1Pay.pk Publishes Merchant Checklist as Digital Channels Reach 92% of Formal Retail Payment Transaction Volume in Q3 FY26

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On 24 August 2026, 1Pay.pk, a payment aggregation and technology brand of Setlexor Services (Private) Limited, published a practical checklist for Pakistani merchants evaluating payment gateway providers. The guidance is intended to help businesses compare operational requirements before committing development time, signing commercial terms or directing customers to a new checkout process.

The publication follows continued growth in Pakistan?s formal digital payment activity. According to the State Bank of Pakistan?s Payment Systems Quarterly Review for January to March 2026, digital channels accounted for 3.4 billion transactions, or 92 percent of formal retail payment volume, during the quarter.

The same review recorded approximately PKR 68.3 trillion in digital retail payment value during the three-month reporting period. Those figures describe transactions reported through the formal payment system and should not be interpreted as the share of every purchase made in Pakistan, but they show why payment acceptance has become an operating decision rather than only a website feature.

The new payment gateway checklist begins with customer fit. It asks merchants to establish how their buyers prefer to pay, which channels are available under the proposed arrangement and whether the provider can explain how each payment method moves from customer authorization to merchant settlement.

The guidance also addresses commercial clarity. Merchants are encouraged to obtain written information covering setup charges, transaction fees, applicable taxes, refund costs, dispute handling and any conditions that may affect settlement timing, rather than comparing providers on a single advertised rate that may not represent the complete operating cost.

Technical assessment is treated as a separate workstream. The checklist asks whether a provider offers an integration method appropriate for the merchant?s website, application or payment-link workflow, and whether documentation explains authentication, transaction statuses, callbacks, testing, failure handling and the process for moving an approved implementation into production.

Operational readiness continues after checkout. The article recommends confirming how transaction records, provider references, merchant order numbers, fees, refunds, disputes and settlement amounts can be matched, because incomplete references or unclear reports can turn ordinary customer-support questions into lengthy investigations across finance and technical teams.

?A merchant should be able to understand the complete payment journey before going live, including who approves the transaction, who processes it, how funds are settled and where support responsibility sits when something goes wrong,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?The checklist gives merchants a common set of questions for that discussion.?

1Pay.pk states that its aggregation arrangements connect approved merchants with payment channels provided by banks, wallet operators and payment networks. The checklist advises merchants to verify the channels and partner responsibilities available under their specific written agreement rather than assuming that every displayed payment method is automatically available.

1Pay.pk provides payment aggregation and technology services. It is not a bank, electronic money institution, wallet operator, payment system operator, payment service provider or independently licensed financial institution; regulated payment processing, acquiring, wallet and settlement services are performed by the relevant licensed partners under applicable merchant and partner arrangements.

The checklist is designed as a procurement and implementation aid, not as legal, tax or regulatory advice. Merchants should verify provider representations, review their contracts and seek professional advice where necessary before choosing a payment arrangement, while information about the company and its current services is available from 1Pay.pk. The document can also support periodic provider reviews as a merchant?s payment needs change after launch.

About 1Pay.pk:

Setlexor Services (Private) Limited is the legal entity that operates the 1Pay.pk brand. The brand is used for the company?s payment aggregation, merchant connectivity and related payment-technology services.

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For more information about 1Pay, contact the company here:1PayArshad Syed Muhammad+923009248891help@1pay.pkSuit 302, 16C, Zulfiqar Street 2, DHA Phase 8. Karachi.

1Pay

1Pay is a payment gateway service provider dedicated to simplifying the way businesses accept, manage, and process payments.

Website: https://1pay.pk/

Email: help@1pay.pk

Phone: +923009248891