

PaymentSpring Direct

Release Notes for April, 2022

Environment: Production (PROD)

Effective April 20, 2022, PaymentSpring Direct will implement enhancements for:

- NAB Refunds

Coded but Not Yet Deployed/Multi-Iteration

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

- Global Payments Integration and Certification

Upcoming Enhancements

Any project(s) listed here will be scheduled for a future release and are included for general awareness. Please review your systems to assess the potential impacts.

- Nacha Mandate: Account Number Masking

Internal Maintenance Updates

The following project is related to internal PaymentSpring maintenance:

- Rapid Connect Content-Type Update

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 PaymentSpring Direct User Acceptance Test (UAT) environment is available for clients to test new functionality and for regression testing. PaymentSpring strongly recommends that you perform regression testing to ensure that your system continues to perform as expected.

If you have any questions, contact PaymentSpring Client Services at ClientServices@PaymentSpring.com or 1.866.431.4637.

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NAB Refunds

PaymentSpring Direct enhanced its credit card refund transaction processing to allow refund transactions for NAB (National Australia Bank). NAB refund transactions can now be processed through both the PS Direct Credit Card API and the PS Direct Payment Batch Credit Card File. Previously, refunds for NAB could only be issued through the NAB Portal. To successfully complete NAB refund transactions, clients must provide the Original Gateway Transaction ID from the PreAuth transaction in the refund request.

- PS Direct Credit Card API: Transaction request, <OriginalGatewayTransactionId>
- PS Direct Payment Batch Credit Card File: 600 Rec Layout, Gateway Transaction ID field, positions 52-101.

Upcoming Enhancements

Any project(s) in this section will be scheduled for a future release and are included for general awareness. Please review your systems to assess the potential impacts.

Nacha Mandate: Account Number Masking

PaymentSpring Direct has updated the Payments API to comply with Nacha Supplementing Data Security Requirements. The Data Security Rule requires bank account numbers to be rendered unreadable when stored electronically. Previously, ACH transactions provided an entire account number in the response message. With this enhancement, an ACH account number returned in a response message would be masked with a series of 9s; only the last four digits will be provided. Examples of a request message and updated response follow:

Request Example

```
<Transaction>
  <Ach>
    <CompanyName>NELNET</CompanyName>
    <CompanyDiscretionaryData></CompanyDiscretionaryData>
    <TransactionDescription>Trans</TransactionDescription>
    <Amount>1800</Amount>
    <PaymentType>27</PaymentType>
    <RoutingNumber>021000021</RoutingNumber>
    <AccountNumber>234512342654</AccountNumber>
    <CustomerName>TIM</CustomerName>
    <AdditionalPaymentInfo></AdditionalPaymentInfo>
    <StandardEntryCode>ARC</StandardEntryCode>
    <DiscretionaryData></DiscretionaryData>
    <CustomerId>12345</CustomerId>
    <OriginalTransactionId></OriginalTransactionId>
    <EffectiveEntryDate></EffectiveEntryDate>
    <Token></Token>
  </Ach>
</Transaction>
```

Response Example

```
<TransactionResponse>
  <Ach>
    <CompanyName>NELNET</CompanyName>
    <CompanyDiscretionaryData></CompanyDiscretionaryData>
    <TransactionDescription>Trans</TransactionDescription>
    <Amount>1800</Amount>
    <CustomerId>12345</CustomerId>
    <PaymentType>27</PaymentType>
    <BankName></BankName>
    <BankId></BankId>
    <RoutingNumber>021000021</RoutingNumber>
    <AccountNumber>999999992654</AccountNumber>
    <CustomerName>TIM</CustomerName>
    <DiscretionaryData></DiscretionaryData>
    <StandardEntryCode>ARC</StandardEntryCode>
    <TerminalCity></TerminalCity>
    <TerminalState></TerminalState>
    <AdditionalPaymentInfo></AdditionalPaymentInfo>
    <CustomId></CustomId>
    <OriginalPaymentType></OriginalPaymentType>
    <EffectiveEntryDate></EffectiveEntryDate>
    <Token>412345R60Vqp0002</Token>
    <Result>
      <Status>Success</Status>
      <CryptpayTransactionId>6351665</CryptpayTransactionId>
    </Result>
  </Ach>
</TransactionResponse>
```