

Product Sheet

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 lifecycle 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.

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

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How it works

The figure below provides an overview of Thredd Portal in the card payment process.



Below are several screens from across Thredd Portal

View Card Details

The Card Details screen provides a wealth of information on the card and cardholder, as well as the ability to perform various card actions using the Card Actions menu. From the Card Actions menu you can:

Cardholder

Darcy Smith

Date of Birth

25 Feb, 1982

Darcy@email.com

07645123456

CustNo12345A

Customer Reference Number

Name

Email

Phone

- Activate a card
- Adjust a card balance
- Load or unload money from a card
- Update a card status
- View and reset PIN and CVC tries
- · Edit cardholder details
- Edit the different card acceptance methods
- Transfer the balance from the card to another card
- · Extend the expiry date on a card

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🖃 Cards and Transactions

Card Search > Token 103170198



**** **** **** 0116 Cardholder Expires Ms Darcy Smith 01/25
Show Card History

🕞 Linked Payment Tokens 🗸

Transactions

Туре		Status	
All Types	~	All Statuses	~
Processing Code		Merchant Location	

		JB	
Card Details	Actual	Balance	
Card Status	fattal fattal GBP		
Card Scheme Mastercard CTS	£365.2	-	
Product ID 10022	-£86.50	d Amount D	
Product Name	Card Actions		
GPSDUMMY	🔁 Balance Adjustment		
Show other details	t고 Card Load/Unload		
	🛟 Change Card St	atus	
	Pin & CVC2 Services		
Date	🖃 Edit Cardholder	Details	

Date

Note

i 15/08/2024

🖃 Edit Card Configurations

⇄ Balance Transfer

🛗 Change Expiry Date

nount

	All Processes	~	Merchant Location		Note
💭 Feature Request	Billing Amount	Currency	Amount	Currency	
Documentation Portal	= ∽ 0 ≎	- All ~	= 🗸 0	\$ - AII ∽	Clear Filter ★ Filter ▼

Additionally, Thredd Portal also enables you to drill down into the configuration details of the card. Expanding the card details enables you to view more information of the card, such as thegroup limit associated with the card, the fees configuration and 3DS details associated with the card.

3DS Details

3DS Provider: Apata	
Authentication Type	Authentication Details
OTP SMS	+4477856443257
Biometric	In app biometrics
Out of Band	Not Enrolled
КВА	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.

ransaction ID > 6161846176	£1. Gi ⊘ Acc		ASDA GROCERIES
Transaction Summary			
Transaction Date 🛈 13 Aug, 2024 10:20:40		Transaction Status Accepted	
Transaction Type J - Auth Advice		Response Status (DE039) 🛈 00	
Transaction Amount £1.00 GBP		Billing Amount £1.00 GBP	
Settlement Amount £1.00 GBP		Blocked Amount -£78.50 GBP	
Available Balance £399.25 GBP		Actual Balance £473.75 GBP	
Transaction Note			
	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	FX Padding
£0.00	£0.00
GBP	GBP

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.

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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.



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