

Automated Back Office

Comprehensive suite of automated reconciliation and reporting services

Modern payment teams struggle without clear connected data, cost overheads and built-in compliance across their back-office operations. Thredd's Automated Back Office Suite of services simplifies and automates complex operational tasks to save time and money and meet compliance requirements with confidence.

Now	<div>Transaction Reconciliation</div> <div>Ensure accuracy and reduce reconciliation costs</div> <div>Quickly spot discrepancies and reconcile transactions in near real-time for fast resolution and seamless compliance</div>	<div>Network Fees</div> <div>Fees visibility and optimise costs</div> <div>Clear insights into network fees, hidden charges, and non-compliance costs</div>	<div>Scheme Reporting</div> <div>Stay compliant and avoid penalties</div> <div>Auto-generated QMR and QOC reports in scheme-mandated formats</div>
	<div>Custom Reconciliation</div> <div>360° support for all programs to minimize risk with near real time data</div> <div>"Build your own" reconciliation based on your needs with Thredd, Non Thredd and Non Card Data</div>	<div>Program Invoicing</div> <div>Automate billing and ensure accuracy</div> <div>Automatically generate invoices at month-end for sponsored programs</div>	<div>Treasury Control</div> <div>Enhance visibility and Manage cash flow</div> <div>Proactively monitor and track cash positions and financial risks while overseeing the overall portfolio</div>
	<div>Automated Disputes</div> <div>Automate workflows, minimise risk and protect revenue</div> <div>Quickly locate disputes, gain insights, and take timely action to minimise fees</div>		

Features

- Transaction Reconciliation.** Quickly spot discrepancies and reconcile transactions in near real-time for fast resolution and seamless compliance.
- Scheme Reporting.** Auto-generated QMR and QOC reports in scheme-mandated formats.
- Network Fees.** Clear insights into network fees, hidden charges, and non-compliance costs.

Benefits







- Ensure accuracy and reduce reconciliation cost.
- Fees visibility and optimise costs.
- Stay compliant and avoid penalties.





Transaction Reconciliation

Transaction Reconciliation.


Via Thredd platform

	 Automate	 Act	 Monitor
Overview			
	1. Auto-uploads and processes files	2. Auto-reconciles the matches and mismatches	3. Tracks gaps for timely reporting
Impact	<ul style="list-style-type: none">▪ Automated uploads and processing ➤ cuts Ops time from hours to minutes.▪ Real-time discrepancy detection ➤ accelerates error resolution.▪ Automated matching ➤ ensures high confidence in financial data accuracy.		

 Action by Thredd

 Action by Client

Reconcile your transaction activity by day, and to the penny. We ingest, parse and match records, and flag exceptions between Thredd and the Card Scheme.

 Your Bank

Finance

Risk

Platform

Data

AO

Activity Reconciliation

Pick a date range

Pick a date range

USD

Export

Status	Settlement Date	Net Settlement	Gap	Net Processed
Reconciled	2024-09-29	140011776.00	0.00	140011776.00
Reconciled	2024-09-27	203954875.44	0.00	203954875.44
Reconciled	2024-09-25	177112184.94	0.00	177112184.94
Reconciled	2024-09-23	159823910.50	0.00	159823910.50
Reconciled	2024-09-22	152964902.09	0.00	152964902.09
Reconciled	2024-09-21	162138495.09	0.00	162138495.09
Reconciled	2024-09-20	191908664.09	0.00	191908664.09
Reconciled	2024-09-19	178324252.00	0.00	178324252.00
Unreconciled	2024-06-30	1173317.76	200.76	1173117.00

Exception Reporting

The transaction reconciliation service highlights settlement gaps and shares the list of daily matched and unmatched settlement transactions, enabling you to drill down into the transaction lifecycle details for each transaction.



Network Fees

Network Fees.

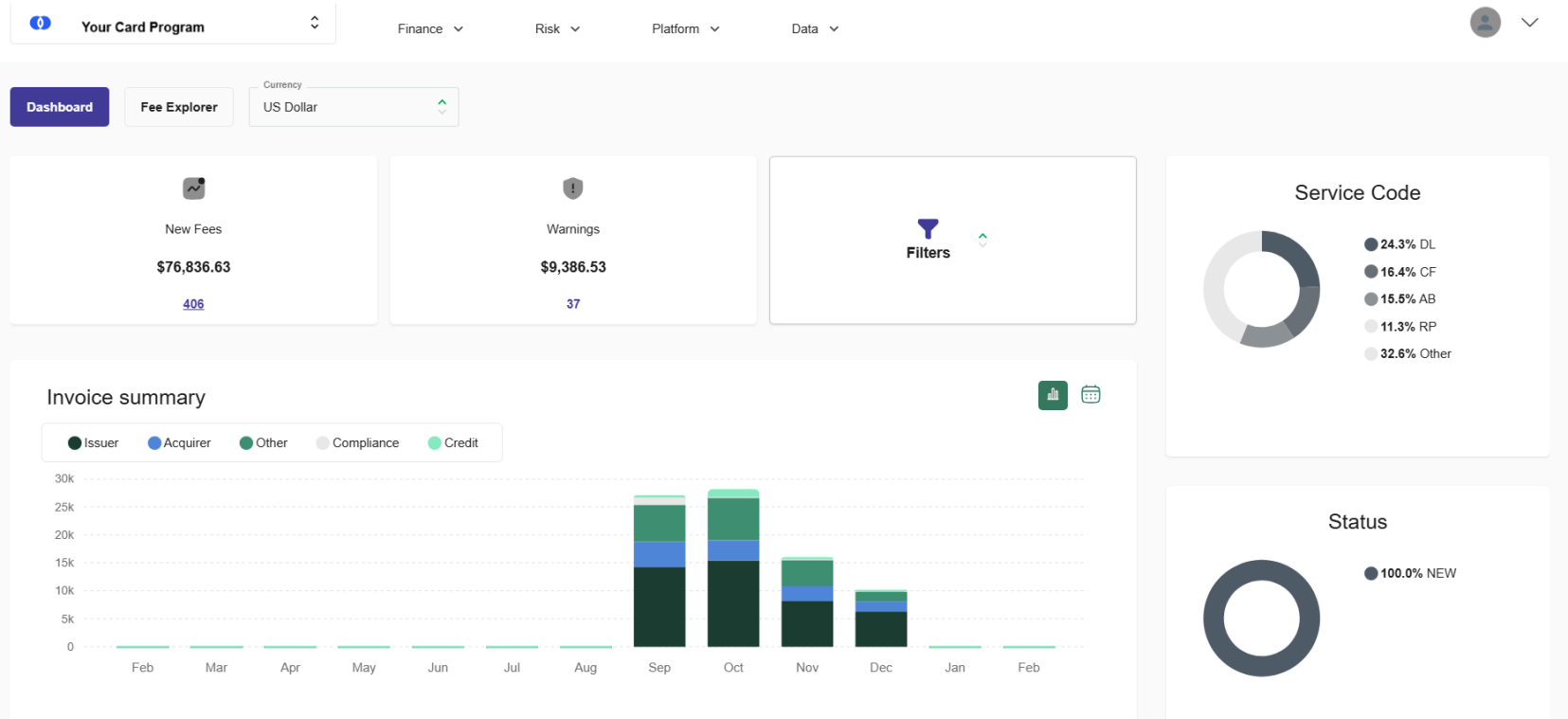
Via Thredd platform

	Automate	Act	Optimise
Overview	1. Upload and get auto breakdown of network fees	2. Flags non-compliance fees and categorizes them for quick action	3. Monitor fees for compliance and cost optimisation via dashboard
Impact	<ul style="list-style-type: none">▪ Identify compliance & non-compliance fees ➤ helps you to track penalties and take corrective actions.▪ Spot unused optional services ➤ enables you to eliminate charges for services you don't need.▪ Track trends & cost patterns ➤ provides insights into fee fluctuations and cost-saving opportunities.		

Action by Thredd

Action by Client




The Thredd Automated Back Office consumes and breaks down your Card Scheme Invoice line by line, giving you a clear view of the what and why of your fees. In addition to the monthly invoice summary and fees history, we'll flag Optional and Non-Compliance Fees, and break down fee line items linked to the associated invoice record.





Scheme Reporting

Scheme Reporting



	Automate	Action	Monitor
Overview	Auto-generates QMR/QOC reports in compliance-ready formats.	Enables quick, compliant report downloads in the right format for direct payment network upload	Tracks key trends, fee anomalies, and optimization areas.
Impact	<ul style="list-style-type: none">• Auto-generates reports in Scheme-mandated format, freeing up Ops time.• Ensures timely submissions, reducing penalties and team stress.• Optimizes costs by tracking fee trends for payment managers		

Save time, stay compliant—Auto-generated QMR & QOC reports in scheme-mandated formats.

Card Scheme Reports are a burdensome undertaking at the end of each quarter. Self-issuers who need to submit their scheme reports spend weeks compiling the data, only to submit late or receive fines due to errors. The Automated Back Office Platform generates Mastercard Quarterly Management Reports (QMRs) and Visa Quarterly Operating Certificates (QOCs) reports during the quarter as data comes in, allowing users to review and add the additional data in minutes, not weeks. Reports are already formatted with the exact report settings that Visa and Mastercard require.

← QMR Report · 2025 | Q1

Confirm Submission

Edit Report

QMR Format | 3007

Product | QK

Currency | GBP

Warnings (0)

Export

Preview

Comparison mode

Card holder activity

Charged-off losses

Card feature details

A1-Purchases	Transactions	Volume
1.Domestic On-us	23	£345.00
2.Domestic Other Brand / Non-MasterCard Processed	435	£678.00
3.Domestic Interchange	234	£768.00
4.International Within Region	45	£34.00
5.International Outside of Region	12	£3,454.00
6.Total (A1.1+A1.2+A1.3+A1.4+A1.5)	678	£3,467.00

A2-Funding MCC 4829	Transactions	Volume
1.Domestic On-us	2343	£10.00
2.Domestic Other Brand / Non-MasterCard Processed	567	£20.00
3.Domestic Interchange	678	£30.00
4.International Within Region	678	£40.00
5.International Outside of Region	5	£50.00

How it works

1. As Thredd is your Issuer processor, most of your data is already available with us.
2. The platform processes the data in near real-time.
3. Log in to Automated Back Office through SSO for ease of access and enhanced security.



FAQs

Q. How do I sign up?

For details, contact your Thredd Account Manager.

Q. How do I provide my data to the platform?

This depends on the Automated Back Office functionality that you are using:

- For Transaction Reconciliation, there is no need to upload the data as Thredd provide this for you.
- For Scheme Reporting, it auto-populates Thredd data, while allowing you to add and update the data that you require.
- For Network Fees, you need to upload the invoices to the Card Schemes.

Q. Where can I find out more?

Contact your Thredd Business Development Manager or Account Manager to discuss.



Contact Us

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

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Technical Publications

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