



Change of Service (COS) requests for POS Credit Software

The Payment Card Industry (PCI) Security Standards Council has mandated that Processors insure a newly boarded Merchant has a credit software version with a current (not expired) PCI-Validation date, prior to boarding that Merchant. The boarding process for existing Merchants is called a Change of Service (COS) request.

Processors have begun disallowing the completion of the boarding process to Merchants with expired software versions.

Regardless of what an employee of a Processor says to the contrary (and our experience indicates an uneven enforcement by Processors thus far), having a PCI-Validated software version is a PCI requirement.

Merchants with **current** PCI-Validated software will encounter no issues preventing fulfillment of a COS request, as noted below.

Merchants with **expired** software versions can also have a COS request fulfilled, after first installing a current PCI-Validated software version. The alternative to a software upgrade installation would be to request the Processor install Standalone Credit devices, and then insure a capable professional has deleted all existing Credit files and data from the POS system.

Change Of Service (COS) process:

Merchants changing Credit Processors or Banks must have their assigned **Merchant ID** changed in the POS credit software and throughout the network prior to implementation, and this may also require a different software driver.

The process is needed when a Merchant changes vendors (or banks), and/or when there is an ownership change at the Merchant's site.

Once the Merchant submits all required information, a COS request can then take up to **10 business days** to process the request through the multiple institutions, which include the Processor, each Credit Card Host (Visa, MasterCard, Amex, Discover, Diner's, etc), the Depositing Bank, the Acquiring Bank, and the Network Provider.

Personnel are then scheduled to complete the COS installation.