



1Pay.pk Outlines Merchant Payment Dispute Record Guidance

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1Pay.pk, a brand of Setlexor Services (Private) Limited, is setting out voluntary guidance for merchants in Pakistan preparing records in response to payment disputes. The company statement focuses on identifying the request, retrieving relevant order evidence and submitting an accurate response through the route designated by the responsible payment partner.

The advisory distinguishes a formal dispute process from a customer's request for a merchant refund. A dispute notification may ask for particular documents within a stated response period. The company recommends assigning a case owner to confirm the request's source, the transaction concerned and the applicable deadline before staff begin gathering material from different parts of the business.

The proposed case record connects the dispute reference with the merchant's order number and the original payment reference. It also records the amount under review and the issue described in the notification. The purpose is to keep the response tied to the actual request rather than sending a general account history that does not address the question being examined.

For an order concerning physical goods, relevant material may include the order description, customer communications and available dispatch or delivery records. A service business may instead need records of the agreed scope and work supplied. The exact evidence should follow the request and applicable process; a document is not sufficient merely because it appears in a standard internal folder.

“A dispute response should explain what the records establish, not what the business wishes they established,” said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. “The team needs a clear sequence of events, the relevant references and an accountable person checking the response. Missing information should be identified honestly rather than filled with assumptions.”

The statement recommends preserving original records and distinguishing them from a summary prepared for the response. Dates should reflect when the underlying order, communication or fulfilment event occurred. If a document is incomplete or cannot be retrieved, the case owner should record that limitation and ask the authorized contact how to proceed without altering the history of the transaction.

Customer terms can also require careful version checks. The policy currently displayed on a website may differ from the terms available when the purchase was made. Where the request concerns cancellation, delivery or acceptance conditions, the merchant should identify the relevant version it can substantiate rather than assuming that a later website update describes the original purchase.

The company advises businesses to obtain response instructions from the actual case notification or responsible partner. The guidance does not set a universal deadline, file format or document-retention period. An internal target for preparing the response should leave time for review while remaining separate from the formal deadline, including any timezone stated in the request.

Before submission, the case owner should check that the documents answer the stated issue and exclude unrelated customer information. Material should be provided through the authorized channel, with a record of what was sent and when. A local copy of a prepared response is not evidence that the receiving organization obtained it; staff should retain the available acknowledgement or submission reference.

If the same transaction also has an active refund request, the merchant should disclose the relevant status to the responsible partner and seek instructions before initiating a potentially conflicting action. Submitting evidence does not guarantee a decision in the merchant's favour. The outcome and any further response options remain governed by the applicable payment process and agreements.

The advisory follows the company's earlier refund-response statement at <https://pressadvantage.com/story/104099-1pay-pk-outlines-merchant-refund-response-procedure>. That release addresses ownership and customer communication during refund handling; this statement addresses

the separate task of preparing records for a dispute. It does not announce a dispute-management product, a representation service or a measured improvement in case outcomes.

1Pay.pk is the payment aggregation and technology brand of Setlexor Services (Private) Limited. Its published terms at <https://1pay.pk/terms> describe merchant responsibilities and partner-dependent processes. Relevant licensed partners perform regulated payment activities. This guidance is an administrative company statement, not legal advice or a change to contractual rights, and merchants should confirm the requirements applying to each actual case.

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For more information about 1Pay, contact the company here: 1PayArshad Syed Muhammad +923009248891 help@1pay.pk Suit 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

