

LFPay APP Operation Manual

Table of contents

LFPay APP Operation Manual

Table of contents

1. Introduction

1. Individual users

1.1 Registration

1.2 Login

1.3 Personal Information

1.4 Identity Authentication and Review Process

1.5 Bank Card Management

1.6 Trading Function

1.7 QR code payment function

1.8 Living expenses

1.9 Wallet Function

1.10 Personal Center

1.11 General functions

2. Merchant users

2.1 Registration

2.2 Login

2.3 Merchant Information

2.4 Identity Authentication and Review Process

2.5 Bank Card Management

2.6 Trading Function

2.7 QR code payment function

2.8 Living Bill Payment Service

2.9 Wallet Function

2.10 Merchant Center

2.11 Business Data

2.12 General functions

3. Agent users

3.1 Registration

3.2 Login

3.3 Agent Information

3.4 Identity Authentication and Review Process

3.5 Bank Card Management

3.6 Trading Function

3.7 QR code payment function

3.8 Living Bill Payment Service

3.9 Wallet Function

- 3.10 Agent Center
- 3.11 Business data
- 3.12 General functions

1. Introduction

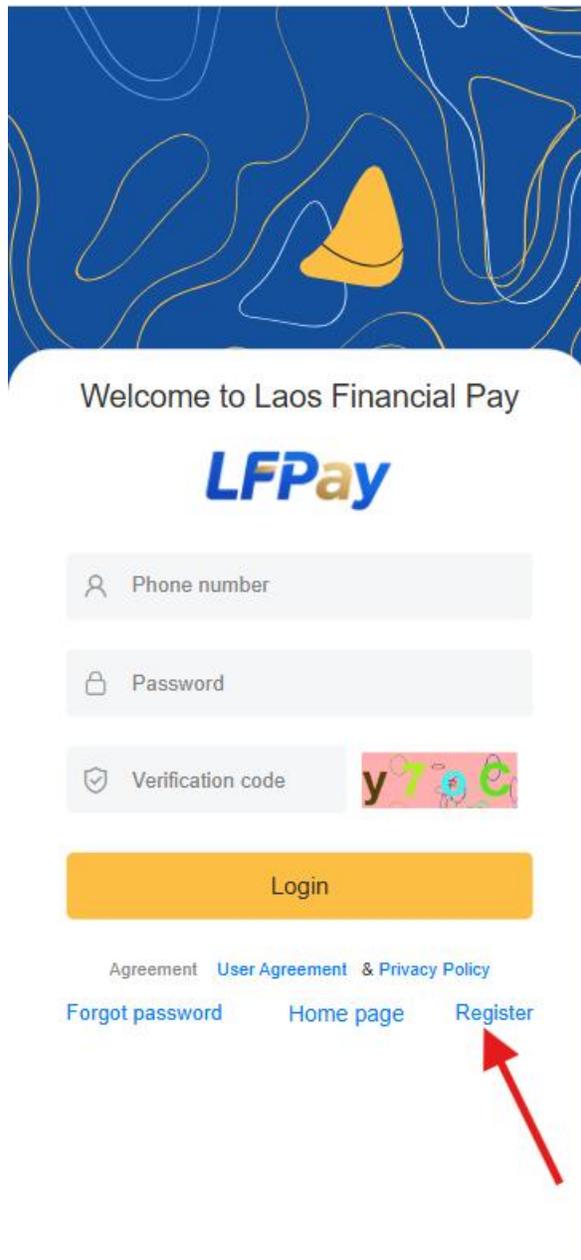
This operation manual describes in detail the payment The various functions and operation procedures of the APP provide comprehensive guidance for users with different roles (individual users, merchant users, and agent users). Each user role has specific functional permissions and operation procedures, which will be explained in detail in this manual.

1. Individual users

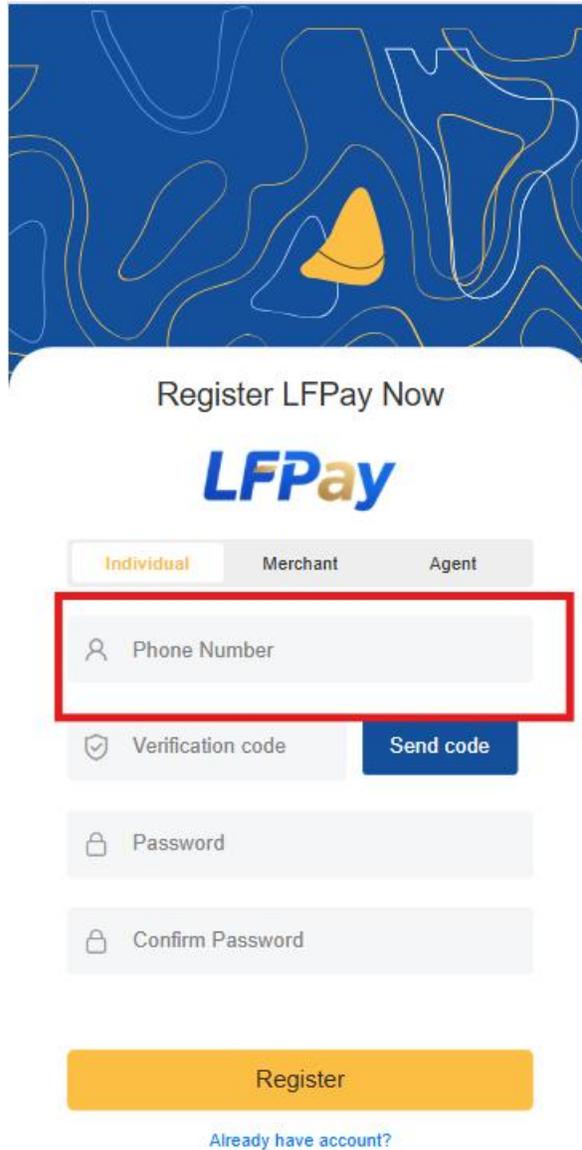
1.1 Registration

The individual user registration process is as follows:

1. **Mobile phone number registration**
 - Open the APP and click the "Register" button



- Enter your phone number

The image shows a mobile registration form for LFPay. At the top, there is a blue header with a yellow bell icon. Below the header, the text "Register LFPay Now" is displayed. The LFPay logo is centered. There are three tabs: "Individual" (selected), "Merchant", and "Agent". A red box highlights the "Phone Number" input field. Below it is a "Verification code" field with a "Send code" button. Further down are "Password" and "Confirm Password" fields. At the bottom, there is a large yellow "Register" button and a link that says "Already have account?".

Register LFPay Now

LFPay

Individual Merchant Agent

Phone Number

Verification code [Send code](#)

Password

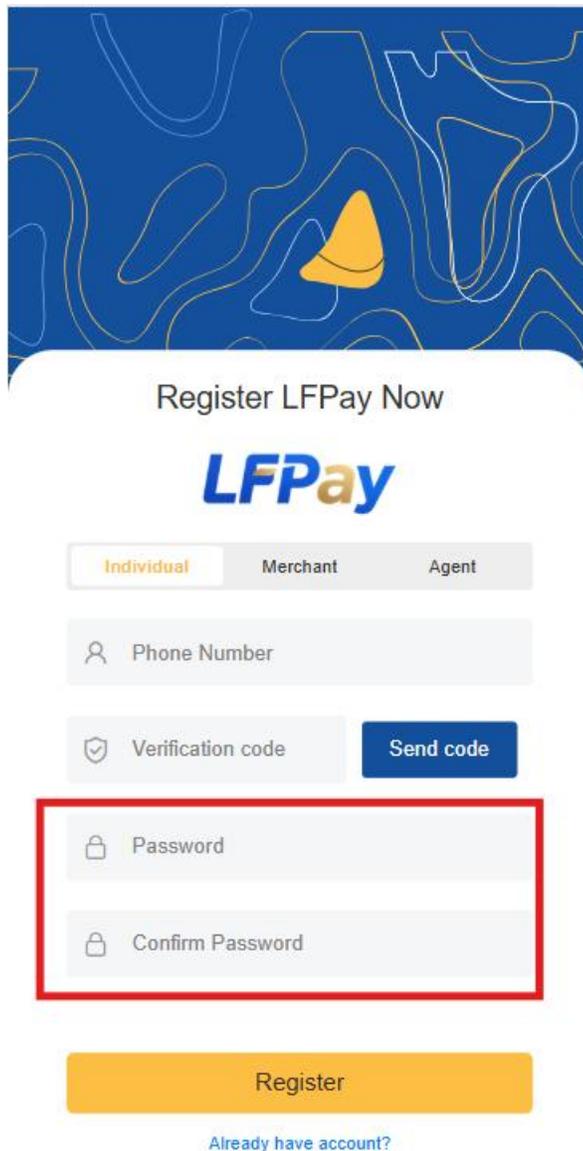
Confirm Password

Register

[Already have account?](#)

- The system sends a verification code to the mobile phone number
- Enter the verification code you received for verification

2. Set login password

The image shows a mobile registration form for LFPay. At the top, there is a blue header with a yellow triangle icon. Below the header, the text "Register LFPay Now" is displayed. The LFPay logo is centered. There are three tabs: "Individual" (selected), "Merchant", and "Agent". Below the tabs is a "Phone Number" input field with a person icon. A "Verification code" input field is followed by a blue "Send code" button. The "Password" and "Confirm Password" input fields are highlighted with a red border. At the bottom, there is a yellow "Register" button and a blue link "Already have account?".

Register LFPay Now

LFPay

Individual Merchant Agent

Phone Number

Verification code [Send code](#)

Password

Confirm Password

Register

[Already have account?](#)

- Set a login password (8-20 characters, including numbers, letters and special characters)
- Enter the same password again for verification
- The system will check whether the two inputs are consistent
- Password strength hint (weak, medium, strong)

3. Fill in personal information(after logging in)

Need to fill in personal information on the authentication page

Hello, [Please authenticate](#)  

Wish you a happy every

Account balance
100 KIP

Top-up
Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

models for you to choose from



Utility Payments

Coming Soon



BusinessData

Coming Soon



Car selection



My

< 个人认证

1 — 2 — 3
基础信息 认证信息 提交审核

User Type

Phone number

电子邮箱

Name

Gender Male Female

出生日期 ▼

下一步

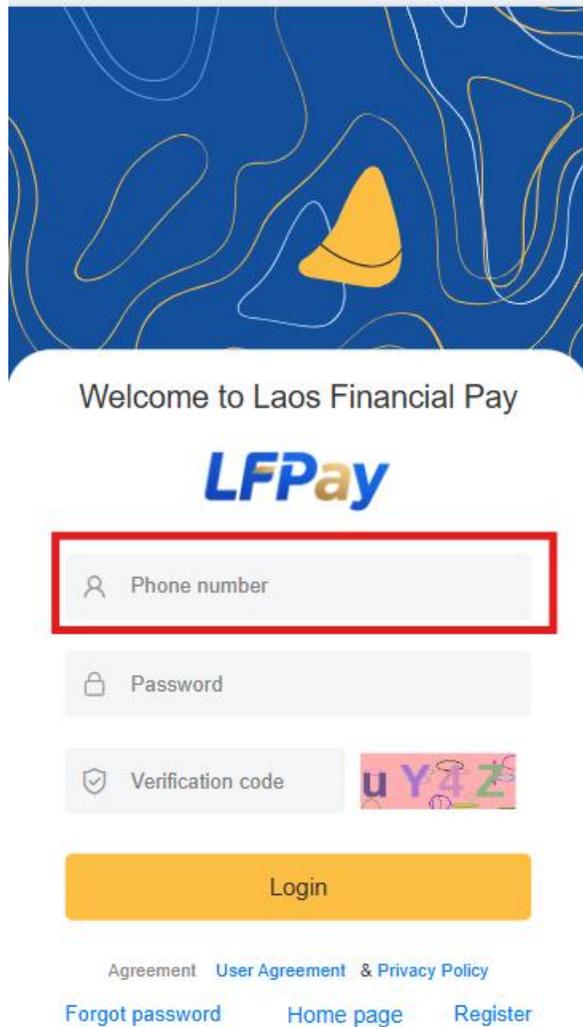


- Name
- ID number
- Date of Birth
- Residential address
- Contact Details

Note: KYC verification will be performed through the Personal Center after logging in.

1.2 Login

1. Login by mobile phone number



Welcome to Laos Financial Pay

LFPay

Phone number

Password

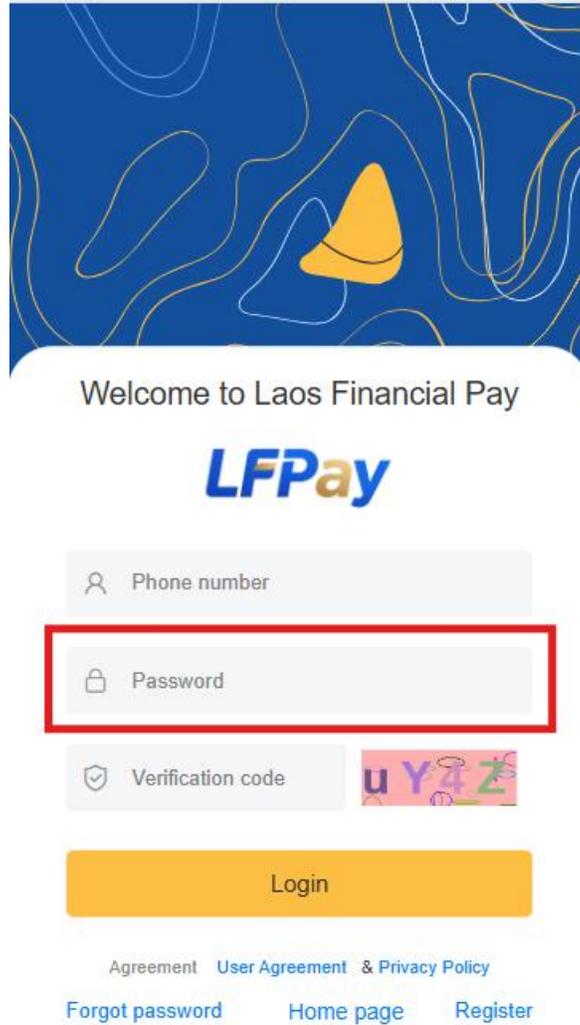
Verification code **UY4Z**

Login

[Agreement](#) [User Agreement & Privacy Policy](#)

[Forgot password](#) [Home page](#) [Register](#)

- Enter the mobile phone number you used when registering
- Select your login method:
 - Password login: Enter the set login password



- Verification code login: Get and enter the SMS verification code

2. Quick Login

- Support remember password function
- The quick login function (fingerprint/face recognition, etc.) will be improved in subsequent versions
- Note: The database comparison system used by the APP is not yet perfect.

3. Account Security

- Remote login reminder
- Limitation of failed login attempts (5 consecutive failed login attempts will temporarily lock the account for 30 minutes)
- You can unlock your account by using a verification code

1.3 Personal Information

After logging in, you can view and manage your personal information. The displayed content will vary depending on the completion of the user information and the authentication status:

My

li
123
Passed

Personal account >

Security center > Personal data >

Share link

My contacts >

About us >

Common problems >

Check for updates Version number 2.0.02

Log out >

Car selection My



User information

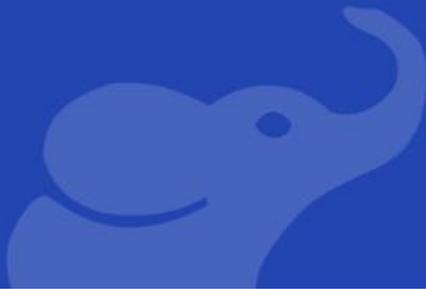
Basic Information

User Type	个人账户
Username	li
Phone	123
Gender	Male
Registration Date	29/05/2025

Verification Information

Review Status	Approved
---------------	----------

[View Authentication Info](#)



< 个人认证

基础信息 认证信息 提交审核

User Type Personal Account

Phone number 123

电子邮箱 12345@qq.com

Name ii

Gender Male Female

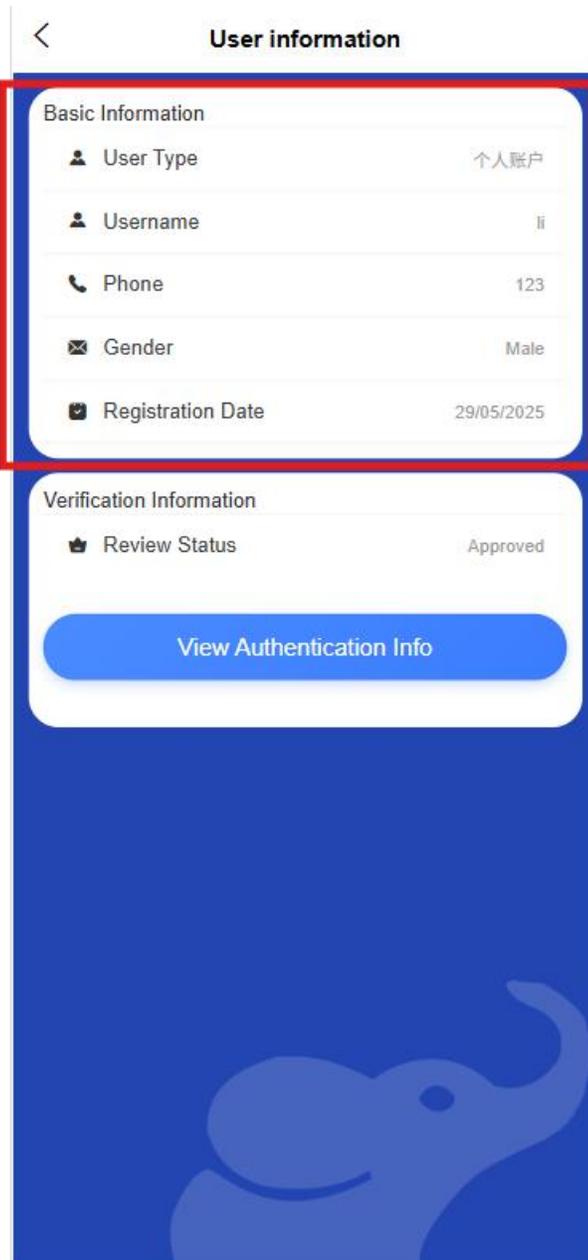
出生日期 29/05/1997

认证类型 身份证 护照

证件号码 12345



1. Basic information view



- Profile Overview

- Basic personal information

- Name, gender, date of birth
 - ID number (partially hidden)
 - Contact phone number, email address
 - Residential address

- Account Information

- Account ID
 - Registration Time
 - Account Level/Member Level
 - Last login time and device
- Real-name authentication information (only visible to authenticated users)

< 个人认证

基础信息 认证信息 提交审核

证件号码 12345

证件签发日期 29/05/2006

Document Expiry Date 01/01/2035

所属区域 万象/费昂

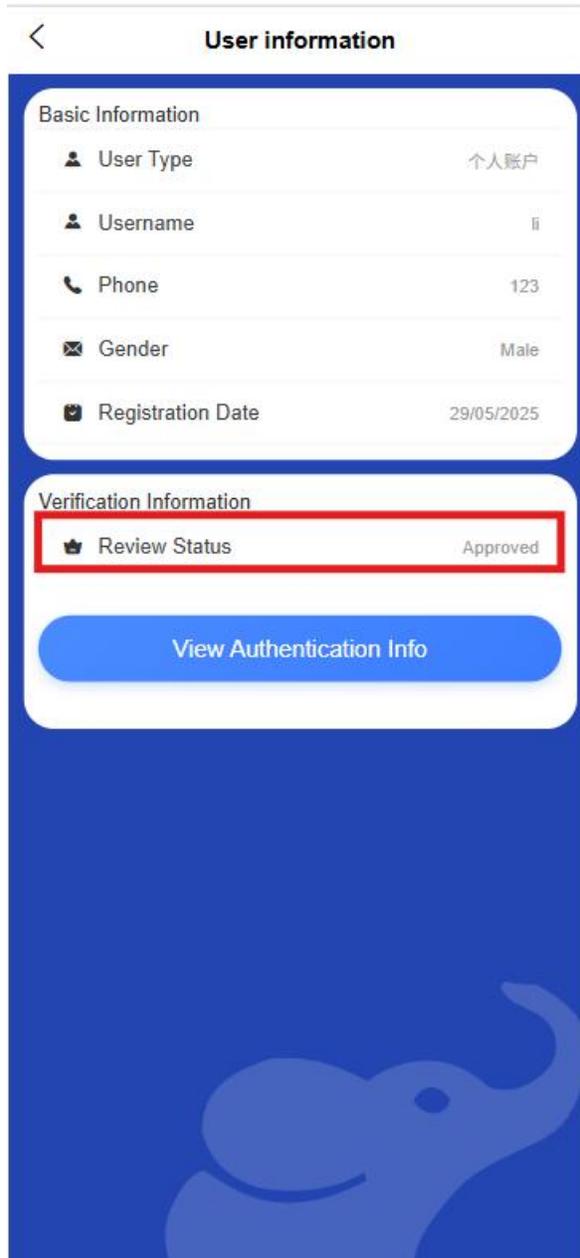
详细地址 地址

身份证正面

身份证反面

- Certification status and time

- Authentication type (ID card, passport, etc.)
- Validity period of certificate
- Information completion display
 - Completed information: Display complete information
 - Unfinished information: Displays the "to be completed" mark and prompts you to complete it
- Account security status [can be analyzed later based on network connection, recent login records, etc.]
 - Display security level (low/medium/high)
 - Provide safety improvement suggestions
- Authentication status display



- Uncertified: Display the "Uncertified" logo and the certification entrance
- Under Certification: Displays the "Under Review" logo and the estimated completion time
- Certified: Displays the "certified" logo and certification time
- Authentication failed: Display the "Authentication failed" mark and the reason for failure

2. Information completeness

- Information completeness progress bar [Basic, real-name authentication, liveness detection]
- List of unfinished projects

3. Information modification

- Editable items
 - Contact information (mobile phone number needs to be verified)
 - Residential address
 - Email
- Uneditable items
 - Name (cannot be modified after verification)
 - ID number (cannot be modified after authentication)
- Password Management
 - Login password change
 - Payment password setting/modification

4. Certification status impact

- Unauthenticated users
 - Function usage restriction tips
 - Transaction limit display
- Authenticated User
 - Full functional permission description
 - The transaction limit after the upgrade is displayed

1.4 Identity Authentication and Review Process

Individual users need to complete identity authentication and review before they can use all functions. Authentication uses a three-step process to ensure information integrity and accuracy:

My



li
123

Passed

Personal account >

Security center >

Personal data >

Share link

My contacts >

About us >

Common problems >

Check for updates Version number 2.0.02

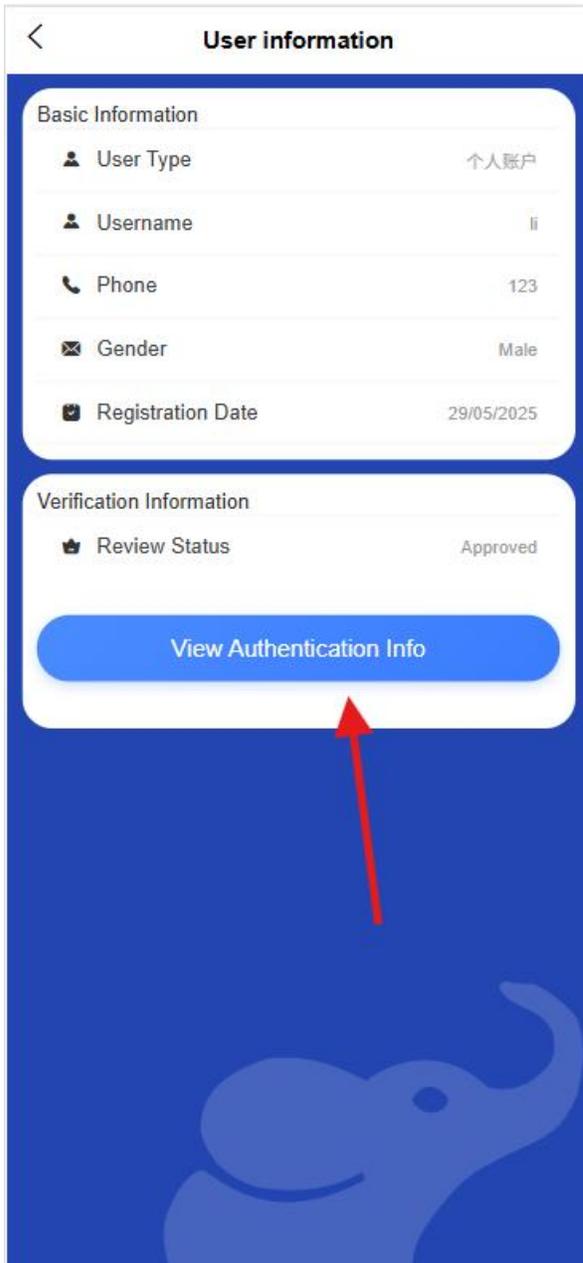
Log out >



Car selection



My



1. **Fill in basic information**

< 个人认证

1 2 3
基础信息 认证信息 提交审核

User Type Personal Account

Phone number 222

电子邮箱 请输入电子邮件

Name Please enter name

Gender Male Female

出生日期 请选择出生日期

下一步



- Basic personal information (name, gender, date of birth, etc.)
- Contact information (mobile phone number, email)
- Place of origin address information (province, county, village detailed address)
- Residential address information (province, county, village detailed address)

2. Submit certificate information



Personal Authentication

Progress indicator: 1 Basic (checked), 2 Authentication (active), 3 Submit

Authentication Type: ID Card Passport

iD Number:

Date of Document Issuance:

Document Expiry Date:

Belonging region:

detailed address:

Previous Step

Next Step

- Select the type of ID (ID card, passport, etc.)
- Fill in the document number, ID number (if the selected type is not ID number)
- Enter the validity period of the certificate (issue date and expiration date)
- Upload a photo of your ID (front, back, photo of you holding your ID)
- Provide personal living photo [if necessary]

3. Information confirmation submission

Personal Authentication

Basic Authentication **3** Submit

Document Expiry Date 30/05/2025

Belonging region Nakhon Luang Viengchan/Feuan

detailed address 12

Front of ID card

Reverse of ID card

Handheld ID photo

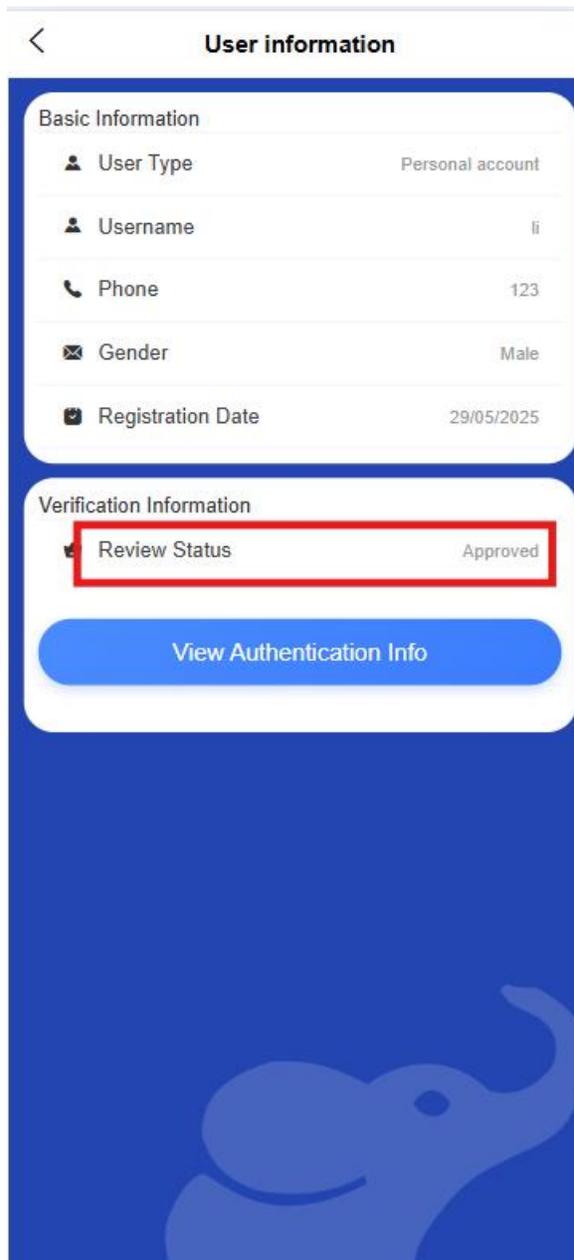
Previous Step

Submit

- Check all filled information and uploaded materials
- Confirmation of information authenticity statement
- Submit for review

4. Audit status management

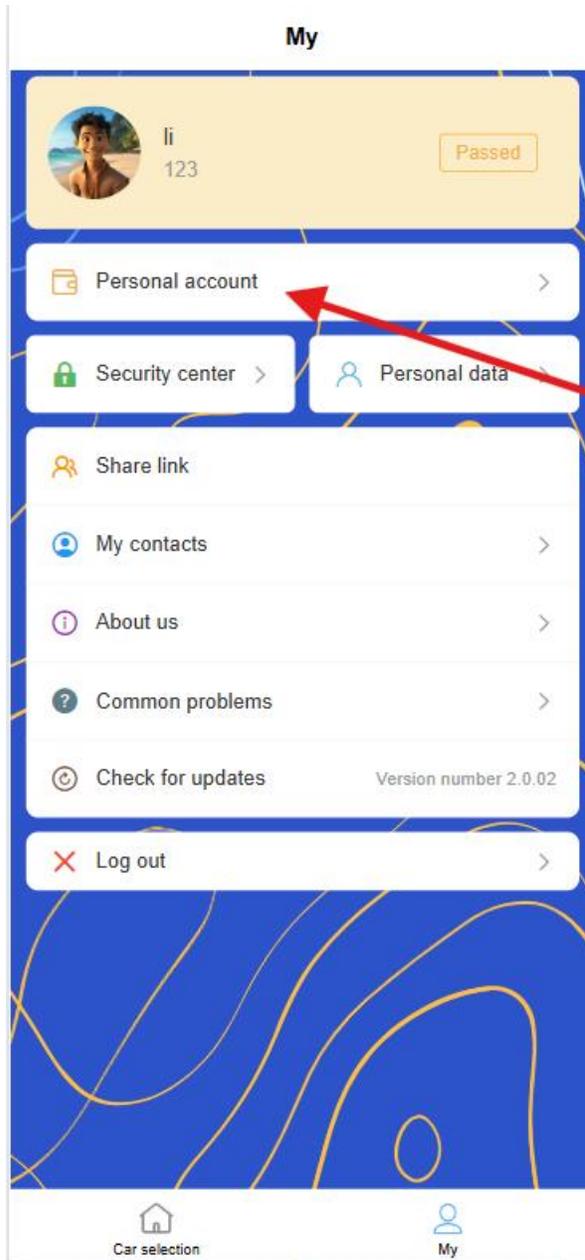
- Check the review progress in "Personal Center-Certification Status"



- **Under review** : Displays the current review progress and estimated completion time
- **Approved** : Display authentication information and certificate validity period, unlock corresponding functions
- **Audit failure** : Display the reason for failure and support resubmission

- **Certificates are about to expire** : Reminder to update certificate information 30 days in advance

1.5 Bank Card Management

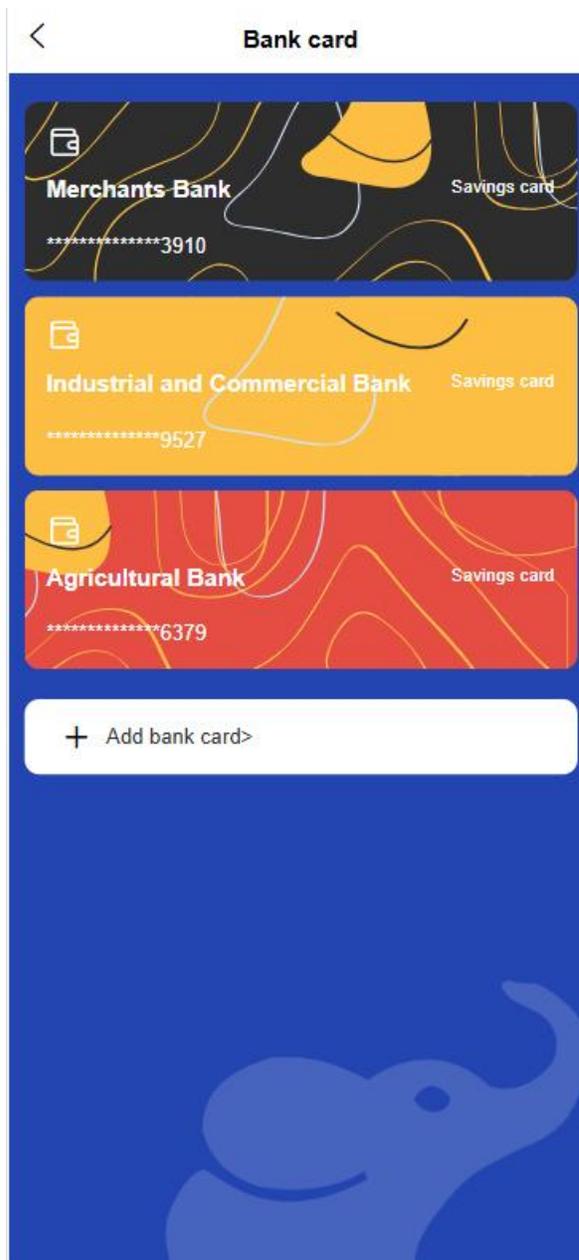




My account

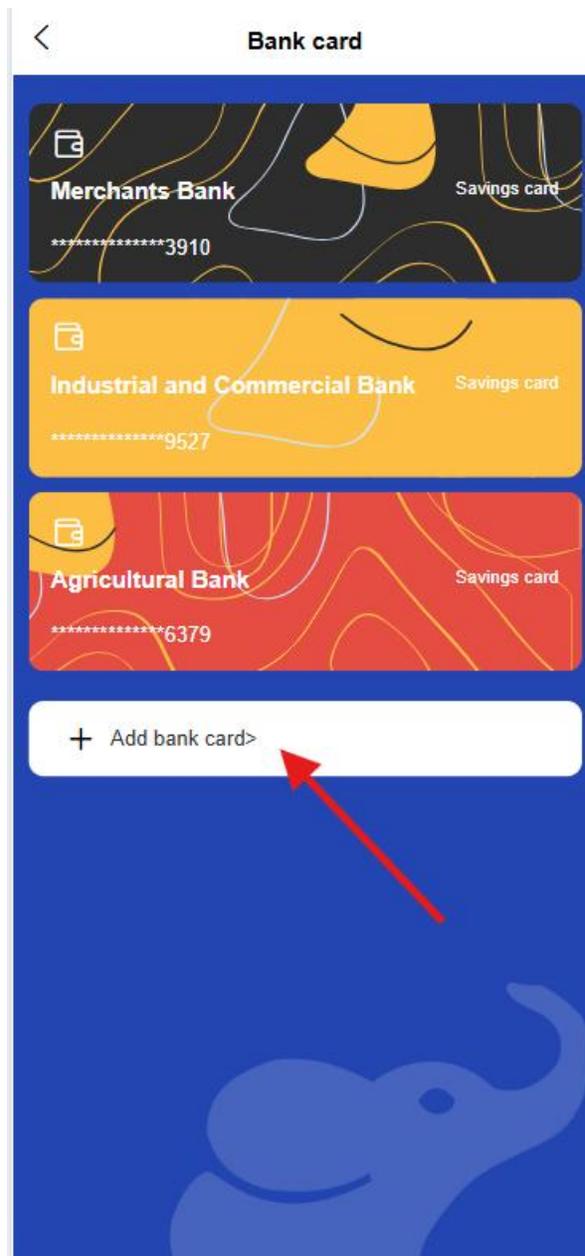
-  My balance >
-  Bank card >
-  Cancel account >





1. Bind bank card

- Click "Wallet-Bank Card"
- Add new bank card



- Enter the card number, bank account, and cardholder name
- Verify the bank's reserved mobile phone number [or other bank verification methods]

2. Bank card list

- View all linked bank cards
- Set default bank card

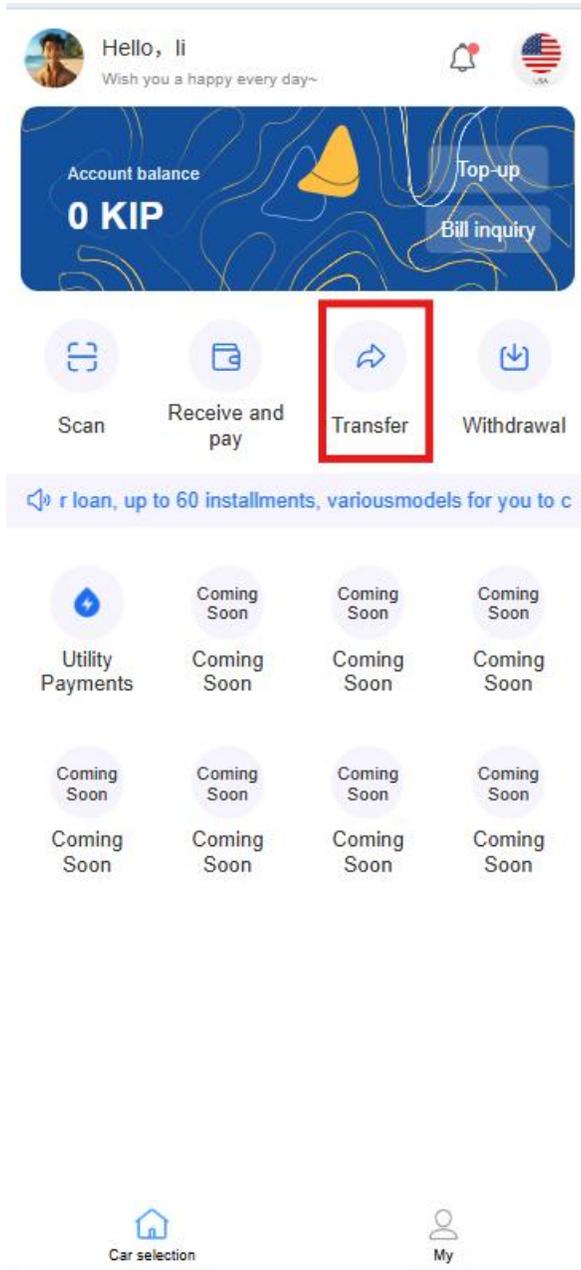
3. Unbinding operation

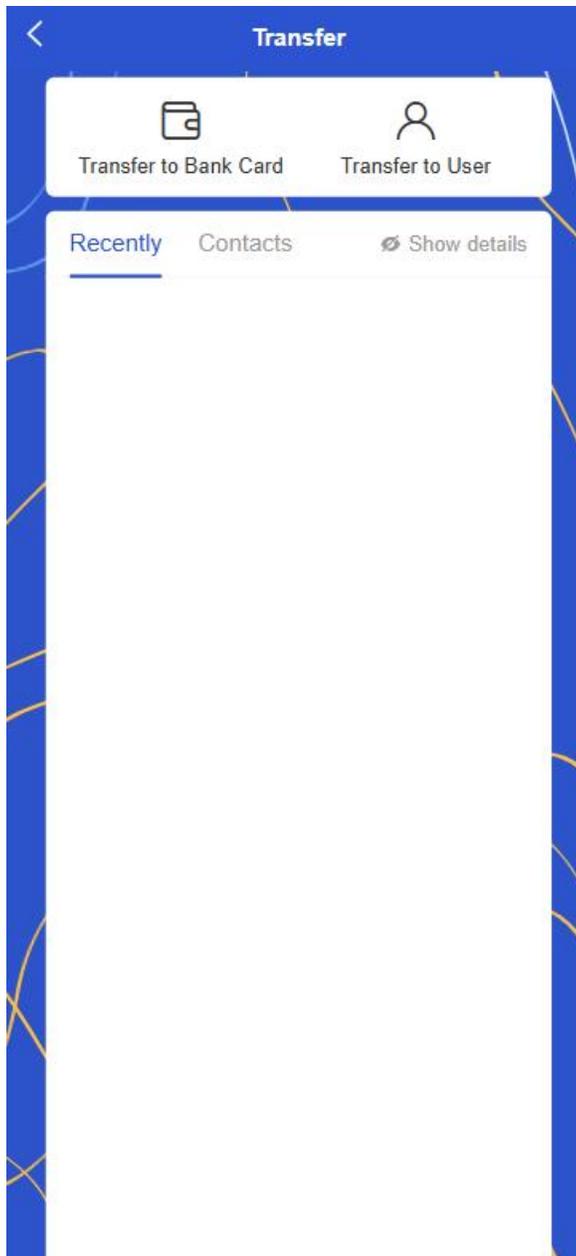
- Select the bank card you want to unbind
- Confirm unbinding after identity verification

1.6 Trading Function

Individual users can perform the following trading operations:

1. Transfer





- Select transfer method
 - Transfer within the system (using the platform account system)
 - Bank card transfer (to external bank card)
- Select the transfer object
 - Transfer within the system:

< **Transfer to User**

Recipient Account
Please enter recipient account

Payment bank card
Industrial and Commercial Bank >
*****9527

Please enter the withdrawal amount **KIP**

Available balance: 0 [Withdraw all](#)

Fund Usage
Please enter fund usage

Transfer Now

- Search account by phone number
 - Search for an account by account ID
 - Select a contact from the historical transfer records
- Bank card transfer:

< **Transfer to Bank Card**

Recipient Account

Please enter recipient's name

Please enter recipient's bank card number

Transfer bank card

Industrial and Commercial Bank >

*****9527

Please enter the amount **KIP**

Available balance: 0 [Withdraw all](#)

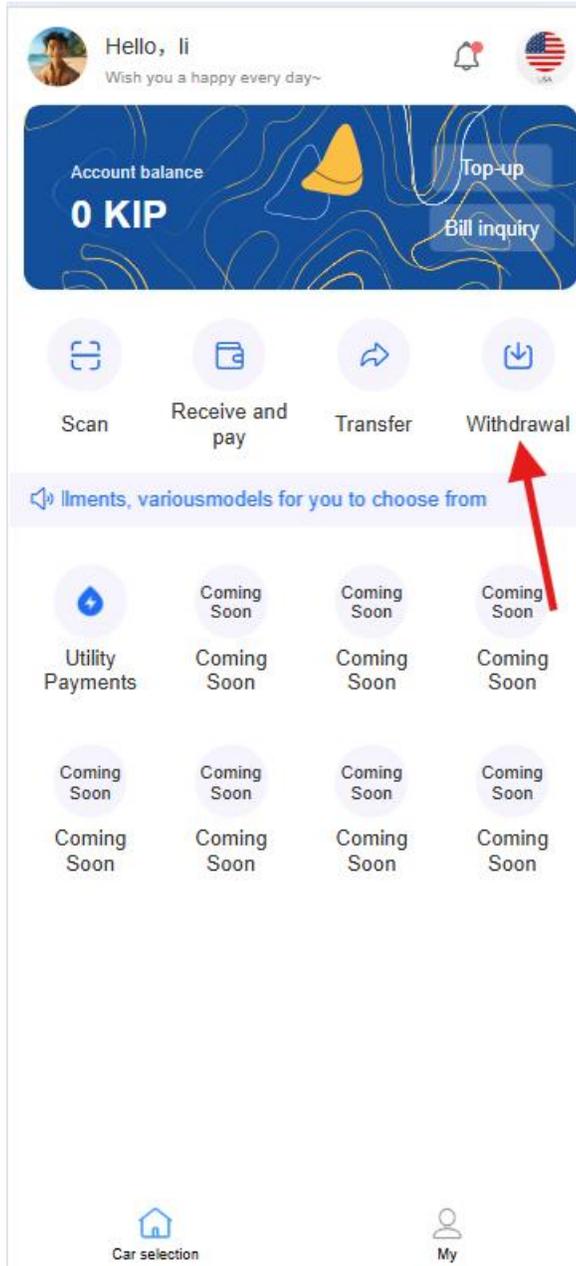
Fund Usage

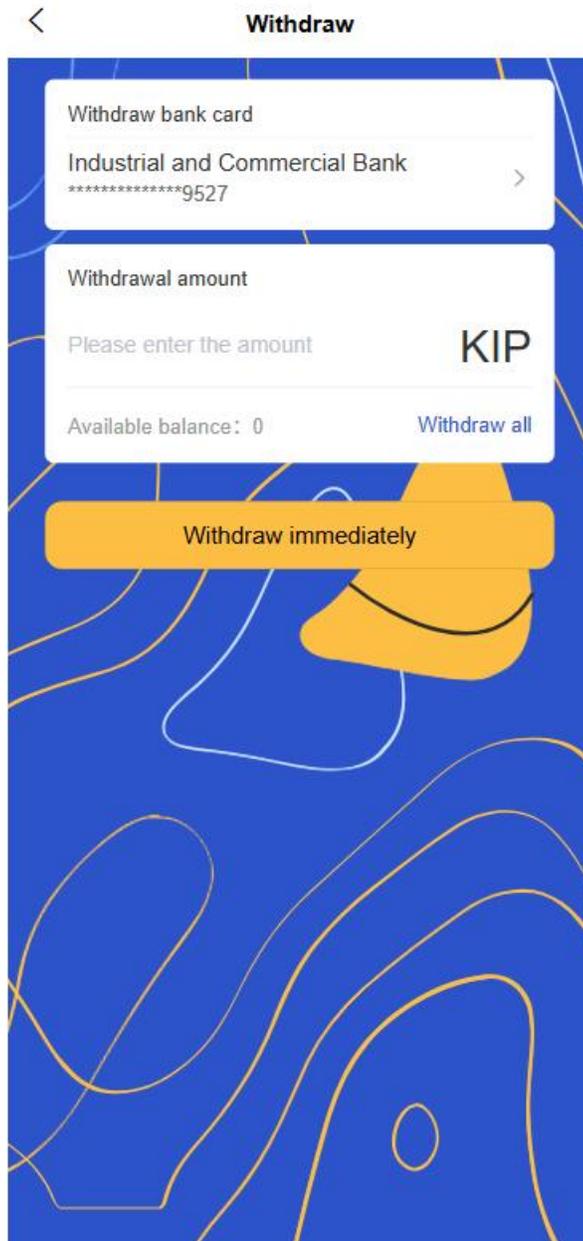
Please enter fund usage

Transfer Now

- Select the bound bank card
- Manually enter new card details
- Enter the transfer amount
- Set transfer notes (optional)
- Confirm transfer information
- Enter the payment password to complete the transaction

2. Withdrawal





- Select withdraw to bound bank card
- Enter the withdrawal amount
- Confirm the withdrawal information and enter the payment password
- Check withdrawal progress and arrival time

3. top up



Hello, li

Wish you a happy every day~



Account balance

0 KIP

Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

if you to choose from



Utility Payments



Coming Soon

Coming Soon



Coming Soon

Coming Soon



Coming Soon

Coming Soon



Coming Soon



Coming Soon

Coming Soon



Coming Soon

Coming Soon



Coming Soon

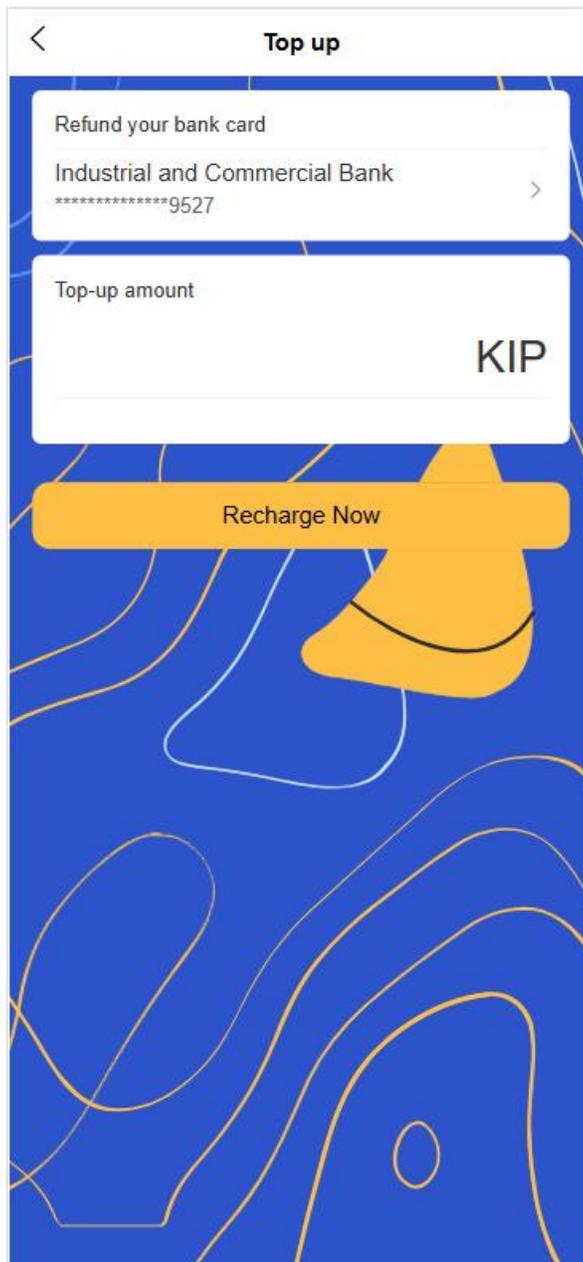
Coming Soon



Car selection



My

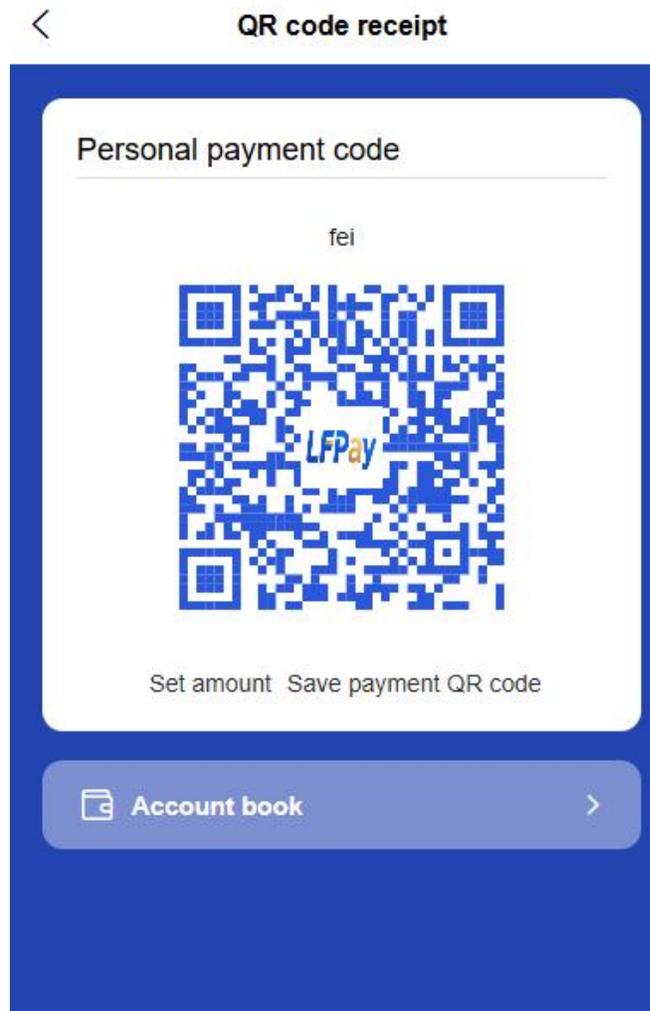


- Select the recharge method (bank card has been bound)
[Subsequently support aggregated payment channels such as Visa, MasterCard, etc.]
- Enter the recharge amount
- Confirm the recharge and complete the payment
- View recharge records

1.7 QR code payment function

1. Payment code type

- **Static payment code**

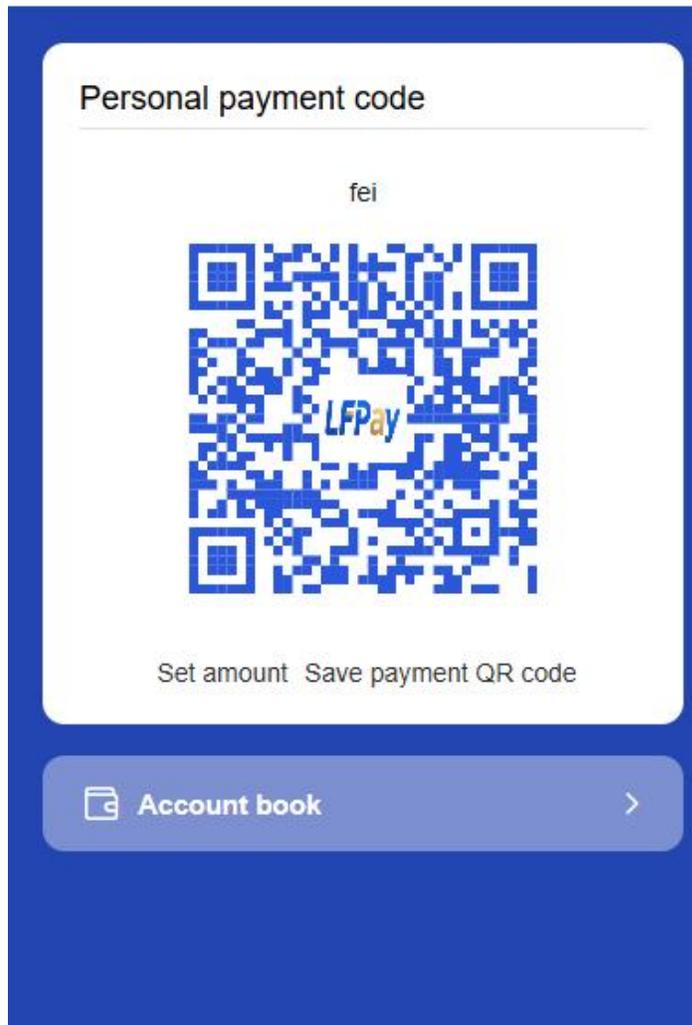


- Generate a permanent and valid personal payment account QR code
- Support saving to album or sharing with others
- There is no preset amount. The payer needs to enter the amount manually after scanning the code.

- **Dynamic payment code**



QR code receipt



- **Pure dynamic payment code** : valid for a limited time, no preset amount, enhanced security
- **Payment code with amount** : pre-set the payment amount, and directly display and confirm it after scanning the code



QR code receipt

Personal payment code

fei

¥ 52



Clear amount Save payment QR code



Account book



- The default validity period is automatically set to a certain time
- Support adding transaction notes for easy recording

2. Scan code payment process



Hello, li

Wish you a happy every day-



Account balance
0 KIP

Top-up
Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

1, up to 60 installments, various models for you to choose



Utility Payments



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Car selection



My



Set amount

K



1

2

3



4

5

6

7

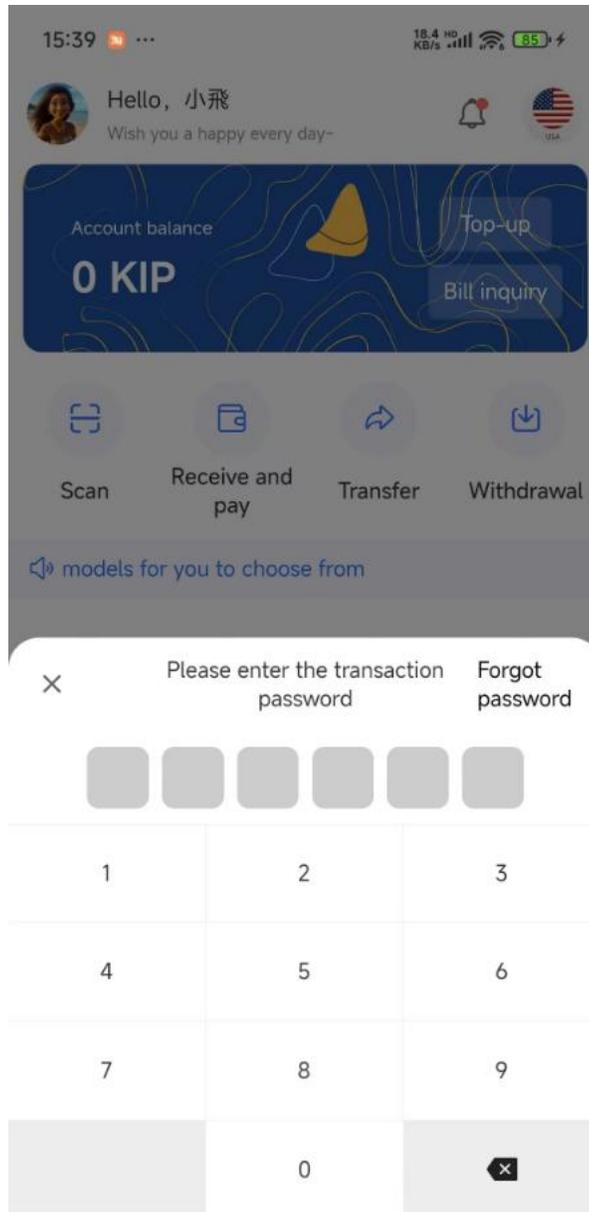
8

9

Confirm

0

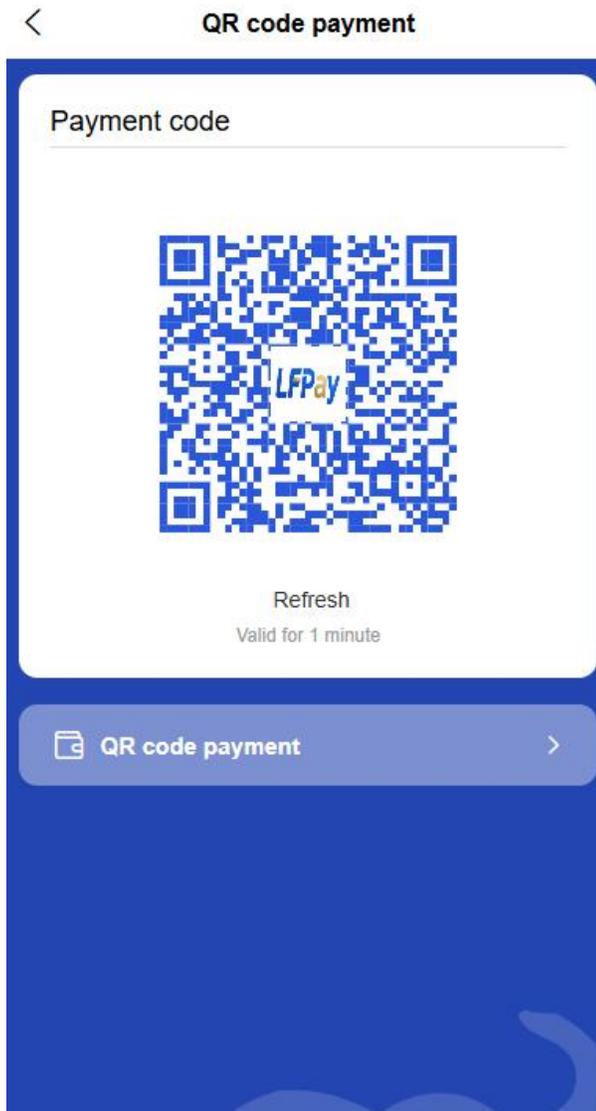
.



○ **Scan the payment code to pay**

- Open the APP scan function and aim at the payment code
- The system automatically identifies the payee information (individual or merchant)
- Enter or confirm payment amount
- Select payment method (balance, bank card, etc.)
- Enter payment password or biometric authentication to complete the transaction

3. Payment code function



○ **Dynamic payment code**

- Open the "Payment Code" function on the APP homepage to generate a personal payment code
- Automatically refresh every 60 seconds to prevent theft
- The merchant's cash register device scans the payment code to complete the payment
- You can set a daily payment code transaction limit to ensure fund security

4. Common usage scenarios

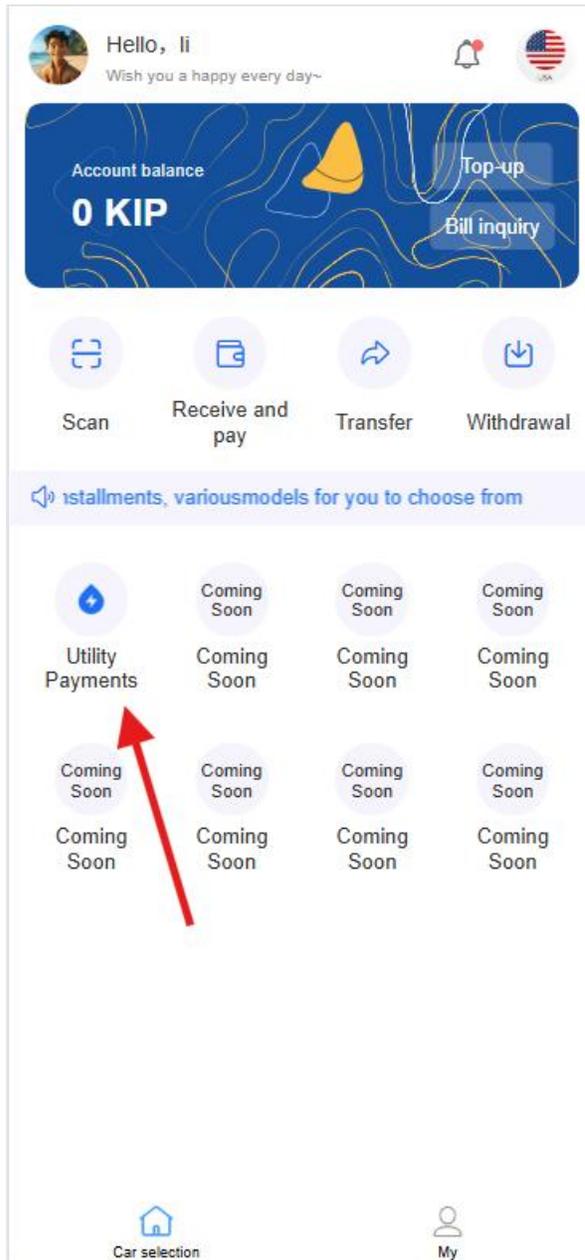
- **C2C personal transfer**

- The payee presents the personal payment code
- The payer scans the payment code and enters the amount to complete the transfer

- **C2B Business Transactions**

- Active scan code payment: Users scan the merchant's payment code to pay
- Passive payment: the user presents the payment code and the merchant scans and receives the payment

1.8 Living expenses



Individual users can use the life payment function, and the platform connects with local public utilities APIs:

1. **Water bill payment**



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount

KIP

Pay

- Add water meter number (connect to third-party API to support intelligent identification of region and water supplier)
- Real-time query of arrears information (connect to third-party API)
- Select the payment amount and confirm the bill details
- Select payment method (platform account balance or bound bank card)
- Complete payment and obtain electronic payment receipt

2. Electricity bill payment

- Add meter number (connect to third-party API to support intelligent identification of region and power supplier)
- Real-time query of arrears information (connect to third-party API)
- Select payment amount
- Select a payment method and enter your payment password or biometric authentication
- Support setting regular payment reminders and automatic payment [subsequent payment on behalf of others]

3. Phone recharge

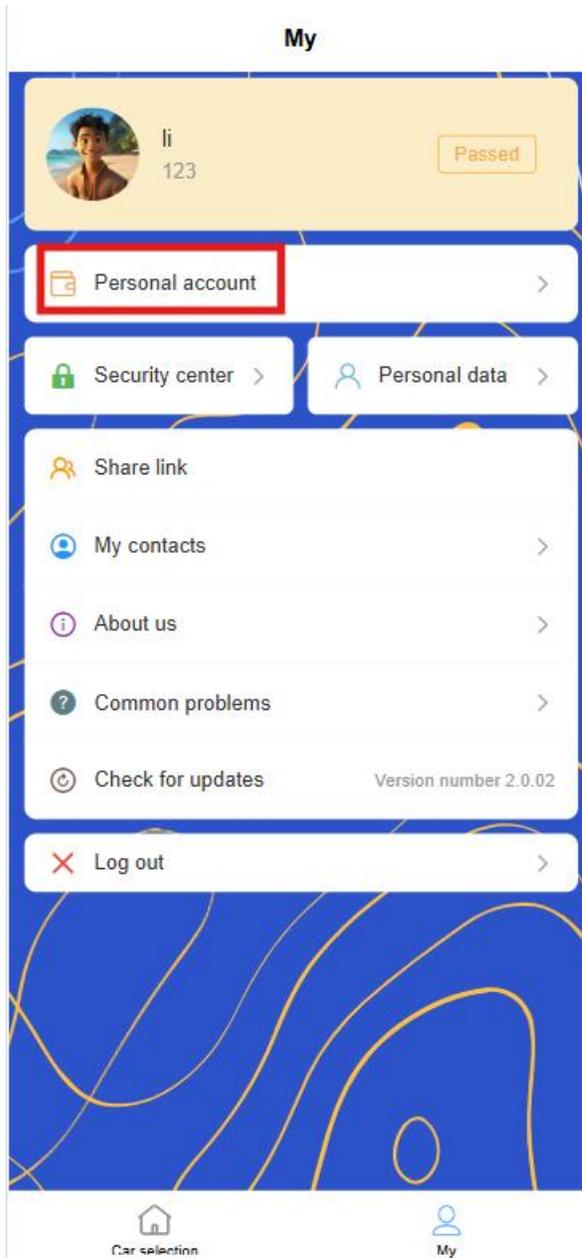
- Enter your mobile phone number (connect to the third-party API to support intelligent identification of region and operator)
- Select the recharge amount (common recharge amounts and custom amounts are available)
- Select payment method and confirm payment
- View recharge records and electronic vouchers

Features:

- All payment services support multiple payment methods (platform balance, bound bank card)
- Support historical payment record query and electronic voucher storage

- You can set up regular payment reminders and automatic payment services

1.9 Wallet Function





My account



My balance

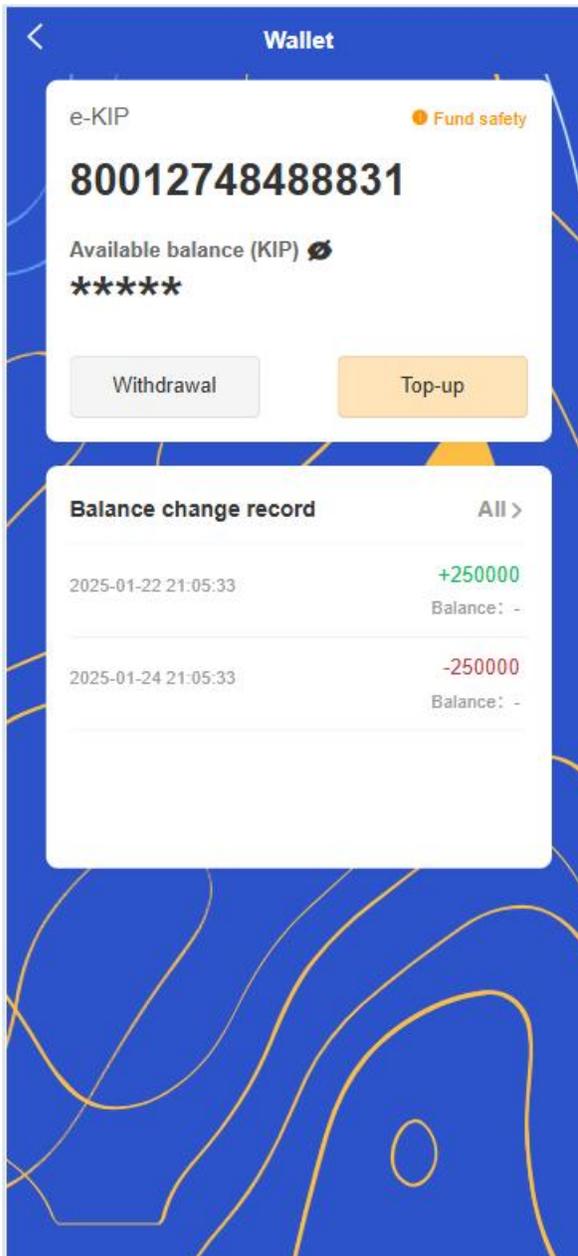


Bank card



Cancel account





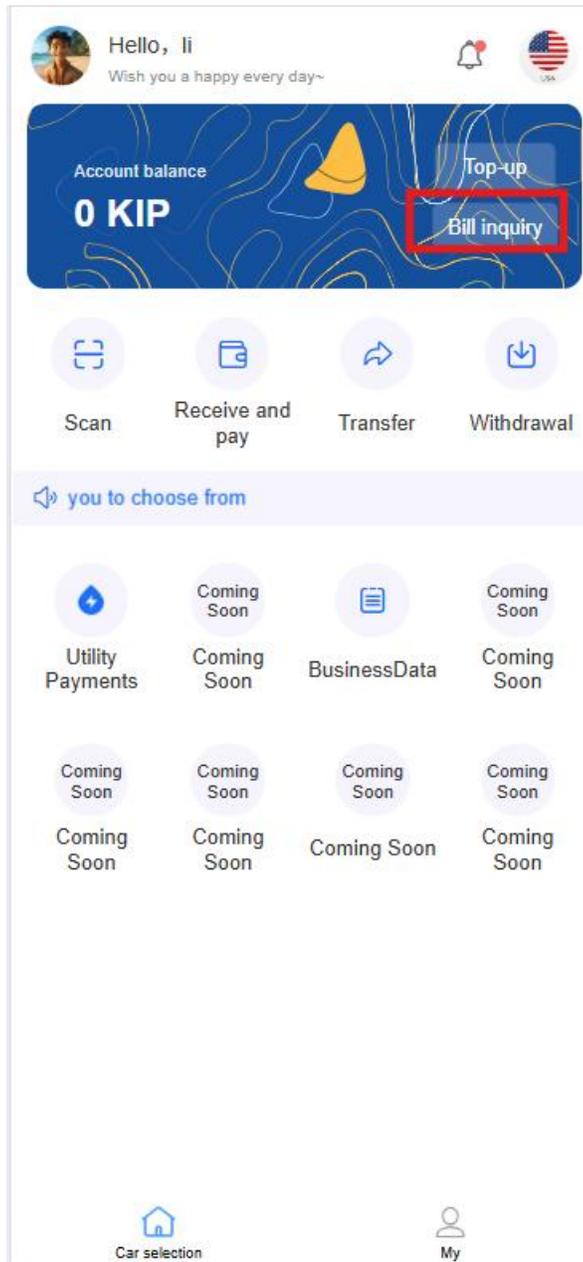
1. Account Information Center

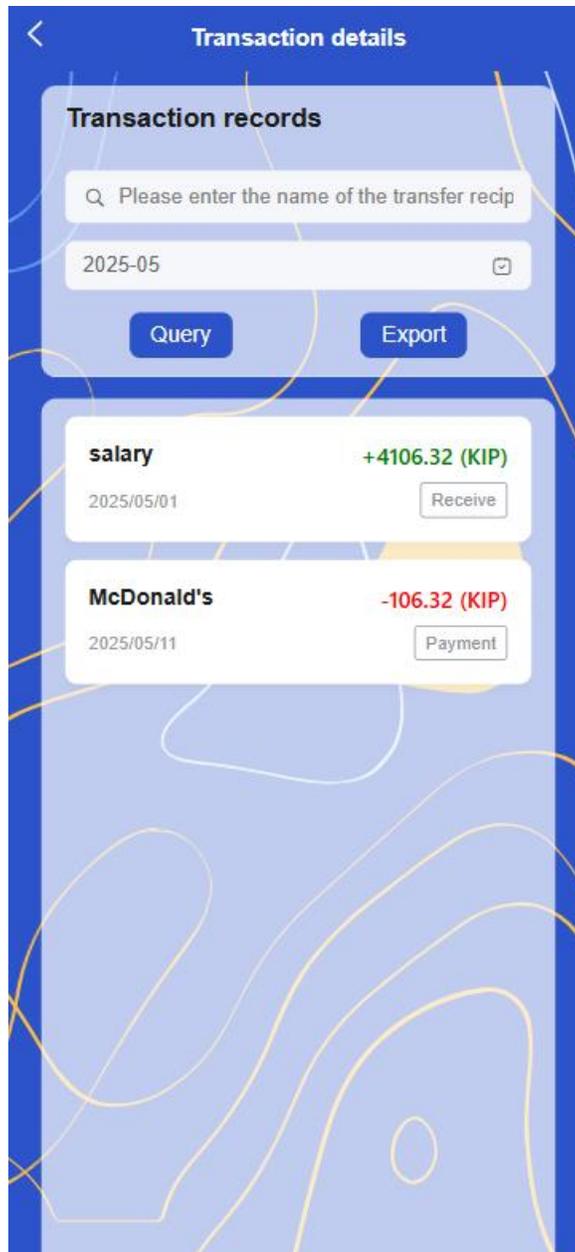
- **Account Overview**
 - Account information view
- **Account balance management**
 - Real-time display of available balance
 - Support one-click recharge and withdrawal operations
 - Quickly view account income and expenditure details

- **Account Security Center**

- Display the current account security level and security tips
- Support setting payment password and biometric authentication [Personal Center]

2. Transaction History

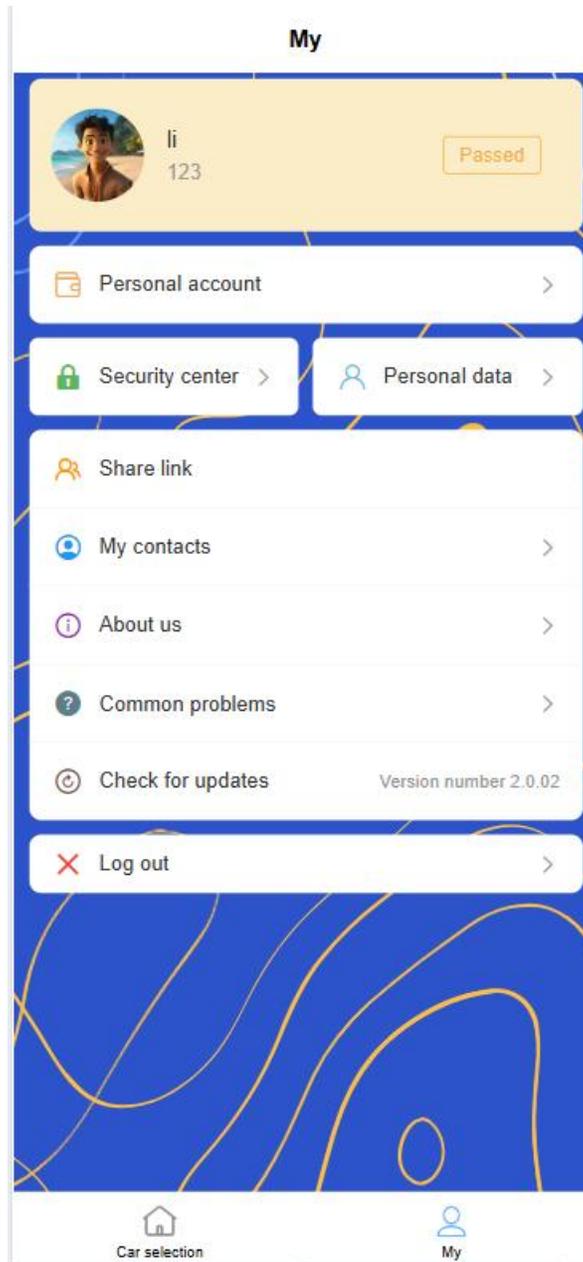




- **Smart filtering function**
 - By transaction type
 - Filter by trading time range
- **Transaction details view**
 - Click on the transaction record to view the complete transaction details
 - Including transaction time, amount, counterparty information, transaction order, serial number, etc.

- Support viewing transaction electronic vouchers
- **Data Statistical Analysis**
 - Display monthly/annual income and expenditure statistics
 - Intelligently classify consumption types and generate analysis charts

1.10 Personal Center



1. Personal Information Management

My



li
123

Passed

Personal account >

Security center >

Personal data >

Share link

My contacts >

About us >

Common problems >

Check for updates Version number 2.0.02

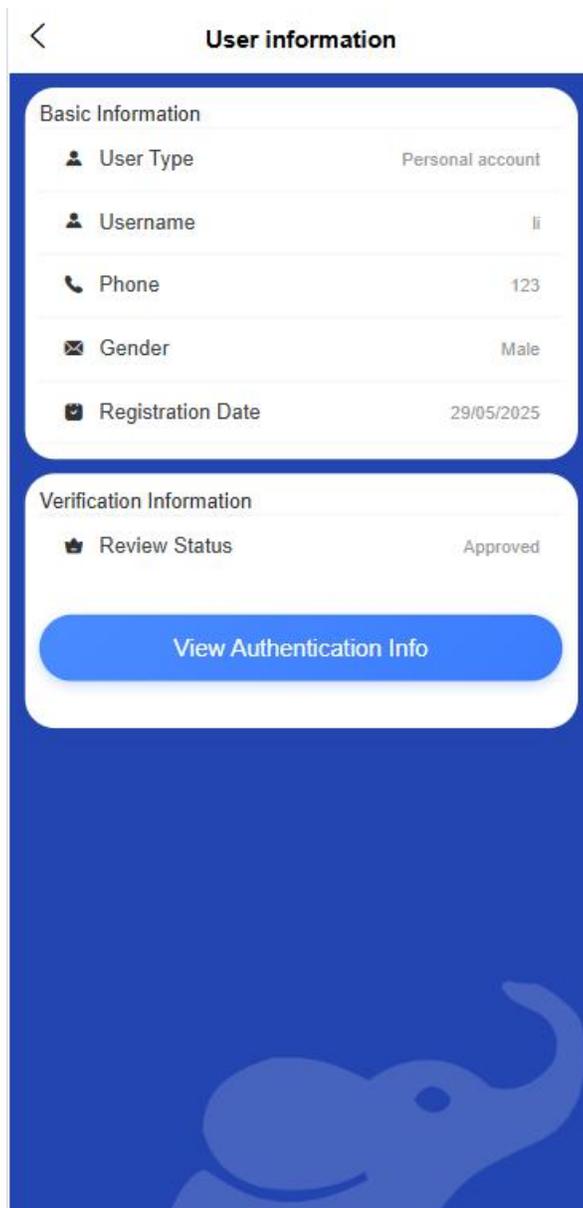
Log out >



Car selection



My



- **Basic Information**
 - Avatar upload and editing

My



li
123

Passed

Personal account >

Security center > Personal data >

Share link

My contacts >

About us >

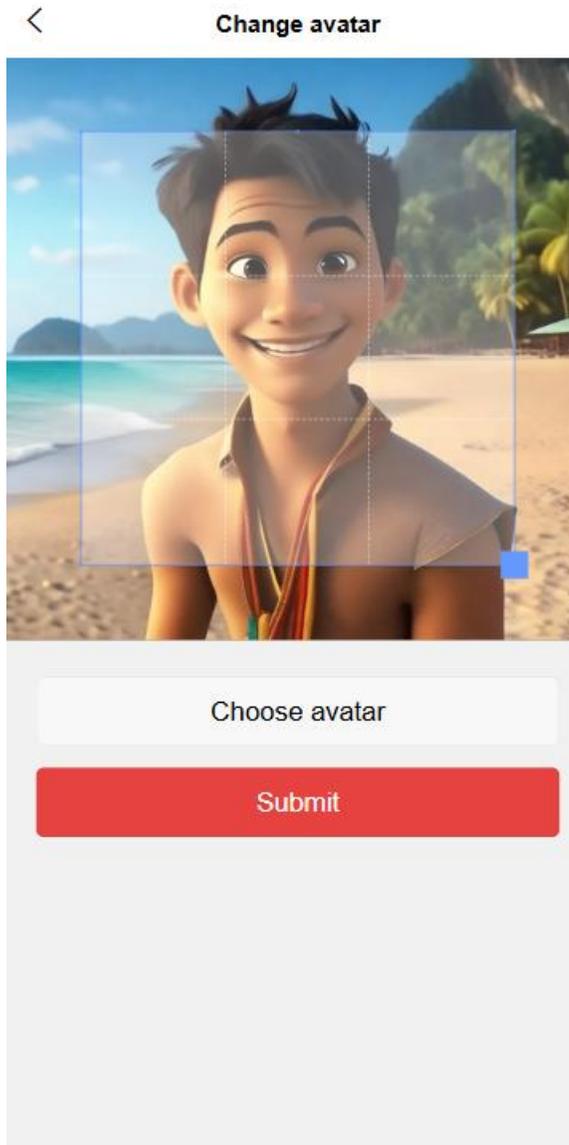
Common problems >

Check for updates Version number 2.0.02

Log out >

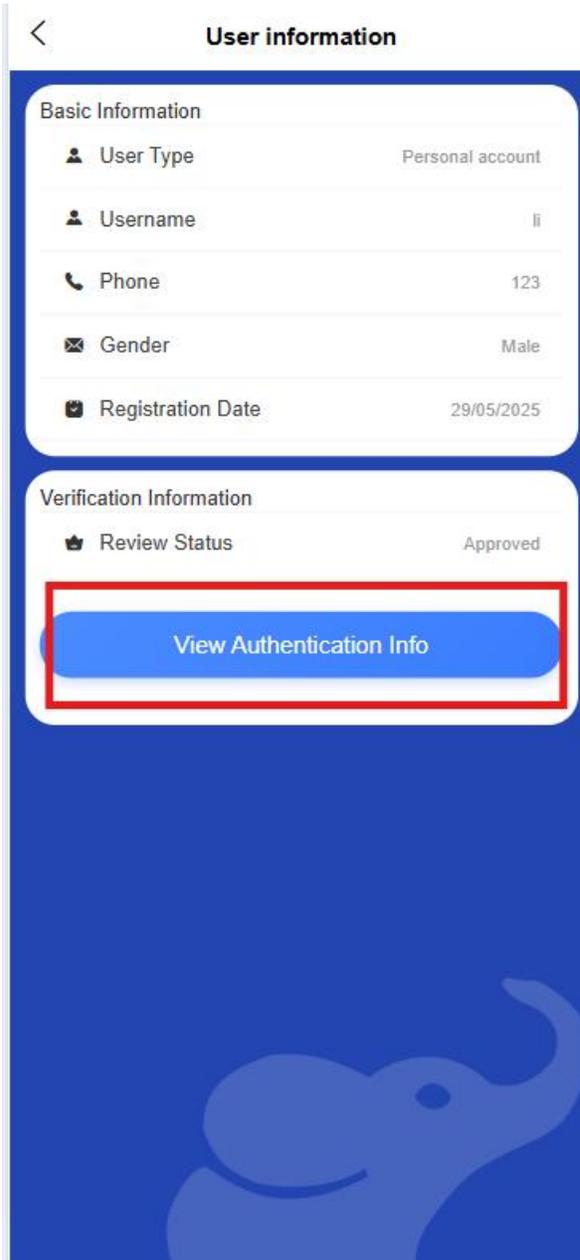

Car selection


My



- Username modification [Unauthenticated]
- Mobile phone number binding and change
- Email Binding and Verification
- **Address Information**
 - Native place address management (province, county, village detailed address)
 - Permanent address [Contact address] management
 - Add New Address
 - Set a default contact address

○ **Certification Information**



< **Personal Authentication**

Progress: Basic (✓) — Authentication (✓) — **Submit (3)**

User Type: Personal Account

Phone number: 123

E-mail: 12345@qq.com

Name: li

Gender: Male Female

Date of Birth: 29/05/1997

Authentication Type: ID Card Passport

iD Number: 12345

Date of: _____



- Display the current certification status (uncertified/under review/certified)
- View certification details
- Enter the certification process

2. Security Center

My



li
123

Passed



Personal account



Security center



Personal data



Share link



My contacts



About us



Common problems



Check for updates

Version number 2.0.02



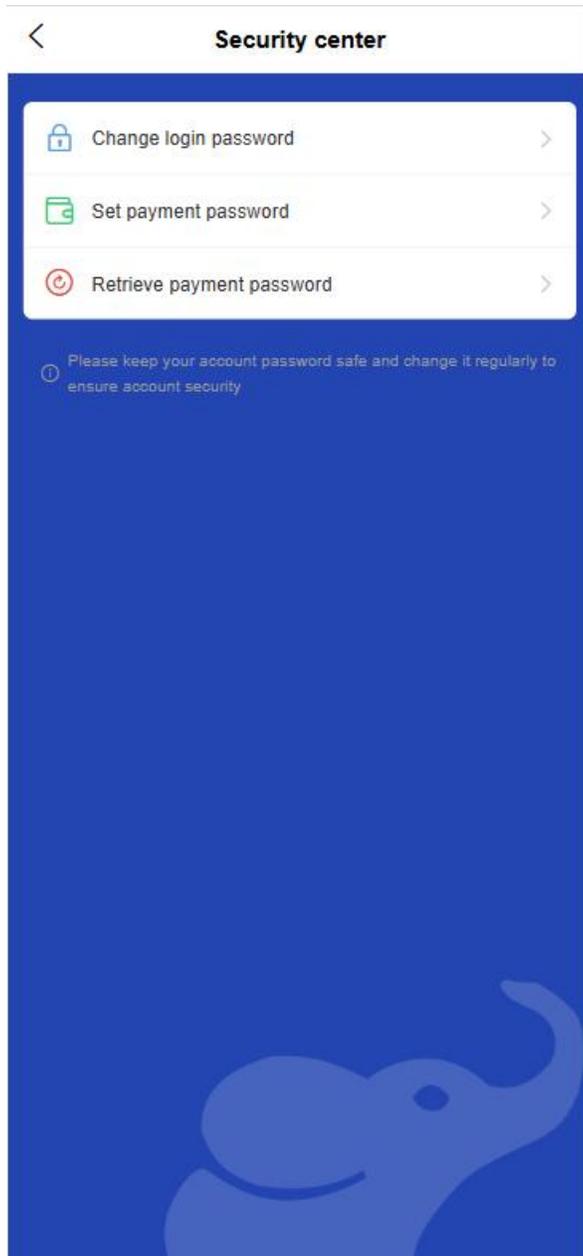
Log out



Car selection



My



- **Login password management**



Security center

-  Change login password 
-  Set payment password 
-  Retrieve payment password 

 Please keep your account password safe and change it regularly to ensure account security



< Change Login Password

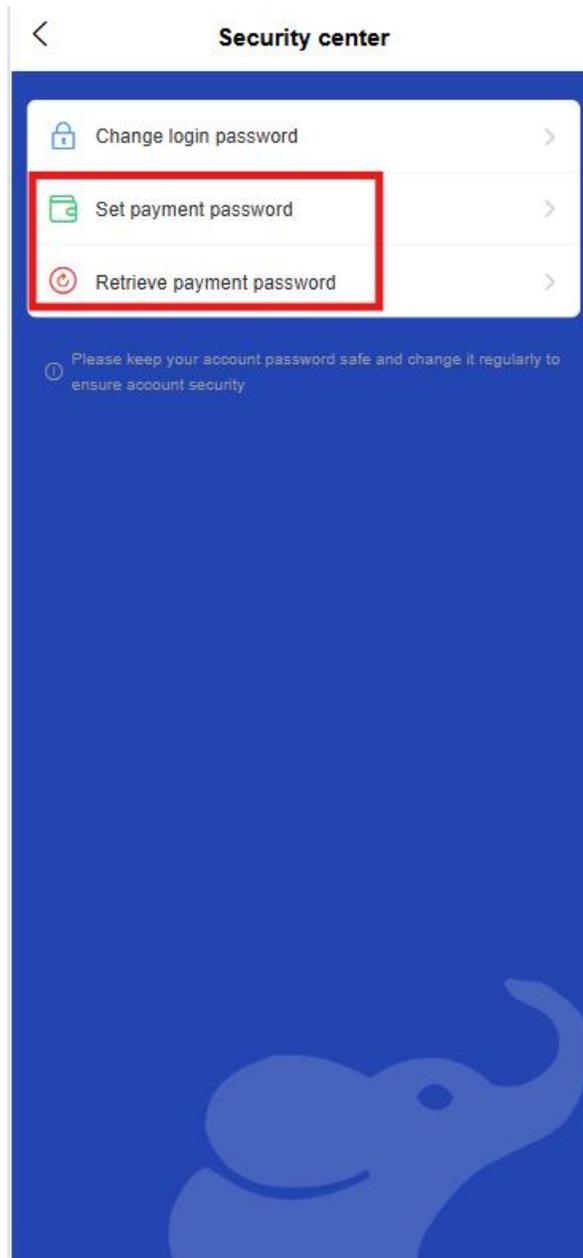
Please enter old password

Please enter new password

Please confirm password

Submit

- Change login password
- Set password recovery question
- Enable/disable biometric authentication login
- **Payment password management**



- Set payment password



Security center

-  Change login password >
-  Set payment password >
-  Retrieve payment password >

 Please keep your account password safe and change it regularly to ensure account security





Set Payment Password



Please enter the original payment password

Confirm

Password consists of 6 digits

- Change payment password
- Retrieve payment password (identity verification required)



Security center



Change login password



Set payment password



Retrieve payment password



Please keep your account password safe and change it regularly to ensure account security



< **Recover Payment Password**

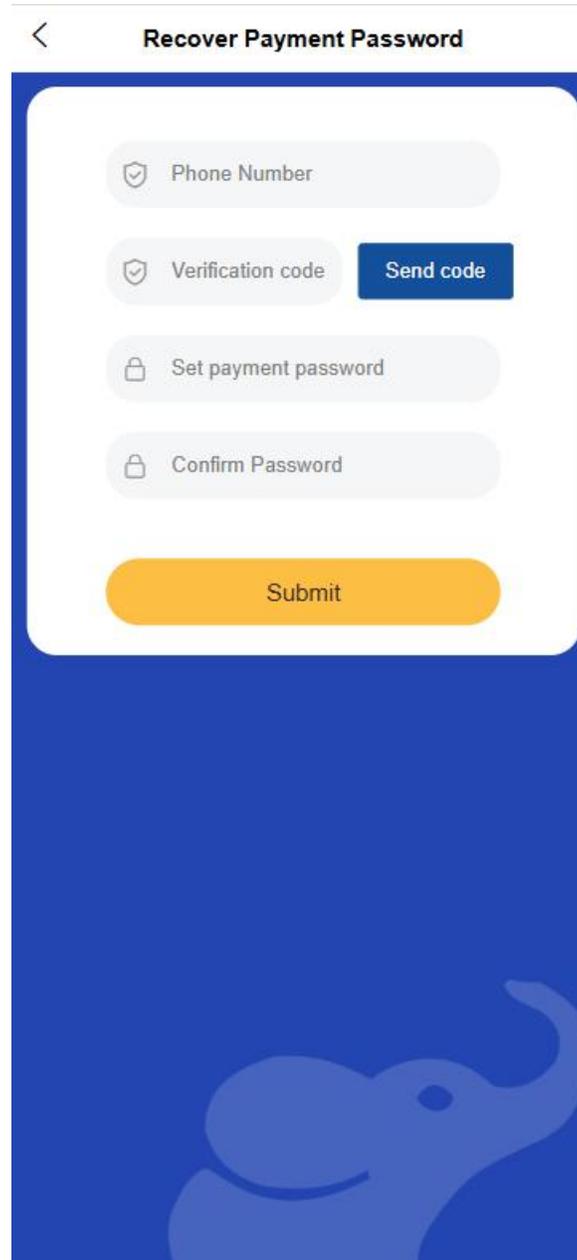
Phone Number

Verification code **Send code**

Set payment password

Confirm Password

Submit



- **Account security settings [to be improved later]**
 - Remote login reminder
 - Account abnormal transaction warning
 - Safe gesture settings

3. Personal account management

- **Account Information**

My



li
123

Passed



Personal account >



Security center >



Personal data >



Share link



My contacts >



About us >



Common problems >



Check for updates

Version number 2.0.02



Log out >



Car selection



My



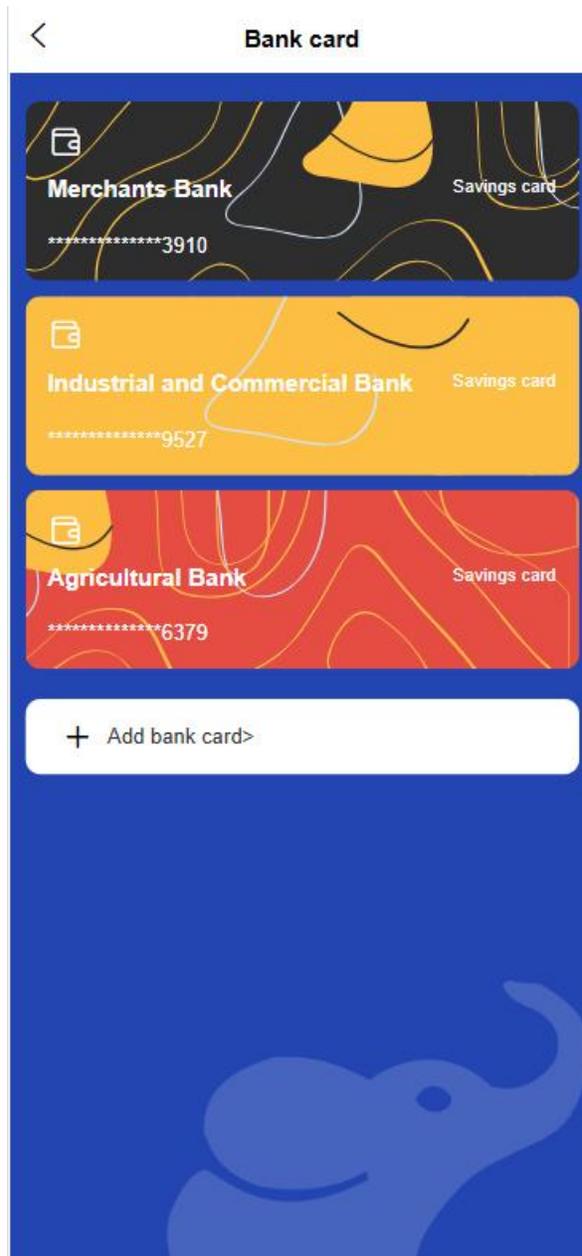
- View Account Level
- Transaction limit inquiry
- **Bank card management**



My account

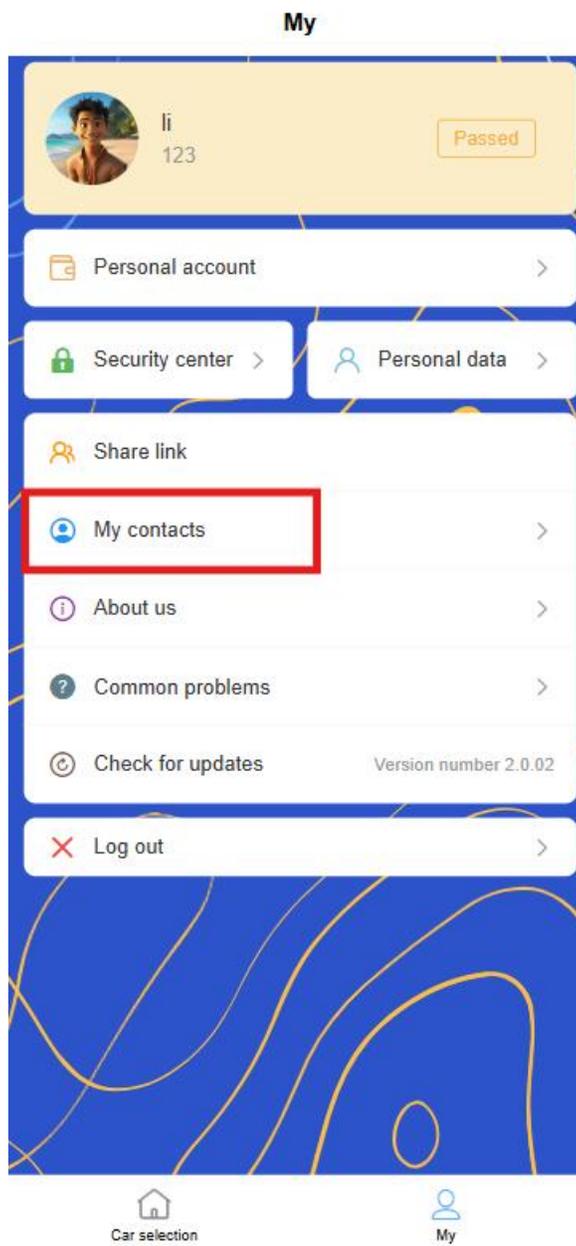
-  My balance >
-  Bank card >
-  Cancel account >





- Bind bank card (support multiple cards)
- Set default bank card
- Unbind bank card
- **Account cancellation**
 - Cancellation conditions
 - Data Processing Statement
 - Cancellation confirmation process

4. Frequently used contacts



- Frequently used contact list management
- Add New Contact
- Quickly select transfer transactions

1.11 General functions

1. Feedback

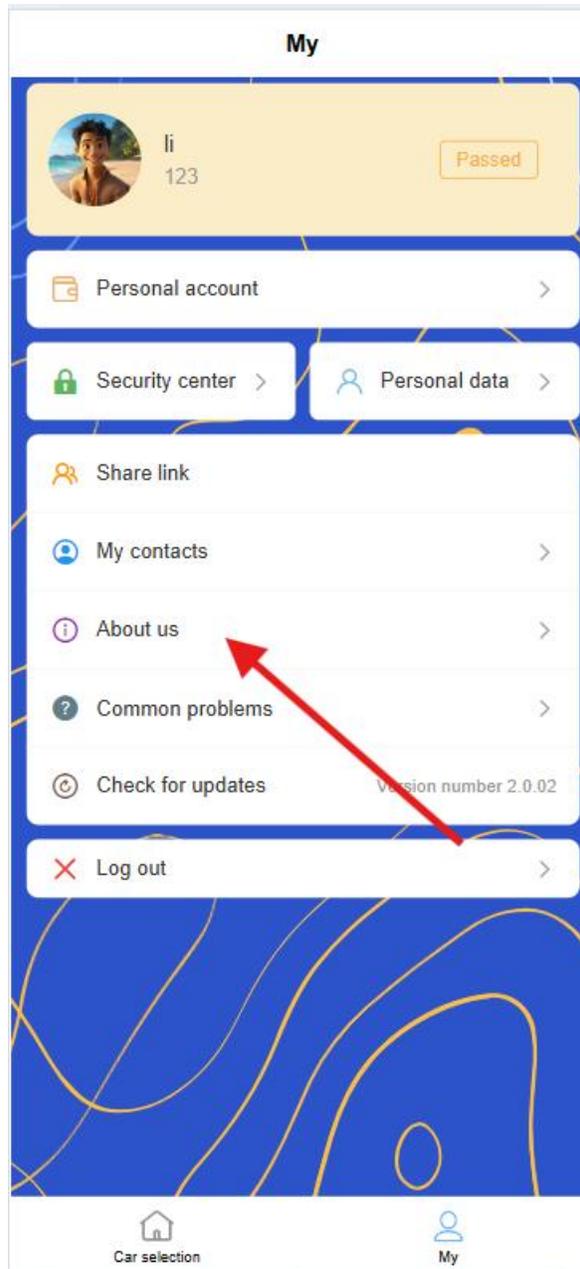
- Submit feedback
- View historical feedback
- Contact Customer Service

2. Agreements and Policies

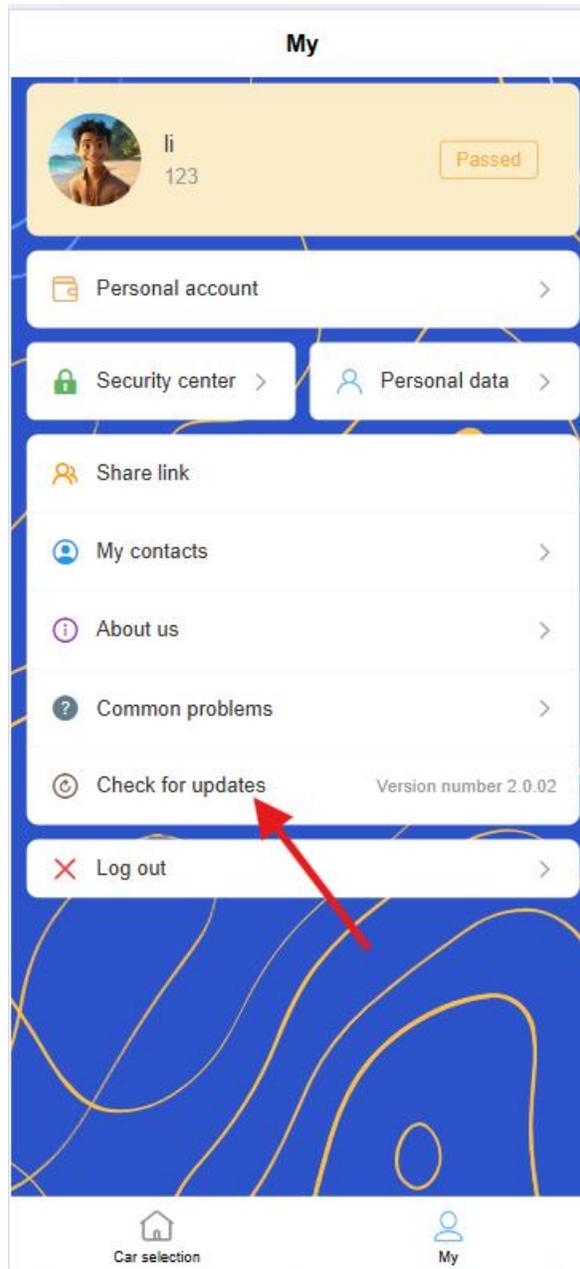
- User Agreement
- Privacy Policy
- Rate description [including subsequent points model description and supplement, etc.]

3. set up

- Message notification settings
- Fingerprint/face recognition settings
- Clear the cache
- about Us



- Check for updates



2. Merchant users

2.1 Registration

The merchant user registration process is as follows:

4. **Mobile phone number registration**

- Open the APP and click "Merchant Registration"



Hello, 小飛

Wish you a happy every day~



Account balance

0 KIP

Top-up

Bill inquiry

Scan

Receive and pay

Transfer

Withdrawal

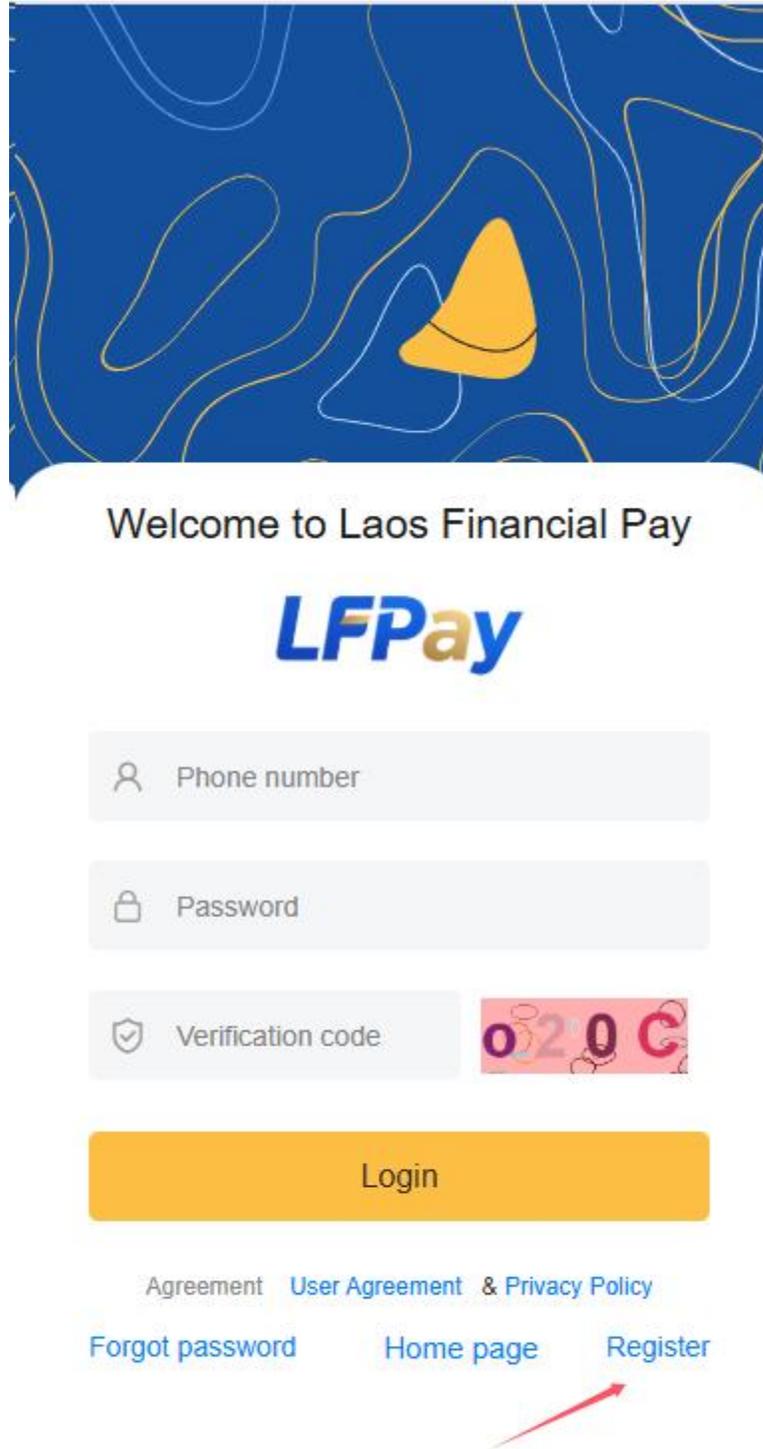
rom

- Utility Payments
- Coming Soon

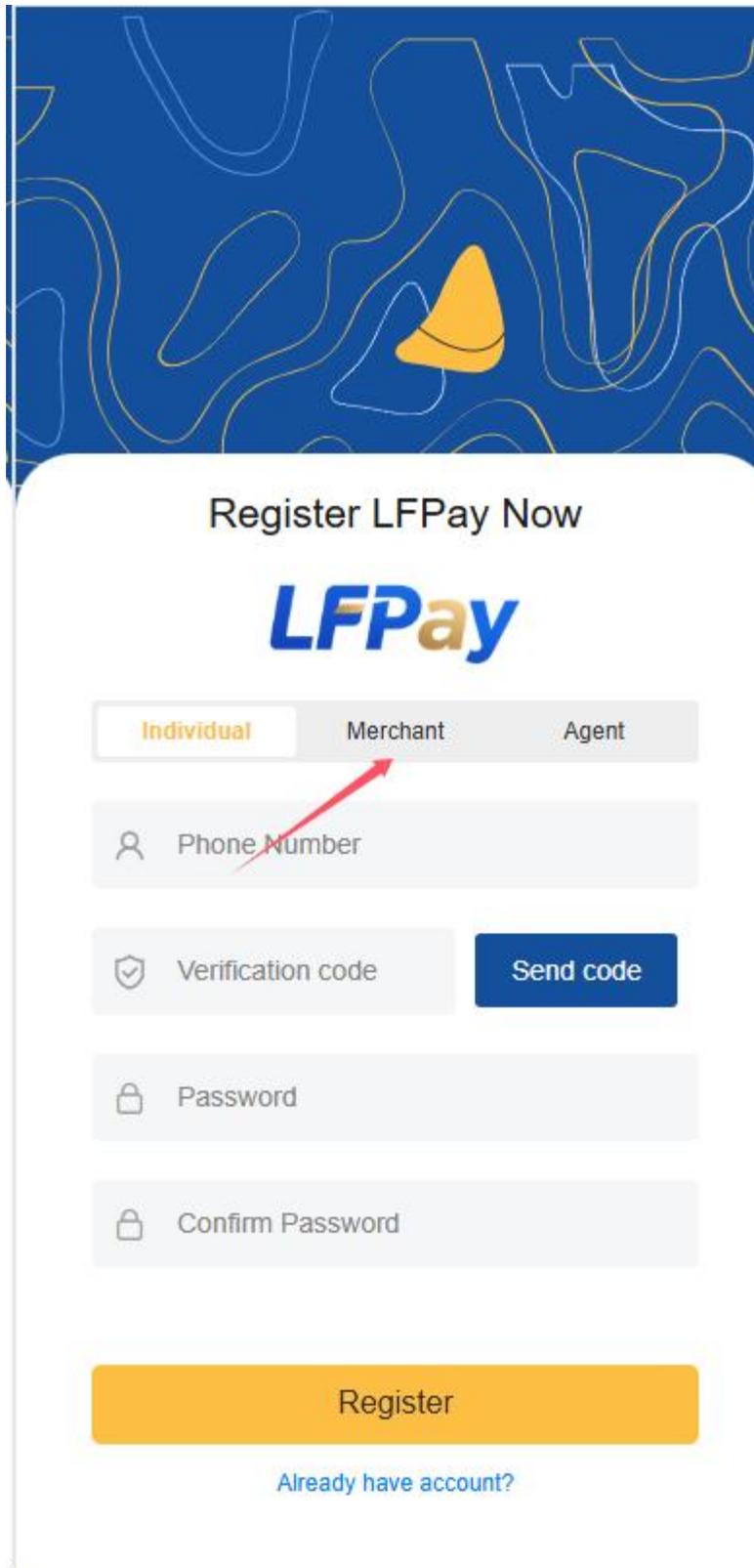
Car selection

My

Click on 'Register Now'



Select 'Merchant'



The image shows a registration form for LFPay. At the top, there is a blue header with a yellow and blue abstract graphic. Below the header, the text "Register LFPay Now" is displayed. The LFPay logo is centered. Below the logo, there are three tabs: "Individual", "Merchant", and "Agent". A red arrow points to the "Merchant" tab. Below the tabs, there are four input fields: "Phone Number", "Verification code", "Password", and "Confirm Password". A "Send code" button is located to the right of the "Verification code" field. At the bottom, there is a large orange "Register" button and a link that says "Already have account?".

Register LFPay Now

LFPay

Individual Merchant Agent

Phone Number

Verification code [Send code](#)

Password

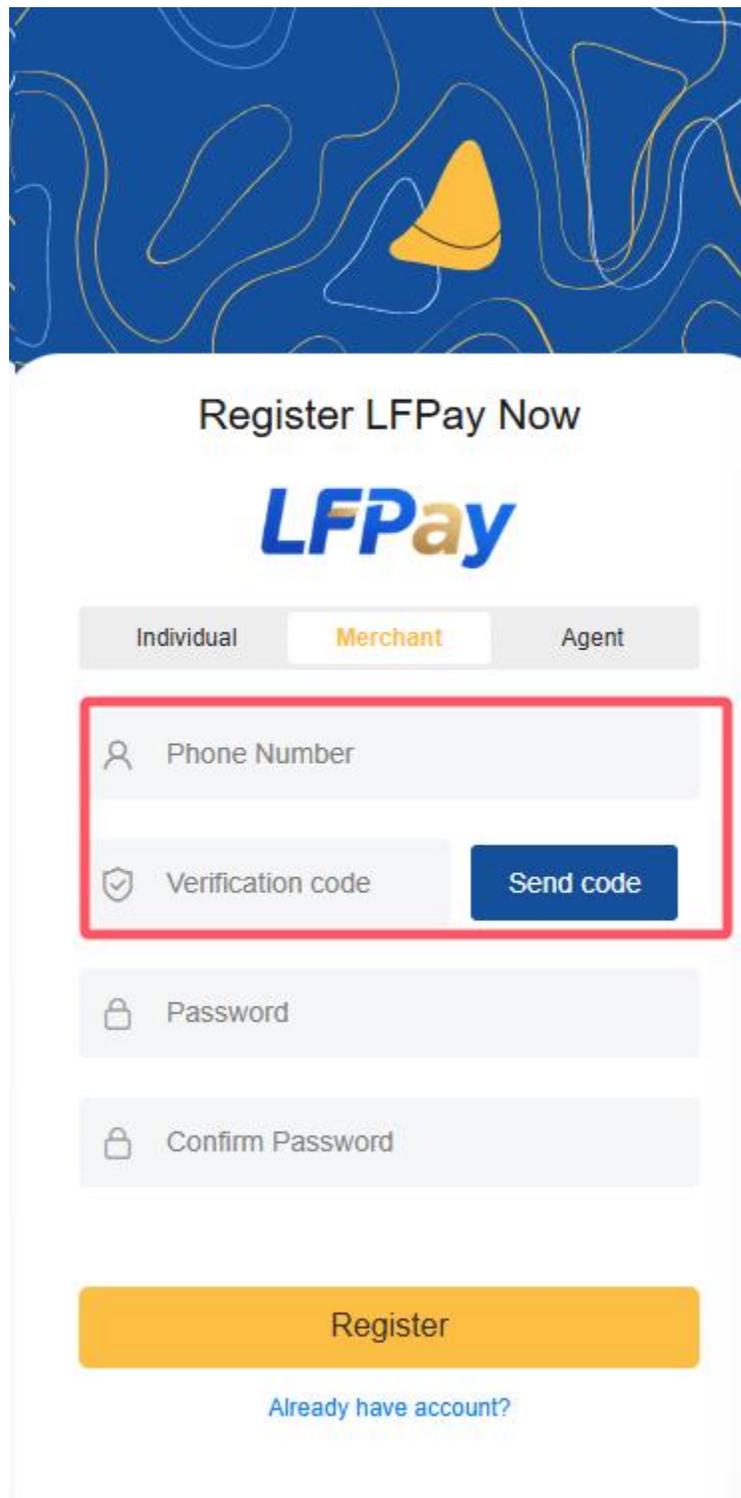
Confirm Password

[Register](#)

[Already have account?](#)

- Enter your phone number

- The system sends a verification code to the mobile phone number
- Enter the verification code you received for verification



Register LFPay Now

LFPay

Individual **Merchant** Agent

Phone Number

Verification code

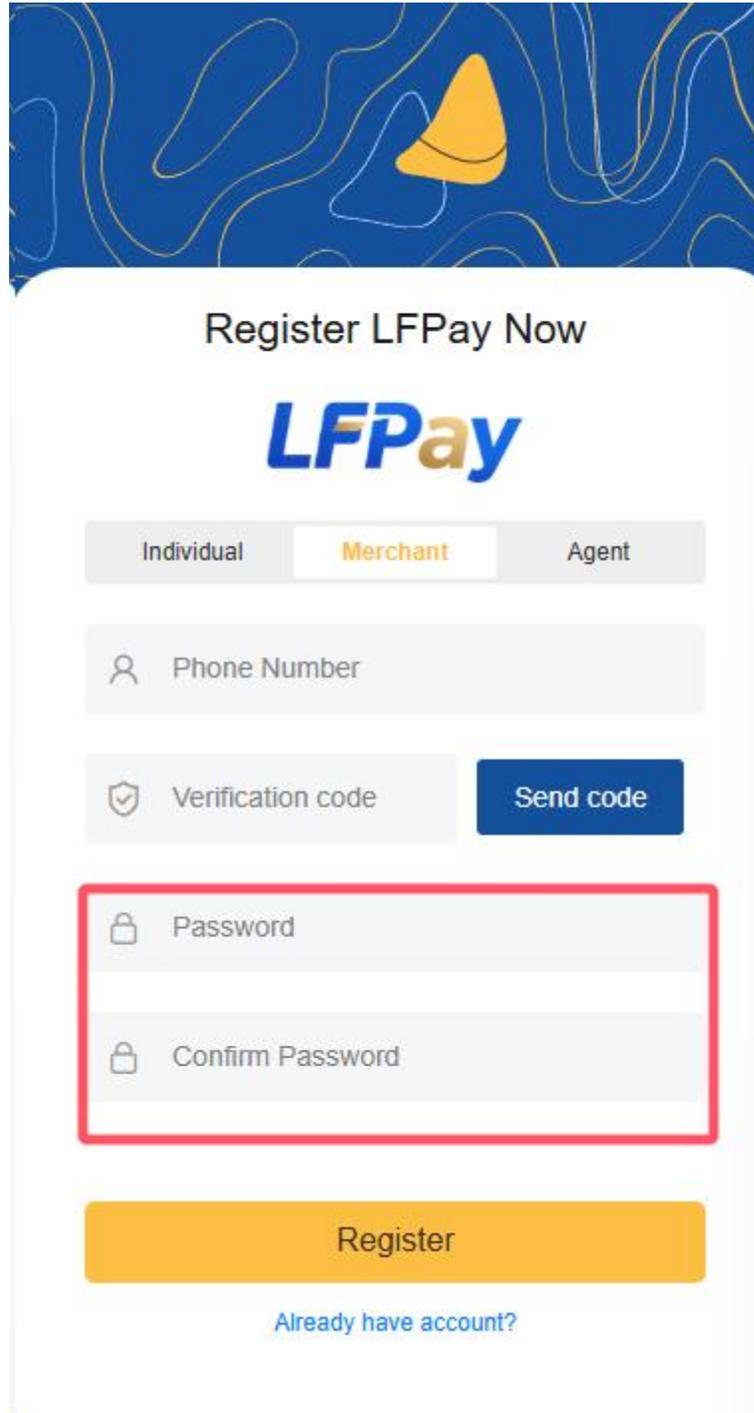
Password

Confirm Password

[Already have account?](#)

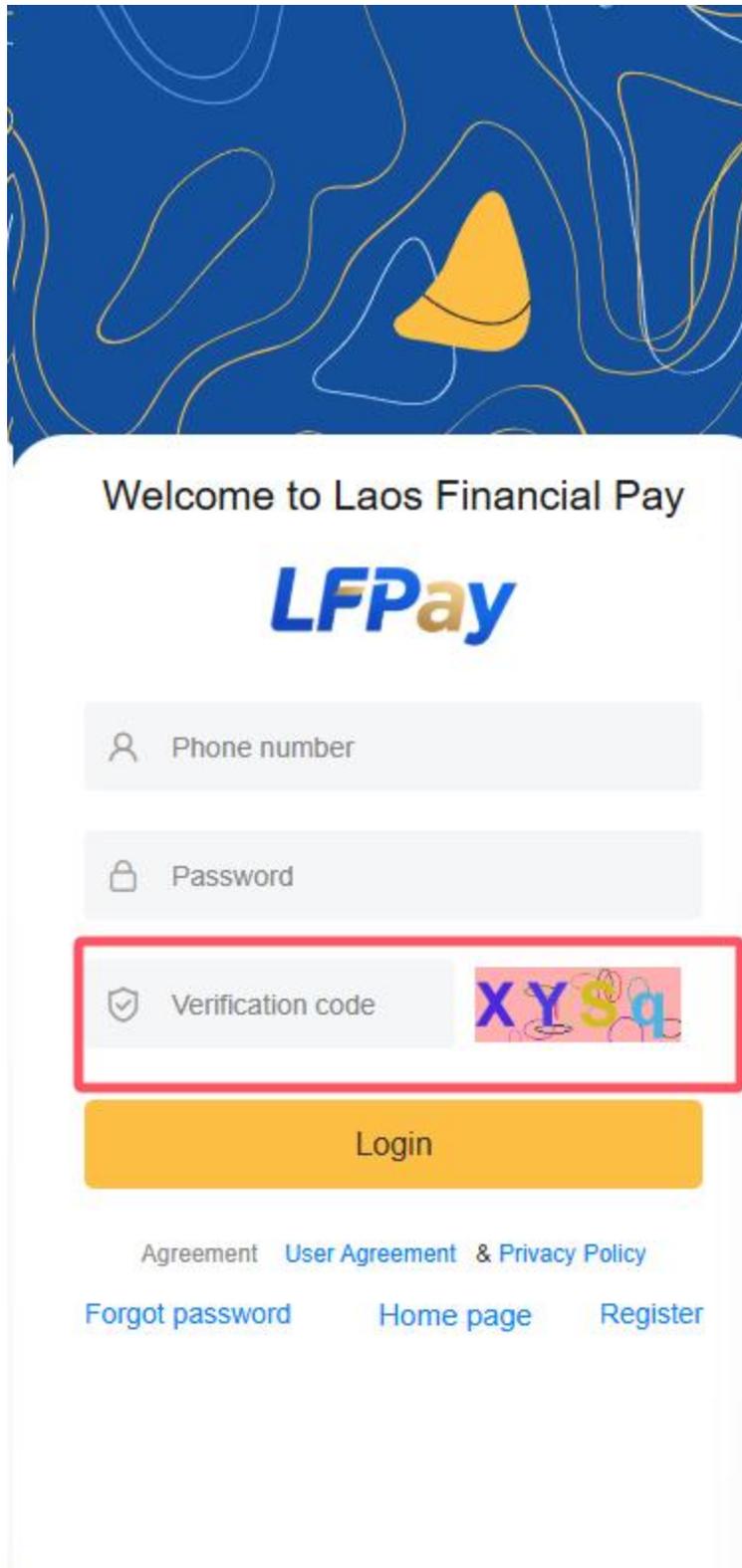
5. Setting up login credentials

- Set a login password (8-20 characters, including numbers,



The image shows a mobile registration form for LFPay. At the top, there is a blue header with a yellow and orange abstract logo. Below the header, the text "Register LFPay Now" is displayed. The LFPay logo is prominently featured. There are three tabs: "Individual", "Merchant" (which is selected and highlighted in orange), and "Agent". Below the tabs, there are input fields for "Phone Number" and "Verification code". A blue button labeled "Send code" is positioned to the right of the verification code field. Below these fields, there are two password fields: "Password" and "Confirm Password", both of which are enclosed in a red rectangular border. At the bottom of the form, there is a large orange button labeled "Register" and a blue link that says "Already have account?".

- letters and special characters)
- Or choose to log in using a verification code



6. Fill in the basic information of the merchant

- Merchant Name

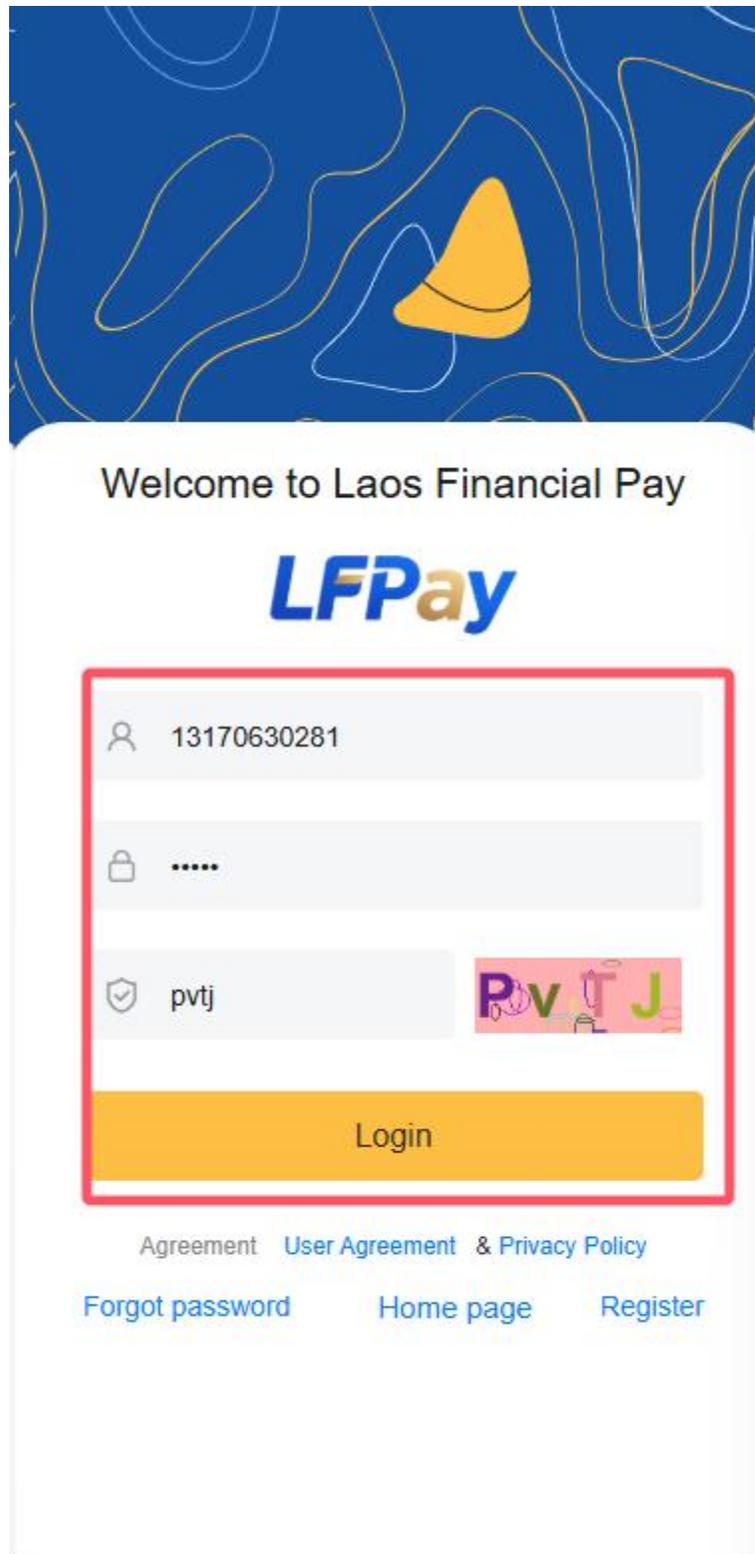
- Business Category
- Business license number
- Name of legal person
- Contact Number
- Business Address

Note: Merchant KYC verification will be conducted through the Merchant Center after logging in.

2.2 Login

7. Login by mobile phone number

- Enter the mobile phone number you used when registering
- Enter your password or get a verification code to log in



8. Quick Login

- Support fingerprint/face recognition (if supported by the device)

- Support remember password function
- Note: The database comparison system used by the APP is not yet perfect.

9. Account Security

- Remote login reminder
- Limitation of failed login attempts
- Merchant account multi-terminal login management

2.3 Merchant Information

After logging in, you can view and manage merchant information:

10. Basic information view

- Merchant Profile Overview
 - Merchant basic information
 - Merchant name, business category
 - Business license number (partially hidden)
 - Contact phone number, email address
 - Business Address
 - Legal person information
 - Name of legal person
 - Legal person ID number (partially hidden)
 - Legal person contact information
 - Account Information
 - Merchant Account ID
 - Registration Time
 - Merchant Level/Member Level
 - Last login time and device
 - Merchant authentication information (only visible to authenticated merchants)

- Certification status and time
- Business license and qualification certificate information
- Validity period of certificate
- Information completion display
 - Completed information: Display complete information
 - Unfinished information: Displays the "to be completed" mark and prompts you to complete it
- Account security status [can be analyzed later based on network connection, recent login records, etc.]
 - Display security level (low/medium/high)
 - Provide safety improvement suggestions
- Authentication status display
 - Uncertified: Display the "Uncertified" logo and the certification entrance

My

131****0281

Not Authenticated

Merchant Center >

Security center >

Merchant Information >

Share link

My contacts >

About us >

Common problems >

Check for updates Version number 2.0.02

Log out >


Car selection


My

- Under Certification: Displays the "Under Review" logo and the estimated completion time
- Certified: Displays the "certified" logo and certification time
- Authentication failed: Display the "Authentication failed" mark and the reason for failure

11. Information completeness

- Information completeness progress bar [foundation, merchant certification, qualification certificate]
- List of unfinished projects

12. Information modification

- Editable items
 - Contact information (mobile phone number needs to be verified)
 - Business Address
 - Email
- Uneditable items
 - Merchant name (cannot be modified after verification)
 - Business license number (cannot be modified after certification)
- Password Management
 - Login password change My ->Click on Security Center ->Change Login Password

My



131****0281

Not Authenticated

 Merchant Center >

 Security center >

 Merchant Information >

 Share link

 My contacts >

 About us >

 Common problems >

 Check for updates Version number 2.0.02

 Log out >



Security center



Change login password



Set payment password



Retrieve payment password



Please keep your account password safe and change it regularly to ensure account security





Change Login Password

Please enter old password

Please enter new password

Please confirm password

Submit

- Payment password setting/modification

My



131****0281

Not Authenticated

 Merchant Center >

 Security center >

 Merchant Information >

 Share link

 My contacts >

 About us >

 Common problems >

 Check for updates Version number 2.0.02

 Log out >



Security center



Change login password



Set payment password



Retrieve payment password



Please keep your account password safe and change it regularly to ensure account security



Set Payment Password



Please enter the original payment password

Confirm

Password consists of 6 digits

13. Certification status impact

- Unauthenticated users
 - Function usage restriction tips
 - Transaction limit display
- Authenticated User
 - Full functional permission description
 - The transaction limit after the upgrade is displayed

2.4 Identity Authentication and Review Process

Merchant users must complete identity authentication and review before they can use all functions. Authentication uses a three-step process to ensure information integrity and accuracy:

14. Fill in basic information

- Basic information of the merchant (merchant name, business category, etc.)

The screenshot displays a mobile application interface for 'User information'. It features a blue header with a back arrow and the title 'User information'. Below the header, there are two main sections: '基础信息' (Basic Information) and '认证信息' (Authentication Information). The '基础信息' section contains four rows of data: 'Account Type' (Merchant Account), 'Merchant Name', '电话' (Phone: 13170630281), and '注册日期' (Registration Date: 30/05/2025). The '认证信息' section shows '审核状态' (Review Status) as 'Not Authenticated'. At the bottom of this section is a prominent blue button labeled 'Authenticate Now'.

基础信息	
Account Type	Merchant Account
Merchant Name	
电话	13170630281
注册日期	30/05/2025

认证信息	
审核状态	Not Authenticated

[Authenticate Now](#)

- Legal person information (name, ID number, etc.)



Merchant Authentication



Basic

2

Authentication



Submit

Legal
Representative
Name

Legal
Representative
Contact

Legal
Representative
Email

Document
Issue
Date

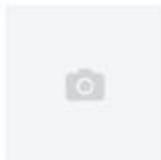


Document
Expiry
Date



Legal
Representative
ID Number

Front
View of
Legal ID



Back
View of
Legal ID



Previous Step

Next Step

- Contact information (mobile phone number, email)
- Business address information (province, county, village detailed address)



Merchant Authentication

Basic **2** (3)
Basic Authentication Submit

View of
Legal ID



Legal ID
Held in
Hand



Business
Area

Business Area



Detailed
Business
Address

Detailed Business Address

Business
License
Number

Business License Number

Business
License
Photo



Previous Step

Next Step

15. Submit certificate information

- Upload business license
- Upload the front and back of the legal person's ID card
- Provide real store photos
- Enter the validity period of the certificate (issue date and expiration date)

Merchant Authentication

Progress: (1) Basic — (2) Authentication — (3) Submit

Document Issue Date:

Document Expiry Date:

Legal Representative ID Number:

Front View of Legal ID:

Back View of Legal ID:

Legal ID Held in Hand:

[Previous Step](#)

[Next Step](#)

16. Information confirmation submission

- Check all filled information and uploaded materials
- Confirmation of information authenticity statement
- Submit for review



Merchant Authentication



Basic



Authentication

3

Submit

View of
Legal ID



Legal ID
Held in
Hand



Business
Area

Nakhon Luang Viengchan / Feua

Detailed
Business
Address

54

Business
License
Number

5

Business
License
Photo



Previous Step

Submit

17. Audit status management

- Check the review progress in "Merchant Center-Authentication Status"

My



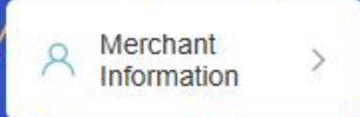
fei
131****0281
Under review



Merchant Center >



Security center >



Merchant Information >



Share link



My contacts >



About us >



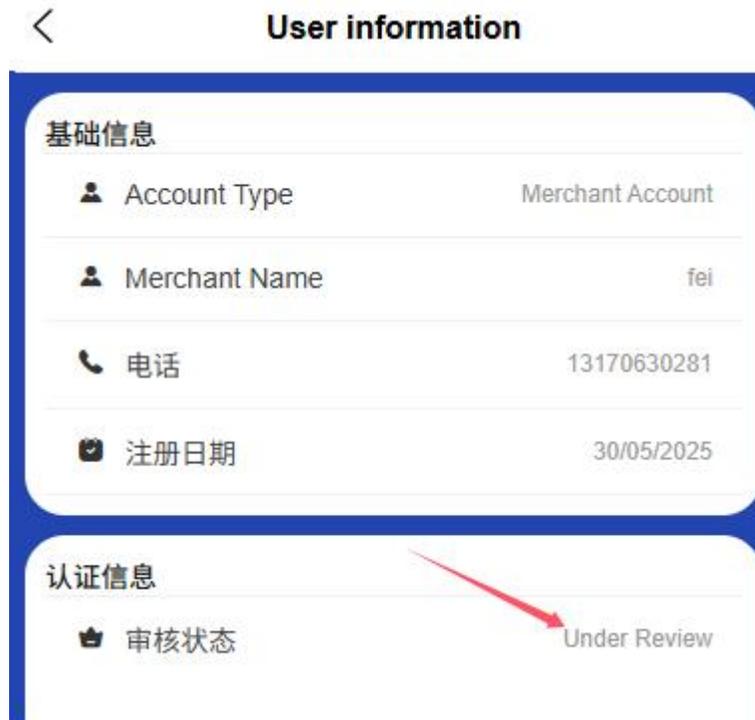
Common problems >



Check for updates Version number 2.0.02



Log out >



- **Under review** : Displays the current review progress and estimated completion time
- **Approved** : Display authentication information and certificate validity period, unlock corresponding functions
- **Audit failure** : Display the reason for failure and support resubmission
- **Certificates are about to expire** : Reminder to update certificate information 30 days in advance

2.5 Bank Card Management

18. Bind bank card

- Click "Wallet-Bank Card"

My



fei
131****0281

Under review

 Merchant Center >

 Security center >

 Merchant Information >

 Share link

 My contacts >

 About us >

 Common problems >

 Check for updates Version number 2.0.02

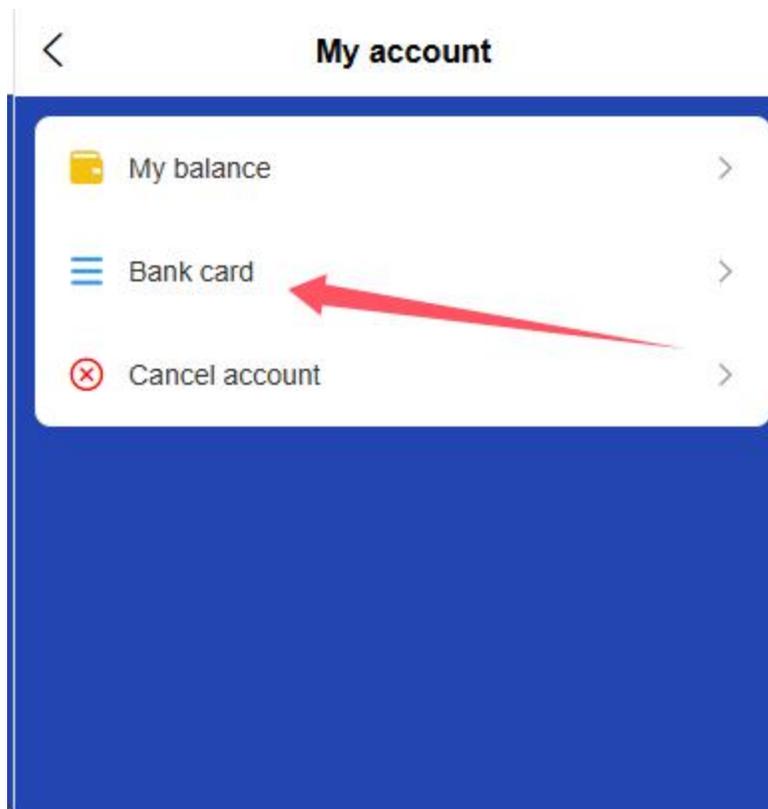
 Log out >



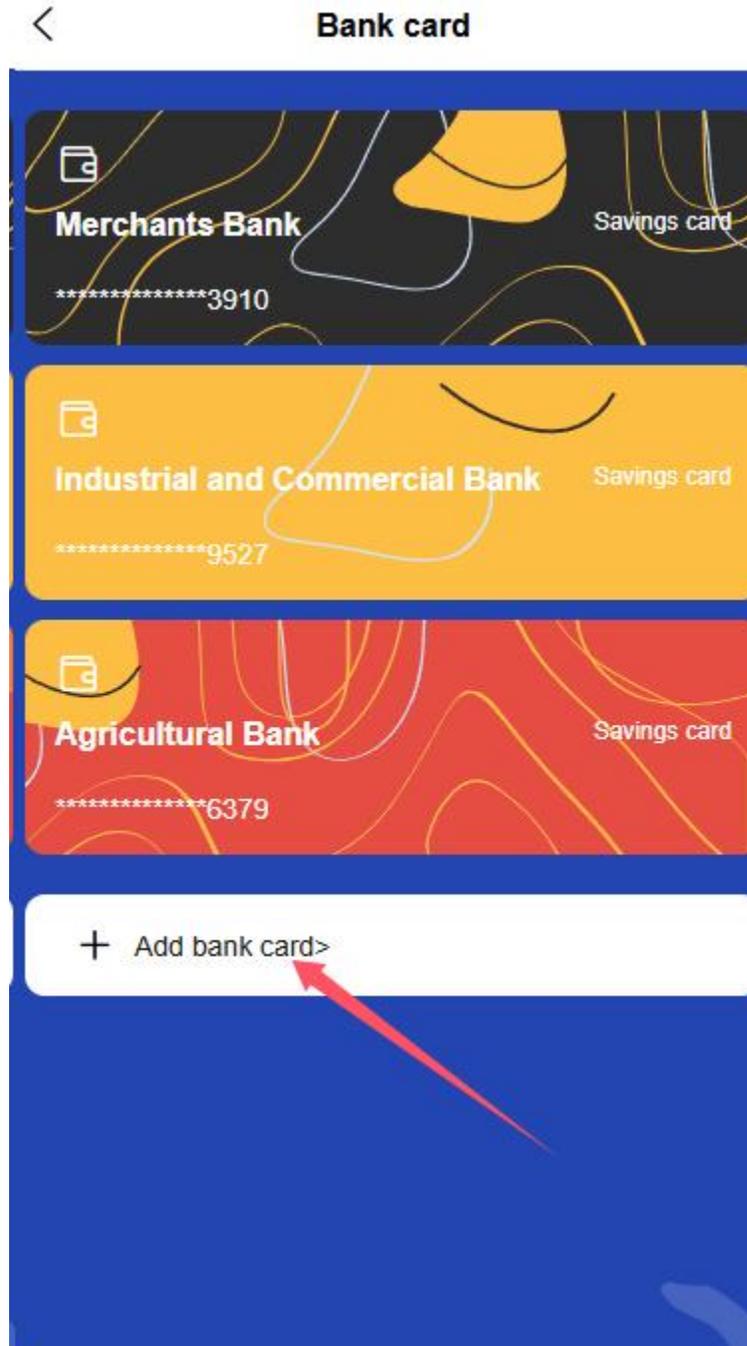
Car selection



My



- Add new bank card



- Enter the card number, bank account, and cardholder name
- Verify bank reserved mobile number

19. Bank card list

- View all linked bank cards

My



fei
131****0281

Under review

 Merchant Center >

 Security center >

 Merchant Information >

 Share link

 My contacts >

 About us >

 Common problems >

 Check for updates Version number 2.0.02

 Log out >



Car selection



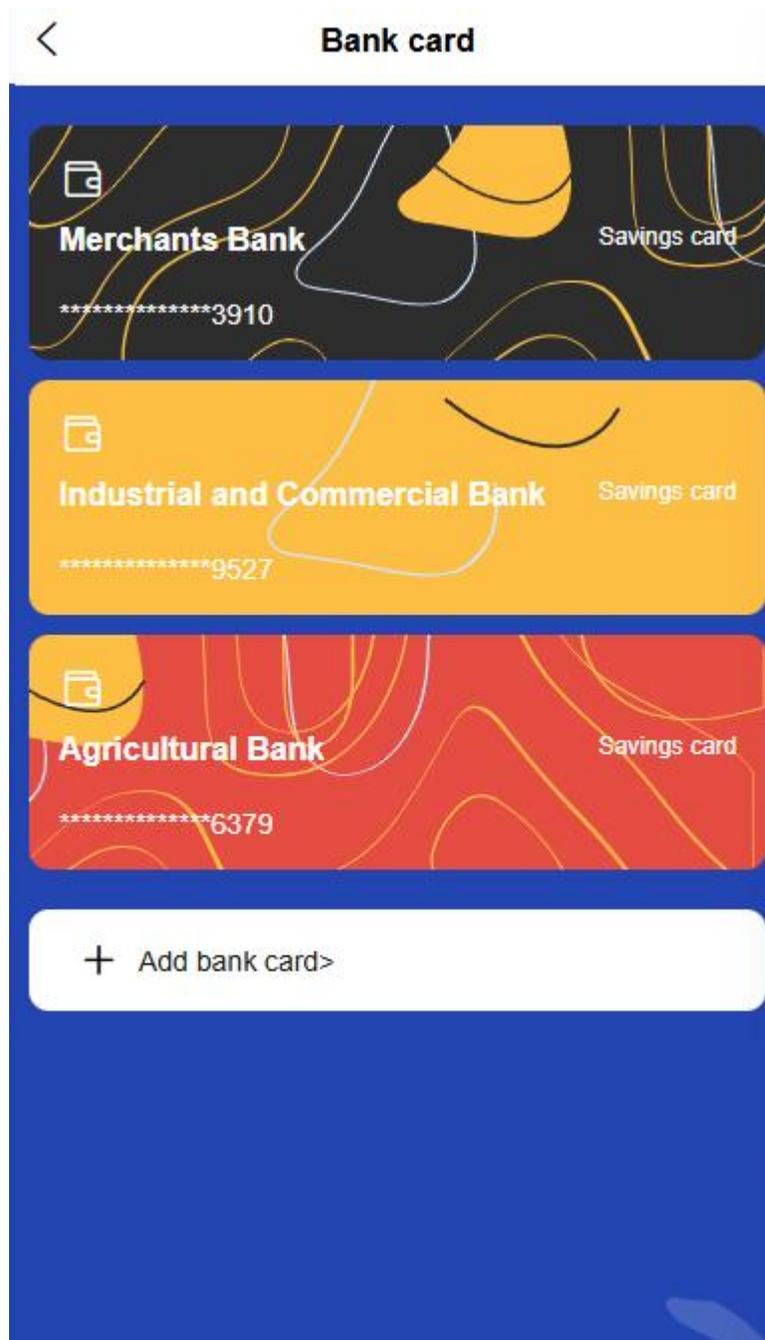
My



My account

-  My balance >
-  Bank card >
-  Cancel account >





- Set default bank card

20. Unbinding operation

- Select the bank card you want to unbind

My



fei
131****0281

Under review

 Merchant Center >

 Security center >

 Merchant Information >

 Share link

 My contacts >

 About us >

 Common problems >

 Check for updates Version number 2.0.02

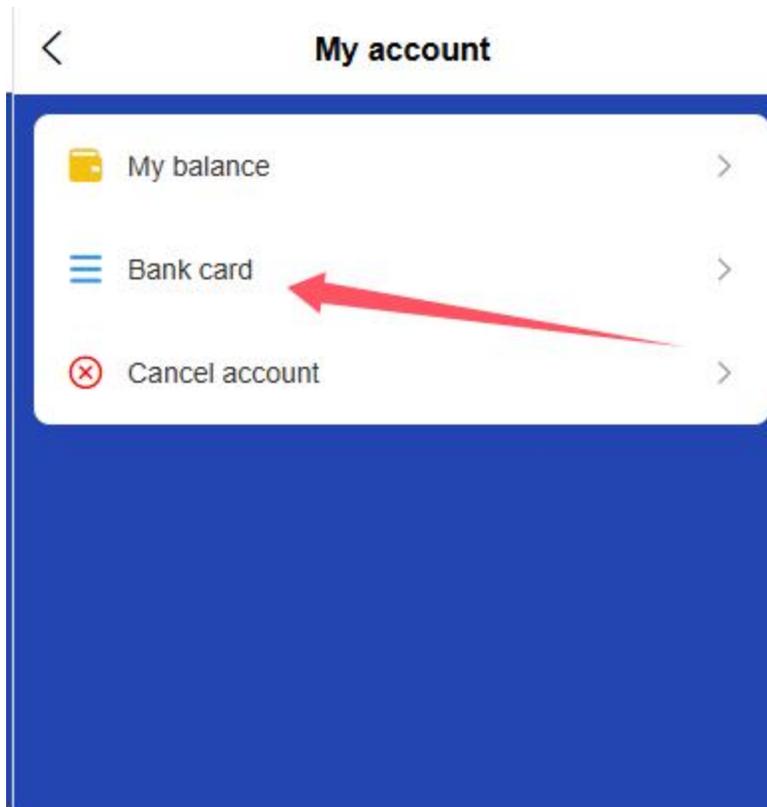
 Log out >



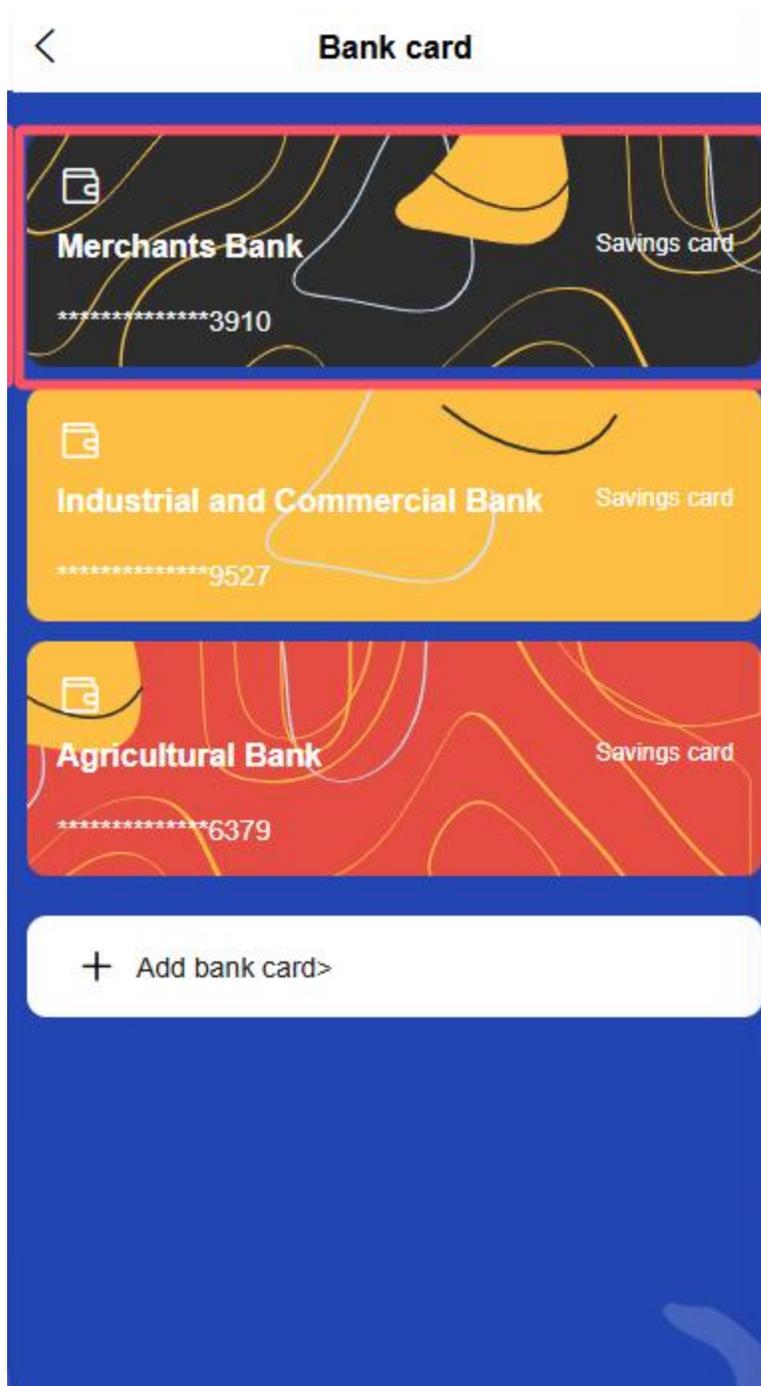
Car selection



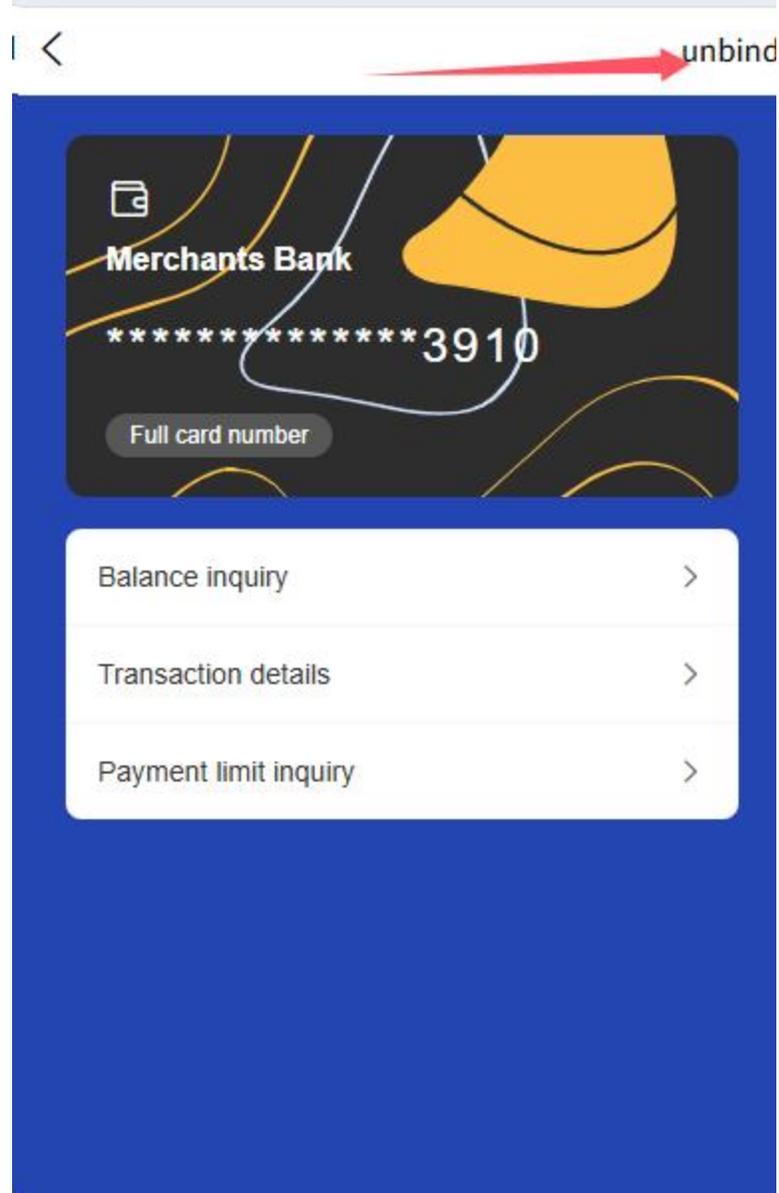
My



Select the bank card that needs to be unbound



Click on "Unbind" in the upper right corner



- Confirm unbinding after identity verification

2.6 Trading Function

Merchant users can perform the following transaction operations:

21. transfer

- **Select transfer method**
 - Transfer via mobile phone number



Hello, fei

Wish you a happy every day~



Account balance

100 KIP



Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal



Car loan



Utility Payments



BusinessData

Coming Soon

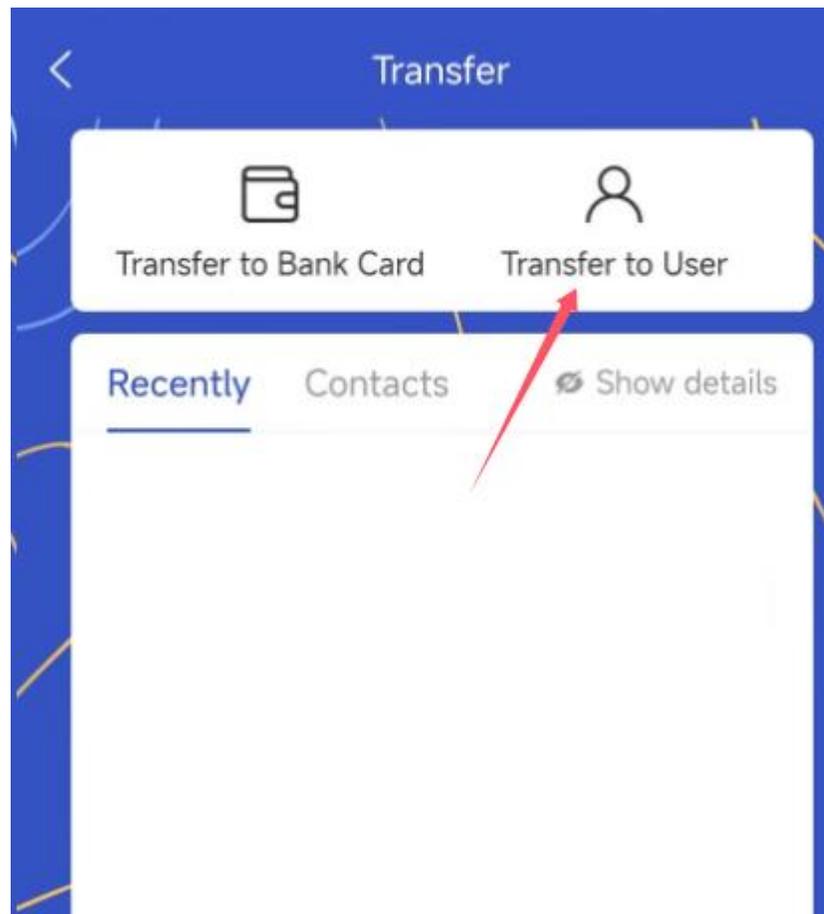


Car selection



My

- Transfer via Account ID





Transfer to User

Recipient Account

Please enter recipient account

Payment bank card

Industrial and Commercial Bank

*****9527



Please enter the withdrawal amount

KIP

Available balance: 100

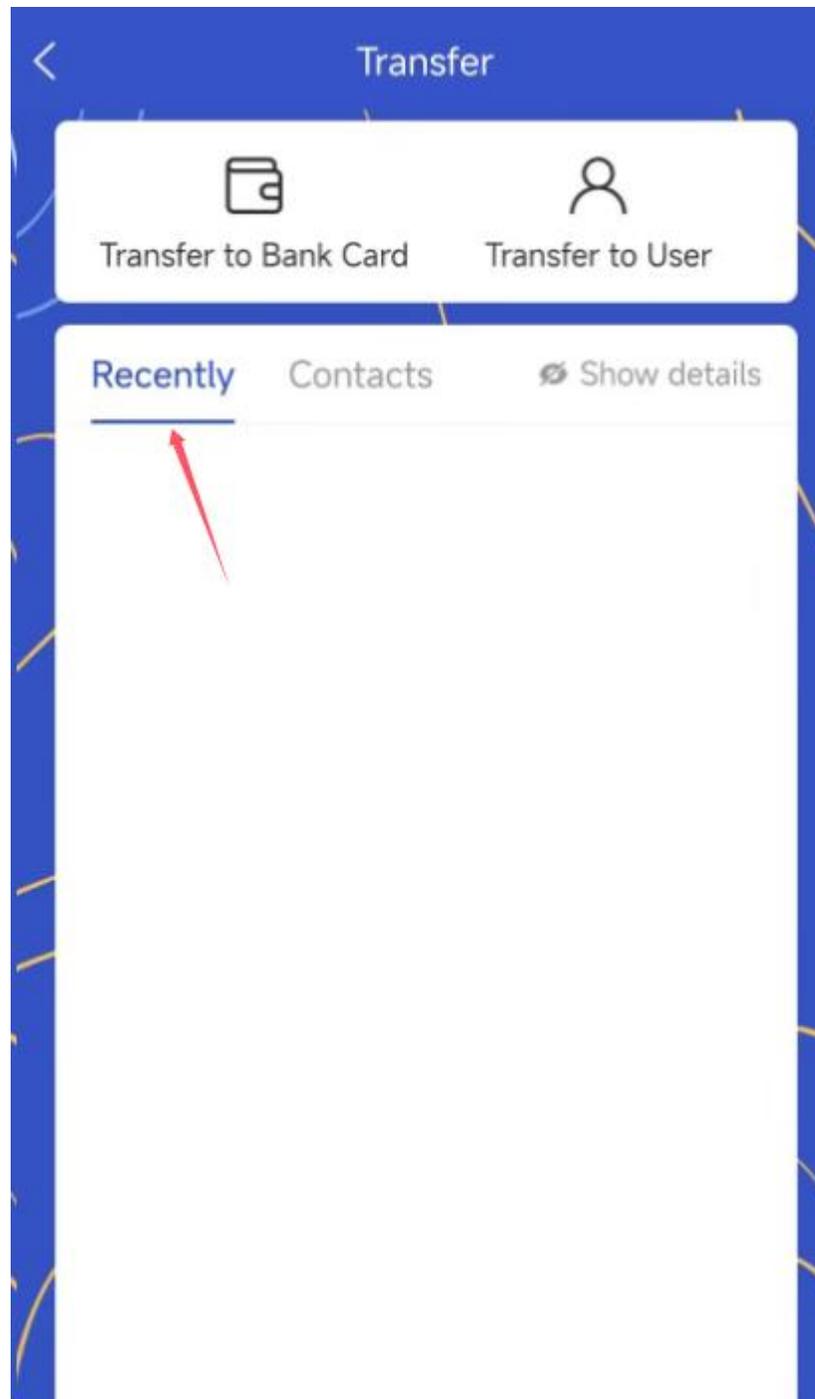
Withdraw all

Fund Usage

Please enter fund usage

Transfer Now

- Select from Favorites



- **Enter transfer information**
 - Enter the transfer amount



Transfer to User

Recipient Account

Please enter recipient account

Payment bank card

Industrial and Commercial Bank

*****9527

Please enter the withdrawal amount

KIP

Available balance: 100

[Withdraw all](#)

Fund Usage

Please enter fund usage

Transfer Now

- Add transfer notes

< **Transfer to User**

Recipient Account

Please enter recipient account

Payment bank card

Industrial and Commercial Bank >

*****9527

Please enter the withdrawal amount **KIP**

Available balance: 100 [Withdraw all](#)

Fund Usage

Please enter fund usage

Transfer Now

- Select the transfer method (instant transfer or scheduled transfer)

< **Transfer to User**

Recipient Account
Please enter recipient account

Payment bank card
Industrial and Commercial Bank >
*****9527

Please enter the withdrawal amount **KIP**

Available balance: 100 [Withdraw all](#)

Fund Usage
Please enter fund usage

Transfer Now



- **Confirm and complete**
 - Confirm the recipient information and amount

< **Transfer to User**

Recipient Account
Please enter recipient account

Payment bank card
Industrial and Commercial Bank
*****9527 >

Please enter the withdrawal amount **KIP**

Available balance: 100 Withdraw all

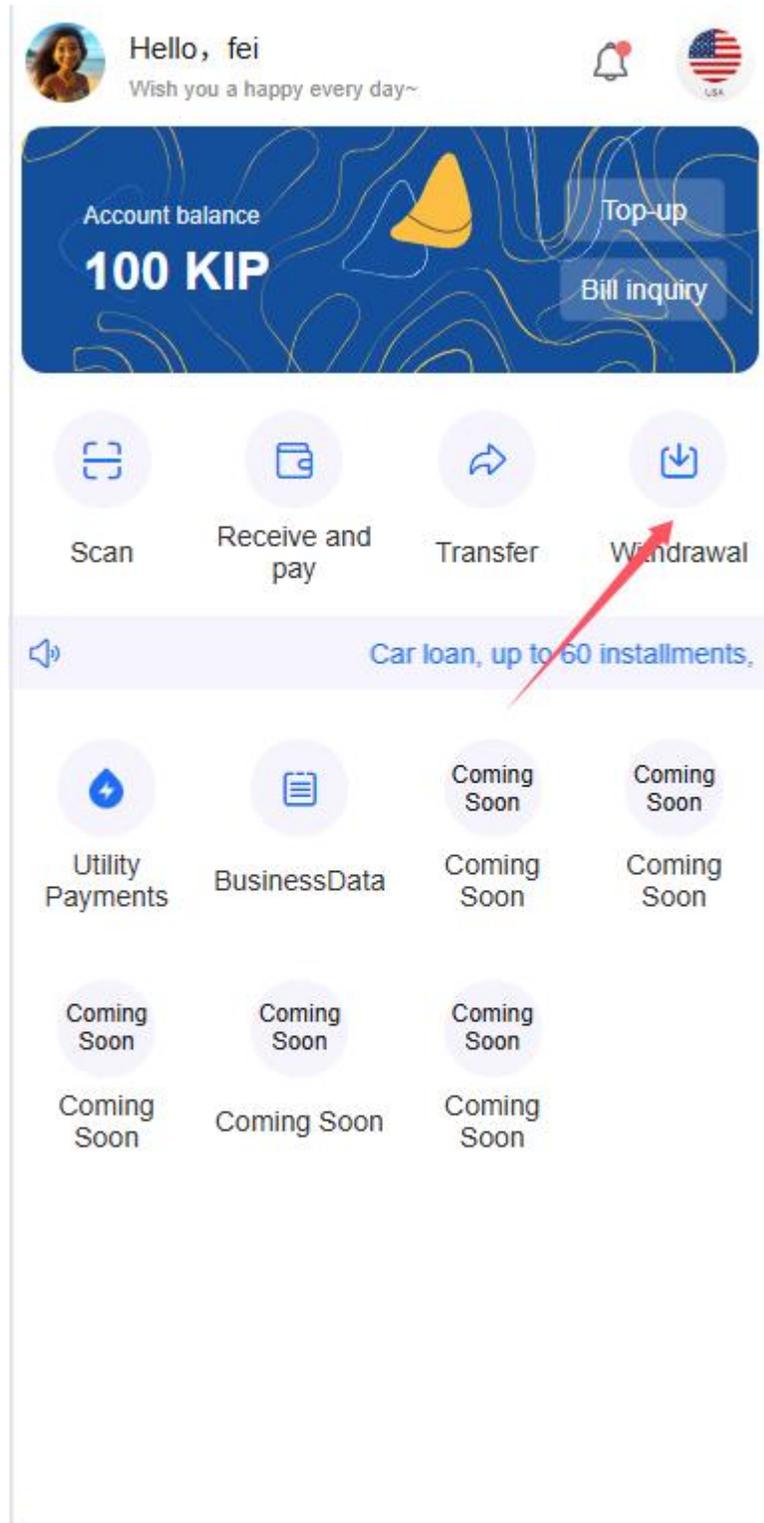
Fund Usage
Please enter fund usage

Transfer Now

- Enter payment password or biometric authentication
- Get electronic voucher

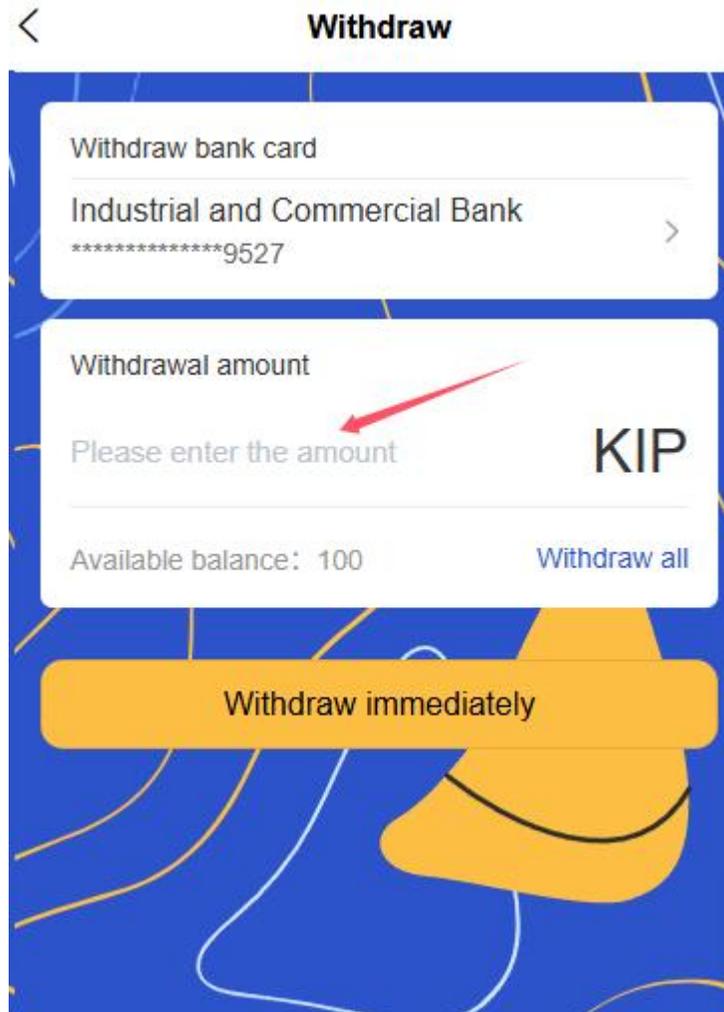
22. Withdrawal

- **Select withdrawal account**
 - Select withdraw to bound bank card



- View withdrawal fees and limits
- **Enter withdrawal information**

- Enter the withdrawal amount



- Select the arrival time (real time or T+1)

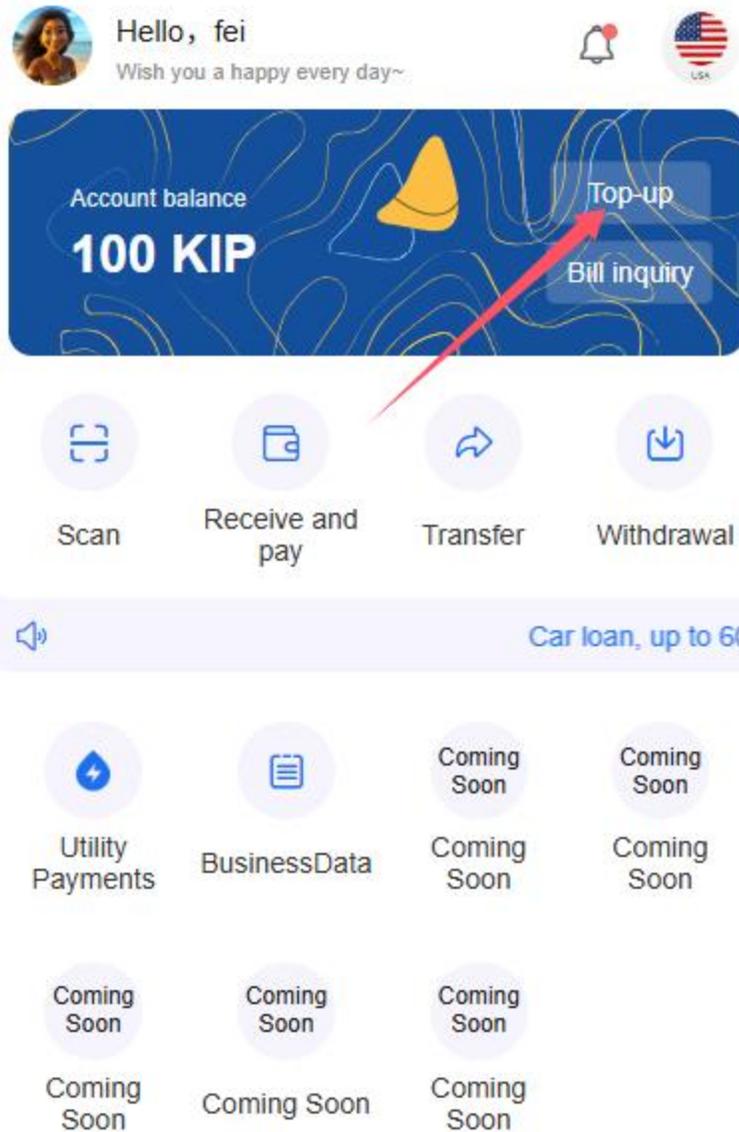
- **Confirm and complete**

- Confirm withdrawal information
- Enter payment password or biometric authentication
- Check withdrawal progress and estimated arrival time

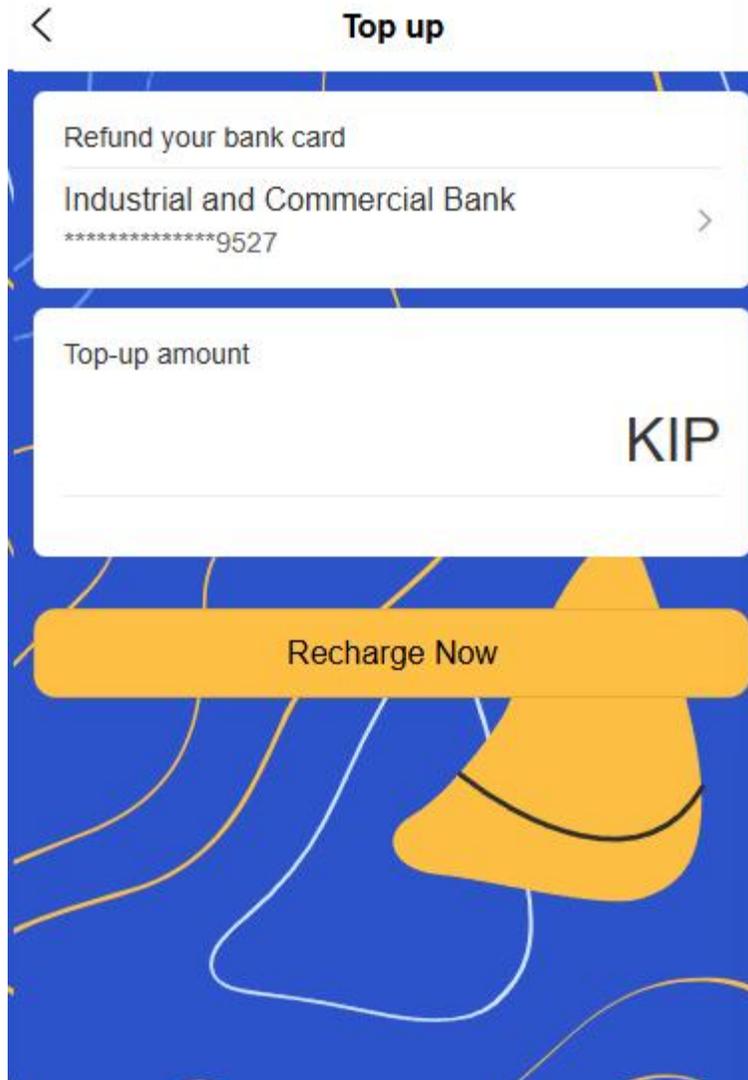
23. top up

- **Select recharge method**

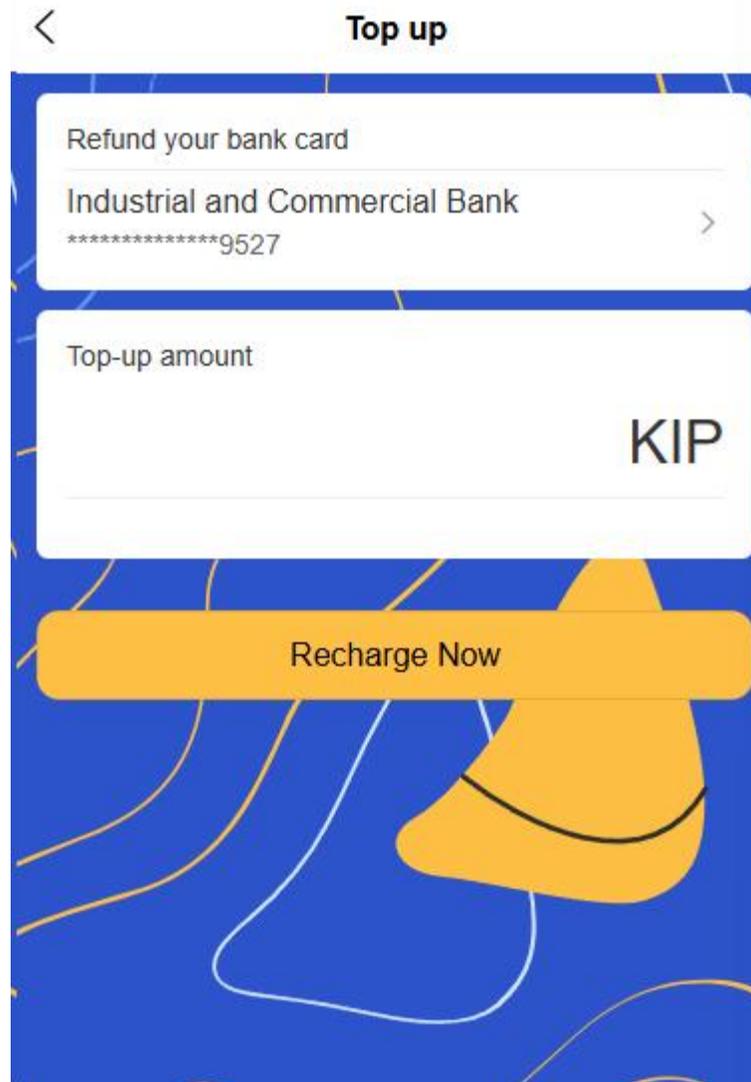
- Bank card recharge



- Recharge via third-party payment channels
- **Enter recharge information**
 - Enter or select the recharge amount



- Check the top-up fee (if any)
- **Confirm and complete**
 - Confirm recharge information

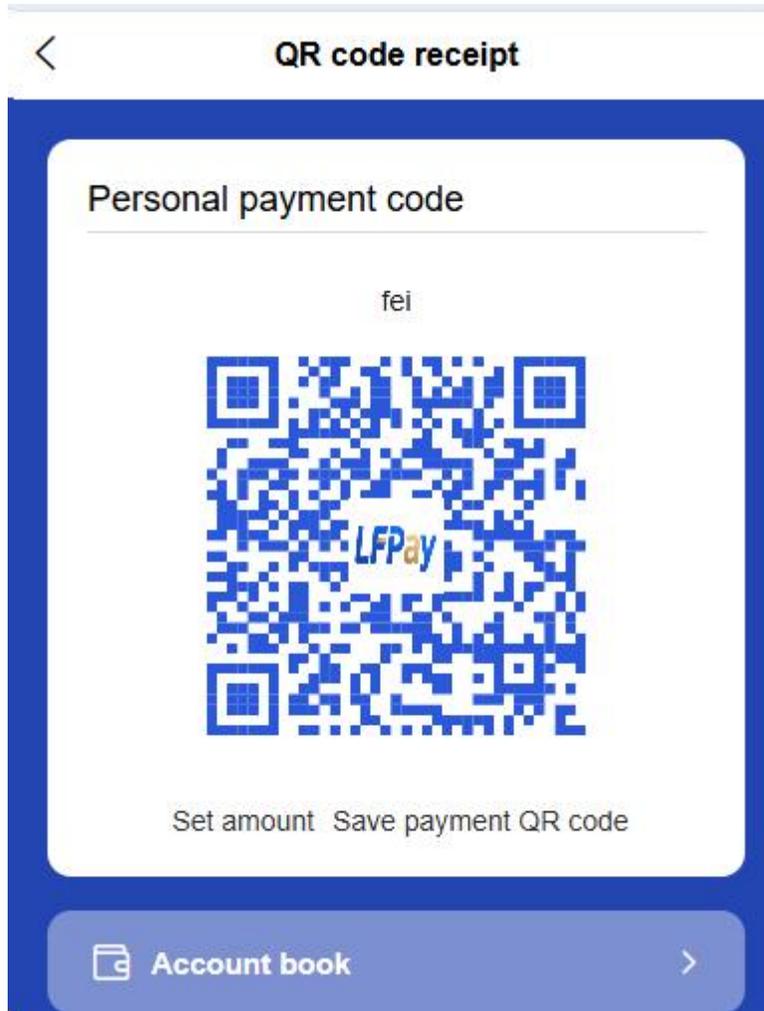


- Complete payment
- View recharge records and electronic vouchers

2.7 QR code payment function

24. Payment code type

- **Static merchant payment code**
 - Generate a permanent and valid merchant account QR code



- Support saving, sharing or printing and posting in the store



QR code receipt

Personal payment code

fei



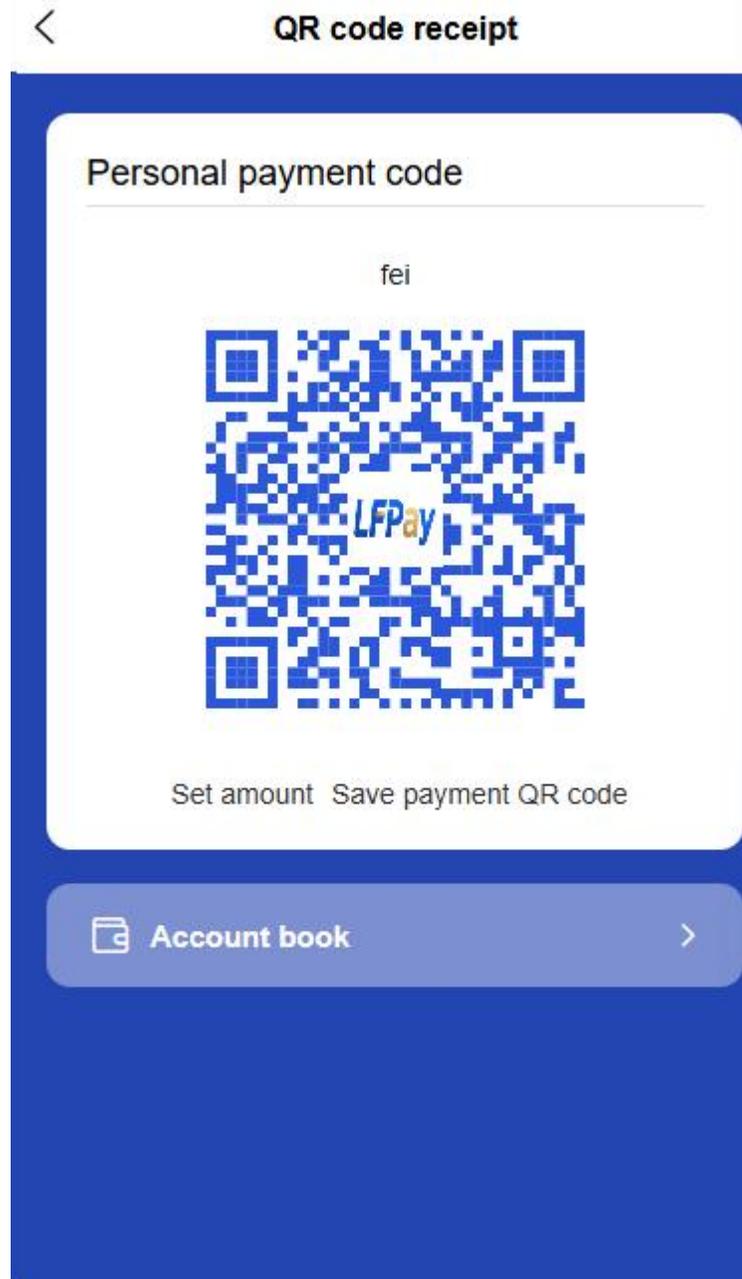
Set amount Save payment QR code



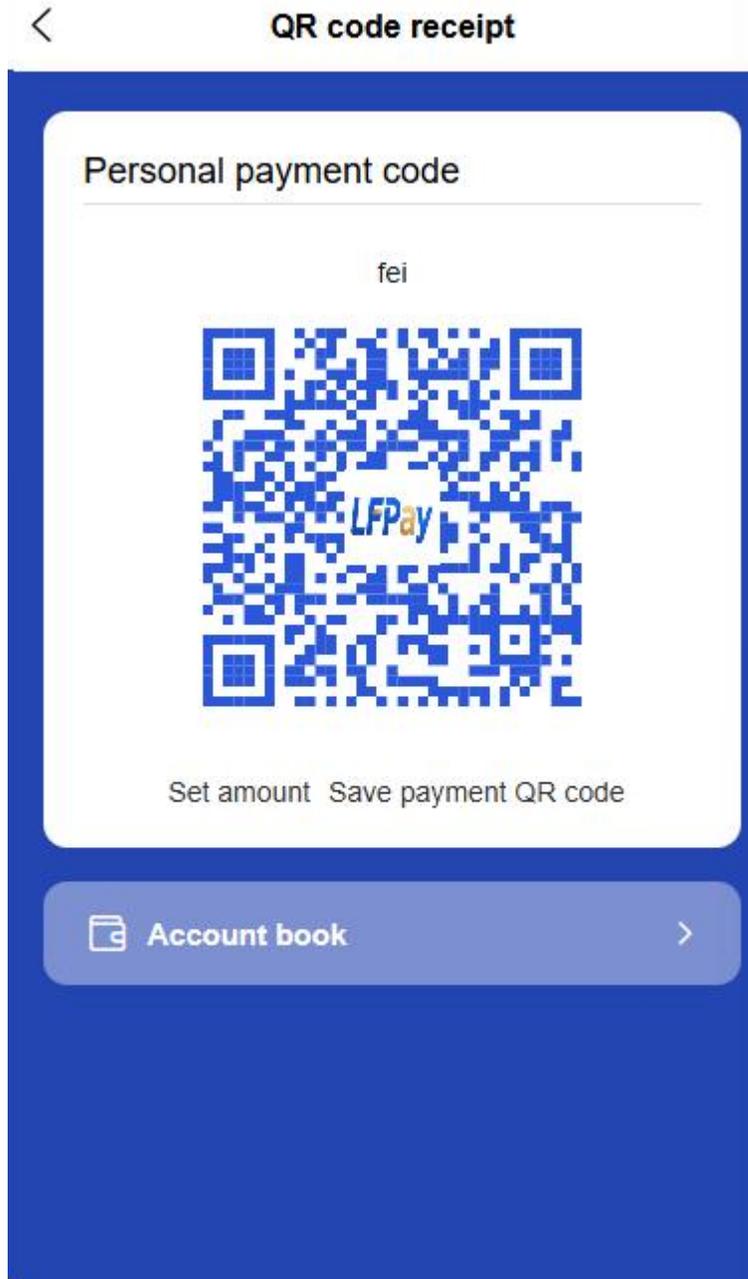
Account book



- There is no preset amount. Customers need to enter the amount manually after scanning the code.



- **Dynamic payment code**
 - **Pure dynamic payment code** : valid for a limited time, no preset amount, enhanced security



- **Payment code with amount** : pre-set the payment amount, and directly display and confirm it after scanning the code



- The default validity period is automatically set to a certain time
- Support adding transaction notes for easy recording

25. Scan code payment process

- **Scan customer payment code**
 - Open the APP scan function and point it at the customer's payment code



Hello, fei
Wish you a happy every day~



Account balance
100 KIP

Top-up
Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal



Car loa



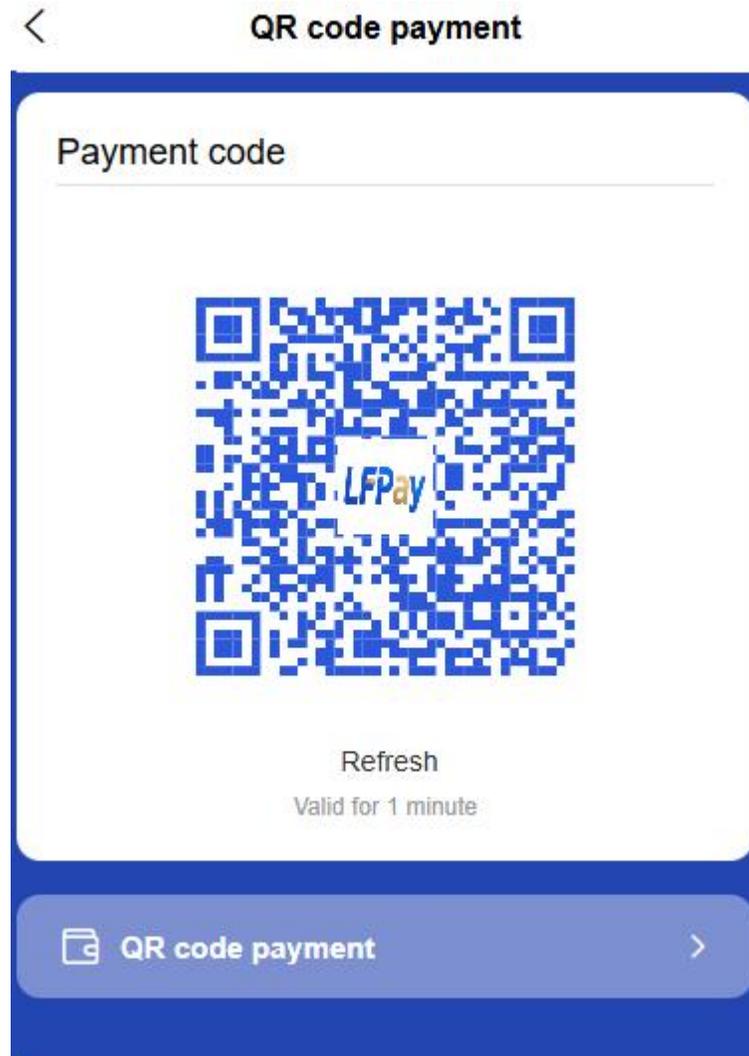
Utility Payments



BusinessData

Coming Soon

- The system automatically identifies the payer information
- Enter the payment amount (if it is a pure payment code)



- Confirm payment information and complete transaction
- Generate electronic receipt

26. Payment code function

- **Merchant payment code**
 - Open the "Payment Code" function on the APP homepage to generate a merchant payment code



Hello, fei

Wish you a happy every day~



Account balance

100 KIP



Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

to choose from



Utility Payments



BusinessData

Coming Soon

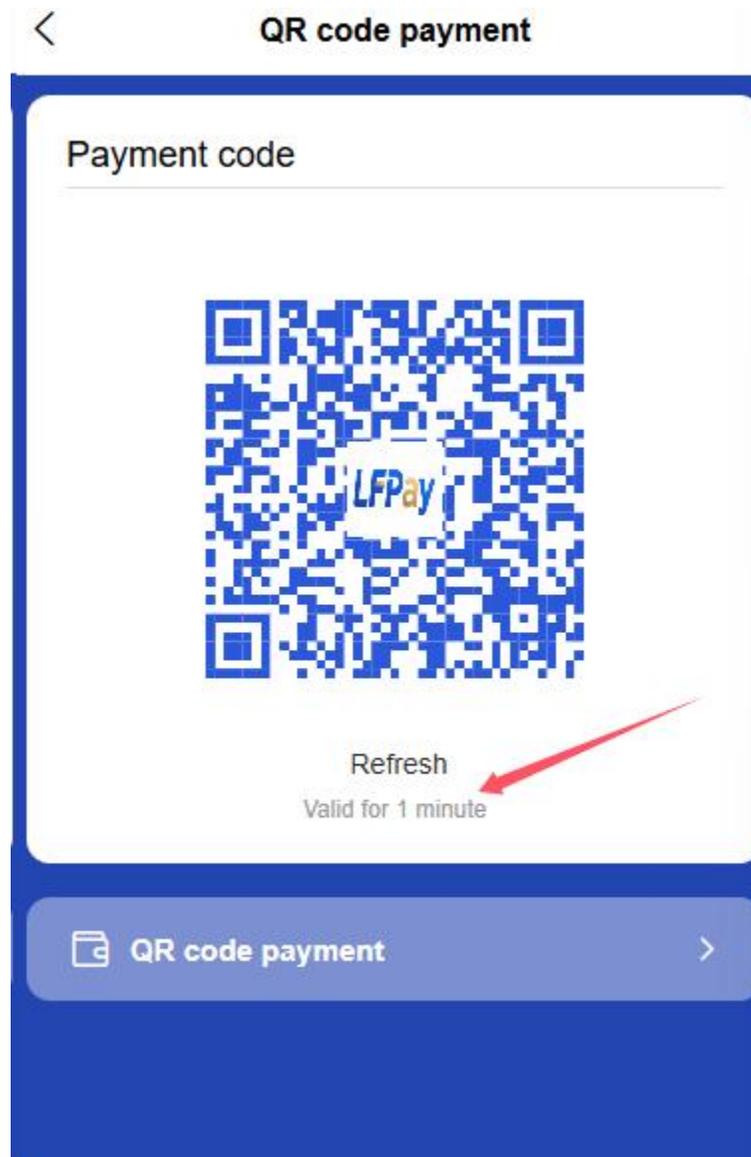


Car selection



My

- Automatically refresh every 60 seconds to prevent theft



- The supplier scans the payment code to complete the payment
- You can set a daily payment code transaction limit to ensure fund security

27. Common usage scenarios

- **B2C Commercial Payment**

- The merchant presents the payment code and the customer scans the code to pay



Hello, fei

Wish you a happy every day~



Account balance

100 KIP



Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

to choose from



Utility Payments



BusinessData



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Car selection



My



QR code payment

Payment code

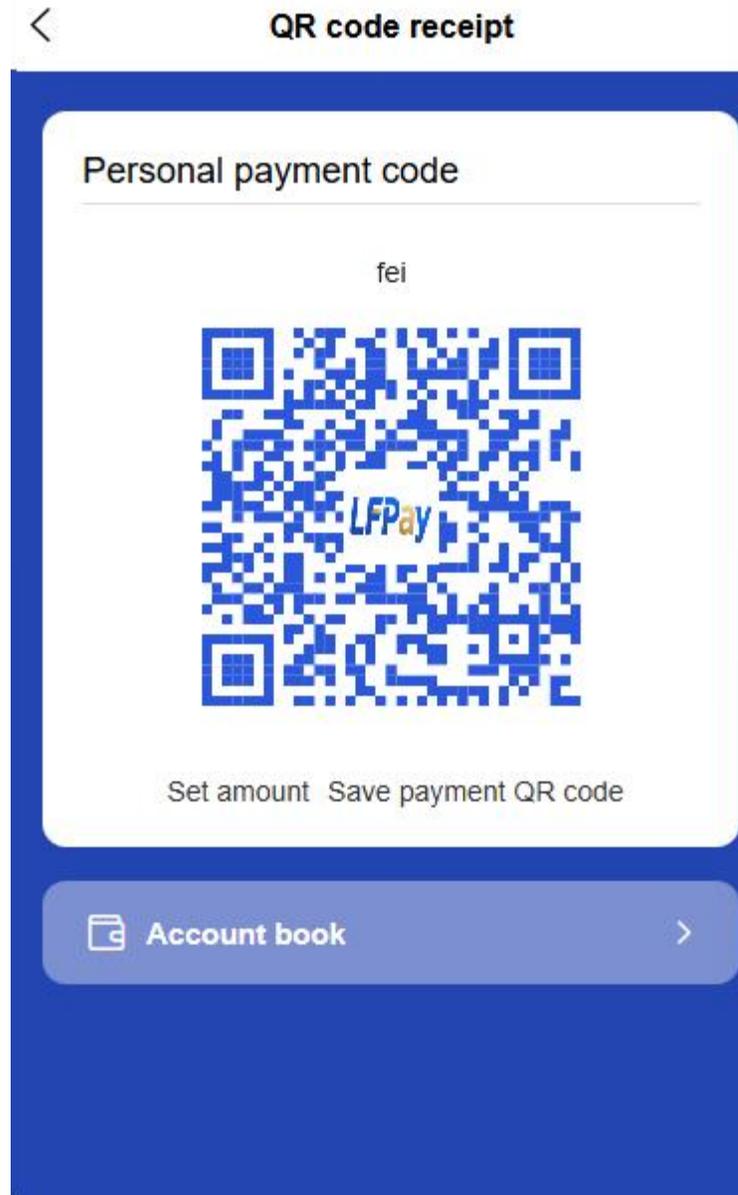


Refresh

Valid for 1 minute

 QR code payment





- The merchant scans the customer's payment code to complete the payment
- **B2B supply chain transactions**
 - Paying suppliers: The merchant presents the payment code, and the supplier scans the code to receive payment



Hello, fei

Wish you a happy every day~



Account balance

100 KIP



Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

to choose from



Utility Payments



BusinessData

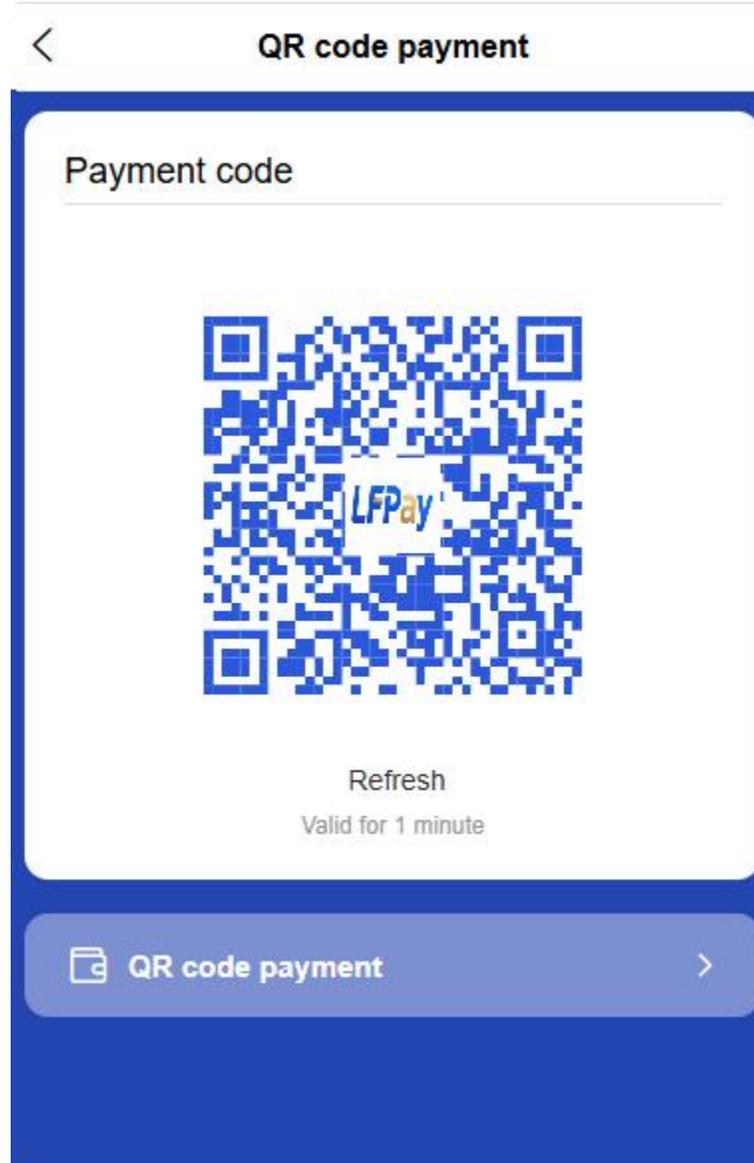
Coming Soon



Car selection



My



- Collecting payments from customers: The merchant presents the payment code, and the customer scans the code to pay

2.8 Living Bill Payment Service

Merchant users can use the life payment function, and the platform connects with local public utilities API:



Hello, fei

Wish you a happy every day~



Account balance
100 KIP

Top-up

Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

🔊 from



Utility Payments



BusinessData



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Coming Soon



Car selection



My

28. Water bill payment

- Add water meter number (connect to third-party API to support intelligent identification of region and water supplier)
- Real-time query of arrears information (connect to third-party API)
- Select the payment amount and confirm the bill details



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone



Payment Amount

Please enter payment amount

KIP

Pay

- Select payment method (platform account balance or bound bank card)



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount

KIP

Pay

- Complete payment and obtain electronic payment receipt

29. Electricity bill payment

- Add meter number (connect to third-party API to support intelligent identification of region and power supplier)
- Real-time query of arrears information (connect to third-party API)
- Select payment amount



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount

KIP

Pay

- Select a payment method and enter your payment password or biometric authentication



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount

KIP

Pay

- Support setting regular payment reminders and automatic payment [subsequent payment on behalf of others]

30. Phone recharge

- Enter your mobile phone number (connect to the third-party API to support intelligent identification of region and operator)



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone



Payment Amount

Please enter payment amount

KIP

Pay

- Select the recharge amount (common recharge amounts and custom amounts are available)

Utility Payments

Payment Method

Account balance 100 >

Payment Type

 Electricity  Water  Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount **KIP**

Pay

- Select payment method and confirm payment



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

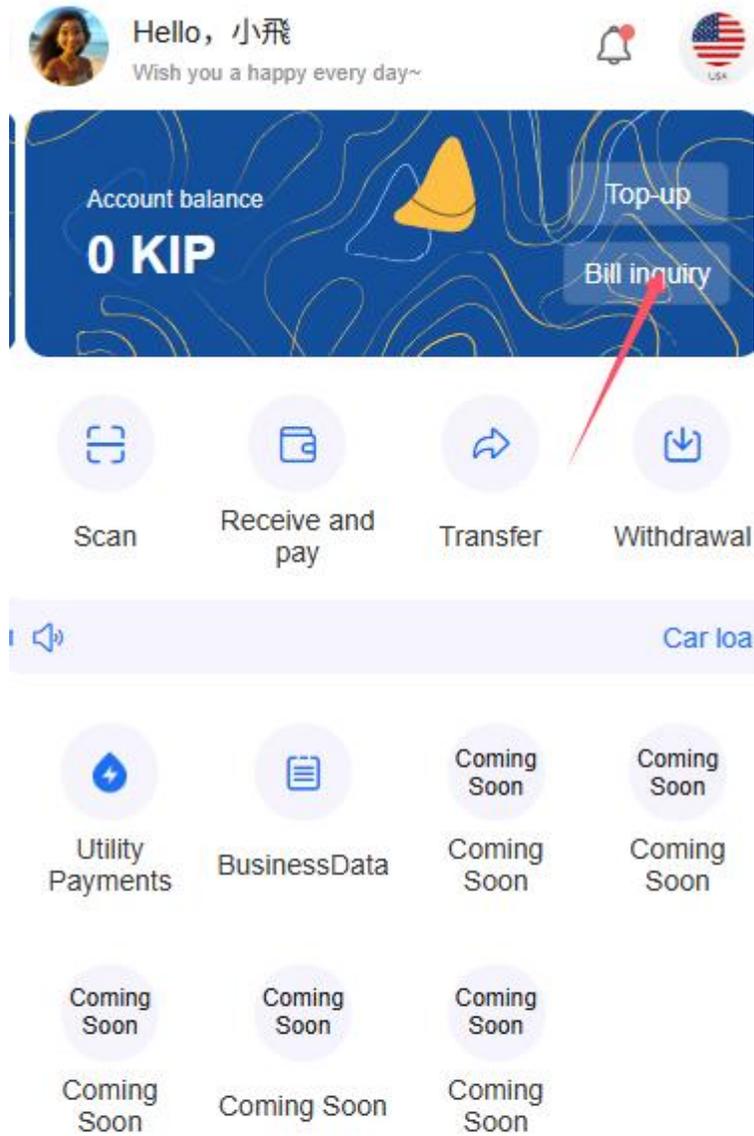
Payment Amount

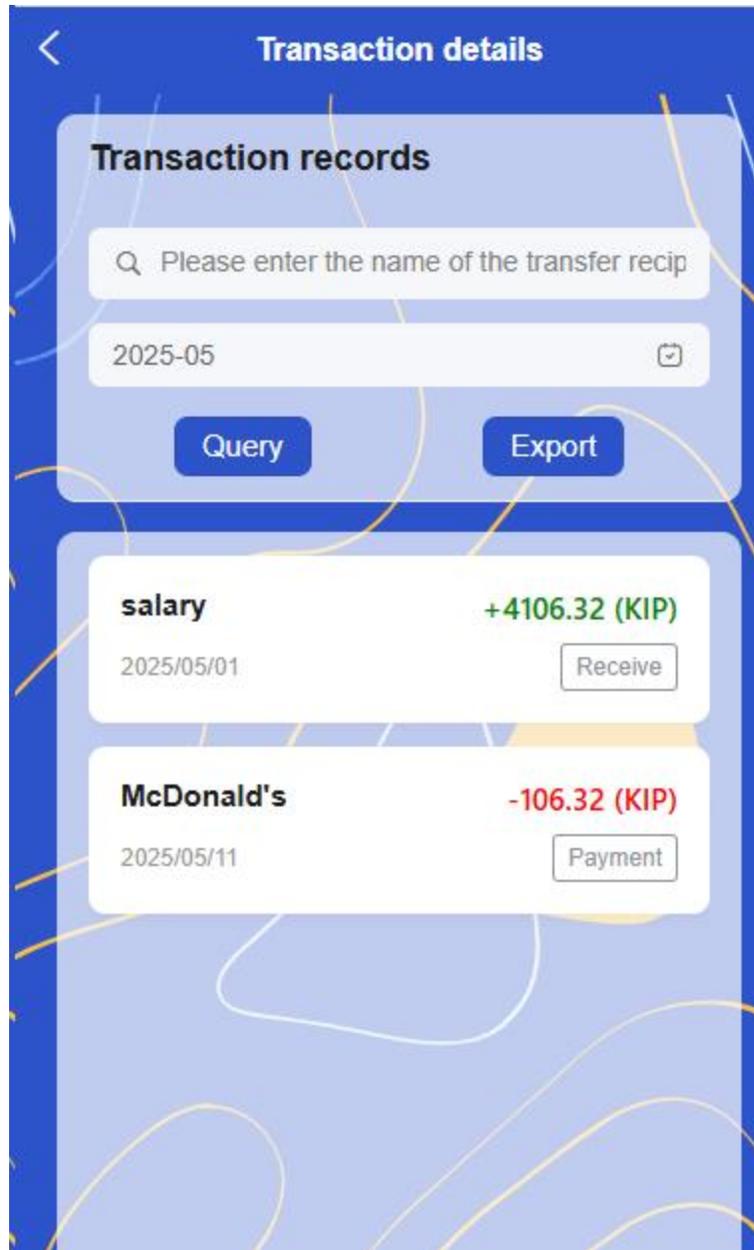
Please enter payment amount

KIP

Pay

- View recharge records and electronic vouchers





Features:

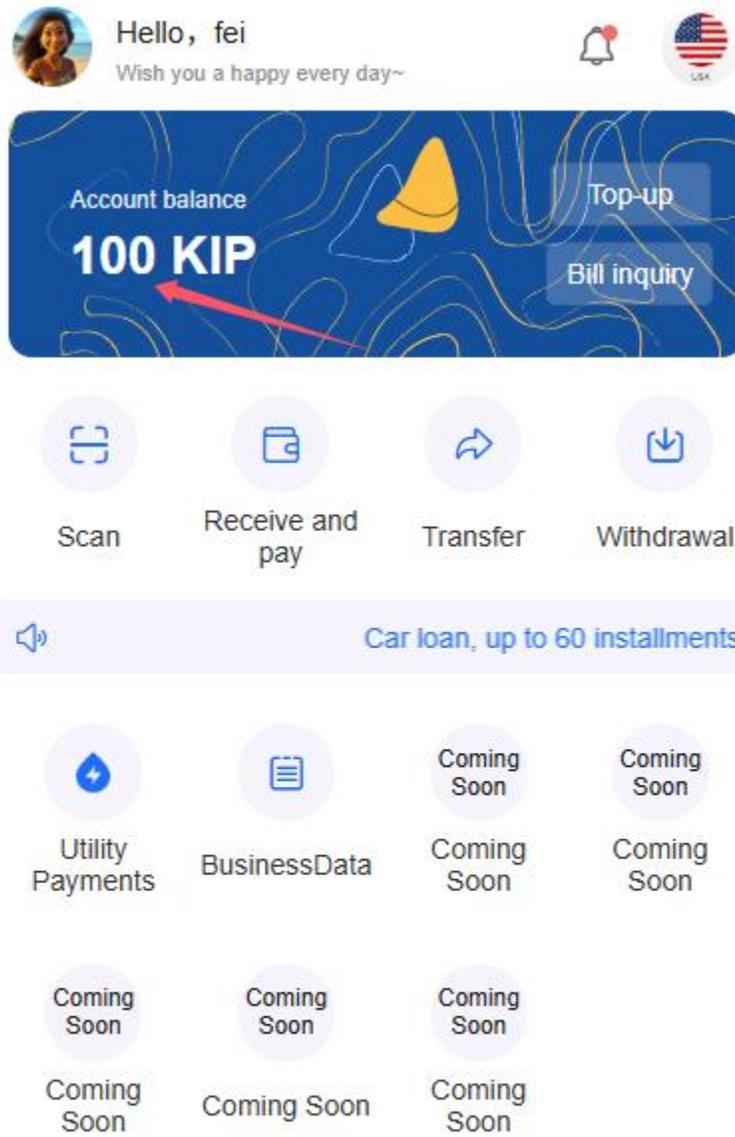
- All payment services support multiple payment methods (platform balance, bound bank card)
- Support historical payment record query and electronic voucher storage
- You can set up regular payment reminders and automatic payment services

2.9 Wallet Function

31. Account Information Center

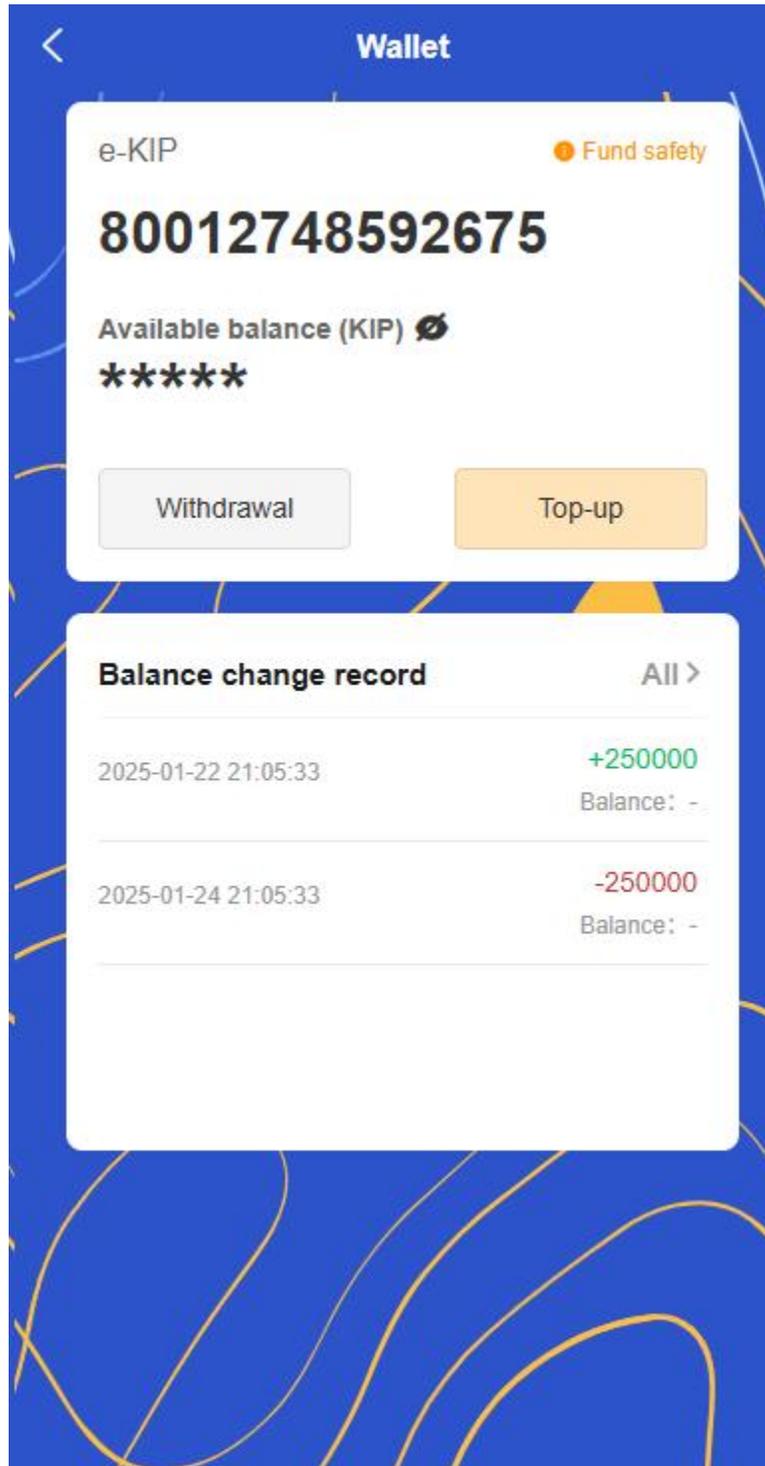
○ **Account Overview**

- Account information view

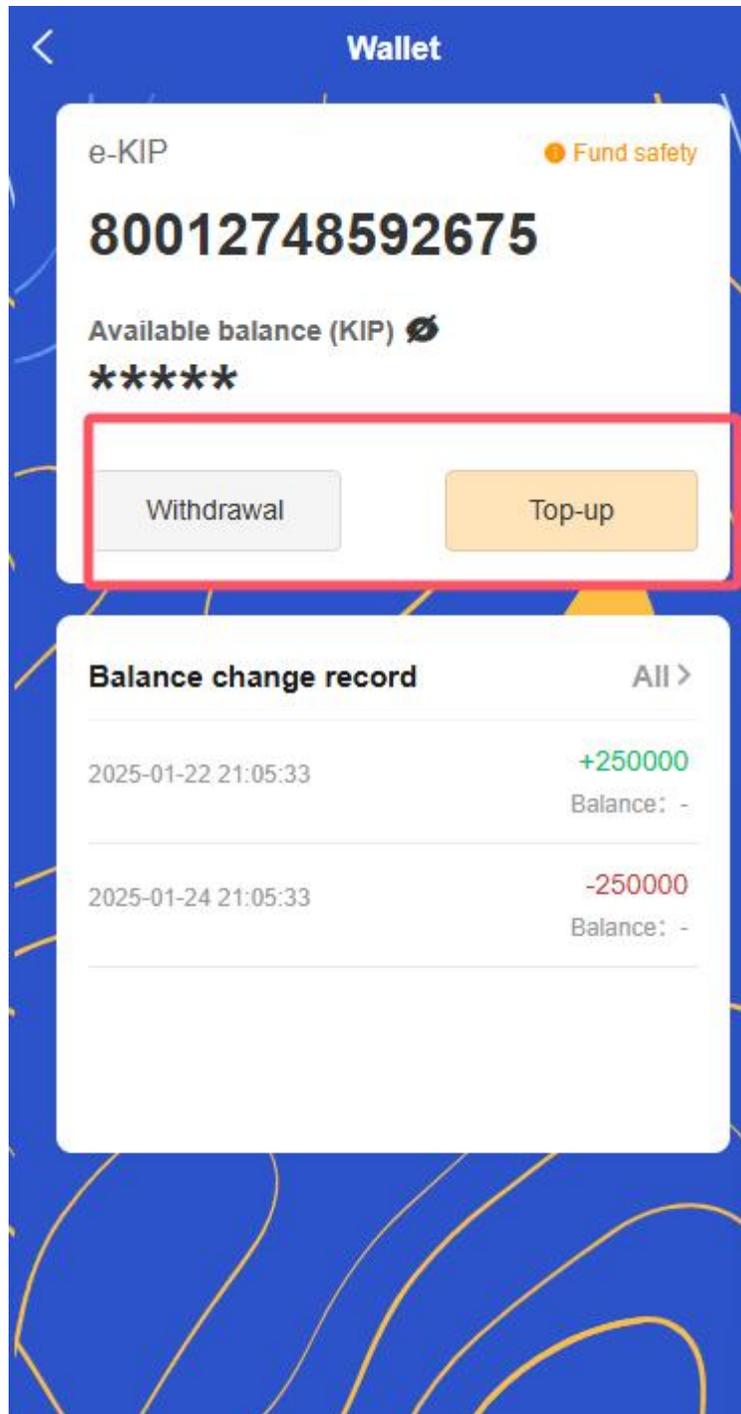


○ **Account balance management**

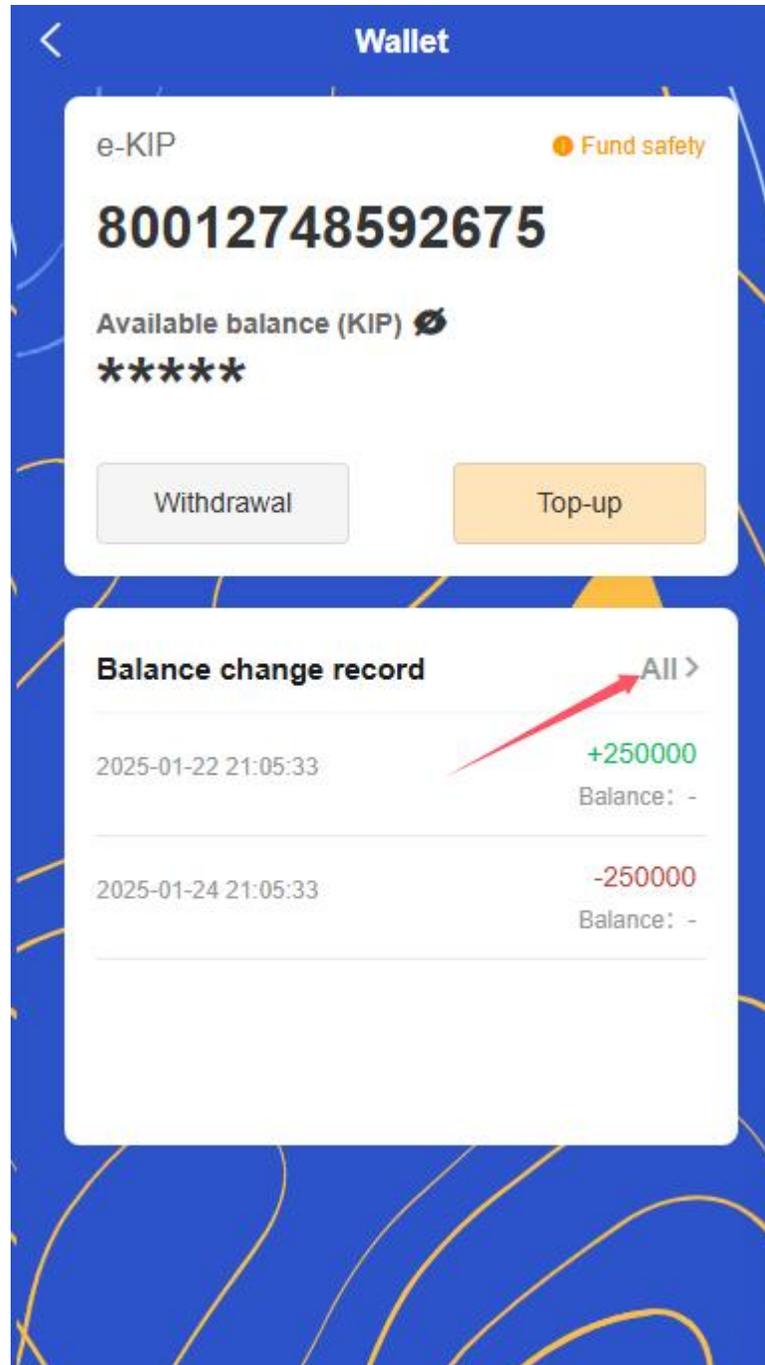
- Real-time display of available balance and amount to be deposited



- Support one-click recharge and withdrawal operations



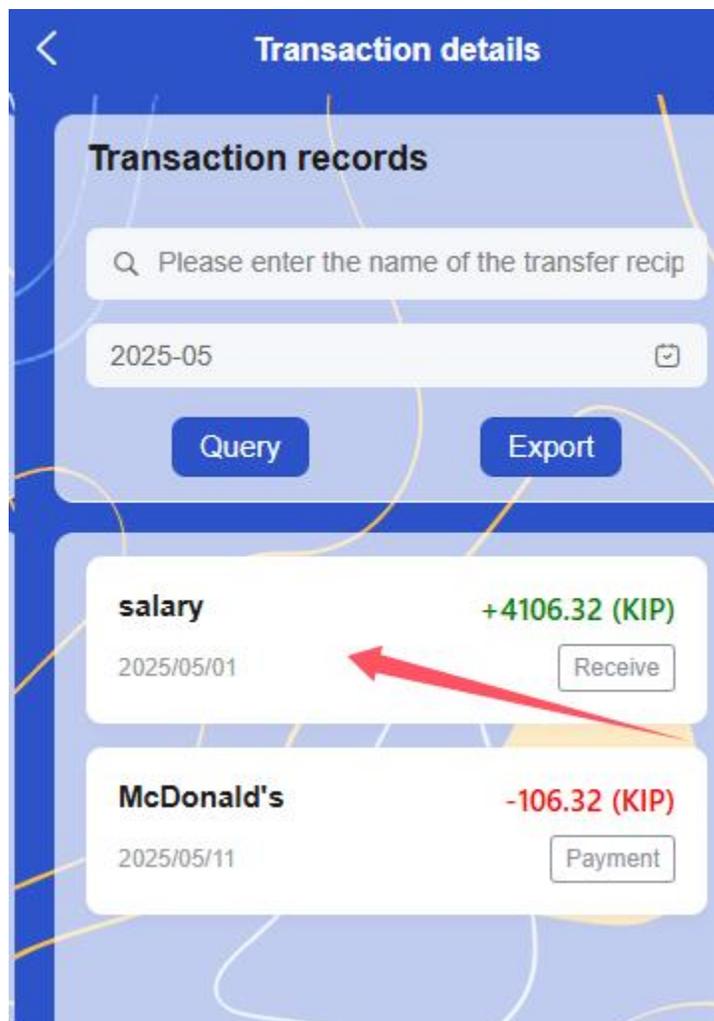
- Quickly view account income and expenditure details



- **Account Security Center**
 - Display the current account security level and security tips
 - Support setting payment password and biometric authentication [Personal Center]

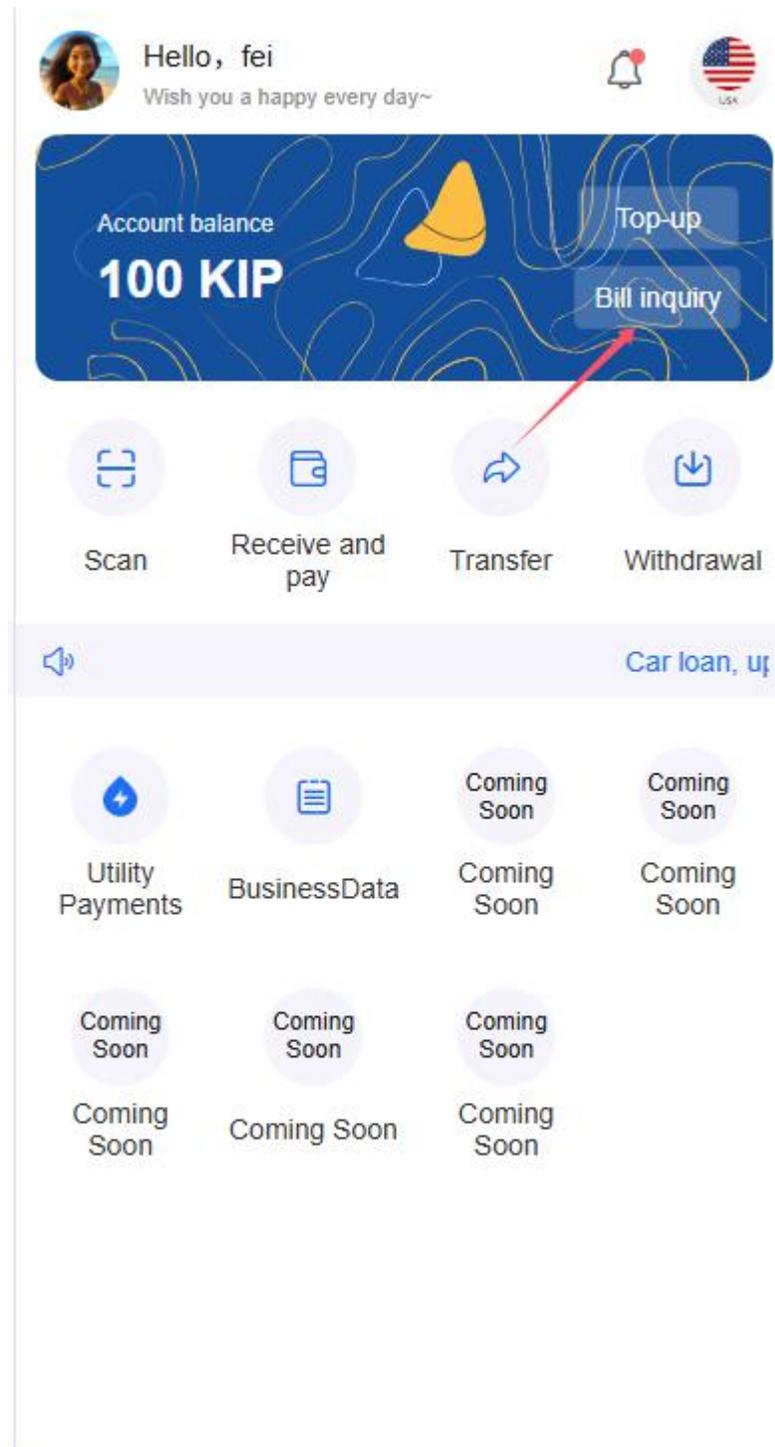
32. Transaction record management

- **Smart filtering function**
 - Classification by transaction type (receipt, transfer, top-up, withdrawal, etc.)
 - Filter by trading time range (today, this week, this month, custom time period)
 - Filter by transaction amount range
- **Transaction details view**
 - Click on the transaction record to view the complete transaction details

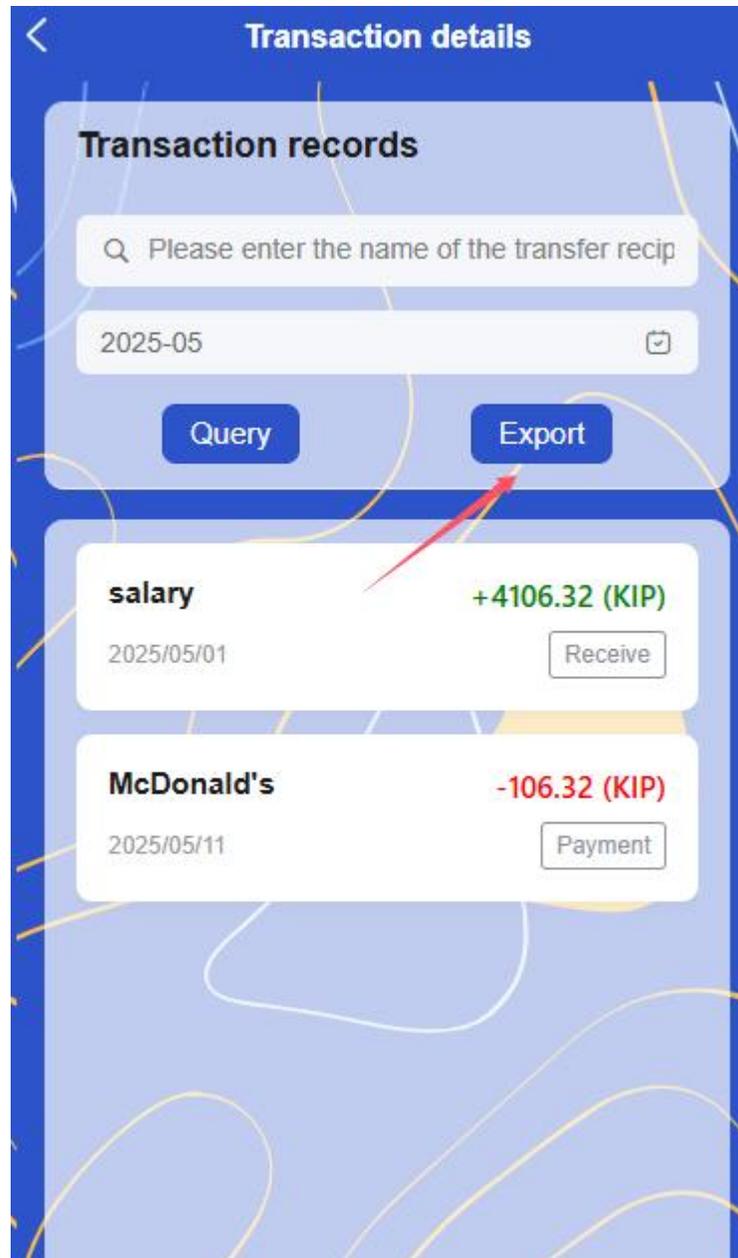


- Including transaction time, amount, counterparty information, transaction order, serial number, etc.
- Support viewing transaction electronic vouchers

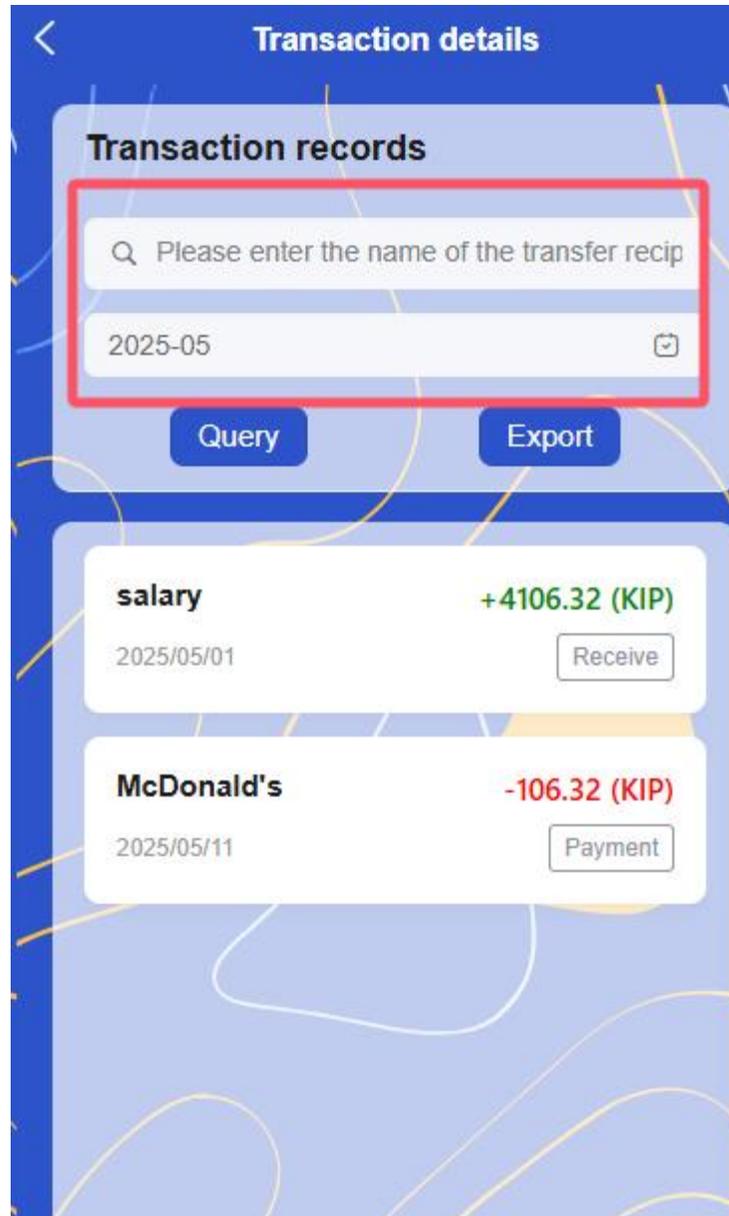
- **Data Statistical Analysis**
 - Display monthly/annual income and expenditure statistics
 - Intelligently classify consumption types and generate analysis charts
- **Reconciliation function**
 - Support exporting transaction records and statements



- Provide multiple export formats (Excel, PDF, etc.)



- Support custom filtering conditions



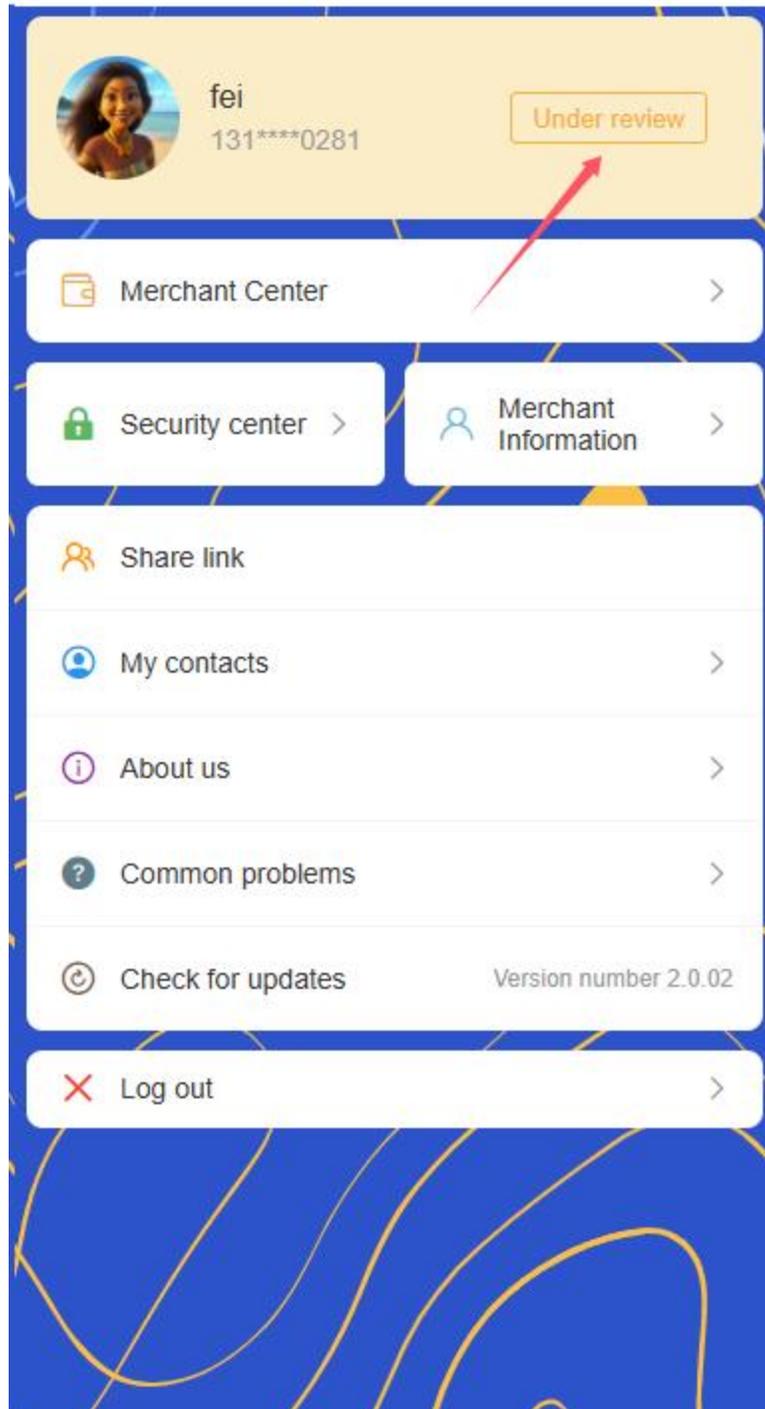
2.10 Merchant Center

33. Merchant information management

- **Basic Information**
 - Business name and descriptionEdit
 - Merchant logo upload and update
 - Contact phone number binding and change
 - Email Binding and Verification

- **Business Information**
 - Business address management
 - Business scope and category settings
 - Store real-life photo management
- **Certification Information**
 - Display the current certification status (uncertified/under review/certified)

My



- View certification details
- Enter the certification process

My



fei
131****0281

Under review



Merchant Center



Security center



Merchant
Information



Share link



My contacts



About us



Common problems



Check for updates

Version number 2.0.02



Log out



Merchant Authentication

Basic Authentication **3** Submit

User Type Merchant Account

Merchant Name fei

Business Category Wholesale and Retail Trade

Legal Representa Name 11

Legal Representa Contact 1

Legal Representa Email 1

Document Issue Date 30/05/2025

Document Expiry Date 30/05/2025

Legal Representa 12

34. Security Center

- Login password management
 - Change login password

My



fei
131****0281

Under review



Merchant Center



Security center



Merchant
Information



Share link



My contacts



About us



Common problems



Check for updates

Version number 2.0.02



Log out





Security center



Change login password



Set payment password



Retrieve payment password



Please keep your account password safe and change it regularly to ensure account security

< **Change Login Password**

Please enter old password

Please enter new password

Please confirm password

Submit

- Set password recovery question
- Enable/disable biometric authentication login
- **Payment password management**
 - Set payment password

My



fei
131****0281

Under review



Merchant Center



Security center



Merchant
Information



Share link



My contacts



About us



Common problems



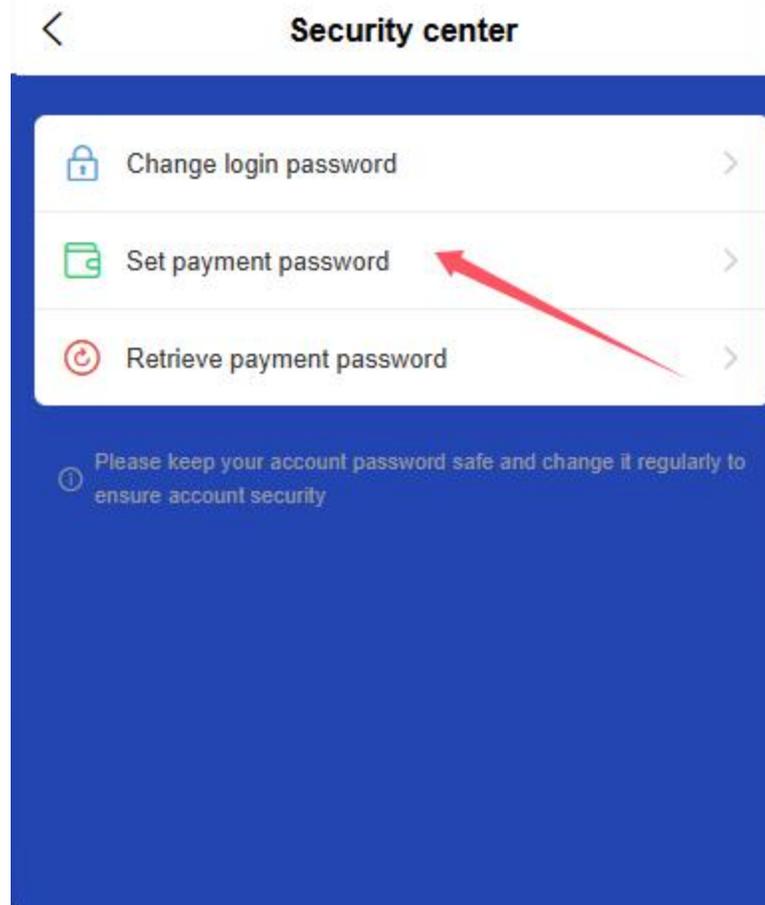
Check for updates

Version number 2.0.02



Log out





- Change payment password
- Retrieve payment password (identity verification required)

My



fei
131****0281

Under review



Merchant Center



Security center



Merchant
Information



Share link



My contacts



About us



Common problems



Check for updates

Version number 2.0.02



Log out





Security center



Change login password



Set payment password



Retrieve payment password



Please keep your account password safe and change it regularly to ensure account security



< **Recover Payment Password**

Phone Number

Verification code **Send code**

Set payment password

Confirm Password

Submit

- **Account security settings [to be improved later]**
 - Remote login reminder
 - Account abnormal transaction warning
 - Safe gesture settings

35. **Certificate information management**

- **Business license information**
 - View uploaded business license

< **Merchant Authentication**

Basic — Authentication — 3 Submit

User Type

Merchant Name

Business Category ▾

Legal Representative Name

Legal Representative Contact

Legal Representative Email

Document Issue Date ▾

Document Expiry Date ▾

Legal Representative ID

- Renewing business license (when about to expire)
- Check the validity period of the certificate
- **Legal person identity information**
 - Manage legal person ID information

- Update legal person contact information
- Renewing ID (when about to expire)
- **Other qualification certificates**
 - Management business license and other supplementary qualifications
 - Upload industry qualification certificate

36. Frequently used contacts

- Frequently used contact list management
- Add New Contact
- Quick selection to trade

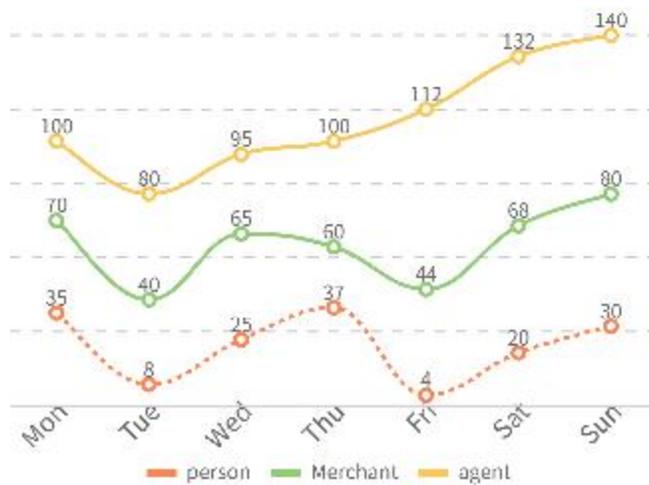
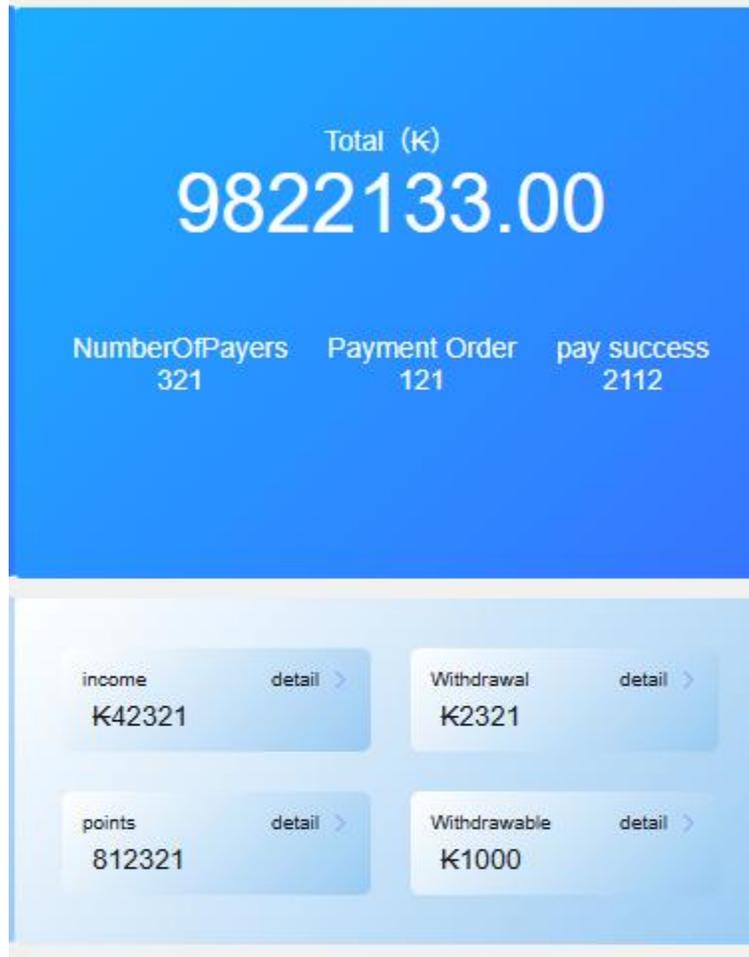
2.11 Business Data

37. Sales data summary

- **Real-time revenue dashboard**
 - Today's real-time revenue, intuitively displaying the current operating status
 - Display of key transaction dimension data, such as number of transactions, transaction amount, transaction quantity, etc.
 - Compare the data of yesterday/last week with one click, and the increase or decrease of revenue is clear at a glance
- **Convenient data display**
 - Statistics and display of daily income data and withdrawal amount

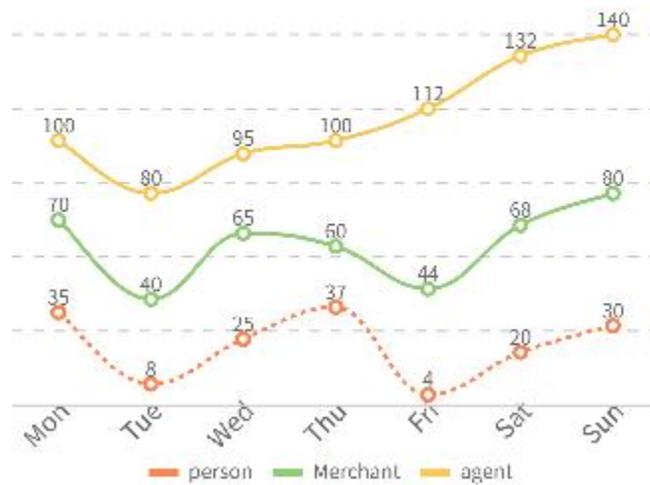
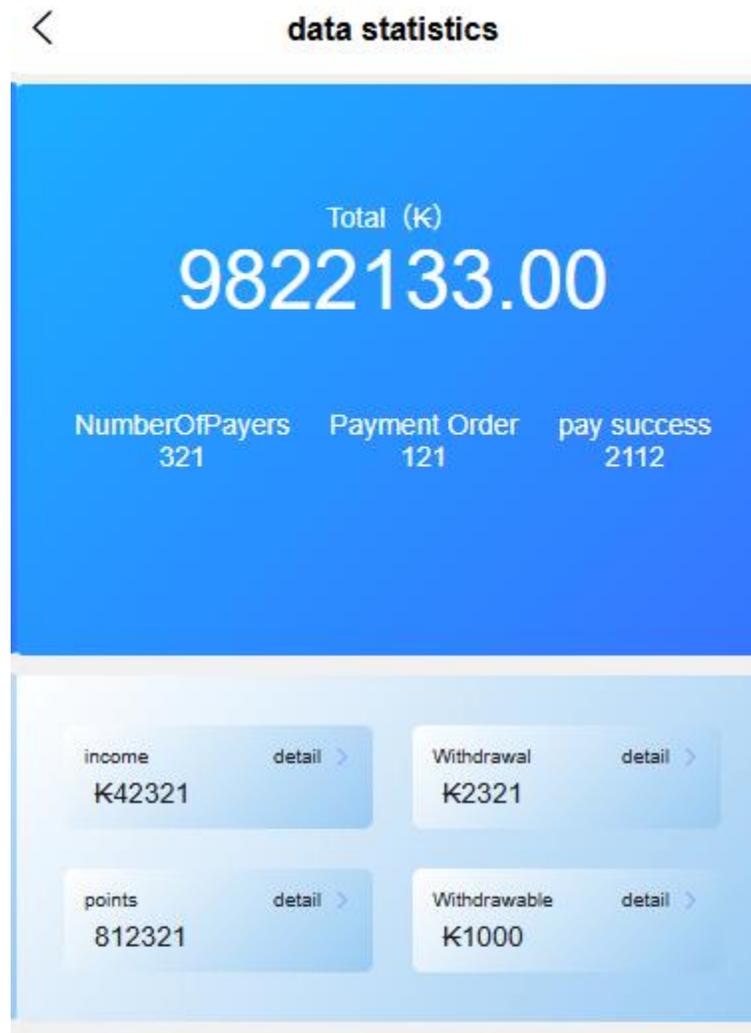


data statistics



- Points data statistics and display

- Statistics and display of cashable amount



38. Intuitive presentation of trading trends

- **Smart chart analysis**
 - Dynamic interactive charts, one-click switching between different dimension views



data statistics

Total (K)

9822133.00

NumberOfPayers

321

Payment Order

121

pay success

2112

income

detail >

K42321

Withdrawal

detail >

K2321

points

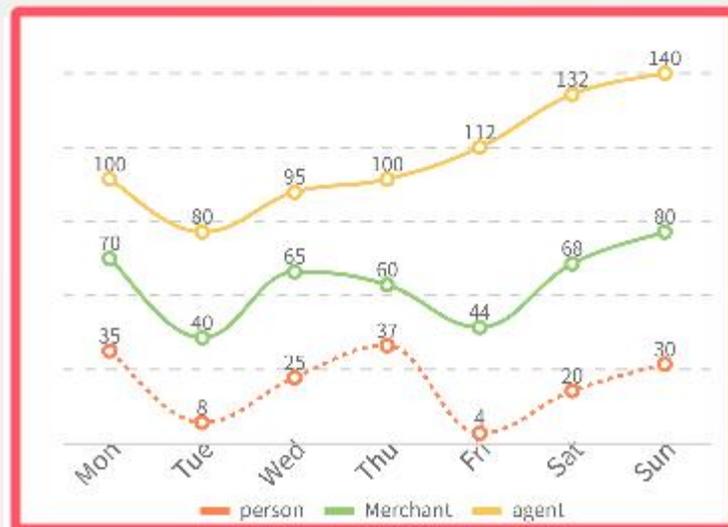
detail >

812321

Withdrawable

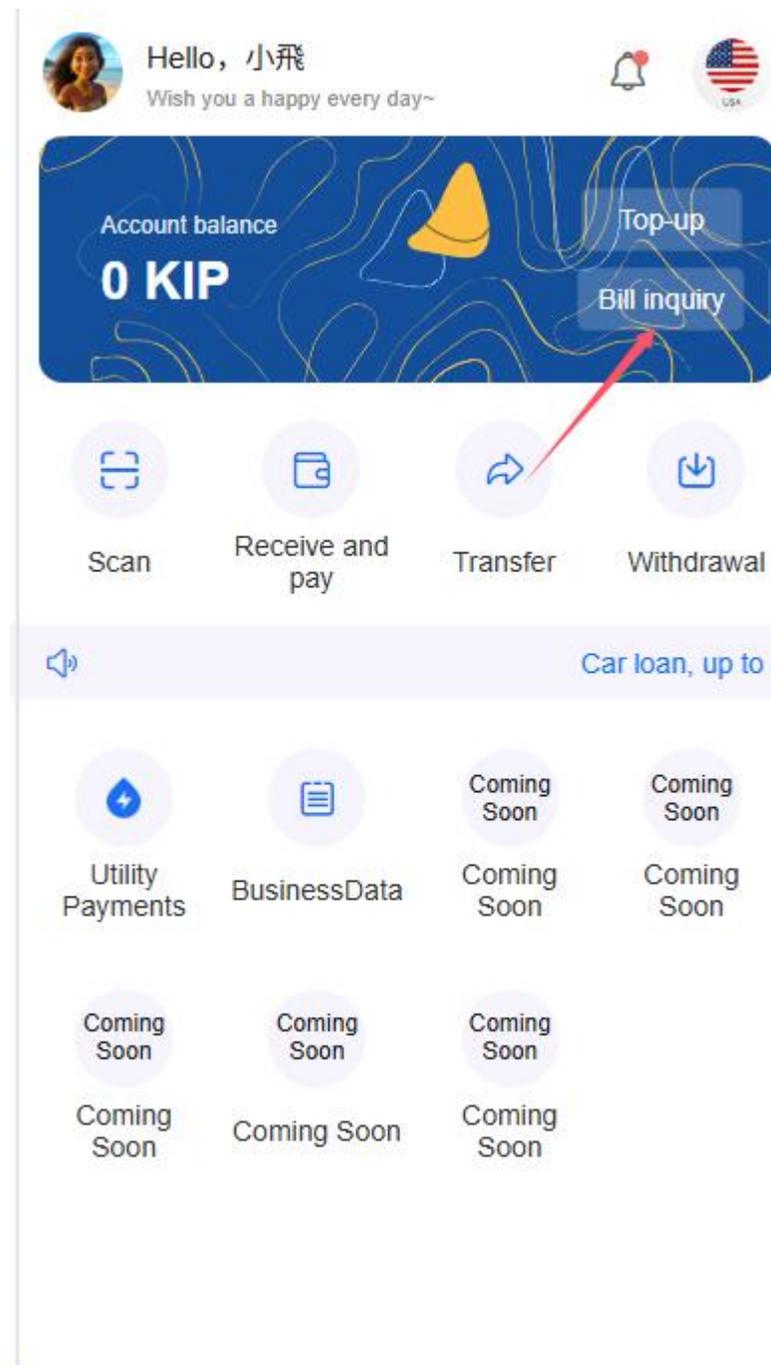
detail >

K1000



39. Order overview portal

- Overview of recent trade orders



2.12 General functions

1. Feedback

- Submit feedback
- View historical feedback

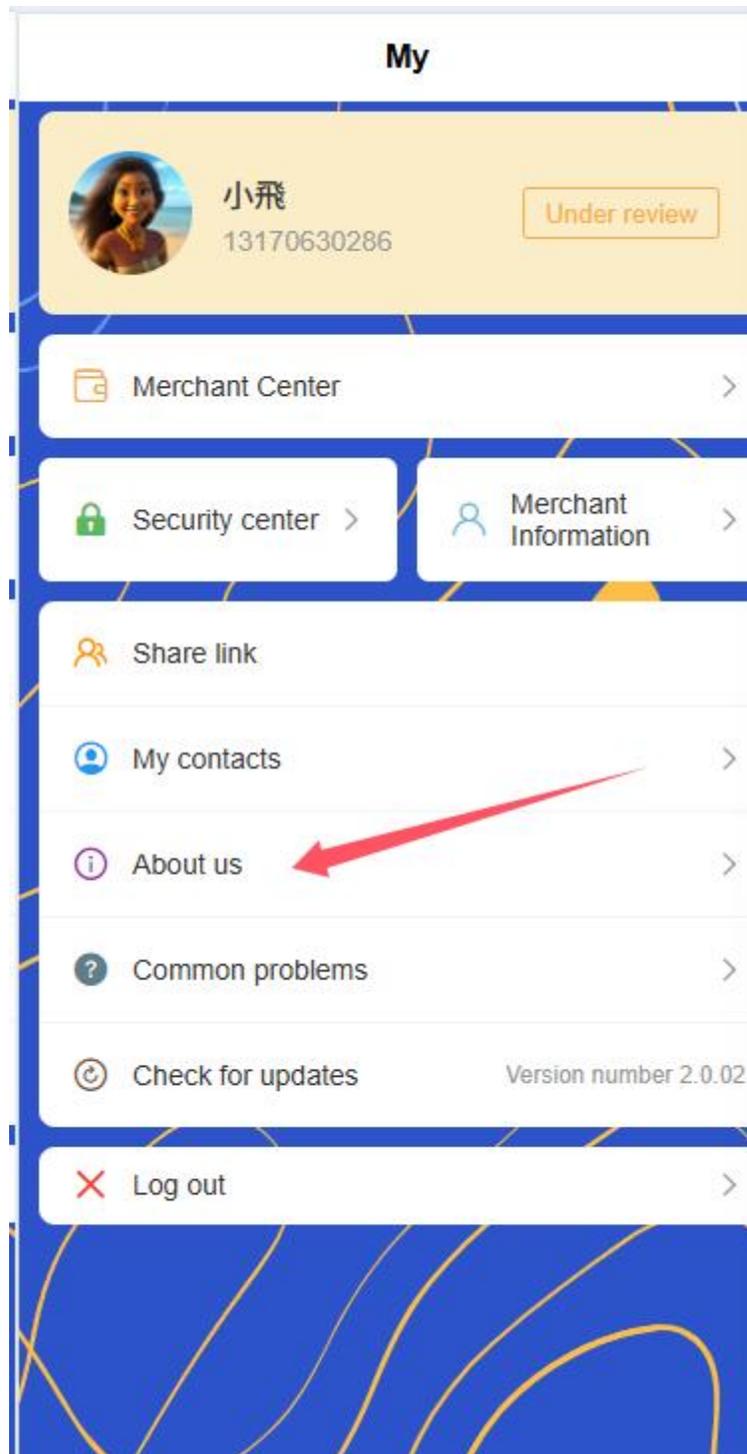
- Contact Customer Service

2. **Agreements and Policies**

- Merchant Service Agreement
- Privacy Policy
- Rate description [including subsequent points model description and supplement, etc.]

3. **set up**

- Message notification settings
- Fingerprint/face recognition settings
- Clear the cache
- about Us



- Check for updates

My



小飛

13170630286

Under review



Merchant Center >



Security center >



Merchant Information >



Share link



My contacts >



About us >



Common problems >



Check for updates

Version number 2.0.02



Log out >

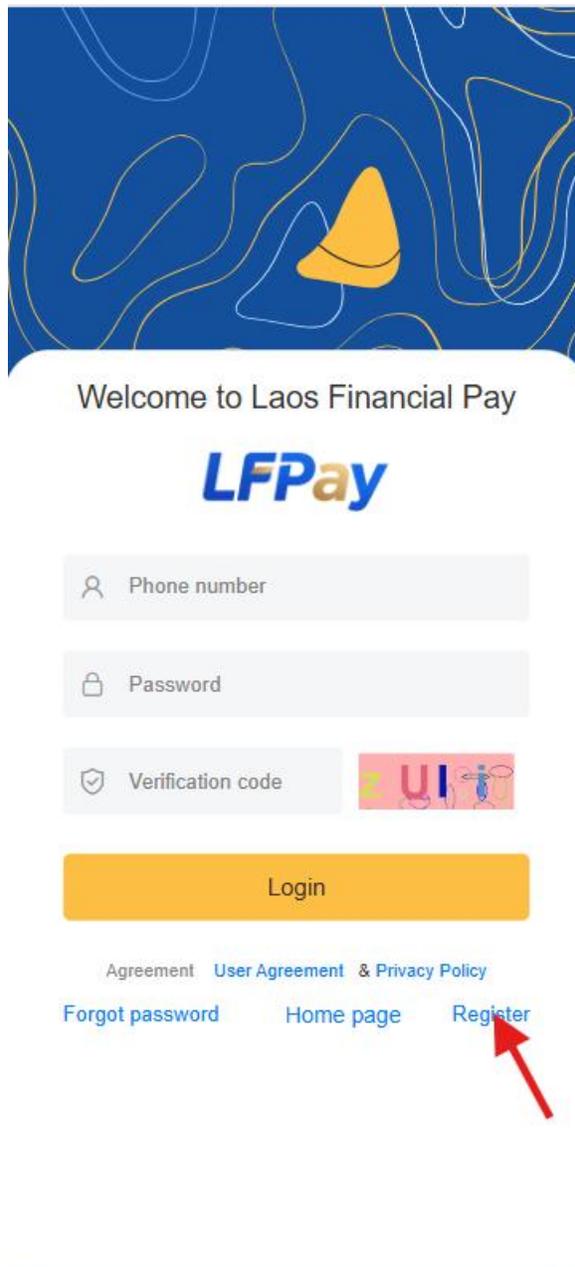
3. Agent users

3.1 Registration

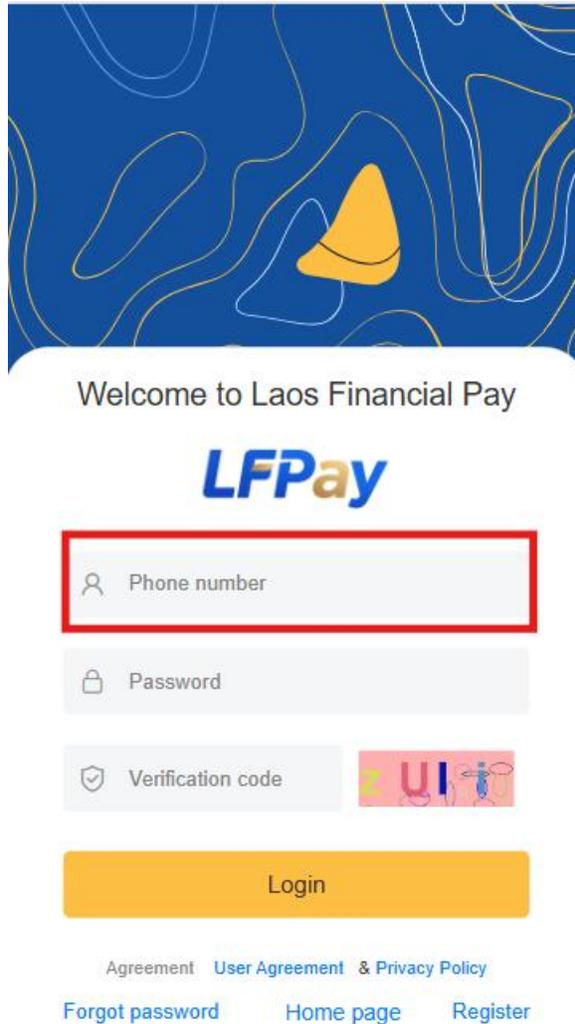
The registration process for agent users is as follows:

4. Mobile phone number registration

- Open the APP and click "Agent Registration"



- Enter your phone number



Welcome to Laos Financial Pay

LFPay

Phone number

Password

Verification code

Login

[Agreement](#) [User Agreement](#) & [Privacy Policy](#)

[Forgot password](#) [Home page](#) [Register](#)

The image shows the LFPay login interface. At the top, there is a blue header with a yellow triangle and white wavy lines. Below the header, the text 'Welcome to Laos Financial Pay' is displayed. The LFPay logo is centered. There are three input fields: 'Phone number' (highlighted with a red border), 'Password', and 'Verification code'. A yellow 'Login' button is positioned below the input fields. At the bottom, there are links for 'Agreement', 'User Agreement & Privacy Policy', 'Forgot password', 'Home page', and 'Register'.

- The system sends a verification code to the mobile phone number
- Enter the verification code you received for verification

5. Setting up login credentials



Welcome to Laos Financial Pay

LFPay



Login

[Agreement](#) [User Agreement](#) & [Privacy Policy](#)

[Forgot password](#)

[Home page](#)

[Register](#)

- Set a login password (8-20 characters, including numbers, letters and special characters)
- Or choose to log in using a verification code

6. Fill in the agent's basic information

Need to fill in personal information on the authentication page

Hello, [Please authenticate](#)  

Wish you a happy every

Account balance
100 KIP

Top-up
Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal

 models for you to choose from



Utility Payments

Coming Soon



BusinessData

Coming Soon



Car selection



My

< 代理认证

1 — 2 — 3
Basic Authentication Submit

User Type

Agent Name

Business Category

Next Step

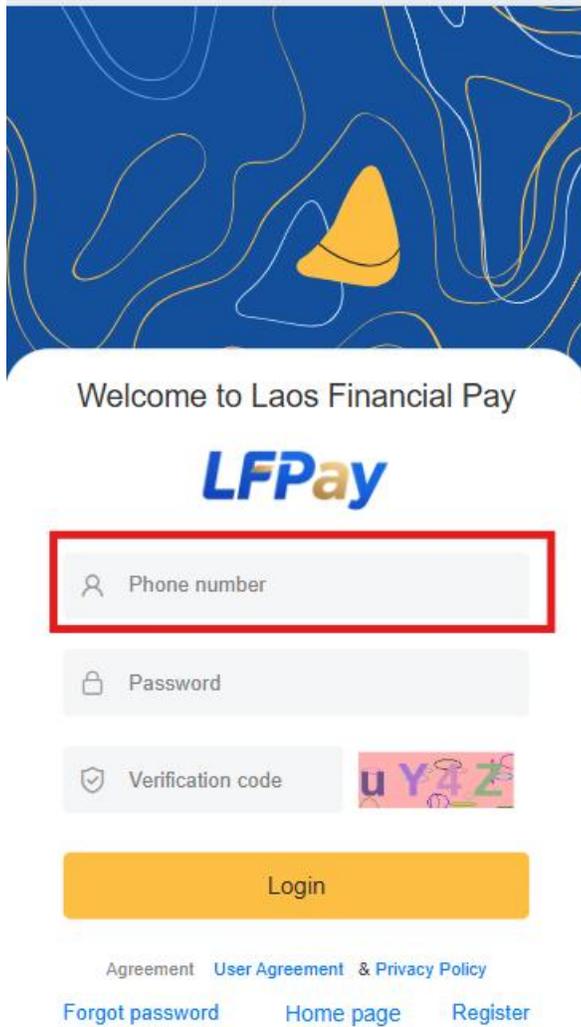


- Agent Name
- Business Category
- Business license number
- Name of legal person
- Contact Number
- Business Address

Note: Agent KYC verification will be conducted through the Agent Center after logging in.

3.2 Login

7. Login by mobile phone number



Welcome to Laos Financial Pay

LFPay

Phone number

Password

Verification code

u Y 4 Z

Login

[Agreement](#) [User Agreement](#) & [Privacy Policy](#)

[Forgot password](#) [Home page](#) [Register](#)

- Enter the mobile phone number you used when registering
- Enter your password or get a verification code to log in



8. Quick Login

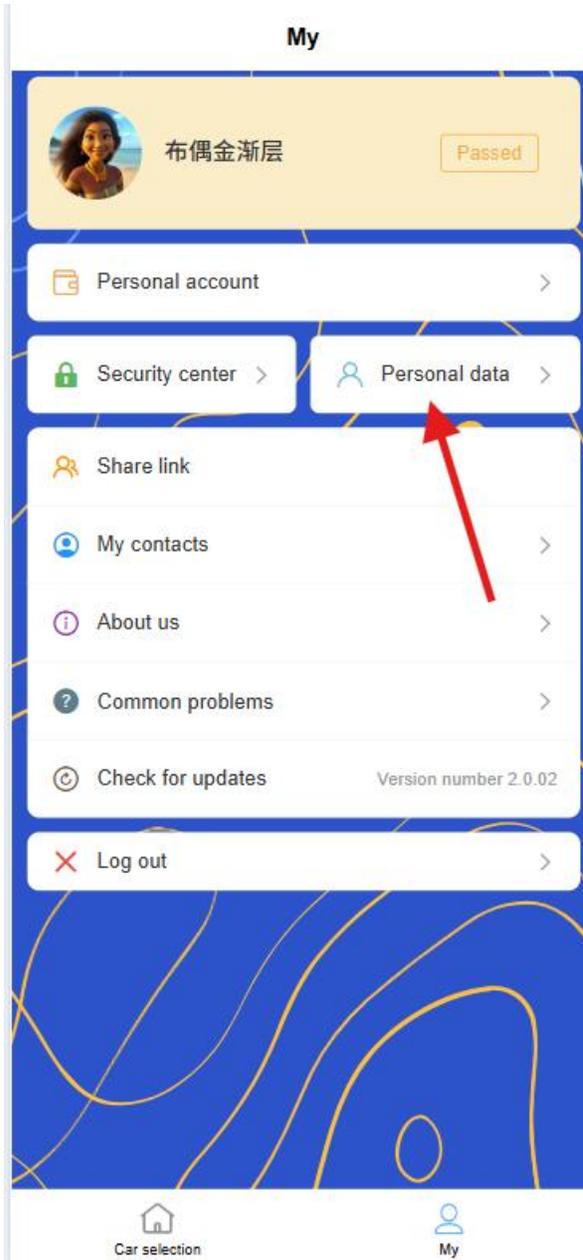
- Support fingerprint/face recognition (if supported by the device)
- Support remember password function
- Note: The database comparison system used by the APP is not yet perfect.

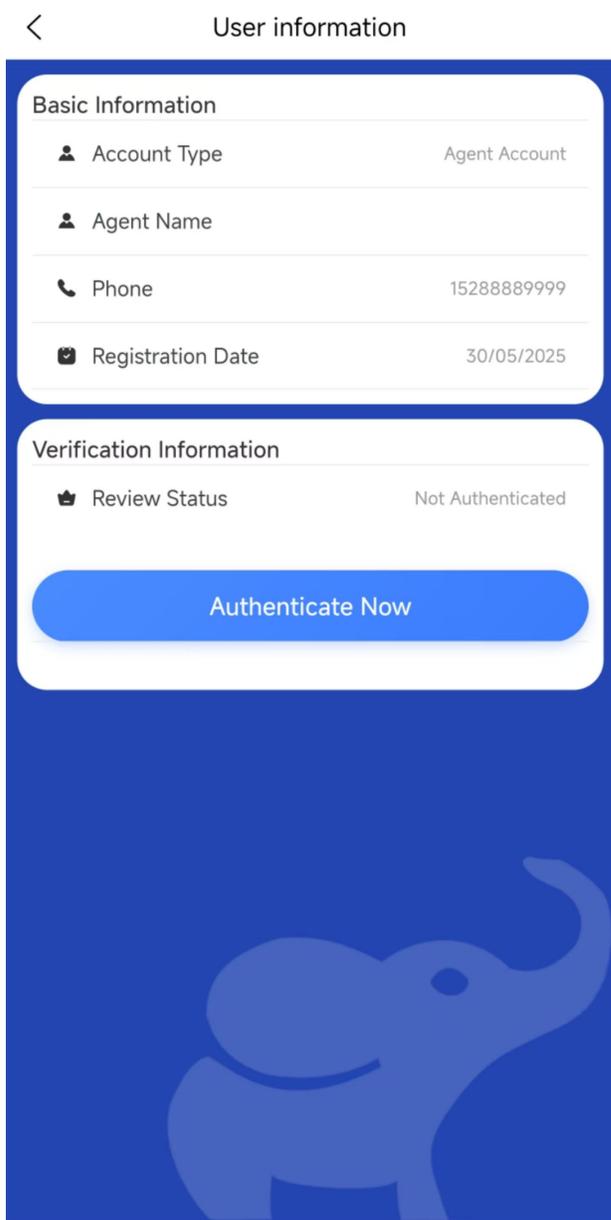
9. Account Security

- Remote login reminder

- Limitation of failed login attempts
- Agent account multi-terminal login management

3.3 Agent Information





After logging in, you can view and manage agent information:

10. Basic information view

< 代理认证

1 — 2 — 3
Basic Authentication Submit

User Type

Agent Name

Business Category ▼

Next Step

- Agent Profile Overview
 - Agent basic information
 - Agent name, business category
 - Business license number (partially hidden)
 - Contact phone number, email address
 - Business Address
 - Legal person information

- Name of legal person
- Legal person ID number (partially hidden)
- Legal person contact information
- Account Information
 - Agent Account ID
 - Registration Time
 - Agent Level/Member Level
 - Last login time and device
- Agent certification information (only visible to certified agents)

Basic Authentication Submit

Legal Representative Name Legal Representative Name

Legal Representative Contact Legal Representative Contact

Legal Representative Email Legal Representative Email

Document Issue Date Document Issue Date

Document Expiry Date Document Expiry Date

Legal Representative ID Number Legal Representative ID Number

Front View of Legal ID

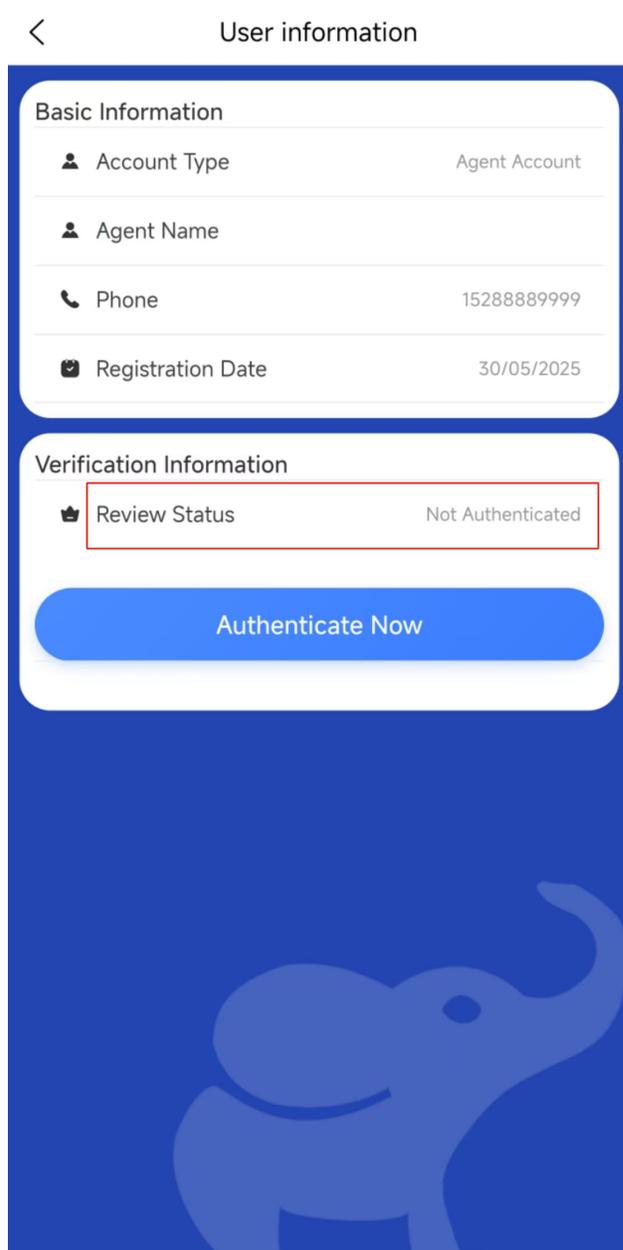
Back View of Legal ID

Previous Step

Next Step

- Certification status and time
- Business license and qualification certificate information
- Validity period of certificate
- Information completion display
 - Completed information: Display complete information
 - Unfinished information: Displays the "to be completed" mark and prompts you to complete it

- Account security status [can be analyzed later based on network connection, recent login records, etc.]
 - Display security level (low/medium/high)
 - Provide safety improvement suggestions
- Authentication status display



- Uncertified: Display the "Uncertified" logo and the certification entrance

- Under Certification: Displays the "Under Review" logo and the estimated completion time
- Certified: Displays the "certified" logo and certification time
- Authentication failed: Display the "Authentication failed" mark and the reason for failure

11. Information completeness

- Information completeness progress bar [foundation, agent certification, qualification certificate]
- List of unfinished projects

12. Information modification

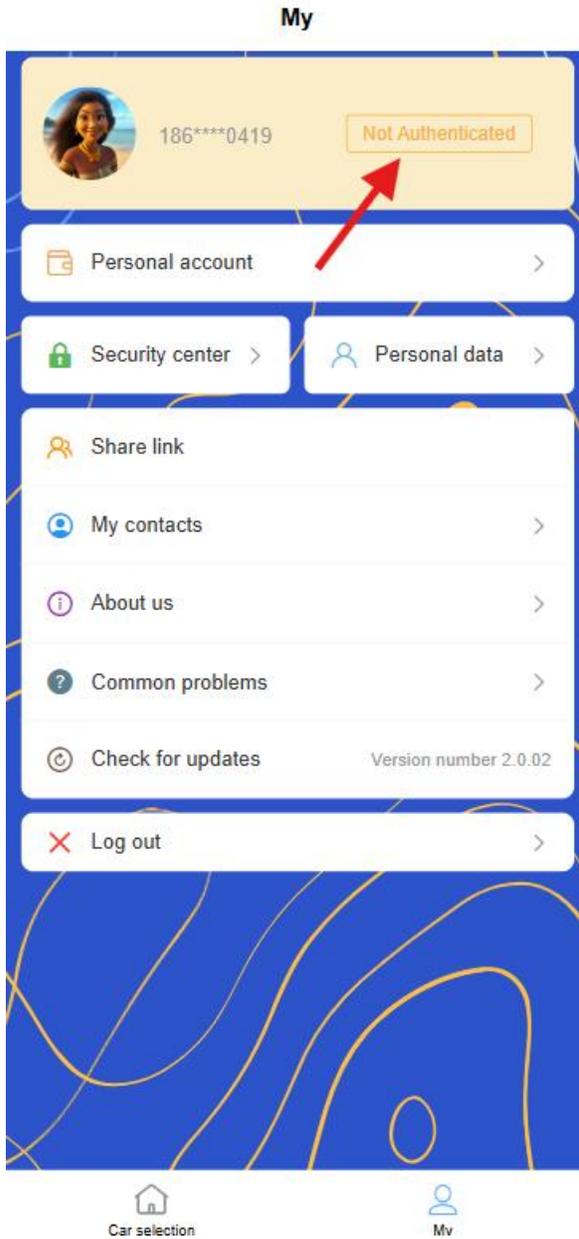
- Editable items
 - Contact information (mobile phone number needs to be verified)
 - Business Address
 - Email
- Uneditable items
 - Agent name (cannot be modified after certification)
 - Business license number (cannot be modified after certification)
- Password Management
 - Login password change
 - Payment password setting/modification

13. Certification status impact

- Unauthenticated users
 - Function usage restriction tips [agent, transaction, etc.]
 - Transaction limit display
- Authenticated User
 - Full functional permission description
 - The transaction limit after the upgrade is displayed

3.4 Identity Authentication and Review Process

Agent users need to complete identity authentication and review before they can use all functions. The authentication adopts a three-step process to ensure the integrity and accuracy of the information:





User information

基础信息

Account Type Agent Account

Agent Name

电话 18687910419

注册日期 30/05/2025

认证信息

审核状态 Not Authenticated

Authenticate Now



14. Fill in basic information

< 代理认证

1 — 2 — 3
Basic Authentication Submit

User Type

Agent Name

Business Category ▼

Next Step



- Basic information of the agent (agent name, business category, etc.)
- Legal person information (name, ID number, etc.)
- Contact information (mobile phone number, email)
- Business address information (province, county, village detailed address)

15. Submit certificate information

< 代理认证

Progress: 1 (Basic) | 2 (Authentication) | 3 (Submit)

Legal Representative Name:

Legal Representative Contact:

Legal Representative Email:

Document Issue Date:

Document Expiry Date:

Legal Representative ID Number:

Front View of Legal ID:

Back View of Legal ID:

Previous Step

Next Step

- Upload business license
- Upload the front and back of the legal person's ID card
- Provide real store photos
- Enter the validity period of the certificate (issue date and expiration date)

16. Information confirmation submission

< 代理认证

Progress: Basic (✓) — Authentication (✓) — Submit (3)

User Type: correspondentAccount

Agent Name: 222

Business Category: Wholesale and Retail Trade

Legal Representative Name: 1

Legal Representative Contact: 2

Legal Representative Email: 3

Document Issue Date: 30/05/2025

Document Expiry Date: 30/05/2025

Legal Representative ID Number: 44

Buttons: Previous Step, Submit

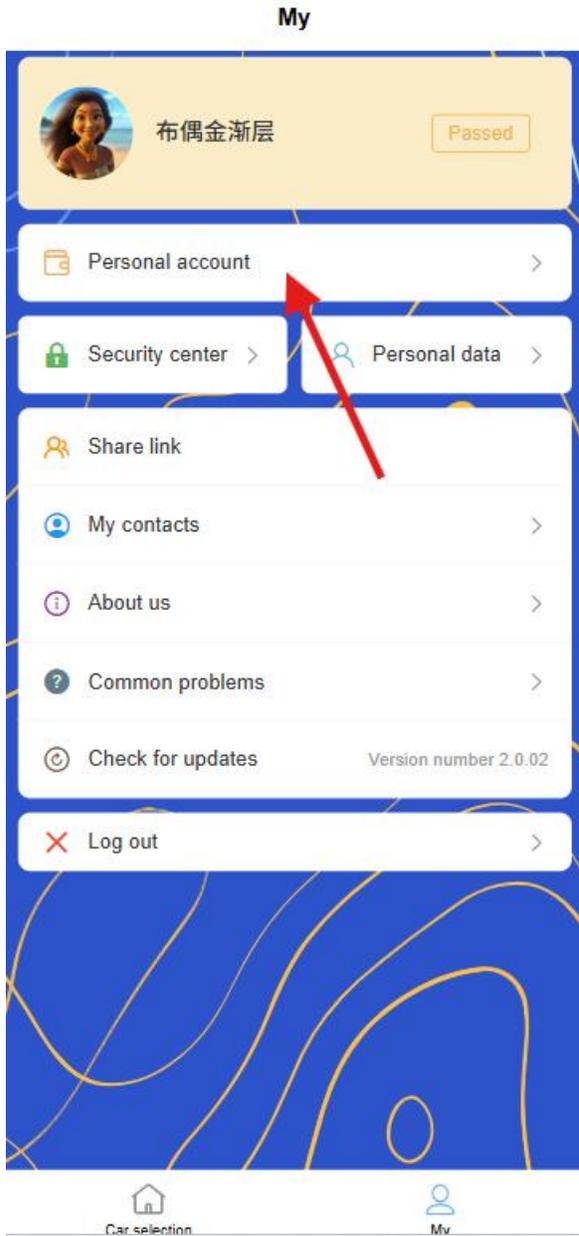
- Check all filled information and uploaded materials
- Confirmation of information authenticity statement

- Submit for review

17. **Audit status management**

- Check the review progress in "Agent Center-Certification Status"
- **Under review** : Displays the current review progress and estimated completion time
- **Approved** : Display authentication information and certificate validity period, unlock corresponding functions
- **Audit failure** : Display the reason for failure and support resubmission
- **Certificates are about to expire** : Reminder to update certificate information 30 days in advance

3.5 Bank Card Management





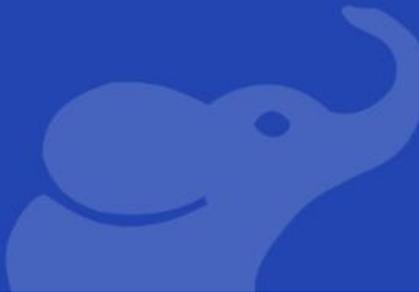
Bank card

 **Merchants Bank** Savings card
*****3910

 **Industrial and Commercial Bank** Savings card
*****9527

 **Agricultural Bank** Savings card
*****6379

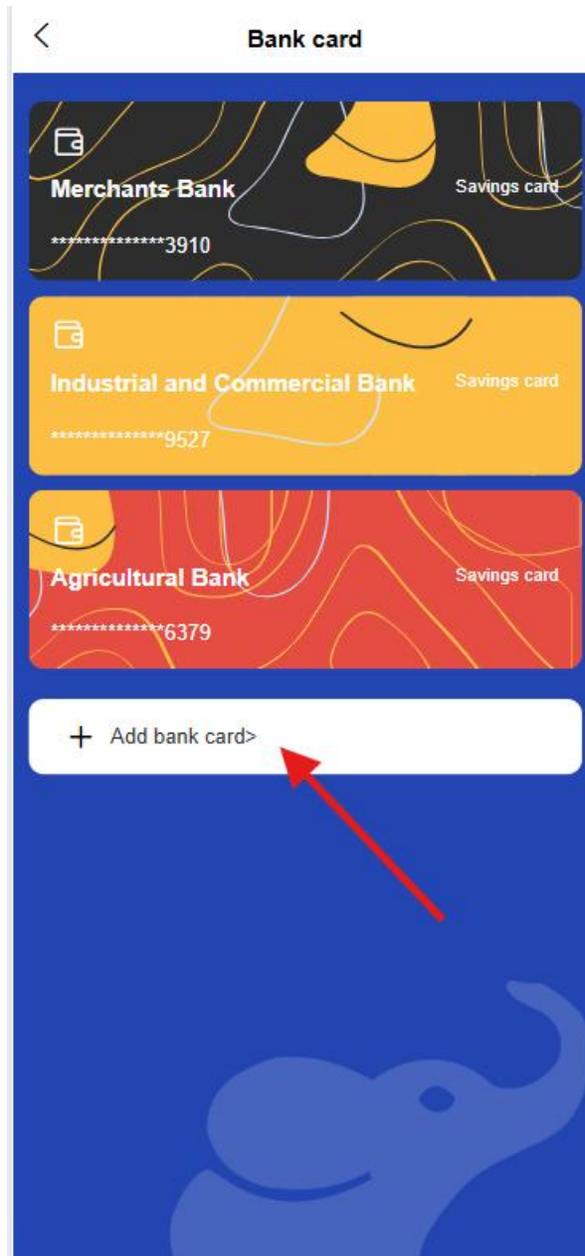
+ Add bank card>





18. Bind bank card

- Click "Wallet-Bank Card"
- Add new bank card



- Enter the card number, bank account, and cardholder name
- Verify bank reserved mobile number

19. Bank card list

- View all linked bank cards
- Set default bank card

20. Unbinding operation

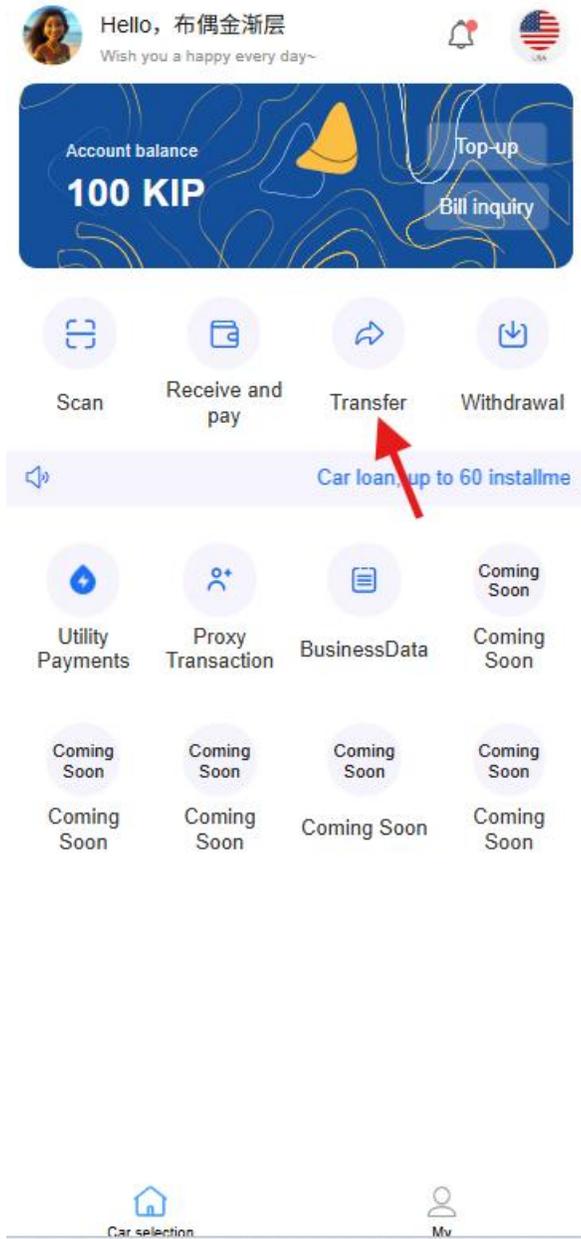
- Select the bank card you want to unbind

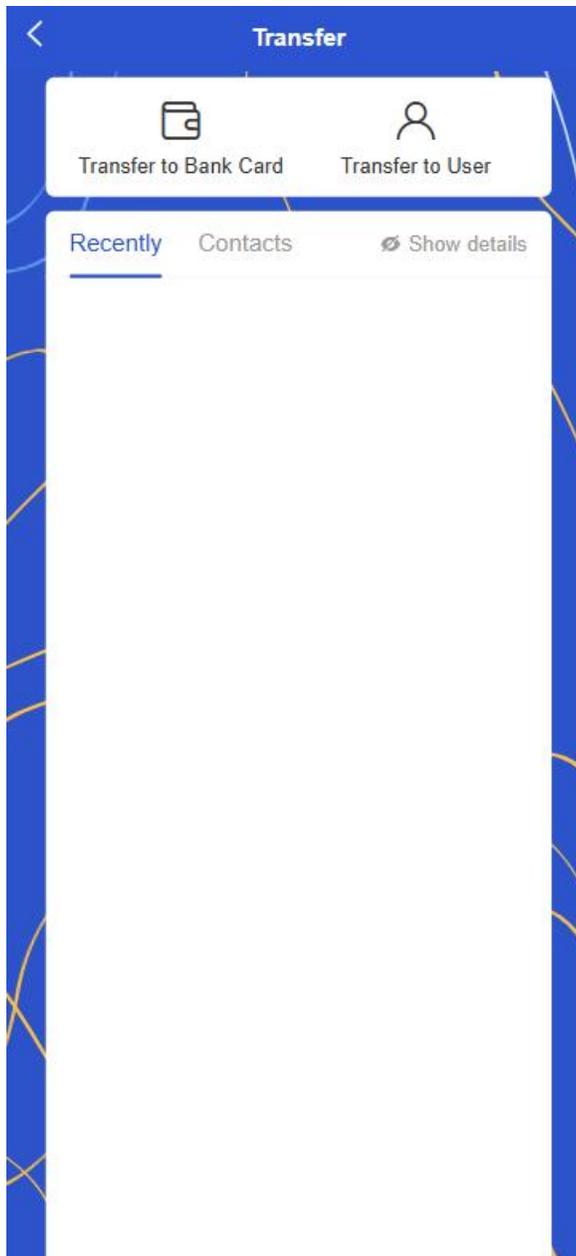
- Confirm unbinding after identity verification

3.6 Trading Function

Agent users can perform the following trading operations:

21. Transfer

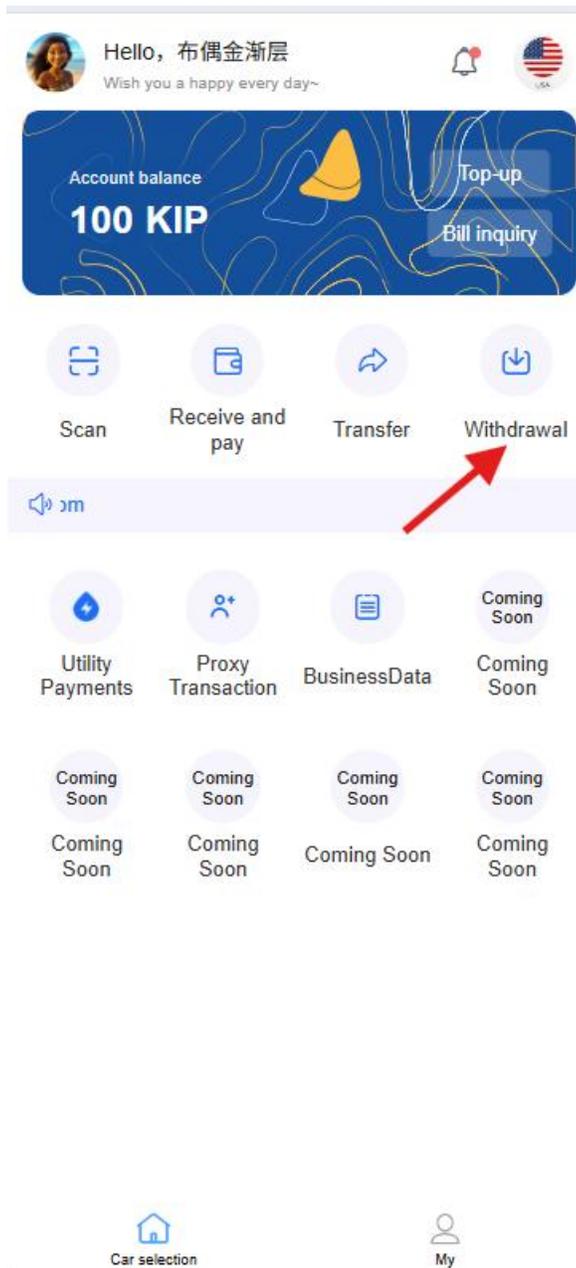


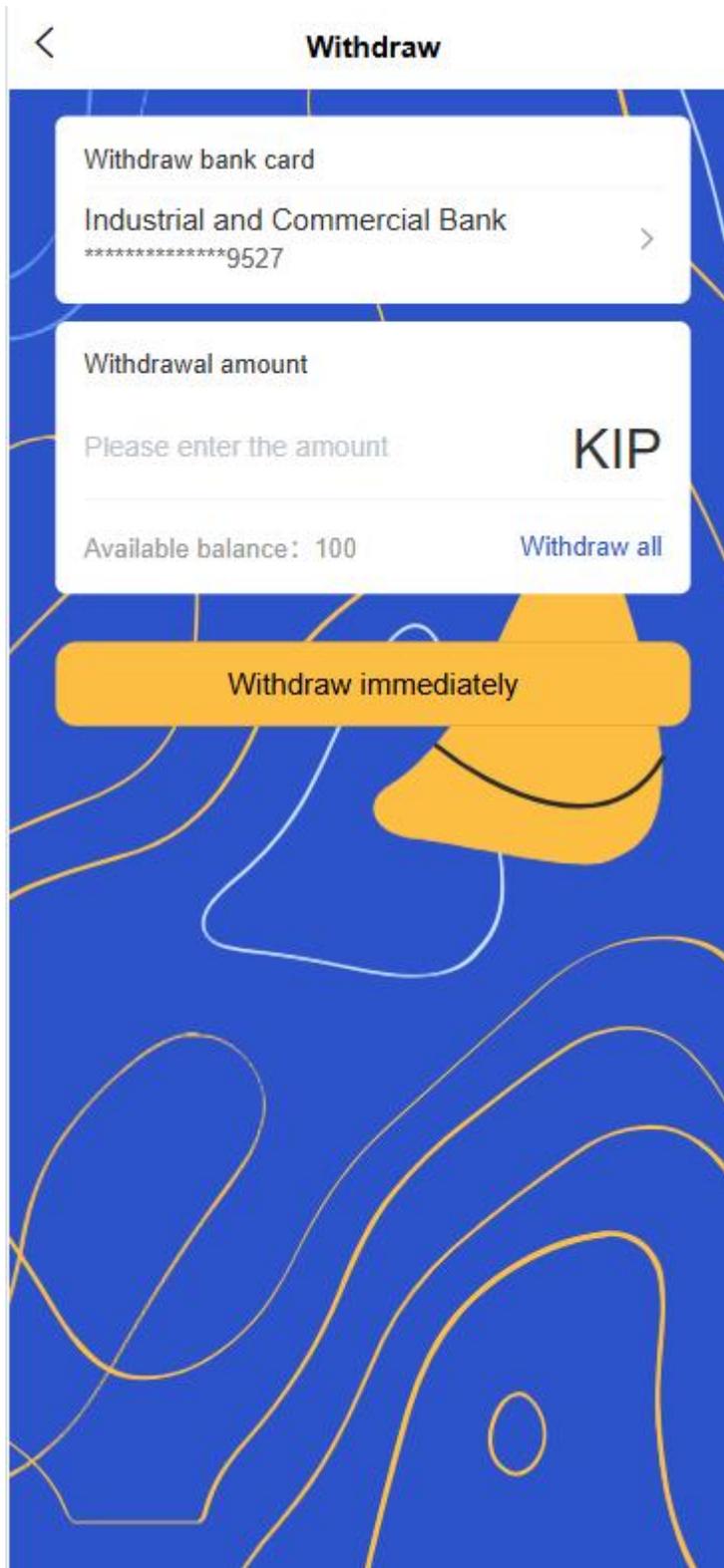


- **Select transfer method**
 - Transfer via mobile phone number
 - Transfer via Account ID
 - Select from Favorites
- **Enter transfer information**
 - Enter the transfer amount
 - Add transfer notes

- Select the transfer method (instant transfer or scheduled transfer)
- **Confirm and complete**
 - Confirm the recipient information and amount
 - Enter payment password or biometric authentication
 - Get electronic voucher

22. Withdrawal

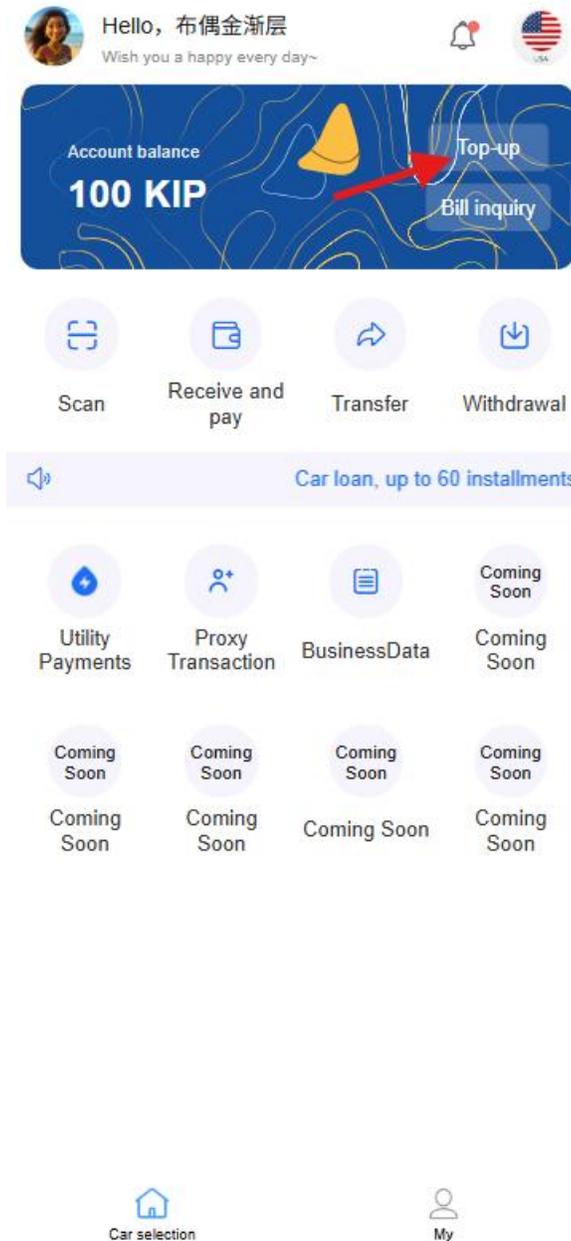




- **Select withdrawal account**
 - Select withdraw to bound bank card

- View withdrawal fees and limits
- **Enter withdrawal information**
 - Enter the withdrawal amount
 - Select the arrival time (real time or T+1)
- **Confirm and complete**
 - Confirm withdrawal information
 - Enter payment password or biometric authentication
 - Get electronic voucher

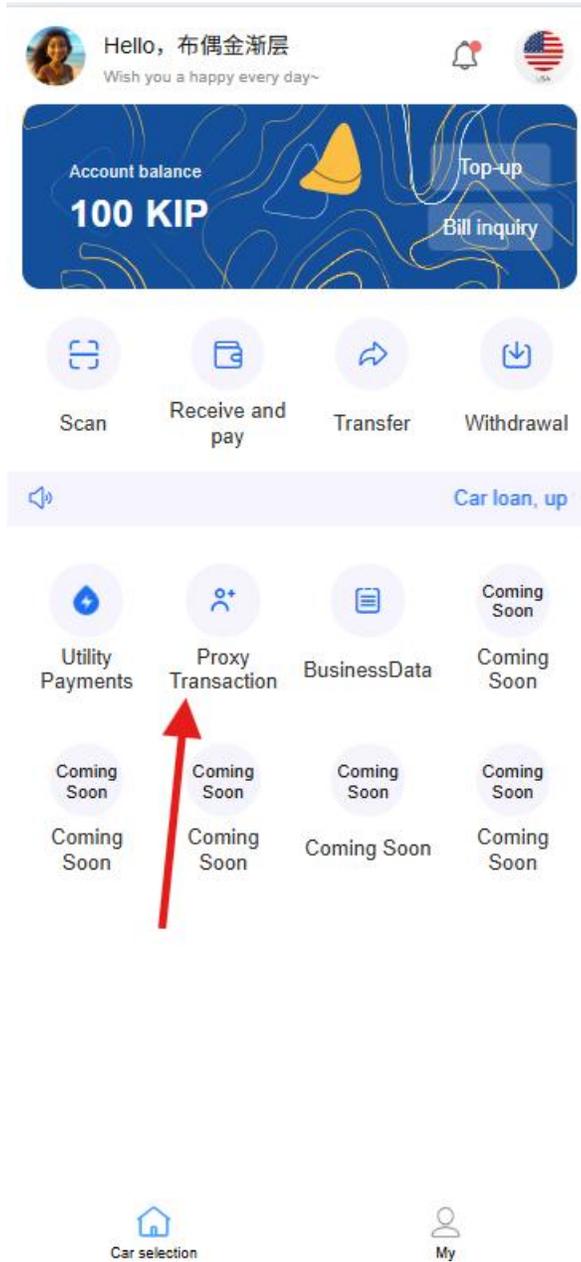
23. top up



- **Select recharge method**
 - Bank card recharge
 - Other payment methods
- **Enter recharge information**
 - Enter or select the recharge amount
 - Check the top-up fee (if any)
- **Confirm and complete**

- Confirm recharge information
- Complete payment
- View recharge records and electronic vouchers

24. Agency Transaction



< Proxy Transaction

Proxy Information

Principal Name

Please enter principal name

Principal Contact Number

Please enter principal contact number

Principal ID Type

ID Card Passport

Principal ID Number

Please enter principal ID number

Proxy Payment Amount

Please enter proxy payment amount **KIP**

Fund Usage

Please enter fund usage

Recipient Information

Payment Method

System User Bank Card

Account Number

EnterAccount Number

Next Step

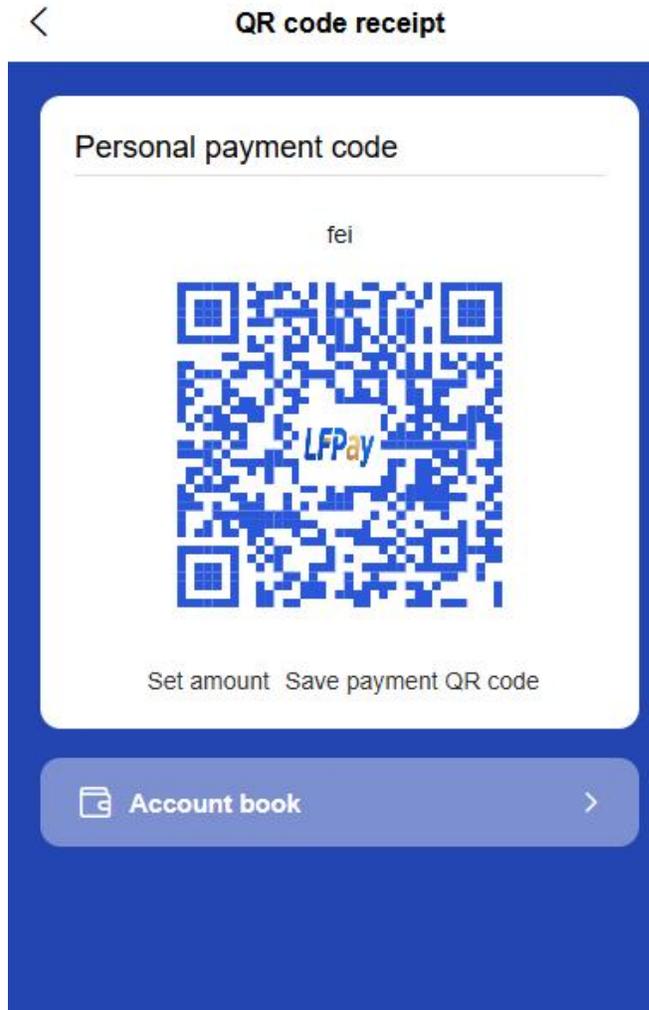
- **Select the agent transaction type**
 - Proxy transfer: transfer transactions from user A to user B
 - Agent recharge: Recharge the account of user A through the portal of user B or bank card
- **Select transaction method**

- Enter the transaction information of both parties (mobile phone number/account ID)
- Verify the identities of both parties to the transaction
- Confirm the authorization of the agency relationship
- **Select payment method**
 - Payment from User A's account balance
 - Pay with the bank card bound to user B
 - Choose another payment method
- **Enter transaction information**
 - Enter transaction amount
 - Add transaction notes and usage description
 - Set transaction timeliness (instant payment or scheduled transaction)
- **Confirm and complete payment**
 - Confirm the transaction information and amount
 - Display handling fee (if any)
 - Enter payment password or biometric authentication
 - Obtain electronic credentials and send to relevant parties
 - Confirm withdrawal information
 - Enter payment password or biometric authentication
 - Check withdrawal progress and estimated arrival time

3.7 QR code payment function

25. Payment code type

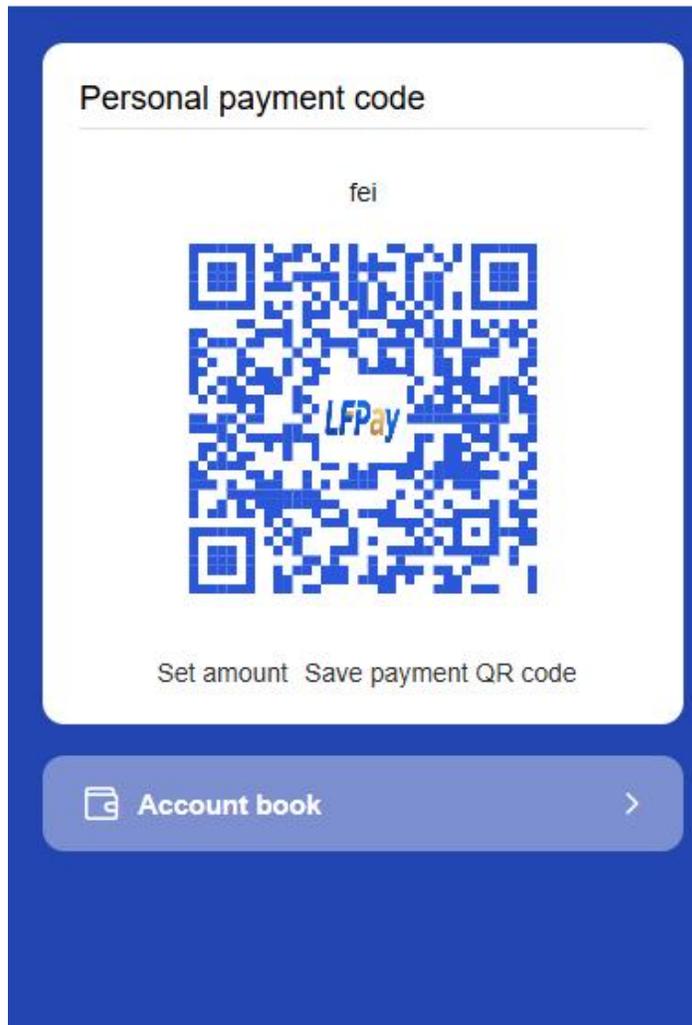
- **Static agent payment code**



- Generate a permanent and valid agent account QR code
 - Support saving, sharing or printing and posting in the store
 - There is no preset amount. Customers need to enter the amount manually after scanning the code.
- **Dynamic payment code**



QR code receipt



- **Pure dynamic payment code** : valid for a limited time, no preset amount, enhanced security
- **Payment code with amount** : pre-set the payment amount, and directly display and confirm it after scanning the code



QR code receipt

Personal payment code

fei

¥ 52



Clear amount Save payment QR code



Account book



- The default validity period is automatically set to a certain time
- Support adding transaction notes for easy recording

26. Scan code payment process



Hello, 布偶金渐层
Wish you a happy every day~



Account balance
100 KIP

Top-up
Bill inquiry



Scan



Receive and pay



Transfer



Withdrawal



Car loan, up to 60 installments, various



Utility Payments



Proxy Transaction



BusinessData

Coming Soon



Car selection

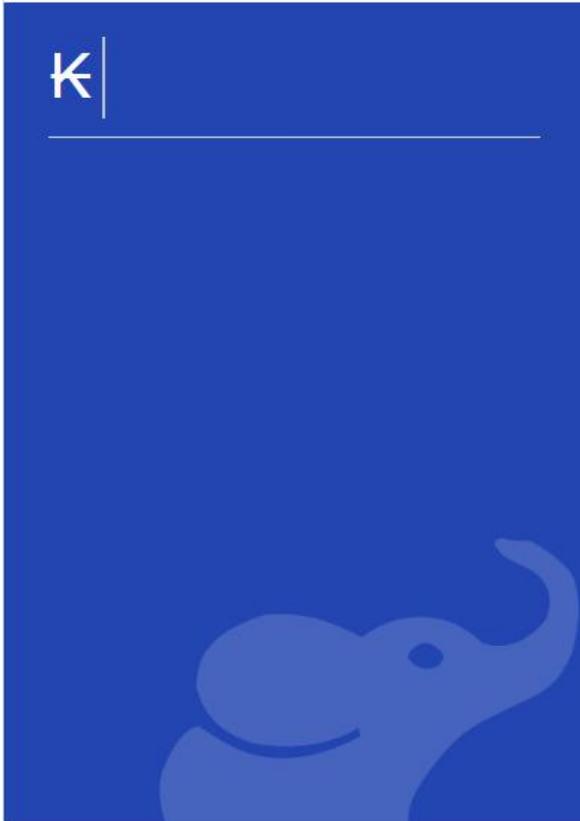


My



Set amount

K



1

2

3



4

5

6

7

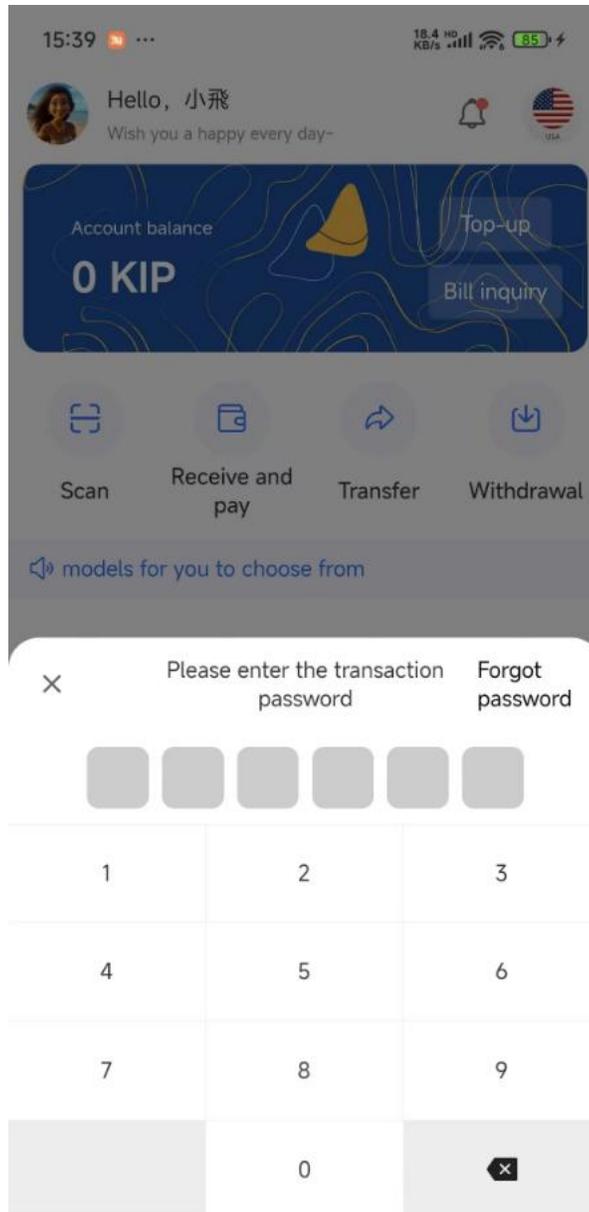
8

9

Confirm

0

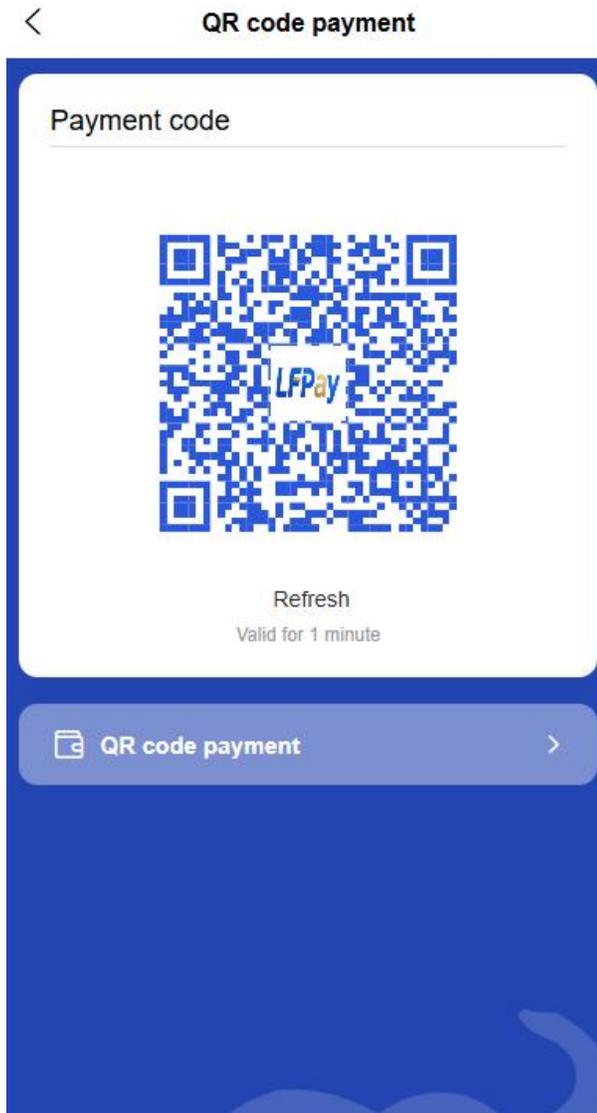
.



○ **Scan customer payment code**

- Open the APP scan function and point it at the customer's payment code
- The system automatically identifies the payer information
- Enter the payment amount (if it is a pure payment code)
- Confirm payment information and complete transaction
- Generate electronic receipt

27. Payment code function



- **Agent payment code**

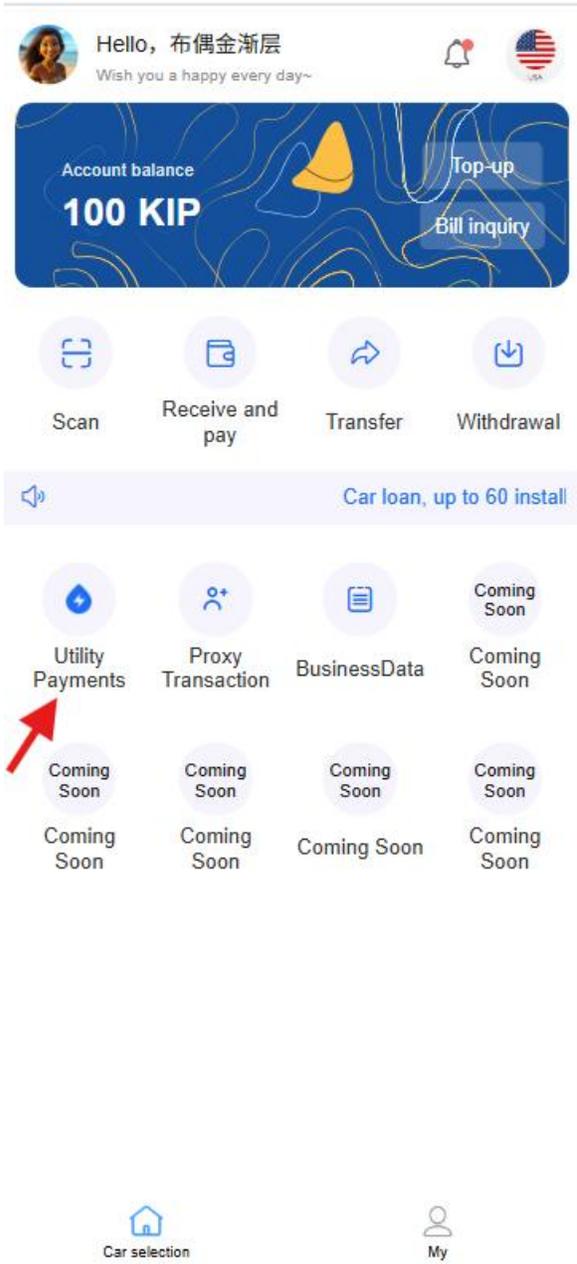
- Open the "Payment Code" function on the APP homepage to generate the agent payment code
- Automatically refresh every 60 seconds to prevent theft
- The supplier scans the payment code to complete the payment
- You can set a daily payment code transaction limit to ensure fund security

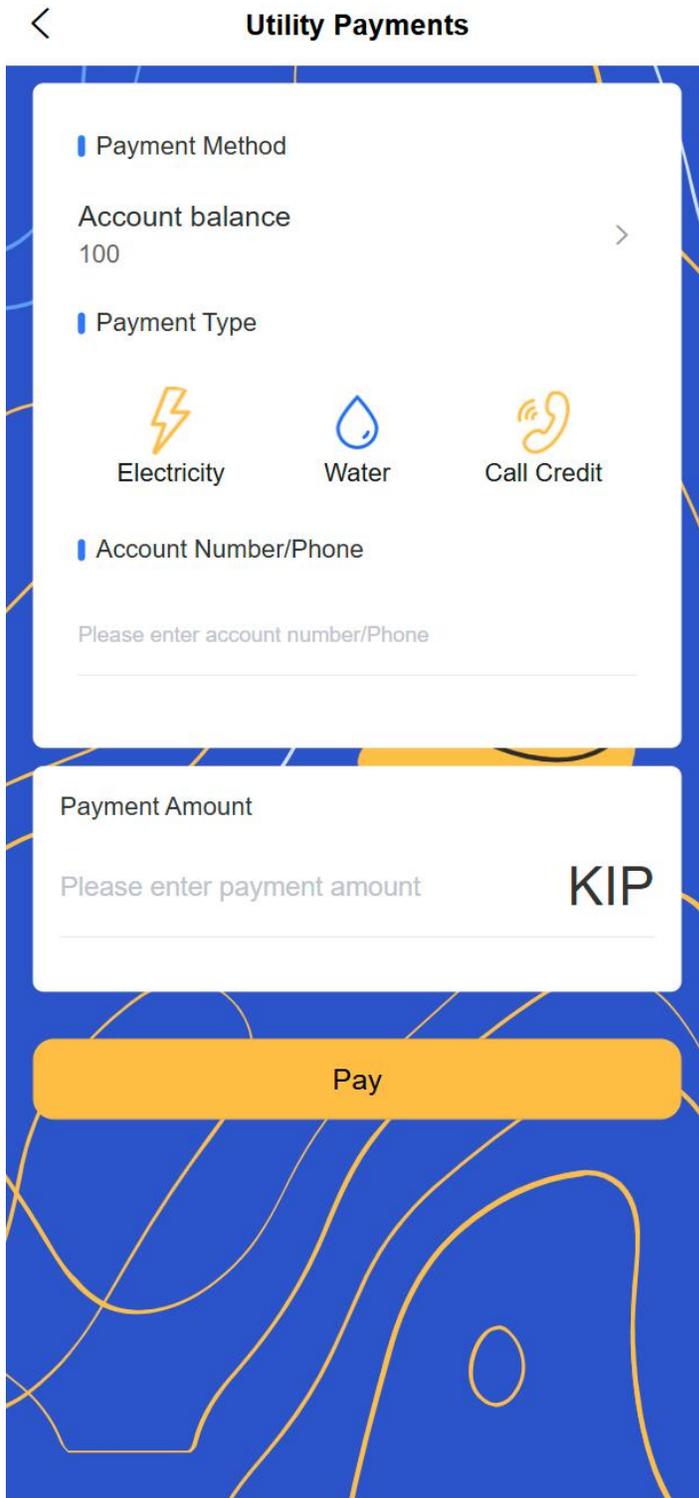
28. Common usage scenarios

- **B2C Commercial Payment**

- The agent presents the payment code and the customer scans the code to pay
- The agent scans the customer's payment code to complete the payment
- **B2B supply chain transactions**
 - Paying suppliers: Agents present payment code, suppliers scan code to receive payment
 - Collecting payments from customers: Agents present payment code, customers scan code to pay

3.8 Living Bill Payment Service





Agent users can use the life payment function, and the platform connects with local public utilities API:

29. Water bill payment



Utility Payments

Payment Method

Account balance
100



Payment Type



Electricity



Water



Call Credit

Account Number/Phone

Please enter account number/Phone

Payment Amount

Please enter payment amount

KIP

Pay

- Add water meter number (connect to third-party API to support intelligent identification of region and water supplier)
- Real-time query of arrears information (connect to third-party API)
- Select the payment amount and confirm the bill details
- Select payment method (platform account balance or bound bank card)
- Complete payment and obtain electronic payment receipt

30. Electricity bill payment

- Add meter number (connect to third-party API to support intelligent identification of region and power supplier)
- Real-time query of arrears information (connect to third-party API)
- Select payment amount
- Select a payment method and enter your payment password or biometric authentication
- Support setting regular payment reminders and automatic payment [subsequent payment on behalf of others]

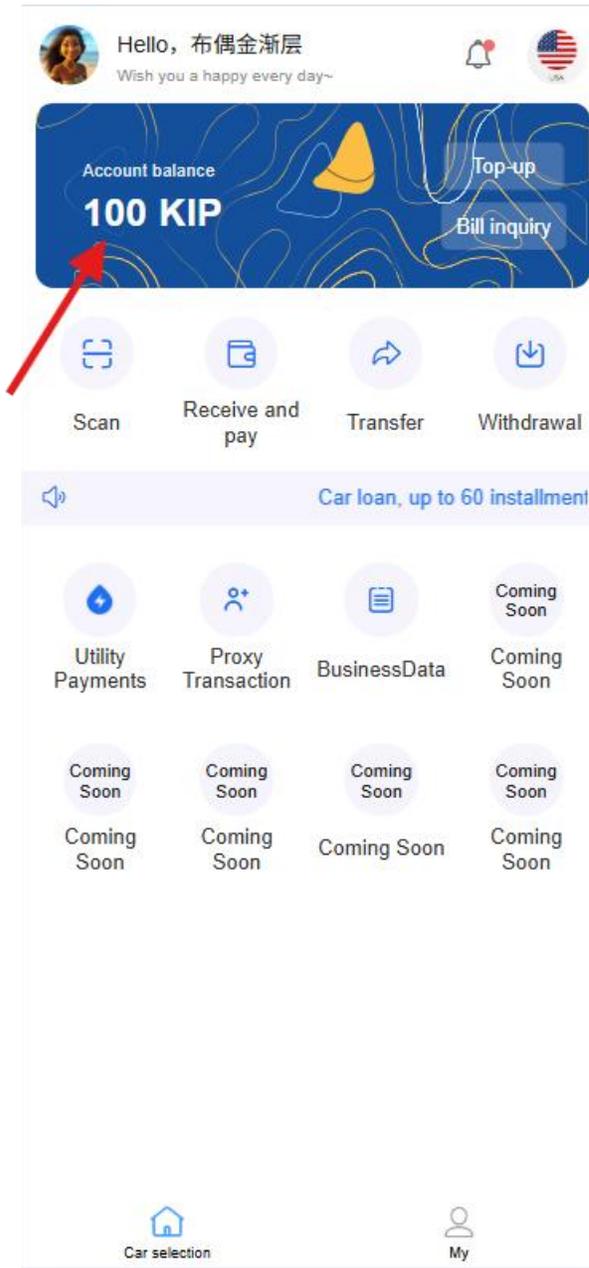
31. Phone recharge

- Enter your mobile phone number (connect to the third-party API to support intelligent identification of region and operator)
- Select the recharge amount (common recharge amounts and custom amounts are available)
- Select payment method and confirm payment
- View recharge records and electronic vouchers

Features:

- All payment services support multiple payment methods (platform balance, bound bank card)
- Support historical payment record query and electronic voucher storage
- You can set up regular payment reminders and automatic payment services

3.9 Wallet Function





My account



My balance

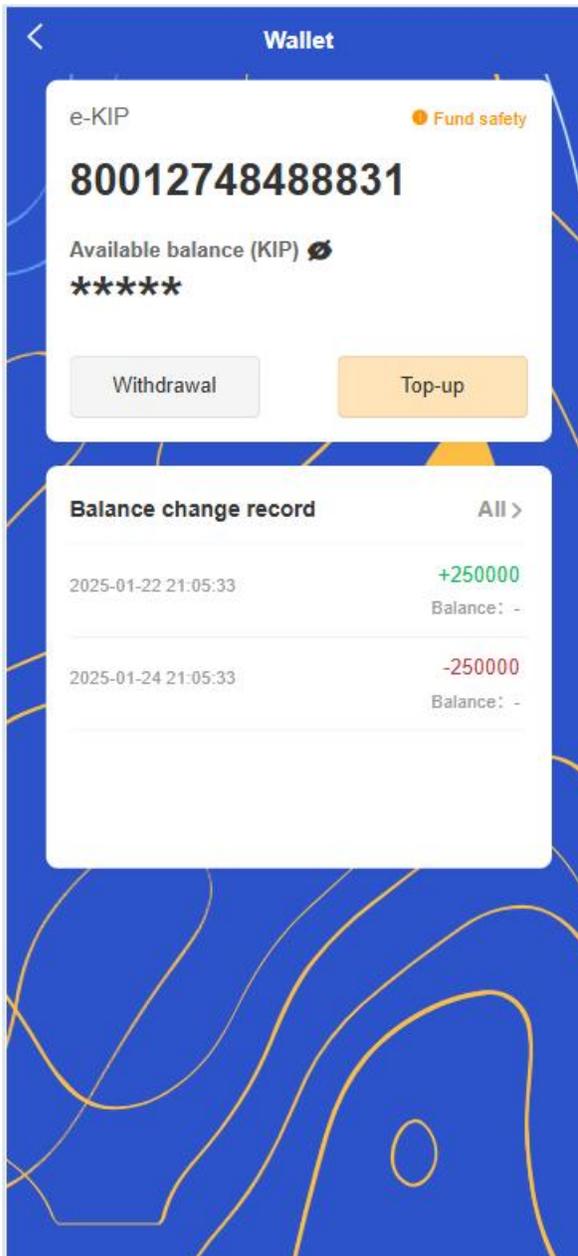


Bank card



Cancel account



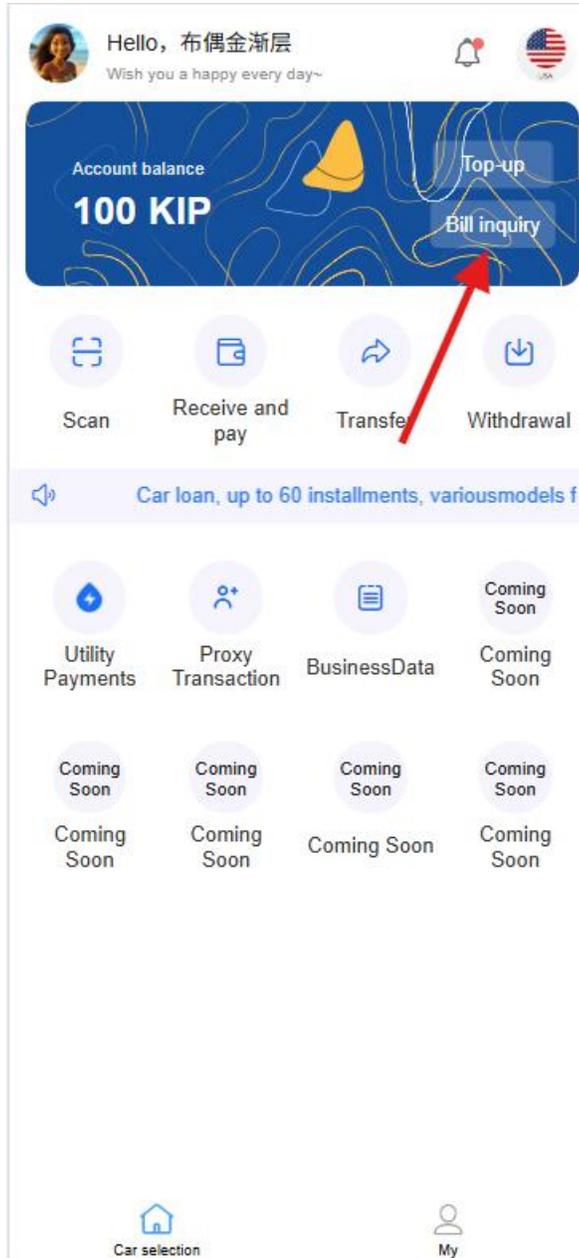


32. Account Information Center

- **Account Overview**
 - Account information view
- **Account balance management**
 - Real-time display of available balance and amount to be deposited
 - Support one-click recharge and withdrawal operations

- Quickly view account income and expenditure details
- **Account Security Center**
 - Display the current account security level and security tips
 - Support setting payment password and biometric authentication [Personal Center]

33. Transaction record management

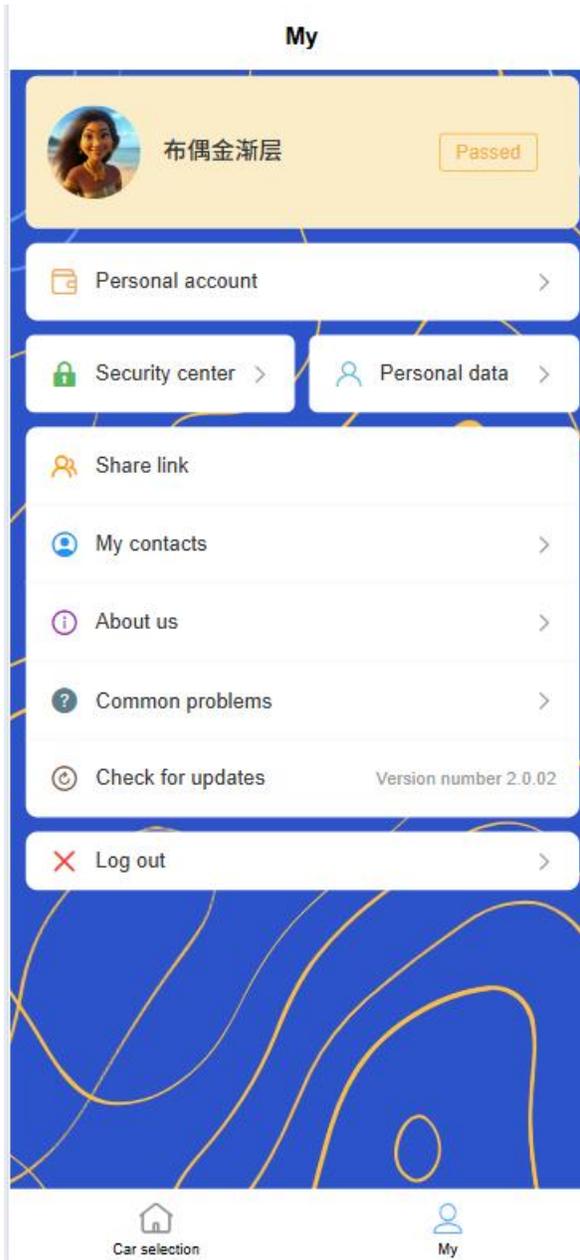




- **Smart filtering function**
 - Classification by transaction type (receipt, transfer, top-up, withdrawal, etc.)
 - Filter by trading time range (today, this week, this month, custom time period)
 - Filter by transaction amount range
- **Transaction details view**

- Click on the transaction record to view the complete transaction details
- Including transaction time, amount, counterparty information, transaction order, serial number, etc.
- Support viewing transaction electronic vouchers
- **Data Statistical Analysis**
 - Display monthly/annual income and expenditure statistics
 - Intelligently classify consumption types and generate analysis charts
- **Reconciliation function**
 - Support exporting transaction records and statements
 - Provide multiple export formats (Excel, PDF, etc.)
 - Support custom filtering conditions

3.10 Agent Center



34. Agent Information Management

- **Basic Information**

My



布偶金渐层

Passed



Personal account >



Security center >



Personal data >



Share link



My contacts >



About us >



Common problems >



Check for updates

Version number 2.0.02



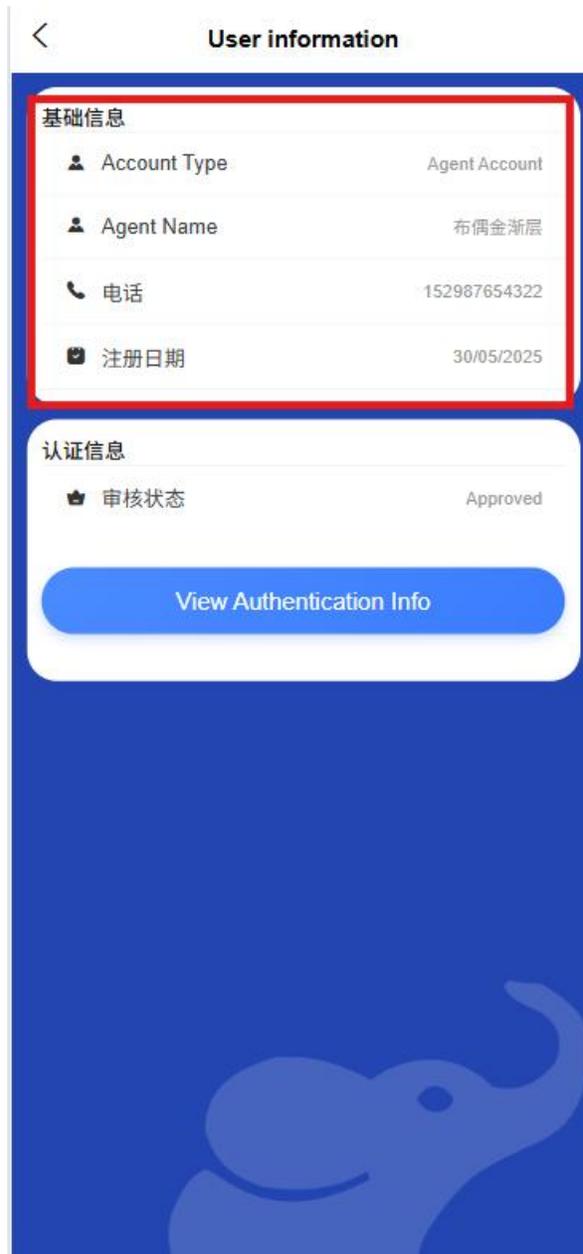
Log out >



Car selection



My



- Agent name and profileEdit
 - Agency logo upload and update
 - Contact phone number binding and change
 - Email Binding and Verification
- **Business Information**



User information

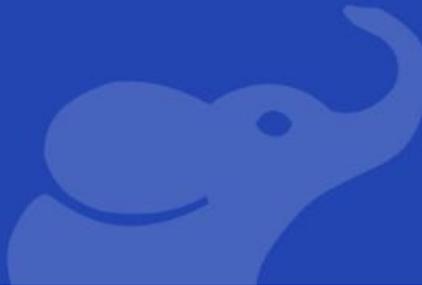
基础信息

Account Type	Agent Account
Agent Name	布偶金渐层
电话	152987654322
注册日期	30/05/2025

认证信息

审核状态	Approved
------	----------

[View Authentication Info](#)



代理认证

Basic
Authentication
3

User Type: correspondentAccount

Agent Name: 布偶金渐层

Business Category: Wholesale and Retail Trade

Legal Representative Name: XX

Legal Representative Contact: 12345678901

Legal Representative Email: 123@QQ.COM

Document Issue Date: 30/05/2025

Document Expiry Date: 01/01/2035

Legal Representative ID Number: 111111111111111111

Previous Step
Submit

- Business address management
- Business scope and category settings
- Store real-life photo management

○ **Certification Information**

代理认证

Basic — Authentication — 3 Submit

User Type: correspondentAccount

Agent Name: 布偶金渐层

Business Category: Wholesale and Retail Trade

Legal Representative Name: XX

Legal Representative Contact: 12345678901

Legal Representative Email: 123@QQ.COM

Document Issue Date: 30/05/2025

Document Expiry Date: 01/01/2035

Legal Representative ID Number: 11111111111111111111

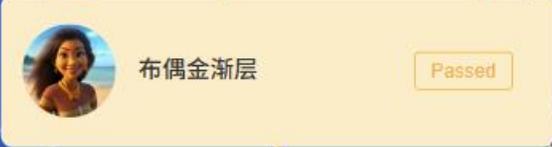
Previous Step

Submit

- Display the current certification status (uncertified/under review/certified)
- View certification details
- Enter the certification process

35. Security Center

My



布偶金渐层 Passed

Personal account >

Security center > Personal data >

Share link

My contacts >

About us >

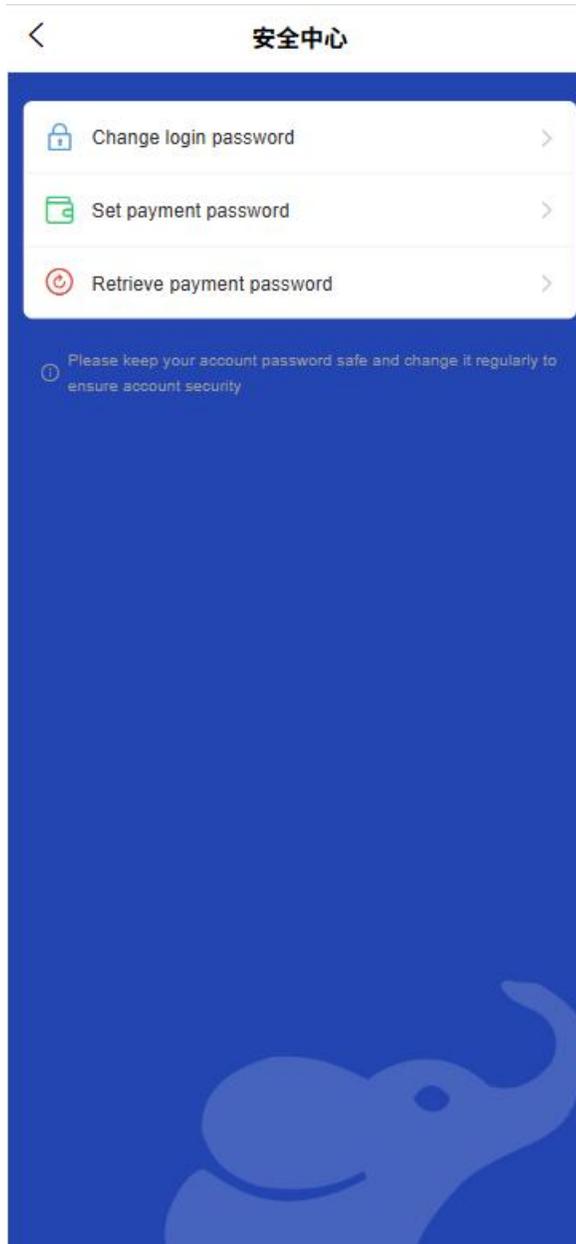
Common problems >

Check for updates Version number 2.0.02

Log out >

Car selection My

The image shows a mobile application interface for a user profile. At the top, there is a header 'My'. Below it is a profile card with a circular profile picture of a woman, the name '布偶金渐层', and a 'Passed' status. The main menu consists of several items: 'Personal account', 'Security center', 'Personal data', 'Share link', 'My contacts', 'About us', 'Common problems', 'Check for updates' (with version number 2.0.02), and 'Log out'. A red arrow points to the 'Security center' item. At the bottom, there is a navigation bar with two icons: a house icon labeled 'Car selection' and a person icon labeled 'My'.



- **Login password management**
 - Change login password

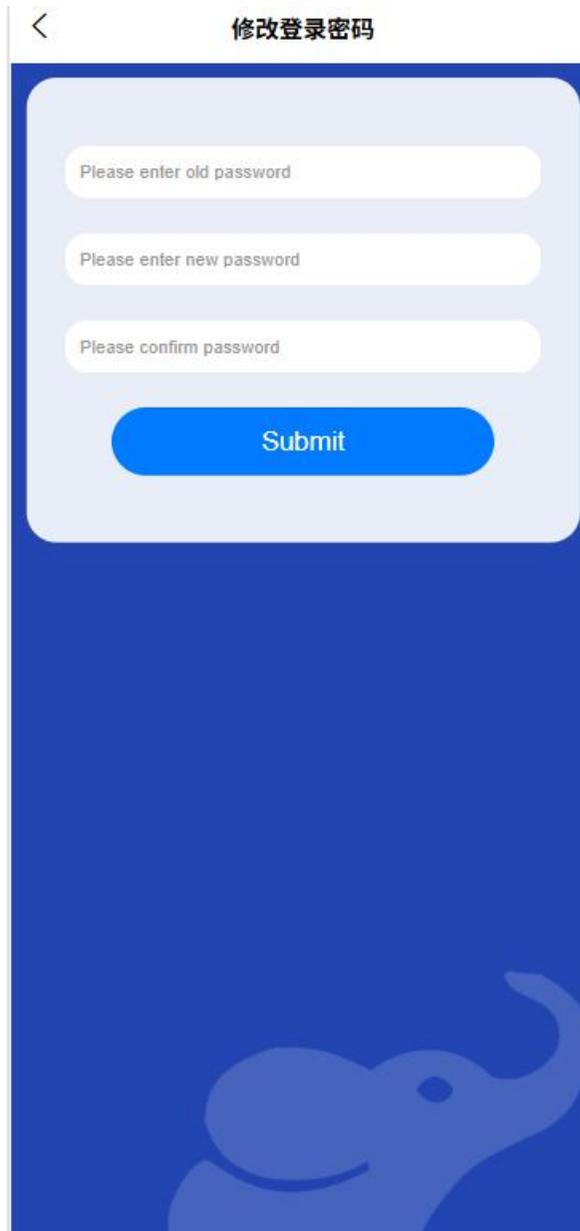
< 修改登录密码

Please enter old password

Please enter new password

Please confirm password

Submit



- Set password recovery question
- Enable/disable biometric authentication login
- **Payment password management**
 - Set payment password



设置支付密码

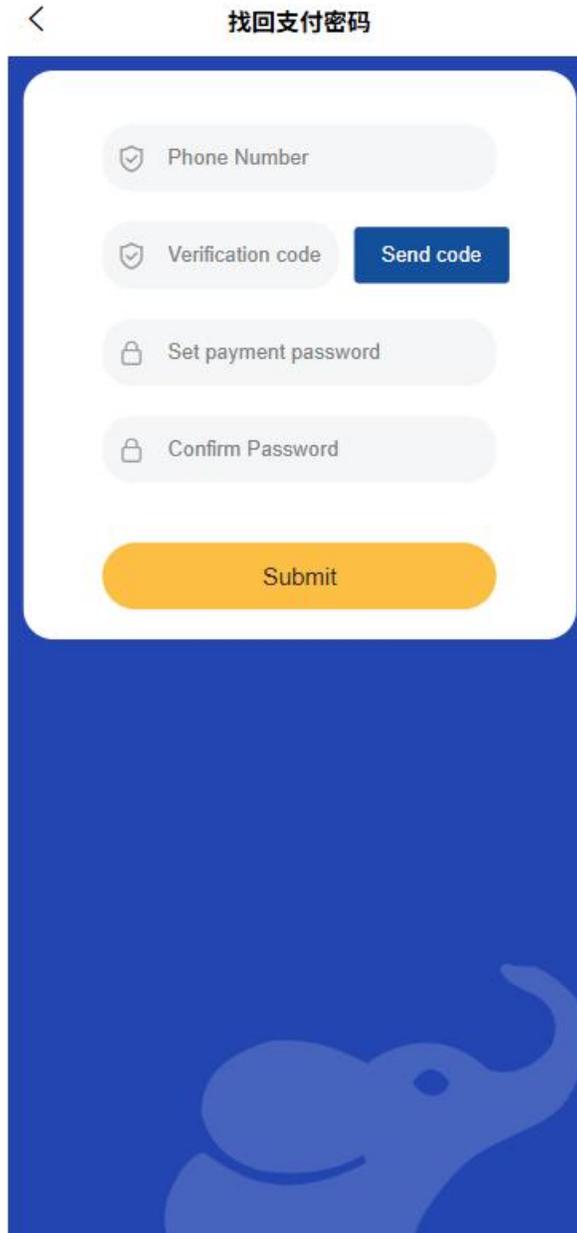


Please enter the original payment password

Confirm

Password consists of 6 digits

- Change payment password
- Retrieve payment password (identity verification required)



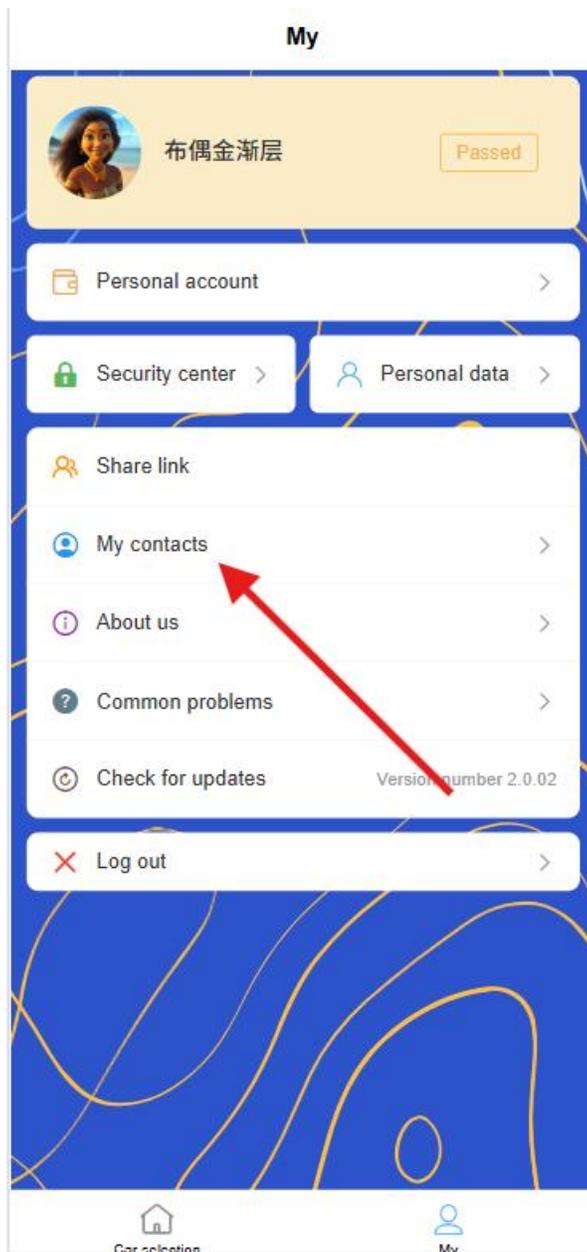
- **Account security settings [to be improved later]**
 - Remote login reminder
 - Account abnormal transaction warning
 - Safe gesture settings

36. Certificate information management

- **Business license information**
 - View uploaded business license

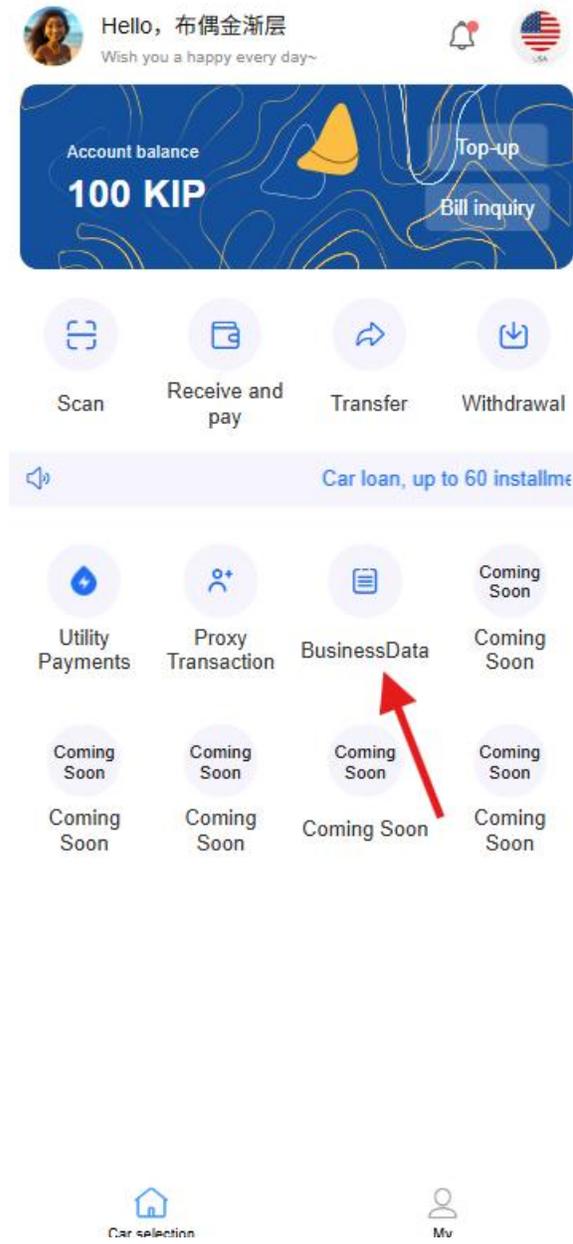
- Renewing business license (when about to expire)
- Check the validity period of the certificate
- **Legal person identity information**
 - Manage legal person ID information
 - Update legal person contact information
 - Renewing ID (when about to expire)
- **Other qualification certificates**
 - Management business license and other supplementary qualifications
 - Upload industry qualification certificate

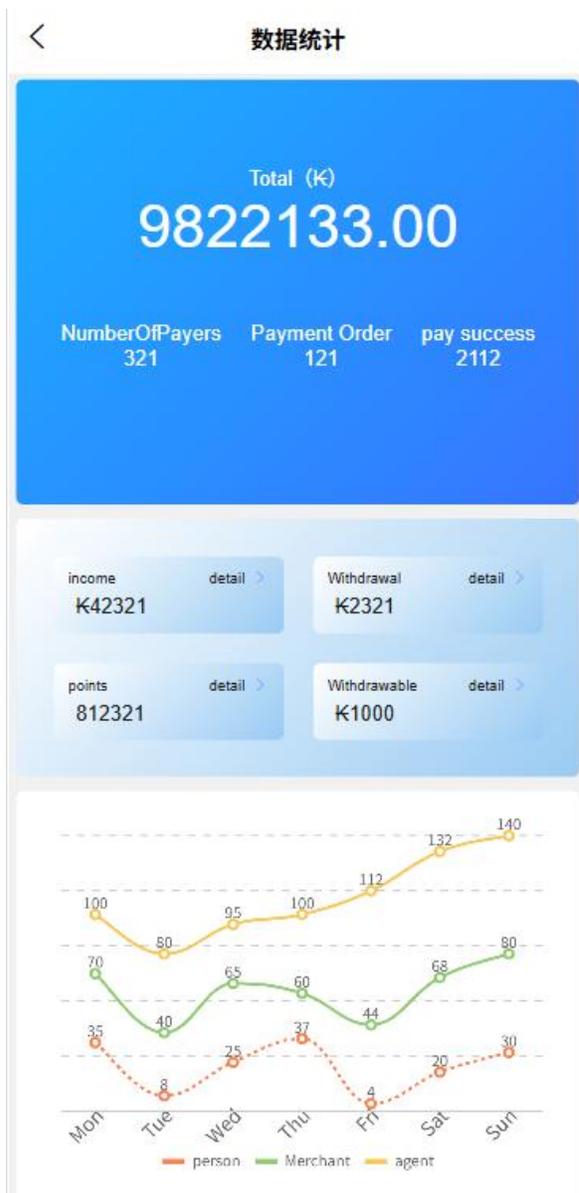
37. Frequently used contacts



- Frequently used contact list management
- Add New Contact
- Quick selection to trade

3.11 Business data





38. Sales data summary

- **Real-time revenue dashboard**

- Today's real-time revenue, intuitively displaying the current operating status
- Display of key transaction dimension data, such as number of transactions, transaction amount, transaction quantity, etc.
- Compare the data of yesterday/last week with one click, and the increase or decrease of revenue is clear at a glance

- **Convenient data display**
 - Statistics and display of daily income data and withdrawal amount
 - Points data statistics and display
 - Statistics and display of cashable amount

39. Intuitive presentation of trading trends

- **Smart chart analysis**
 - Dynamic interactive charts, one-click switching between different dimension views

40. Order overview portal

- **Overview of recent trade orders**

3.12 General functions

41. Feedback

- Submit feedback
- View historical feedback
- Contact Customer Service

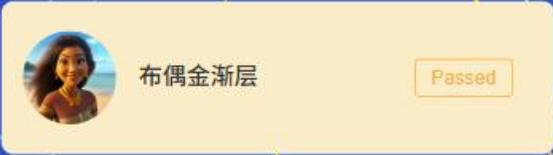
42. Agreements and Policies

- Agent Service Agreement
- Privacy Policy
- Rate description [including subsequent points model description and supplement, etc.]

43. set up

- Message notification settings
- Fingerprint/face recognition settings
- Clear the cache
- about Us

My



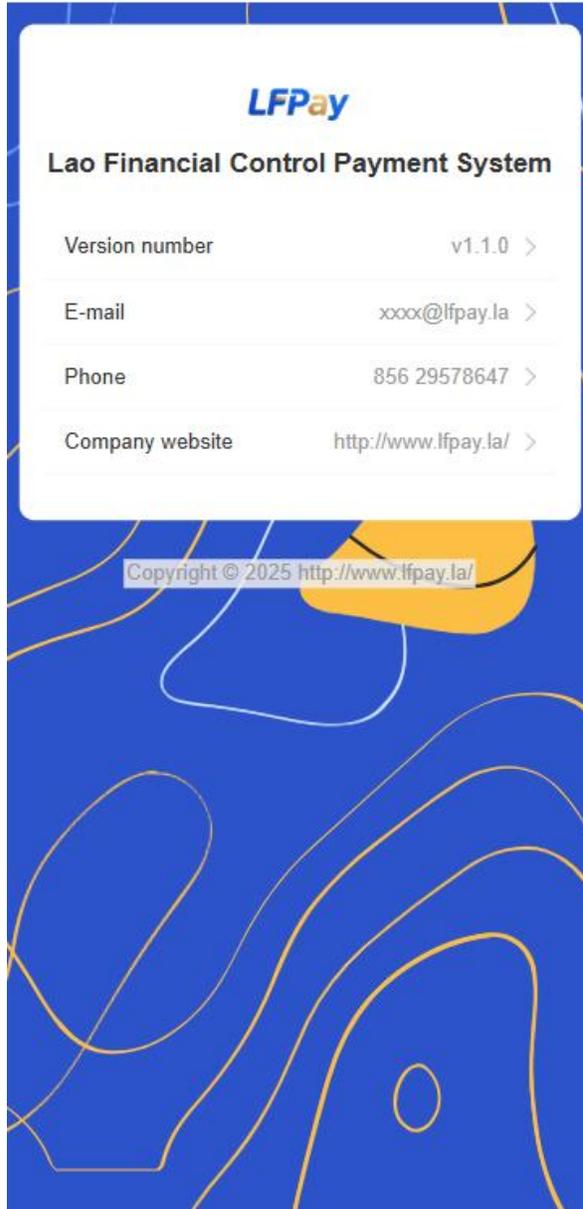
布偶金渐层 Passed

- Personal account >
- Security center > Personal data >
- Share link
- My contacts >
- About us > 
- Common problems >
- Check for updates Version number 2.0.02
- Log out >

Car selection My



About us



- Check for updates

My



布偶金渐层

Passed



Personal account



Security center



Personal data



Share link



My contacts



About us



Common problems



Check for updates

Version number 2.0.02



Log out



Car selection



My