

LALCO CONNECT

Mobile App - User

Guide

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What is LALCO Connect?

Brief overview of the app

LALCO Connect is a mobile application that helps you manage your account, make payments, and access services easily. It provides a convenient way to stay connected with LALCO anytime, anywhere from your smartphone.

Key features at a glance

- Easy account management
- Quick bill payments
- Service requests
- Transaction history
- Real-time notifications
- Secure login

Who should use this app

This app is for:

- LALCO account holders
- Customers who want to manage their services online
- Anyone looking for quick and easy payment options
- Users who prefer digital transactions over in-person visits

System requirements

- Android 6.0 or higher / iOS 12.0 or higher
- Active internet connection
- Valid phone number
- At least 50MB free storage space

First Time Users

How to download the app

Go to Google Play Store (Android) or App Store (iOS)

Search for "LALCO Connect"
Image not found or type unknown

Tap "Install" or "Download"
Image not found or type unknown

Open the app after
Image not found or type unknown

installation
Image not found or type unknown

Registration process Image not found or type unknown

- Open LALCO Connect app
- Tap "Create Account"
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- Enter your personal information
- Add your address details
Image not found or type unknown
- Set up your password
- Agree to Terms & Privacy Policy
- Tap "Continue" to complete registration

Login Process

Steps for login :

1. Enter phone number
2. Enter password / PIN

3. **(Optional) Forgot password?**

4. **Tap Login/ Access account**

Wrong Credentials :

If the phone number or password/PIN is incorrect,

an error message will appear,

e.g.: “Incorrect phone number or password. Please try again.”

Actions for the user:

- Check phone number – Ensure it’s correct and includes the country code if required.
- Check password/PIN – Re-enter carefully (watch for caps lock or extra spaces).

Use “Forgot password?” :

- **Tap it to reset your password if you can’t remember it.**
- **Try again – After correcting details, tap Login again**

Tip for guide users:

Always make sure your internet connection is active. If repeated failures occur, contact support/helpdesk.

Sign In Process

Step 1: Personal Information

1. Enter your phone number
2. Include country code if required

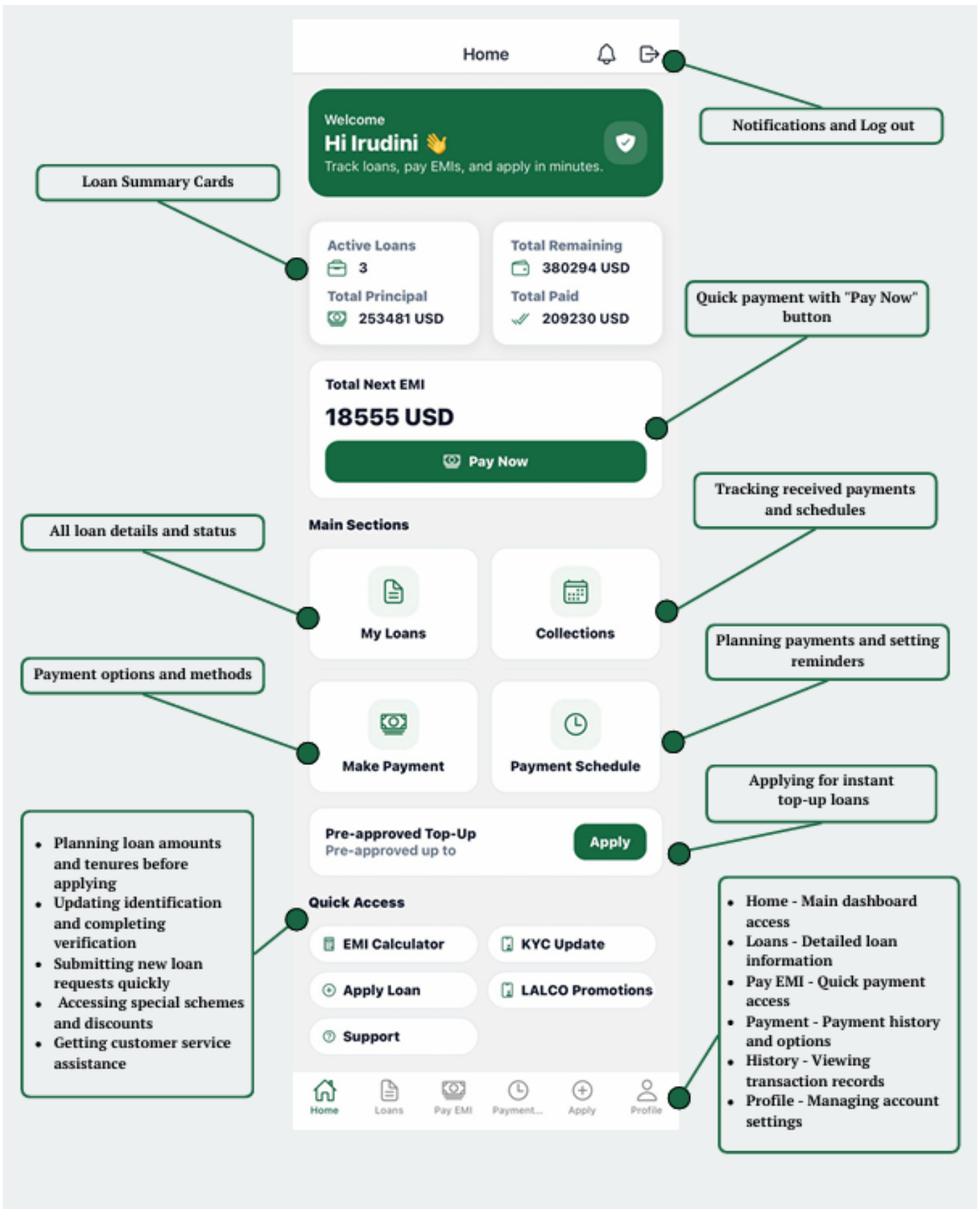
Step 2: Address Details

1. Provide your address information
2. Fill in required location fields

Step 3: Password Setup

1. Create a strong password
2. Confirm your password (Re enter your password)
3. Tick to agree terms & privacy policy
4. Tap "create account" to create your account

Home Dashboard



My Loans

My Loans is your central hub to view and manage all existing loan accounts. This section displays your loan information but does not allow new loan applications.

What You Can Do :

- View all your loan accounts in one place
- Filter loans by status (Active, Pending, Refinance, Closed)
- Search for specific loans by ID or product type
- Check loan details (principal, balance, interest rate, EMI progress)
- Monitor payment due dates and amounts
- Download loan statements and reports

Important Note:

This is a view-only section. To apply for new loans, use the "Apply" button from the bottom navigation or Home page

Applying for new Loans

Step 1: Basic Information

1. Select loan type (SME Car, New Business Loan, Trade Finance, etc)
2. Choose currency (USD, THB,LAK)
3. Enter desired loan amount
4. Select loan duration
5. Note: You can change this later during review
6. Tap "Continue" to proceed

Step 2: Employment Details

1. Select employment status :
 1. Salaried
 2. Self Employed
2. Enter employer name or business name
3. Provide your monthly income amount
4. Tap "Continue" to proceed
5. Or tap "Back" to edit previous information

Step 3: KYC (Know Your Customer)

1. Select document type:
 1. NIC
 2. Passport
 3. Driving License
2. Enter your identification number
3. Tap "Continue" to proceed
4. Or tap" back" to edit previews information

Step 4: Review Application

1. Check all entered information
2. Read terms and conditions
3. By submitting you agree to terms and authorise lalco to verify your information
4. Tap submit application to complete
5. or tap back to edit any information

Making Payments

Step 1: Access Payment Screen

1. Tap "Pay EMI" from bottom navigation
2. Or tap "Pay Now" button from anywhere in the app

Step 2: Attach Payment Evidence

1. Tap "Attach Evidence" button
2. Choose evidence type:
 - a. Image - Upload receipt photo
 - b. PDF - Upload document
3. Select file from your device
4. Evidence can be: receipt, bank slip, or transfer confirmation

Step 3: Extract Information (Auto-fill)

1. After uploading receipt, tap "Extract Image" button
2. System automatically reads and fills:
 - Contract No
 - Payment amount
 - Currency
 - Transaction date
 - Reference number

Step 5: Review and Submit

1. Double-check all information:
2. Payment amount
3. Contact number
4. Reference details
5. Attached evidence
6. Verify everything is correct
7. Tap "Submit Evidence" button to complete

IMPORTANT:

- ◊ Always check auto-filled values
- ◊ Review payment amount is correct
- ◊ Verify transaction date matches receipt
- ◊ Check reference number is accurate

Confirm all details match your payment If information is incorrect:

- ◊ Manually edit any incorrect fields
- ◊ Update amounts or reference numbers
- ◊ Ensure all details are accurate

Payment Schedule

Payment Schedule is a display-only section that shows your complete EMI payment timeline. This is not a function to perform actions - it's for viewing your payment plan and history.

Payment Timeline

- Complete list of all EMI installments
- Payment dates for each installment
- Amount due for each payment
- Payment status (Paid/Pending/Upcoming)

Filter Options

- Summary - overview of total payments
- Daily/ monthly/quarterly - view payments by time period
- Overdue - see any missed payments

Loan Information

- Loan ID and product type
- Disbursement details
- Total loan amount
- Interest rate

Payment Breakdown Each installment row shows:

- EMI date
- Principal amount
- Interest amount

- Total EMI
- Outstanding balance
- Payment status

Summary Cards

- Total Principal
- Total Interest
- Total Amount
- Grand Total

My Profile

Step1 : Open your profile

1. Tap "Profile" icon from bottom navigation bar
2. or tap profile icon in top right corner of any screen

Your profile displays:

Personal details :

- Full name - your registered name
- Mobile number - your contact number
- Email address- your registered email

Changing Your Password

Step 1: Access Password Change Form

1. Scroll down in Profile section
2. Find "Change Password" section

Step 2: Enter Current Password

1. Tap on "Current Password" field
2. Type your existing password
3. Tap eye icon to show/hide password for verification

Step 3: Enter New Password

1. Tap on "New Password" field
2. Type your new password
3. Tap eye icon to show/hide password

Step 4: Confirm New Password

1. Tap on "Confirm New Password" field
2. Re-type your new password exactly
3. Tap eye icon to show/hide password

Make sure it matches your new password

Step 5: Submit Changes

1. Review all three fields
2. Ensure new passwords match
3. Tap green "Update Password" button
4. Wait for confirmation message
5. Step 6: Confirmation
6. Success message will appear
7. You'll remain logged in
8. Use new password for next login

Password Security Guidelines

Creating a Strong Password:

1. Use at least 8 characters
2. Include uppercase and lowercase letters

3. Add numbers (0-9)

4. Include special characters (@, #, \$, %, etc.)

5. Avoid common words or patterns

Password Safety Tips:

- Never reuse old passwords
- Don't share your password with anyone
- Change your password regularly (every 3-6 months)
- Don't write it down in unsecure places
- Don't use easily guessable information (birthdate, name, etc.)

If You Forget Your Password:

- Use "Forgot Password?" option on login screen
- Follow password reset instructions

Check your registered email or phone for reset link

Additional Profile Features

Settings Access:

- App preferences
- Notification settings ◦
Language selection
- Security options

Help & Support:

- Contact customer service
- FAQs
- App version information

Logout:

- Tap logout button to sign out securely
- You'll need to login again to access your account

EMI Calculator

Step 1: Access Calculator

1. Tap EMI calculator from home page quick access
2. or find it in the main menu

Step 2: Choose loan type

1. Select calculation method :
 1. Normal: Standard calculation
 2. Bullet: Interest only payments

Step 3: Select currency

1. Choose your currency: LAK - Lao Kip , USD - US Dollar

Step 4: Enter loan details

1. Type the amount you want to borrow
2. Enter the interest rate
3. Enter loan duration in months

Step 5: View result

The calculator instantly shows:

Estimated EMI:

- Monthly payment amount (e.g., LAK 4,277,777)

Total Interest:

- Total interest you'll pay (e.g., LAK 54,000,000) Total Payable:
- Total amount to repay (e.g., LAK 156,000,000)

Step 6: View Detailed Breakdown (Optional)

1. Tap "View Amortization" button
2. See month-by-month payment schedule
3. Check how much goes to principal vs interest each month

KYC UPDATE

What is KYC?

KYC (Know Your Customer) is a verification process to confirm your identity and address.

Why it's required:

- Legal compliance with financial regulations
- Protect your account security
- Prevent fraud and identity theft
- Required for loan approvals

When to update:

- First time registration
- When documents expire
- When personal information changes
- When requested by LALCO

KYC Update Process Overview

Quick 4-step verification:

Selfie - Upload your photo

ID Card - Upload identification document

Document - Proof of address

Face Verify - Live face scan verification

Progress tracker shows which step you're on.

Step 1: Upload Selfie

1. Tap "KYC Update" from Home page Quick Access
2. You'll see Step 1: Selfie screen
3. Tap green "Camera" button

4. Take a clear selfie photo
5. File status changes from "No file selected" to uploaded
6. Tap "Continue" to proceed

Step 2: Upload ID Card

1. Select your ID type by tapping checkbox:
 - a. National ID
 - b. Passport
 - c. Family Book
2. Upload Front Side:
 - a. Tap "Camera" button under "Front Side"
 - b. Take photo of front of your ID
 - c. Ensure entire card is visible
3. Upload Back Side:
 - a. Tap "Camera" button under "Back Side"
 - b. Take photo of back of your ID
 - c. Ensure entire card is visible

Tap "Continue" to proceed

Selfie Requirements:

- Face clearly visible and centered
- Good lighting (no shadows)
- No sunglasses, hats, or masks
Look directly at camera
- Plain background preferred

ID Card Photo Tips:

- All details must be clearly visible
 - No glare, shadows, or reflections
- Entire card must fit within frame
- Photo should be clear and focused
- Lay card on flat, dark surface

Document Requirements:

Must be recent (within 3 months) Your name must match ID
Full address clearly visible

Not handwritten (printed documents only)

Step 3: Upload Proof of Address

1. You'll see "Step 3: Proof of Address" screen
2. Upload Document:
 - a. Tap "Camera" button to take photo, OR
 - b. Tap "File" button to upload PDF/JPG from device
3. Confirm accuracy:
 - a. Tick the checkbox: "I confirm the

information is accurate"

- b. Tap "Continue to Face Verification"

Document Requirements:

Must be recent (within 3 months) Your name must match ID
Full address clearly visible

Not handwritten (printed documents only)

Image not found or type unknown

Step 4: Live Face Verification

1. You'll see "Live Face Verification" screen with instructions
2. Read scanning instructions:
 - a. Position your face in the circle
 - b. Slowly move your head in a circular motion
 - c. Keep your face visible during the 3-second scan
3. Review preview:
 - a. Check selfie and ID document thumbnails at bottom
 - b. Tap "Reset" if you need to start over

c. Start verification:

d. Tap green "Start Live Face Verification" button

e. Camera will open automatically

4. During scanning:

a. Center your face in the circle on screen

b. Slowly rotate your head in circular motion

c. Follow on-screen prompts

d. Keep still when instructed

e. Wait for scan to complete (3 seconds)

5. Submit:

a. After successful scan, tap "Submit Verification" button

b. Wait for confirmation message

Face Verification Tips:

- Find good lighting (face camera toward light)
 - Remove glasses if possible
- Remove hat or head covering
- Ensure face is clearly visible

- Follow instructions carefully
- Stay still during scan

After KYC Submission

◦ Processing Time:

- Verification typically takes 1-3 business days
- You'll receive notification when approved
- Check Verification Status:
 - Go to Profile section
 - Look for KYC status indicator

◦ If Verification is Rejected:

- You'll receive notification explaining reason
- Common reasons: blurry photos, incorrect documents, information mismatch
- Resubmit with correct documents ◦ Follow instructions carefully

◦ When to Update Again:

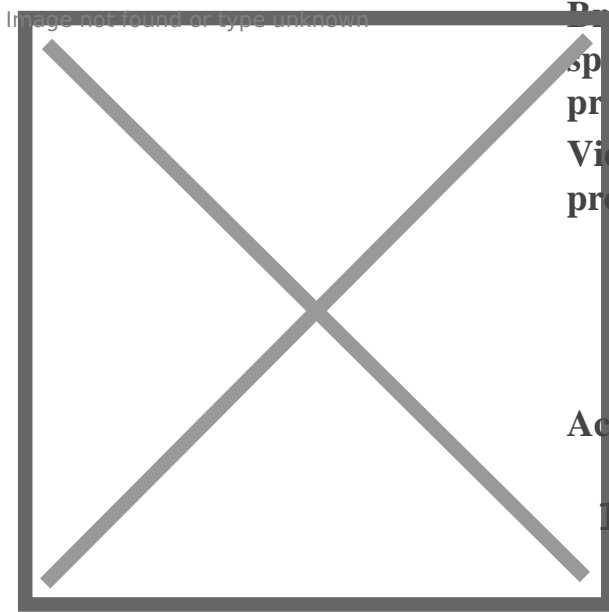
- When documents expire ◦ If address changes
- If requested by LALCO
- At least every 2 years for compliance

Important Notes:

- All 4 steps must be completed
- Documents must be valid and current

- Information must match across all documents
- Cannot skip any steps
- Keep documents ready before starting

Promotions & Offers



Browse current deals and special offers on LALCO loan products.

View-only section for available promotions.

Access

1. Tap "LALCO Promotions" from Home page
2. Or access from main menu

Filter Options

1. By Product: All, SME Car, Trade Finance, New Business Loan
2. By Time: Latest, Ending Soon

What You See

- Promotion title and benefits
- Discount rates or special terms
- Validity dates
- Terms and conditions
- Apply/Learn More buttons

No Promotions?

"No promotions found" message appears. Check back for new offers.

Note: All promotions subject to terms and conditions.

Support & Help

Get help and contact LALCO customer support through multiple channels.

Quick Contact :

- **Call Support button - Direct call**
- **Open WhatsApp button - Chat support**

-WhatsApp Support Chat

Self-Service Options

- **Raise Ticket - Submit support requests**
- **Track Requests - Check inquiry status**
- **FAQs - Common questions and answers**
- **Branch Locator - Find nearest branch**

Popular FAQs Quick answers to:

1. How do I pay my EMI?
2. How do I update KYC?
3. I missed an EMI. What now?
4. Tap any FAQ to view the answer.

Raise a Ticket

Raise a Ticket

1. Describe Your Issue - Enter your problem in the text field (max 300 characters)
2. Submit - Tap the green "Submit Ticket" button
3. Done - Your ticket is sent to support

Track Requests

1. View Status - See all your submitted tickets here
2. Check Updates - Monitor responses from the support team
3. Empty State - "No requests found" appears when you have no

Tips & Best Practices

◦ Loan Management

- Pay EMIs before due date
- Check payment schedule regularly
- Save all payment receipts
- Keep KYC information updated
- Review balance monthly

Security

- Use strong password (letters, numbers, symbols)
- Never share login details
- Change password every 3-6 months
- Always logout after use
- Keep app updated

Making Payments

- Verify loan number and amount before paying
- Upload clear receipt photos
- Include bank reference numbers
- Allow 1-2 days for payment processing

Applying for Loans

- Provide accurate information
- Submit clear documents

- Use EMI calculator first
- Review application before submitting

Troubleshooting

Login Issues

- **Cannot Login:**
 - Check phone number is correct
 - Verify password (case-sensitive)
 - Use "Forgot password?" to reset
 - Check internet connection
 - Clear app cache or reinstall

- **Forgot Password:**

- Tap "Forgot password?" on login
- Follow reset instructions
- Check phone/email for reset code
- Create new password

Payment Issues

- **Payment Not Showing:**
 - Wait 1-2 business days for processing
 - Check payment schedule for updates
 - Verify bank transaction was successful
 - Upload clear payment receipt
 - Contact support with reference number

- **Upload Failed:**

- Check internet connection
- File size max 5MB
- Use JPG, PNG, or PDF format
- Take clear photos


- Retry later

Account Issues

◦ Account Locked:


- Wait 30 minutes after failed login attempts
- Use "Forgot password?" to reset
- Contact support for help

Cannot Update Information:

-  Fill all required fields
- Check correct format (phone, email)
- Check internet connection
- Contact support if continues
- Application Issues

Application Stuck:

- Check status in "Pending" tab
- Wait 2-3 business days
- Check for document requests
- Contact support for update

 Image not found or type unknown

- **Cannot Submit Application:**
- Complete all required fields
- Verify KYC status
- Check documents uploaded
- Check

- internet connection ◉
- Review error messages
- ◉ Save draft and retry

General Tips

- ◉ Check internet connection first
- ◉ Update app to latest version
- ◉ Contact support: +91 80-10-60
- ◉ Have loan/reference number ready

Frequently Asked Questions (FAQs)

General Questions

Q: What is LALCO Connect?

A: LALCO Connect is a mobile application that allows you to manage your loans, make payments, and apply for new loans conveniently from your phone.

Q: Is LALCO Connect free to use?

A: Yes, the app is free to download and use.

Q: Which devices are supported?

A: LALCO Connect works on Android (version 8.0+) and iOS (version 12.0+) devices.

Q: Is my information secure?

A: Yes, we use bank-level encryption and security measures to protect your data.

Account & Login

Q: How do I create an account?

A: Tap "New here? Register" on the login screen and follow the registration process.

Q: I forgot my password. What should I do?

A: Tap "Forgot password?" on the login screen and follow the reset instructions.

Q: Can I change my phone number?

A: Contact LALCO support to update your registered phone number.

Q: How do I change my password?

A: Go to Profile > Change Password, enter current password and new password.

Image not found: type unknown

Loans

Q: How do I check my loan balance?

A: Go to Home dashboard to see all loan summaries, or tap "Loans" for detailed information.

Q: What does "Total Remaining" mean?

A: This is the total outstanding balance across all your active loans.

Q: Where can I see my full payment schedule and next due date?

A: Open Home > Payment Schedule. Tap any Contract to see details and status.

Q: What are the different loan statuses?

*A: Active: Currently ongoing loans
Pending: Applications awaiting approval
Refinance: Restructured loans
Closed: Fully paid loans*

Q: Can I have multiple loans at the same time?

A: Yes, subject to eligibility and approval by LALCO.

Payments

Q: How do I pay my EMI? A:

Tap "Pay EMI" from bottom navigation Select contract number Upload payment receipt Fill in payment details Submit evidence

Q: What payment methods are accepted? A: *Bank transfer, cash deposit at branches, mobile banking. Upload proof of payment in the app.*

Q: How long does it take for payment to reflect? A: *Payments typically reflect within 1-2 business days after submission of evidence.*

Q: Can I pay early or pay more than the minimum? A: *Yes! You can make early payments or pay more than the minimum EMI. Check for early payment discounts.*

Image not available or it's unknown

Q: I missed an EMI. What now?

A: Pay as soon as possible to avoid additional penalties. Check your payment schedule for updated penalty amounts.

Q: What if payment succeeded but the app still shows "Due"?

A: Wait 1-2 business days for processing. If still not updated, contact support with your payment reference number.

Q: What currencies can I use for payment?

A: USD, LAK, and THB (depending on your loan agreement).

Q: How do early payment discounts work?

A: Check Notifications and Promotions for current discount offers. Discounts are applied when you pay early or in full.

EMI Calculator

Q: What is the EMI Calculator? *A: A tool to estimate your monthly payment amount based on loan amount, interest rate, and tenure.*

Q: What's the difference between Normal and Bullet loans? *A: Normal (reducing): Standard EMI with principal + interest Bullet (interest-only): Pay interest monthly, principal at end*

Q: Can I apply for the loan after calculating?

A: Yes, use the calculator to estimate, then proceed to "Apply Loan" to submit application.

19.6 KYC (Know Your Customer)

Q: What is KYC? *A: Know Your Customer verification - a legal requirement to confirm your identity.*

Q: When do I need to update KYC?

A:

When first registering When documents expire

What To Expect

What We Expect From You

Timely Payments Pay your EMIs before the due date to avoid penalties.
Accurate Information Provide correct details and update when things change.
Documents Submit valid, readable documents when requested. Stay Connected Keep your phone number active and check notifications regularly. Follow Terms Use the loan as agreed and follow loan conditions.

What You Can Expect From Us

Quick Service Fast application processing and timely approval updates.
Clear Information Transparent loan terms with no hidden charges.
Safe & Secure Protected transactions and private data handling. Helpful Support Available support through phone, WhatsApp, and app. Easy to Use Simple app design and straightforward payment process.
Fair Treatment Professional service and flexible solutions when needed.

Contact & Support

Need Help?

Phone: Monday - Friday, 8:00 AM - 5:00 PM

WhatsApp: Quick chat support

In-App: Tap "Support" for tickets, FAQs, and branch locator

Quick Tips

*Enable notifications for
reminders Keep app
updated
Save payment
receipts Update
KYC when needed*

*Thank you for choosing LALCO Connect!
Simple. Secure. Convenient.*

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