Nelnet Payment Services
Release Notes for September, 2023

Implementation Summary

Nelnet Payment Services (NPS) will deploy this project to PROD on September 27, 2023:

- Mandate: Mastercard Authorization Indicator
- MFA Functionality Added to Portals
  - The Admin and Merchant Portals have been updated with MFA (Multi-Factor Authentication) functionality in order to comply with updates to FTC regulations and increase security to these portals. Refer to the ***MFA Setup Guide*** for details.

Multi-Iteration

The following projects have additional development and testing requirements and will not be live at the time of the deployment date indicated above. Instead, they are part of a multi-phase project which will be implemented at a later date:

- Westpac (Future Integration)
  - Additional information about this project is provided on the next page.

Client Action and Recommended Testing

Client action is not required for these enhancements. However, activation of the Risk Service requires coordination with Nelnet Payment Services. 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 for assistance.

If you have questions about the Risk Service, contact NPS Product Management for assistance.
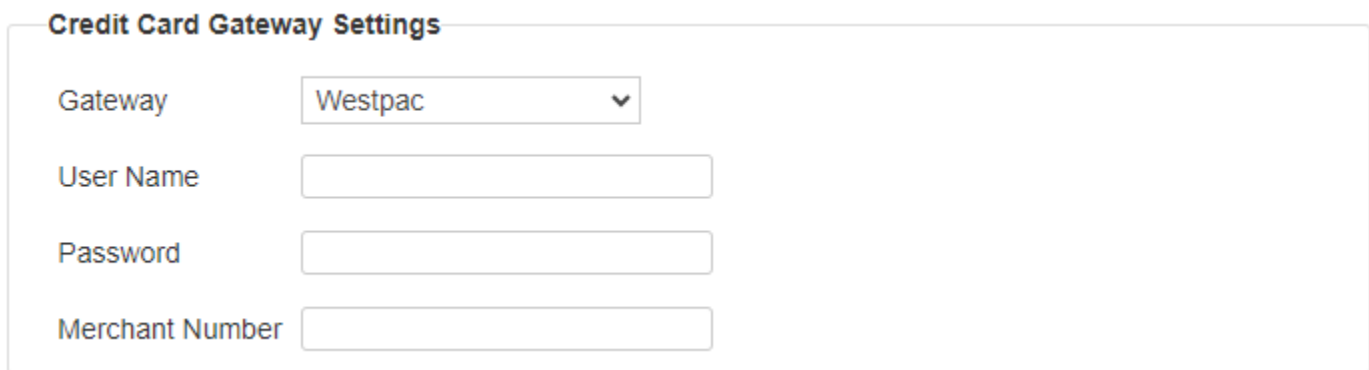
Mandate: Mastercard Authorization Indicator

NPS Direct has modified the <authorizationIndicator> value sent on TransIT Mastercard authorization transaction requests to be set to FINAL. With this change, NPS Direct will be in compliance with and support the mandates set forth in Mastercard's AN 7775 "New Mastercard Preauthorization/Final Indicator Usage Reminder and New Preauthorization Fee" requirement.

Westpac (Future Integration)

NPS Direct is planning to integrate with Westpac utilizing the PayWay Classic API. This integration will enable NPS Direct to utilize authorization and capture processing on the PayWay platform for credit card transactions in Australia. Clients will be required to have a Westpac merchant account that has access to the Westpac PayWay Classic platform.

Following is an example of the Credit Card Gateway Settings section which shows Westpac as the Gateway; along with descriptions of other fields:

Gateway – Always set to Westpac

User Name – The user name assigned to the merchant by Westpac

Password – The password used by a specific user account to gain access to the system; the merchant determines the password. This field displays only when you are creating a new record or editing a record.

Merchant Number – Also known as a MID; a specific identification number attached to a business that tells the payment processing systems involved in a transaction where to send funds