1Pay.pk Launches Unified Merchant Payment Integration

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KARACHI, PAKISTAN - August 26, 2026 -
1Pay.pk, a brand of Setlexor Services (Private) Limited, announced on August 26, 2026, the launch of a unified merchant payment integration framework for eligible businesses in Pakistan. The framework brings onboarding, payment connectivity, transaction reporting, reconciliation and support into one merchant-facing process.

The launch addresses an operational issue for digital merchants that use more than one payment channel. Separate technical connections and reporting formats can make it difficult to trace a transaction from the customer's payment attempt through confirmation and settlement. The new framework is intended to give merchants a consistent integration and operating process while preserving the role of each participating financial institution.

Depending on eligibility and partner approval, the framework can support debit and credit cards, mobile wallets, bank transfers, QR payments, 1LINK and 1Bill through APIs, plugins or payment links. Available methods and features are confirmed for each merchant during onboarding. Details of the company's payment solutions are available at https://1pay.pk/services.

1Pay.pk states that it works as an official aggregator with 1LINK, Easypaisa, JazzCash, Meezan Bank, JS Bank, Bank Alfalah and Bank of Punjab. Those organizations provide services under their own regulatory permissions, operating rules and commercial arrangements. Partner relationships do not make every method available to every merchant.

1Pay.pk provides payment aggregation technology and merchant integration support. It is not a bank, electronic money institution, wallet operator, payment system operator, payment service provider or independently licensed financial institution. Regulated processing, acquiring, wallet and settlement services are provided by the relevant licensed partners under the applicable merchant and partner agreements.

Where an eligible merchant receives access through a participating institution, the framework may also support available Raast Person-to-Merchant acceptance methods. The State Bank of Pakistan identifies QR codes, merchant aliases, IBANs and Request to Pay as Raast P2M modes. 1Pay.pk does not operate Raast or provide direct central-bank clearing.

Implementation starts with a review of the merchant's business, payment requirements and required documentation. Following the relevant checks and approvals, the merchant receives an integration method suited to its website or application. Testing is completed before production activation, which remains subject to partner approval and the agreed commercial terms.

The framework also organizes transaction records and settlement information for operational review. Settlement timing varies by payment method, partner, receiving institution, transaction time, review requirements, disputes and contractual conditions. Merchants are advised to confirm schedules, charges, cut-off times and exception procedures in writing before activation.

"A merchant should know which organization is responsible for integration, regulated processing, settlement and support," said Arshad Syed Muhammad, Founder and Chief Executive Officer of 1Pay.pk. "The framework is designed to make those responsibilities easier to understand while giving the merchant a more consistent way to manage payment operations."

Alongside the launch, 1Pay.pk published a Merchant's Checklist for Choosing a Payment Gateway in Pakistan. The resource explains the information merchants should verify about regulatory roles, payment methods, settlement, costs, integration, reporting and support before selecting a provider. The checklist is available at https://1pay.pk/blog/payment-gateway-checklist-pakistani-merchants.

1Pay.pk is a brand of Setlexor Services (Private) Limited that provides payment aggregation technology and integration support for eligible merchants in Pakistan. The company works with participating financial institutions and payment providers to connect approved payment methods and related operational tools. Availability is subject to onboarding, partner approval and the applicable agreements.

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

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