

# Nelnet Payment Services

## Release Notes for June 2025

### Implementation Summary

Nelnet Payment Services (NPS) will deploy the following projects to the **Production** environment on June 11, 2025:

- Updated BIN Response (*deployed to UAT on May 23, 2025*)
- Character Validation and Acceptor Field Updates (*deployed to UAT on June 4, 2025*)

**Updated BIN Response** – NPS has updated the Payments API retrieve response to return the non-traditional BIN brand in the BIN Level field. The description is as follows:

Bin Level	The non-traditional card brand (if available) of the card being used as determined by the BIN number. Required: Yes <b>Note:</b> A <Param> with this attribute will always be present, but in some cases may be blank.
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The following is an example of a successful retrieve response with the updated information highlighted:

```
<cryptpay>
<Params>
<Param name="cryptcard">4TST04Ektz7A1111</Param>
<Param name="cryptpayCreditCardMask">4*****1111</Param>
<Param name="issuerCountryCode">840</Param>
<Param name="internationalFlag">false</Param>
<Param name="Bin Type">CREDIT</Param>
<Param name="Bin Level">INLK</Param>
<Param name="cryptpayHash">0a40a9df0c2d7fe73c07237863e5d1a2c965a099</Param>
<Param name="customerName">Test2A</Param>
<Param name="cryptpayTimestamp">1730903914891</Param>
<Param name="reference">1235RefTest</Param>
<Param name="Bin Brand">VISA</Param>
<Param name="cryptpayExpireMonth">12</Param>
<Param name="cryptpayExpireYear">26</Param>
<Param name="key"></Param>
</Params>
</cryptpay>
```

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**Character Validation and Acceptor Field Updates** – NPS has implemented a fix to correct the way the <AcceptorStreetAddress> element is edited to allow all valid characters, including a period ( . ). In addition, information about all three acceptor elements is being updated to clarify usage requirements.

<AcceptorStreetAddress>	<p>The street address at the acceptor (sub-merchant) should include street number, street name, and other identifiers of the precise location, such as a building or unit number.</p> <p>Format Type: Alphanumeric, allows limited special characters: A-Za-z0-9space@\$+!-{}[]'\"? -~`*( )/.</p> <p>Length: 25</p> <p>Required: Conditional; For payment facilitator-enabled transactions where the PaymentFacilitatorId is sent in the request, the sub-merchant information from all three acceptor fields must be provided.</p> <p>Example: 1234 Main Street Suite 1</p>
AcceptorCustomerService PhoneNumber>	<p>The customer service phone number of the acceptor (sub-merchant) to use for cardholder transaction inquiries.</p> <p>Format Type: Alphanumeric, allowed characters: 0-9 A-Z a-z</p> <p>Length: 16</p> <p>Required: Conditional; For payment facilitator-enabled transactions where the PaymentFacilitatorId is sent in the request, the sub-merchant information from all three acceptor fields must be provided.</p> <p>Example: 4021234568</p>
<AcceptorPhoneNumber>	<p>The business phone number of the acceptor (sub-merchant).</p> <p>Format Type: Alphanumeric, allowed characters: 0-9 A-Z a-z</p> <p>Length: 16</p> <p>Required: Conditional; For payment facilitator-enabled transactions where the PaymentFacilitatorId is sent in the request, the sub-merchant information from all three acceptor fields must be provided.</p> <p>Example: 4021234569</p>

## Documentation Updates

Information about these projects will be added to the **Nelnet Payment Services Web API Credit Card Transaction Specifications** document in a future release (version 6.2).

## Client Action and Recommended Testing

Client action is not required for these enhancements. However, you should review this information to determine potential impacts to your business processes, policies, and systems to support these enhancements. Clients who choose to utilize these features are strongly encouraged to complete testing prior to implementing them in their production environment.

The NPS User Acceptance Test (UAT) environment is available for clients to test new functionality and for regression testing. NPS strongly recommends that you perform regression testing to ensure that your system continues to perform as expected.

For general assistance, contact [NPS Client Services](#) or call 1.866.431.4637.