



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 services via the internet or online platform for eligible accounts. The iAccess credentials can also be used to access accounts thru the LANDBANK Mobile Banking Application (MBA). 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 (balance inquiry) and transaction details
- b. Inquire the status of the check/s you issued
- c. Inquire the total amount & total number of check/s you deposited but subsequently returned
- d. Update/Reset your iAccess password
- e. Report and tag as "hot card" your lost/stolen ATM card
- f. Inquire your loanable amount, monthly amortization, and/or required gross monthly family income
- g. Inquire your basic information of retail loan availed from the Bank (e.g., drawdown date, maturity date, interest rates, outstanding balance, etc.)
- h. Access to the transaction information (for Current Account (CA) holders)
- i. View your detailed information in iAccess, and update your security questions and mobile number
- j. Manage your biller
- k. View your transaction history
- l. Unlock your iAccess ID

Financial

- a. Pay your bills immediately or in the future
- b. Transfer your funds to your other account/s or to your nominated third 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.



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B. Enrollment

1. Who are qualified to enroll in LANDBANK iAccess?

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

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?

- a. Registration of individual depositor to iAccess facility may be done thru any of the following:

1. For new deposit account

- i. Thru the online LANDBANK's Digital Onboarding System (DOBS) or thru the Branch digital corner, subject to the following:
 - The client shall complete the account opening procedures in any LANDBANK Branch; and
 - The client shall accomplish the LANDBANK iAccess Enrollment and Maintenance Agreement (LI-EMA)* if he/she intends to enroll third-party account/s for intrabank fund transfer services
- ii. Thru the accomplishment of LI-EMA (for clients who opted for the manual account opening which shall also include New Accounts Clerk (NAC)-assisted account opening thru DOBS). Manual inputting/registration of client details shall be done thru the iAccess back-end application by the Branch of Account.



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2. For existing accounts, the depositors may opt to register in any of the following:
 - i. Online registration thru the iAccess facility accessible thru its URL (<https://www.lbpiaccess.com>) or LBP website; or
 - ii. Personal appearance at any LANDBANK Branch and submission of the duly accomplished LI-EMA and presentation of valid photo bearing ID.

3. Additional Registration Conditions
 - i. Registration to iAccess facility of Joint "and" Account, and Regular Current Account shall be allowed thru personal appearance at the Branch.
 - ii. The Personal Identification Number (PIN) of the ATM Card shall be required for online enrollment.
 - iii. Accounts in "frozen" or "dormant" status shall not be enrolled in the iAccess facility either as source or destination account.
 - iv. Garnished account shall be limited to non-financial transactions.

**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

5. Can multiple accounts be enrolled? How?

Yes, multiple accounts can be enrolled in LANDBANK iAccess. You can add up to 15 eligible deposit accounts in your iAccess account. 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.



FREQUENTLY ASKED QUESTIONS

C. Features and Utilities of LANDBANK iAccess

1. What features are available in LANDBANK iAccess?

NON-FINANCIAL SERVICES

Account Management

View current and previous transactions made for the last 210 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 cards as lost or stolen. For added security of your online access, a One-Time PIN (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.

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.

Retail Loan Inquiry

Access to the basic information of retail loan availed from the Bank (e.g., drawdown date, maturity date, interest rates, outstanding balance, etc.).



FREQUENTLY ASKED QUESTIONS

FINANCIAL SERVICES

Checkbook Requisition

You can order check 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 P 50,000.00 per transaction and/or a total of P 50,000.00 per day across LANDBANK iAccess and Mobile Banking Application (MBA). Meanwhile, fund transfer made through PESONet is not real-time and the transaction amount limit is Php 500,000.00 per transaction.

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.

2. What utilities are available in LANDBANK iAccess?

a. Account Maintenance

- Personal Information – Updating of Mobile Number
- Account Tag Management
- Manage Billers

b. Security Information

- Change Password
- Change Security Questions
- Transaction History
- Access Log History

c. Account Summary

- View of registered accounts in iAccess.



FREQUENTLY ASKED QUESTIONS

d. Transaction Details

- Statement
- Today's Transaction
- Download eSOA
- Print

e. Loans

- Loan Inquiry
- Salary Loan
- Housing Loan Calculator

f. Card Maintenance

- Report Lost/Stolen ATM

g. More Services

- Check Status Inquiry
- Returned Check Inquiry

h. Download Forms and Requirements

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:

- Account Number (Account Type)
- Account Tag
- Branch Name
- Available Balance
- Current Balance
- 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.



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 210 days can be viewed in the Statement with the following details:

- Date and Time of Transaction
- Description
- Debit
- Credit
- Balance
- Branch
- Check No.
- Other Details

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?

Yes, all types of bank transactions are reflected real time in the Transaction Details found in the Today's Transaction tab.

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. Pay Bills

a. How can I enroll in the Pay Bills Module?

The pay bills 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 Pay Bills 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:
 - Biller
 - Subscriber Account No.
 - Other Details
 - 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 deposit 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?

| | BILLER NAME IN IACCESS | BILLER TYPE | BILLER REFERENCE NUMBER | Subscriber/Reference No. | ELIGIBLE FOR SCHEDULED PAYMENT | |
|------------------------------------|--------------------------------|--------------------------------|------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------|-----|
| TELCO | BAYANTEL | Landbank | 9-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | GLOBE | Landbank | 8-DIGIT OR 9-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | INNOVE | Landbank | 9-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | PLDT | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | SMART / SUN | Landbank | ACCOUNT NUMBER (Exclude the first "0" digit) | Subscriber/Reference No. | YES | |
| UTILITIES: | DAVAO CITY WATER DISTRICT | Landbank | 13-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | EASYTRIP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | MANILA WATER COMPANY INC | Landbank | 8-DIGIT CONTRACT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | MAYNILAD | Landbank | 8-DIGIT CONTRACT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | MERALCO | Bancnet | 16-DIGIT ATM REFERENCE NUMBER NOTE: Payment amount should be exact and has no past due balance | MERALCO Customer Account Number (10-digit) | | |
| | PAYREMIT | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | PRIMEWATER | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | SUBIC WATER | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | VISAYAN ELECTRIC COMPANY CORP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | CREDIT CARDS: | ALLIED BANK / PNB CREDIT CARDS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | |
| ASSOC DUES C/O CHINATRUST | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| AUB CREDIT CARDS | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| BANKARD / RCBC | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| BDO CREDIT CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| CHINABANK CREDIT CARDS | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| CHINATRUST VISA | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| CITIBANK VISA/MC | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| CITIBANK CARD SERVICES | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| EASTWEST CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| HSBC CREDIT CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| LANDBANK MASTERCARD | | Landbank | CARD NUMBER | Card Number | YES | |
| MAYBANK CREDIT CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| METROBANK/PSB CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| SECURITY BANK CASH CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| SECURITY BANK CREDIT CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| STANDARD CHARTERED VISA/MC | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| UNIONBANK VISA CREDIT CARD | | Bancnet | 10-DIGIT ACCOUNT NUMBER | Card Number | | |
| CABLE/INTERNET SERVICES PROVIDERS: | | CABLELINK | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | | CIGNAL | Landbank | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES |
| | DESTINY CABLE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | EASTERN TELECOM | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | EPRIME | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | KNOWLEDGE CHANNEL | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | PLANET CATV | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | SKYCABLE | Landbank | 9-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| LOAN PAYMENTS: | CHINATRUST SALARY STRETCH | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | CITIBANK SAVINGS LOAN | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | CITIFINANCIAL CORP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | CITYSTATE SAVINGS LOAN | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | EQUICOM SAVINGS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | HSBC PERSONAL LOAN | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | MACONDRAY FINANCE CORPORATION | Landbank | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | |
| | PSBANK LOANS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | SBA PERSONAL AND SALARY LOAN | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | STANDARD CHARTERED EZ LOAN | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| GOVERNMENT SERVICES: | COSMOPOLITAN COMMUNITIES INC. | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | DIRECTORIES PHILS CORP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | FDA PHILS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| LIFE INSURANCE COMPANIES: | NSO HELPLINE PLUS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | ALLIANZ PNB LIFE INSURANCE INC | Bancnet | 10-DIGIT ACCOUNT NUMBER | Policy Number | | |
| | AXA PHILIPPINES | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | COFFER LENDING | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | FORTUNE LIFE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | GREAT LIFE FINANCIAL | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | GREPALIFE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | MANULIFE CHINABANK | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | MANULIFE FINANCIAL | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | MANULIFE PHILIPPINES | Bancnet | 10-DIGIT ACCOUNT NUMBER | Policy Number | | |
| | Paramount Life | Bancnet | 10-DIGIT ACCOUNT NUMBER | Policy Number | | |
| | PHILAMLIFE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | PHIL. PRUDENTIAL LIFE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | PIONEER LIFE INC | Bancnet | 10-DIGIT ACCOUNT NUMBER | Policy Number | | |
| | PRULIFE U.K. INSURANCE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Policy Number | | |
| | STANDARD INSURANCE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| | SUN LIFE OF CANADA PHILS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | | |
| VENTURECAP LENDING INVESTOR | Landbank | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | YES | | |



FREQUENTLY ASKED QUESTIONS

| | BILLER NAME IN IACCESS | BILLER TYPE | BILLER REFERENCE NUMBER | Subscriber/Reference No. | ELIGIBLE FOR SCHEDULED PAYMENT |
|--------------------------------|------------------------------|-------------|-------------------------|--------------------------|--------------------------------|
| SCHOOL / UNIVERSITIES: | ATENEO DE MANILA UNIVERSITY | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | DON BOSCO TECH. CTR., INC | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | DLS SANTIAGO ZOBEL SCHOOL | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | LA SALLE GREENHILLS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | MCA OF IMUS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | MIRIAM COLLEGE | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | UNIV OF THE EAST | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | UNIV OF SAN JOSE - RECOLETOS | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| CHARITABLE INSTITUTIONS | OPERATION SMILE PHIL. | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | RED CROSS DONATION | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | RESOURCES FOR THE BLIND INC | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | WORLD VISION | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| OTHERS: | AIQON | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | ALABANG COUNTRY CLUB INC | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | BALESIN ISLAND CLUB, INC. | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | CEBU PACIFIC, INC. | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | FIRST PEAK | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | I.O.S. MARKETING CORP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | IPM REALTY AND DEVT CORP | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | MANILA MEMORIAL PARK | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | THE CITY CLUB (TCCAMP1) | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |
| | TOYOTA FINANCIAL | Bancnet | 10-DIGIT ACCOUNT NUMBER | Subscriber/Reference No. | |

f. 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.

g. 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.

h. What is the proof of a successful transaction?

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

6. Transfer Funds

a. How can I avail of the transfer funds feature?

Submit to your Servicing Branch a duly-accomplished LI-EMA Form indicating your source and destination accounts for the transfer funds facility.



FREQUENTLY ASKED QUESTIONS

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

Your LANDBANK iAccess-enrolled Peso deposit account/s (individual or joint* "or") can be enrolled for transfer funds 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 transfer funds 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 | Fees |
|--------------------------------------------------|-------------|-------------------------------------------------------------------------------------------------------|-----------|
| Transfer to Enrolled Own Account | No limit | No limit | None |
| Transfer to Enrolled Third-Party Account | No limit | No limit | None |
| Transfer to Anyone (Unenrolled LANDBANK Account) | 3 | Php 50,000.00 per transaction | None |
| Transfer to Other Banks | | | |
| InstaPay | 3 | Php 50,000.00 per transaction; Php 50,000.00 total amount of iAccess and MBA Instapay transactions | Php 25.00 |
| PESONet | 3 | Php 500,000.00 per transaction | Php 15.00 |



FREQUENTLY ASKED QUESTIONS

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

Submit to your Servicing Branch a LI-EMA form indicating the additional account numbers to be enrolled in the transfer funds facility.

h. When will the fund transfer transaction be posted?

- i. Transfer funds made thru the following are posted on a real-time basis :
 - Transfer to Own Account
 - Transfer to a Registered 3rd Party Account
 - Transfer to Anyone (Non-registered LANDBANK Account)
 - Transfer to Other Banks via InstaPay
- ii. Transfer to Other Banks via PESONet is not real-time. Crediting by other banks should be made within the same day if the fund transfer was made before cut-off time of 10:00 AM. Otherwise, the fund transfer request will be processed the next banking day.

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

A system generated transaction acknowledgement 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.



FREQUENTLY ASKED QUESTIONS

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.

8. Report of Lost/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 acknowledgement 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 left-hand side menu (Download Forms & Requirement) after you log-in.



FREQUENTLY ASKED QUESTIONS

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 facility under the Security Information module.

10. Logout

a. What is Logout for?

Logout lets you end your online session. It is important that you avoid improper logout (i.e. clicking the "X" button 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.

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 (OTP).
- 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.lbpiaccess.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.



FREQUENTLY ASKED QUESTIONS

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 number, 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.

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.



FREQUENTLY ASKED QUESTIONS

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 (OTP), 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 Hotline at (02) 8405-7000 or 1-800-10-405-7000 (free from PLDT landline a flat rate of P 8.00/call from mobile phone). You may also email us at customer care@mail.landbank.com.