PANFinder Guide

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For the latest technical documentation, see the Documentation Portal.

Thredd 6th Floor, Victoria House, Bloomsbury Square, London, WC1B 4DA

Support Email: occ@thredd.com

Support Phone: +44 (0) 203 740 9682

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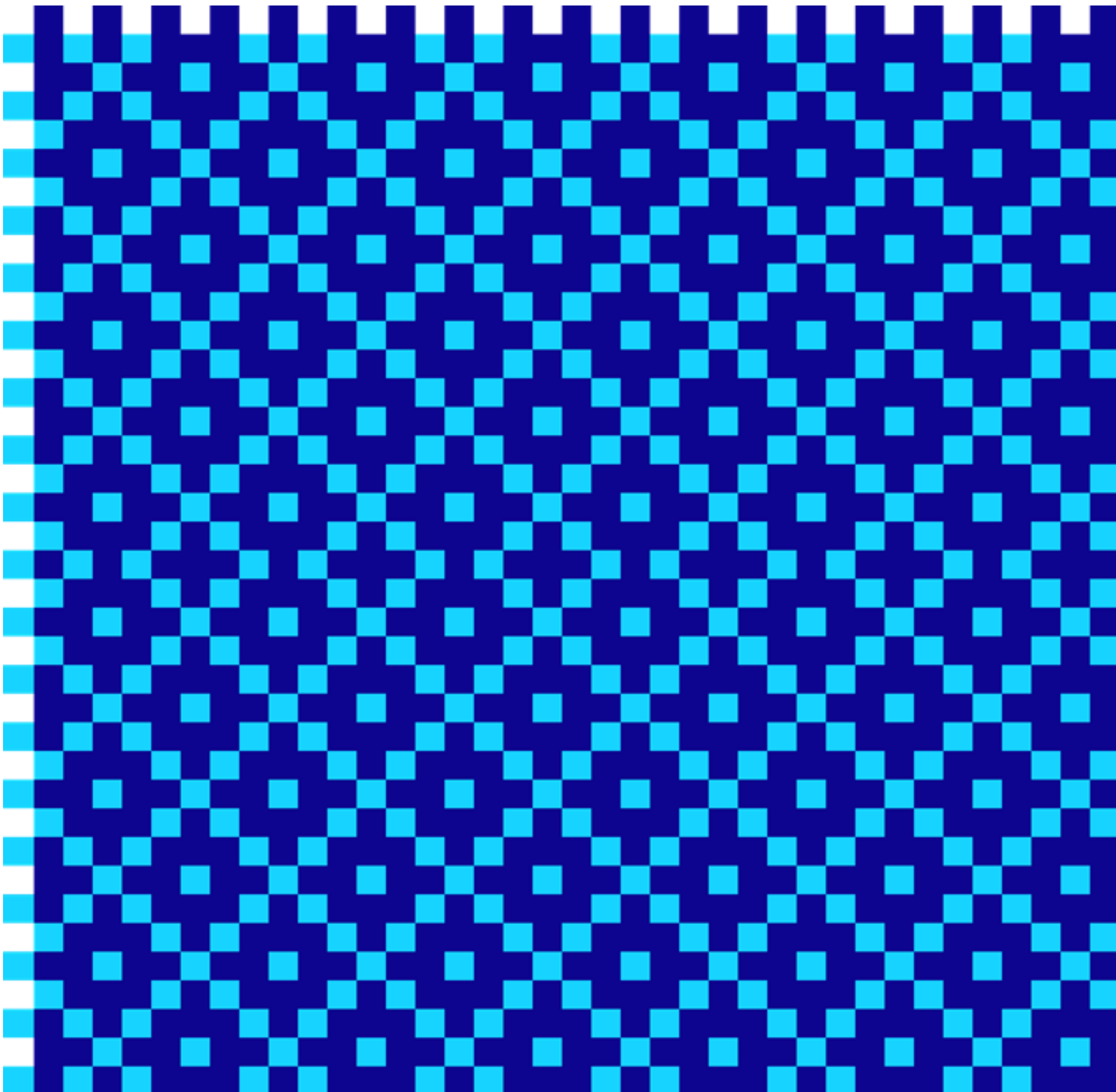

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About this document

This guide describes the Thredd PANFinder app, which can be used to retrieve the full Primary Account Number (PAN) of a card.

Target Audience

This guide is aimed at users such as Payment Card Administrators, Customer Service Specialists, and Card Fraud Risk Managers.

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	Describes Thredd Smart Client , which is an administration application that can be used to view and manage cards and transactions in your program.

How to Use this Guide

For installation requirements and instructions, see Installing PANFinder.

For details of how to use PANFinder, see using PANFinder.

About PANFinder

PANFinder is a desktop application which enables you to look up the Primary Account Number (PAN) of a card, using the card's Thredd token.

Alternatively, if you already have the full PAN, you can use this app to look up the linked Thredd 9-digit or 16-digit token.

You can use PANFinder to obtain the full PAN related to a specific transaction, which may be required for a number of reasons:

- When contacting the Card Scheme (Network) to query a transaction
- When initiating the disputes management (Chargeback) process
- To report a fraudulent transaction on the card to the Card Scheme or to the police

In the above cases, you should use Smart Client to find the Thredd token linked to the transaction, and then use the PANFinder app to display the full PAN linked to the token.

Note: Access to PAN details is based on your user permissions as set up in Smart Client, and is restricted to cards set up at the *Institution* level linked to your account.

Installing PANFinder

Prerequisites

To use PANFinder:

- You must already have access to Smart Client desktop application in the Thredd Production environment (PRD0).
- You must have an access level of **Management + PANFinder**. If required, please raise a Jira ticket with Thredd to change your access level.

System Requirements

PANFinder is a desktop application that can be installed on any machine with a Windows Operating System. The installation requirements are the same as for Smart Client. For details, see the Smart Client Guide > Installing Smart Client > System Requirements.

Installing PANFinder

1. Click on the following link to download and install PANFinder: https://panfinder-bl.thredd.net:3134/PANFinder/publish.htm
   This will direct you to a download page.
2. Click **Install** to download and install the app.
   Once installed, a short-cut icon will appear on your desktop

Note: You must be on the Thredd VPN to access the link.

Note: The PANFinder app is available in the production (PRD0, PRD1 and PRD2) environments.

PANFinder Cloud Environment Links

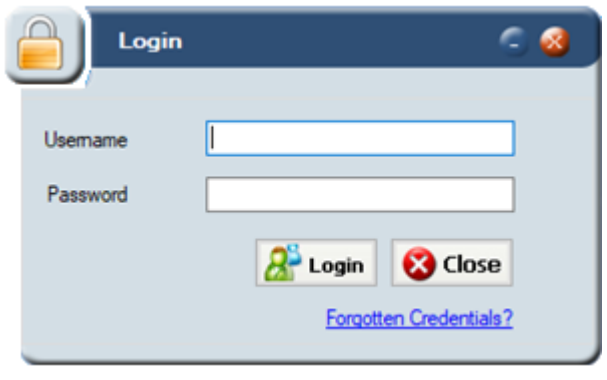
For customers on Thredd Cloud, please use one of the links below.

Environment	Url
PRD1	https://panfinder-prd1.thredd.net:3134/PANFinder/publish.htm
PRD2	https://panfinder-prd2.thredd.net:3134/PANFinder/publish.htm

Using PANFinder

Starting PANFinder

1. To start PANFinder, double-click the **PANFinder** desktop icon.

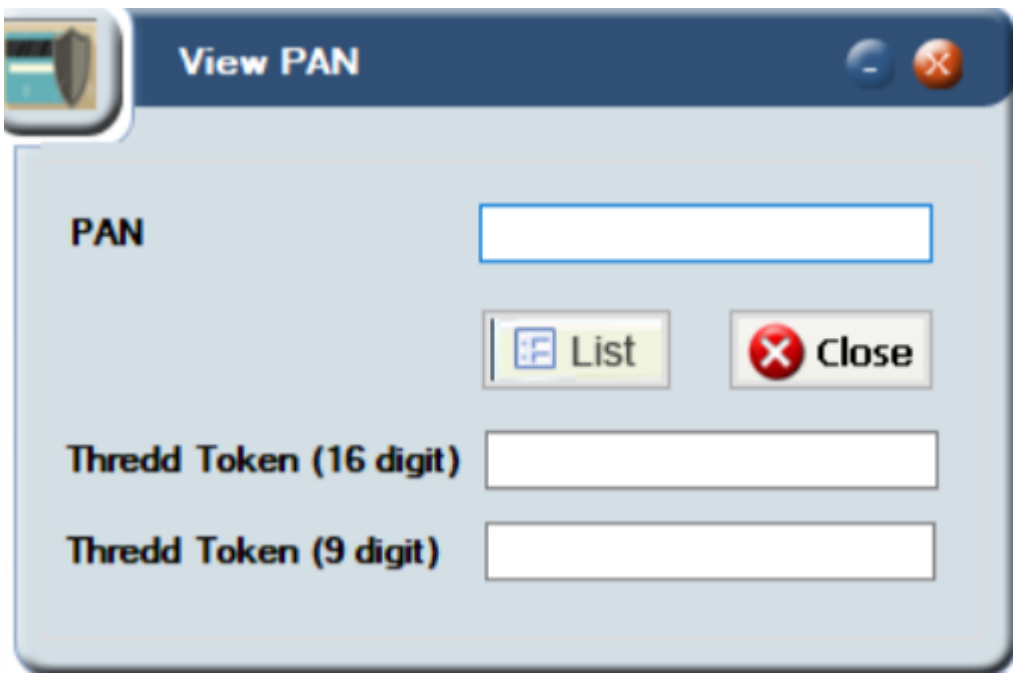


2. When prompted, enter the username and password you received from Thredd. This will be the same login credentials as you use to log in to Smart Client.
3. Click **Login**.
   The PANFinder screen appears.

Note: You must be on the Thredd VPN to access PANFinder.

Displaying the PAN

1. From the PANFinder top main menu, select **View PAN**.
   The following screen appears:



2. Enter the **ThreddToken** (you can enter either the 9 digit or 16 digit token).
3. Click **List**.
   The **PAN** field displays the full PAN.

Displaying the Thredd token

If you already know the PAN, you can use the PANFinder app to find the linked Thredd token.

1. From the top main menu, select **View PAN**.
2. Enter the **PAN**.
3. Click **List**.
   The **ThreddToken (9 digit)** and **ThreddToken (16 digit)** fields display the Thredd token.

Troubleshooting PAN Display

Refer to the table below for common issues and how to resolve.

Issue	How to resolve
Unauthorised to access PANFinder	Only users set up with sufficient user permissions (**Management + PANFinder** access level) in Smart Client are able to access the PANFinder application. To request access, please raise a Jira with Thredd.
Forgot user credentials	Please reset or request your login credentials via your Thredd Smart Client account.
16 digit or 9 digit token token not found	You have entered an invalid Thredd token or the token is not available. Please check to ensure you have entered a valid token.
PAN not found	You have entered an invalid PAN or the PAN is not available. Please check to ensure you have entered a valid PAN.
You do not have the permission to view the PAN	You have entered the PAN of a card that belongs to the account of another Institution. You should ensure that the access rights for that particular institution is enabled in your Smart Client account, and then log in to PANFinder using the user account credentials set up for that institution.

FAQs

Q. Can we set up users with different access credentials for Smart Client and PANFinder?

Currently, permissions for PANFinder are controlled via Smart Client. A user with permissions of **Management + PANFinder** will be able to view both PANFinder and screens on Smart Client.

Q. Is PANFinder available in the Cloud environment?

Yes, PANFinder is available the Thredd Cloud Production (PRD1 and PRD2) environments.

Glossary

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

C

Card Scheme (Network)

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

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.

P

PAN

: Primary Account Number

PCI DSS Compliance

: The Payment Card Industry Data Security Standard (PCI DSS) is an information security standard for organisations that handle credit cards from the major card schemes. All Program Managers who handle customer card data must be compliant with this standard. See: https://www.pcisecuritystandards.org/pci_security/

S

Smart Client

: Smart Client is Thredd's user interface for managing your account on the Thredd 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

Token

: The obfuscated 16 or 9-digit Card Number

V

VPN

: Virtual Private Network

Document History

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

Version	Date	Reason	Who
1.0	18/04/2024	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
	26/05/2023	First version	WS

Contact Us

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

Thredd Ltd.

Support Email: occ@thredd.com

Support Phone: +44 (0) 203 740 9682

Our Head Office

6th Floor,

Victoria House,

Bloomsbury Square,

London,

WC1B 4DA

Telephone: +44 (0)330 088 8761

Technical Publications

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