



1Pay.pk Sets Out Merchant QR Payment Display Checks

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1Pay.pk, the payment aggregation and technology brand of Setlexor Services (Private) Limited, is setting out voluntary guidance on QR payment displays for merchants in Pakistan. The company statement addresses how businesses identify an approved display, check the payment destination and confirm a transaction before staff mark a counter sale as paid.

The advisory focuses on the physical payment point rather than announcing a new QR service. Its proposed review connects the displayed code with the merchant's approved payment arrangement and the staff procedure used at checkout. A readable code alone does not establish that the destination, amount or transaction status is correct for the purchase being completed.

Under the proposed approach, the business keeps a record of the QR material approved for each payment point and identifies who may replace it. Where several counters use different references, staff should know which reference belongs to their location. The record should be held by an authorized person rather than depending on the employee who originally printed the display.

The company recommends inspecting customer-facing material when a payment point opens and after a display is moved or replaced. An unfamiliar label, damaged print or unexplained change should be referred to the responsible manager before the code is used. The aim is to establish that the material on the counter matches what the business intended to present.

“A payment display is part of the merchant's checkout process, not just a printed sign,” said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. “Staff need to recognize the approved destination and know where a completed payment is confirmed. Those checks should still work when a different employee takes over the counter.”

The advisory asks merchants to establish what recipient name customers should expect to see in the supported payment journey. If the trading name and displayed recipient differ, the business should obtain an explanation through its approved provider before giving staff a standard answer. An unexplained destination should not be accepted simply because scanning the code opens a payment screen.

Amount handling also needs to match the actual QR arrangement. Some journeys may require the customer to enter an amount, while others may present transaction-specific information. Merchants should confirm how their own setup operates and check the amount against the sale. The guidance does not imply that every code contains an order reference or automatically updates a till.

At completion, the staff member should use the merchant-side confirmation process specified for the approved service. A customer screenshot or a message shown on another person's device should not be the sole basis for closing the sale. If confirmation is unavailable, the transaction belongs in the merchant's exception process rather than being treated as definitely successful or definitely failed.

The statement recommends checking the original attempt before asking the customer to repeat payment through another code or method. Staff should preserve the sale reference and any available transaction reference while an authorized person investigates. The advisory does not establish a universal waiting period, promise an automatic reversal or guarantee that a second attempt will resolve the first.

When QR material is retired, the merchant should remove outdated copies from the payment points it controls and brief the staff who may still direct customers to them. If an unrecognized display is found, the business should stop using that display and contact its approved provider. Customers should never be asked to share payment passwords or one-time authorization codes with counter staff.

The company describes QR payments among its service categories at <https://1pay.pk/services>. Availability, display format and confirmation procedures must be checked for the specific merchant arrangement. This guidance is contained in the statement itself and does not announce a new payment network connection,

universal compatibility across banking applications or automatic integration with point-of-sale equipment.

The advisory extends the company's earlier onboarding and integration framework at <https://pressadvantage.com/story/102075-1pay-pk-publishes-two-track-framework-for-merchant-onboarding-and-payment-integration> into the operation of a physical payment display. 1Pay.pk provides payment aggregation technology and merchant connectivity, while relevant licensed partners perform regulated payment activities. The statement does not change merchant agreements or partner rules; it identifies practical checks for the display, destination and confirmed transaction.

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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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