Smart Client

Control your payment programmes in real-time and manage customers' lifecycle

Configure and control your payment programmes in real-time using Smart Client to view and manage the full life-cycle of your customers' transactions and card usage

Smart Client is the user interface for managing your account on the Thredd platform. Using Smart Client's feature-rich dashboard and powerful search functions, you can control your payment programmes in real-time.

Using Smart Client, you can display details about card activity, transaction type, and customer interaction, and drill down into the details of specific transactions. Customer Service Agents can amend details and take appropriate actions such as restoring blocked PINs or changing the status of a card. Smart Client enables you to manage the entire chargeback lifecycle, and view information about MDES- and VDEP-enabled cards.

You can find out more about the Thredd platform at: Thredd.com: Solutions.

Features

Powerful

- Flexible search functions and filters to find tokenised cards and transactions

Configurable

- Tailor permissions to roles to control user access to functionality

Real-time

- Real-time information from across the Thredd platform

Feature-rich

- Rich management functions to control your payment programmes in real-time. Manage chargebacks, issue refunds, block and activate cards, and change card usage groups

Scalable

- Manage Chip & PIN (EMV), magstripe, virtual and contactless card processing across prepaid, debit and credit rails

Secure

- Highly secure and PCI DSS compliant

Benefits

Business Facing

- Responsive, real-time management of your card programmes
- Empower Customer Service Agents with an easy-to-use interface to view and manage customers' cards and transactions
- Reduce support calls and operational costs
- Highly configurable and scalable for established or next generation card programmes
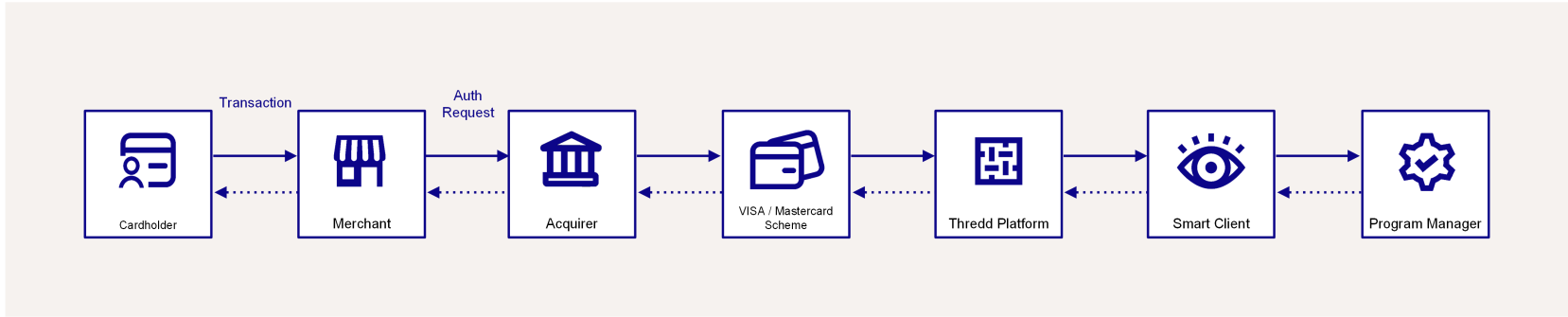
Customer Facing

- Up-to-date information about card usage to help customer service
- Visibility and clarity on account status, transaction history, daily or cumulative card limits, and fees
- Immediate resolution of issues such as blocked PINs, lost or stolen cards, declines, and card activation

How it works

The figure below provides an overview of Smart Client in the card payment process.

Example

The following shows the **View Transactions** screen which provides a wealth of information about each transaction and the ability to drill down into the details. Colour-coding is used to highlight the different types of transaction.

Setup At-a-Glance

Smart Client is installed as a desktop application on a Windows computer which requires a secure connection to Thredd systems. To access Smart Client, you will require a username and password from Thredd. Thredd can set up access for up to five Smart Client users, and charges may apply for additional users. For more information about using Smart Client in your Thredd platform, please contact your Account Manager.

FAQs

Q. What information can Smart Client display?

Using Smart Client, you can display details about card activity, transaction type, and customer interaction. You can drill down into the details of a specific transaction. For example, you can view the precise Point-of-Sale where a transaction took place, the chip settings at the time of transaction, the data stored on the chip of an individual card, the cardholder verification results, and the terminal capability. You can view Multi-Fx cards, report fraud transactions to the card scheme and use the payment data of cardholders to analyse in which area cardholders are spending money, so you can offer tailored products.

Q. Can I make changes to cards and transactions?

Depending on your role and permissions, you can perform various actions on specific transactions or tokens, such as restoring a blocked PIN, sending in-app notifications direct to customers, adjusting balances, changing the status of a card, changing the card limits or usage restriction of cards.

Q. Can I use Smart Client to match transactions?

You can match transactions such as authorisations to presentments using Smart Client's *Show transaction lifecycle* option which displays all transactions that match the one selected. You can also search on fields such as the System Trace Audit Number (STAN), Trace-id or Approval ID to match transactions.

Q. Can I configure different user access levels?

Different levels of access can be configured on Smart Client, depending on role. For example, some users may only be able to view information about cards and transactions using Smart Client, while others can view information and make changes.

Q. Can I manage the chargeback lifecycle?

Using Smart Client, you can view and manage the chargeback lifecycle, from initiating a request through to raising an arbitration case. Producing chargeback reports can be done quickly and easily. You can raise chargeback requests and manage Case Filing directly from Smart Client without having to log in to Mastercom portal (Mastercard only). You can also upload chargeback supporting documents to Smart Client as well as download them.

Q. Can I view payment tokens?

Using Smart Client, you can view payments tokens. Payment tokens exist on transactions made on cards enabled with MasterCard's Digital Enablement Service (MDES) and Visa's Digital Enablement Programme (VDEP).

Q. Can I retrieve archived tokens and transactions?

To retrieve tokens and transactions from the archive so you can view information about them using Smart Client, you raise a ticket with Thredd.Depending on product set up, transactions are archived in certain circumstances. Dormant cards with a particular status (such as card destroyed or expired) are also archived after a period of inactivity.

Q. Where can I find out more?

Please contact your Account Manager to discuss. For more information about Smart Client, see the Smart Client Guide.

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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