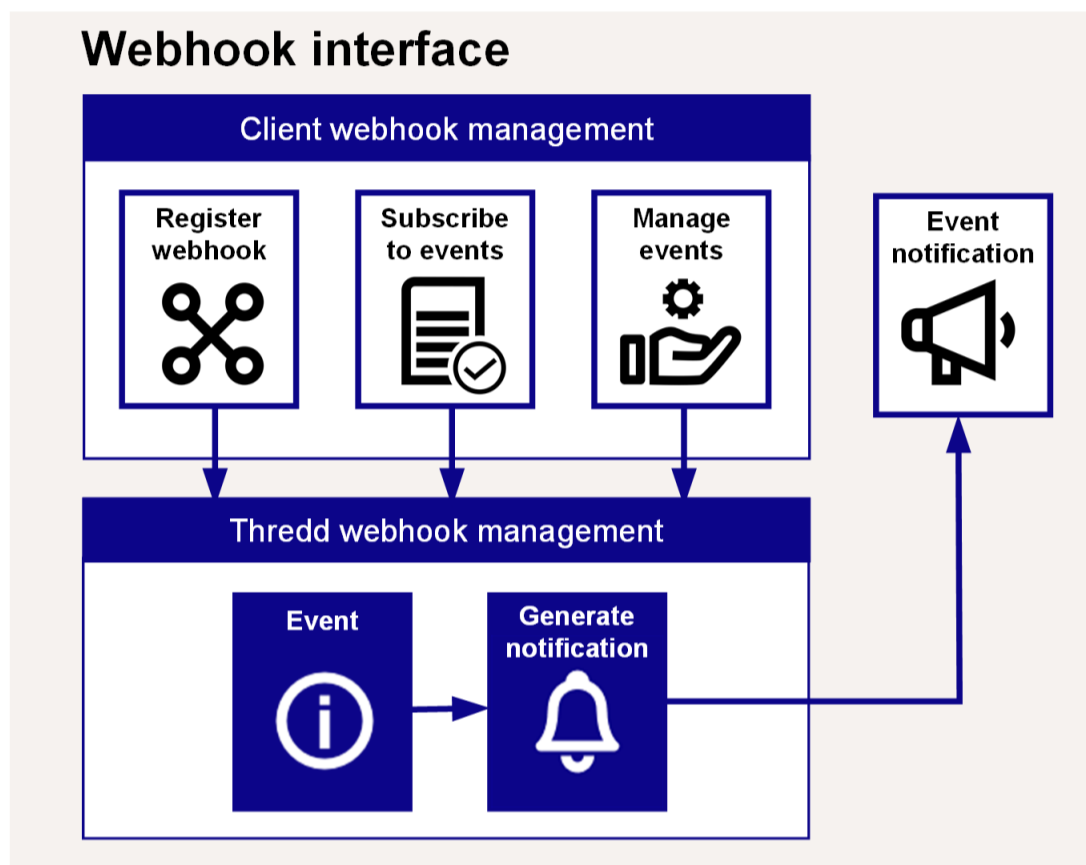


# Webhooks Product Sheet

## Enhanced Event Notifications

Webhooks is a comprehensive service that facilitates real-time event subscription and notification delivery.

Enhance your card program management with the Thredd self-service webhook solution, providing instant notifications for key events such as card status changes. The Thredd platform allows you to independently configure and manage webhooks, ensuring responsive and coordinated operations. This capability can support efforts to streamline operations, improve customer satisfaction and reduce manual effort.



## Key features

### Real-Time Notifications

- Instantly receive notifications as events happen, ensuring your system stays up-to-date with activity on your programs.

### Self-Service Management

- Gain full control by independently creating, configuring, and managing webhook endpoints, subscriptions, and notifications. The Thredd self-service platform simplifies integration and allows for efficient adjustments.

### Standardised Framework

- Leverage a consistent and repeatable framework for webhooks that ensures a uniform user experience and straightforward integration.

### Scalable Solutions

- Our webhooks are designed to seamlessly scale with your evolving needs, supporting increasing volumes and use cases.

### Reliability and Automatic Retries

- Benefit from reliable webhook delivery with built-in automatic retries and error handling. This ensures that missed or failed events are retried, maintaining the integrity of your data flow.

### Event Retrieval

- Efficiently retrieve and manage historical events with the Thredd system, allowing you to access past notifications and ensure that no critical information is lost, even if initial delivery fails.



## Benefits

- **Reduce Costs:** Save by eliminating continuous polling and redundant API calls.
- **Enhance Customer Interaction:** Deliver instant updates and use modern communication to engage and delight your customers.
- **Streamline Operations:** Automate processes to boost efficiency as your business scales.
- **Drive Innovation:** Access new notifications and enhanced data to support your unique business needs.

## Technical Specifications

- Supported Protocols: HTTPS
- Content Type: JSON
- Retries: 3 x retries at fixed 1 second intervals
- Security: TLS/SSL encryption, IP Allow lists, HMAC signing
- API Support: RESTful API for managing webhook endpoints and configurations

## Pricing

- Standard webhooks are included as part of other products and services without separate costs
- Premium webhooks may be added in the future, but those will be clearly marked as chargeable events



## How it works

You create a webhook using the [Create Webhook](#) endpoint.

You create a subscription for the webhook to subscribe to specific events using the [Add Event Subscriptions](#) endpoint. This allows the webhook to receive notifications for those events. When the setup is complete, whenever the event triggers, Thredd sends notifications to your webhook endpoint, ensuring you receive updates on relevant events.

## Event subscription

An event is an activity that happens on the Thredd system, such as a card transaction or card being blocked. For example, when a fraud rule is triggered that causes the card to be suspended, Thredd sends a notification to your systems, with details of the attempted transaction, which enables you to proactively contact your cardholder.

## Responding to Webhooks

Webhook endpoints should return a 2XX HTTP status code. Any other information you return in the request headers or request body is ignored. If Thredd does not receive a 2XX response to our POST request, we will retry the request to a maximum of 3 times. Thredd will not process the event further after 3 retries. We recommend utilising [notificationId](#) as your main duplicate check. This is important if a webhook has failed and needs to be resent.

## Notifications

The [Get Notifications for Event Code](#) endpoint enables you to retrieve notifications related to an event code associated with a webhook, based on the [webhookId](#) and [eventCode](#) specified in the URL. You can retrieve a notifications for an event code by making a GET request to the Get Notifications for Event Code endpoint, including the [webhookId](#), [eventCode](#), the date in which the notification was created, and the count.

## Available Webhook Endpoints

To receive and process webhook-enabled events, configure a webhook endpoint in your environment. The following table describes each of the available endpoints you can use for creating and maintaining webhooks and events.

Name	Description
Register New Webhook	Enables you to create a webhook service. It returns a Webhook identifier that should be saved if the notification needs to be amended in the future.
List Webhooks for Program Manager	Enables you to view all webhooks associated with a specific program manager.
Update Webhook Details	Enables you to update webhook details by specifying the <a href="#">webhookId</a> in the endpoint URL.
Get Webhook Details	Enables you to retrieve webhook details by using the <a href="#">webhookId</a> in the endpoint URL.
Update Webhook Status	Enables you to update the webhook status, such as activation and unregistration, by specifying the <a href="#">webhookId</a> in the endpoint URL.
Get Webhook Heartbeat	Enables you to verify the status of their registered URL.
Add Event Subscriptions to Webhook	Enables you to add subscriptions to existing events for a webhook.



Name	Description
Get Event Subscriptions for Webhook	Enables you to retrieve events subscribed to an endpoint.
Delete Subscriptions for Webhook	Enables you to remove an event subscription from a webhook by specifying the <code>webhookId</code> and <code>event_code</code> in the endpoint URL.



# FAQs

## Availability and suitability

### Q. Are webhooks available to all Thredd Customers?

You must be an existing Thredd customer, integrated to the Thredd Platform. Certain events, such as the Fraud and Scam events, require you to be onboarded to Fraud Transaction Monitoring and Scam Transaction Monitoring to use. For more information, speak to your Account Manager.

### Q. Are webhooks suitable for all Thredd Customers?

Yes.

## Requirements

### Q. Are there any pre-requisites/specific requirements that need to be met?

You must be onboarded to the Thredd platform.

### Q. Will we need to do an additional integration to support webhooks?

You need to integrate with our API gateway and comply with Thredd security policies.

### Q. Where can I find out more?

More information, see the [Cards API Website: Introduction to Webhooks](#).



## Contact Us

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

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