

Automated Back Office: Scheme Reporting

Stay compliant and avoid penalties

Card Scheme reports are a burdensome undertaking at the end of each quarter. Self-issuers spend weeks compiling the data, only to run the risk of submitting late or receiving fines due to errors or late submissions. The Scheme Reporting feature speeds up the process by generating QMR and QOC reports. When the reports are generated, some of the fields are auto populated, which allows you to review and add data as it comes in during the quarter. This allows you to review and prepare accurate reports in minutes, not weeks.

Capabilities

- Auto generates reports in a scheme mandated format.
- Enables quick, compliant report downloads in the right format for direct payment network portal upload.
- Tracks key trends, fee anomalies, and optimisation areas.

Business Benefits

- Frees up the time of the Operations team in their tasks.
- Reduces penalties and the stress of maintaining manual checks by the team.
- Optimise costs through tracking.

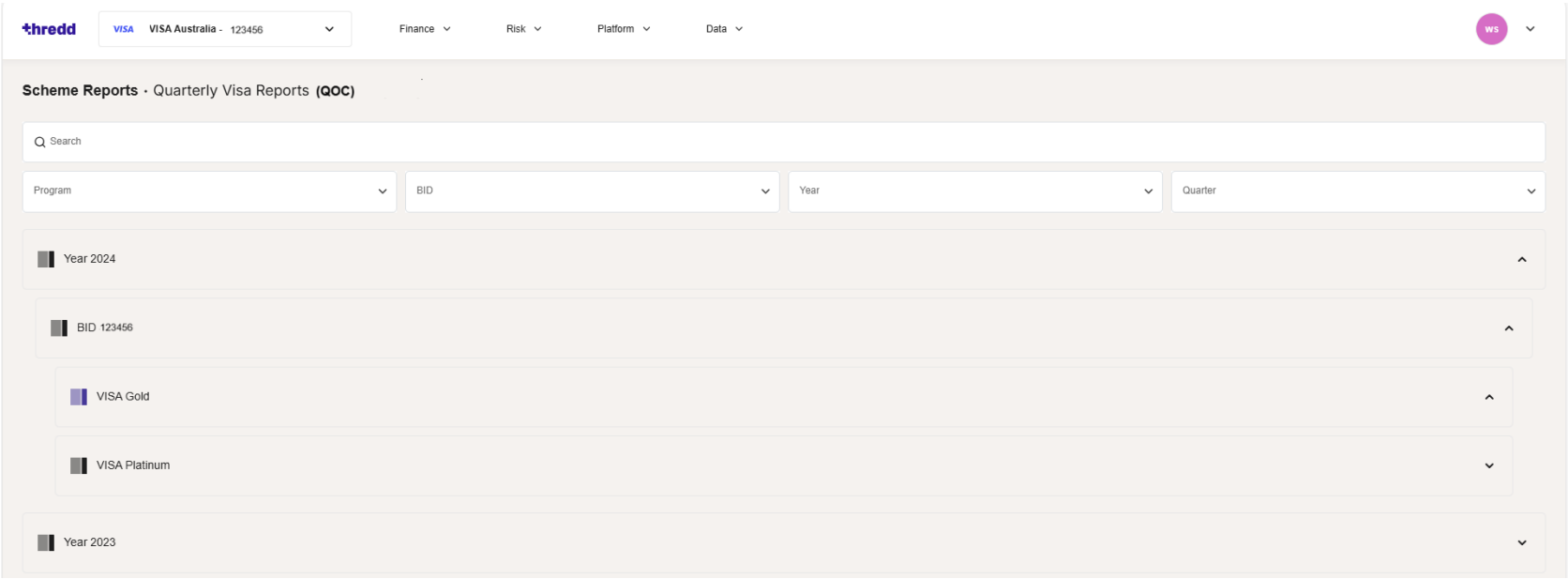


Figure 1: Scheme Reporting Dashboard



How it works

1. Your transaction data is automatically processed and loaded into the system, where the Scheme Reporting feature automatically generates reports in a scheme-mandated format.
2. Thredd autopopulates fields in the report. Where needed, you can add and edit the data in the other fields.
3. When you have finalised your changes, you can download the report in CSV format, and upload to the Card Scheme.

←

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

Figure 2: Example of a Mastercard Scheme Report

←

QOC Report · 2025 | Q1

➤ Confirm Submission

Edit Report

BID | 123456

Country code | MAR

Currency | GBP

📄 Export

👁 Preview

☐ Comparison mode

Business Profile Changes

Product Information Questions

Credit

Debit

Prepaid

Acquiring

Portfolio: Total

Question: During this submission quarter, were there any events that significantly increased or decreased your total portfolio volume?

= Yes

🗨

Portfolio: Credit

Question: During this submission quarter, did any of the following impact your Credit portfolio reporting? Please check all that apply.

= Merger with another client

5%

🗨

= Acquisition of another client

10%

🗨

= Portfolio volume increase due to a marketing campaign

25%

🗨

Portfolio: Debit

Question: During this submission quarter, did any of the following impact your Debit portfolio reporting? Please check all that apply.

Figure 3: Example of a Visa Scheme Report

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FAQs

Q. How do I sign up for Scheme Reporting?

The Scheme Reporting service is available with our Automated Back Office Platform. For details, contact your Thredd Account Manager.

Q. How can I add or update the data?

Thredd generates reports in a scheme-mandated format where Thredd adds data to some of the fields. For any of the fields left blank, you can add your own data and make any necessary updates, before downloading and submitting.

Q. Can I view historical Scheme Reports in the Automated Back Office portal?

Yes, you can view and access previously generated Scheme Reports within the portal. This allows you to track changes and maintain a record of submissions.

Q. How do I ensure my Scheme Reports are compliant with Card Scheme regulations?

The Thredd Automated Back Office helps ensure compliance by generating reports in a Scheme-approved format. We also ensure that the report formats are up-to-date with scheme requirements through direct channels with the schemes.

Q. Where can I find out more?

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



Contact Us

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