

## Change of Service (COS) requests for POS Payment Software

For Merchants to change Credit Processors or Banks, including new ownership, their Merchant ID must be changed. To perform this task, a Change of Service (COS) request is needed.

The Payment Card Industry (PCI) Security Standards Council has mandated that merchants use only payment software that is compliant with their Payment Application Data Security Standard (PA-DSS).



***As a result, Processors have begun disallowing the completion of this process to Merchants with software versions not listed as PA-DSS compliant.***

***Regardless of what an employee of a Processor or Bank says to the contrary (our experience shows uneven enforcement by Processors or Banks 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 upgrading to a current PCI-Validated software version. The alternative would be to request the Processor install Standalone Credit devices and 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 payment application software and throughout the network, prior to COS 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 a Merchant has submitted the required information and paid for COS,** the request can then take up to **10 business days** to process 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.