

Nelnet Payment Services

Release Notes for October 2025

Implementation Summary

Nelnet Payment Services (NPS) will perform internal security maintenance and deploy the project listed below (which was previously deployed to the UAT environment on October 27, 2025) to the Production environment on October 29, 2025.

Network Tokenization Fields Added to the Reporting API

NPS is making additional network tokenization enhancements by adding the <TokenLast4> and <TokenType> fields to the Credit Card Detail v2 Response in the Reporting API.

An updated response example with the <TokenLast4> and <TokenType> fields highlighted is provided below, followed by field descriptions.

Response Example:

```
<ReportResponse>
  <Report>
    <CreditCardDetailV2ForReportAPI>
      <CryptpayID>130644493</CryptpayID>
      <RecordID>130644493</RecordID>
      <MerchantID>34458</MerchantID>
      <CustomerName>Test_Merchant</CustomerName>
      <CustEntID>34687</CustEntID>
      <Gateway>Test_Gateway</Gateway>
      <CalendarDate>2025-09-22T12:54:07.92</CalendarDate>
      <BusinessDate>2025-09-22T12:54:07.92</BusinessDate>
      <TransactionType>Auth</TransactionType>
      <Amount>$100.00</Amount>
      <CardType>Visa</CardType>
      <CryptCard>412345ixk2mB0326</CryptCard>
      <TokenLast4>3837</TokenLast4>
      <TokenType>NETWORK_TOKEN</TokenType>
      <CardholderName>Test_Cardholder</CardholderName>
      <CcReturnMsg>Success</CcReturnMsg>
      <SettlementDate></SettlementDate>
      <CustomID>XZI2Y2YOEE+++wCSn5tPOCDJA6cdv35Lo7XCzOpXE+I=</CustomID>
      <CanRefund>false</CanRefund>
      <IsPreviousRefundPosted>false</IsPreviousRefundPosted>
      <AdditionalFields></AdditionalFields>
    </Report>
  </ReportResponse>
```

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Response Structure:

Field	Type	Description
TokenLast4	String	The last four digits of the token used in the payment transaction.
TokenType	String	Specifies the type of token used in the payment transaction sent to the processor. Valid values: - PAN: Primary Account Number - NETWORK_TOKEN: Token issued by a card network - APPLE_PAY: Token used in Apple Pay transactions

Note: These documentation updates will be published in the **Nelnet Payment Services Web API Specifications for Credit Card and ACH Reporting** 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 use these features are strongly encouraged to complete testing before 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.