

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

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