



Product Release Notes - December 2024

Welcome to the Thredd December 2024 release notes. We send out release notes 2-4 times a year for communicating 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

Scam Transaction Monitoring

Scam Transaction Monitoring is a new Thredd Fraud Transaction Monitoring (FTM) service. The new service covers account to account payments, and when combined with FTM, gives you a full view across your customer's payments.

The service offers maximum protection with minimal investment, working out-of-the-box from day one and continuing to become more tailored and accurate as the AI model learns from your transaction data. It keeps you ahead of changing regulations such as PSR in the UK, and helps you protect your account holders from incurring losses from push payment fraud, saving time and money. Features:

- Works without historical data
- Requires no sensitive data - only the payment message
- Monitors inbound and outbound payments

You can purchase Scam Transaction Monitoring as an add-on to Fraud Transaction Monitoring, or as a standalone purchase. For more information contact your Account Manager.

Back to list

Review1 alert

Risk

No-risk

ReferSend to another team or user

PendingCome back to this incident later

Add to listAdd data from this incident to a list

123451customerEntityId

Account ID: -- not set --

Address: --

Phone Number: -- not set --

Customer Type: Retail

Account Open Date: -- not set --

Name: --

Email: -- not set --

Change of detailsNo Change

Latest financial value-

Last review name-

Avg. Financial value-(Last year)

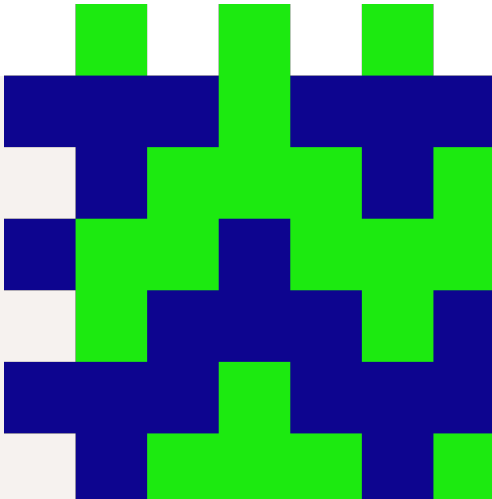
Activity		Details											
Details	Time	Amount	Transaction ID	Msg Status	Msg Type	Transaction Type	Scam Detect Score	Merchant	MCC	ECI	Entry mode	Merchant country	Ms
	01/05/2024 11:23 AM	£5,000.00	transactionid_4	New	Real-time Payment	-	0.92	-	-	-	-	-	Ne
	23/03/2024 02:23 PM	£105.70	transactionid_3	New	Real-time Payment	-	0.02	-	-	-	-	-	Ne
	06/02/2024 09:34 AM	£55.99	transactionid_2	New	Debit Card	Debit Card	-	Deliveroo	123	-	-	GB	-
	30/01/2024 07:18 AM	£12.50	transactionid_1	New	Real-time Payment	-	0.02	buySecondHand	123	-	-	-	Ne
	30/07/2023 10:23 AM	-	-	New	-	-	-	-	-	-	-	-	-

Figure: Scam Transaction Management on the Thredd Fraud Transaction Monitoring Portal

Release status: Available to all clients.

Find out more:

- [Fraud Transaction Monitoring Product Sheet - including Scam Transaction Monitoring](#)
- [Scam Transaction Monitoring Guide](#)





Global Reporting

The Thredd platform provides comprehensive and scalable global reports, to meet your regulatory reporting requirements in whatever region you are issuing cards. Reports contain all key attributes of a processed transaction, and are broken into smaller, easily consumable items, which separate clearing from non-clearing data. Reporting frequency is flexible, to meet your program needs, without dependency on scheme cycles.

We offer three types of daily reports:

- **Non-Clearing XML reports** – containing scheme authorisation data (such as authorisation requests, advices and reversals)
- **Clearing XML reports** – containing card scheme financial data (such as presentments, chargebacks and other financial messages)
- **Balance XML reports** – containing details of the balance held on the card, including balances on cards that have had money movement in the last two days (where Thredd holds the balances)

Release status: Available. For details, please contact your account manager.

Find out more:

- [Global Transaction Reporting Guide](#)
- [Global Balance Reporting Guide](#)

US Debit

For existing Thredd clients wanting to launch a card service in the US, Thredd released support for US debit card processing.

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 status: Available. For details, please contact your account manager.

Find out more:

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

Discover Global Network

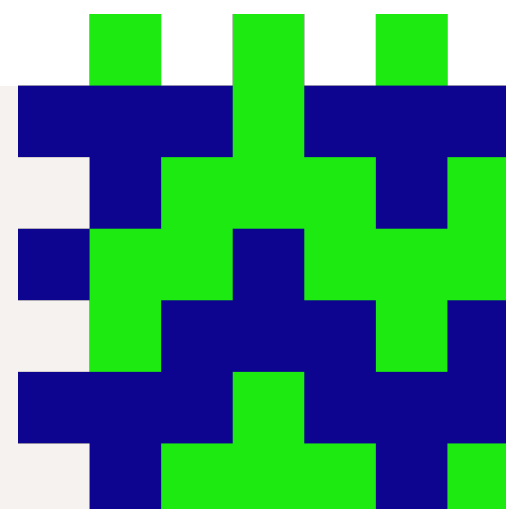
For existing Thredd clients wanting to launch a card service on the Discover Global Network (DGN), Thredd can now support debit card processing for DGN network card brands, such as Diners International cards which are popular for the travel sector. Extend your capabilities to include the Discover Global Network without disrupting existing operations. Below are some of the benefits of offering Discover Global Network cards:

- Grow your business and attract new cardholders by becoming an issuer for Diners Club®
- Extend your reach. Accept 305M+ global cardholders. Open your business to more cardholders from more parts of the world ready to spend
- Tap into one of the fastest growing global payments networks with 25+ Network Alliances
- Access to a wider network reach, enhanced commerce experiences, and the ability to leverage Discover's expertise and capabilities.

Release status: Available. For details, please contact your account manager.

Note: This service is currently limited to Virtual Cards only. We are planning to release additional functionality during Q1-Q2 2025.

Find out more:





- [Discover Global Network Product Sheet](#)
- [Discover Global Network Guide](#)

Product Enhancements

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

Risk Management

Below is a list of recent enhancements to our risk management and fraud transaction monitoring portfolio.

Fraud Transaction Monitoring

- New Reporting screen available on the Fraud Transaction Monitoring Portal
- New Scam Transaction Monitoring service now available. See [Scam Transaction Monitoring](#).
- Fraud Transaction Monitoring Reseller version – allows issuers to offer Fraud Transaction Monitoring to their Program Manager clients

For more information, see the [Fraud Transaction Monitoring Guides](#).

Real-time Event Alerts

Thredd now supports webhooks, which you can use to notify your cardholders of important events such as:

- Real-time fraud events
- Real-time card status payment event notifications (such as card loads and unloads)

Webhooks can also be used to provide your fraud analysts with fraud metrics, to measure how our fraud solutions are impacting your key performance indicators.

For more information, see:

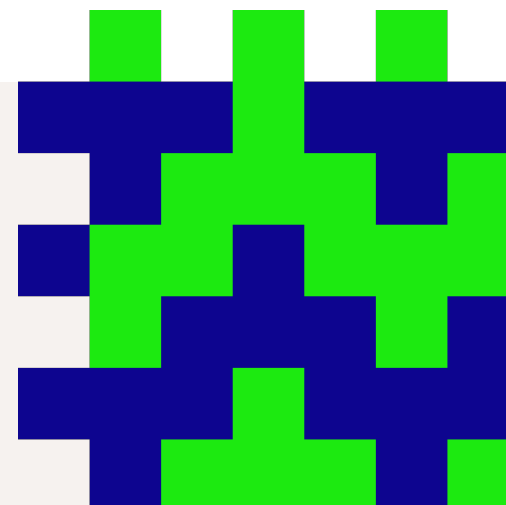
- [Cards API website: Introduction to Fraud Alert Service](#).
- [Cards API website: Introduction to Webhooks](#).

3D Secure via Apata

3D Secure via Apata is our new 3D Secure service, offering improved flexible configuration options and more authentication methods. The Apata service has been enhanced and now provides support for a wide range of authentication methods, including:

- In-app (out of band) authentication
- Biometric authentication
- Knowledge-Based authentication (KBA)
- OTP email authentication
- OTP SMS authentication
- Transaction history authentication
- Risk based authentication (RBA)

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





For clients in regions not supported by Apata, we continue to maintain our 3D Secure service via Cardinal. For more information, see the [3D Secure \(Cardinal\) Guide](#).

Card Issuing and Management

Fees Module Enhancements

The Thredd fees module enables you to use the Thredd platform to automatically apply customer fees to your card products. Thredd offer a rich set of card usage fees, which can be configured for your card products.

The new advanced fee configuration options (cross-border authorisation and bespoke FX currency pair fees) provide a more granular application of fees, suitable for more complex fee configurations, based on different combinations of country and currency. For example:

- Apply fees to both local (domestic) transactions, made in the same country as the card is issued, and non-domestic transactions (made in another country), where the currency of the transaction is not taken into account.
- Apply fees to domestic transactions, made in the same country as the card is issued, but where the currency of the transaction may be different. The focus here is on the currency that is being used in the domestic transaction.
- Apply fees to non-domestic transactions, made in the same currency as the card is issued, or in a different currency. Here the focus is on the currency that is being used in the non-domestic transaction.
- Select bespoke currency pairs and apply fees to usage of the currency pairs.

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

Customer Experience Enablers

Thredd In-app Provisioning API

The Thredd platform now provides direct support for clients who are not PCI-compliant and who wish to support lifecycle management Push Provisioning (Apple and Android) on Visa and Mastercard networks.

For more information, see the [Tokenisation Guide: Implementing In-app Provisioning](#).

Payment Processing

Transaction Control using the External Host Interface (EHI)

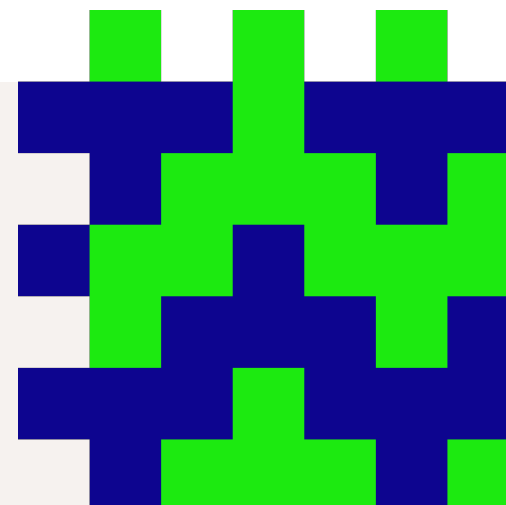
The Thredd External Host Interface (EHI) is a system which coordinates payment authorisation and financial messages, processed on the Thredd Platform, and communicates with your external systems in real-time, to support the payment authentication process. We provide three different flavours of EHI messaging:

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

SMS is a new format of transaction processing 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 and to support Discover Global Network (DGN) transaction simulation. This functionality enables clients using our new US debit and DGN network services 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 Global 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. See [Global Reporting](#).

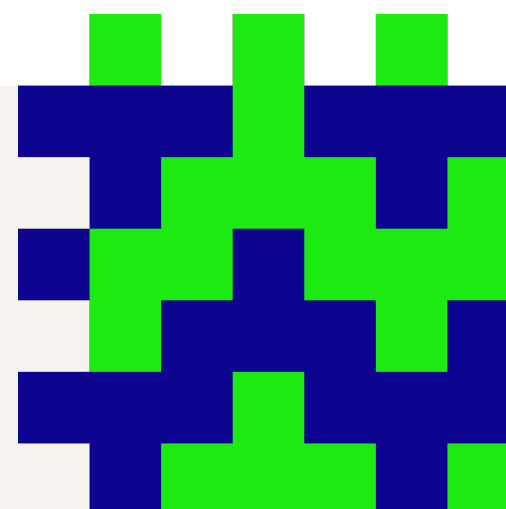
Other updates:

- New **Auth_type** field added to the Non-clearing Transaction XML reports, which can be used to identify the type of authorisation (e.g., normal, pre-auth, final auth or account verification).

Program Delivery

Cloud Upgrade Programme

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



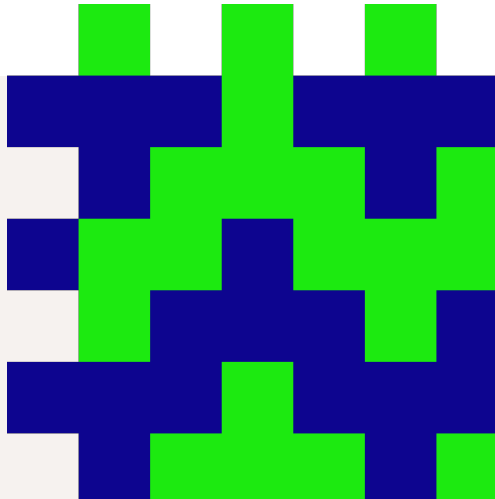


Cards Scheme (Network) Mandates

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

Mastercard	Visa
<ul style="list-style-type: none">• AN 7705: Enhancing the Mastercard Identity Check Program• AN 7713: Enhancing the Mastercard Gaming and Gambling Payments Program and Mastercard Funding Transactions Program• AN 7703: Enhancing Authorization Data for Select MDES Remote Commerce Transactions• AN 7708: Adding Data Element 25 (Message Reason Code) Values for First Presentment/1240 Messages• AN 7706: Introducing Technical Changes for MoneySend Payment Transactions Program and Gaming and Gambling Payments Program• AN 8304: Enhancing Processing for Consumer Non-Reloadable Prepaid Products	<ul style="list-style-type: none">• BER October 2024 Article 1.3: Requirements to Support Account Name Inquiry Functionality in Account Verification Messages• BER April 2024 Article 1.4: Introduction of the Extended Authorization and Expected Clearing Date• BER October 2024 Article 1.5: Requirements to Support the Address Verification Service• BER April 2024 Article 2.5: Changes to Merchant Category Codes and Response Code• BER April 2024 Article 2.1: Changes to Support Global Processing Alignment for Issuer• BER April 2024 Article 2.9: Changes to Point-of-Service Entry Mode Code and Account Funding Sources on Visa B2B Virtual Payments Programs• BER April 2024 Article 2.13: Changes to support migration of certain French territories to Europe region• BER April 2024 Article 1.3: Changes to Support Service Date Data

Note: Where a Card Scheme mandate requires a functional change to the Thredd platform that may impact the card operations of our customers, we provide you with 30-60 days advanced information using a Thredd Pre-Release Notification (PRN).





Contact Us

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