1Pay.pk Sets Out Merchant Payment Cost Review

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KARACHI, PAKISTAN - September 17, 2026 -
1Pay.pk, the payment aggregation and technology brand of Setlexor Services (Private) Limited, has outlined a payment cost review for merchants in Pakistan. The company statement sets out how business owners and finance teams can document the operating cost of a proposed payment arrangement before authorizing implementation.

The review centres on a single written record connecting commercial charges with the way a merchant actually sells. It separates the price of processing a payment from other costs that may arise when a business integrates its systems, handles customer requests or changes its payment arrangement.

Under the proposed approach, a merchant records its expected monthly payment activity and the assumptions behind that estimate. The record distinguishes completed transactions from payment attempts and identifies the mix of available channels, because a calculation based on one payment method may not describe the terms applying to another.

The company recommends assigning each charge a clear basis rather than copying a percentage into a budget without context. A fee may apply per transaction, per month or following a particular event, while a minimum charge can change the result for a business with uneven activity. Unknown charges remain marked as unresolved until the contracting party explains them.

Refunds and disputes receive separate treatment in the review. The merchant records whether an original processing charge is returned, whether a further charge applies and which document establishes the relevant conditions. The statement does not assume that every payment arrangement supports the same refund options or applies the same commercial treatment.

Implementation work is recorded alongside the commercial schedule but is not presented as a processing fee. Development, testing, internal training and ongoing administration may require staff time even where a provider does not invoice those activities separately. Recording that distinction gives the person approving the project a clearer account of the resources being committed.

?The useful number is the cost a merchant can explain, not a percentage taken out of context,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?A written review should show what is included, what depends on activity and which questions still need an answer before the business commits.?

The statement also distinguishes expenses from cash availability. A reserve or a contractual hold may affect access to funds without representing a permanent processing charge. Merchants are advised to record the amount or basis, the release conditions and the responsible institution separately, without assuming that those conditions are identical across providers or payment methods.

The review ends with an ownership check. One person maintains the assumptions, another confirms the commercial documents, and the approving manager records any unresolved condition. Where a business has a smaller team, those responsibilities can be combined, but the final record should still identify who checked the information and when it was checked.

This focused statement develops the commercial-planning theme in the company's earlier merchant checklist announcement, published on August 28, 2026, at https://pressadvantage.com/story/102073-1pay-pk-publishes-merchant-checklist-as-digital-channels-reach-92-of-formal-retail-payment-transacti. It does not announce a new tariff, a discount, a competitor price comparison or a measured saving. No fee estimate is presented as a quotation for an individual business.

The company recommends reopening the review when the merchant adds a payment channel, changes its selling model or receives revised terms. Earlier assumptions should remain identifiable so that a later reviewer can distinguish a change in business activity from a change in the commercial agreement. The review is an administrative aid, not accounting, tax or legal advice.

1Pay.pk provides merchant payment connectivity and related technology under applicable agreements. Regulated processing and settlement are performed by the relevant licensed partners; the company does not hold a separate financial-services licence. Information about its services is available at https://1pay.pk/services, with availability and commercial terms subject to merchant eligibility and partner approval.

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1Pay

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

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