1Pay.pk Issues Guidance on Pending Payment Orders

September 21, 2026

KARACHI, PAKISTAN - September 21, 2026 -
1Pay.pk, the payment aggregation and technology brand of Setlexor Services (Private) Limited, is issuing guidance for merchants in Pakistan on handling orders with an unresolved payment result, dated September 21, 2026. The company statement addresses the decision between holding an order, investigating the original attempt and asking a customer to make another payment.

The advisory focuses on the period after a customer attempts payment but before the merchant has a reliable outcome. A closed browser, an interrupted connection or a missing return page does not establish whether a transaction succeeded or failed. The company recommends treating that uncertainty as an exception requiring review, rather than automatically changing the order to paid or unpaid.

Under the proposed approach, the merchant keeps the original order reference and the available transaction reference together. Staff record the amount, the time of the attempt and the status currently shown through the approved payment arrangement. This creates a shared starting point for the sales, support and dispatch teams without requiring the customer to repeat the entire account of the purchase.

The statement recommends assigning one staff role to decide the next operational action. An order awaiting investigation should remain distinguishable from an order approved for dispatch. If the business reserves stock while a payment is being checked, its reservation period and customer message should reflect the merchant's own policy rather than an assumed payment completion time.

?An unclear payment result should not become a guess at the dispatch desk,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?The merchant needs to establish what happened to the original attempt before asking the customer to pay again. That decision should be visible to everyone handling the order.?

For integrated stores, the guidance asks technical teams to verify the transaction through the provider's documented process and match it to the expected order and amount. A customer screenshot is not a substitute for that check. The merchant's order system should also be reviewed so that repeated notifications about one transaction do not trigger repeated shipments.

Where the outcome remains unclear, staff should escalate the existing case through the agreed support route. The handover should identify the conflicting or missing status and the action requiring confirmation. It should not include passwords, one-time authorization codes or unrelated customer records. Any additional evidence should be supplied only through the channel designated for the case.

Customer messages should distinguish a payment under review from a confirmed failure. Staff can explain that the original attempt is being checked and state when the business intends to provide another update. The company advises against promising an automatic reversal, a refund deadline or a definite completion time without confirmation from the relevant payment arrangement.

If a second payment has already been attempted, the merchant should keep both transaction references linked to the same order. Each result requires its own verification. A repeated attempt does not necessarily mean two successful charges, and a duplicate confirmed payment should be referred into the applicable resolution process rather than treated as a second purchase without the customer's agreement.

The advisory addresses fulfilment decisions, extending the company's earlier discussion of transaction and settlement records at https://pressadvantage.com/story/102076-1pay-pk-publishes-merchant-guidance-on-reconciliation-and-settlement-visibility. It does not require merchants to equate payment confirmation with settlement into their bank account. Those are separate stages governed by the relevant payment method and commercial arrangement.

The guidance is contained in this statement and does not announce a new monitoring feature, automatic retry service or guarantee against duplicate payments. Merchants should have their technical and operational owners confirm the steps supported by their actual integration. A manual review may be needed where the available system cannot resolve an exception automatically.

1Pay.pk provides payment aggregation technology and merchant connectivity, with service information available at https://1pay.pk/services. Relevant licensed partners perform regulated payment activities. The statement is advisory and does not change merchant agreements, partner procedures or settlement conditions; its purpose is to clarify who checks an unresolved payment and who authorizes the next order action.

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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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