



OG/82/2022  
23<sup>rd</sup> February 2022

**Chief Executive Officer**  
All Financing Companies  
All Payment Service Providers  
Manama  
Kingdom of Bahrain

Dear Sir/ Madam,

**Requirements to Enhance Representation of Payment Transactions**

This has reference to the need to follow a consistent practice in representation of payment transactions undertaken by financing companies and payment service providers providing acquiring services within the Kingdom of Bahrain.

In order to ensure that customers will be able to view/access or store their payment transaction data in a consistent manner and to allow further analyses of the transactions, financing companies and payment service providers providing acquiring services are hereby required, with effect from 29<sup>th</sup> May 2022, to include Merchant Category Codes (MCC), consistent with ISO 18245, in the customer transaction data to be shared with the issuers.

Should you have any queries on this matter, please reach out to your supervisory point of contact.

Yours faithfully,

**Rasheed M. Al Maraj**  
Governor