**Merchant-Ready Website Blueprint**

For Easypaisa & JazzCash Approval • IT Services (SMC-Private Limited)

Prepared on: 04 Oct 2025

# Purpose

This document gives your web developer a precise specification to build a low-risk, compliant website that aligns with your SECP objects and satisfies the checklist typically used by Easypaisa/JazzCash merchant onboarding teams.

# 1) Business Model (Low-Risk, IT-Services)

* Software & Web Development: corporate websites, e-commerce builds, custom apps, API & payment integrations.
* SaaS / Licenses: hosted tools (ticketing, CRM lite, inventory), monthly/annual billing.
* Maintenance & Support Plans: Bronze/Silver/Gold with fixed PKR pricing and clear response times.
* Training & Consulting: short courses, corporate training, hourly consulting (scope-bound).
* Hosting & Domains (Reseller): pricing and renewal terms clearly published.
* Optional Hardware/Peripherals only if actually supplied: show models, warranties, and delivery terms.
* Explicitly exclude high-risk use cases: wallets, remittances, forex/CFD/crypto, gambling, donations, third-party payouts.

# 2) Site Map & Mandatory Pages

* Home: value proposition, starter prices, strong call-to-action.
* Products/Services: itemized SKUs with PKR prices, features, and delivery timelines.
* Order / Checkout Demo: simple flow with test item (can be offline until gateway live).
* About Company: legal name (as per SECP), incorporation number, NTN, registered address.
* Contact: phone, support email (e.g., support@yourdomain.com), office map, response hours.
* Terms & Conditions: scope, IP ownership, acceptance/sign-off, warranty, support limits.
* Refund & Cancellation Policy: windows, pro-rata logic, method and timing of refunds.
* Privacy Policy: data collected, purpose, retention, deletion contact.
* Delivery Policy (Digital): how work is delivered (repo, email, deployment), typical timelines.
* Pricing/Taxes: PKR, inclusive/exclusive of sales tax, STRN shown if registered.
* FAQ: payment, invoices, support hours, escalation contacts.
* Portfolio/Case Studies: 3–6 projects, screenshots, testimonials (with permission).
* Compliance/AUP: statement that prohibited categories are not accepted.

## Technical Basics

* SSL (HTTPS) enforced, no mixed-content warnings.
* Functional domain (no “coming soon”).
* Working contact form and business email (no personal Gmail for support).
* Visible sample invoice screenshot (company name, NTN, unique invoice number, amount).
* Footer: © YEAR • Legal Name (SMC-Pvt) • SECP/NTN • links to all policies.

# 3) Product & Pricing Examples (Edit as Needed)

* Starter Website — PKR 65,000: up to 5 pages, responsive design, 2 revisions, 2-week delivery.
* E-Commerce Launch — PKR 145,000: up to 20 products, payment integration, shipping rules, training.
* Custom API Integration — from PKR 80,000: discovery + SRS + implementation + testing.
* Android/iOS App (MVP) — from PKR 350,000: scoped features, 8–10 weeks.
* Maintenance Plans: Bronze PKR 7,500/mo (2 hrs), Silver PKR 18,000/mo (6 hrs), Gold PKR 35,000/mo (12 hrs, priority).
* Training: Web Dev Bootcamp (12 hrs) PKR 18,000/person; Corporate On-Site PKR 55,000/day.

## Each product card should show:

* Deliverables, timeline, revision limits, acceptance/sign-off steps.
* Clear PKR price and tax note (NTN/STRN).
* “Add to Cart” or “Pay Invoice” button linking to checkout/demo.

# 4) Copy-and-Paste Policy Templates

## Refund & Cancellation

Services not started: full refund within 7 days of payment. Services in progress: pro-rata refund for unconsumed scope; discovery/SRS time is non-refundable. Digital licenses/hosting once provisioned: non-refundable for the current billing cycle. Refund method: original payment route within 7–10 business days. For disputes, contact billing@yourdomain.com; we respond within 48 business hours.

## Delivery (Digital Services)

Websites/apps are delivered via a staging server or repository. Acceptance occurs on UAT sign-off. Licenses are provisioned within 24–72 hours after payment confirmation. Training is delivered on scheduled dates shared by email/calendar invite.

## Acceptable Use / Prohibited Payments

We process payments only for our own IT services and products. We do not accept payments for crypto, forex/CFD, binary options, remittances/wallet top-ups, person-to-person transfers, gambling, adult content, firearms, pharmaceuticals, donations/charity, or any third-party settlements.

## Privacy (Summary)

We collect name, email, phone, and billing address for invoicing and support. Data is not sold. Third-party processors are limited to payment and hosting providers. Data retention follows applicable tax laws. Deletion requests can be sent to privacy@yourdomain.com.

# 5) Documents to Prepare for Merchant Onboarding

* SECP Certificate of Incorporation (SMC-Pvt).
* Latest forms listing director/beneficial owner (e.g., Form-29/30 or equivalent).
* NTN certificate (and STRN if registered).
* Bank account letter or cancelled cheque — account title must match company name.
* Authorized signatory CNIC + authorization letter.
* Website URL (live) + test order page.
* Business profile (2–3 pages): services, clients, screenshots.
* Sample invoice and Service Agreement/SoW template.
* Support SOP: response times and escalation contacts.

## Pro Tips

* Use a .com.pk/.pk or clean .com; make WHOIS/admin email align with your company.
* Ensure settlement bank account name exactly matches SECP company name.
* Add Google Business Profile or office photos for credibility on the Contact page.

# 6) Checkout & Tech Readiness (Before Applying)

* Unique sequential Order IDs stored server-side.
* Webhook/Return URLs prepared: /payment/success, /payment/fail, /payment/webhook.
* Verify HMAC/signatures if provided by gateway; server clock in UTC.
* HTTPS enforced; TLS 1.2+; send receipt page + email with invoice no., amount, timestamp, and support contact.
* Create a test page (/checkout/demo) with a Rs. 10/50 sandbox item.
* Cookie consent banner and privacy link in footer of every page.

# 7) Domain & Branding Suggestions

Select a short, neutral, IT-centric brand. Avoid keywords like invest/forex/crypto. Create mailboxes: billing@, support@, privacy@.

* CodeVerge Solutions
* Nexacode Labs
* ByteFoundry Solutions
* OrbitLogic Systems
* DevHarbor Technologies
* Craftware Studios
* GridNexus Solutions
* StackPilot Systems
* Softloom Technologies
* Appsmith Labs
* NovaLayer Solutions
* VectorPeak Technologies
* SiteForge Studios
* BlueBracket Labs
* PixelRaft Systems
* CodeChisel Solutions
* BrightNest Technologies
* CoreOrbit Labs
* HexaBridge Systems
* PrimeBit Solutions

# 8) Homepage Copy (Ready to Use)

Hero (H1): “Modern websites, custom apps, and API integrations—delivered fast and supported locally.”

Primary CTAs: Get a Quote → /contact • Pay Invoice → /pay

Trust Row: SECP-registered (SMC-Pvt) • NTN ####### • Serving SMEs since 20XX • Process-Driven Delivery

Badge Line: “Payments processed by licensed providers.”

# 9) Red Flags That Trigger Rejections

* Wording like: top-ups, deposits, trading accounts, crypto, forex, binary, payouts to users, remittance, donations, lottery.
* No prices, hidden/refund policy, or “Contact for price” everywhere.
* Personal email only, no physical address, broken pages, parked/placeholder site.
* Account title different from company name, or attempting third-party settlements.

# 10) Submission Checklist (For Go-Live)

* [ ] Domain live, SSL, all policy pages visible
* [ ] Fixed-price SKUs in PKR with features & deliverables
* [ ] Refund / Privacy / Delivery / Terms published
* [ ] Contact page with phone, email, address, map, business hours
* [ ] Demo checkout page and sample invoice
* [ ] Company details in footer (legal name, SECP no., NTN)
* [ ] Docs folder: SECP, NTN, bank letter, signatory CNIC, authorization
* [ ] No banned categories anywhere on site or socials