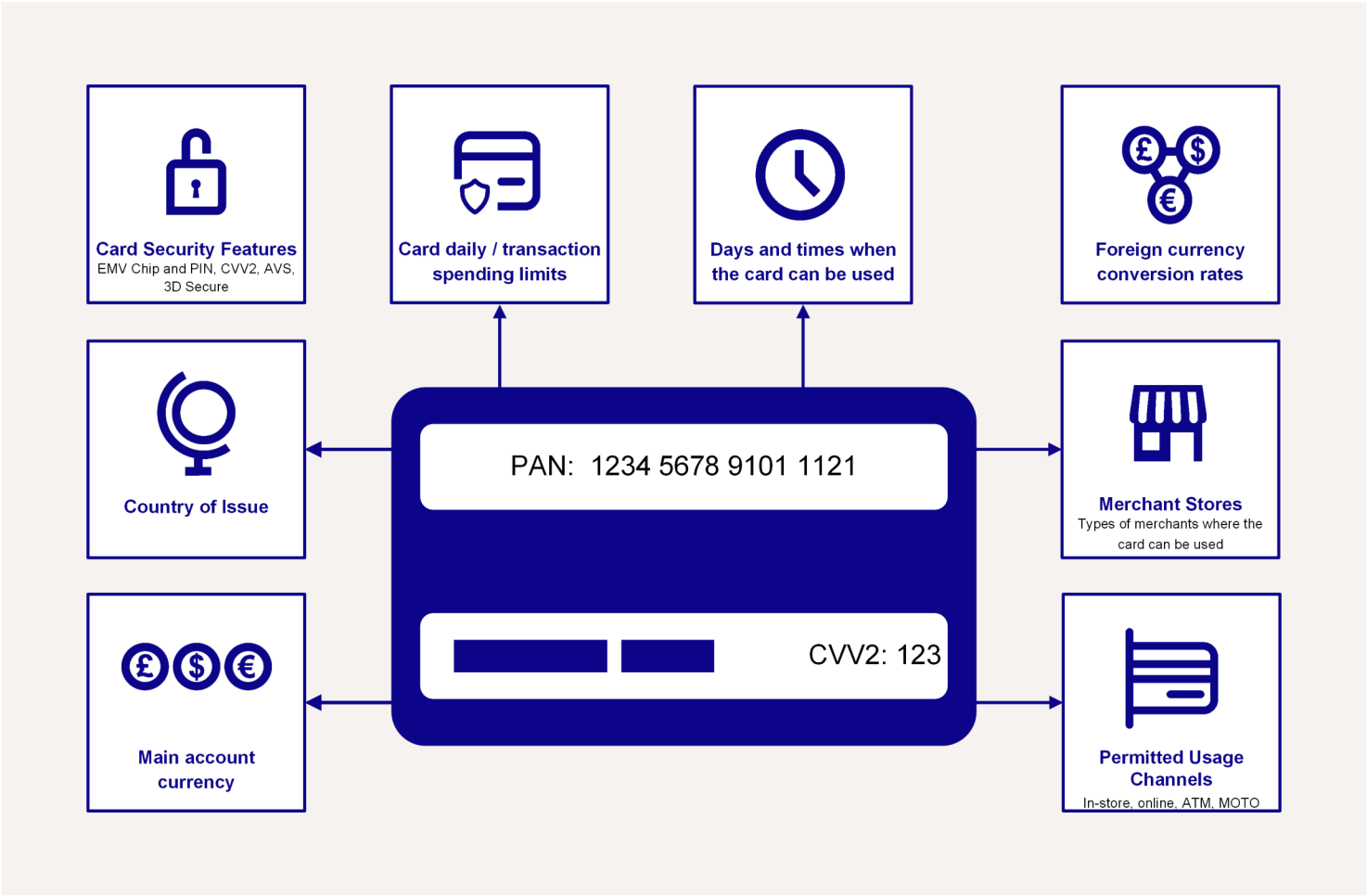# thredd

Product Sheet

Card Configuration

Tailored to the needs of your service

The Thredd system provides flexible setup and configuration options for your card products to meet your business requirements and help reduce the risk of fraud

Thredd card configuration options help to ensure that the characteristics of your cards can be adapted to the needs of your service, and include features to enhance the safety and security of your cards and reduce the risk of fraud. Thredd provides access to API to enable you to change the configuration settings of your cards whenever needed.

Card configuration options are applied during card setup. Configuration can be applied at a product level, across all your card products or to a specific card.

Card Security Features
EMV Chip and PIN, CVV2, AVS, 3D Secure

Card daily / transaction spending limits

Days and times when the card can be used

Foreign currency conversion rates

Country of Issue

PAN: 1234 5678 9101 1121

CVV2: 123

Merchant Stores
Types of merchants where the card can be used

Main account currency

Permitted Usage Channels
In-store, online, ATM, MOTO

Business Benefits

- Define the features and options available to each of your card products
- Control where and how your cards can be used
- Define the fees that are applied to a card
- Restrict card usage to reduce risk and the incidence of fraud
- Flexible card configuration applied at the product level or to individual cards
- Easy to change the controls and settings of a card using Thredd's API

Customer Benefits

- Can ensure safe usage of the card
- Can set up safe sites and locations where the card can be used
- Can choose the card features and options that are important to them
- Enable new card features and product upgrades immediately on their existing cards, without needing to purchase a new card
- Block and unblock cards as required

Features

Card / Virtual Image Appearance

You have complete control over the appearance of both physical and virtual cards, down to which fields, text, card fonts and colours and background images to use.

Card Characteristics

You can use the Thredd API to manage card settings such as card status (e.g., active or blocked), PIN, expiry date and card renewal. At the time of card creation, you can configure additional settings, such as sending SMS or email notifications to the cardholder.

Card Controls

Card controls are applied by setting up card usage groups and linking them to cards. For example: Usage Group, Velocity Group, Auth Calendar Group, MCC Group, FX Group and Payment Token Usage Group.

Usage Groups

Control where a card can be used. For example: Allow POS, ATM and ecommerce (for a physical card).

Velocity Groups

Restrict the frequency and/or amount at which the card can be loaded or unloaded. For example: £600 daily spending limit.

Auth Calendar Groups

Control the dates and times when cards can be used. For example: prevent usage on Sabbath days and religious holidays.

MCC Groups

Control the type of merchants where the card can be used. The MCC is a four-digit number used by the Card Schemes to define the trading category of the merchant. For example: prevent card usage on gambling sites.

FX Groups

Control the rates for FX currency conversions if the purchase currency is different from the card's currency.

Payment Token Usage Groups

Define configuration options specific to the provisioning of a digital payment token.

Permission Lists

You can configure allow and disallow lists which determine where a card can be used, based on the country or Merchant Name.

Card Fee Groups

Fee groups enable you to apply fees to the cards, which Thredd deducts from your customer's account.

Authorisation Fees

Control the card transaction authorisation fees. For example: fees for overseas ATM usage

Recurring/ Scheduled Fees

Control whether a card is charged a recurring fee, such as a monthly platform fee. For example: annual subscription fee.

API Fees

Control the fees charges for Thredd API usage. Different API can have different fees associated with them. For example: card renewal fee.
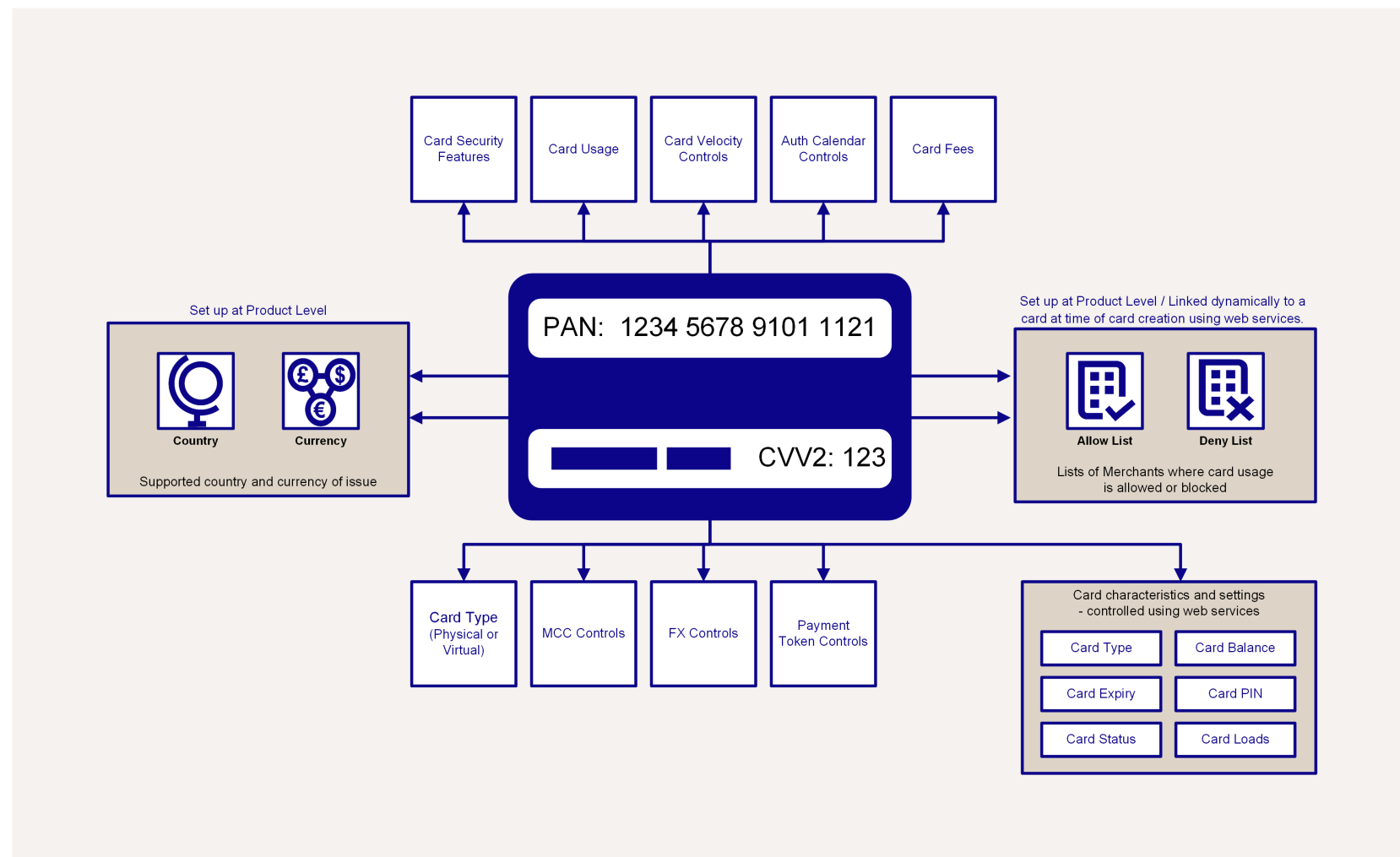
Security Features

Your cards can include security features such as EMV Chip and PIN, Address Verification Service (AVS) and Card Verification Value (CVV2).

How it works

The figure below provides an overview of how card product controls work.

Card settings are typically set up in the system at a card product level, and then applied when the card is created. The majority of controls and configuration options linked to a card can be changed at any time, using the Thredd API.

The card controls and configuration options determine when and how the card can be used and define other key characteristics of the card.
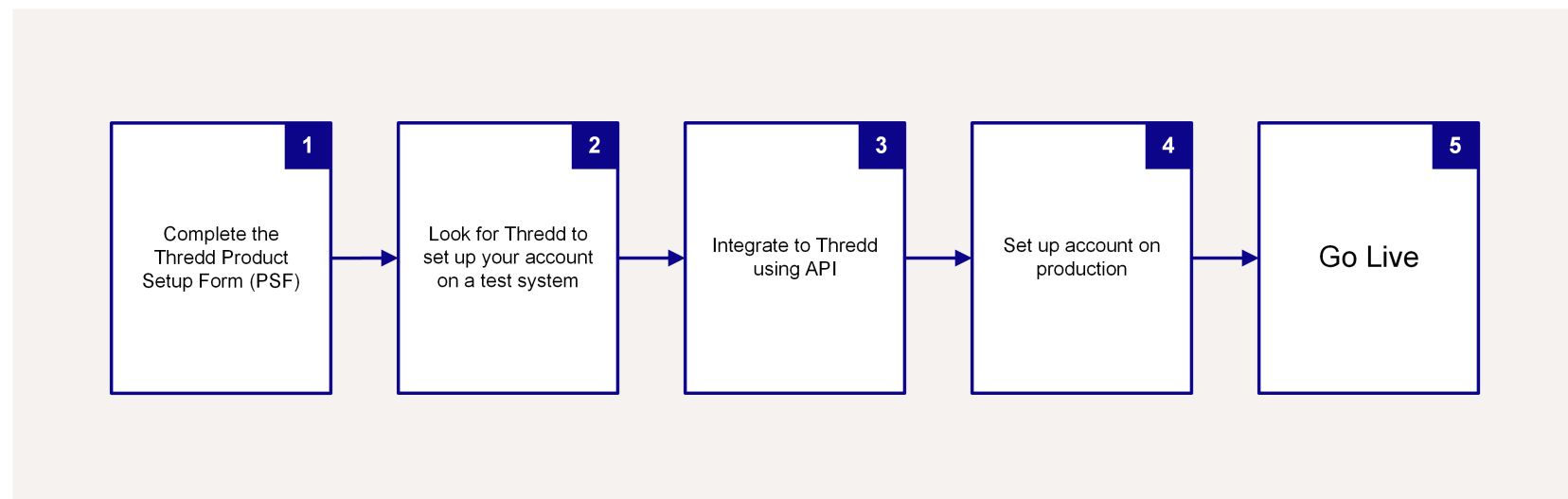
Additional services, such as tokenisation (for use on smart phones and other devices) and 3D Secure authentication can be added to existing cards in your program.

Setup At-a-Glance

Setup Steps

Below is a high-level view of the setup steps:

1	**2**	**3**	**4**	**5**
Complete the Thredd Product Setup Form (PSF)	Look for Thredd to set up your account on a test system	Integrate to Thredd using API	Set up account on production	Go Live

1. Complete your PSF

Make sure you have completed your Product Setup Form (PSF), for enabling Thredd to configure your program-specific Thredd setup.

Enable exchange of security keys between Thredd and your card manufacturer, so that we can generate the PAN stock in our systems, which is required to create physical cards.

2. Thredd sets up your account on the Test System

Thredd will provide you with access to a generic Thredd test product setup, shared by all of our clients, where you can start exploring the Thredd API.

Thredd configures your dedicated program on the test environment, with unique credentials.

Provide Thredd with a list of IP addresses allowed to use the API. You will need to be set up with secure access to Thredd systems in order to use the API.

3. Integrate to Thredd

Submit test API transactions to the Thredd test system. View the results and fix any errors. Build your front-end user application with the Thredd API functionality included.

If required, create test card tokens and generate white test plastics. These are generic, non-branded cards with test keys on the card. Your Implementation Manager will work with your card manufacturer to produce test cards.

4. Set up on Production

Thredd provides you with production credentials and generates a limited number of PAN stock, as approved by your card issuer. Additional end-to-end transaction testing is required at this stage.

5. Go Live

When ready to go live with your service, check that your Thredd contracts are signed and payments are up to date.

Thredd pavement testing approval is required in addition to any Issuer sign-off before can switch your account to *Active*.

FAQs

Q. Where can I view details of card controls that can be changed using your API?

For a full description of the available REST-based Cards API, see the Cards API Website.

For details of API available using our SOAP-based web services, see the Web Services Guide.

Q. How do you generate PAN stock?

Thredd manage the security key exchange with your card manufacturer and the card scheme if required, so that we can generate the PAN stock in our systems to create your card product.

Q. How can I test my card configuration?

Thredd offer a generic test environment for trying out the Thredd API, prior to integrating. You will need secure access to Thredd systems and permission-listing of your static IP addresses to use this service.

Create test card tokens and ask Thredd to generate white test plastics, if required. These are generic, non-branded cards with test keys on the card that can be used to check that the card chip profiles are working correctly. Your implementation manager will work with your card manufacturer to produce test cards.

Q. Can I have different card settings for my physical and virtual cards?

Yes, a virtual card is provided as an image on a smart phone or customer's account, and is typically restricted to online or e-commerce usage only. A physical card is printed and can be used online, in a store or for ATM queries and withdrawals.

Q. What are live base cards?

These are cards branded with your logo and images, which contain the default card chip and magstripe data. These cards do not have any personalised data and do not yet contain the printed cardholder details.

Your card manufacturer needs to produce these cards in batch quantities in advance. This ensures they are ready for personalisation and final printing when cards are ordered during your live service.

Q. Can I change card settings after the card has been produced/sent to my customer?

The card control and fee groups linked to a card (and many other card settings) can be changed dynamically at any time using the Thredd API. Some card settings must be configured in the system by your Thredd Implementation Manager or Thredd Support.

Q. Can I enable my customers to change features on their cards?

Yes, if you provide a Customer Portal or a Customer App, your customers can update card settings. Your backend systems will need to use the Thredd API to apply the settings.

Q. Where can I find out more?

Please 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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