



1Pay.pk Sets Out Checkout Disclosure Review for Merchants

September 22, 2026

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1Pay.pk, a brand of Setlexor Services (Private) Limited, is issuing a checkout disclosure review for online merchants in Pakistan, dated September 22, 2026. The advisory statement asks businesses to examine whether customers can identify the seller, understand the complete amount payable and locate order support before moving from the merchant's website to a payment page.

The review addresses information controlled by the merchant rather than announcing a change to payment processing. It brings the product page, order summary, delivery information and customer policies into one review. The proposed owner is the person responsible for the store's content, working with operations and the developer where checkout wording depends on technical settings.

The company recommends beginning with the identity shown to the customer. A store name, a trading name and a payment-page label may not appear in the same form. Merchants should confirm what their approved arrangement displays and explain any legitimate difference through their own website. Staff should not invent an explanation for a label that has not been checked.

The amount review follows a representative purchase from product selection to the final confirmation step. The merchant checks that delivery charges and other applicable amounts are visible before payment is authorized. If an order's price depends on a later quotation, the wording should explain when the amount becomes final instead of presenting an incomplete figure as the total.

“The customer should not have to reconstruct the terms of a purchase after paying,” said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. “The merchant controls the explanation of what is being sold, what the amount includes and where order questions belong. Those details deserve the same review as the payment button.”

Delivery wording forms a separate part of the advisory. A dispatch estimate should not be presented as a confirmed arrival date. Businesses selling services should describe when the service begins and what the customer must provide before work can start. The review does not prescribe a universal delivery period or claim that a payment provider controls the merchant's fulfilment.

The statement also asks merchants to make their cancellation and return conditions accessible before checkout. Any exclusions or conditions need to be understandable in the context of the actual product or service. This is a review of what customers are told before buying, not a new refund entitlement or a replacement for the merchant's applicable legal obligations.

Support information should identify the route for questions about the order itself. A customer may encounter a payment provider's name during checkout, but that does not transfer responsibility for product descriptions, stock or delivery to that provider. The business should maintain a working contact method and state its support availability without implying uninterrupted service unless that is actually provided.

The company proposes reviewing the journey on a mobile device as well as a desktop screen. Important information can be present on a website yet difficult to find when a payment page opens elsewhere. The reviewer should check that returning to the order does not remove access to the amount, the merchant's contact details or the relevant customer policies.

Each identified mismatch should be assigned to the team able to correct it, with a record of the text reviewed and the change approved. The company recommends repeating the review when a business changes its delivery terms, trading details or checkout provider. This is an internal operating practice, not a certification or a claim that the website has passed an external audit.

The statement extends the company's earlier merchant selection checklist announcement at <https://pressadvantage.com/story/102073-1pay-pk-publishes-merchant-checklist-as-digital-channels-reach-92-of-formal-retail-payment-transacti>. That resource concerns evaluating payment arrangements; this advisory

focuses on the merchant's own customer-facing information once a checkout journey is in use. The complete proposed review is described here, without requiring a separately launched tool or download.

1Pay.pk is the payment aggregation and technology brand of Setlexor Services (Private) Limited. Its existing merchant checklist is available at <https://1pay.pk/blog/payment-gateway-checklist-pakistani-merchants>. Relevant licensed partners perform regulated payment activities under the applicable agreements. The advisory does not promise higher conversion, fewer complaints or approval for a payment service, and it does not change contractual responsibilities.

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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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