



IVR Guide

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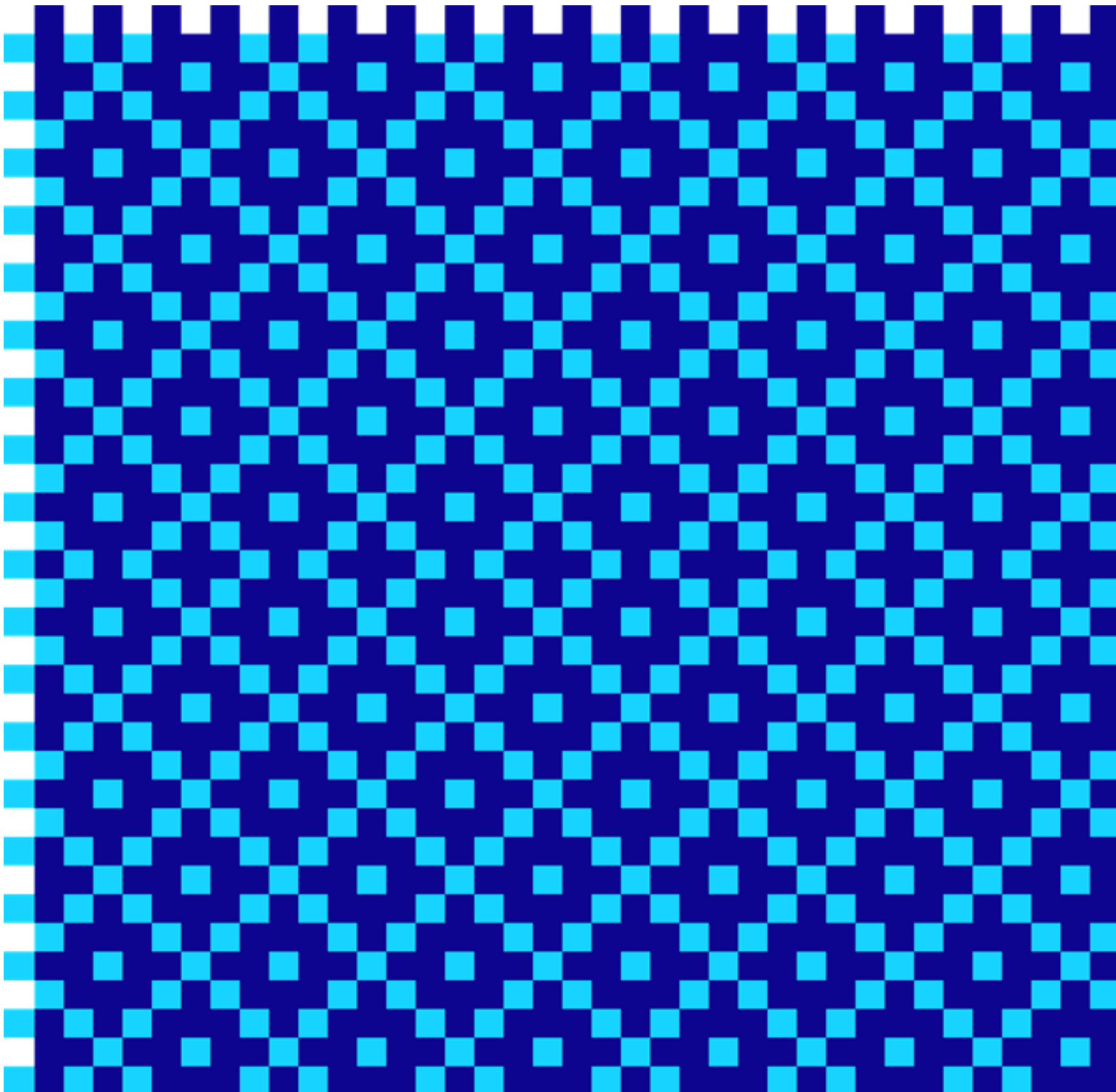
For the latest technical documentation, see the [Documentation Portal](#).

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About this Document

This guide describes the Thredd IVR solution.

Target Audience

This guide is aimed at new clients who do not have their own IVR solution, and existing clients switching to the Thredd IVR solution.

What’s Changed?

To find out what’s changed since the previous release, see 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, which is an administration application that can be used to view and manage cards and transactions in your program.
Web Services Guide	Describes how to use the Thredd SOAP API to send requests to Thredd and provides specifications on the available web service calls.

Tip: See the [Documentation Portal](#) for a full suite of documentation.



1 Introduction

This topic introduces the Thredd Interactive Voice Response (IVR) service which enables customers to call a phone number to perform various actions for their card.

Using this service, you can work with Thredd to set up the following actions that customers can use in IVR:

- Activate their Card
- Check their Available Balance
- Report their card Lost or Stolen
- Unblock / Get PIN
- Hear Terms and Conditions

1.1 What are the Benefits?

Using IVR, you can give cardholders a different way of performing actions for their card.

A major benefit of offering an IVR service is that many customer queries can be covered by an automatic service, without involving customer support.

The cardholder receives benefits too. They can get support on queries without needing to spend long periods of time in a queue and waiting to speak to a real person.

1.2 How does the IVR solution work?

The Thredd IVR service is based on Amazon Web Services Connect (AWS Connect). When a customer calls your designated phone number, the selection process is completed in AWS Connect. When the appropriate option has been selected by the cardholder, AWS sends a Web Service request to Thredd to perform the relevant action.

Tip: For more information about Amazon Connect, see: [Amazon Connect](#).

When Thredd has performed the necessary action, it passes the results back to the cardholder via AWS.

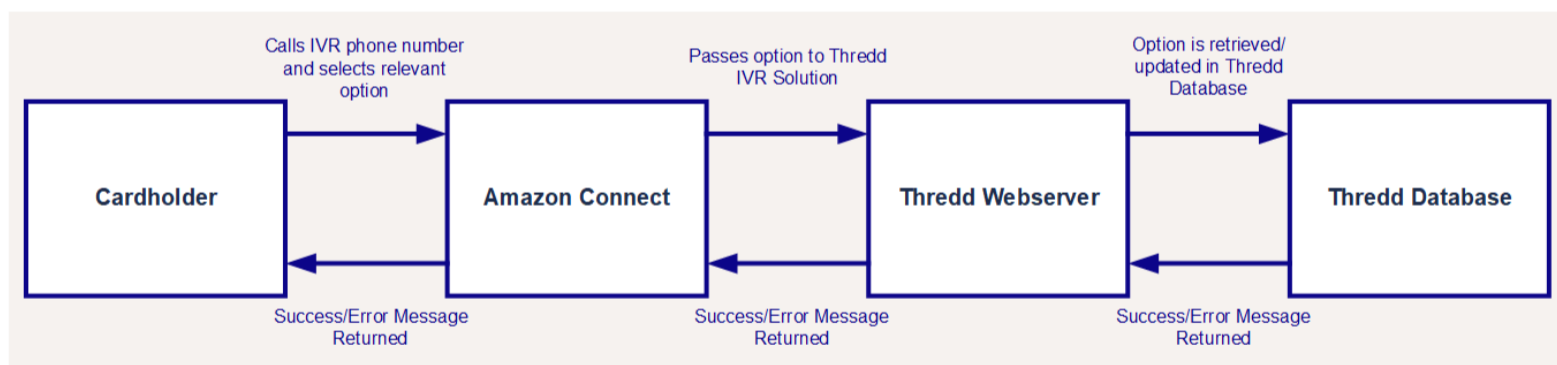


Figure 1: Components in the Thredd IVR solution

The Thredd IVR service is configured at Program Manager level (and will be available to all cards in your programme). To discuss initial IVR costs, speak to the Implementation team and then work with them to complete the IVR builder template.



2 IVR Options

This section describes the options available in the Thredd Thredd service, and provides details of how each option can be set up. Each option can have the wording changed as required for your programme.

Note: The IVR template call flows shown below are examples, and the elements are configurable. For example, in a flow where a cardholder is prompted to input a passcode following the PAN, this is a suggested flow.

2.1 Activate Card

The activate card IVR option enables the cardholder to activate a new card that they have received.

After the cardholder has navigated the menu and selected the Activate Card option, they are asked to enter the PAN and passcode that has been sent to them. The IVR solution receives these details, forwards to Thredd, and the Thredd database checks if the card is already active. If it isn't then the card is activated in the Thredd database and a success message is read back to the cardholder.

The template flow for the activate card option is shown below:

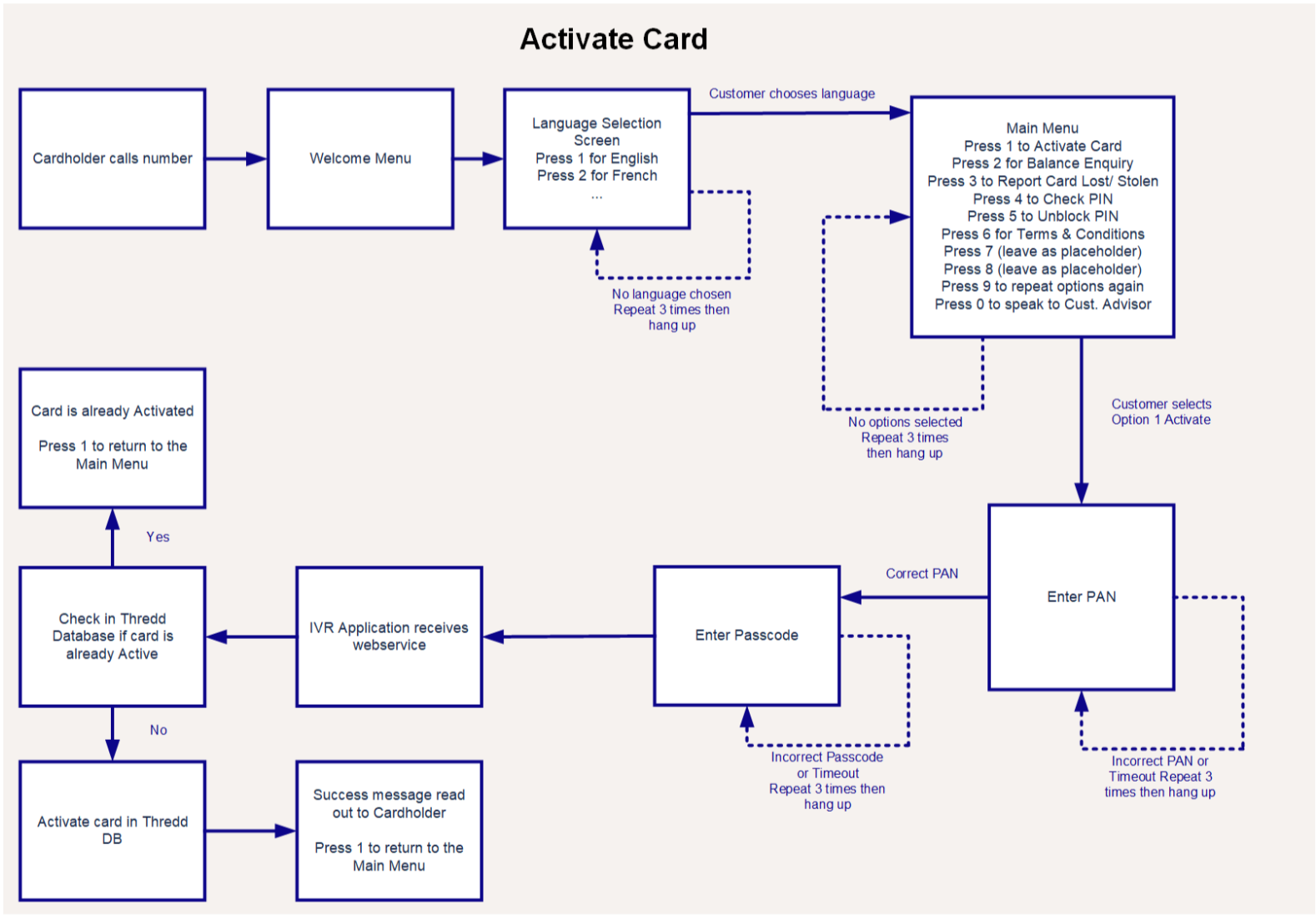


Figure 2: Activate Card Example Flow Diagram



2.2 Check Balance

The check balance IVR option enables the cardholder to call and find out what the current balance is for their card.

After the cardholder has navigated the menu and selected the Activate Card option, they are asked to enter the PAN and passcode that has been sent to them. The IVR solution receives these details, forwards to Thredd, and the Thredd database retrieves the card's balance and then reads it back out to the cardholder.

A template flow for the check balance option is shown below:

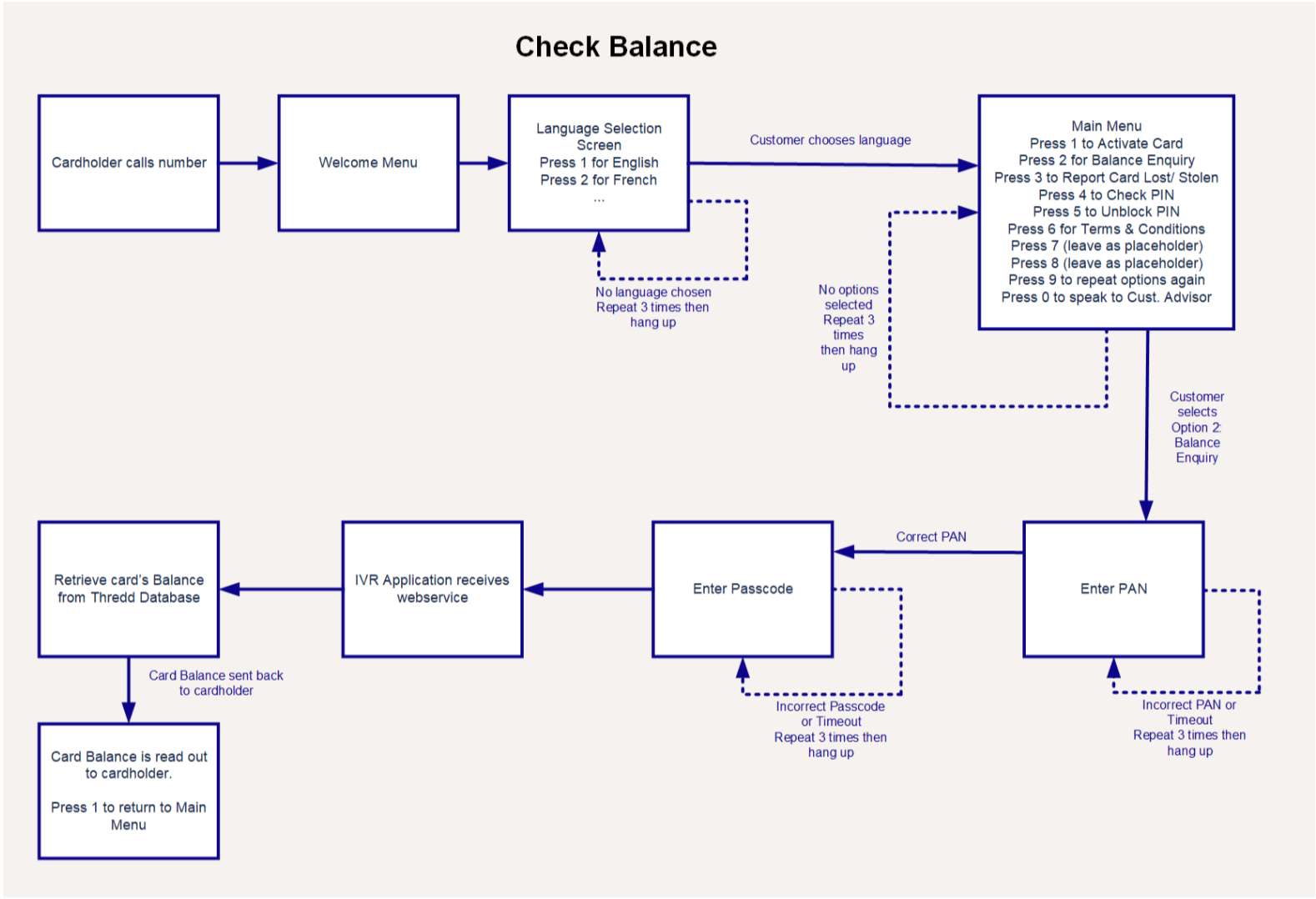


Figure 3: Check Balance Example Flow Diagram



2.3 Report Lost/Stolen Card

The report lost or stolen card IVR option enables the cardholder to call and report to you that their card has been lost or stolen, so that it can be made inactive.

After the cardholder has navigated the menu and selected the Report Card Lost/Stolen option, they are required to either enter the PAN and passcode that has been sent to them, or alternatively press a number on the phone to speak to a customer advisor.

If they enter the PAN and passcode, they are asked if they want to replace their card with a new one. The IVR solution receives the answer, forwards to Thredd, and the Thredd database updates the card status. The card's Lost/Stolen status is confirmed to the cardholder.

A template flow for the Report Lost/Stolen Card option is shown below:

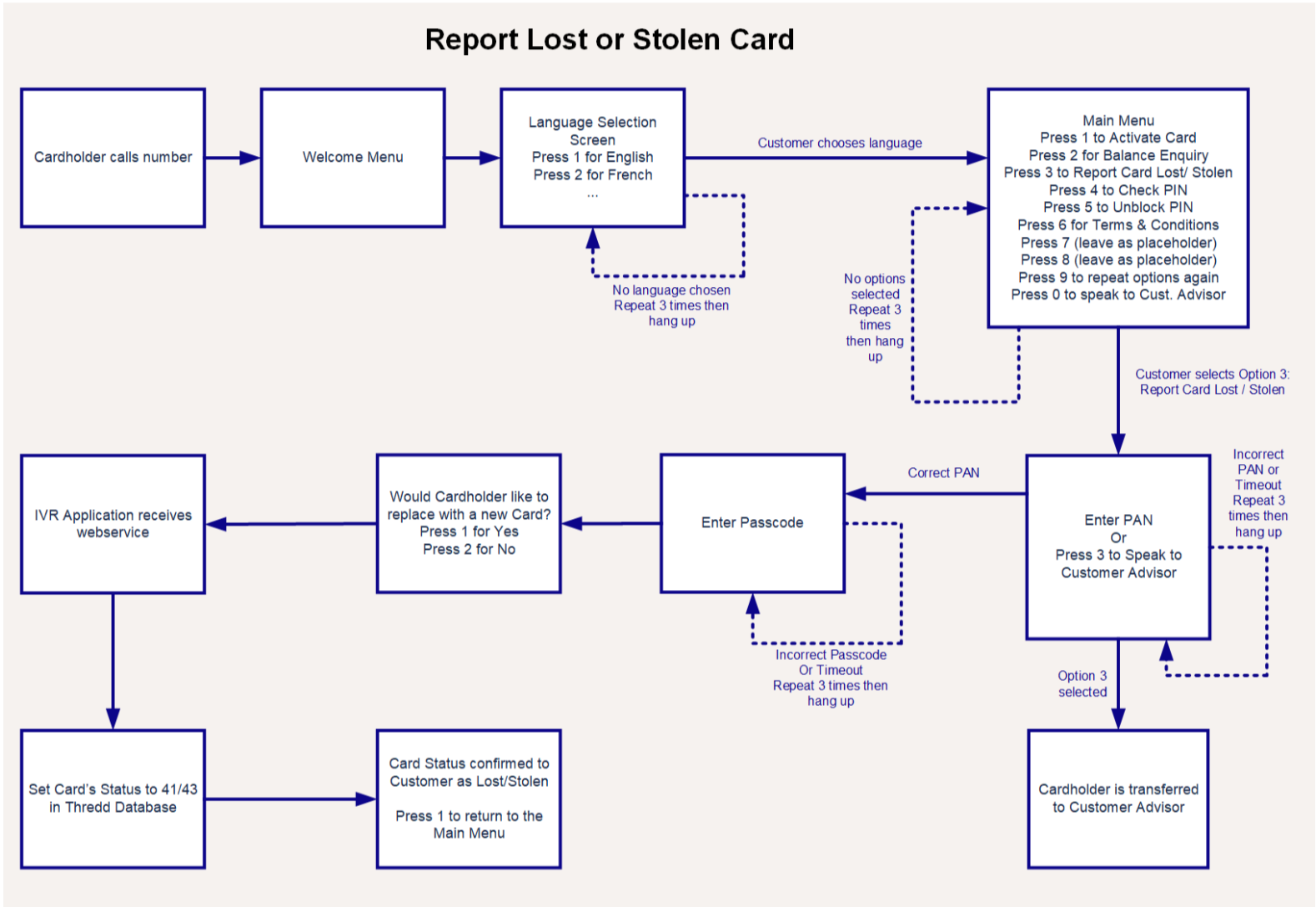


Figure 4: Report Lost/Stolen Card Example Flow Diagram



2.4 Unblock PIN

The unblock Personal Identification Number (PIN) IVR option enables the cardholder to unblock the PIN on their card. After the cardholder has navigated the menu and selected the Unblock PIN option, they are asked to enter the PAN and passcode that has been sent to them. The IVR solution receives these details, forwards to Thredd, and the PIN status is unblocked in the Thredd database. The PIN Status is confirmed as unblocked to the customer.

A template flow for the Unblock PIN option is shown below:

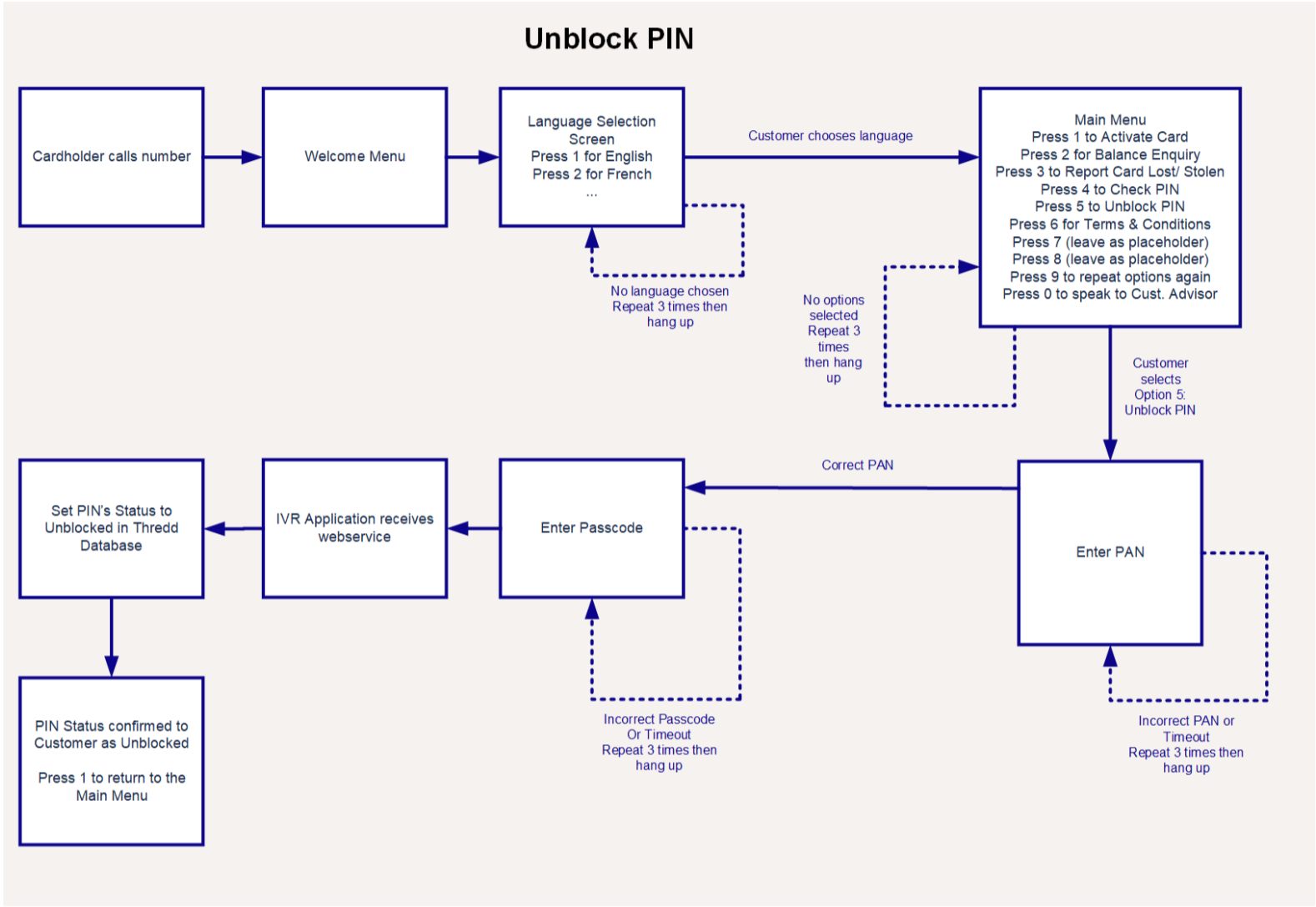


Figure 5: Unblock PIN Example Flow Diagram



2.5 Get PIN

The Get PIN IVR option enables the cardholder to listen to the PIN for their card.

After the cardholder has navigated the menu and selected the Get PIN option, are asked to enter the PAN and passcode that has been sent to them. The IVR solution receives these details, forwards to Thredd, and the PIN is retrieved from the Thredd database. The PIN is then read out to the customer.

A template flow for the Get PIN option is shown below:

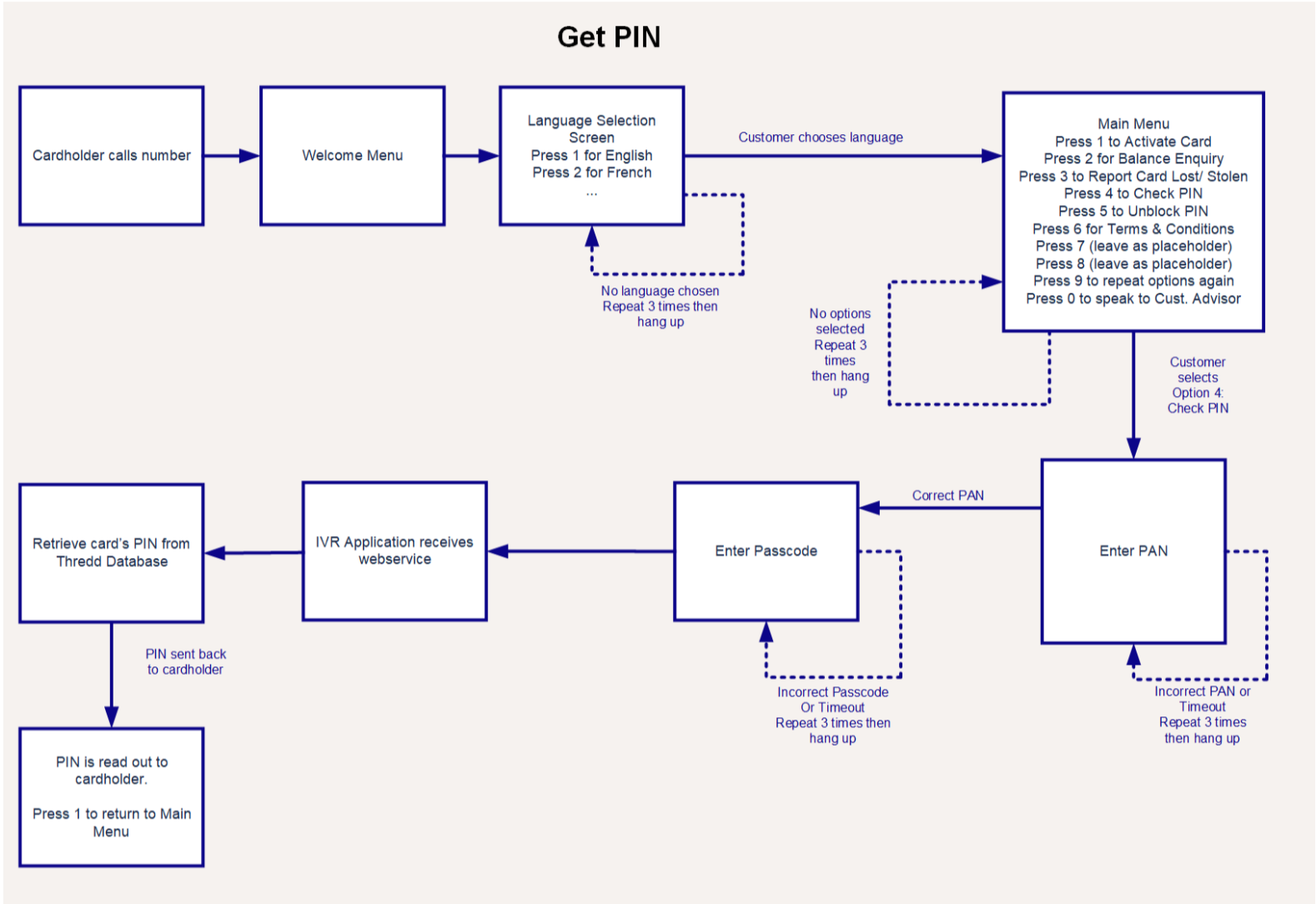


Figure 6: Get PIN Example Flow Diagram



2.6 Hear Terms and Conditions

The Hear Terms and Conditions IVR option enables the cardholder to have the terms and conditions read to them. After the cardholder has navigated the menu and selected the Hear Terms and Conditions option, the Terms and Conditions are read out to them. Alternatively, they can be instructed to visit a website where the terms and conditions are displayed. A template flow for the Terms and Conditions option is shown below:

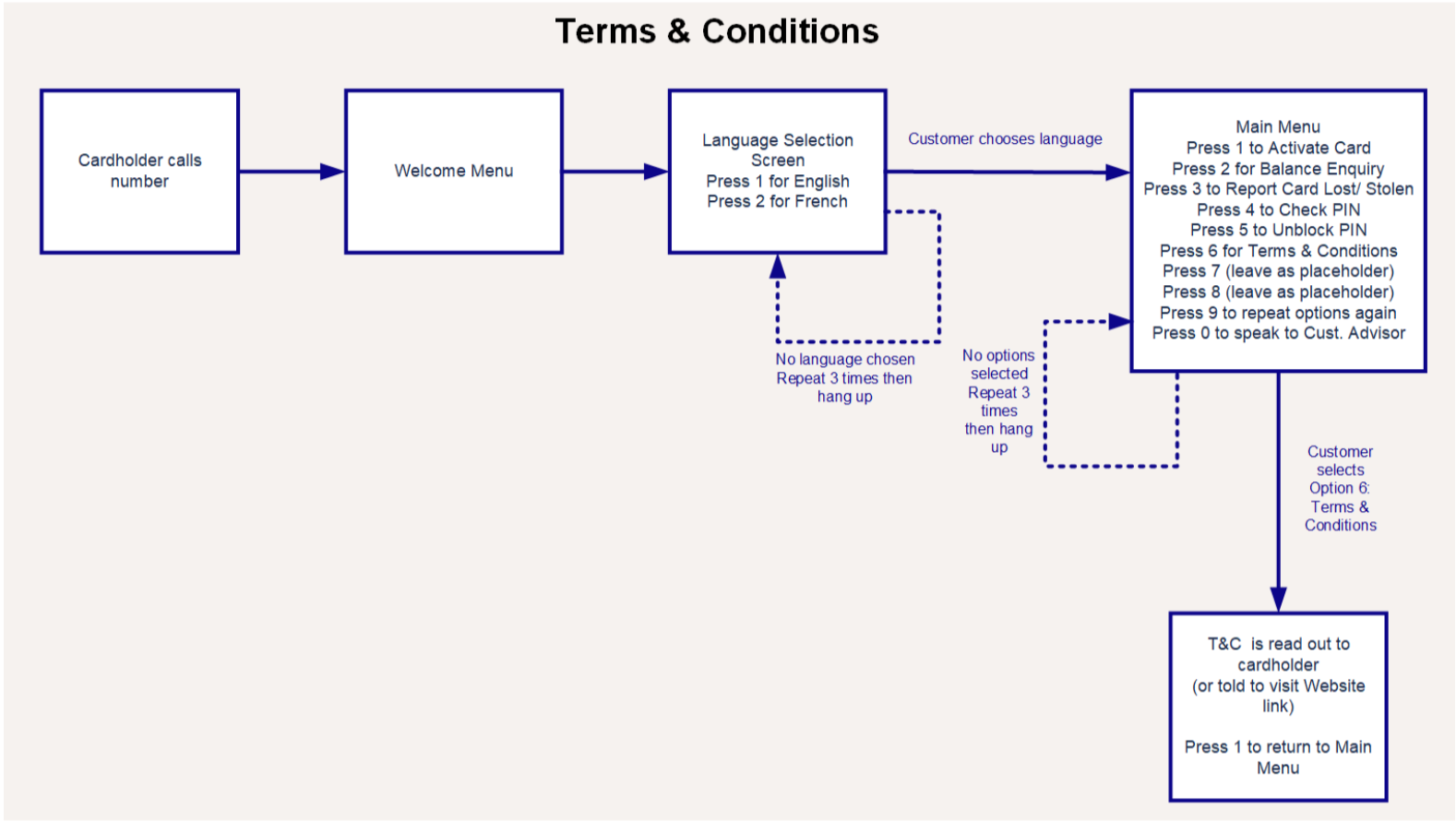


Figure 7: Terms and Conditions Example Data Flow



2.7 Speak with a Customer Advisor

The Speak with a Customer Advisor IVR option enables the cardholder to exit the IVR menu and speak to a customer advisor.

After the cardholder has navigated the menu and selected the Speak to a Customer Advisor option, they are taken out of the menu and put through to the next available customer advisor.

A template flow for the Speak with a Customer Advisor option is shown below:

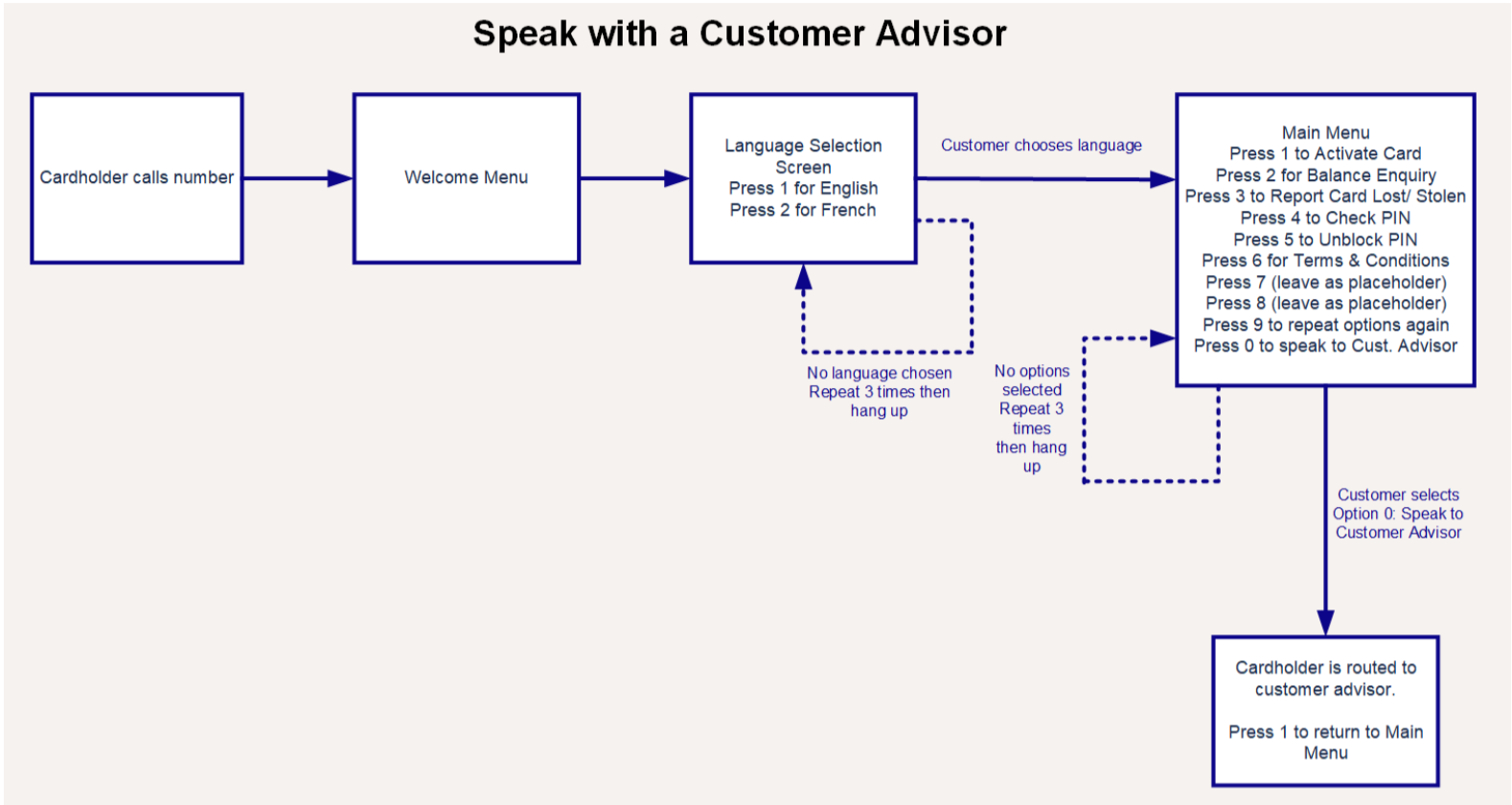


Figure 8: Speak with a Customer Advisor



FAQ

This section lists common questions about theThredd IVR solution.

Q. Our IVR is not working - what should we do?

You should raise a Jira to advise of any Live issues unless you have just gone live, in which case you should notify your Implementation Manager.

Q. What languages can I use?

The default language is British English, but there are 33 language options that can be selected in AWS Connect. For a full list of languages, see [Languages Supported by Amazon Polly](#).

Note: Pricing can be based on script, language, the number of minutes used in each month, and a monthly cost to support the service based on the size of the programme.



Glossary

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

A

Amazon Polly

A service that turns text into lifelike speech, allowing you to create applications that talk.

AWS Connect

Amazon Web Services (AWS) Connect is a cloud contact centre solution that enables you to create and manage your IVR.

I

IVR

Interactive Voice Response (IVR) is a technology that allows you to interact with a computer-operated phone system using tones input on a keypad.

P

PAN

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

Passcode

A 6-digit access code that is provided to the cardholder, and Thredd, when creating a card.

Personal Identification Number (PIN)

The 4 to 12 digit value known only to the cardholder, which they may enter at POS or ATM to authenticate themselves.

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.

S

Smart Client

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

T

Thredd Web Services

Thredd's SOAP based Application Program Interface (API) which enables integration of your systems with Thredd.



Document History

Version	Date	Description	Revised by
1.3	23/04/2024	Updates to content to align with taxonomy updates on our Documentation Portal.	WS
	07/06/2023	Updated Operations email address to be occ@thredd.com	MW
	27/04/2023	Guide rebrand to new company name and brand identity.	JB
1.2	01/12/2022	Updated Copyright Statement.	MW
1.1	22/09/2022	New guide layout and HTML version now available	PC
1.0	23/06/2022	First version	JB



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