

Product Release Notes - April 2024

Welcome to the Thredd April 2024 release notes. We are sending out release notes three times a year for communicating to our clients our new products and enhancements to the Thredd Platform. There's lots of great stuff going on. Read on to find out more.

**Note:** You can find out more about our weekly releases on the Documentation Portal [What's Changed](#) page.

New Products and Services

Fraud Transaction Monitoring

Going live with a card program requires a fraud monitoring solution with sophisticated detection models that query large sets of data over a period of time. Thredd's Fraud Transaction Monitoring (powered by Featurespace) is a best-in-class, flexible card fraud solution that minimises online and offline risk and offers real-time fraud detection. Using adaptive behavioural analytics and machine learning, Fraud Transaction Monitoring adapts to new fraud types and identifies unknown threats by detecting unexpected changes (anomalies) in real-time data. This solution improves transaction monitoring, identifies fraud, and reduces the number of occurrences of flagging legitimate transactions as suspicious, locking accounts, and stopping genuine payments.

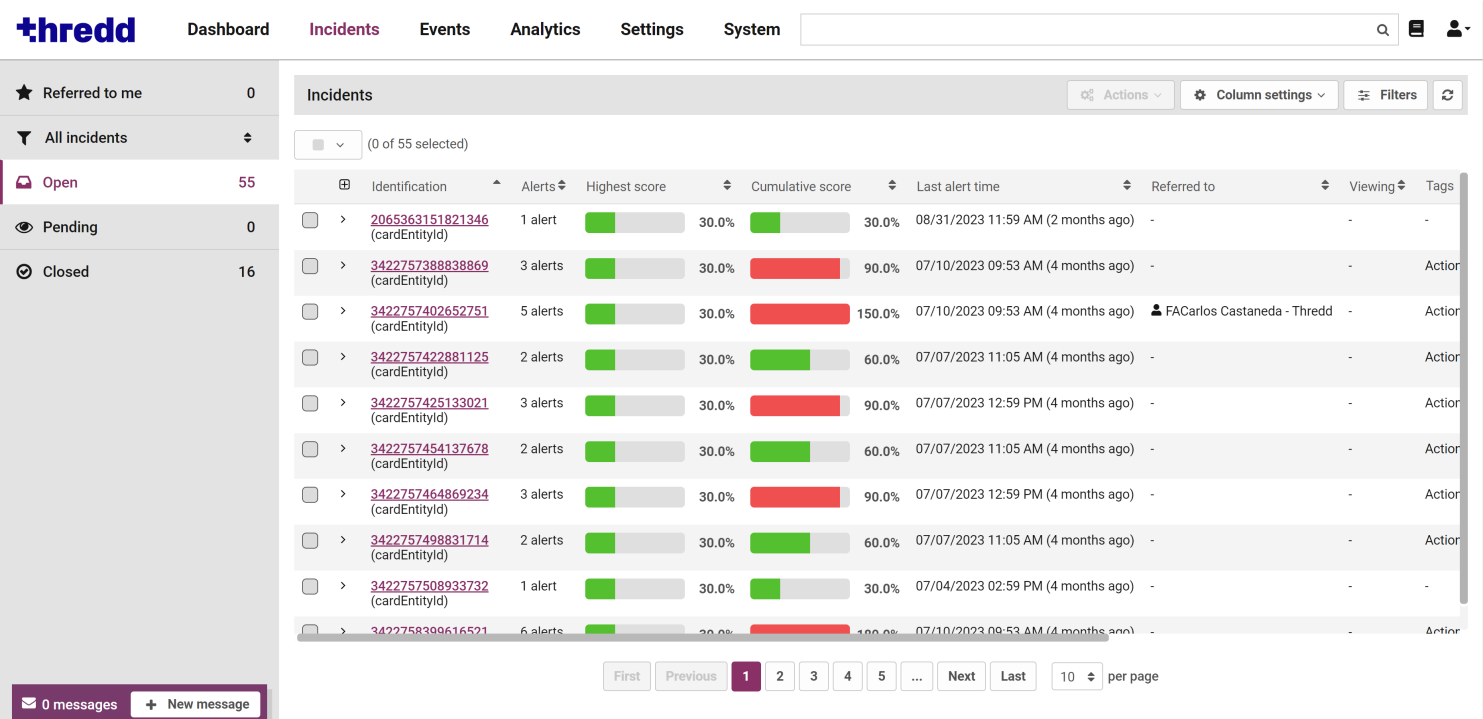


Figure: Fraud Transaction Monitoring Portal

Release date: Q3-Q4 2023. Product updates and new guides were released in Q1 2024.

Find out more:

- [Fraud Transaction Monitoring Product Sheet](#)
- [Fraud Transaction Monitoring Guides](#)



## 3D Secure (via Apata)

Thredd now offer Apata as a 3D Secure service provider, which provides improved flexibility, powerful rules configuration and additional authentication methods. You can implement this service through Thredd to ensure that your cardholders are successfully enrolled and authenticated using 3D Secure.

We continue to support Cardinal as a 3D Secure service provider, for use in regions currently not supported by Apata. For additional information on the benefits of using Apata vs Cardinal, and the availability of these services for your region, please contact your Thredd account manager.

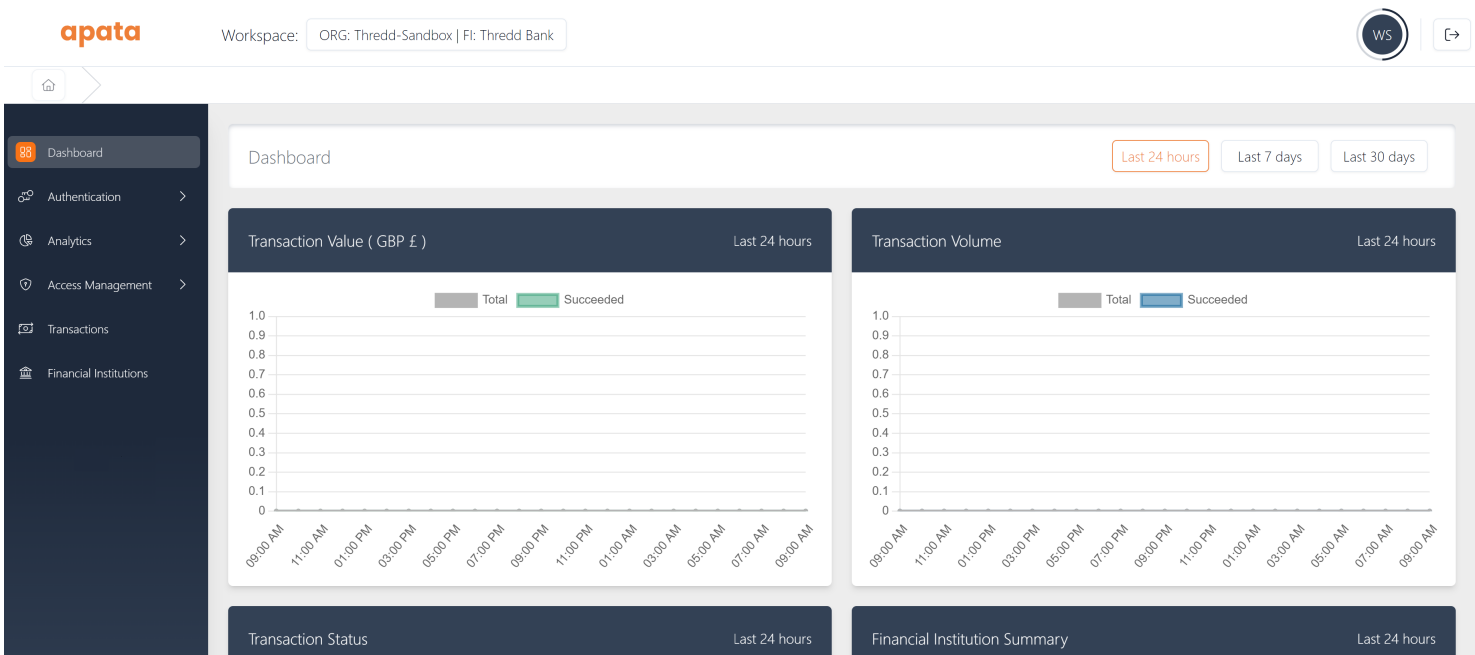


Figure: Apata Dashboard

Release date: Q4 2023. New cardholder authentication methods and features were added in Q1 2024.

Find out more:

- [3D Secure \(Apata\) Product Sheet](#)
- [3D Secure Guide \(Apata\)](#)

## US Debit

For existing Thredd clients wanting to launch a card service in the US, Thredd can now support your debit card processing requirements.

Thredd uses Mastercard Network Exchange (MNE), which provides a gateway service to enable access to US networks, such as STAR and Pulse.

US networks predominately operate the Single Message System (SMS) standard for authorisation and presentment message processing. To make it easy for existing clients to operate in the US using their existing Thredd integration to the Thredd Platform, we have upgraded our External Host System (EHI) to send messages compliant with the Single Message System standard to your systems.

Release date: Q1 2024. We are planning to release additional functionality during Q2-Q4 2024.

Find out more:

- [Dual vs Single Message Systems](#)
- [EHI Single Message System \(SMS\) Guide](#)



# Product Enhancements

Thredd continue to provide enhancements across all the pillars of the Thredd Platform.

## Risk Management and Fraud Monitoring

### Fraud Transaction Monitoring

New guides on Enhanced Fraud Transaction Monitoring are now available:

- [Fraud Transaction Monitoring Rules Configuration](#)
- [Fraud Transaction Monitoring Portal](#)
- [Fraud Transaction Monitoring Access Configuration](#)

### Sandbox Replay

Sandbox Replay is now available to clients via the Fraud Transaction Monitoring Portal. Sandbox Replay enables clients to run simulation tests to find out how the Fraud Rules they have configured impact transactions.

### 3D Secure via Apata

3D Secure via Apata is our new 3D Secure service, offering improved flexible configuration options and more authentication methods. For clients in regions not supported by Apata, we continue to offer our 3D Secure service via Cardinal. Below are some recent updates:

- Support for Biometric/In-App Authentication
- Support for Knowledge Based Authentication (KBA)
- Support for both Thredd and client-managed SMS authentication
- Clarification on how to add, update or delete card-level configurations for Apata, such as the language of the Apata Challenge screens.

For more information, see the [3D Secure \(Apata\) Guide](#).

## Card Issuing and Management

### Sandbox and Developer Portal

Thredd sandbox is a generic environment, set up with test data, which enables developers to try out the Thredd API functionality. Clients can sign up for an account on The Developer Portal, and are provided with immediate access to the Sandbox. During Q1 2024 Thredd worked to enhance the reliability of the sandbox and improve the developer experience. Further enhancements are planned for Q2 2024.

For more information, see [Accessing the Developer Portal](#).

### Documentation Portal

We have improved the content and navigation experience for users of the Documentation Portal. Updates include:

- Reorganisation of the menus, and updates to the content sections to ensure consistency with the terminology used in the payments industry.
- New business content on our [Products and Services](#) to provide high-level descriptions of Thredd products and services, with links to relevant documentation.
- New section on [Country Support](#)
- [Thredd AI Chatbot](#) to provide a powerful way to ask queries and find information on the Documentation Portal.



## Cards API (REST API)

Thredd's REST-based Cards API lets you create and manage cards in your programme through a flexible and easy to use programming interface. We continue to introduce new API endpoints and enhance our API functionality. Examples of recent changes:

- New fields for the Get 3DS Configuration and Get Card Transactions endpoints.
- Updates to the Cards API, including a new Bulk Create Cards endpoint.
- Idempotency added across most REST endpoints – enabling consistency of data in REST API calls.

For more information, see the [Cards API Website](#).

## Web Services (SOAP API)

We continue to maintain and enhance our traditional web services API, which provide a SOAP interface to the Thredd Platform for creating and managing the cards in your programme. Below are details of recent changes:

- Updates to action codes plus new action codes to provide better error detection and descriptions in the API responses
- Addition of new web services and web service fields to enable additional functionality
- Removal of redundant web services and fields that are no longer needed
- Additional guide updates to provide clarification and correction of content errors

For more information, see the [Web Services Guide](#).

## Program Delivery

### Master Virtual Cards (MVCs)

We released a new Master Virtual Cards Guide to describe our MVC functionality and present various Use Case Scenarios for clients. For more information, see the [Master Virtual Cards Guide](#).

### Cloud Data Centres

The Thredd AWS Cloud data centres now operate in multiple regions, including Europe and Asia Pacific. The Cloud data centres enable enhanced reliability and redundancy and fast transaction processing times. Clients in our on-premise data centre are gradually being upgraded to the Cloud. For more information, see the [Documentation Portal: Frequently Asked Questions](#).

## Payment Processing

### Transaction Control using the External Host Interface (EHI)

The Thredd External Host Interface (EHI) is a system which coordinates payment authorisation and financial messages, processed on the Thredd Platform, and communicates with your external systems in real-time, to support the payment authentication process. We provide three different flavours of EHI messaging:

- XML format
- JSON format
- Single Message System (SMS)

SMS is a new format of transaction processing, which we released in Q1 2024 to support US Networks debit card processing.

We are continually enhancing EHI to support the needs of our clients. For example:

- New field values and options
- Support for Card Scheme mandates and Compliance-related updates



- Guide content updates, corrections and enhancements

For more information, see the [External Host Interface \(EHI\) Guide](#).

Other updates:

- Support for physical Card Biometric checks and resetting of Strong Customer Authentication (SCA) counters
- Support for multiple EHI endpoints

## Transaction Testing using the Card Transaction System (CTS)

The Card Transaction System has been upgraded to enable Standard and STIP tests to be run for simulating Mastercard Network Exchange (MNE) network functionality. This functionality enables clients using our new US debit service to test their transactions.

For more information, see the [Card Transaction System \(CTS\) Guide](#).

## Transaction Reporting

Thredd continues to enhance the reports we provide to Program Managers and Issuers. We now offer new transaction XML reporting formats for splitting transaction reports between real-time authorisation (non-clearing) and Financial (clearing) messages, to provide more timely and focused reporting.

## Cards Scheme (Network) Mandates

The Thredd Platform is regularly updated to comply with the Card Scheme Mandates relating to issuer-processor systems. See below for recent mandate updates:

Mastercard	Visa
<ul style="list-style-type: none"><li>• Mastercard Announcements 6794, 7102, 7411 - New Field in Authorisations</li><li>• Mastercard mandate to support Account Name Enquiry</li><li>• Mastercard AN 5762: 3D Secure Changes for Merchant Initiated Transactions</li><li>• Mastercard AN 7205: Support Non-Payment Authentication</li><li>• Mastercard Announcement 7110: Implement Merchant Advice codes for Single use card and non-reloadable cards</li><li>• Change to Minor Units for Icelandic Krona</li></ul>	<ul style="list-style-type: none"><li>• VISA Article 2.5 Changes to Merchant Category Codes and Response Code</li><li>• VISA Article 1.4 Introduction of the Extended Authorization and Expected Clearing Date</li><li>• VISA Article 1.3 Changes to Support Service Date Data</li><li>• VISA Article 2.1 Changes to Support Global Processing Alignment for Issuer</li></ul>

**Note:** Where a Card Scheme mandate requires changes to Thredd systems that may impact clients, we provide you with 30-60 days advanced information using a Thredd Pre-Release Notification (PRN).



# Coming Soon

Below are high-level details of enhancements that we are working on.

**Note:** This section provides a flavour of some of the items on our roadmap. For details of release dates, please check with your Thredd account manager.

## Fraud Transaction Monitoring

- Fraud Transaction Monitoring Reseller version – allows issuers to offer Fraud Transaction Monitoring to their Program Manager clients
- Scam detection (authorised push payment fraud) – enables you to send Thredd pay-in and pay-out bank account details via an API call, so we can detect a potential scam

## Real-time Event Alerts

Thredd is implementing a new set of Webhooks, which you can use to notify your cardholders of important events:

- Real-time Fraud event alerting
- Fraud metrics – for your fraud analysts, to measure how our fraud solutions are impacting your key performance indicators
- Real-time card status payment event notifications (such as card loads and unloads)

## Transaction Processing and Reporting

- Support for payment processing on Discover Networks (including Diner Club International)
- Transaction reporting enhancements, including support for Discover networks
- New balance XML reports

## Thredd Portal

- Thredd Portal is our new and improved online transaction viewer and account management tool

## Mobile Wallet (Tokenisation)

We are expanding our Digital Wallet service offering to include displaying virtual cards in app and providing wallet specific payloads for Apple Pay and Google Pay. Additional enhancements:

- Card data API – allows clients who are not PCI-Compliant to send secure data to a cardholder
- A Thredd internal solution for clients who are not PCI-Compliant and who wish to support lifecycle management Push Provisioning (Apple and Android) on the Visa and Mastercard network

## Other Updates

We continue to provide ongoing support for Thredd API enhancements, client initiatives, Card Scheme changes and Regulatory Compliance requirements.



# Contact Us

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

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