1Pay.pk Sets Out Payment Access Handover Guidance

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KARACHI, PAKISTAN - September 15, 2026 -
1Pay.pk, a brand of Setlexor Services (Private) Limited, has outlined payment access handover guidance for merchants in Pakistan. The company statement addresses how businesses record responsibility for merchant dashboard accounts, integration credentials and support contacts when employees, developers or external agencies change roles.

The guidance treats the end of an implementation project as an operating handover rather than simply a completed website task. A business needs to know who can manage its payment connection after the original developer leaves. That knowledge should remain with the merchant instead of depending on a personal account or an undocumented arrangement with one individual.

The proposed handover record identifies each payment-related account, its business owner and the people who need access for their current work. Finance, customer support and development responsibilities are recorded separately. The statement recommends asking the relevant provider which access controls are available, without assuming that every merchant interface offers the same permissions or administrative features.

The record should describe where technical credentials are managed without reproducing their values in the document. An account inventory can identify a credential's purpose, responsible owner and review status while keeping the secret itself in the approved storage system. Ordinary project notes, public code and shared screenshots should not become repositories for production credentials.

The company recommends distinguishing personal access from access used by software. Removing an employee's login may not address a technical credential previously available to that employee. Conversely, changing a credential without coordinating with the responsible developer can interrupt a working connection, so any change needs an owner, an implementation plan and a check of the resulting payment flow.

?A merchant should retain control of its payment operation when the people working on it change,? said Arshad Syed Muhammad, Founder and CEO of 1Pay.pk. ?The handover needs to explain who owns each account, where support responsibility sits and how an authorized person can make a change without guessing.?

For credentials that require replacement, the statement recommends using the relevant provider's documented process and confirming which systems depend on them. The company's earlier onboarding announcement, published on September 1, 2026, addressed technical readiness and the operating handover at https://pressadvantage.com/story/102075-1pay-pk-publishes-two-track-framework-for-merchant-onboarding-and-payment-integration. This statement extends that handover discussion to later staffing and agency changes, rather than claiming an independent assessment of any merchant's implementation.

Account recovery receives its own handover check. The merchant should establish whether recovery messages go to an address controlled by the business and whether the responsible person can reach that address. Where additional authentication is available, the recovery arrangements should also remain under authorized business control rather than being left solely with a departing contractor.

The statement recommends reviewing access after a role change, the completion of agency work or a material change to the payment integration. A routine review can also identify unused access before the next staffing change occurs. The record should show what was checked and what remains unresolved, rather than treating a completed form as proof that every control is effective.

The support handover should identify the authorized route for ordinary account questions and urgent access concerns. Staff should know how to establish their authority through the provider's process without sharing live secrets in a general support message. Technical information supplied during an investigation should be limited to what the authorized recipient actually needs.

This guidance concerns merchant administration and does not announce a new security feature, certification or independent audit. Businesses must confirm the controls available within their own arrangements and obtain specialist help where required. Information about the company's merchant technology services is available at https://1pay.pk/services.

1Pay.pk is the payment aggregation and technology brand of Setlexor Services (Private) Limited. It provides merchant connectivity under applicable agreements, while relevant licensed partners carry out regulated payment activities. The company does not hold a separate financial-services licence, and the guidance does not replace a provider's technical instructions or the merchant's contractual obligations.

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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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