



# Thredd Portal: Card and Transaction Management

## Control your payment programmes in real-time and manage transactions

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

Thredd Portal provides a feature-rich dashboard where card programme users can use card and transaction management functions, and gives you full visibility of your customer's card activity in real-time.

Using Thredd Portal, you can display details about card activity, transaction types, customer interactions and drill down into the details of specific transactions from a vast dataset. You can also alter card statuses, update card usage groups, load funds and adjust amounts.

You can find out more about the Thredd platform at: [Thredd.com: Solutions](https://thredd.com/solutions).

### Features

#### Powerful

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

#### Configurable

- Tailor permissions for 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. Block and activate cards, change card usage groups, adjust balances and update cardholder details.

#### Scalable

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

#### Secure

- Works in a Zero Trust framework and complies with Payment Cards Industry Data Security Standard (PCI DSS)

### 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
- Visibility and clarity on account status, transaction history, daily or cumulative card limits, and fees
- Faster resolution of issues such as blocked PINs, lost or stolen cards, declines, and card activation





### 3DS Details

#### 3DS Provider: Apata

#### Authentication Type

OTP SMS

Biometric

Out of Band

KBA

#### Authentication Details

+4477856443257

In app biometrics

Not Enrolled

What is your first pet's name?

What is your maternal grandmother's maiden name?

What is the name of your favourite childhood friend?

## View Transaction Details

The Transaction Details screen is where you can view detailed information on a transaction. From the Transaction Details screen you can remove an authorisation from a transaction, view details on each stage of the transaction lifecycle.

Transaction ID > 6161846176

Me Darcy Smith

Token 103170198

£1.00

GBP

Accepted

ASDA GROCERIES

Transaction Summary

Transaction Date ⓘ

13 Aug, 2024 10:20:40

Transaction Type

J - Auth Advice

Transaction Amount

£1.00

GBP

Settlement Amount

£1.00

GBP

Available Balance

£399.25

GBP

Transaction Note

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Transaction Status

Accepted

Response Status (DE039) ⓘ

00

Billing Amount

£1.00

GBP

Blocked Amount

-£78.50

GBP

Actual Balance

£473.75

GBP

Remove Authorisation ⓘ

Card Details ⓘ

#### Amount and Fees

Calculated Total Fee Applied to Card Holder

All transaction fees calculated fee amount equal to £0.00

MCC Padding

£0.00

GBP

FX Padding

£0.00

GBP

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## FAQs

### Q. What information can Thredd Portal display?

Using Thredd Portal, 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.

### Q. Who are the users of Thredd Portal?

Thredd Portal users include Customer Support Agents who can update details of a cardholder's account, view transactions and change card statuses. Thredd Portal users can perform additional card management functions, such as load and unload cards, edit card details, transfer and adjust balances.

### 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, adjusting balances, changing the status of a card, changing the card limits or usage restriction of cards.

### Q. When does a transaction show in Thredd Portal?

A transaction shows in Thredd Portal as soon as a cardholder for your programme has made a card transaction at a merchant.

### Q. Can I view payment tokens?

Using Thredd Portal, you can view transactions made on cards enabled with MasterCard's Digital Enablement Service (MDES) and Visa's Digital Enablement Programme (VDEP).

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

Please contact your Account Manager to discuss. For more information about Thredd Portal, see the [Thredd Portal 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

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](mailto:docs@thredd.com).

