Merchant ID

Learn how to create, edit and change merchant ID object

A Merchant ID is a unique identifier, assigned by the processor to the merchant location.

Create a Merchant ID

Registration of a new merchant location results in the issue of a Merchant ID (also known as a Card Acceptor ID) by DECTA. The merchant location, either online or physical, is where the Legal Entity conducts its business and accepts card payments. A mandatory data set is required to successfully register a merchant location, such as but not limited to address, merchant category code, card brands available at the store as a means of payment, transaction currency, etc. To create a Merchant ID, use the request `POST/v1/api/merchant/{legalEntityID}`

A Legal Entity can have multiple Merchant IDs, each with a different configuration, if necessary.

Edit a Merchant ID configuration

The request `PATCH/v1/api/merchant/{merchantID}` makes it possible to update a Merchant ID configuration. The update will be executed only for those parameters that are sent in the request alongside the new values. Parameters not transmitted in the request will remain unchanged.

Get Merchant ID details

The request `GET/v1/api/merchant` provides an overview of the Merchant ID configuration at the moment of the request. This function can also work as a filter when a user submits any of the filter parameters, for example, `merchantStatus` . If submitting `merchantStatus` Active, the requester will receive a list of Merchant IDs that have Active status at the moment of the request.

Filter parameters list:

- registrationNumber
- ratePlanID
- merchantStatus
- merchantType
- Currency

- businessType
- Website
- Descriptor
- MCC
- CardBrand
- 3dsStatus

Change a Merchant ID status

Merchant location status management is possible through the request `PATCH/v1/api/merchant/{merchantID}/state`.

Available statuses, their definition and change scenarios:

Current status	New Status	Comments	Pre-conditions
New		Default status for every registered MID.	By default, no successful transactions.
Active		Incoming payments and refunds allowed.	First successful authorisation.
Suspended		Acceptance of card payments is restricted, only refunds are allowed.	Temporarily restricted acceptance of cards, for example, due to: a) excessive fraud/ chargeback ratio; b) agreement, law or standard violations; c) merchant decision; etc.
Closed		Merchant ID is irreversibly closed.	Partnership agreement termination, restriction of payment acceptance and refund conduction.
New	Active	Changes automatically after the first successful transaction passed through MID.	Incoming traffic of successful transactions.

Current status	New Status	Comments	Pre-conditions
New	Closed	Merchant ID is irreversibly closed.	Inactive Merchant that had no activity, no refunds to be conducted, partnership agreement termination.
Active	Suspended	Only conduction of refunds is allowed.	Temporarily restricted acceptance of cards.
Active	Closed	Merchant ID is irreversibly closed.	Partnership agreement termination, restriction of payment acceptance and refund conduction.
Suspended	Active	Merchant is re-enabled to accept card payments and conduct refunds.	Resolution of the situation that led to Suspended status in the first place.
Suspended	Closed	Merchant ID is irreversibly closed.	Partnership agreement termination, restriction of payment acceptance and refund conduction.