LANDBANK iAccess 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 3rd 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.

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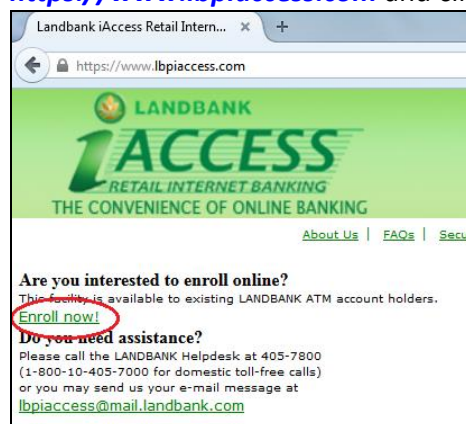
b. Branch Enrollment
- Applicable to both ATM and Current accounts
- Access may be non-monetary or monetary transactions or both
- Can be done through your LANDBANK depository branch by submitting a duly accomplished *LANDBANK iAccess Enrollment and Maintenance Agreement* (LI-EMA) form*.

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

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?**

      Non-Financial
      a. Account Summary
         View the current balance, available balance, hold and float amounts of your enrolled deposit accounts.

      b. Transaction Details (Account History)
         View the transaction details and balances of your enrolled deposit accounts for a period of 60 days.

      c. Check Status Inquiry
         View the status of each check issued from your checking account.

      d. Returned Check Deposit Inquiry
         View the details of your returned check deposits.

      e. Report of Lost or Stolen ATM card
         Block all your ATM transactions when you report your ATM card as lost or stolen.

Financial

a. Fund Transfer

Transfer funds to your other LANDBANK account/s or to your nominated 3rd party LANDBANK account/s immediately or on a future date through the Internet. A transaction reference number will be given as proof of your transaction.

b. Bills Payment

Pay your bills through the Internet. A transaction reference number will be given as proof of your payment.

c. Checkbook Requisition

Order checkbook/s through the Internet. Once your request is approved, your account will be debited for the cost of the checkbook/s. Pick-up of checkbooks can be made at your depository branch once available.

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.
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?

You can enroll by submitting to your servicing branch* a duly-accomplished LI-EMA form indicating that you will avail of the Bills Payment facility.

If you have initially enrolled online, the depository branch of the account number you registered shall be your servicing branch.

Please note that you can only avail the Bills Payment module thru Branch Enrollment.

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 the iAccess website.
  ii. Click "Manage Biller" in the right side panel.
  iii. Click "Add".
  iv. Choose a biller to pay in the drop-down menu.
  v. Input the Subscriber/Reference No. of the biller.
  vi. Notes for the specified biller may be entered in the Remarks field.
  vii. Click "Add" to save the details entered.
  viii. Click "Ok".

c. How can I pay bills online?
  i. Log-in the iAccess website.
  ii. Click "Bills Payment" in the right side panel.
  iii. Choose a bill to pay in the drop-down menu.
  iv. Choose in the list the Subscriber/Reference No. that you will pay. You may also just type the Subscriber/Reference No. in the textbox located beside the Biller Name.
  iv. Choose an Account to debit.
  v. Enter the amount.
  vi. Select payment type (i.e. Immediate, Future-dated, Recurring Payment)
  vii. Click Next.
  viii. Review the Transaction Details and click "Confirm".
  ix. A Transaction Acknowledgment will be displayed for a successful transaction.

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.

e. What merchants can be paid thru iAccess?

The following merchants can be paid in iAccess (as of April 10, 2015):

1. Aiqon Unicorp, Inc.
2. Alabang Country Club Inc.
3. Allied Bank/PNB Credit Cards
4. Asia United Bank (AUB)
5. Assoc Dues c/o Chinatrust
6. Ateneo De Manila
7. AXA Philippines
8. Bankard / RCBC
9. Bantay Bata
10. Bayantel
11. BDO Credit Card
12. BIR-IAF
13. Cablelink
14. Cebu Pacific
15. Chinatrust Salary Stretch
16. Chinatrust VISA Cards
17. Citibank Card Services
18. Citibank Savings Loan
19. Citibank VISA/MC
20. Citifinancial
21. Citystate Savings Loan
22. Coffer Lending
23. Cosmopolitan Communities Inc.
24. Davao City Water District
25. Destiny Cable
26. Directories Phil. Corp.
27. DLS Santiago Zobel School
28. Don Bosco Technology Ctr., Inc.
29. Donate to Red Cross
30. Eastern Telecom
31. Eastwest Card
32. Easytrip
33. Eprime
34. Equicom Savings
35. Far East Broadcasting (FEBC)
36. First Peak
37. Fortune Life
38. Globe
39. Great Life Financial
40. Grepalife
41. HSBC Cards
42. HSBC Personal Loan
43. I.O.S Marketing Corp.
44. Innove
45. IPM Realty & Dev't Corp
46. Knowledge Channel
47. La Salle Greenhills
48. LANDBANK Visa
49. Manila Memorial
50. Manila Water
51. Manulife Chinabank
52. Manulife Financial Plans
53. Manulife Philippines
54. Maybank Credit Card
55. Maynilad
56. Metrobank Card Corporation
57. Miriam College
58. NSO Helpline Plus
59. Operation Smile Phil.
60. Paramount Life
61. PayPilipinas
62. Phil. Prudential Life

63. PhilamLife
64. Pioneer Life ,Inc
65. Piso Para Sa Pasig
66. Planet CATV
67. PNB Life Insurance, Inc.
68. Primewater
69. Prulife U.K Insurance
70. PSBank Loans
71. Resources for the Blind Inc.
72. SB Cards Diners/SBC/MC
73. Security Bank Cash Card
74. Skycable
75. Smart / Smart Bro
76. SSS – Farmers & Fishermen
77. SSS – Non Working Spouse
78. SSS – OFW
79. SSS – Self Employed
80. SSS – Voluntary Member
81. Standard Chartered EZ Loan
82. Standard Chartered VISA/MC
83. Standard Insurance
84. Subic Water
85. Sun life of Canada Phil.
86. Toyota Financial
87. Union Bank VISA Cards
88. University of San Jose – Recoletos
89. University of The East
90. Visayan Electric Company, Corp.
91. Wi-Tribe
92. World Vision

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?

There is no limit as to the number of reference numbers to be enrolled.

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.

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)?

Destination accounts for online fund transfers are limited to LANDBANK ATM Accounts (Savings & Current) and Regular Current Accounts only.

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

You can access this feature as soon as your depository branch approves your enrollment.

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

There is no limit in the number of destination accounts that you can enroll provided it is your OWN account. However, enrollment of 3rd party destination accounts is limited to five (5) account numbers per LANDBANK iAccess ID.

f. What is the daily maximum amount for fund transfer?

There is no limit on the amount that can be transferred to a destination account (own account or 3rd party account).

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?

An email indicating the approval (or rejection) of your checkbook request will be sent to your enrolled email address and your email inbox inside your LANDBANK iAccess account.

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?

A checkbook is worth ₱180.00 and ₱350.00 for personal and commercial accounts, respectively (prices are subject to change without prior notice).

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 90 days or whenever you deem it necessary. 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.

10. Logout

a. What is logout for?

Logout is a command used to end the online session. It is important that you avoid improper logout by clicking the "X" button on the upper right corner of the 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 LANDBANK iAccess account secure?

Yes, your LANDBANK iAccess account is secure because:
a. It is using your nominated LANDBANK iAccess ID and password;
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 Web sites, intranets, and extranets. (Fig.1)
d. Its Uniform Resource Locator (URL) has an additional "s" string, which signifies that the website is secure. (https://www.lbpiaccess.com). (Fig.1)
e. Its login page screen has a lock icon which also indicates that the website is secure. (Fig.1)
f. It has a clickable Verisign icon, which links you to the Verisign digital certificate. (Fig.1)
g. It is provided with an automatic logout feature after 20 minutes of inactivity.
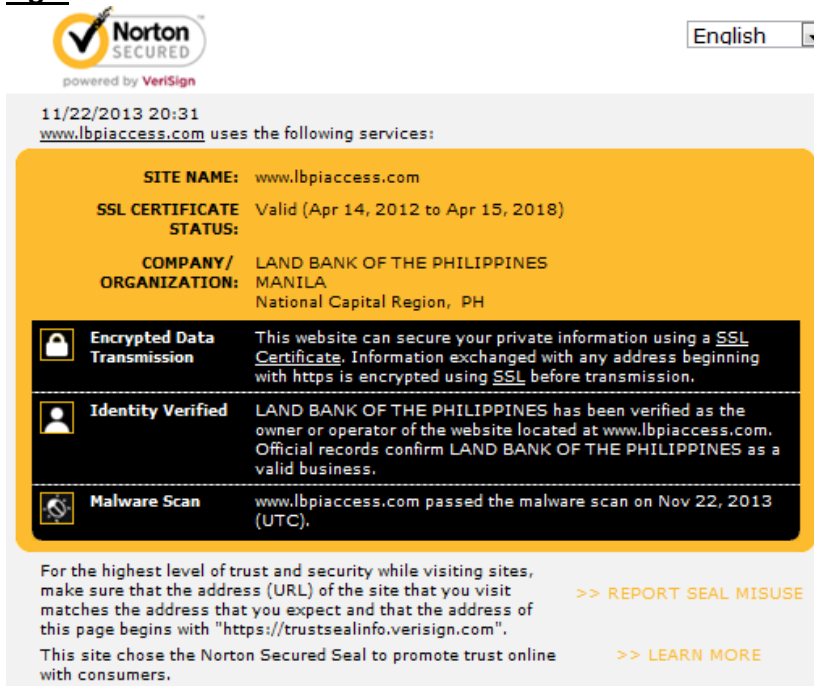
Fig.1

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 (Fig.1). You should be redirected to the Verisign digital certificate (Fig.2).

Fig.2

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.

E. Concerns and Problems Encountered

1. Error messages

Online Enrollment Page	
1) *"Invalid account number"*	Make sure to double check if you have correctly keyed-in your account number.
2) *"Account is currently enrolled as own account"*	Account number is currently enrolled in the LANDBANK iAccess Facility. You may log-in using your nominated LANDBANK iAccess ID and password.
3) *"Error while checking account number"*	The system host is down or undergoing system maintenance.
4) *"Error accessing "CMSXRF" file"*	The system host is down or undergoing system maintenance.
5) *"User ID already exists"*	The User ID you are enrolling is already in use. You may nominate a different User ID.
6) *"Password should only contain alpha and numeric characters"*	The password you will nominate should be a combination of numbers and letters only. Special characters (e.g. "$", "%", "-", ".", "#") are not allowed.

7)	*"Domain name does not seem to be valid"*	Please check your email address. Make sure that you key in the correct domain (i.e. "@mail.com") your email address.
8)	*"Page cannot be displayed"*	The system is undergoing system maintenance.
9)	*No submit button at the bottom of the enrollment page*	The system is down or undergoing system maintenance.
Log-in Page		
1)	*"System Error"*	The system is down or undergoing system maintenance.
2)	*"Invalid ID or password"*	If you have correctly keyed in your User ID and password, the system is down or undergoing system maintenance.
3)	*"You did not log out properly. Please log in again after 20 minutes."*	Clicking the "X" button at the upper right-hand corner of the browser window instead of the "Logout" button caused the improper log out. Please wait for 20 minutes before you log in again.
4)	*"Your enrollment has not yet been approved."*	Please contact your depository branch to follow up the approval of your LANDBANK iAccess enrollment.
5)	*"You have exceeded the maximum allowable tries"*	Your LANDBANK iAccess ID has been locked by the system. Please call our Customer Care Center at (02) 405-7000 (NCR) or 1-800-10-405-7000 (PLDT Toll Free, outside NCR) to request for the unlocking of your LANDBANK iAccess ID.
Account Summary Page		
Balance is *"Not Available"*		The system host is down or undergoing system maintenance.

2. What should I do when I cannot log in?

Make sure you key-in the correct LANDBANK iAccess ID and password. Please note that your LANDBANK iAccess ID and password are 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 account unlocked from either the call center or your servicing branch. You will be asked to answer challenge questions to validate your identity.

3. I have totally forgotten my password. How can I recover my password?

Make sure you key-in the correct LANDBANK iAccess ID and click on the "Forgot your Password?" link and provide the secret answer to your challenge question. If you correctly answered the challenge question, you can successfully log-in to LANDBANK iAccess and you will be directed to change your password.

However, if your secret answer is also incorrect, please proceed to your servicing branch for the resetting of your password.

4. Why is there no available balance reflected in the "Account Summary"?

The system host is down.

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

If the FAQs do not address your particular problem, you may call your servicing branch or our Customer Care Center at (632) 405-7000 (NCR) or 1-800-10-405-7000 (PLDT Toll Free, outside NCR), available 24 hours from Mondays thru Fridays. You may also email us at lbpiaccess@mail.landbank.com.

Contact Us

Let us know how we may help you or how we can improve our service, please call our Customer Care Center at (632) 405-7000 (NCR) or 1-800-10-405-7000 (PLDT Toll Free, outside NCR), available 24 hours from Mondays thru Sundays, or email us at customercare@mail.landbank.com.