



MERCHANT PARTICIPATION GUIDE



SAUDI ARABIA

A STEP-BY-STEP ILLUSTRATION

This guide provides a step-by-step overview of how to submit a merchant opt out request to Mastercard for the Mastercard Installments Program with merchant participation in markets using Merchant Identifier (MID) and acquirer ICA to opt out select merchants.



This guide provides a step-by-step overview of the actions to complete a merchant opt out request for credit product codes SPP and SPS and prepaid product codes SBJ and SBK using Merchant Identifier (MID) + acquirer ICA.

Prerequisite – Merchant Participation Form Link

Prior to completing the form, refer to the latest Mastercard Installments Program with merchant participation bulletin announcement in your market.

The Mastercard Installments Merchant Participation Form can be accessed online by visiting <https://www.mastercard.com/global/en/business/overview/installments-participation.html>

Launch and Complete the Merchant Participation Form

Step 1: Select country.



The following form will help you manage merchant participation.

Select your country:

Step 2: Select action (select one).

- Opt out merchants from Mastercard Installments Program with merchant participation
- Modify prior participation request



Mastercard Installments Program with Merchant Participation: Merchant Participation Form



Please select an action:



Opt-out merchants from Mastercard Installments Program with merchant participation



Reverse the previous opt-out request

Step 3: Provide acquirer representative contact information along with acquirer details.

Mastercard Installments Program with Merchant Participation: Merchant Participation Form



Acquirer contact information:

Please provide the primary point of contact for this merchant participation request. The acquirer representative must be authorized to submit this request on behalf of the merchants.

Acquirer Name

Acquirer ICA

Contact Name

Contact Email

This contact information is used by Mastercard to confirm the submission and completion of the request. Mastercard will contact the acquirer representative regarding any issues with the form.

Step 4: Review required information and formatting and download template file.



The merchant information that needs to be captured on the Merchant Participation Form is provided in the Appendix, including requirements, descriptions, and examples.

Mastercard Installments Program with Merchant Participation: Merchant Participation Form



To opt-out one or more merchants from the Mastercard Installments Program with merchant participation, please download and complete the form linked below and upload the completed form on the next screen.

When filling out this form, please note the following:

- The merchant entity that may decide to opt out from the Mastercard Installments Program with merchant participation is the entity that controls or oversees decisions regarding acceptance of Mastercard products for one or more card acceptors (inclusive of Franchisors and Franchisees)
- The template file contains two worksheets, 1) "Opt-Out Template" and 2) "MIDs". Please fill all the merchant related information in "Opt-Out Template" and please provide all the MIDs corresponding to "Legally Registered Merchant Name" in the "MIDs" worksheet
- Mandatory fields in the template are necessary to process the merchant opt-out request
- Merchant address should be spelled out in full words with no abbreviations
- Ensure the ICA corresponds to the licensed Mastercard acquirer and the country - SAU
- Ensure that all merchant participation submissions correspond to the SAU region only. In order to submit merchant participation requests for another country, please navigate to that country's respective merchant participation form via the drop-down menu on the home screen.
- Ensure the information provided in the completed file is accurate and properly formatted
- Please refrain from changing headers and column locations
- Please refrain from deleting worksheets
- The maximum size of the upload file is 20 MB

[Click here to download the opt-out merchant input form](#)



Step 5: Upload the completed merchant opt out file.

Mastercard Installments Program with Merchant Participation: Merchant Participation Form

Please upload the completed merchant input form here.

Drop files or click here to upload

Opt_out_File_Template_MID_JCA_Test123.xlsx

21.5 KB

application/vnd.openxmlformats-officedocument.spreadsheetml.sheet

Example: The acquirer representative uploads the completed file named as "Opt_out_File_Template.xlsx"

Step 6: Confirm authority to submit the merchant participation request.

Mastercard Installments Program with Merchant Participation: Merchant Participation Form

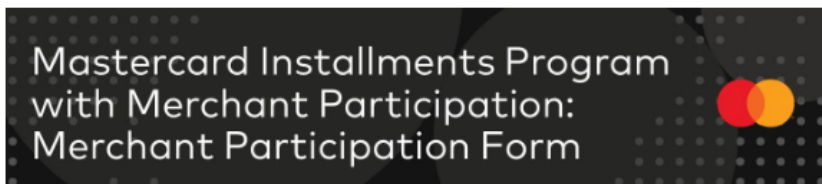
By submitting this form, you hereby represent and warrant:

- You are authorized by the named merchants to complete this form as a representative of such merchants
- You have all necessary consents, authorizations, permissions, and approvals from each merchant whose participation you have elected to submit through this form
- If this form is being submitted by a payment service provider on behalf of the acquirer, you are responsible for informing the acquirer that the merchant(s) will not participate in the Mastercard Installments Program with merchant participation
- Unless otherwise instructed by the acquirer a valid Merchant Identifier (MID) has been provided for merchants opting out
- All other information that you have provided on this form is complete and accurate

By entering your name below, you confirm all the information above:



Step 7: Mastercard confirmation of merchant participation request receipt.



Thank you for your submission.

A Case Number along with processing timeline will be sent to the email address provided.

You will receive an email confirmation once your request is processed.

A Mastercard representative will contact you in case your file is unable to be processed as submitted.

For further assistance, please contact installments.support@mastercard.com

Step 8: Confirmation of form submission and case number via email.



Mastercard Installments Program with Merchant Participation

Thank you for completing the merchant participation request.

Request Case number: R_dmtuBAy9mSOvRSN

Your request will be processed within **1-5 working days**, subject to circumstances beyond our control.

A Mastercard representative will contact you in case your file can not be processed as submitted.

For further assistance, please contact installments.support@mastercard.com

Upon submission of this form, acquirer's representative will receive confirmation via email. Receipt of confirmation does not mean that the opt out request has been processed. The confirmation email to the acquirer representative will include a case number which is the reference for the case.

Mastercard will confirm the status of an acquirer's submission by email. The response will inform the acquirer of how many records have been successfully processed, as well as any errors which need to be corrected.

Mastercard recommends that the acquirer resubmits erroneous merchant records as a new file rather than correcting those records within the original file. This is to avoid manual handling errors impacting previously successful merchant records to be resubmitted with incorrect details.



Appendix: Required information for processing merchant participation requests

Submit one Excel file including two worksheets.

Worksheet 1 – Opt out Template

- Each mandatory field is highlighted red in the excel template
- When the merchant's name is entered, the mandatory fields will be highlighted in red
- One or more merchants to be added to the form
- If acquirer assigns a new MID to a merchant that has been opted-out, acquirer needs to resubmit the merchant on the opt out template
- Any update to the merchant record needs to be resubmitted. Use previously submitted form to ensure merchant records correspond.

Worksheet 2 – MIDs

- Each legally registered merchant may have one or more MIDs to opt out.
- Supply all of the MIDs for each merchant that correspond to the merchant
- If acquirer assigns a new MID to a merchant that has been opted-out, acquirer needs to resubmit the merchant and corresponding MID(s)

Worksheet 1 – Opt out Template

Field Name	Requirement	Description	Format
Legally Registered Merchant Name	Required	Legally registered name of the merchant	Alphanumeric Special Characters Length: 256
Address Line 1	Required	Legally registered address of the merchant, no abbreviations	Alphanumeric Special Characters Length: 80
Address Line 2	Optional, to be requested from merchant and provided if available	Second address line (if necessary), no abbreviations	Alphanumeric Special Characters Length: 80
City	Required	Legally registered address city	Alphanumeric Special Characters Length: 30
State/Province	Optional	Legally registered address state/province (no abbreviations)	Alphanumeric - State Code Length: 2-3



Postal Code	Required	Legally registered address postal code	Alphanumeric Special Characters Length: 30
Country	Required	Merchant Country Code	Select from dropdown. For e.g. SAU
Merchant Website URL	Required	The URL of the merchant supplied to the acquirer Include N/A in the field if there is no website URL	Alphanumeric Special Characters Length: 100
Merchant 'Doing Business As' (DBA) Name	Required	Trade name used by merchant to conduct business (and is known to the consumer) Include N/A if no 'Doing Business As' name	Alphanumeric Special Characters Length: 256
Apple Pay Acceptance flag	Required	Yes/No flag that identifies merchant as an entity able to accept Apple Pay. Include N in the field if there is no Apple Pay Acceptance Flag	Alphabet – (Y/N) Length: 1
Apple Pay Merchant ID	Optional, to be requested from merchant and provided if available	A field used by Apple Pay to identify the merchant	Alphanumeric Special Characters Length: 100
Google ID Acceptance flag	Required	Yes/No flag that identifies merchant as an entity able to accept Google Pay. Include N in the field if there is no Google ID Acceptance Flag	Alphabet – (Y/N) Length: 1
Google Pay Merchant ID	Optional, to be requested from merchant and provided if available	A field used by Google Pay to identify the merchant	Alphanumeric Special Characters Length: 100



Samsung Pay Acceptance flag	Required	Yes/No flag that identifies merchant as an entity able to accept Samsung Pay. Include N in the field if there is no Samsung Pay Acceptance Flag	Alphabet – (Y/N) Length: 1
Samsung Pay Merchant ID	Optional, to be requested from merchant and provided if available	A field used by Samsung Pay to identify the merchant	Alphanumeric Special Characters Length: 100
Institution ICA	Required	The Acquiring ICA of the acquirer that will be part of the authorization message	Numeric Active ICA for acquirer Max 11 digits

Worksheet 2 – MIDs

Field Name	Requirement	Description	Format
Legally Registered Merchant Name	Required	Alphanumeric Special Characters	Length: 256
Merchant Identifier (MID)	Required	Value assigned by acquirer	Numeric or Alphanumeric