

# Nelnet Payment Services

## Release Notes for September 2025

### Implementation Summary

Nelnet Payment Services (NPS) will perform internal security maintenance and deploy the projects listed below to the Production environment on September 25, 2025:

- **Network Tokenization Fields Added to Merchant Reports** – NPS is enhancing network tokenization functionality by adding the Token Last 4 and Token Type fields to the following reports in the Merchant Portal:
  - CC Detail v2 Report (*also known as* Credit Card Details by Merchant Report) – This report can be accessed from the Reports tab.
  - CC Transactions (*also known as* Credit Card Transactions) – This report can be accessed from the Merchants tab on the Merchant Details screen.

Examples of these reports are provided below, followed by field descriptions for the Token Last 4 and Token Type fields.

#### CC Detail v2 Report (Traditional View; divided into two parts)

| ID        | Record ID | Merchant ID | Customer Name | Entity ID | Gateway | Calendar Date             | Business Date             | Trans Type | Amount   | Type | CryptCard        |
|-----------|-----------|-------------|---------------|-----------|---------|---------------------------|---------------------------|------------|----------|------|------------------|
| 130644493 | 130644493 | 34458       | Test_Merchant | 34687     | TransIT | 2025-09-22 @ 12:54:07.92  | 2025-09-22 @ 12:54:07.92  | Auth       | \$100.00 | Visa | 412345ixk2m80326 |
| 130644496 | 130644496 | 34458       | Test_Merchant | 34687     | TransIT | 2025-09-22 @ 12:57:11.227 | 2025-09-22 @ 12:57:11.227 | Auth       | \$1.00   | Visa | 4123451xMN2g5611 |
| 130644497 | 130644497 | 34458       | Test_Merchant | 34687     | TransIT | 2025-09-22 @ 12:57:38.293 | 2025-09-22 @ 12:57:38.293 | PreAuth    | \$162.91 | Visa | 4123451xMN2g5611 |
| 130644497 | 130644503 | 34458       | Test_Merchant | 34687     | TransIT | 2025-09-22 @ 12:59:35.007 | 2025-09-22 @ 12:59:35.007 | PostAuth   | \$162.91 | Visa | 4123451xMN2g5611 |
| 130644504 | 130644504 | 34458       | Test_Merchant | 34687     | TransIT | 2025-09-22 @ 12:59:41.533 | 2025-09-22 @ 12:59:41.533 | Cancel     | \$162.91 | Visa | 4123451xMN2g5611 |

  

| Token Last 4 | Token Type    | Name       | Response Message                  | Settlement Date | Custom ID                                    | Gateway Trans Id | Details |
|--------------|---------------|------------|-----------------------------------|-----------------|----------------------------------------------|------------------|---------|
| 3837         | NETWORK_TOKEN | Cardholder | Success                           |                 | XZI2Y2Y0EE+++wCSn5tPOCDJA6cdv35Lo7XCzOpXE+I= | 65917265         | Details |
| 2932         | NETWORK_TOKEN | Cardholder | Success                           |                 |                                              | 65917435         | Details |
| 2932         | NETWORK_TOKEN | Cardholder | Success                           |                 | CRN1                                         | 65917445         | Details |
| 5611         | PAN           | Cardholder | Success                           |                 | CRN1                                         | 65917445         | Details |
| 5611         | PAN           | Cardholder | Return requested, Void successful |                 | CRN1                                         | 65917445         | Details |

#### CC Detail v2 Report (New Reporting View)



#### Credit Card Details

[Export Data](#)
[Show All Records](#)
100 Results Per Page
[Exit Report](#)

| ID        | Customer Name | Calendar Date             | Trans Type | Amount   | Type | Token Last 4 | Token Type    | Custom ID                                    | Gateway Trans Id | Details                 |
|-----------|---------------|---------------------------|------------|----------|------|--------------|---------------|----------------------------------------------|------------------|-------------------------|
| 130644493 | healthygirl   | 2025-09-22 @ 12:54:07.92  | Auth       | \$100.00 | Visa | 3837         | NETWORK_TOKEN | XZI2Y2Y0EE+++wCSn5tPOCDJA6cdv35Lo7XCzOpXE+I= | 65917265         | <a href="#">Details</a> |
| 130644496 | healthygirl   | 2025-09-22 @ 12:57:11.227 | Auth       | \$1.00   | Visa | 2932         | NETWORK_TOKEN |                                              | 65917435         | <a href="#">Details</a> |
| 130644497 | healthygirl   | 2025-09-22 @ 12:57:38.293 | PreAuth    | \$162.91 | Visa | 2932         | NETWORK_TOKEN | CRN1                                         | 65917445         | <a href="#">Details</a> |
| 130644497 | healthygirl   | 2025-09-22 @ 12:59:35.007 | PostAuth   | \$162.91 | Visa | 5611         | PAN           | CRN1                                         | 65917445         | <a href="#">Details</a> |
| 130644504 | healthygirl   | 2025-09-22 @ 12:59:41.533 | Cancel     | \$162.91 | Visa | 5611         | PAN           | CRN1                                         | 65917445         | <a href="#">Details</a> |

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## CC Transactions Report

| Merchant      | Date             | Transaction Type | Amount   | CryptCard        | Token Last 4 | Token Type    | Card Type | CardHolderName | CustomId                                  | Settlement Date | Status  |
|---------------|------------------|------------------|----------|------------------|--------------|---------------|-----------|----------------|-------------------------------------------|-----------------|---------|
| Test_Merchant | 09/22/2025 12:59 | Cancel           | \$162.91 | 4123451xMN2g5611 | 5611         | PAN           | Visa      | Cardholder     | CRN1                                      |                 | Success |
| Test_Merchant | 09/22/2025 12:59 | PostAuth         | \$162.91 | 4123451xMN2g5611 | 5611         | PAN           | Visa      | Cardholder     | CRN1                                      |                 | Success |
| Test_Merchant | 09/22/2025 12:57 | PreAuth          | \$162.91 | 4123451xMN2g5611 | 2932         | NETWORK_TOKEN | Visa      | Cardholder     | CRN1                                      |                 | Success |
| Test_Merchant | 09/22/2025 12:57 | Auth             | \$1.00   | 4123451xMN2g5611 | 2932         | NETWORK_TOKEN | Visa      | Cardholder     |                                           |                 | Success |
| Test_Merchant | 09/22/2025 12:54 | Auth             | \$100.00 | 412345ix2mB0326  | 3837         | NETWORK_TOKEN | Visa      | Cardholder     | X2Z2Y2Y0EE++rwCSr5P0C0UJ6cdv3SL6TYCzQpNE+ |                 | Success |

| Column Name  | Description                                                                                                                                                                                                                                                                                       |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Token Last 4 | The last four digits of the token used in the payment transaction.                                                                                                                                                                                                                                |
| Token Type   | Specifies the type of token used in the payment transaction sent to the processor.<br>Valid 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> |

**Note:** These documentation updates will be published in the **Nelnet Payment Services Reports User Guide** at a later date.

## Client Action and Recommended Testing

Client action is not required for these enhancements. However, you should review this information to assess potential impacts on your business processes, policies, and systems that 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.