1Pay.pk Outlines Merchant Refund Response Procedure

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KARACHI, PAKISTAN - September 16, 2026 -
1Pay.pk, a brand of Setlexor Services (Private) Limited, has outlined a merchant refund response procedure for businesses in Pakistan. The company statement focuses on the customer communication and internal ownership needed between receiving a refund request and confirming the outcome through the relevant payment arrangement.

The procedure separates a merchant's decision to accept a return from the payment activity needed to return funds. Approving a customer's request does not, by itself, establish that a refund has been submitted, processed or received. The statement asks businesses to preserve those distinctions in both internal records and customer messages.

The proposed case record begins with the merchant's order reference, the associated payment reference, the requested amount and the reason for the request. Staff first establish whether they are dealing with a completed payment, an unresolved attempt or an existing refund case. This check is intended to prevent different teams from treating the same customer enquiry as separate instructions.

Responsibility is then assigned to a named role within the merchant's business. The person responding to the customer may not be the person authorized to request a refund, so the record should identify both responsibilities. A case remains open until a confirmed outcome is recorded and communicated to the customer.

The statement recommends customer messages that describe the confirmed stage of the case. Acknowledging receipt, confirming merchant approval and reporting a processing update are different communications. Where the final outcome is not yet available, staff should state what remains under review and when the merchant intends to provide its next update.

?A refund enquiry needs an owner as well as a transaction reference,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?The customer should receive an explanation of the confirmed position, while the merchant keeps a record of what has been requested and which organization is handling the next step.?

Expected timing must come from the arrangement applying to the original payment. The statement does not establish a universal refund period or promise that every channel supports partial refunds. Merchants should obtain the applicable conditions before giving a customer a completion estimate and should distinguish an estimate from a confirmed outcome.

Escalation is treated as a handover rather than a new case. The receiving team needs the existing references, the amount under review, the action already taken and the precise issue requiring investigation. Any supporting material should be limited to what the authorized channel requires, with unrelated customer information excluded from routine correspondence.

The procedure also distinguishes a merchant refund request from a payment dispute. The two may involve different decision makers, evidence and response periods under the relevant agreement. If the same order is involved in both processes, the merchant should ask the responsible payment partner how to coordinate the case before initiating another action.

At closure, the merchant records the source of the final update and the message sent to the customer. A weekly internal review can examine unresolved cases by age, responsibility and missing information without treating an internal target as a payment partner's guarantee. The purpose is to make outstanding work visible to the people able to resolve it.

The company's earlier reconciliation announcement, published on September 2, 2026, explains the connection between transaction references, adjustments and settlement records at https://pressadvantage.com/story/102076-1pay-pk-publishes-merchant-guidance-on-reconciliation-and-settlement-visibility. This statement extends that operating context to customer case handling rather than announcing a new refund product, changing contractual rights or reporting a measured improvement in resolution time.

1Pay.pk is the payment aggregation and technology brand of Setlexor Services (Private) Limited. It supports merchant connectivity under applicable agreements, while regulated processing and settlement are provided by relevant licensed partners. Company information is available at https://1pay.pk/about; supported functions and case procedures depend on the merchant's approved arrangement.

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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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