Which payment methods should an online store accept in Saudi Arabia?

Understanding the Saudi ecommerce checkout landscape

When a customer reaches the checkout page, the payment options you present can make or break the sale. In Saudi Arabia, the mix of locally preferred cards, digital wallets, and international methods creates a specific set of expectations. Getting this right means fewer abandoned carts and smoother transactions.

The first thing to know is that Saudi shoppers are accustomed to paying with Mada, the national debit network. Mada cards are issued by almost every local bank, and the system handles both in-store and online payments. For any Saudi ecommerce checkout, supporting Mada is not optional, it is the baseline. If a customer sees only Visa or Mastercard, they may hesitate, assuming their card will not work or will incur extra fees. Mada transactions are routed locally, which often means faster settlement and lower fees for the merchant. Integrating Mada through a local payment gateway is straightforward, and many global gateways now offer it as an option.

Alongside Mada, STC Pay has grown into a major player. STC Pay is a digital wallet operated by Saudi Telecom Company, and it allows users to load money, pay bills, and make online purchases without needing a credit card. It is especially popular among younger shoppers and those who prefer not to share card details online. For an online store, adding STC Pay signals that you understand local habits. The integration is usually done via an API provided by STC Pay or through a payment gateway that supports it. The checkout flow becomes simpler for the customer: they log into their STC Pay account, confirm the payment, and the transaction completes in seconds.

International brands like Apple Pay and Google Pay are also widely used in the Kingdom. Apple Pay, in particular, has seen strong adoption among iPhone users who value the convenience of one-tap checkout. These wallets tokenise card details, so the merchant never sees the full card number, which reduces security concerns. Many Saudi shoppers use Apple Pay with their Mada or credit cards stored inside the wallet. The checkout experience is fast: the customer selects Apple Pay, authenticates with their fingerprint or face, and the payment is done. For a store built on WooCommerce, Magento, or Shopify, enabling Apple Pay often requires just a plugin or a setting in the payment gateway configuration.



What about credit cards and buy now pay later?

Credit and debit cards from Visa and Mastercard remain important, but they should not be the only option. Many Saudi shoppers have credit cards, yet they may prefer to use a local method for smaller purchases or for security. A balanced approach is to offer Mada, STC Pay, Apple Pay, and then the major card brands. That covers nearly every shopper. Buy now, pay later services like Tabby and Tamara have also become popular in Saudi Arabia. They let customers split the payment into interest-free instalments. This can raise the average order value, because shoppers feel more comfortable buying a higher-priced item when they can pay over three or six months. If your store sells items such as electronics, furniture, or fashion, adding a buy now pay later option can reduce cart abandonment at checkout. The integration works through the service's API, and the merchant is usually paid upfront minus a small fee.

Another method that deserves attention is bank transfer, or "IBAN transfer." While it is slower than card or wallet payments, some Saudi shoppers still prefer it for large amounts. They can log into their bank app, transfer the exact amount, and then return to the store to confirm the order. The downside is that the merchant must wait for the money to arrive before shipping, which adds friction. For most stores, bank transfers are better offered as a secondary option, not the primary one.

Currency, VAT, and the checkout experience

All prices should be displayed in Saudi Riyals (SAR). Showing prices in dollars or another currency creates confusion and distrust. The customer wants to know the exact amount they will pay, including VAT. In Saudi Arabia, the standard VAT rate is 15%, and it must be included in the displayed price for business-to-consumer sales. If you show prices exclusive of VAT, the customer sees a lower number at first and then a higher total at checkout, which feels like a hidden fee. The cleaner approach is to include VAT in the price from the product page onward. The checkout page should break down the subtotal, VAT, and shipping charges clearly, so the customer understands what they are paying for.

The checkout page itself must work well in both English and Arabic. Saudi shoppers often switch between the two languages depending on the device and the product. A bilingual checkout that respects Arabic right-to-left (RTL) layout is essential. If the page breaks when the user switches to Arabic, or if the fields do not align properly, the customer may leave. The payment form should also support Arabic input for fields like the cardholder name, though most payment gateways handle this automatically. Testing the checkout flow in both languages before launch catches these issues.



How to choose a payment gateway

The payment gateway is the service that connects your store to the banks and networks. For a Saudi ecommerce checkout, the gateway must support Mada, STC Pay, and the major card brands. Some global gateways like Stripe and PayPal now support Mada, but their availability and fee structure can vary. Local gateways like PayTabs, HyperPay, or Moyasar are built

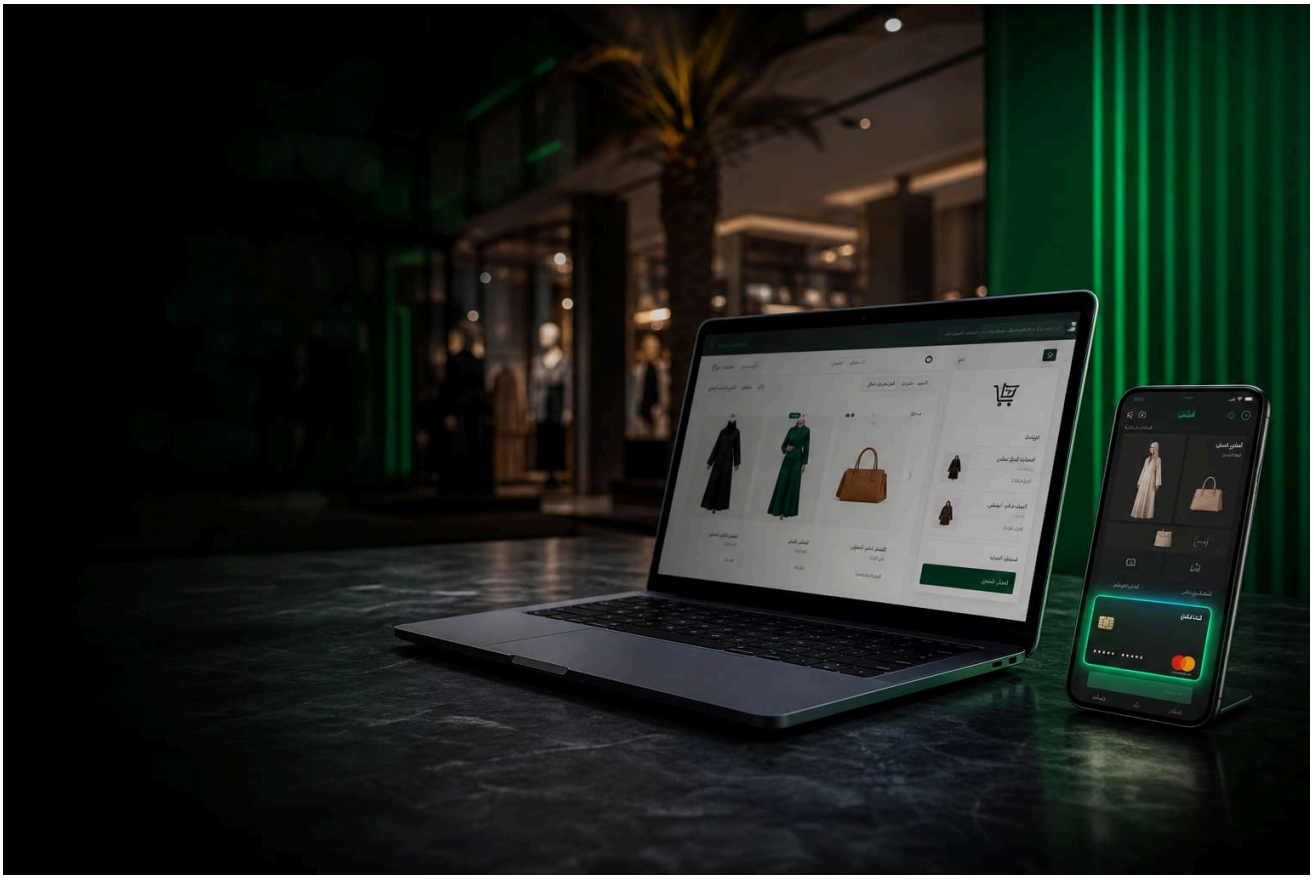
specifically for the Saudi market and often offer easier integration with local banks. They also handle the Arabic RTL and VAT calculations natively. When evaluating a gateway, check which payment methods it offers, whether it supports Apple Pay and STC Pay, and what the settlement time is. Some gateways settle funds in one business day, while others take three to five days. Faster settlement helps with cash flow.

Integration effort matters too. If your store runs on WooCommerce, there are plugins for most local gateways. Magento and Shopify also have extensions or built-in support. Custom storefronts may require more development work, but the APIs provided by local gateways are usually well-documented. A team experienced in Saudi-focused ecommerce development, like the one behind saudiwebsitedesign.com, can handle the integration efficiently. They understand how to connect a store to the local payment networks and ensure the checkout flow feels native to Saudi shoppers.

Testing and going live

Before launching, test every payment method with real card numbers from a test environment. Try a successful Mada transaction, a declined card, a STC Pay payment, an Apple Pay checkout, and a buy now pay later flow. Also test what happens if the customer closes the browser mid-payment or if the gateway times out. The store should handle these edge cases gracefully, showing a clear message and allowing the customer to retry without losing their cart. Testing in both English and Arabic is important because some gateways display error messages only in English, which can confuse Arabic-speaking users.

After launch, monitor the checkout analytics. Look for payment methods that have high failure rates or that customers rarely use. If a method consistently fails, it may be a configuration issue or a problem with the customer's bank. Reach out to the gateway support to resolve it. Also watch for cart abandonment rates; if they remain high after adding several payment options, the issue may be elsewhere on the page, such as slow loading times, unclear shipping costs, or a required account registration. A streamlined checkout that lets customers pay without creating an account often reduces abandonment.



One last point: keep the checkout page simple. Do not overload it with logos of every payment method you support. List them as small icons or text links below the payment section. The customer should be able to see at a glance what they can use. A clean, uncluttered design builds trust and makes the decision to pay feel easy.

For a deeper look at how to structure a checkout that converts in the Saudi market, the team at saudiwebsitedesign.com can provide guidance on integrating the right mix of local and international payment methods. Their experience with WooCommerce, Magento, Shopify, and custom storefronts ensures that the checkout works smoothly for every customer, regardless of which device or language they use.