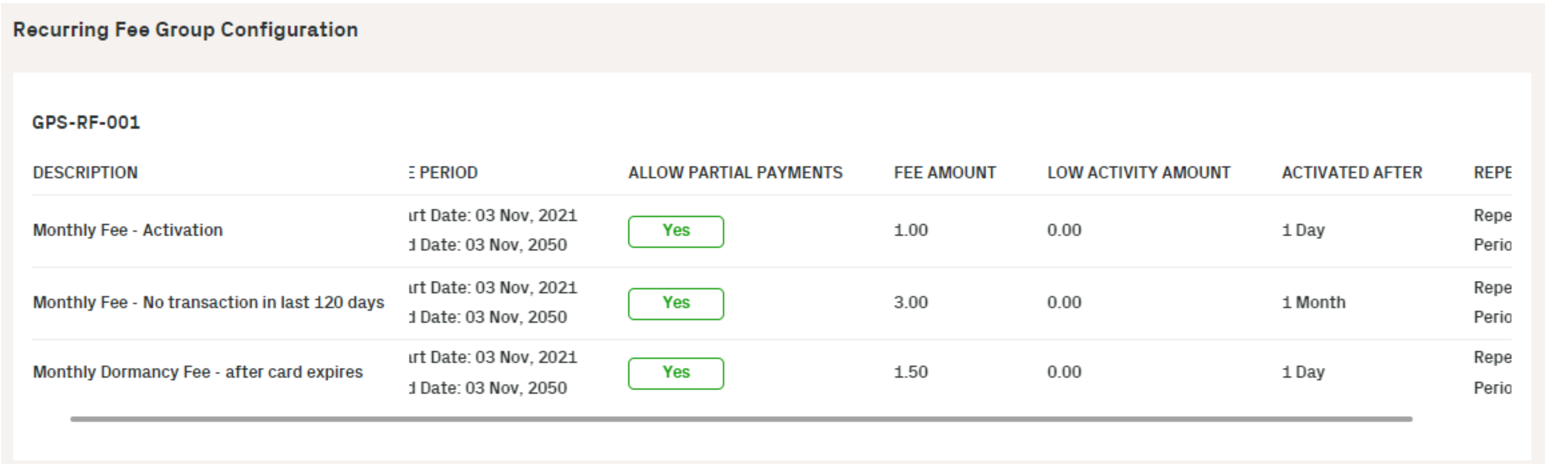


Figure 58: Recurring Fee Group Configuration for a card

The following table describes each of the fields for the Recurring Fee Configuration.

Field	Description
Description	The description of the recurring fee type.
Fee Period	The period in which the fee is valid.
Allow Partial Payments	If set, indicates that if a balance doesn't have enough funds to cover the entire fee for the recurring fee type, the remainder of the balance is taken instead.
Fee Amount	The fee amount for the recurring fee type.
Low Activity Amount	The amount that is considered low activity for the recurring fee.
Activated After	The period of time that is considered for the Low Activity Amount value.For example, activate after a 3-month period if the low activity amount is set to £10.
Repeat Every	The period after the recurring fee on the card (after the first recurring fee charge) will be applied again.

Group Web (Web Service Fee Group) Configuration

The following table details each of the fields in the Group Web (Web Service Fee) Group Configuration section of the page. Web Service fees can be applied to a card when specific Thredd API are used (Thredd REST-based Cards API or SOAP Web Services). Examples of use of Thredd API include card balance enquires, card replacement, card load and bank transfer fees. For more information, see the Fees Guide: Completing your PSF.

The name of the Group Web (Web Service Fee) displays above the details. In the following example, the group is called Web Fee Test.

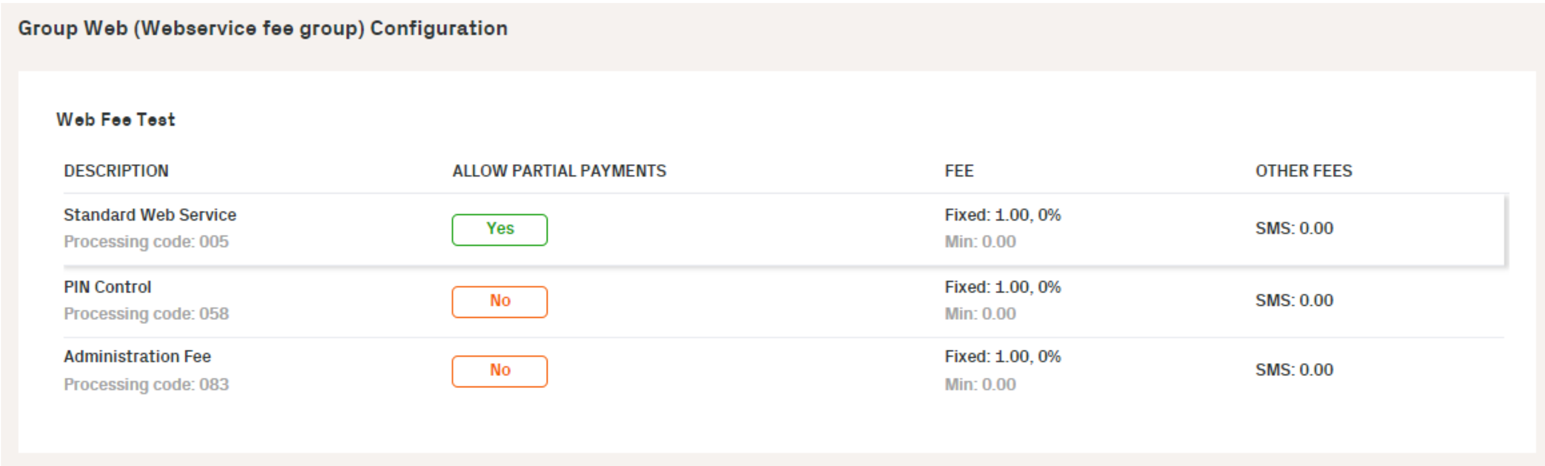


Figure 59: Group Web (Web Service Fee Group) Configuration for a card

The following table describes each of the fields for the Group Web (Web Service Fee Group) Configuration.

Field	Description
Description	The description of the API and the processing code assigned to the API.
Allow Partial Payments	If set, then it will take a fee amount less than the full amount configured or calculated.
Fee	Details on the fee when the web service is used. This includes the fixed fee in the cardholder's currency, the percentage of the billing amount to charge, and the minimum fee for using the API .
Other Fees	Other fees associated with using the API. For example, the fee to be charged if an SMS is sent for the event.

Thredd Portal FAQs

This section provides answers to questions on Thredd Portal.

Overview

Q. What is Thredd Portal?

Thredd Portal is a web-based application that enables programme managers to manage the full lifecycle of their customer's transactions and card usage. Card programme users can use card and transaction management functions through its interface.

Q. What are the capabilities of Thredd Portal?

Using Thredd Portal, you can display details about card activity, transaction types, customer interactions and drill down into the details of specific transactions from a vast dataset. You can also alter card statuses, update card usage groups, load funds and adjust the balance.

Q. Who are the users of Thredd Portal?

Thredd Portal users include Customer Support Agents who can update details of a cardholder's account, view transactions, and change card statuses. Users of Thredd Portal also include Programme Managers who can perform all the functions of regular Customer Support Agents, but can also load and unload cards, edit card details, transfer and adjust balances.

Q. How do you access Thredd Portal?

Your company's Organisation Administrator must first set up your account under a specific user role, and enable you to access Thredd Portal through Single Sign On (SSO). SSO ensures that you can log in to the Thredd Portal without needing to enter a password.

When your account is ready, the Organisation Administrator will send a link to your email address. Click the link to sign on.

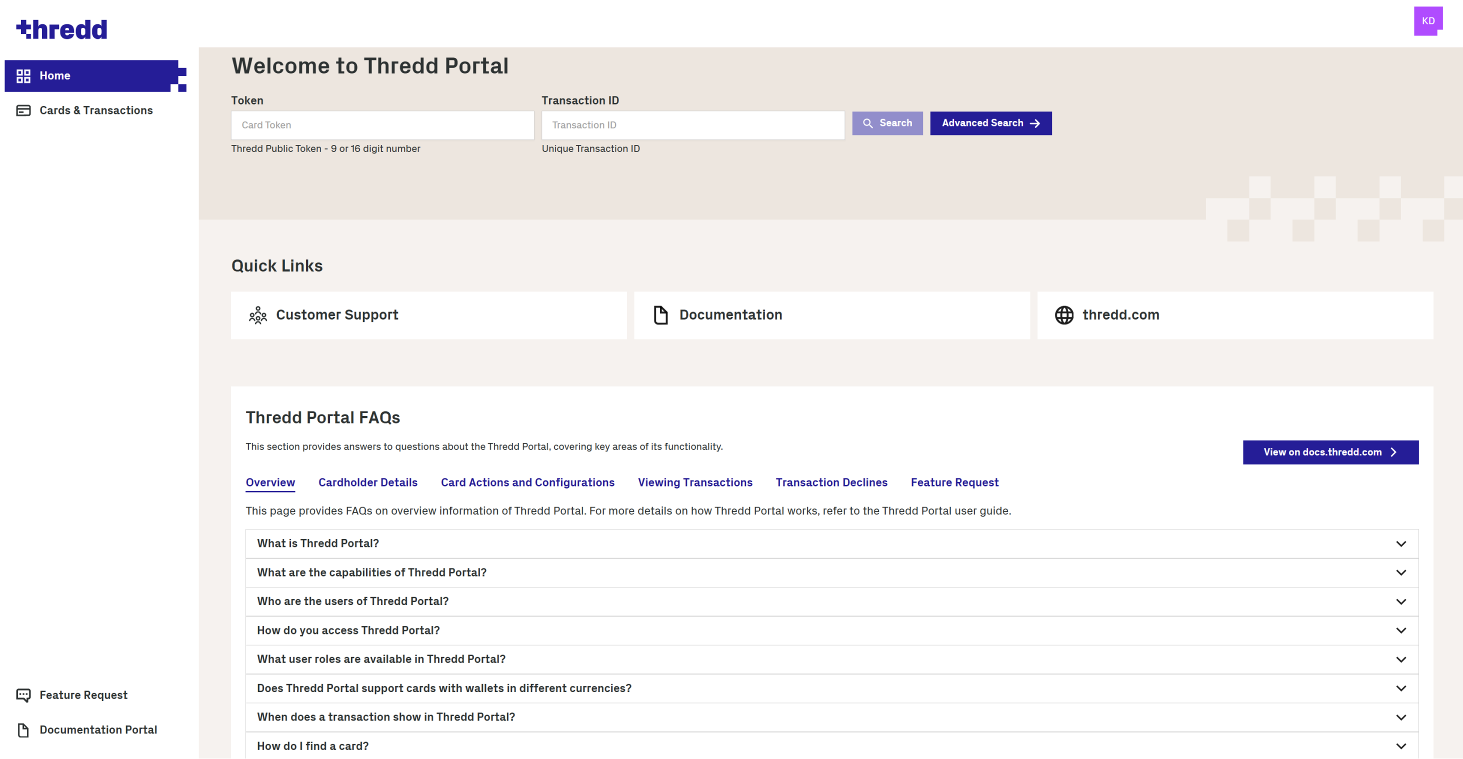
Q. What are the user roles in Thredd Portal?

Your company's Organisation Administrator would have assigned you with one of the following roles in Thredd Portal. These include:

Role	Permissions
Admin	Full access to Thredd Portal.
Manager	• Transaction Search & View • Remove auth • Card Search & View • Card Load/Unload • Balance adjustment • Change card status • PIN & CVC2 services • Edit cardholder details • Edit card configurations • Extend Thredd Expiry Date • Activate a Card • Balance Transfer
Read-Only User	• Card Search & View • Transaction Search & View
Card Operations Specialist	• Card Search & View • Transaction Search & View • Change card status • Activate a Card • Extend Thredd Expiry Date • PIN & CVC2 services • Remove auth
Card Configuration Manager	• Card Search & View • Transaction Search & View • Edit card configurations
Card Balance Manager	• Card Search & View • Transaction Search & View • Balance Transfer • Balance adjustment • Card Load/Unload

Q. Does Thredd Portal provide the same functionality and fields as Smart Client?

Thredd Portal has been set up with the same 'Cards and Transaction' functionality as Smart Client. Thredd Portal has a much improved user interface which is intuitive and easy to learn - making finding the necessary information simple and easy to onboard new users. Additionally, you can find other documentation in the in-app FAQs.



Q. When does a transaction show in Thredd Portal?

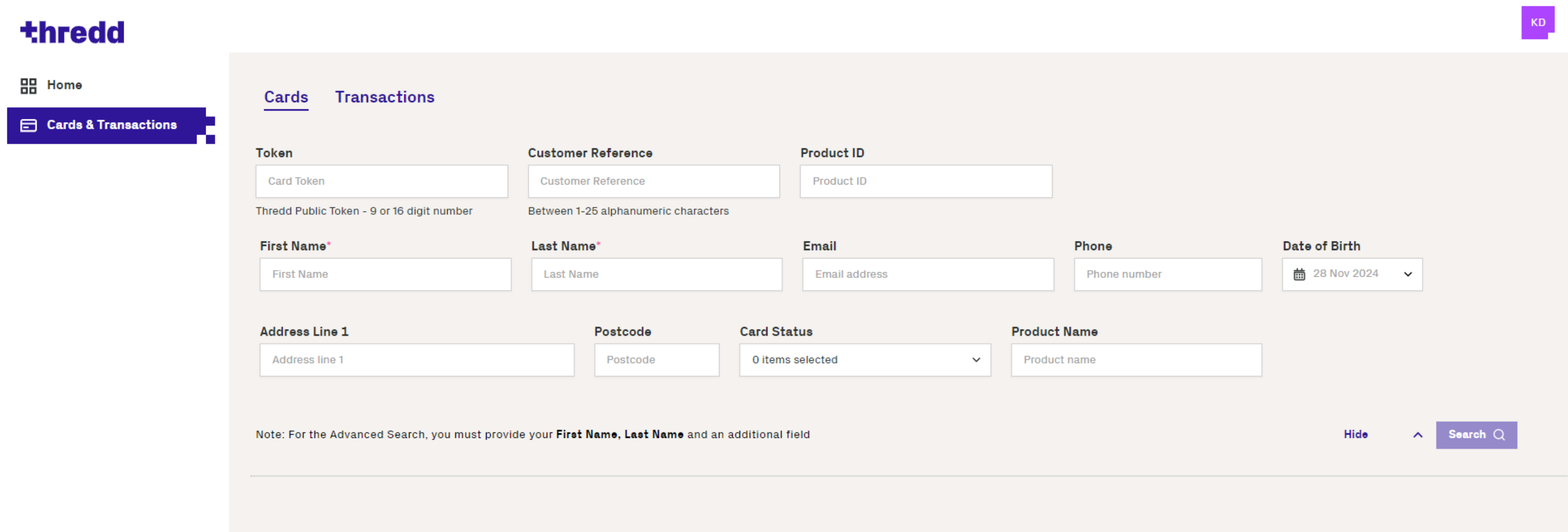
A transaction shows in Thredd Portal as soon as a cardholder for your programme has made a card transaction at a merchant.

Q. Does Thredd Portal support cards with wallets in different currencies?

Yes, Thredd Portal supports Multi-FX (or MFX) cards, which contain more than one wallet of different currencies. Multi-FX cards allows cardholders to manage and transact in different currencies.

Q. How do I search for a card?

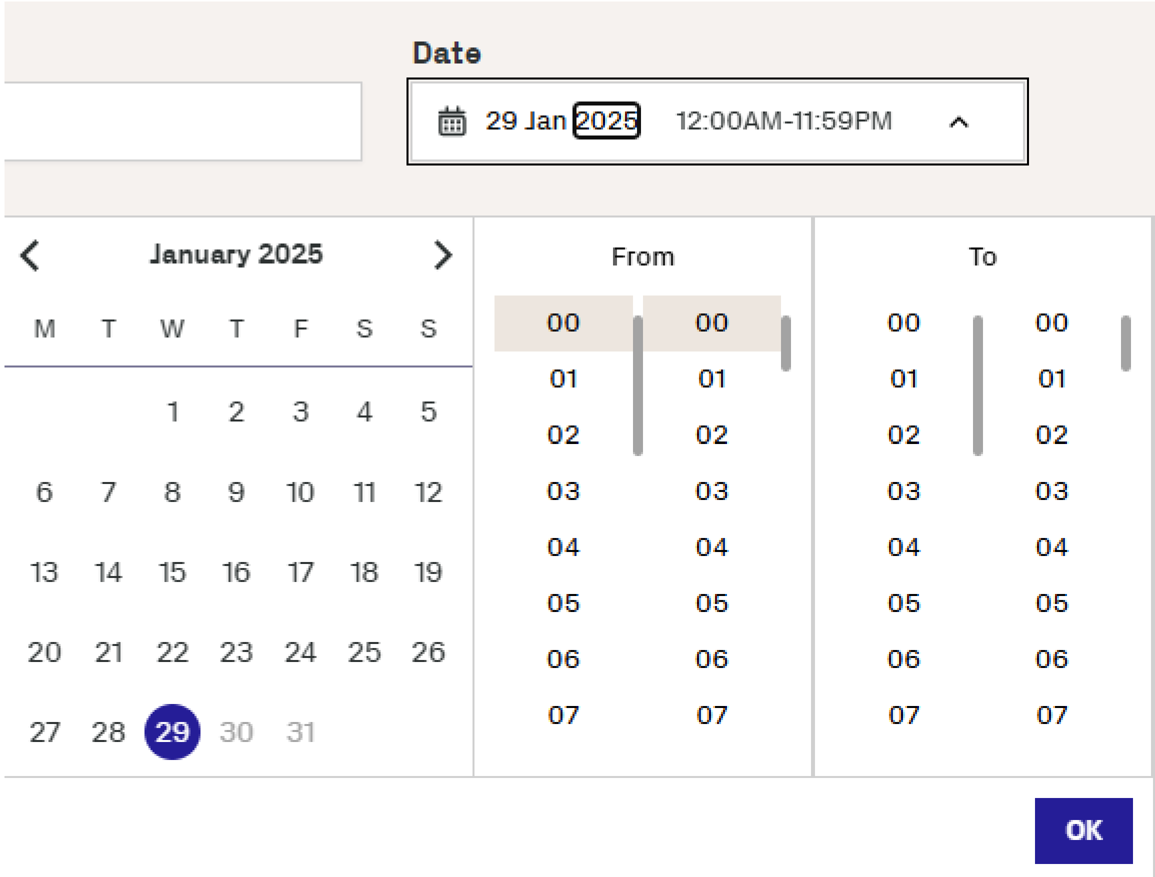
1. If you know the token number, enter it in **Token** from the Home page and Click **Search**.
2. To perform an advanced card holder search, Click **Cards and Transactions** and **Cardholder Search Terms** (next to the **Search** button).
3. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
4. Click **Search**. One or more search results appear.



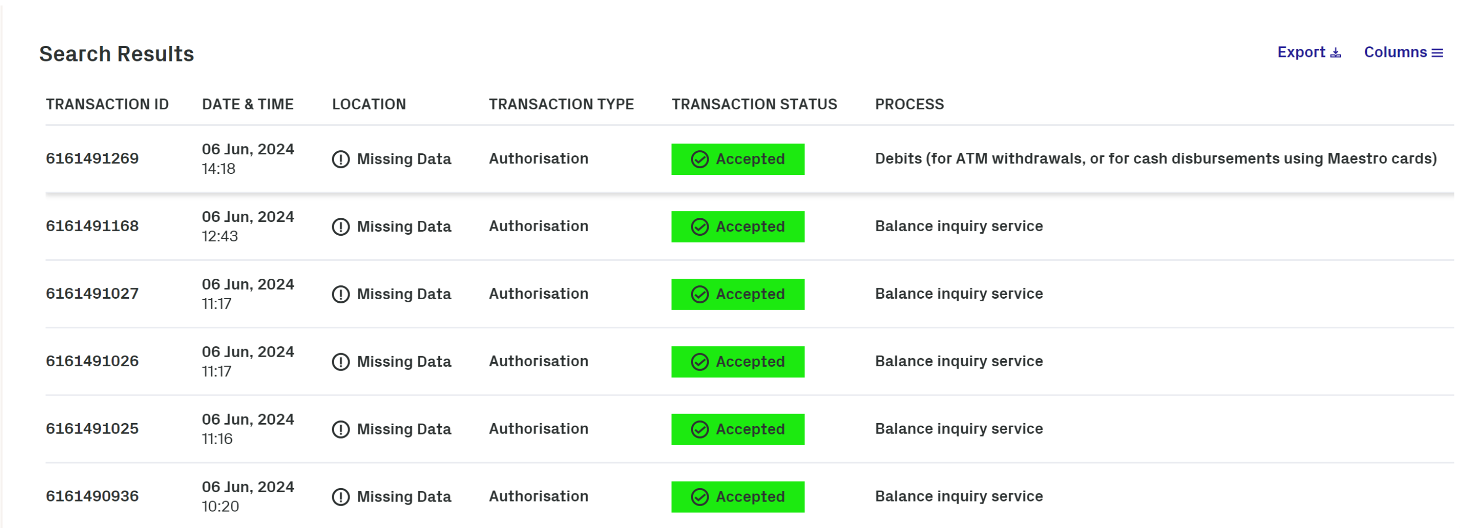
Q. How do I locate transaction within a given period?

You can search a transaction from a given day and/or filter through an advanced search.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period.



4. To further filter the search, click **Advanced Search** and enter details in any of these search filters:
   - Transaction Type
   - Transaction Status
   - Processing Code
   - Merchant Location
   - Note
   - Billing Amount and Currency
   - Transaction Amount and Currency
   - Card Type
5. Click **Search**.



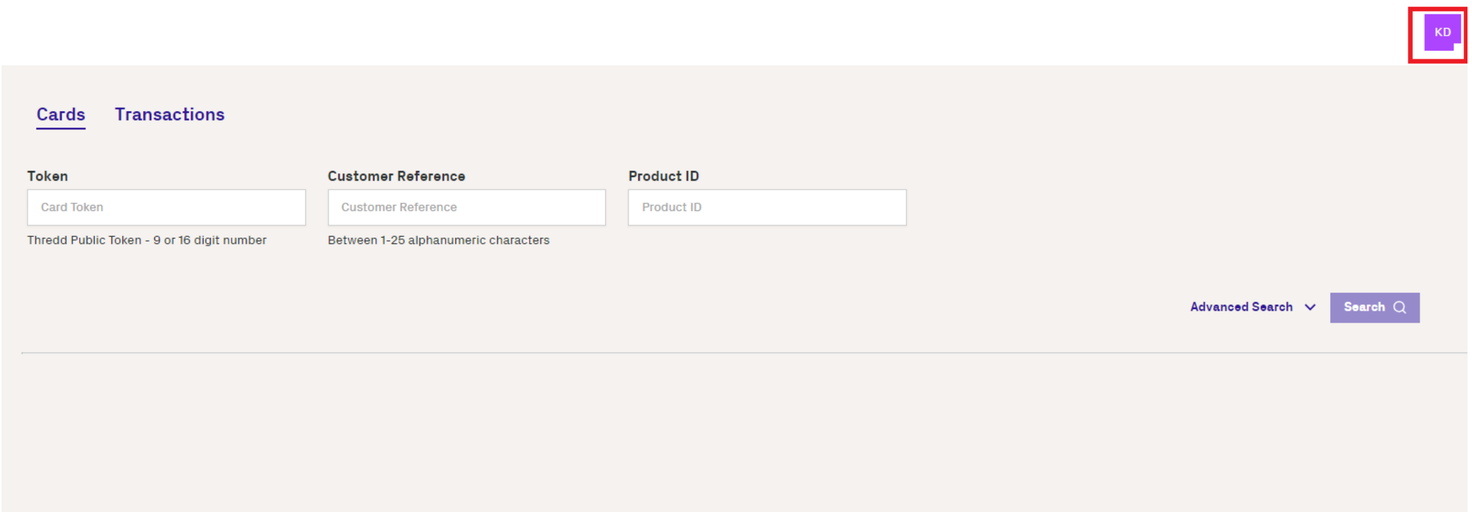
Search Results

Export Columns

TRANSACTION ID	DATE & TIME	LOCATION	TRANSACTION TYPE	TRANSACTION STATUS	PROCESS
6161491269	06 Jun, 2024 14:18	Missing Data	Authorisation	Accepted	Debits (for ATM withdrawals, or for cash disbursements using Maestro cards)
6161491168	06 Jun, 2024 12:43	Missing Data	Authorisation	Accepted	Balance inquiry service
6161491027	06 Jun, 2024 11:17	Missing Data	Authorisation	Accepted	Balance inquiry service
6161491026	06 Jun, 2024 11:17	Missing Data	Authorisation	Accepted	Balance inquiry service
6161491025	06 Jun, 2024 11:16	Missing Data	Authorisation	Accepted	Balance inquiry service
6161490936	06 Jun, 2024 10:20	Missing Data	Authorisation	Accepted	Balance inquiry service

Q. How do I find details of my user profile?

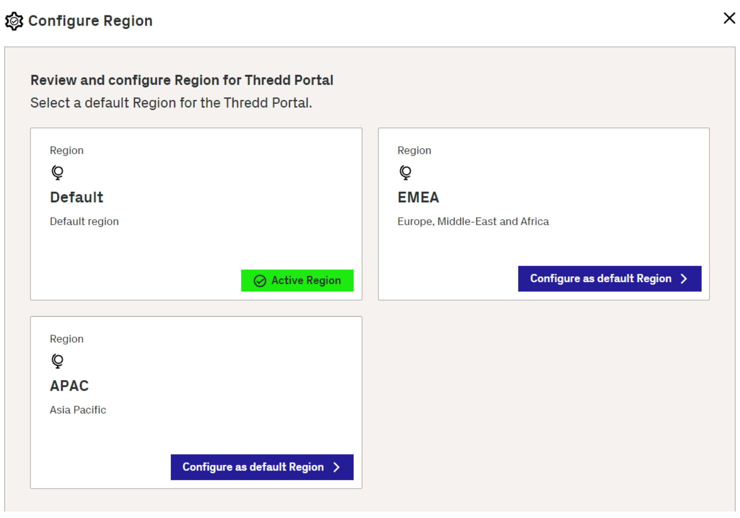
You can find details of your user profile information on the top-right of the dashboard homepage, as indicated by the initials of the user.



Q. How do I configure the server's region?

You can configure the server to provide search results relevant to your region.

1. Click your user profile icon.
2. Choose the **Configure Region** option from the pop-up menu.
3. Click **Default**. The Configure Region screen appears with the currently selected region as the Active region.
4. In the Configure Region screen, select the region that you want to connect to.



5. Click **Save**.

Note: To ensure that you remain in the same region for the login session, make sure you use the same browser session and do not clear the browser cache.

Q. Can I use Thredd Portal or the APIs to manage card functionality?

You can use both Thredd Portal and the Thredd APIs to manage card functions. When using APIs, you can choose between the Thredd API (SOAP) as well as the Cards API (REST).

Q. Where can I find more documentation on Thredd Portal and the Thredd platform?

You can find more information on Thredd Portal in various sections of this user guide. Other information is available in docs.thredd.com, including technical information in the EHI guides.

Q. Where can I get training on Thredd Portal?

Thredd Portal has been designed with users in mind - which makes it easy and intuitive to access and learn. It should not require additional training. Additionally, comprehensive online documentation can be found in the in-app FAQs. However, if you have training requirements, reach out to an Account Manager to discuss further.

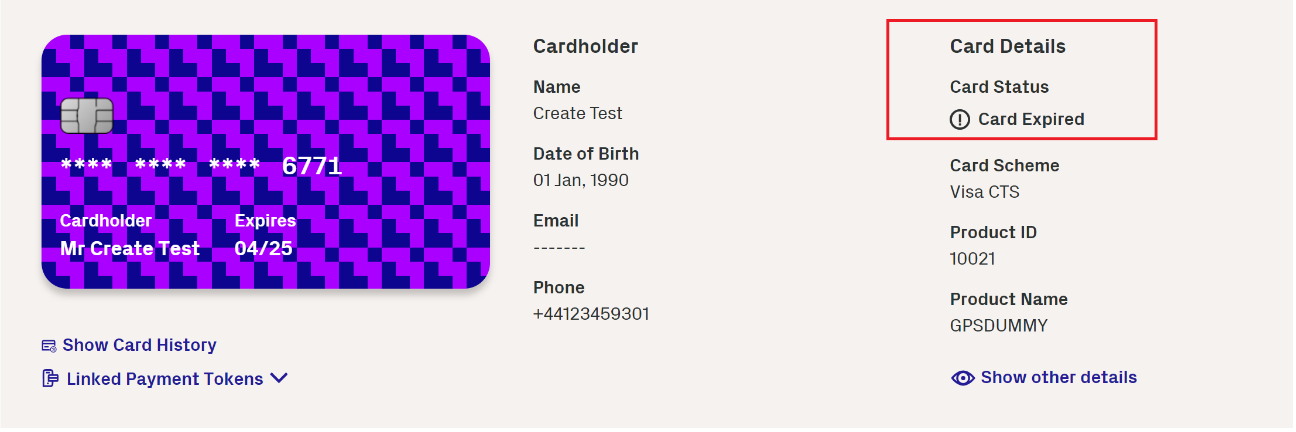
Cardholder Details

This section provides overview information on how cardholder details work within Thredd Portal. This is essential for helping you to find information on your cardholders. For more detailed information on using cardholder details, refer to the Searching for a Card and Viewing Card Details.

Q. How do I find the status of a card?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Select an entry.
5. From the **Card Details section**, check the **Card Status**.



Q. How do I see one or more tokens linked to a card?

You can view multiple tokens linked to a card.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Select an entry.
5. Click **Linked Payment Tokens**.

Payment Tokens

Columns ≡

PAYMENT TOKEN ID	TOKEN TYPE	WALLET PROVIDER	DEVICE TYPE	DEVICE NAME	THREDD STATUS	NETWORK STATUS	DATE LINKED	EXPIRATI
10740	-------	Apple	Mobile phone	Samsung Pay	00 - Active	Tokenised	19 Jul, 2024 11:57	31 Jul, 20 00:00
10738	-------	Apple	Mobile phone	Google Pay	00 - Active	Tokenised	18 Jul, 2024 13:30	31 Jul, 20 00:00

Q. How do I know if a card is enrolled in 3D-Secure?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Select an entry.
5. Click **Show Other Details**. The Show Other Details window appears.
6. Scroll down to the 3DS Details section. The section shows information on the 3DS Provider, as well as the enrolled and unenrolled authentication types of the cardholder.

3DS Details

3DS Provider: Apata

Authentication Type	Authentication Details
OTP SMS	+4477856443257
Biometric	In app biometrics
Out of Band	Not Enrolled
KBA	What is your first pet's name?
	What is your maternal grandmother's maiden name?
	What is the name of your favourite childhood friend?

Q. How do I find out details of a token used for wallet payments (such as Google Pay and Apple Pay)?

You can view details on the token, such as when it expires.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Click on an entry.
5. Click **Linked Payment Tokens**.
6. Click on an entry.
7. View the information in Payment Token Details.

Q. How do I check the details of the card as captured by the POS terminal?

You can view details on the transaction that was captured at the terminal, such as the cardholder present/not present status.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Click on an entry.
5. In the screen showing details of the transaction, scroll down to the Merchant section.
6. Click on the icon next to **Thredd POS Data.**
7. View details on the transaction.

Q. How do I find out the fees that are set up on a card?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in the Token field from the Home page
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**
4. Click on an entry.
5. Click the **Show other details** link.
6. Scroll to the **Card Configuration Details** section.
7. Click the **Fees and Amount Configuration** link. The Fee Configuration page appears with details of fees. The following example shows recurring fee configuration.

Card Actions and Configurations

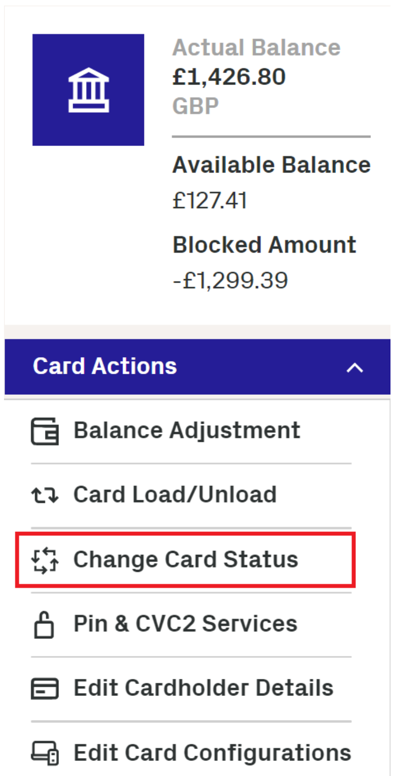
This section includes details on various actions and configurations that you can perform on cards.

Q. How can I mark a card as lost?

If a cardholder loses their card, you can change its status to lost until they receive a new replacement card. The status of the card must be Active before it is marked as Lost.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - Email
   - Phone
   - Date of Birth
   - Address Line 1
   - Postcode
   - Card Status
   - Product Name
3. Click **Search.**
4. Click an entry.
5. Go to **Card Actions > Change Card Status**.



6. Click **Next** on the page showing the current card status.
7. Select the following item from the drop-down list: 41 - Lost Card
8. Click **Next** on the displayed page that shows the status the card will change to.
9. Enter some notes on the change and click **Save**.

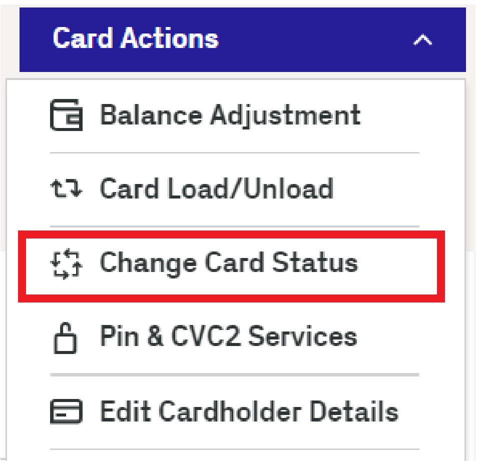
Q. How can I activate a card?

You can activate a card in Thredd Portal that is currently in the inactive state.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - Email
   - Phone
   - Date of Birth
   - Address Line 1
   - Postcode
   - Card Status
   - Product Name
3. Click **Search**.
4. Click on an entry for a card in the inactive state.
5. Click on **Card Actions > Change Card Status**.



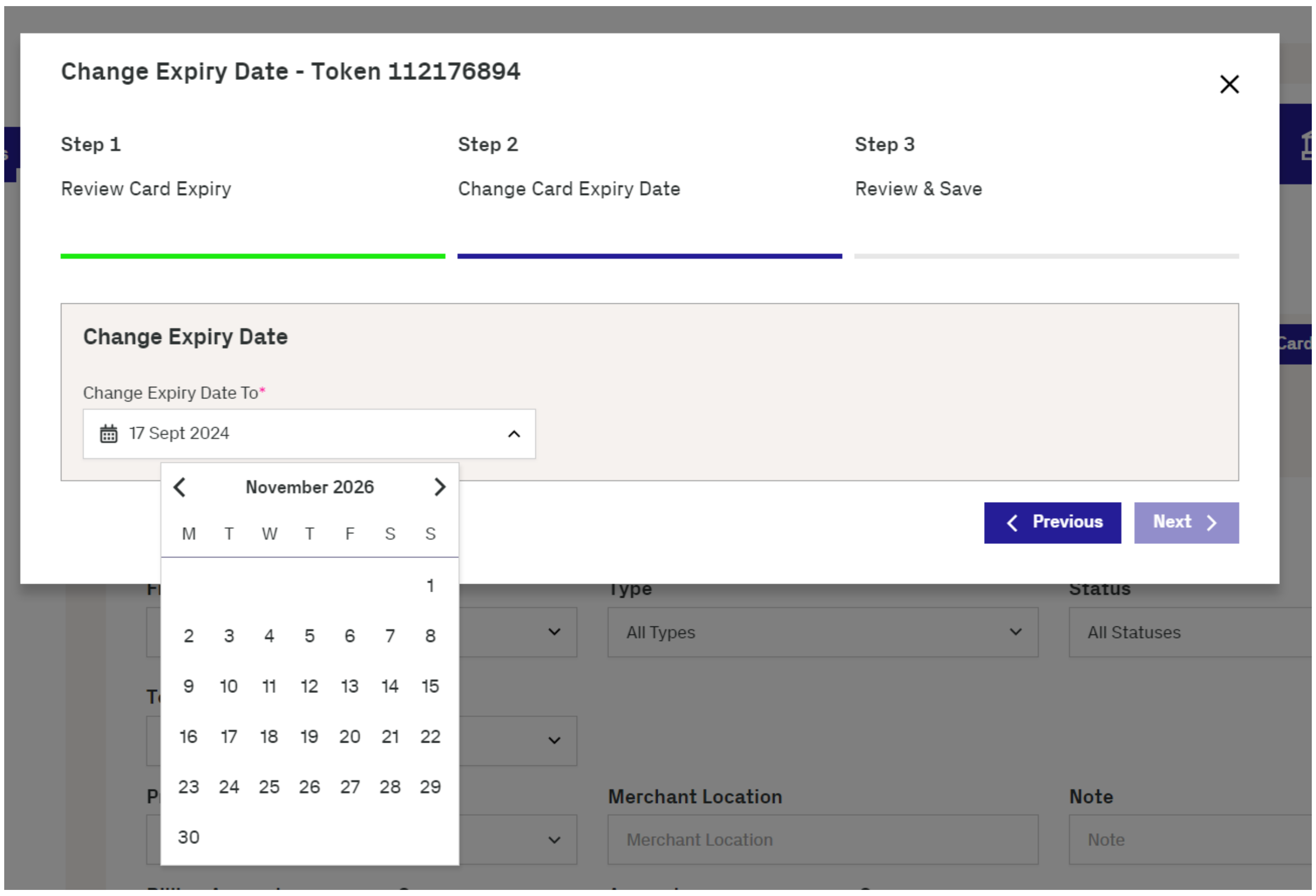
6. In the displayed page, observe the card status as Inactive.
7. Click **Next**.
8. Select **Active 00** in the Change Card Status to menu.
9. Click **Next**.
10. Enter some notes and click **Save**.

Q. How can I change card expiry?

You can change the current expiry date for an active card. Changing the expiry date applies to a physical card with an embossed date and a non-physical physical card. For a physical card, you can only extend the expiry date within the date embossed on the card. Setting a date outside the period requires you to renew the card. A non-physical card does not have the same restrictions on setting dates

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Select an entry.
5. Go to **Card Actions > Change Expiry Date**.
6. Review the current expiry date and click **Next**.
7. Select another expiry date from the date picker in the **Change Expiry Date To** menu.



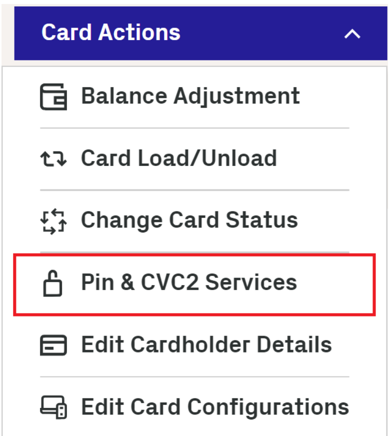
8. Click **Next**.
9. Enter some notes and click **Save**.

Q. How can I reset the number of incorrect PIN retries that the cardholder has on their card?

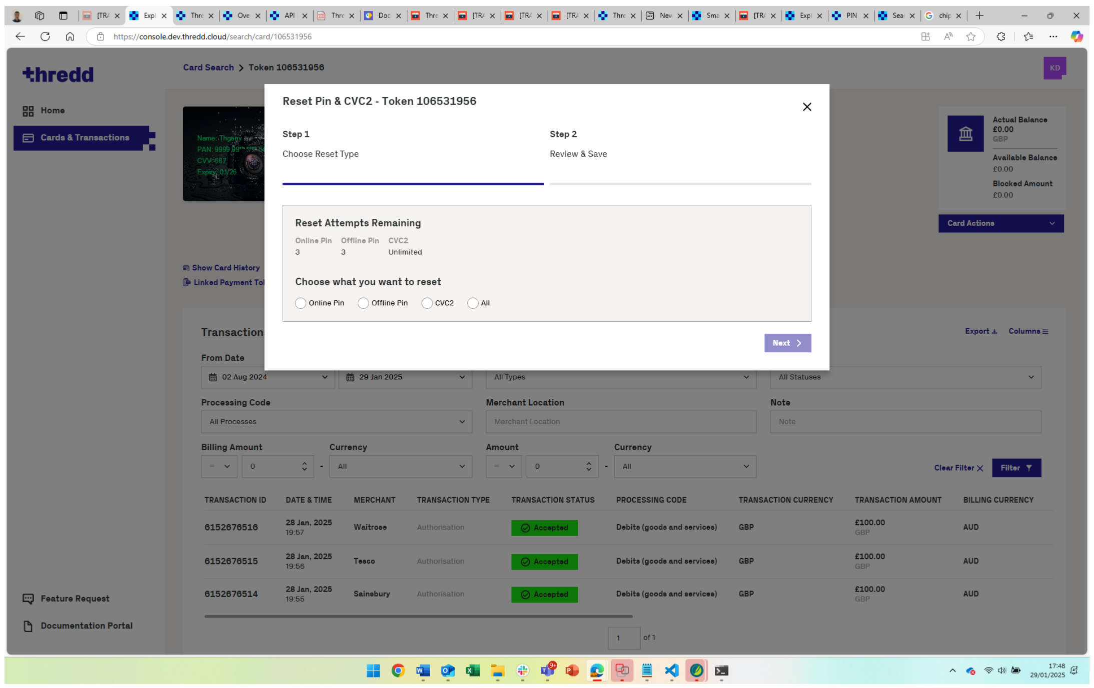
The number of permitted online and offline PIN retries are set to 5. CVC2 allows an unlimited number of retries. In some situations, these numbers may be different, and you can reset these for the cardholder. Note that a cardholder uses an Online PIN for online transactions, while they use an Offline PIN on a chip and PIN device.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Select an entry.
5. Go to **Card Actions > Pin & CVC2 Services**.



6. Click **Next** to review PIN retries in the Review Card Status page. The page shows the number of reset attempts remaining. It also shows you the option that asks you what you want to reset.



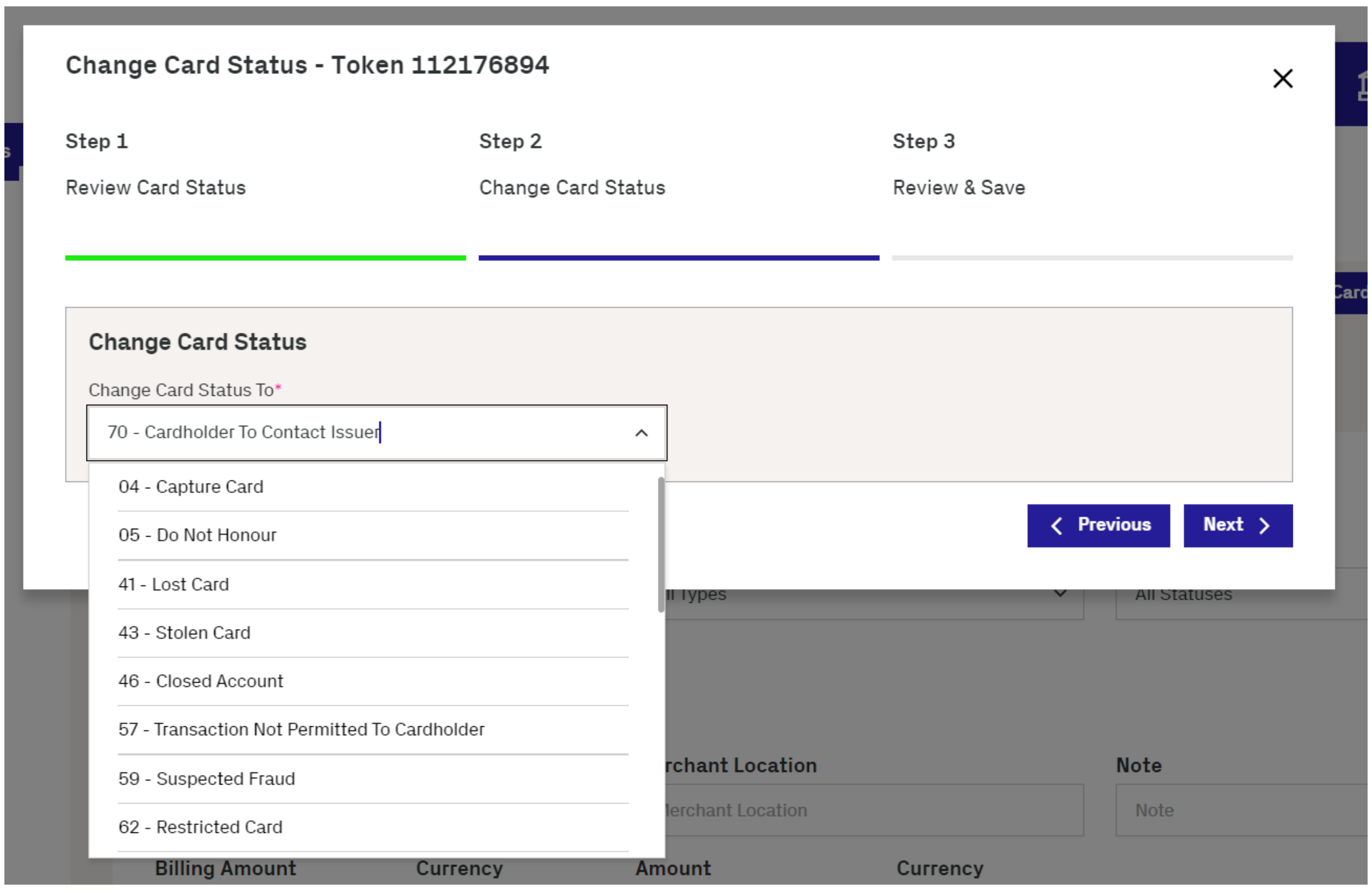
7. Choose **Online Pin**, **Offline PIN**, **CVC2**, or **All**
8. Click **Next** to go to the Review & Save step.
9. When reviewed, click **Save**.

Q. How can I block a card so that a cardholder cannot use their card?

In some situations, you may need to block a card, for example, a KYC check highlighted certain issues behind the cardholder's activities.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Change Card Status**.
6. In the displayed page, click **Next**.
7. Select any of the following reasons from the drop-down list.
   - 04 - Capture Card
   - 05 - Do Not Honour
   - 41 - Lost Card
   - 46 - Closed Account
   - 59 - Suspected Fraud
   - 62 - Restricted Card
   - 63 - Security Violation
   - 70 - Cardholder to Contact Issuer
   - 98 - Refund Given to Customer
   - G1 - Short Term Debit Block
   - G2 - Short Term Full Block
   - G3 - Long Term Debit Block
   - G4 - Long Term Full Block
   - G5 - Gps Protect Short Term Debit Block
   - G6 - Gps Protect Short Term Full Block
   - G7 - Gps Protect Long Term Debit Block
   - G8 - Gps Protect Long Term Full Block
   - G9 - IVR -Lost Stolen Block



For more details on the settings, refer to Appendix B: Card Status Codes.

8. Click **Next**.
9. Review the settings and enter a note to record the change.
10. Click **Save**.

Q. How do I check that the card is blocked?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. From the Card Details section, check the Card Status is not set to active.

Q. Why is the card blocked?

A card can be blocked for the following reasons:

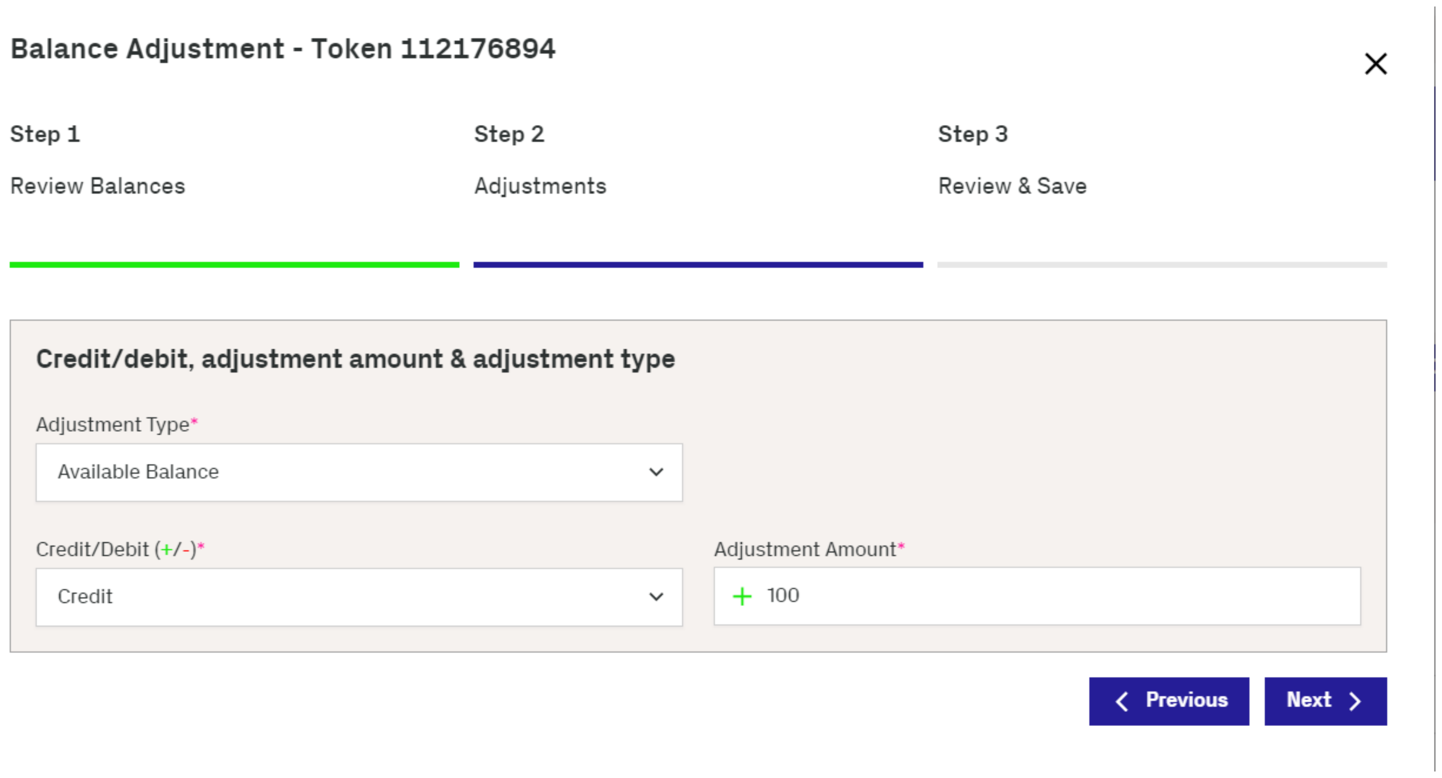
- The fraud rules in Fraud Transaction Monitoring may deem a transaction on the card as suspicious.
- The cardholder reported their card as lost or stolen.
- The account for the card is closed or is in the process of closing.

Q. How do I refund fees on to a card?

For refunding fees, you need to adjust the balance on the card. You can refund fees on an available amount or on a blocked amount.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Balance Adjustment**.
6. Review the balance information and click **Next**.
7. Select **Available Amount** or **Blocked Amount** in the Adjustment Type menu.
8. Click **Credit**or **Debit** under the Credit/Debit menu.
9. Enter the amount you want to adjust in **Adjustment Amount**.

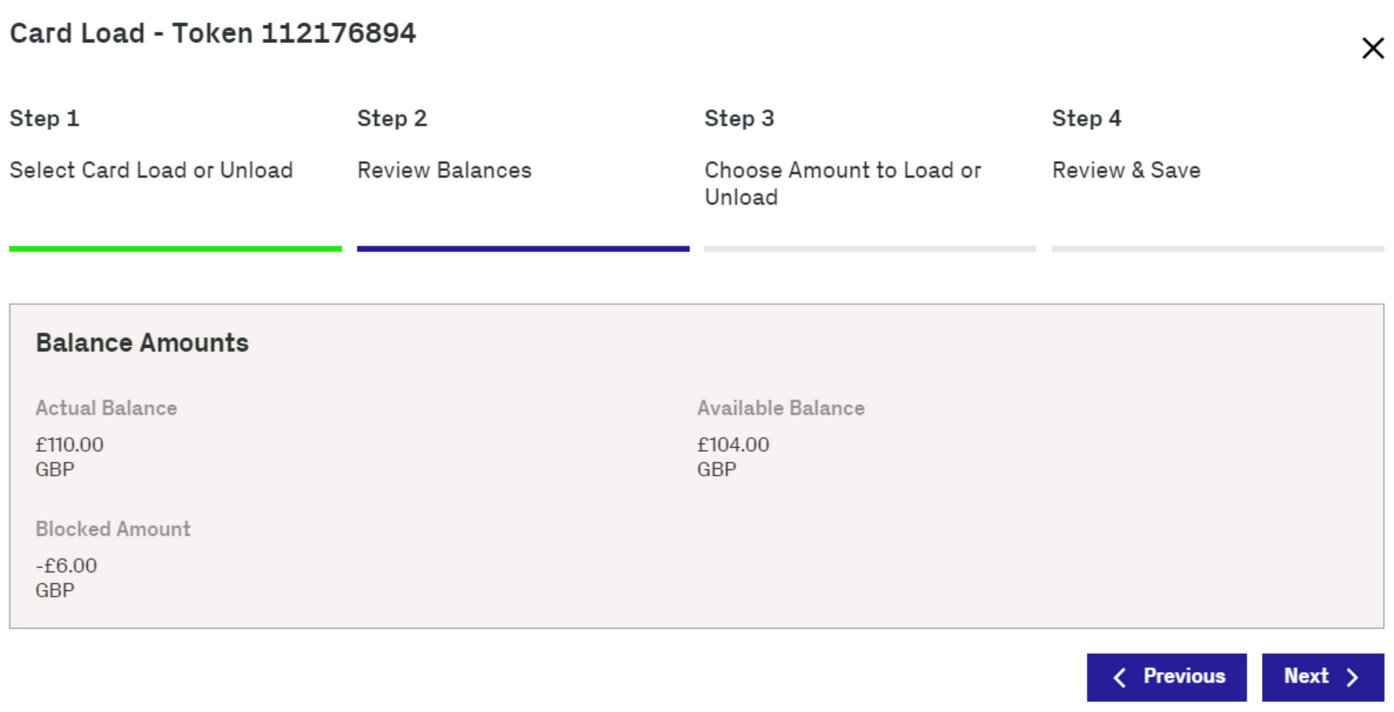


10. Click **Next** and review the change.
11. Add a note for the change.
12. Click **Save**.

Q. How do I load funds on to a card?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Card Load/Unload**.
6. Choose **Load** in the Select Card Load or Unload list and click **Next**.



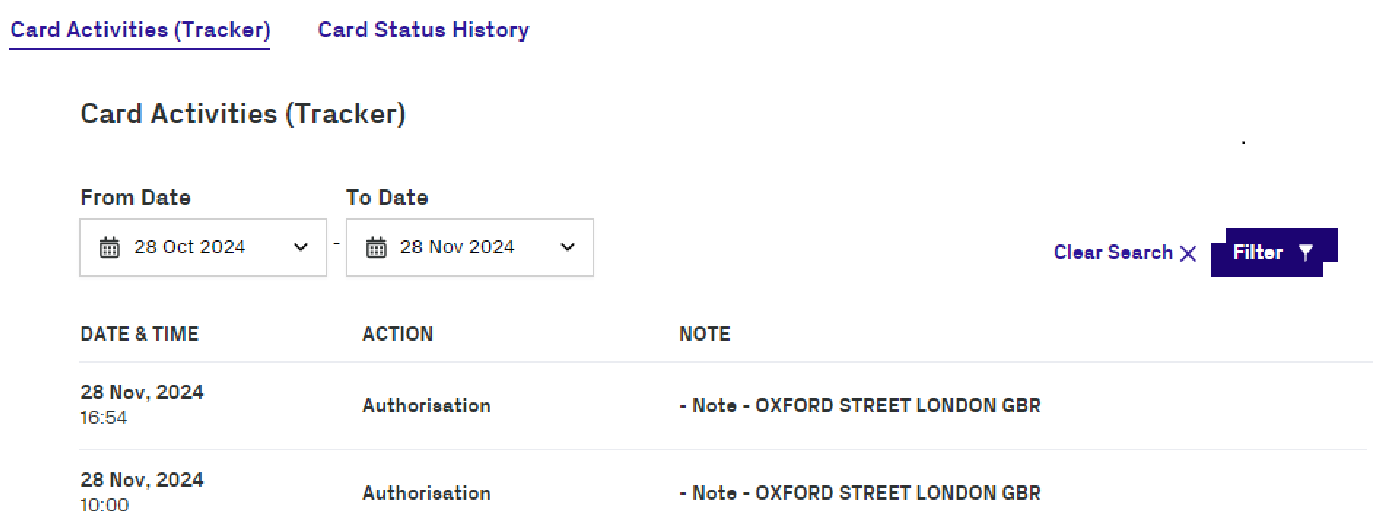
7. Review the balance of the current amount.
8. Click **Next** and enter an amount in **Load Amount**.
9. Click **Next** and review the updated balance.
10. Add a note to record the change and click **Save**.

Q. How can I view the history of a card token?

The card history provides details of activities performed on the card in Thredd Portal, changes made through the Thredd API, and the card status history. You can perform he below steps:

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search.**
4. Click an entry.
5. Click **Show Card History**.
6. To view details of card activity, select a date range in the From Date and To Date fields and click **Filter.** The following shows an example:



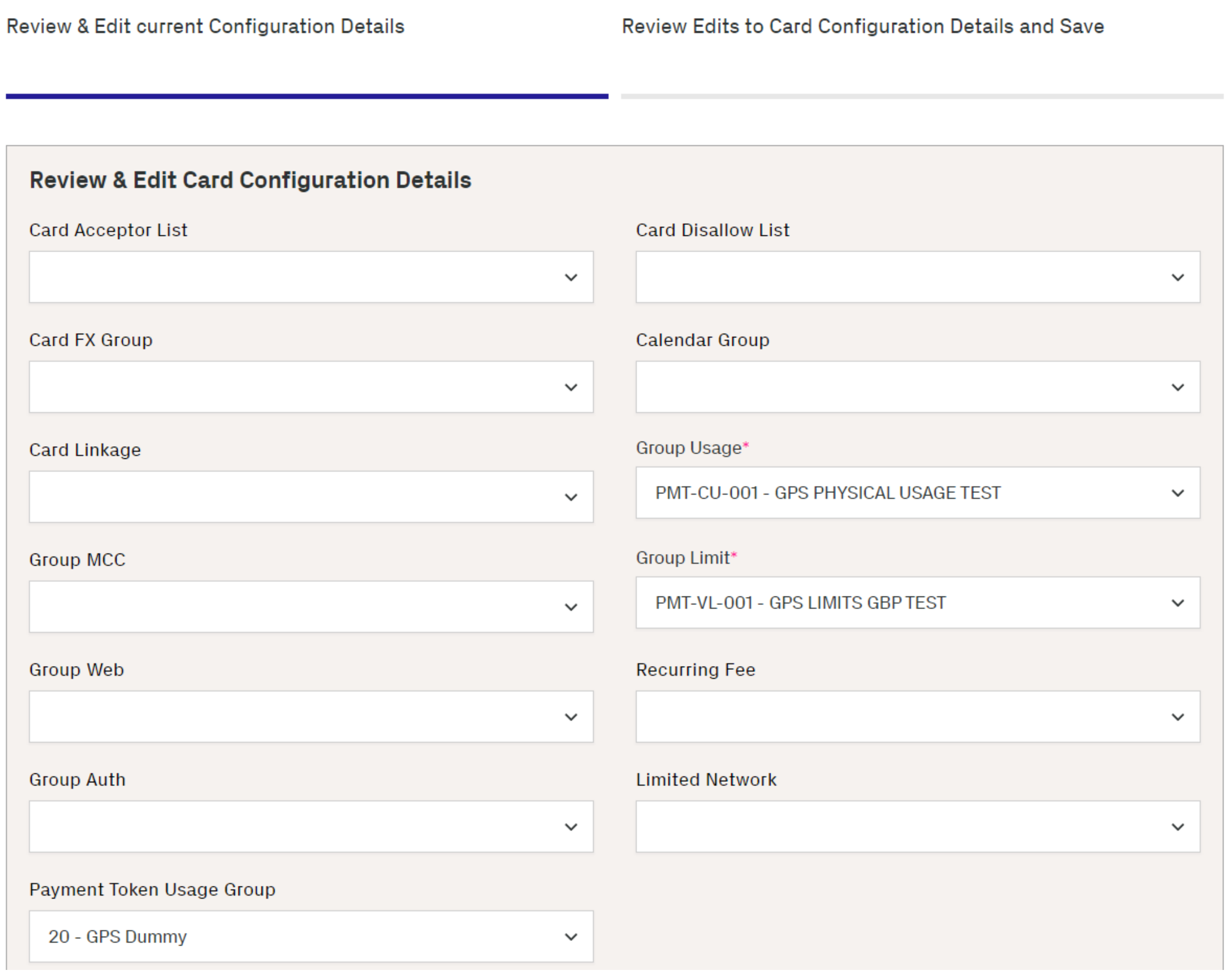
7. To view details of card status changes:
   1. Click **Card Status History**
   2. Select a date range in the From Date and To Date fields.
   3. Click **Filter.**

Q. How do I change the card disallow list for updating where the cardholder cannot use the card?

You can change the card disallow list through performing the below steps. However, before changing the card disallow list, Thredd must have already created the target list that you want to add. For setting up card disallow lists, contact Thredd's implementation team.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Edit Card Configurations**.



6. Under the Edit Card Configurations screen for the token, select an item in the Card Disallow List menu.
7. To confirm the change, click **Review and Save**.
8. Check the updated details and click **Save**.

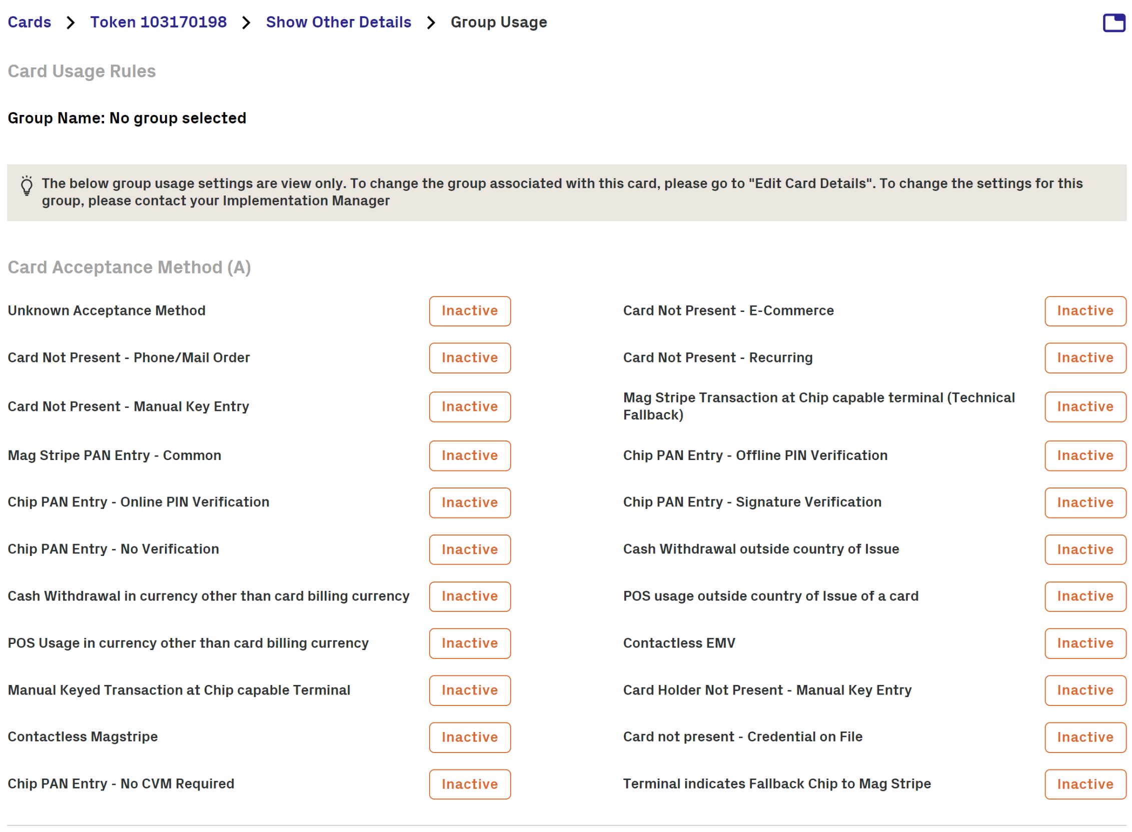
Q. How do I find information on the card's group usage?

You can see all the Group Usage settings that have been configured for a card, categorised in to card group usage Rules, Card Acceptance Method, Transaction Type, Verification Checks, and Miscellaneous,

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Click the **Show Other Details** link. The Show Other Details window displays.
6. Under Card Configuration Details, Click the **Group Usage** link. The Group Usage window shows the inactive and active card usage rules under various categories. The following example image shows the group usage rules for Card Acceptance Method.

For more details, see Appendix I: Card Usage Rules.



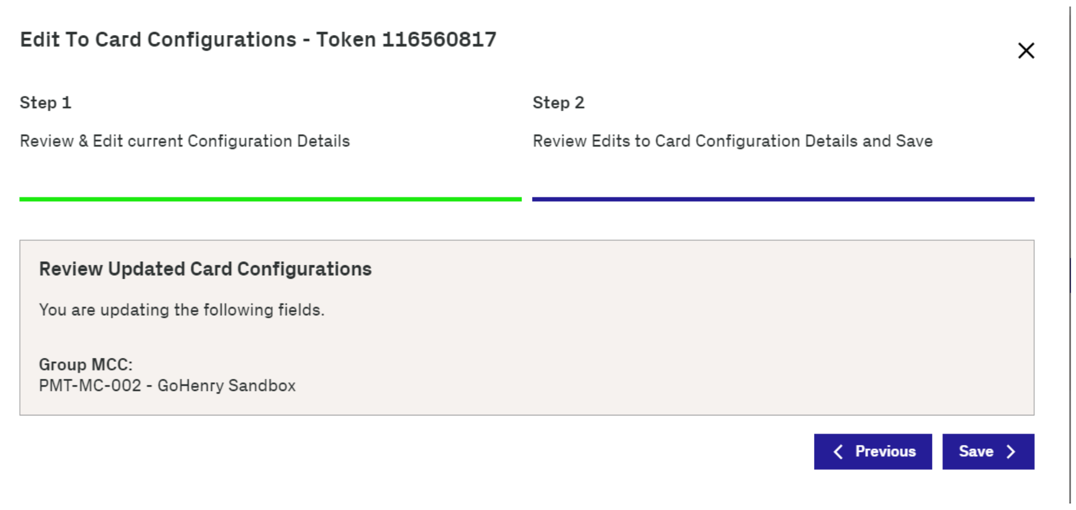
Q. How do I disable a certain category of merchants from taking payments for a card?

You can update the Group MCC which allows or disallows card acceptance (auths) based on one or more merchant category codes (MCC).

Note that changing a group requires Thredd to have first set up the group with the relevant categories.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Edit Card Configurations**.
6. Select a group in Group MCC.
7. To confirm the change, click **Review and Save**.



9. Check the updated details and click **Save**.

Q. How do I change the limits on a card?

You can change the limit held on the card. For example, you can alter the maximum balance that the card allows.

Note that changing a group requires Thredd to have first set up the relevant groups and the individual limits.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click an entry.
5. Go to **Card Actions > Edit Card Configurations**.
6. Under the Edit Card Configurations screen for the token, select another group in **Group Limit**.
7. To confirm the change, click **Review and Save**.
8. Check the updated details and click **Save**.

Q. How do I change the usage group on a card?

You can change the usage group on a card to another one that is available. For example, a region may have a specific PAN entry method that is listed in a different usage group.

Note that changing a card group requires Thredd to have first set up the group, and the individual settings

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Select an entry.
5. Go to **Card Actions > Edit Card Configurations**.
6. Under the Edit Card Configurations screen for the token, select another entry in Group Usage.
7. To confirm the change, click **Review and Save**.
8. Check the updated details and click **Save**.

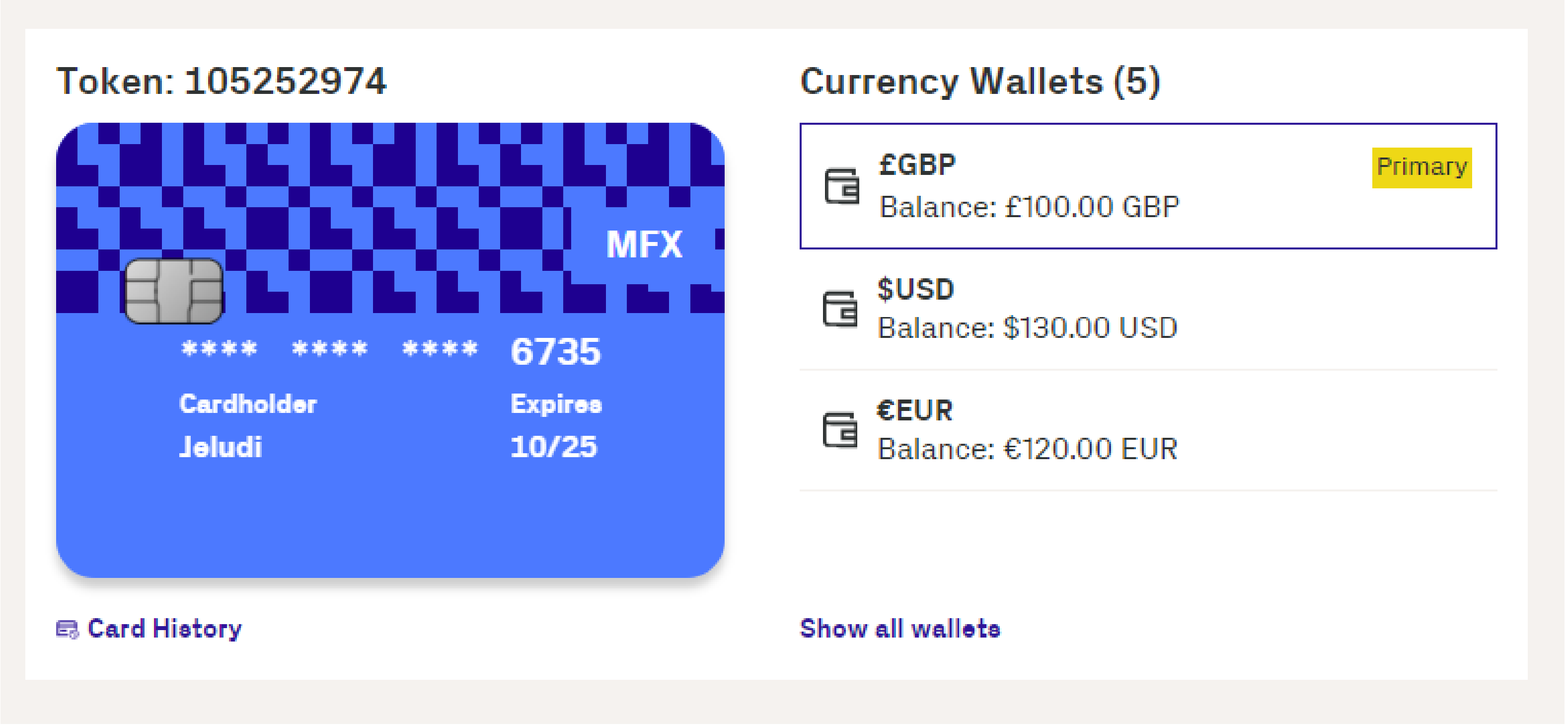
Note: Changing the Card Usage group may require Issuer sign off.

Q. How do I know if a card is a Multi-FX or MFXcard?

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - Email
   - Phone
   - Date of Birth
   - Address Line 1
   - Postcode
   - Card Status
   - Product Name
3. Click **Search**.
4. Select an entry. If a card is a Multi-FX card, the card image includes the text labelled 'MFX'. There are also details of 3 other wallets with the balances of each one.



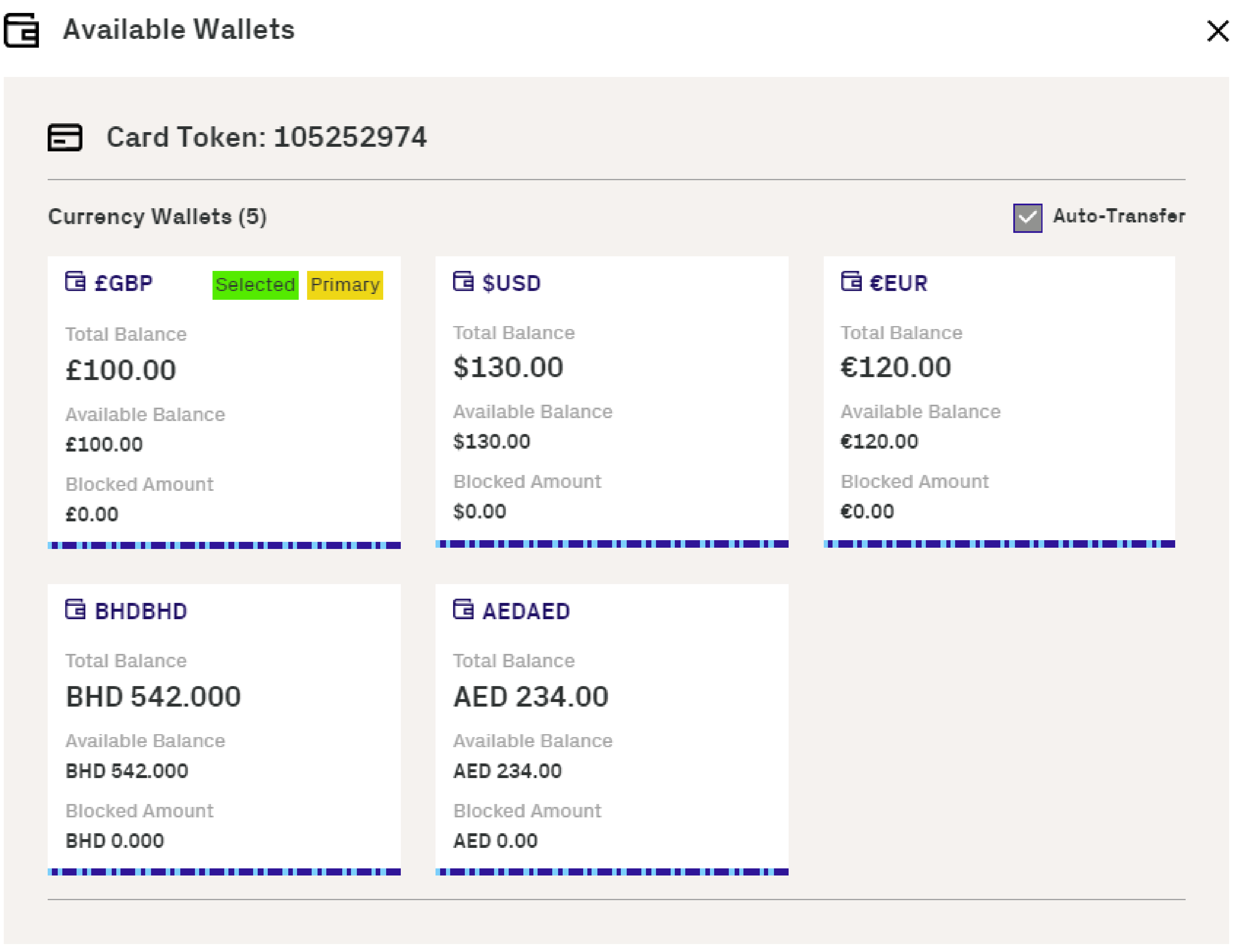
Q. How can I find details of a Multi-FX card wallet?

A Multi-FX wallet includes details of the total and available balance, blocked amount, and its associated currency. A Multi-FX card can have up to 5 wallets of a unique currency.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.

2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Select an entry.
5. Show wallet details. In the Currency Wallets section, click either the **Show all wallets** or the **Show other details** link. When you click the **Show all wallets** link, the Available Wallets screen appears (as shown in the following example).



Q. How can I view cardholder spend limits on a card?

You can see the live spend limits on a card. This includes data on the spend amount as a proportion of the limit and the spend frequency. The limits exist in the following categories:

- Cash transactions
- Card loads
- Amount paid in
- Transactions made through POS

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click **Show Other Details** under Card Details.
5. In the displayed window for cardholder details, click the link under Group Limit in Card Configuration Details.
6. View the details in Group Limit Settings.

Viewing Transactions

Thredd Portal allows you to view details on recent transactions that have happened in one or more cards.

Q. What is a transaction status in Thredd Portal?

A transaction status indicates the current state of a transaction (for example an authorisation). You can view the transaction statuses to filter your card transactions. The statuses are as follows:

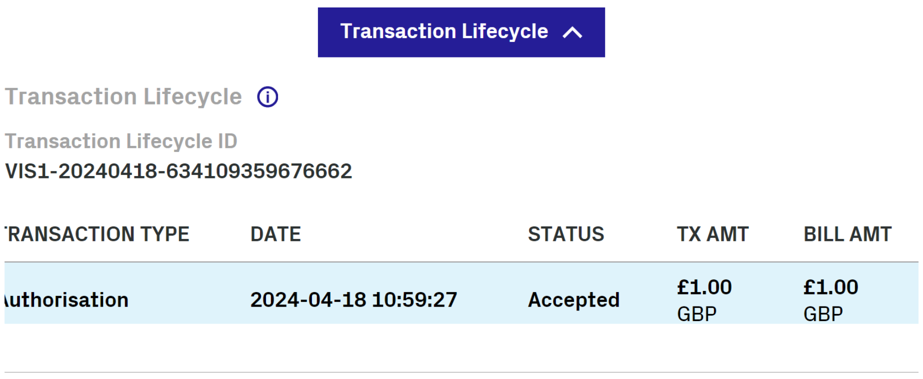
Status	Description
Accepted	The authorised amount on a transaction is blocked, where the funds are reserved for the transaction and are no longer available for other uses.
Cleared	The issuer transfers the requested settlement amount on the transaction to the acquirer. This is in the form of clearing files containing presentments.
Disputed	The transaction is disputed, for example, the customer has raised a chargeback with the issuer.
Processing external host	EHI is processing the transaction, but has not yet responded to Thredd.
Declined	The transaction has been declined, for example, due to the amount of the authorisation exceeding the allowed limit.
Rejected	The transaction is rejected in certain rare scenarios.
Processing	The transaction is in processing, but where a final status is still pending. For example, the transaction is in the process of being added to the database.
Removed	The authorised amount on a transaction is unblocked in instances where the reversal on an authorisation has failed.
Settled	The transaction has been settled where the authorised and cleared funds have been transferred between the Issuer and the Acquirer.
Reversed	The authorisation on the transaction has been reversed, for example, when a customer cancelled payment.

Q. How many transactions can I search in Thredd Portal?

Thredd Portal can display up to 10000 transaction results from a request, where the results are paginated.

Q. How do I find details of the authorisation from the Transaction Lifecycle?

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. Click an entry.
7. In the displayed window to the right, scroll-down and click the **Transaction Lifecycle** button.
8. View details of the entry.



Q. What happens if Thredd does not receive a presentment by the time the authorisation has expired?

If Thredd has not received a presentment for an authorisation, which is normally within a 7-day period, the transaction expires. The period is usually longer (up to 30 days) for merchants using pre-authorisations, such as car hires and hotels. The acquirer sends a Reversal to Thredd. These are the steps you can follow to check for a reversal:

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. View a transaction with the Transaction Type of Auth Reversal.

6162488787	06 Nov, 2024 21:00	ASDA GROCERIES LONDON GBR	Auth Reversal	Accepted	Debits (goods and services)	GBP

Q. How do I know if a transaction is a presentment?

A presentment is a stage in a transaction where the funds authorised on a card are captured and deducted from the cardholder's account. You can check if the transaction is a presentment by following the below steps:

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. View a transaction with Presentment in the Transaction Type column.

6162487210	05 Nov, 2024 14:21	ASDA GROCERIES LONDON GBR	Presentment	Settled	Debits (goods and services)

Q. How do I view the fees on a transaction?

You can view information on a transaction, including the total amount and its breakdown. The following example shows a total amount of 2.00 that consists of a Fixed Fee of 1.00 and a Domestic Fixed Fee of 1.00.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. Click an entry.
7. In the displayed window to the right, scroll-down to Amount and Fees.

Note the text for the total amount and the individual entries, such as MCC Padding, Fixed Fee, and Domestic Fixed Fee. The following shows an example.

Amount and Fees

Calculated Total Fee Applied to Card Holder

All transaction fees calculated fee amount equal to 2.00

MCC Padding 0.00 Other	**FX Padding** 0.00 Other
Fixed Fee 1.00 Other	**Rate Fee** 0.00 Other
Domestic Fixed Fee 1.00 Other	**Domestic Rate Fee** 0.00 Other
FX Fixed Fee 0.00 Other	**FX Rate Fee** 0.00 Other
Non Domestic Fixed Fee 0.00 Other	**Non Domestic Rate Fee** 0.00 Other

Additional Amounts (DE054)

Q. Why is a presentment taking longer than usual to show in Thredd Portal?

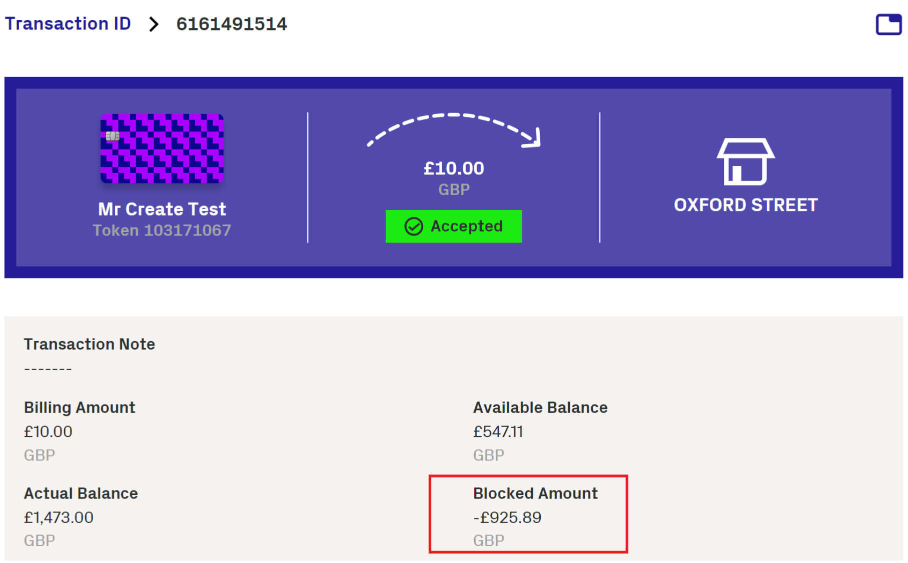
Time lags in a presentment showing in Thredd Portal may be due to delays from the merchant or the acquirer in sending the presentment.

Q. What is a blocked amount on a transaction?

The blocked amount is the total amount reserved to complete transactions.

Q. How can I find a blocked amount on a transaction?

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. Click a relevant transactions entry.
7. View the blocked amount under **Blocked Amount** next to the Card Details section.



Q. What is the available balance?

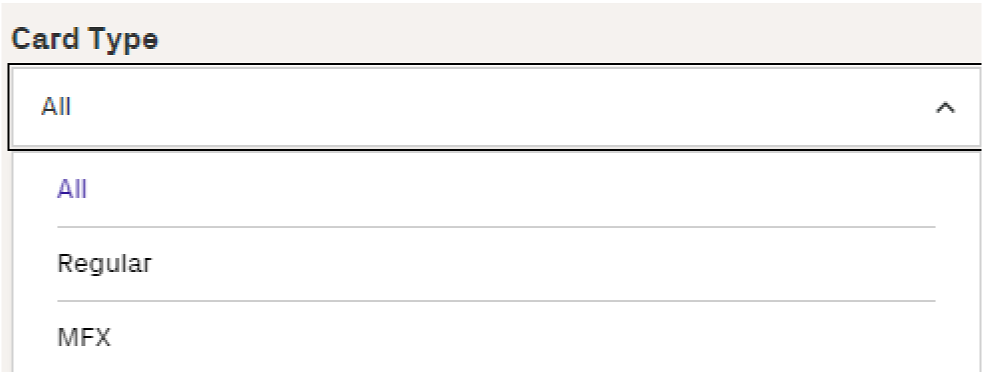
An available balance is the amount on the card that the cardholder can use immediately.

Q. What is the difference between the billing amount and transaction amount on a transaction?

The billing amount is the sum of money billed for a transaction by a merchant in the card's currency. While a transaction amount is the sum of money recorded when the transaction takes place in the local currency. The billing amount may consider the exchange rates.

Q. How do I find transactions on a Multi-FX card?

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Click **Advanced Search**.
4. Under the Card Type list, Select **Multi-FX**
5. Click **Search**. Transactions that have the Multi-FX card type appear.



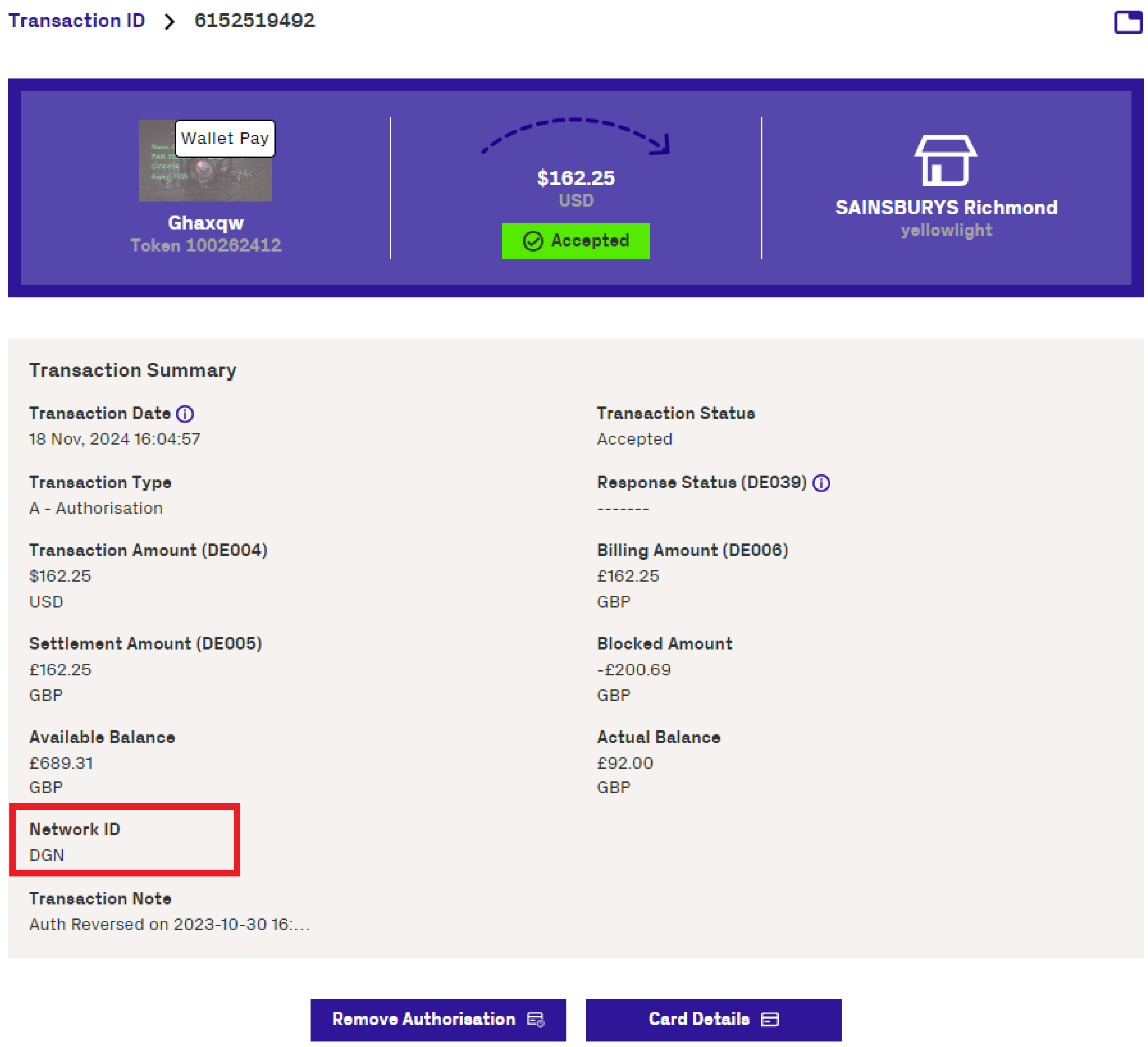
Q. How do I know if the card token uses DGN (Discover Global Network) for its card processing?

As well as Mstercard and Visa, Thredd supports the processing of debit cards on the DGN network. If a card token uses the DGN network, Transaction Summary information shows the card network associated with the card transaction as DGN.

1. Click **Cards and Transactions** and **Cardholder Search Terms** (next to the Search button).

   Note that, if you know its number, you can also enter the card token in **Token** from the Home page.
2. Enter the First Name and Last Name of the cardholder with any of the following details:
   - **Email**
   - **Phone**
   - **Date of Birth**
   - **Address Line 1**
   - **Postcode**
   - **Card Status**
   - **Product Name**
3. Click **Search**.
4. Click **Cards and Transactions**.
5. Click the **Transactions** tab.
6. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
7. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
8. Click **Search**.
9. Click a relevant transactions entry.

10. On the Transaction Summary section, note the Network ID as DGN.



Q. How do Thredd Portal transactions show in EHI?

Thredd Portal lists the transactions that have been sent to your systems through EHI. EHI offers a way to exchange transactional data between the Thredd processing system and the Program Manager's externally hosted systems. EHI provides a real-time transaction notification data feed and payment authorisation control.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. View the list of transactions.

Note: Entries for transactions that are sent to EHI may also be indicated in the Note column. These transactions may be approved or rejected by EHI.

Q. How can I find details of the cardholder transactions held at the POS terminal??

You can find Information on how the transaction was authenticated, the cardholder present/not present status and fraud details.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. View the list of transactions.
7. On the displayed page, scroll down to the **Other Details** section.
8. Click on the expand arrow for Thredd POS Data. Details of the POS transaction appear in a window.

Thredd POS Data Decoded Values

Name	Description
Cardholder Present	Cardholder not present, e-commerce
Card Present	Card not present
Card Data Input Method	E-Commerce
Cardholder Authentication Method 1	Unknown
Cardholder Authentication Method 2	Not authenticated
Cardholder Authentication Method 3	Not authenticated
Cardholder Authentication Method 4	Not authenticated
Cardholder Authentication Entity 1	Unknown
Cardholder Authentication Entity 2	Not authenticated
Cardholder Authentication Entity 3	Not authenticated
Cardholder Authentication Entity 4	Not authenticated
Chip Fallback	N/A (This transaction is not a chip fallback transaction, or unknown).
Fraud	No problem
Cardholder to Merchant Security	Channel encryption (https)
3D Secure Authentication Method	Unknown / not applicable

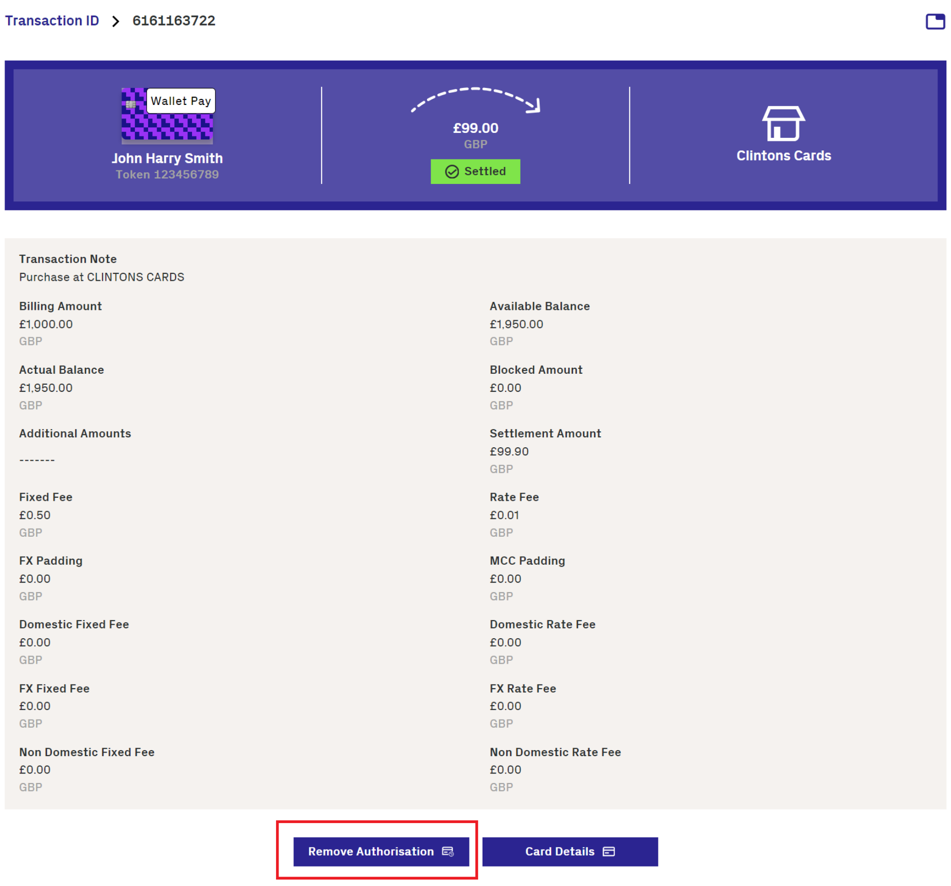
Q. How can I use Thredd Portal to check if Fraud Transaction Monitoring was used on a transaction?

You can check if Fraud Transaction Monitoring was used on a transaction by checking the Note entry for a transaction in Thredd Portal. Fraud Transaction Monitoring enables the configuration of fraud rules where alerts are triggered under specific conditions.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
    - **Transaction Type**
    - **Transaction Status**
    - **Processing Code**
    - **Merchant Location**
    - **Note**
    - **Billing Amount and Currency**
    - **Transaction Amount and Currency**
    - **Card Type**
5. Click **Search**.
6. Click a relevant transactions entry.
7. Under the Note column, check for details indicating that Fraud Transaction Monitoring was run for the transaction.

Q. How do I remove an authorisation on a transaction?

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
    - **Transaction Type**
    - **Transaction Status**
    - **Processing Code**
    - **Merchant Location**
    - **Note**
    - **Billing Amount and Currency**
    - **Transaction Amount and Currency**
    - **Card Type**
5. Click **Search**.
6. Click a transaction entry where the Transaction Type is Authorisation.
7. In the displayed window showing details of the transaction, Click **Remove Authorisation**.



6. In the Remove Transaction Authorisation window, review the amount that you want to remove and enter a reason in **Notes**.
7. Click **Save**. The authorisation is removed.

Q. Where can I find details of the merchant that accepted a transaction?

You can find details of the merchant that accepted the transaction, including the name and location of the merchant. There are also details on the transaction that took place at the merchant. For example, POS entry mode (DE022) includes information on how the cardholder was authenticated and the cardholder present/not present status.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. Click an entry from the transaction results that is marked as **Authorisation**
7. In the displayed window, find details of the merchant including:
   - Merchant name
   - City
   - County
   - Postcode
   - Region
   - Street
   - Phone
   - Contact
   - Merchant website
   - POS Entry Mode (DE022)
   - Network Reference ID (DE123)
   - Merchant Category Code (MCC)
   - Card Acceptor Name Location (DE043)
   - Till Time
   - POS Data (DE061)
   - AID
   - Card Acceptor ID Code (DE042)
   - Card Acceptor Terminal ID (DE041)
   - Tax Id

Merchant

Merchant Name
SAINSBURYS Richmond

City
London

County
England

Postcode
RH1LM1

Region
GB

Street
King Cross

Phone
077456089

Contact
MrSmith

Merchant Website
sainsbury@sainsbury.com

POS Entry Mode (DE022)
901

Network Reference ID (DE123)

Merchant Category Code (MCC)
3000

Card Acceptor Name Location (DE043)
SAINSBURYS Richmond London ...

Till Time
16:38:29

POS Data (DE061)
0160000000006000826

AID
06888888

Card Acceptor ID Code (DE042)
104256000000001

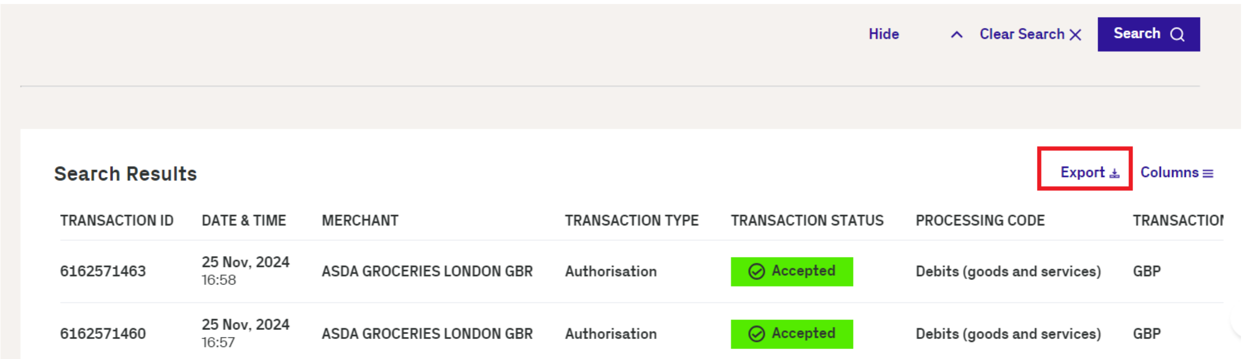
Card Acceptor Terminal ID (DE041)
12345678

Tax Id
0797866

Q. How do I export transactions?

You can export transactions that have been filtered from a transaction search to a .CSV file. The .CSV file is available for download.

1. Click **Cards and Transactions**.
2. Click the **Transactions** tab.
3. Find transactions from a day, month, and year in **Date** between 2 times over a 24-hour period. If required, then filter the search.
4. Click **Advanced Search** and enter details in any of these search filters:
   - **Transaction Type**
   - **Transaction Status**
   - **Processing Code**
   - **Merchant Location**
   - **Note**
   - **Billing Amount and Currency**
   - **Transaction Amount and Currency**
   - **Card Type**
5. Click **Search**.
6. Click **Export** in the **Search Results** section.



7. Observe the CSV file that has been downloaded.

Note: Exporting transactions to a CSV file is available for all Thredd Portal roles except Read-Only.

Transaction Declines

Thredd Portal allows you to find out details on various types of transaction declines.

Q. How do I see if a transaction is declined?

From the list of transaction results, Thredd Portal shows entries with the Declined status in the Transaction Status column.

TRANSACTION ID	DATE & TIME	MERCHANT	TRANSACTION TYPE	TRANSACTION STATUS	PROCESS
6161067888	15 Apr, 2024 14:34	London	Authorisation	Accepted	Debits (goods and service:
6161163722	16 Feb, 2024 14:54	Thredd.com LONDON Greater London	Authorisation	Accepted	Debits (goods and service:
6161067999	16 Feb, 2024 14:54	Thredd.com LONDON Greater London	Authorisation	Accepted	Debits (goods and service:
6161062231	01 Feb, 2024 08:54	Clintons Cards LONDON Greater London	Authorisation	Disputed	Debits (goods and service:
6160502008	20 Feb, 2024 14:16	N/A	Load	Settled	Debits - Card Unload
6160544532	22 Jan, 2024 14:16	N/A	Wallet Operation	Declined	Debits - Card Unload

You can also find information on why the transactions was declined which is recorded in the Transaction Note. This includes transactions where the decline was initiated by either Thredd or the client (your programme). Declines initiated by the client include EHI transactions.

Q. The cardholder transaction shows as "Disallowed List" in Transaction Note. What do I do?

The cardholder transaction note shows as "disallowed list" because the merchant (card acceptor id) is not allowed for the transaction. This is per the card acceptor disallowed list assigned to the card.

Solution: You can associate the card to a card acceptor list that allows transactions from the merchant through the below steps:

1. Identify the card number for the transaction.
2. Go to **Card Actions > Edit Card Configurations**.
3. Select a **Card Acceptor List**.
4. To confirm the change, click **Review and Save**.
5. Check the updated details and click **Save**.

Q. The cardholder transaction is showing as “DR: Auth Amount : XX.00 Total: XX.00 Available Amount: Y.00 ==> Decline!” in the Transaction Note. What do I do?

Solution: Load funds onto the card.

1. Identify the card token for the transaction.
2. Go to **Card Actions > Card Load/Unload**.
3. In the window, select to load the card and click **Next**.
4. Review the balances for loading and click **Next**.
5. To confirm the change, click **Review and Save**.

Q. My transaction is showing as DR: Declined due to CardUsageGroupCheck GroupUsageID-42 [Card Acceptance Method (A) - Card Not Present - E-Commerce - Failed] in the Transaction Note. What do I do?

To resolve this issue, you may need to change the Group Usage for the card. You should confirm that this is the right course of action, as it may require that you receive sign-off from the Issuer.

1. Identify the card token that you identified for the transaction.
2. Go to **Card Actions > Edit Card Configurations**.
3. Enter a different **Group Usage**.
4. Review the balances for loading and click **Next**.
5. To confirm the change, click **Review and Save**.

Q. The cardholder transaction is showing as “DR: Declined due to Expired card” in the Transaction Note. What do I do?

You should follow the below steps:

1. Enter the card token that you identified for the transaction.
2. Check the Expire date on the image of the card against the Card Status, which shows as Expired.
3. Advise the cardholder on next steps, for example, how to renew the card.

Q. The cardholder transaction is showing as “DR: Declined due to Do not honor” in the Transaction Note. What do I do?

A transaction may be declined due to fraud. You may need to contact Thredd to investigate the fraud. You can also change the status of the card from **05 - Do Not Honour** to **00- Active** through the following steps:

1. Enter the card token that you identified for the transaction.
2. Check the transaction list to identify entries in the Notes field indicating that fraud has been captured in Thredd's Fraud Transaction Monitoring system.
3. To allow the transaction to be accepted, go to **Card Actions > Change Card Status**.
4. Click **Next**.
5. Select the following status code from the check box: **00 - Active**.
6. Click **Next**.
7. Click **Save**.

Q. The cardholder transaction is showing as “DR: Declined due to GroupMCCCheck” in the Transaction Note. What do I do?

If the transaction is declined because it failed the MCC group check, you should consider permitting transactions from the MCC by updating the entry in **Group MCC**. Contact Thredd to update the MCC group.

To change the group limit, do the following:

1. Enter the card token for the identified transaction.
2. To allow the transaction to be accepted, go to **Card Actions > Edit Cardholder Configurations**.
3. Under the Edit Card Configurations screen for the token, update the group in **Group MCC**.
4. To confirm the change, click **Review and Save**.
5. Check the updated details and click **Save**.

Q. The cardholder transaction is showing as “DR: Exceeds Max Per Transaction limit” in the Transaction Note. What do I do?

This description indicates that the authorisation value (bill amount) is higher than the maximum amount per transaction limit in the Limit group assigned to the card. You can update the transaction limit setting on the card to allow higher value transactions that do not exceed the limit.

To change the group limit, do the following:

1. Enter the card token for the identified transaction.
2. To allow the transaction to be accepted, go to **Card Actions > Edit Cardholder Configurations**.
3. Under the Edit Card Configurations screen for the token, update the group in **Group Limit**.
4. To confirm the change, click **Review and Save**.
5. Check the updated details and click **Save**.

Q. The cardholder transaction is showing as “EHI Timeout” in the Transaction Note. What do I do?

This reason indicates that EHI didn't respond in the agreed time where a timeout happened.

If the client has selected Gateway Processing with STIP (Mode 4), Thredd approves or declines based on the product configuration, as the host is unavailable. If another EHI mode is selected, such as Gateway Processing (Mode 1) or Cooperative Processing (Mode 2), Thredd declines the transaction. You can do the following:

1. Investigate why the External Host did not respond in time.
2. Contact Thredd to assist in any further investigation.

Q. The cardholder transaction is showing as “Declined by Ext Auth” in the Transaction Note. What do I do?

This indicates that the authorisation was declined by your systems which are connected to EHI. Check your systems for the decline reason.

Check the external host for the decline reason.

Smart Client Migration

If you are a Smart Client user, you will need to migrate to Thredd Portal. Smart Client provides the same card management functions, but using a legacy Windows interface.

Q. How long will the migration process take?

Q. Migration normally takes a few days to complete. This requires setup which Thredd will complete. However, clients will need to provide details to help Thredd perform the setup steps.

Q. Can you continue to use Smart Client during the migration period?

Yes, you can continue to use Smart Client during the migration period.

Q. Will our existing Smart Client users be set up on Thredd Portal?

Thredd Portal is been designed with self-service in mind. Users can enter their email and be provisioned on Thredd Portal by the User Admin role within your organisation. You are in control of who has access to which roles within Thredd Portal.

Secure Access with SSO

Q. How do I set up SSO access?

You will need to configure secure access to Thredd Portal using Thredd's Identity Provider (IDP). The steps are as follows:

- Thredd adds a ‘User Admin’ for your organisation to the Identity Provider (this information is supplied by the client).
- You can then add your organisation, assign roles and add users in the Identity Provider - this is done by the ‘User Admin’ role which you have chosen in your organisation.

For more information, see the Connecting to Thredd guide. (link)

A member of our Engineering Security Team can be able to support you during your SSO integration should this be required, however, the process has been designed to be completed with minimal set-up.

Q. How do I set up SSO access?

You will need to configure secure access to Thredd Portal using Thredd's Identity Provider (IDP). The steps are as follows:

- Thredd adds a ‘User Admin’ for your organisation to the Identity Provider (this information is supplied by the client).
- You can then add your organisation, assign roles and add users in the Identity Provider - this is done by the ‘User Admin’ role which you have chosen in your organisation.

For more information, see the Connecting to Thredd guide. (link)

A member of our Engineering Security Team can be able to support you during your SSO integration should this be required, however, the process has been designed to be completed with minimal set-up.

Q. Do you provide a username and password alternative to SSO?

No, all clients must connect to Thredd Portal using Single Sign On (SSO).

Feature Requests

If you want any new features or updates to existing ones, you can enter details in the Feature Request form in Thredd Portal.

How can I make a feature request for Thredd Portal?

Fill in details on the Feature Request form. This includes the:

- Priority level of the issue, for example, Major if the change request is important.
- Description of the problem that you face when using the current Thredd Portal functionality.
- Description of the feature that you require to address your needs.

9 Submitting a Feature Request

You can submit a feature request from the Thredd Portal: Cards and Transaction Management to address a specific problem that is occurring.

To submit the feature request:

1. Launch Thredd Portal: Cards and Transaction Management. The Feature Request button is on the bottom-left of the screen.
2. Click Feature Request to display the Product Feature Request page.

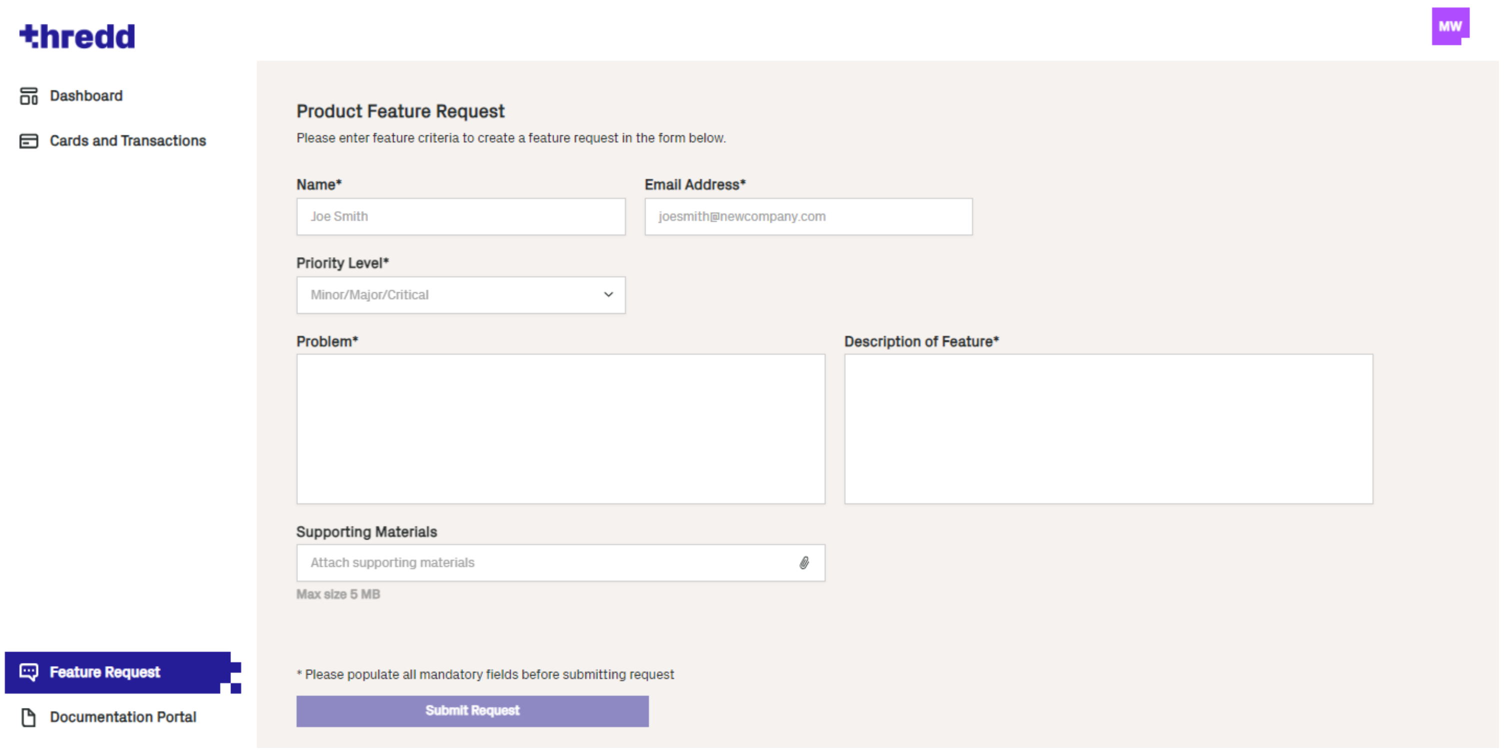


Figure 60: Create a Product Feature Request

3. Enter your **Name** and **Email Address**.
4. Specify a **Priority Level**, either Minor, Major or Critical.
5. Describe the problem and the feature required using the **Problem** and **Description of Feature** fields.
6. Click **Submit Request** to submit the request to Thredd.
7. Thredd Portal: Cards and Transaction Management confirms the feature request was submitted at the top of the page.

Figure 61: Feature Request was submitted confirmation message

Glossary

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

#

3D Secure (3DS)

3D Secure (Three Domain Structure), also known as a cardholder authentication, is a security protocol that helps to prevent fraud in online (e-commerce) credit and debit card transactions.

A

AccBal

Account Balance

ACN

Activation Code Notification (340000). The message sent to Thredd and also the Program manager via EHI which contains the One Time Password (OTP) to verify the cardholder.

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.

Act Bal

Actual Balance

AFD

Automatic Fuel Dispensers are machines that can be used to deliver fuel to vehicles, normally at a petrol station. These are identified with a specific Merchant Category Code of 5542. The cardholder pays at the machine, normally by inserting their card (or swiping or contactless), and the fuel pump machine will then either: - authorise a maximum amount (e.g., £100), then pump up to this, and send an advice to say how much fuel was actually delivered (common outside USA). -or- - authorise a nominal amount (e.g., 1 USD), then pump up to the permitted maximum it is allowed to clear according to the chargeback rules, then it will send an advice to say how much fuel was actually delivered (common in USA).

AID

Acquiring Institution Identification Code

API

Application Programming Interface

APW

Mastercard Automated Parameter Worksheet

ARQC

Authorisation Request Cryptogram

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. The merchant requests approval 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.

Automated Fuel Dispenser (AFD)

Automatic fuel dispensers (AFDs) are used at petrol or gas stations for customer self-service fuel payments. Typically the customer inserts their card and enters a PIN number and the AFD authorises a fixed amount (e.g. £99). Once the final payment amount is known, the AFD may reverse the authorisation and / or request a second authorisation.

AvlBal

Available Balance

AVS

An Address Verification Service (AVS) check compares the billing address used in the transaction with the issuing bank's address information on file for that cardholder. Depending on whether they match fully, partially, or not at all, the merchant can use that information in their decision on whether or not to accept or cancel the order. AVS is one of the most widely used fraud prevention tools in card-not-present transactions.

B

Base Currency

The domestic currency or accounting currency for the card.

Bill Amt

Billing Amount

Billing Currency

The currency you choose to be billed in

BIN

Bank Identification Number (First 6 digits of the 16-digit PAN)

BlkAmt

Blocked Amount

C

Card Scheme

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

Cardholder

Consumer or account holder who is provided with a card to enable them to make purchases

Case filing

A feature through which an issuer or an acquirer can raise a concern with Mastercard.

CAVV

Cardholder Authentication Verification Value

CB

A chargeback is 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.

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.

CIQ

Visa Client Implementation Questionnaire

Clearing File / Clearing Transaction

Thredd receives 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.

CRI

Card Request Interface

CS

Customer Support

CVC

Card Validation Code

D

DCC

Dynamic Currency Conversion

DE000-DE999

Data Element (000-999) number. For full details of each element, see the card scheme customer interface specification manual

DPAN

Device PAN. The PAN value set up on the cardholder's device. This is not visible to the cardholder, but is the PAN used for the transactions as far as the merchant is concerned.

E

EHI

The External Host Interface (EHI) 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.

EMV

EMV originally stood for "Europay, Mastercard, and Visa", the three companies which created the standard. EMV cards are smart cards which store their data on integrated circuit chips, in addition to magnetic stripes for backward compatibility. EMV cards also called chip cards, integrated circuit cards, or IC cards.

External Host

The external system to which Thredd sends real-time transaction-related data. The URL to this system is configured within Thredd per programme or product. The Program Manager uses their external host system to hold details of the balance on the cards in their programme and perform transaction-related services, such as payment authorisation, transaction matching and reconciliation.

F

F Fee

Fixed fee

Fee Groups

Groups which control the card transaction authorisation fees, and other fees, such as recurring fees and Thredd web service API fees.

FID

Forwarding Institution Identification Code. Identifies the acquiring institution forwarding a Request or Advice message.

FPAN

Funding PAN. The true 16-digit PAN of the card, which Mastercard/Visa converts when authorisations come through to them from Acquirers on the DPAN.

FX

Foreign Exchange

FxPdg

Foreign Exchange Padding - padding for currency conversion, to compensate for any fluctuations in currency exchange rates between the authorisation and the presentment

I

Issuer

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

M

Mastercom

Create and manage dispute claims in Mastercom

MCC

Merchant Category Code – The type of merchant

MCC Pdg

Merchant Category Code Padding – padding for particular merchants who do the pre-authorisations

MDES

The MasterCard Digital Enablement Service (MDES) is a data interchange platform for generating and managing secure digital payment tokens. It enables devices such as smartphones, smart watches, as well as merchants, to create a tokenised version of a Mastercard, which is specific to that device or merchant. Then the device/merchant can use the tokenised version of the card to perform transactions. The tokenised version of the card appears as just a normal Mastercard card number to the merchant and acquirer, and Mastercard will map the transactions onto the original cardholder Mastercard.

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)

Merchant category codes (MCCs) are four-digit numbers that describe a merchant's primary business activities. MCCs are used by credit card issuers to identify the type of business in which a merchant is engaged.

MFX

Payment card which supports payment and settlement transactions in multiple currencies. The MFX card typically has a single PAN with multiple currency wallets linked.

MultiFX

A Thredd feature for seamless currency conversion. MultiFX lets customers hold different balances in different currencies simultaneously in one wallet

MVC

A type of Thredd card that is restricted to loading and unloading to a physical or virtual card and cannot be used for e-commerce or in-store transactions. An MVC is used to reflect the value of the 'actual' money in the Issuer's bank account. An MVC guarantees that the load is limited to the amount prefunded (i.e. loaded onto MVC) and gives the Program Manager the ability to distribute funds immediately rather than having to wait for notification of each individual load into the Issuer Bank account.

O

Offline Transaction

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

OTP

One Time Passcode / Activation code sent to the cardholder for use in authenticating

P

PAN

The card's 16-digit primary account number (PAN) that is typically embossed on a physical card.

PM

Program Manager

POS

Point of Sale

POSFX

A Thredd feature which makes spending abroad easy with real-time and transparent point-of-sale FX rates

Presentment

The payment has been financed and taken by the merchant bank

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.

R

R Fee

Rate fee – Fee based on the transaction amount

S

STAN

System Trace Audit Number

Stand In Processing (STIP)

The card network (Visa and Mastercard) may perform approve or decline a transaction authorisation request on behalf of the card issuer. Depending on your Thredd mode, Thredd may also provide STIP on your behalf, where your systems are unavailable.

T

TAR

Tokenisation Authorisation Request messages enable the issuer to provide a real-time decision as to whether the token service provider (MDES/VDEP) can digitise a card and designate a token on their behalf.

TCcy

Transaction Currency. Defines the currency of the transaction.

TCN

Tokenisation Complete Notification. Sent from Mastercard/Visa to Thredd and made available via EHI to the Programme Manager to confirm the setup of the token was successful (note: there may be further messages for activation).

TEN

Tokenisation Event Notification. Informs the issuer of unsuccessful Activation Code entry attempts and subsequent invalidation of an Activation Code or when a token is suspended, resumed or de-activated.

Token

The obfuscated 16 or 9-digit Card Number

Triple DES

Triple DES (3DES or TDES), is a symmetric-key block cipher, which applies the DES cipher algorithm three times to each data block to produce a more secure encryption.

V

Validation

Checks to confirm the card is valid, such as CHIP cryptograms, magstripe data (if available) and expiry date

VDEP

Visa Digital Enablement Programme. Also called the Visa Tokenisation Service (VTS). VDEP is the Visa product name for tokenisation and equivalent of Mastercard's MDES (see MDES).

VROL System

Visa Dispute Resolution Online system, provided by Visa for managing transaction disputes.

Document History

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

Version	Date	Reason	Who
Version 1.1	17/10/2025	Added a section on Remove from a Transaction from PFD. See Remove a Card from PFD.	KD
	31/07/2025	Updated screenshots throughout the guide.	JB
	24/05/2025	Updated the field name of Network Reference (DE123) to Network Reference, and Network Reference ID to Network Refer ID (DE123). See Appendix F: Transaction Detail Fields.	KD
	22/05/2025	Added a note to indicate that card status changes prior to 2022 are no longer retrievable. See Searching for a Card Using Additional Criteria.	KD
Version 1.0	04/10/2024	This is a new document, available in both online and PDF format.	JB

Contact Us

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

Thredd UK Ltd.

Company registration number 09926803

Support Email: occ@thredd.com

Telephone: +44 (0) 203 740 9682

Our Head Office

Kingsbourne House

229-231 High Holborn

London

WC1V 7DA

Technical Publications

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