



1Pay.pk Sets Out Invoice Payment Matching Guidance

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1Pay.pk, the payment aggregation and technology brand of Setlexor Services (Private) Limited, is setting out voluntary guidance for merchants in Pakistan collecting payments against business invoices. The statement addresses the connection between a confirmed transaction and the invoice it is intended to pay, particularly when the payer's details or payment reference need clarification.

The advisory separates confirmation that a payment occurred from the merchant's decision to allocate it to a customer balance. Its proposed workflow is to identify the invoice, verify the transaction and record the allocation or unresolved difference. It does not introduce an invoicing product or assume that a payment gateway automatically maintains the merchant's accounts receivable records.

The approach is relevant to businesses that agree a sale before requesting payment, including service providers and wholesalers. The invoice recipient may not be the person who completes the payment instruction. The company recommends retaining a clear connection between the customer organization, the invoice reference and the approved way to pay, rather than relying on a payer name alone.

Before a payment request is sent, the merchant should confirm which invoice and amount it relates to. If the underlying order changes, the record should identify the current invoice and explain whether an earlier

payment instruction remains valid. A revised document should not silently become an additional collection request for an amount the customer has already paid.

“A confirmed payment and a cleared invoice are related, but they are not the same record,” said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. “The finance team needs to know which obligation the payment belongs to. Keeping that connection clear helps the business explain the balance without asking the customer to reconstruct the purchase.”

When a payment is reported, the proposed review uses the confirmed transaction information available through the merchant's approved arrangement. A forwarded receipt or customer message may help locate an attempt, but should not replace verification. Staff then connect the transaction reference to the intended invoice and record who reviewed any mismatch before changing the outstanding balance.

Where the received amount differs from the invoice, the company recommends recording the difference as an unresolved item until its basis is established. An agreed deposit, a deduction claimed by the customer and an accidental short payment are different situations. The advisory does not determine their accounting or tax treatment; the merchant should apply its documented terms and seek appropriate professional input where necessary.

If a customer intends one payment to cover several invoices, allocation needs a recorded instruction that the merchant can verify. Where several payments relate to one invoice, each confirmed transaction should remain individually traceable. These are proposed recordkeeping practices, not a claim that every payment method or 1Pay integration supports combined invoices or partial collections automatically.

The statement recommends a shared exception record for receipts that cannot yet be allocated. That record should identify the missing information and the staff member responsible for obtaining it. Collection reminders should reflect verified account information, with unresolved payments reviewed before the business tells a customer that a particular invoice remains wholly unpaid.

Access to supporting documents should be limited to people who need them for the collection or review. Staff should use the approved route for transaction enquiries and avoid sending unrelated customer information with a payment query. The merchant's internal invoice record should remain distinct from the payment provider's transaction record, while preserving the references needed to connect them.

The guidance extends the company's earlier reconciliation statement at <https://pressadvantage.com/story/102076-1pay-pk-publishes-merchant-guidance-on-reconciliation-and-settlement-visibility>. That statement addresses transaction and settlement visibility; this advisory concerns allocating a receipt to an invoice. A payment matched to an invoice should not be presented as proof that its

proceeds have already settled into the merchant's bank account.

1Pay.pk provides merchant payment connectivity and related technology, described at <https://1pay.pk/services>. Relevant licensed partners perform regulated payment activities under the applicable arrangements. The guidance is contained in this statement and does not announce credit facilities, automated accounting integration or guaranteed collection outcomes. Merchant eligibility, available payment functions and settlement conditions remain subject to the relevant agreements.

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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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