# Nelnet Payment Services
## Release Notes for October, 2022

## Implementation Summary

Nelnet Payment Services (NPS) is deploying the following enhancements which will be deployed to UAT on October 17, 2022 and to PROD on October 26, 2022:

- ACH Account Validation Enabled for Hosted Payment Page Transactions
- ACH Returns for Specific Reason Codes Added to Blacklist
- Changes to Default "From" Address in HPP Receipt Emails

## Internal Maintenance Updates

The following projects are related to internal NPS maintenance:

- Adding Logging Statements to Reports API

## Multi-Iteration/Coded but Not Yet Deployed

Any project(s) listed here will not be live at the time of the deployment dates indicated above; but are part of a project that will be used in a later release:

- Update Expiration Date API
- Account Updater API
- Account Updater Activity Details Report
- Rapid Connect Recertification
- Global Payments Integration and Certification

## Client Action and Recommended Testing

Client action is not required for these enhancements. Review this information to determine potential impacts to your business processes, policies, and systems to support these enhancements. Clients that choose to utilize these features are strongly encouraged to complete testing prior to implementing 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.

If you have questions, contact NPS Client Services or call 1.866.431.4637 or for assistance.

# Update Expiration Date API

The NPS Direct platform is introducing a new Update Expiration Date API that allows clients to update the credit card expiration date for existing cryptcard tokens.

To successfully process credit card transactions on NPS Direct, a cryptcard token is used in place of the credit card number. When the cryptcard token is generated, the expiration date is provided in the cryptcard request and is retain by NPS Direct. Over time, the retained expiration date becomes outdated.

Clients that receive updated expiration dates for existing cryptcard tokens can use the NPS Direct Update Expiration Date API to provide updated expirations dates to NPS Direct.

For more details and descriptions of the request and response elements, refer to the ***Nelnet Payment Services Direct Update Expiration Date API Specifications*** document.

# Account Updater API

The NPS Direct platform is introducing a new Account Updater API that allows clients to provide a list of cryptcard tokens to include in the NPS Direct Account Updater process.

The NPS Direct Account Updater product is a service that allows a client to request and receive updated cardholder account information. The product is used most often by clients who offer a recurring billing payment to their customers. Typical cardholder account changes include account renewal or card replacements, account upgrades or downgrades; portfolio acquisitions and/or mergers; lost/stolen cards; other account closures; and card plan conversion.

Clients will use their business rules to identify customer accounts for which to request updated account information. As soon as the accounts are identified, the client will use the NPS Direct Account Updater API to send up to 1,000 cardholder accounts (cryptcard tokens) per API request. NPS Direct will include successful account requests in the next Account Updater file sent to the processor.

For more details and descriptions of the request and response elements, refer to the ***Nelnet Payment Services Direct Account Updater API Specifications*** document.

# Account Updater Activity Details Report

PS Direct is adding a new report, Account Updater Activity Details. The purpose of this report is to provide NPS Client Services with a tool to assist with researching and answering client questions regarding the Account Updater product. This report is available in the Merchant Portal. Refer to the ***Nelnet Payment Services Reports User Guide*** for more information.

# ACH Account Validation Enabled for Hosted Payment Page Transactions

Functionality has been added to the Hosted Payment Page application to fail ACH transactions when an account validation return code of 1 is received. In this instance, the customer will be prompted to retry their payment.

## ACH Returns for Specific Reason Codes Added to Blacklist

Bank account information for the following return reason codes will be added to the ACH Validation Blacklist: R02, Receiver's account is closed; R04, Invalid account number. Refer to the **Nelnet Payment Services Reports User Guide** for a report sample.

## Changes to Default "From" Address in HPP Receipt Emails

When a Hosted Payment Page is set up, merchants have the option to customize the "From" email address in the receipt that is sent to the payer. If this field is left blank, the receipt email previously defaulted to this email address: "payments@cryptpay3.com." However, due to recent rebranding at Nelnet Payment Services, that email address is no longer valid and the new "From" email address will now default to this email address: [no.reply@nelnet.net](mailto:no.reply@nelnet.net). Refer to the **Hosted Payment Page User Guide** for more information.