

Reporting

Get detailed information about your payment programmes in real-time

Use the extensive reporting and reconciliation options of the Thredd platform to get detailed information about your payment programmes in real-time, or as daily and quarterly reports

The Thredd platform provides a wealth of reporting and reconciliation options for receiving data on your card transactions:

- A **real-time transaction data feed** – for Program Managers, the Thredd External Host Interface (EHI) provides both authorisation and financial messages.
- **Daily XML reports containing details of transactions** – both authorisations and financial. For Program Managers, these include the:
 - **Non-Clearing XML report** – containing scheme authorisation data (such as authorisation requests authorisation advices and authorisation reversals)
 - **Clearing XML report** – containing card scheme financial data (such as presentments, chargebacks and other types of financial messages)
 - **Balance XML report** – containing details of the balance held on the card or on zero balance cards that have had money movement in the last two days (where Thredd holds the balances)

For Issuers and Self-Issuers, Thredd provides two additional reports:

- **Fee Collection Report** – daily report which gives a summary of Scheme Fees by ICA and currency (currently Mastercard only).
- Visa **Quarterly Operating Certificate (QOC)** and Mastercard **Quarterly Member Report (QMR)** – quarterly reports containing the information needed to fulfil your regulatory requirements.

Features

Real-time

- Real-time transaction notification data feed of all transactions processed by Thredd, via EHI (depending on your transaction processing setup)

Detailed

- EHI notification messages contain all key attributes of a processed transaction, and detailed reports

Consumable

- For each transactional operation processed by Thredd, EHI sends a notification message to your external host system

Regulatory

- Use the Quarterly Scheme Report to fulfil your regulatory reporting obligations

API-driven

- XML and JSON for easy integration with your systems

Secure

- XML reports are provided using Secure File Transfer Protocol (sFTP)

Benefits

Business Facing

- Clear, detailed information on the authorisations and financial transactions processed by Thredd, with reporting tailored to your scheme requirements
- Support for payment reconciliations including against Mastercard and/or Visa settlement advices and data received from EHI, or to compare the balance on your database against that held by Thredd

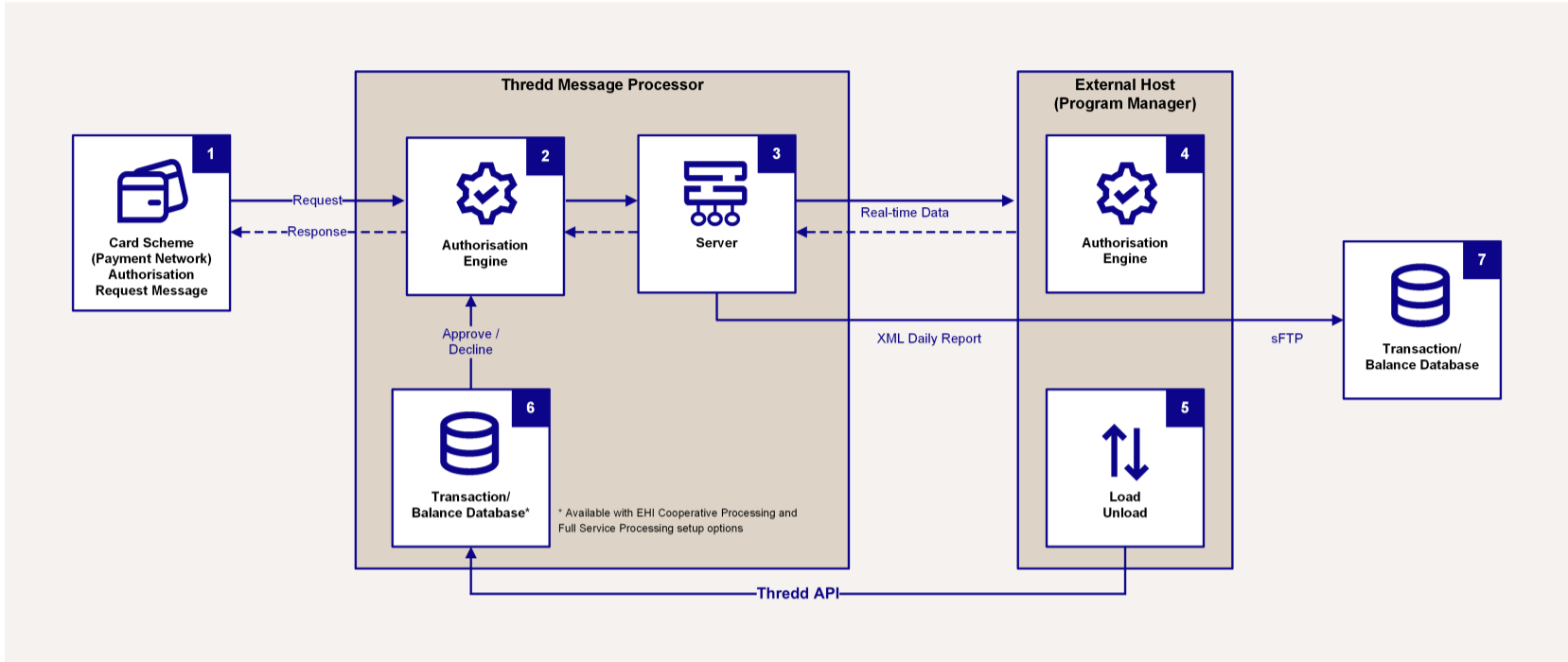
Customer Facing

- Great customer service with clear, up-to-date information about card usage
- Resolution of issues relating to payment reconciliation



How it works

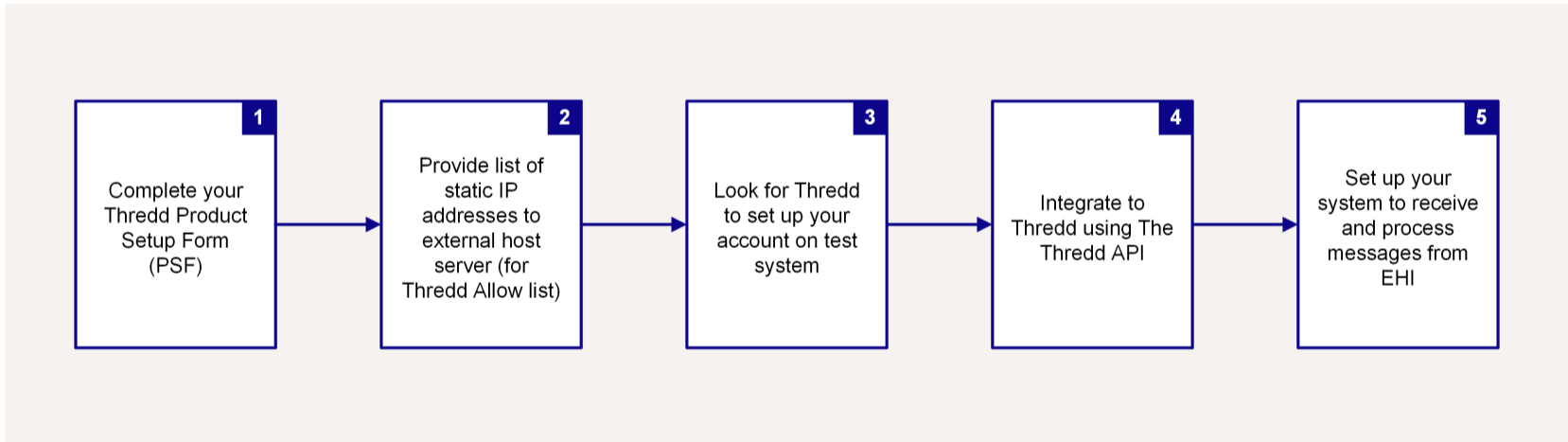
The figure below shows where data is captured for reporting purposes in a Thredd deployment, using the authorisation process as an example:



Setup At-a-Glance

EHI Setup

The following provides a high-level view of the EHI setup steps. Different EHI transaction processing setup options are available. For more information, see the [External Host Interface \(EHI\) Guide](#).



1. Complete your Thredd product setup form (PSF).
2. Provide Thredd with a list of static IP addresses to your external host server.
3. Thredd will set you up on the Thredd Test (UAT) system and will:
 - Provide you with your user credentials to access the Thredd Test system.
 - Set up your External Host URL on EHI for sending EHI messages.
4. Integrate to Thredd using the Thredd API for creating cards and loading them with funds. **Note:** This is only available with EHI Cooperative Processing and Full Service Processing setup options.
5. Set up your system to be able to receive and process messages from EHI. Your systems should be able to:
 - Respond to and acknowledge EHI messages.
 - Match and process transactions.
 - Process EHI message fields.



Global XML Reports Setup

Requirements for XML reports are specified in the Thredd product setup form (PSF).

Note: For information about other reports, please contact your Account Manager.



FAQs

Q. Do you provide a real-time data feed?

The External Host Interface (EHI) provides a real-time transaction notification data feed (depending on your EHI transaction processing setup).

Q. Do you provide details of daily transactions and balances?

Daily XML reports are available containing details of transactions, both authorisations and financial, processed on the system during the past 24 hours. For Program Managers, these include the:

- **Non-Clearing XML report** – containing scheme authorisation data (such as authorisation requests authorisation advices and authorisation reversals)
- **Clearing XML report** – containing card scheme financial data (such as presentments, chargebacks and other types of financial messages)
- **Balance XML report** – containing details of the balance held on the card or on zero balance cards that have had money movement in the last two days (where Thredd holds the balances)

Q. Can I get a report about fees?

For Issuers and Self-Issuers, Thredd provides a Fee Collection Report which is a daily report giving a summary of Scheme (Mastercard only) Fees by ICA and currency.

Q. Can I get a Quarterly Management Report or Operating Certificate?

For Issuers and Self-Issuers, Thredd provides the Visa Quarterly Operating Certificate (QOC) and Mastercard Quarterly Member Report (QMR) which contains the information needed to fulfil your regulatory requirements.

Q. How do I integrate reporting with my own systems?

Thredd Daily Global Transaction XML and Global Balance XML reports are provided via sFTP. Real-time EHI data feeds can be provided as either XML or JSON messages, which are sent to the endpoint you have set up to receive these messages.

Q. Is documentation available?

A full suite of documentation is available, including guides on the Thredd External Host Interface (EHI), Global Transaction XML Report and Global Balance XML Report.

Q. Where can I find out more?

To discuss reporting and reconciliation features in your Thredd deployment, contact your Account Manager.



Contact Us

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

Thredd Ltd.

Support Email: occ@thredd.com

Telephone: +44 (0) 203 740 9682

Our Head Office

Kingsbourne House
229-231 High Holborn
London
WC1V 7DA

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.

