Card Transaction System

Test your system's integration before you move into a production environment

Use the Card Transaction System to test the integration of your card processing systems and validate the setup of your External Host Interface (EHI), quickly and easily, before you go live

The Card Transaction System (CTS) enables you to test your system's integration before you move into a production environment. CTS allows you to submit card transactions and validate your External Host Interface (EHI) setup within a test (UAT) environment. A simple dashboard provides built-in standard test cases and a transaction history screen.

You can find out more about the Thredd platform at: Thredd.com: Working with us.

Benefits

Business Facing

- Test your integration before progressing to production
- Faster onboarding by the Implementations team
- Quick and simple built-in test scenarios and simulations

Customer Facing

- Thoroughly tested and validated solution
- Improved user experience

Features

Suite of standard simulations

- Built-in tests for typical POS, ATM, mail-order/telephone-order (MOTO) and ecommerce transactions

Test authorisation messages

- Test authorisation messages for Chip & PIN, Contactless, Magstripe, ATM cash withdrawal, ecommerce, MOTO, Scheme STIP

Simulate clearing

- Simulate the clearing message for all successful authorisations created on CTS. The Clearing screen displays a list of all eligible transactions that can be cleared to simulate the presentment/financial record.

Test refunds

- Execute refunds (full or partial) for all cleared transactions

Test recurrence

- Specify if a transaction is recurring (for ecommerce or MOTO)

Test reversals

- Execute reversals for successful authorisations that have not been cleared

Simulate FX transactions

- Specify the country where the transaction occurs to simulate cross-border transactions (FX)

At-a-glance history

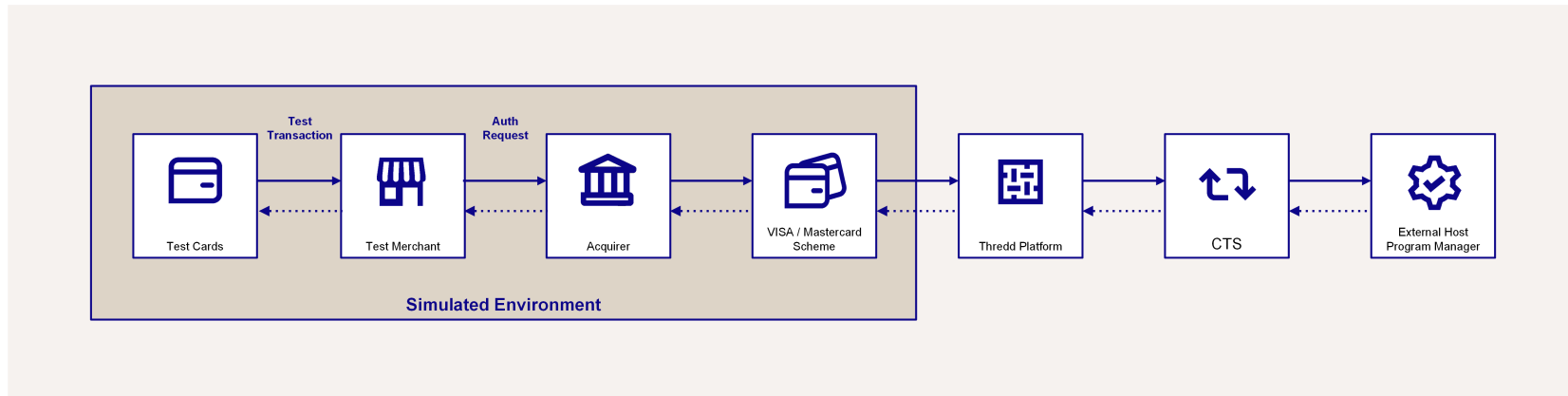- View a history of all CTS transactions which you can filter and refine

Simulate STIP

- Simulate a scheme Stand-in Processing (STIP) message for POS and ecommerce transactions

How it works

The figure below provides an overview of how you can test the payment authorisation flow using CTS.

Setup At-a-Glance

To access CTS, you need the following:

- Your public IP address (es) added to the Thredd 'allowed' list
- Your bespoke Programme configuration, including EHI setup (refer to your Product Setup Form)
- A unique username and password for each user
- Your own setup in the UAT environment.
- Your EHI set up at product level.

To submit test transactions, you will use Thredd API to create and activate test cards. If you are using EHI Cooperative Processing or Full Service Processing, you will also need to load funds onto the test cards. You will need the 9-digit token, CVV2, and Expiry Date (provided in the Create Card API response). For the PIN, Thredd recommends setting this in the Create Card request, otherwise you will need to use the PIN Control API to retrieve the generated PIN.

For more information about deploying CTS in your environment, contact your Account Manager.

FAQs

Q. Are standard tests available?

CTS includes built-in tests to simulate:

- **POS** – a Point Of Sale transaction completed through a card terminal
- **ATM** – a balance enquiry or cash withdrawal transaction made on an Automated Teller Machine (ATM)
- **MOTO** – a Mail Order/Telephone Order (MOTO) transaction
- **E-Commerce** – an online, ecommerce transaction
- **Refund** – a refund transaction initiated by a cardholder or merchant
- **Reversal** – an acquirer reversing a previous authorisation
- **STIP** – scheme Stand-in Processing (STIP) message for POS and E-commerce transactions

Q. What merchant names and MCC codes are built-in?

CTS displays 'Overview Merchant' on transactions, and uses the following Merchant Category Codes (MCCs):

- **Ecommerce**: 5734 - Computer Software Stores
- **MOTO**: 5411 - 0000-6010
- **POS**: 5734 - Computer Software Stores

Q. What FX Rate does CTS provide?

If the transaction currency is different to the billing currency of the card, Thredd provides an FX transaction based on static values from a database. These rates, however, may not represent the market value.

Q. Is there documentation?

For more information on using CTS to test your integration, see the CTS User Guide.

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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