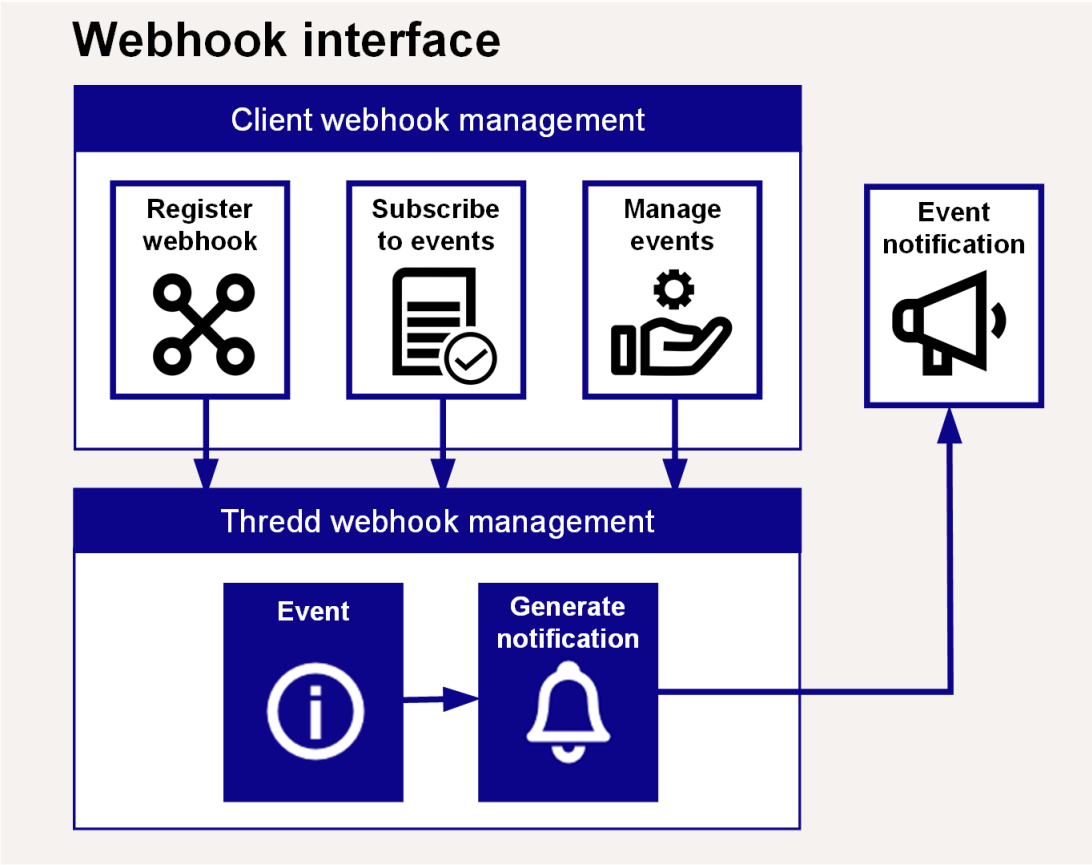# Webhooks Product Sheet

Enhanced Event Notifications

Webhooks is a comprehensive service that facilitates real-time event subscription and notification delivery.

Enhance your card program management with the Thredd self-service webhook solution, providing instant notifications for key events such as card status changes. The Thredd platform allows you to independently configure and manage webhooks, ensuring responsive and coordinated operations. This capability can support efforts to streamline operations, improve customer satisfaction and reduce manual effort.

Key features

Real-Time Notifications

- Instantly receive notifications as events happen, ensuring your system stays up-to-date with activity on your programs.

Standardised Framework

- Leverage a consistent and repeatable framework for webhooks that ensures a uniform user experience and straightforward integration.

Reliability and Automatic Retries

- Benefit from reliable webhook delivery with built-in automatic retries and error handling. This ensures that missed or failed events are retried, maintaining the integrity of your data flow.

Self-Service Management

- Gain full control by independently creating, configuring, and managing webhook endpoints, subscriptions, and notifications. The Thredd self-service platform simplifies integration and allows for efficient adjustments.

Scalable Solutions

- Our webhooks are designed to seamlessly scale with your evolving needs, supporting increasing volumes and use cases.

Event Retrieval

- Efficiently retrieve and manage historical events with the Thredd system, allowing you to access past notifications and ensure that no critical information is lost, even if initial delivery fails.

Benefits

- **Reduce Costs**: Save by eliminating continuous polling and redundant API calls.
- **Enhance Customer Interaction**: Deliver instant updates and use modern communication to engage and delight your customers.
- **Streamline Operations**: Automate processes to boost efficiency as your business scales.
- **Drive Innovation**: Access new notifications and enhanced data to support your unique business needs.

Technical Specifications

- Supported Protocols: HTTPS
- Content Type: JSON
- Retries: 3 x retries at fixed 1 second intervals
- Security: TLS/SSL encryption, IP Allow lists, HMAC signing
- API Support: RESTful API for managing webhook endpoints and configurations

Pricing

- Standard webhooks are included as part of other products and services without separate costs
- Premium webhooks may be added in the future, but those will be clearly marked as chargeable events

How it works

You create a webhook using the Create Webhook endpoint.

You create a subscription for the webhook to subscribe to specific events using the Add Event Subscriptions endpoint. This allows the webhook to receive notifications for those events. You can subscribe to the following event types:

- **Fraud rule triggered** – this event occurs when a transaction on the system triggers one of the configured fraud alert rules
- **Fraud alert closed** – this event occurs when a previously flagged fraud event has been checked and resolved (For example, the cardholder receives an SMS alert on their app of a suspicious transaction, but indicates the transaction is approved / not fraudulent)
- **Card Status** – this event occurs when the card status is changed (For example, from *active* to *not active*)

When the setup is complete, whenever the event triggers,Thredd sends notifications to your webhook endpoint, ensuring you receive updates on relevant events.

Event subscription

An event is an activity that happens on the Thredd system, such as a card transaction or card being blocked. For example, when a fraud rule is triggered that causes the card to be suspended, Thredd sends a notification to your systems, with details of the attempted transaction, which enables you to proactively contact your cardholder.

Responding to Webhooks

Webhook endpoints should return a 2XX HTTP status code. Any other information you return in the request headers or request body is ignored.

If Thredd does not receive a 2XX response to our POST request, we will retry the request to a maximum of 3 times. Thredd will not process the event further after 3 retries. We recommend utilising notificationId as your main duplicate check. This is important if a webhook has failed and needs to be resent.

Notifications

The Get Notifications for Event Code endpoint enables you to retrieve notifications related to an event code associated with a webhook, based on the webhookId and eventCode specified in the URL. You can retrieve a notifications for an event code by making a GET request to the Get Notifications for Event Code endpoint, including the webhookId, eventCode, the date in which the notification was created, and the count.

Available Webhook Endpoints

To receive and process webhook-enabled events, configure a webhook endpoint in your environment.

FAQs

Availability and suitability

Q. Are webhooks available to all Thredd Customers?

You must be an existing Thredd customer, integrated to the Thredd Platform.

Q. Are webhooks suitable for all Thredd Customers?

Yes.

Requirements

Q. Are there any pre-requisites/specific requirements that need to be met?

You must been onboarded to the Thredd platform.

Q. Will we need to do an additional integration to support webhooks?

You need to integrate with our API gateway and comply with Thredd security policies (that is, Project Trust).

Q. Where can I find out more?

More information, see the Cards API Website: Introduction to Webhooks.

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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