1Pay.pk Sets Out Merchant Disbursement Control Guidance

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KARACHI, PAKISTAN - October 27, 2026 -
1Pay.pk, a payment aggregation and technology brand of Setlexor Services (Private) Limited, is issuing guidance for businesses that send payments to suppliers, contractors or other approved recipients. The statement focuses on recording the purpose of a disbursement, checking recipient details and matching the confirmed result to the merchant's internal instruction.

An outgoing payment begins with a business obligation, such as an approved invoice or contract milestone. The merchant should retain the document that explains why the amount is due and identify the person responsible for approving it. This internal approval record remains distinct from the instruction transmitted through a payment arrangement.

Before sending a disbursement, staff should compare the intended recipient and amount with the approved source document. A change to beneficiary details should be verified through the business's established process, with the verification recorded. A message requesting new account details should not alone replace the recipient information already held by the merchant.

?A payment instruction should be traceable to a business decision and a verified recipient,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?Keeping the source document, approval and payment reference connected gives finance teams a clearer way to investigate an exception or answer a supplier's question.?

The guidance recommends assigning clear roles for preparing, reviewing and confirming a payment instruction. The division should reflect the merchant's own controls and any functions actually available in its approved service. The statement does not claim that every merchant setup supports multiple approvers, payment limits or automated beneficiary validation.

Where a business prepares a group of disbursements, each instruction should remain identifiable in the merchant's records. Staff should compare the number of intended recipients and total amount with the submitted batch, then retain the reference returned through the approved process. A batch total alone may not explain which recipient's payment needs attention.

The merchant should distinguish a submitted instruction from a confirmed outcome. If a response is pending or unclear, finance staff should check the existing reference before sending another instruction. An additional attempt may duplicate an earlier action if the first result has not been resolved. The statement does not guarantee processing speed, transaction success or immediate settlement.

Recipient communication should reflect the confirmed payment status and the merchant's own contractual terms. A remittance note can help the recipient connect the payment to an invoice or obligation where the arrangement provides for it. The merchant should avoid sending unnecessary personal or financial information with routine payment messages.

After the payment result is available, finance staff should match it to the source obligation and record any difference. A rejected, returned or unresolved instruction needs an owner and an investigation path. Outgoing payment status and funds arriving in a recipient's account can be separate events; the merchant should use the timing and confirmation details applicable to its arrangement.

The review also covers changes to a regular supplier's bank or wallet details. The merchant should record who requested the change, which authorized channel confirmed it and when the new details became active. A payment provider's system response does not, by itself, establish that the merchant selected the intended supplier or entered the correct amount.

This statement extends the company's published onboarding framework at https://pressadvantage.com/story/102075-1pay-pk-publishes-two-track-framework-for-merchant-onboarding-and-payment-integration into the merchant's outgoing payment operations. The company's services page

describes single and bulk disbursements at https://1pay.pk/services, subject to approval and the specific merchant arrangement. The guidance does not announce escrow, lending, payroll, automatic approval or a new payout feature.

1Pay.pk provides payment aggregation technology and merchant connectivity. Relevant licensed partners perform regulated payment activities, including applicable processing and transfers. Merchants should confirm recipient eligibility, approval steps, available records, processing conditions and settlement timing under their own agreements before relying on a particular disbursement workflow.

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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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