# Thredd Platform

## Leverage the Thredd payments ecosystem, integrated within the global payment

### A comprehensive, robust and reliable solution for card payment processing

The Thredd platform is integrated within the global payment network and has existing partner relationships and connections that reduces the time required to launch a card program. You can leverage the Thredd payments ecosystem, thus reducing the amount of time-consuming and costly licensing, regulatory compliance, commercial agreements, infrastructure and connections.
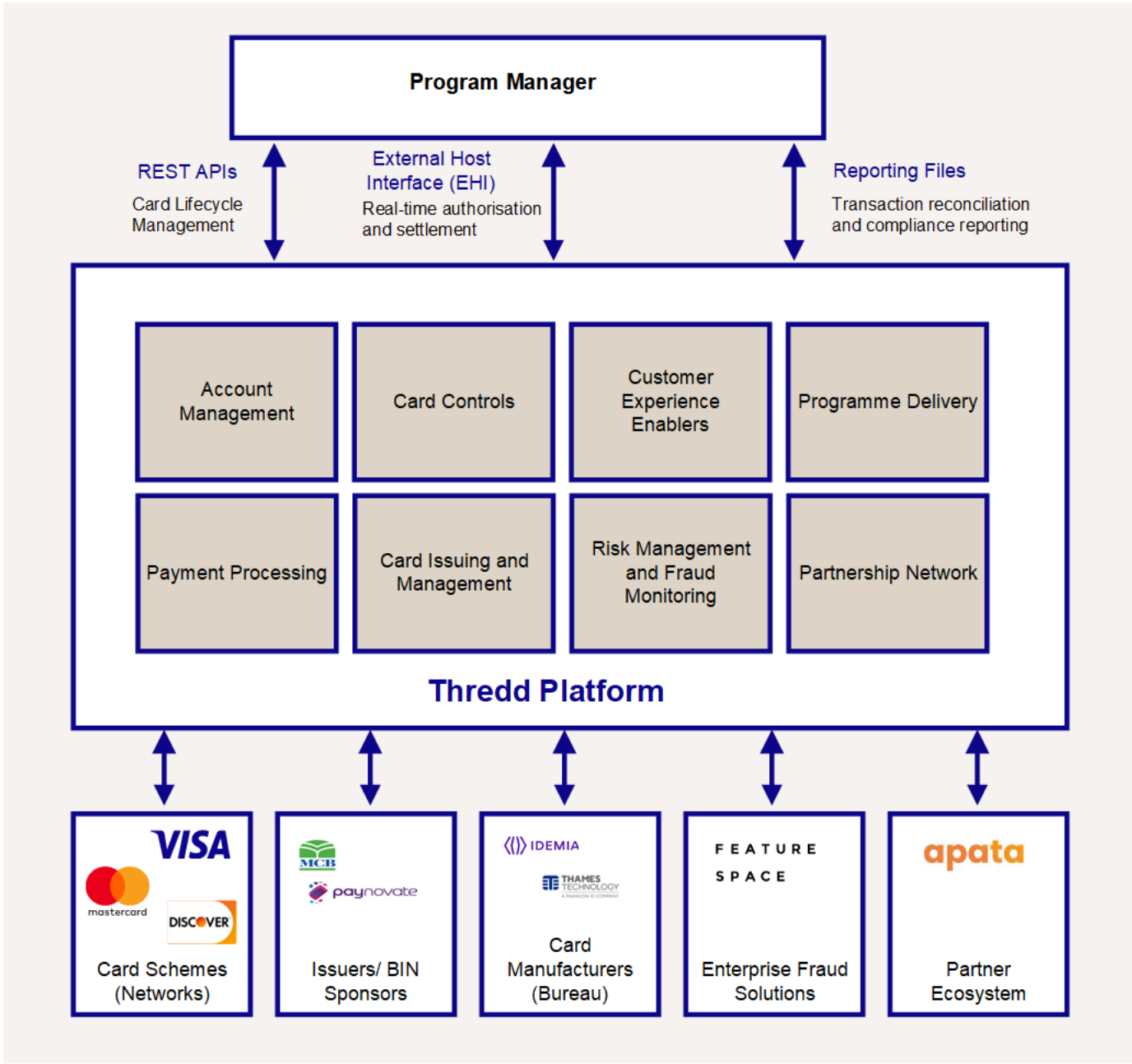


Thredd offers a global service, across Europe, North America, the Middle East and Asia Pacific regions, enabling you to expand your product offering as you grow. Thredd currently supports Visa and Mastercard global payment networks. Our cloud-based processing centres ensure resilience, scalability, reliability and fast processing, in whatever region you are processing.

# Benefits

## Business Facing

- Industry-compliant solution, integrated with the main card schemes (Visa and Mastercard)

- Integrated with Card Issuers and Card Manufacturers in your region

- Reduce time to market with ready-made payment plug-ins and solutions

- Flexible architecture that enables you to implement the products and services you need

## Customer Facing

- Seamlessly switch on enhanced functionality as you grow your service offering

- Full, dedicated support from Thredd consultants throughout all stages of your card project: from scoping through to go-live

# Features

Regardless of the specific offering, Thredd has a range of component service groups that can be configured to deliver customised solutions:

- Payment Processing
- Card issuance & Management
- Card Controls
- Risk Management & Fraud Services
- Customer Experience Enablers
- Partnership Networks
- Program Delivery
- Account Management

All Thredd clients receive ongoing support:

- Technical Support and Solution Design resources to help clients navigate the payments ecosystem and guidance to craft the right solution to their needs

- Dedicated Implementation Manager to manage successful project delivery

- Dedicated Account Manager to collaborate closely throughout our clients' relationship with Thredd and meet client business objectives

- 24x7x365 customer care support, with offices located in the United Kingdom, Australia, India, and Singapore

# How it works

The figure below provides an overview of the end-to-end flow in a typical card program.
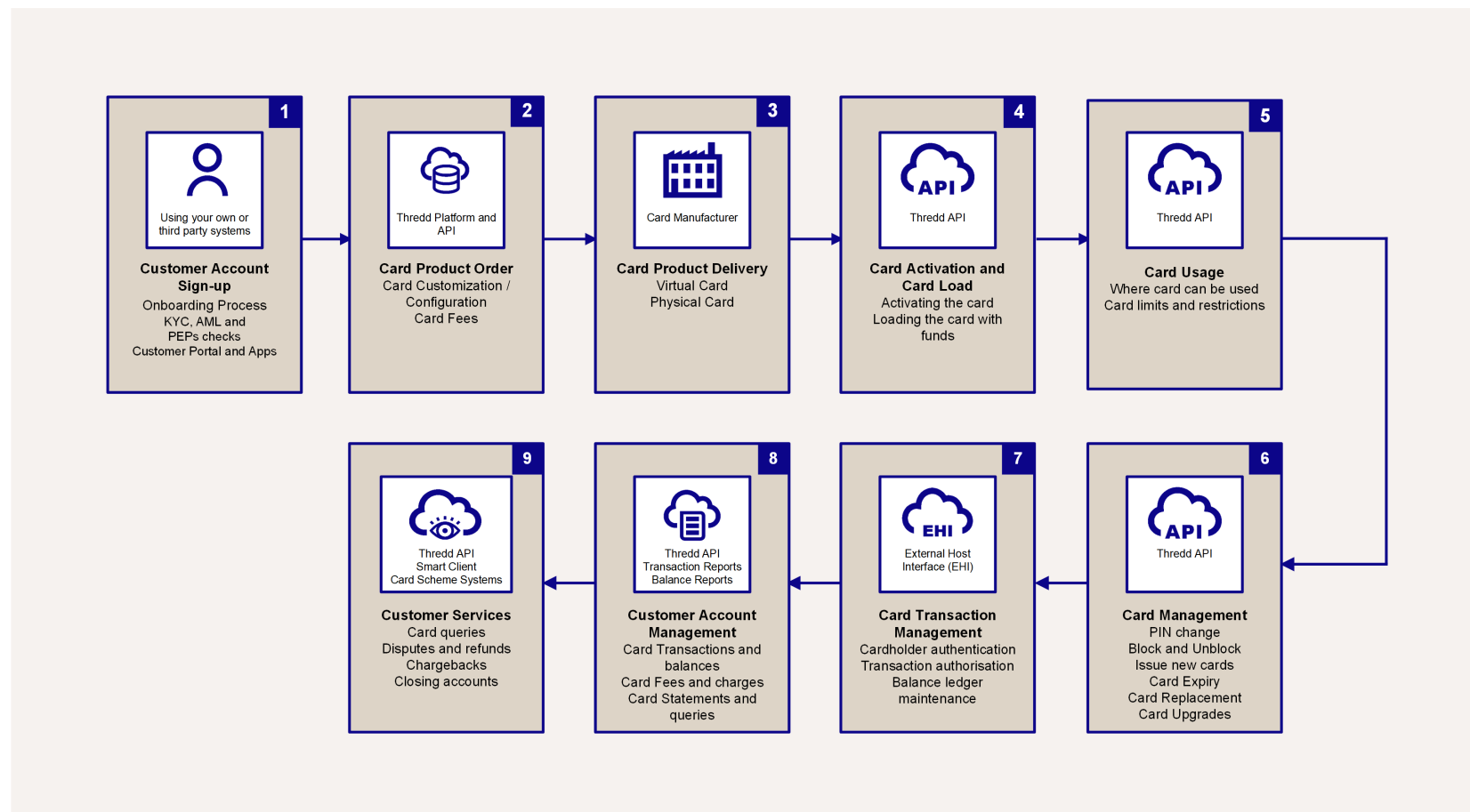


1.  You sign up customers for your service and complete any required KYC and AML checks, using your own or integrated third party systems.

2.  Customers order cards. You use the Thredd API to send card create instructions to Thredd. Your cards are linked to the control groups and fee groups you have set up on the Thredd system.

3.  Virtual cards are available for immediate use on a smart phone or other device. For physical cards, Thredd sends instructions to your Card Manufacturer, who prints and despatches the personalised cards to the required delivery address.

4.  When customers receive their cards and add funds to their account, you can use the Thredd APIs to activate the card and load funds onto the card.

5.  Your customers can use their card on the channels (e.g., online, in store, at ATMs), in the regions and at the locations and merchant websites you have permitted. At any stage you can use the Thredd APIs to update the card usage and velocity groups linked to a specific card.

6.  The Thredd APIs are also used for other card management activities, such as resetting the card PIN, blocking and unblocking cards, issuing new cards and replacing expired cards.

7.  When the card is used to make payments or withdraw money from an ATM, Thredd receives the authorisation request from the card scheme (Visa or Mastercard) and performs basic validation and fraud screening checks. Depending on whether your systems or the Thredd systems maintain details of the card balance, Thredd can either authorise the transaction or pass on the request to your systems to authorise. All authorisation transactions and financial advices are forwarded to your systems via the External Host Interface (EHI).

8.  You can provide your customers with a Customer app or Portal where they can manage their account. For example, they can view statements, details of transactions and card balances. You can use the Thredd APIs, EHI data feed or Thredd daily transaction and balance reports to obtain these details.

9.  For customers contacting your Call Centre staff with queries, you can use Smart Client or the Thredd APIs to find transactions, block and unblock cards and raise Chargebacks.

# Setup At-a-Glance

A simple card program goes through the stages described below. Timelines are subject to full project scoping, where timelines for some components may be dependent on third parties, such as card manufacturers, issuers and schemes.
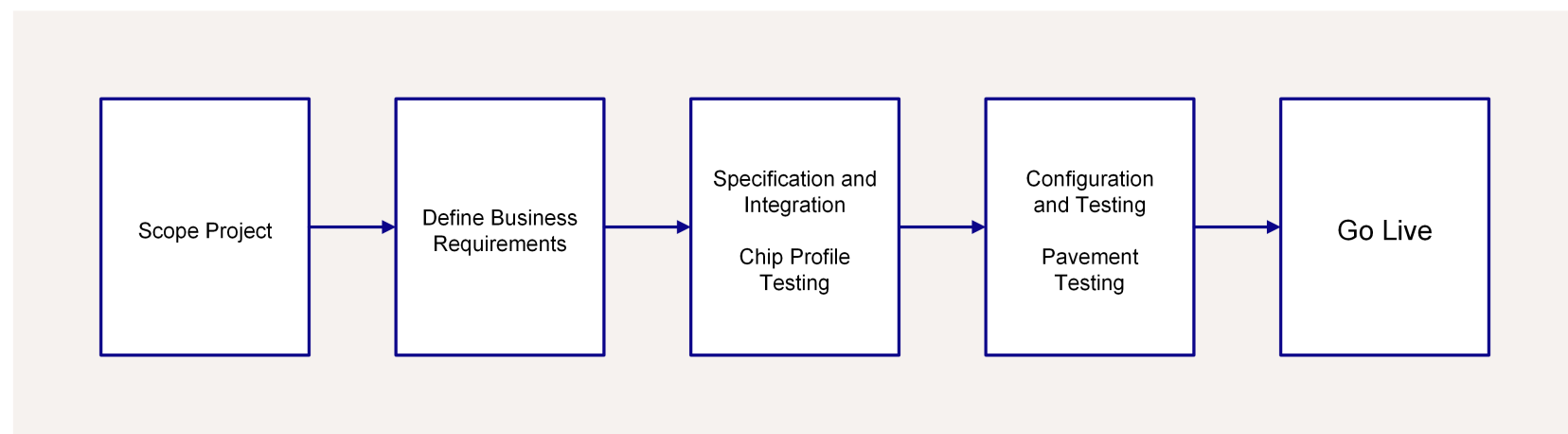
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┌──────────────┐   ┌──────────────┐   ┌──────────────┐   ┌──────────────┐   ┌──────────────┐
│              │   │              │   │ Specification │   │ Configuration │   │              │
│              │──▶│ Define Business│──▶│ and Integration│──▶│ and Testing  │──▶│   Go Live    │
│ Scope Project│   │  Requirements │   │               │   │              │   │              │
│              │   │              │   │ Chip Profile  │   │  Pavement    │   │              │
│              │   │              │   │   Testing     │   │  Testing     │   │              │
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*Figure 1: Project Steps*

## Step 1: Scope Project

Thredd provides you with documents describing your intended project and service offering, and a summary of the technical solution to be provided by Thredd.

## Step 2: Define Business Requirements

Thredd assigns an Onboarding Manager to provide support for commercial queries and act in an account management capacity. Thredd allocates an Implementation Manager, to support you in setting up your service on the Thredd system. Your Thredd Implementation Manager arranges a meeting to understand what you want to deliver and discuss your requirements.

## Step 3: Specification and Integration

Your implementation manager works with you to complete the Thredd product setup forms, which provide details of your card program setup and field-level configuration on the Thredd system.

### Set up on Test environment

Thredd configures your dedicated program on the test environment, with unique credentials. Thredd gives you access to Cards API and other systems.

Thredd manages 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.

## Step 4: Configuration and Testing

Once you have successfully integrated, you can start configuration and testing.

### Create Test cards

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.

### Test Payment Transactions

You can use the Thredd Card Transaction System (CTS) to simulate card transactions in the UAT environment. For more information, see the Card Transaction System (CTS) product sheet.

## Create Live cards

Live base cards, with your branded image can now be ordered from the card manufacturer. These cards contain the default Chip and Magstripe data, but do not have any personalised data and do not yet contain the printed cardholder details.

## Set up Production Environment

Once all production readiness activities are complete, Thredd migrates your account to the Production environment and you can start pavement testing. 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.

# Step 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 Thredd can switch your products to *Active* and generate full production PAN stock.

# FAQs

## Q. How long does it take to launch a basic card program?

A simple, basic card program can be launched in a minimum of 12-16 weeks, although most programs take longer. Timelines are subject to full project scoping, where timelines for some components may be dependent on third parties, such as card manufacturers, issuers and schemes. Speak to your Thredd business development manager, who can provide you with more details, based on your project requirements.

## Q. Should I be self-issuing or use the services of an existing issuer?

Thredd customers (Program Managers) can be self-issuers or use the services of an existing issuer.

For new Thredd customers starting out on a card program with Thredd, speed to market is quicker and easier when using an existing issuer already set up with Thredd, compared to setting yourself up as a new issuer. You can upgrade to self-issuing at a later stage without any impact on your transactions.

## Q. Can I use my existing issuer?

Yes, however if your preferred issuer in your region does not currently have a relationship with Thredd, we will require additional Thredd integration support to onboard them. For further details, contact your Thredd Business Development Manager.

## Q. What regions do you support?

Thredd support Visa and Mastercard cards issued in the UK, Europe, North America, MENA and the Asia-Pacific region. For further details, contact your Thredd Business Development Manager.

## Q. Which Thredd services should I implement, and which services are optional?

Thredd products and services integrated into the Thredd Platform include: Thredd API, card controls, Smart Client and transaction reports. Most customers also use our External Host Interface (EHI), Chargeback Management and Card Transaction System (CTS). Popular add-ons include the Thredd Fees module and Thredd Protect.

Additional Thredd products and services depend on the requirements of your card program. 3D Secure is essential if you offer online (ecommerce) payments. Tokenisation is a popular service which many card programs support, as it enables you to issue cards immediately for use on a smart phone or other device. Other services such as Agency Banking and Fraud Management can be added.

## Q. What type of support is available to me?

Thredd provides dedicated support throughout your project: a Business Development Manager and Solution Consultant during the project scoping phase; an Account Manager (for Commercial queries) and an Implementation Manager (for technical implementation during the specification, integration, testing and go live phases). Once you are live, you are assigned a dedicated Thredd Account Manager to support ongoing queries and provides with access to our Business Operations Support team for service issues.

## Q. Where can I find out more information?

For more information, please contact your Thredd Business Development Manager.

# 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

If you want to contact our technical publications team directly, for queries or feedback related to this guide, you can email us at: docs@thredd.com.