

# Nelnet Payment Services

## Release Notes for September 2025

### Implementation Summary

Nelnet Payment Services (NPS) will deploy the project listed below (which was previously deployed to UAT on September 11, 2025) to the Production environment on September 15, 2025:

- **Network Tokenization Enhancements** - NPS has enhanced its Payments API functionality by adding the <ReturnTokenType> request element and the <TokenType> and <TokenLast4> response elements. In addition, the TokenLast4 and TokenType fields have been added to the 600 payment batch record layout.

#### Request Element:

<ReturnTokenType>	Indicates whether <TokenType> and <TokenLast4> should be returned in the response. Format Type: Boolean Valid Values: TRUE/FALSE Required: No Example: TRUE
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#### Response Elements:

<TokenType>	Specifies the type of token used in the payment transaction sent to the processor. Format Type: Alpha Supported Values: <ul style="list-style-type: none"><li>• PAN: Primary Account Number</li><li>• NETWORK_TOKEN: Token issued by a card network</li><li>• APPLE_PAY: Token used in Apple Pay transactions</li></ul> Required: No Example: NETWORK_TOKEN
<TokenLast4>	The last four digits of the token used in the payment transaction. Format Type: Numeric Required: No Example: 4367

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## 600 Rec Layout

16	TokenLast4	151-154	4	Resp		Last four digits of the PAN or Network Token used in the payment sent to the processor.
17	TokenType	155-156	2	Resp		Specifies the type of token used in the payment transaction sent to the processor. Valid values: <b>00</b> : PAN <b>01</b> : Network Token (token issued by a card network)

## Surcharge Amount Clarification

<SurchargeAmount>	<p>The amount of the surcharge fee that is included in the &lt;TotalMoney&gt; field. This additional amount is added to the cardholder's cost to offset the merchant's fee for accepting card payments. Contact <a href="#">NPS Product Management</a> for more information.</p> <p>Format Type: Numeric</p> <p>Length: 7</p> <p>Required: No; however, the amount entered should be in the same format as the &lt;TotalMoney&gt; field.</p>
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## Documentation Updates

The **Nelnet Payment Services Web API Credit Card Transaction Specifications** document was updated with information about the network tokenization enhancements (version 6.3). In addition, a clarification was made in the description for the <SurchargeAmount> field in this same version.

The latest updates for the 600 Rec Layout were added to the **Nelnet Payment Services Payment Batch Credit Card File Specifications** document (version 3.4).

## 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.