1Pay.pk Issues Recurring Payment Operations Guidance

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KARACHI, PAKISTAN - October 26, 2026 -
1Pay.pk, the payment aggregation and technology brand of Setlexor Services (Private) Limited, is issuing guidance for merchants that collect payments on a recurring schedule. The statement addresses how businesses communicate renewal terms, monitor each collection attempt and respond when a scheduled payment does not complete.

The guidance is intended for businesses offering subscriptions, memberships or other continuing services. Its central distinction is between an active customer agreement and the result of an individual payment attempt. A scheduled collection date does not establish that a payment succeeded, and a failed attempt does not by itself explain whether the customer wants to continue.

Before enrolling a customer, the merchant should describe the amount, frequency and expected start of recurring charges. Any trial period, change in price, cancellation route or other condition should be communicated through the merchant's own terms and customer journey. The company statement does not set legal requirements or replace the merchant's agreement with its customer.

The merchant should retain a record that connects the customer's subscription reference to the applicable payment arrangement. Where a customer changes plans or cancels, the business needs a reliable way to update its own service entitlement and future collection instructions. The exact steps depend on the features available under the merchant's approved setup.

?Recurring payments need a clear customer agreement and a clear record of each collection result,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?A renewal schedule is an instruction to check a payment, not confirmation that funds were received. Merchants should keep those records separate and explain the next step when a collection is unresolved.?

When a scheduled attempt is declined or has no confirmed result, the merchant should review its status through the agreed payment process before contacting the customer. The message should identify the affected service period and explain whether the customer needs to take an action. Staff should avoid describing an unconfirmed attempt as paid or failed until the responsible source provides an outcome.

Any repeat attempt should follow the merchant's stated terms and the procedures supported by its payment arrangement. The guidance does not prescribe a universal retry count or interval. It also does not claim that every service supports automatic retries, stored credentials, recurring mandates or a particular payment method.

Customer support needs access to the subscription reference, relevant payment attempt and current account status. A customer asking to cancel should be routed to the merchant's stated cancellation process, while a payment-status enquiry should retain the original transaction reference. A staff response should distinguish stopping future service from resolving an earlier payment or refund request.

Finance teams should reconcile recurring collections against the merchant's own subscription records and the transaction information available through the approved arrangement. If the customer, amount or period does not match, the item should remain open for investigation until the difference is explained. A successful collection record should not be treated as proof of settlement into a bank account.

The statement also recommends reviewing renewal messages when a business changes its price, service terms or billing frequency. The merchant should preserve the version of the terms that applied to the relevant customer period and confirm when any change takes effect. This supports accurate customer communication without suggesting that the payment technology provider sets the merchant's prices or cancellation policy.

The guidance extends the company's earlier merchant reconciliation announcement at https://pressadvantage.com/story/102076-1pay-pk-publishes-merchant-guidance-on-reconciliation-and-settlement-visibility. That release addresses transaction and settlement records; this statement applies

recordkeeping to scheduled collections over time. The company's services page describes automated billing and subscriptions at https://1pay.pk/services, subject to merchant eligibility and the approved service arrangement.

1Pay.pk provides payment aggregation technology and merchant connectivity. Relevant licensed partners perform regulated payment activities under applicable arrangements. This statement does not announce a new subscription product or guarantee collection outcomes; merchants should confirm supported functions, customer-consent records, cancellation handling and settlement conditions for their own approved setup.

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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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