



## FREQUENTLY ASKED QUESTIONS

### A. Introduction

#### 1. What is LANDBANK iAccess?

LANDBANK iAccess is an alternative banking channel designed for individual customers like you, which provides a convenient, reliable and secure delivery of banking transactions via the Internet. This is available 24 hours a day, 7 days a week at <https://www.lbpiaccess.com>.

With your iAccess User ID and Password, you may perform the following transactions:

#### Non-Financial

- a. View your account summary
- b. View your transaction details
- c. Inquire the status of the check/s you issued
- d. Inquire the total amount & total number of check/s you deposited but subsequently returned
- e. Report and tag as “hot card” your lost/stolen ATM card

#### Financial

- a. Pay your bills immediately or in the future
- b. Transfer your funds to your other account/s or to your nominated 3<sup>rd</sup> party account/s immediately or in the future
- c. Reorder checkbook/s

#### 2. Is LANDBANK iAccess available outside the Philippines?

Yes, you may access your accounts and perform the foregoing transactions anywhere, provided you are enrolled in the LANDBANK iAccess.

### B. Enrollment

#### 1. Who are qualified to enroll in LANDBANK iAccess?

Individual depositors (single and joint accounts) are qualified to enroll in LANDBANK iAccess.



## FREQUENTLY ASKED QUESTIONS

### 2. What types of deposit accounts can I enroll?

Any of the following individual peso deposit account/s can be enrolled in LANDBANK iAccess:

- a. Savings Account with ATM access
  - b. Regular Current Account
  - c. Regular Interest Bearing Current Account
  - d. Current Account with ATM access
  - e. Interest Bearing Current Account with ATM Access
- \* Passbook accounts are not eligible for enrollment.*

### 3. How can deposit accounts be enrolled?

You can enroll in two ways:

#### a. Online Enrollment

- Applicable only to ATM accounts
- Access is limited to non-monetary transactions only
- Can be done by logging on to LANDBANK iAccess website <https://www.lbpiaccess.com> and clicking the **Sign up Now!** link.

#### b. Branch Enrollment

- Applicable to both ATM and Current accounts
- Access may be non-monetary or monetary transactions or both
- Can be done through your LANDBANK depository branch by submitting a duly accomplished *LANDBANK iAccess Enrollment and Maintenance Agreement (LI-EMA)* form\*.

*\*You can download and print the LI-EMA form from <https://www.lbpiaccess.com>*

### 4. What are the documentary requirements for the branch enrollment?

- a. One valid ID
- b. Duly accomplished and signed LI-EMA form



## FREQUENTLY ASKED QUESTIONS

### 5. Can multiple accounts be enrolled? How?

Yes, multiple accounts can be enrolled in LANDBANK iAccess. Submit a duly-accomplished LI-EMA Form (indicating all the account numbers for enrollment) to your servicing branch\*

*\* You have to choose your servicing branch. It should be one of your depository branches and the one you prefer to be your LANDBANK iAccess account administrator. It is recommended that you choose the branch nearest you.*

### 6. I already have an existing account enrolled in LANDBANK iAccess, how can I add my other account/s?

To add your other LANDBANK account/s to your existing LANDBANK iAccess ID, submit a duly-accomplished LI-EMA form to your servicing branch.

## C. Features and Utilities of LANDBANK iAccess

### 1. What features are available in the LANDBANK iAccess?

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#### NON-FINANCIAL SERVICES

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##### Account Management

View current and previous transactions made for the last 90 days on your LANDBANK account - from balances to transactions done via the ATM or over-the-counter. For easier reference, you may also tag or provide description to your enrolled accounts according to preference or purpose.

##### Account Protection

Block all your ATM transactions when you report ATM card as lost or stolen. For added security of your online access, a One-Time Password (OTP) will be required upon log-in and selected fund transfer transactions. You can also change your password at any time necessary. LANDBANK iAccess is secured using Entrust's Security Certificate which enables high-level encryption to ensure privacy and authentication of the site. You will also be automatically logged out of your account after a period of inactivity. Three unsuccessful password retries will lead to account lockout.

##### Check Management

Know the status or details for each transaction made on issued or returned checks of your enrolled Current Account.



## FREQUENTLY ASKED QUESTIONS

### Housing Loan Calculator

Get information on housing loan affordability based on term, desired monthly amortization, or monthly income.

### Biller Management

Add or update account reference numbers of your frequently paid billers for more convenience when paying your bills online.

### Electronic Salary Loan (ESL)

Apply for a salary loan online via Electronic Salary Loan System.

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## FINANCIAL SERVICES

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### Checkbook Requisition

You can order checkbooks for your enrolled Current Account, the cost of which will be debited to your account once approved. To know the delivery status of your order, check with your depository branch.

### Fund Transfer

Transfer your funds online from your own enrolled account to any enrolled or non-enrolled LANDBANK accounts, including nominated third party\* LANDBANK accounts.

*\*An account other than your own account (e.g. child, parent, or spouse)*

### Inter-Bank Fund Transfer

Send funds electronically to accounts in other participating banks and institutions, via InstaPay or PESONet. Real-time fund transfer through InstaPay is up to P50,000 per transaction or a total of PHP 500,000.00 per day across LANDBANK iAccess and Mobile Banking Application. Meanwhile, there is no transaction amount limit for PESONet and crediting is within 1 to 3 banking days, depending on the processing of the other bank.

### Bills Payment

You can pay your bills online, immediately or in the future, to a wide array of participating merchants, including government services, telecommunications, utilities, credit cards, cable/internet service providers, loan payments, insurance/pre-need/lending companies, schools/universities, charitable institutions and many others.



## FREQUENTLY ASKED QUESTIONS

### 2. What utilities are available in LANDBANK iAccess?

- a. Update User Information – Mobile Number, Email Address, Mother’s Maiden Name and Answer to Challenge Question
- b. Account Tag Management
- c. Manage Billers
- d. Transaction History
- e. Access Log History
- f. Change Password
- g. Logout

### 3. Account Summary

#### a. What can be viewed in Account Summary?

After selecting the desired account number to be viewed, the following information will appear:

- 1) Account Type
- 2) Account Tag
- 3) Branch Name
- 4) Available Balance
- 5) Current Balance
- 6) Status

#### b. Will all types of bank transactions be reflected in the Account Summary on a real time basis?

Yes, all types of bank transactions are reflected in the Account Summary on a real time basis.

### 4. Transaction Details

#### a. What can be viewed in Transaction Details?

Account Statement and Today’s Transaction can be viewed in the Transaction Details.



## FREQUENTLY ASKED QUESTIONS

### 4. Transaction Details

#### a. What can be viewed in Transaction Details?

Account Statement and Today's Transaction can be viewed in the Transaction Details.

Bank transactions up to the last 90 days can be viewed in the Statement with the following details:

- 1) Date and Time of Transaction
- 2) Description (Type of Transaction)
- 3) Debit
- 4) Credit
- 5) Balance
- 6) Branch

Today's Transaction shows over-the-counter transactions during the day.

#### b. Will all types of bank transactions be reflected in the Transaction Details on a real time basis?

No, only the over-the-counter transactions (found in the 'Today's Transaction' link) are reflected real time in the Transaction Details. Transactions via LANDBANK iAccess, LANDBANK Phone Access and ATM will be reflected the next banking day in the 'Statement' link.

#### c. As reference, can Transaction Details be printed?

Yes, click the 'Print' button to have a hard copy of your account's Transaction Details.

### 5. Bills Payment

#### a. How can I enroll in the Bills Payment Module?

The bills payment module is automatically available upon enrollment except for those accounts with non-financial restrictions.



## FREQUENTLY ASKED QUESTIONS

### b. How can I enroll/add billers that I wish to pay online?

Once enrolled in the Bills Payment facility, you may enroll/add billers thru any of the following:

- Via Branch
  - i. Indicate in the iAccess LI-EMA form the Biller Name and Subscriber/Reference Number.
  
- Via iAccess
  - i. Log-in in the iAccess website.
  - ii. Go to Account Maintenance then select Manage Biller.
  - iii. Click the Register Biller tab.
  - iv. Enter the following details:
    - a. Biller
    - b. Subscriber Account No.
    - c. Other Details
    - d. Remarks
  - v. Click Submit.
  - vi. Review the details then click Confirm.

### c. How can I pay bills online?

- i. Log-in in the iAccess website.
- ii. Go to Pay Bills.
- iii. Select the Biller.
- iv. Select the account to debit.
- v. Enter the amount.
- vi. Select Payment Type (i.e. Immediate, Scheduled)
- vii. Review the transaction then click Confirm.

### d. What type of deposit accounts can be enrolled for bills payment?

Your LANDBANK iAccess-enrolled Peso deposits account/s (individual or joint\* "or") can be enrolled for bills payment transactions.

*\*Joint "and" accounts are limited to viewing or non-monetary transactions only.*





## FREQUENTLY ASKED QUESTIONS

### e. What merchants can be paid thru iAccess?

*iAccess Billers as of Aug. 24, 2020*

1	AIQON
2	ALABANG COUNTRY CLUB INC
3	ALLIANZ PNB LIFE INSURANCE INC
4	ALLIED BANK / PNB CREDIT CARDS
5	ASSOC DUES C/O CHINATRUST
6	ATENEO DE MANILA UNIVERSITY
7	AUB CREDIT CARDS
8	AXA PHILIPPINES
9	BALESIN ISLAND CLUB, INC.
10	BANKARD / RCBC
11	BANTAY BATA
12	BAYANTEL
13	BDO CREDIT CARD
14	CABLELINK
15	CEBU PACIFIC, INC.
16	CHINABANK CREDIT CARDS
17	CHINATRUST SALARY STRETCH
18	CHINATRUST VISA
19	CIGNAL
20	CITIBANK CARD SERVICES

21	CITIBANK SAVINGS LOAN
22	CITIBANK VISA/MC
23	CITIFINANCIAL CORP
24	CITYSTATE SAVINGS LOAN
25	COFFER LENDING
26	COSMOPOLITAN COMMUNITIES INC.
27	DAGUPAN CITY WATER DISTRICT
28	DAVAO CITY WATER DISTRICT
29	DESTINY CABLE
30	DIRECTORIES PHILS CORP
31	DLS SANTIAGO ZOBEL SCHOOL
32	DON BOSCO TECH. CTR., INC
33	EASTERN TELECOM
34	EASTWEST CARD
35	EASYTRIP
36	EPRIME
37	EQUICOM SAVINGS
38	FDA PHILS
39	FIRST PEAK
40	FORTUNE LIFE

41	GLOBE
42	GREAT LIFE FINANCIAL
43	GREPALIFE
44	HSBC CREDIT CARD
45	HSBC PERSONAL LOAN
46	I.O.S. MARKETING CORP
47	INNOVE
48	IPM REALTY & DEVT CORP
49	KNOWLEDGE CHANNEL
50	LA SALLE GREENHILLS
51	LANDBANK MASTERCARD
52	LANDBANK VISA
53	MACONDRAY FINANCE CORPORATION
54	MANILA MEMORIAL PARK
55	MANILA WATER COMPANY INC
56	MANULIFE CHINABANK
57	MANULIFE FINANCIAL
58	MANULIFE PHILIPPINES
59	MAYBANK CREDIT CARD
60	MAYNILAD

61	MCA OF IMUS
62	MERALCO
63	METROBANK/PSB CARD
64	MIRIAM COLLEGE
65	NSO HELPLINE PLUS
66	OPERATION SMILE PHIL.
67	PARAMOUNT LIFE
68	PAYREMIT
69	PHIL. PRUDENTIAL LIFE
70	PHILAMLIFE
71	PIONEER LIFE INC
72	PISO PARA SA PASIG
73	PLANET CATV
74	PLDT
75	PRIMEWATER
76	PRULIFE U.K. INSURANCE
77	PSBANK LOANS
78	RED CROSS DONATION
79	RESOURCES FOR THE BLIND INC
80	SBA PERSONAL & SALARY LOAN

81	SECURITY BANK CASH CARD
82	SECURITY BANK CREDIT CARD
83	SKYCABLE
84	SMART / SUN
85	STANDARD CHARTERED EZ LOAN
86	STANDARD CHARTERED VISA/MC
87	STANDARD INSURANCE
88	SUBIC WATER
89	SUN LIFE OF CANADA PHILS
90	THE CITY CLUB (TCCAMPI)
91	TOYOTA FINANCIAL
92	UNIONBANK VISA CREDIT CARD
93	UNIV OF SAN JOSE - RECOLETOS
94	UNIV OF THE EAST
95	VENTURECAP LENDING INVESTOR
96	VISAYAN ELECTRIC COMPANY CORP
97	WORLD VISION





## FREQUENTLY ASKED QUESTIONS

**f. How will I know the correct reference number/s to be indicated in the LI-EMA form?**

Please be guided by the following to ensure that correct reference number is enrolled in the system:

MERCHANT	REFERENCE NO.	NO. OF DIGITS
Davao City Water District	Account Number	9
Globe	Account Number	8
Innove	Account Number	9
LANDBANK Visa	Card Number	16
Manila Water	Contract Acct No	8
Maynilad	Contract Account No.	8
Sky Cable	Account Number	9
SMART and SMART Bro	Account Number	9*

*\*Exclude the first "0" digit*

*Notes:*

- 1. For BIR-IAF, there is no need to input the Filing Reference No. in the LI-EMA since this varies for every transaction done in the BIR IAF System.*
- 2. For the other merchants not listed, there is no need to input the Reference No. in the LI-EMA. These merchants can be directly enrolled in the Manage Biller module in iAccess.*

**g. How many reference numbers can be enrolled for bills payment?**

You may enroll up to 20 billers, with a maximum of 5 reference numbers per biller.

**h. When will payments be posted to the merchant's/ agency's account?**

Bills payment transacted within the service period shall be considered as today's payment. However, it will be credited to the merchant's/agency's account on the next banking day. Payments made after cut-off time, during weekends or holidays shall be considered as payments made the following banking day and will be credited the second banking day.

**i. What is the proof of a successful transaction?**

A system-generated transaction acknowledgment number will be shown on screen for every successful bills payment.



## FREQUENTLY ASKED QUESTIONS

### 6. Fund Transfer

**a. How can I avail of the fund transfer feature?**

Submit to your servicing branch a duly-accomplished LI-EMA Form indicating your source and destination accounts for the fund transfer facility.

**b. What types of deposit accounts can be enrolled for fund transfer?**

Your LANDBANK iAccess-enrolled Peso deposits account/s (individual or joint\* "or") can be enrolled for fund transfer transactions.

*\*Joint "and" accounts are limited to viewing or non-monetary transactions only.*

**c. Can I make an online fund transfer transaction to other banks (non-LANDBANK accounts)?**

Yes, through the Fund Transfer to Other Banks via Instapay and PESONet.

**d. How soon can the fund transfer feature be accessed?**

You can access this feature as soon as your depository branch approves your enrollment to the fund transfer module.

**e. Is there a limit to the number of accounts that can be enrolled for fund transfer?**

A maximum of 15 own deposit accounts and 5 third-party destination accounts can be enrolled.

**f. What is the maximum no. and amount of fund transfers can I make?**

Transfer Type	Count Limit	Amount Limit
Transfer to Enrolled Own Account	No limit	No limit
Transfer to Enrolled Third-Party Account	No limit	No limit
Transfer to Anyone (Unenrolled LANDBANK Account)	No limit	Php 50,000 per transaction
Transfer to Other Banks		
Instapay	No limit	Php 50,000 per transaction; Php 500,000 total amount of iAccess and MBA Instapay transactions
PESONet	No limit	No limit



## FREQUENTLY ASKED QUESTIONS

**g. How can I include additional destination accounts for fund transfer?**

Submit to your servicing branch a LI-EMA form indicating the additional account numbers to be enrolled in the fund transfer facility.

**h. When will the fund transfer transaction be posted?**

Fund transfer transactions are posted on real-time basis.

**i. What is the proof of a successful fund transfer transaction?**

A system generated transaction acknowledgment number will be shown on screen for every successful fund transfer.

### 7. Checkbook Requisition

**a. Can the Checkbook Requisition feature be accessed upon enrollment?**

You can access this feature as soon as your enrollment is approved by your depository branch.

*Checkless ATM accounts are not eligible for enrollment in the Checkbook Requisition facility.*

**b. How many checkbooks can be requested online?**

A maximum of three (3) checkbooks can be requested per day. Each request is subject to validation and approval of your depository branch.

**c. How will I know if my request was approved?**

You will be notified via email if your checkbook request has been approved.

**d. When will my requested checkbook/s be available?**

Once your request is approved by your depository branch, your account will be debited for the cost of the requested checkbook/s. After three weeks from approval of your request and before pick-up, you may contact your depository branch to ensure availability of the checkbook/s.

**e. How much is the cost per checkbook?**

The cost of checkbook will be displayed in the iAccess Checkbook Re-order page.



## FREQUENTLY ASKED QUESTIONS

### 8. Report of Lost or Stolen Card

#### a. If I report my lost ATM card online, when will the ATM card be blocked?

Your ATM card and its corresponding account will be automatically blocked once you report a lost/stolen card. A system generated acknowledgment number will be shown on screen as reference of your transaction.

Once blocked, your card will be captured when used in LANDBANK ATM. Likewise, transactions will also be blocked when used in Expressnet/Megalink/Bancnet ATMs.

#### b. Once my ATM card\* is blocked, can I transact using other channels?

Yes, you can continue transacting via LANDBANK iAccess, LANDBANK Phone Access and over-the-counter. Only transactions via ATM shall be blocked.

*\*This does not apply to LANDBANK Visa Debit Card.*

#### c. How do I cancel this transaction in case I find my ATM card?

Submit to your depository branch a duly-accomplished ATM Card Request/Update Form (ACRUF). This form can also be downloaded and printed from the LANDBANK iAccess website (<https://www.lbpiaccess.com>). The form can be found at the right-hand side menu (Features – Download Forms and Req's) after you log-in.

### 9. Change of Password

#### a. When do I change my password?

For security purposes, the LANDBANK iAccess will require you to change your password every 999 days. A notification will appear on your screen five (5) days before expiration of your password to remind you to change your password.

If you feel that your password has been compromised, we encourage you to change your password immediately using the Change Password utility, under Security Information module.

### 10. Logout

#### a. What is logout for?

Logout let's you end your online session. It is important that you avoid improper logout (i.e. clicking the "X" buton on the upper right corner of your screen or the back arrow of your browser. Improper logout ends your session but you will have to wait for 20 minutes before you can log-in again.



## FREQUENTLY ASKED QUESTIONS

### D. Security

#### 1. Is my LANDBANK iAccess account secure?

Yes, your iAccess account is secure with the following security features:

- a. It requires your nominated LANDBANK iAccess ID, password and a One-Time PIN.
- b. It is protected with 128-bit SSL encryption technology to ensure privacy and confidentiality of account information and transactions;
- c. It is authenticated and certified by the Verisign digital certificate authority. Verisign is the leading Secure Sockets Layer (SSL) certificate authority enabling secure e-commerce, communications, and interactions for websites, intranets and extranets.
- d. Its Uniform Resource Locator (URL) has an additional "s" string, which signifies that the website is secure (<https://www.lbpiaaccess.com>).
- e. Its login page screen has a lock icon which also indicates that the website is secure.
- f. It has a clickable Verisign icon, which links you to the Verisign digital certificate.
- g. It is provided with an automatic logout feature after 15 minutes of inactivity.

#### 2. How will we know that we entered the right LANDBANK iAccess website?

From the login page, click the Verisign icon to verify the website's authenticity. You should be redirected to the Verisign digital certificate.

#### 3. How do I ensure continued protection of my LANDBANK iAccess account and password?

You play a vital role in protecting your account. The following are our recommendations on how you can protect your LANDBANK iAccess account and password:

- a. Do not write or reveal your password to anyone.
- b. Make your password hard to guess but easily remembered by you. Use a combination of numbers, upper and lower case letters. Avoid obvious terms that may be associated with you like name, birthday and telephone number. Avoid using repetitive or consecutive digits.
- c. Check account balances and statements regularly to identify unusual transactions.
- d. Change your password regularly or whenever you deem it necessary.
- e. Do not leave your Internet banking session unattended at any time.
- f. Always exit using the logout button to ensure you end your Internet banking session securely before going to other sites.
- g. Check email messages sent to you by LANDBANK iAccess regarding your Internet banking transactions.
- h. Contact LANDBANK immediately if you suspect something unusual with your LANDBANK iAccess account.



## FREQUENTLY ASKED QUESTIONS

### **E. Concerns and Problems Encountered**

**1. What should I do if I cannot log in?**

Make sure you key-in the correct LANDBANK iAccess ID and password. Please note that your LANDBANK password is case sensitive.

If you input the wrong password three (3) consecutive times, you will no longer be able to log-in. If you still remember your password, you can request to have your iAccess account unlocked by clicking the Unlock ID link from the iAccess log-in page, or request unlocking of your account via Customer Care or via branch.

**2. I have totally forgotten my password. How can I recover my password?**

You may reset your password by clicking the Forgot Password link. You will be asked to enter your iAccess ID, a valid One-Time PIN and answer to the security question. If all is correct, you may nominate your new password. You may also request password resetting via branch.

**3. Why is there no available balance reflected in the “Account Summary”?**

The system host is down.

**4. What should I do when I encounter problems using LANDBANK iAccess?**

You may contact the Branch or call our Customer Care Center at (+632) 8-405-7000 or 1-800-10-405-7000 (PLDT Domestic Toll Free). You may also email us at [customer care@mail.landbank.com](mailto:customer care@mail.landbank.com).