



# **e-Banking Services**

## **External Services**



## 1. Application for Accreditation as Agent Banking Partner

This service covers the processing of application for accreditation of Agent Banking Partner.

<b>Office or Division:</b>	LBP Branch
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2B – Government to Business
<b>Who may avail:</b>	Corporation and Single Proprietorship
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
<p><b>Registered Entities, Micro, Small and Medium Enterprise (Private non-Financial), Large Enterprises (Private/Non-Financial, Government, Financial), Cooperatives, Non-Bank Financial Institution</b></p> <ul style="list-style-type: none"> <li>● SEC Registration (1 photocopy)</li> <li>● BIR/ITR Form 1901/1701/1702, ITR or Audited Financial Statement (first 5 pages, 1 photocopy)</li> <li>● Business Permit (1 photocopy)</li> <li>● Location map, Land title or lease contract</li> <li>● Barangay Certification</li> <li>● Valid Identification documents of principal</li> </ul> <p><b>Single Proprietorship</b></p> <ul style="list-style-type: none"> <li>● BIR/ITR Form 1901/1701/1702, ITR or Audited Financial Statement (first 5 pages, 1 photocopy)</li> <li>● DTI/Mayor’s Permit/Business Permit (1 photocopy)</li> <li>● Location map, Land Title or lease contract</li> <li>● Barangay Certification</li> <li>● Valid Identification documents of principal</li> </ul> <p>Duly signed and notarized Memorandum of Agreement, Service Level Agreement and other Documentary Requirement (MOA, 1 original)</p>	<ul style="list-style-type: none"> <li>● SEC</li> <li>● BIR, Applicant</li>   <li>● LGU</li>   <li>● BIR, Applicant</li>   <li>● DTI, LGU</li> </ul>



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Visit LBP Branch of account, proceed to Manager's Office and express intention to avail the Agent Banking Services services	1.1 Provide Partner Institution Info Sheet	None	1 Banking Day	<i>Marketing Unit/Head LBP Branch</i>
2. Fill-out Partner Institution Info Sheet and submit together with the required documents to the Manager's Office of the LBP Branch	2.1 Receive submitted requirements and perform initial assessment on completeness of documents	None	1 Banking Day	<i>Marketing Unit/Head LBP Branch</i>
None	2.2 Perform and approve Accreditation	None	10 Banking Days	<i>LBP Branch Head and staff</i>
None	2.3 Secure appropriate approval	None	3 Banking Days	<i>Head, Branch Group</i>  <i>If with deviation, for Management Approval (14 days)</i>
None	2.4 Coordinate with the client preparation/completion/signing/execution of requirements	None	1 Banking Day	<i>Marketing Unit/ Head LBP Branch</i>



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
3. Submit the complete and duly-approved requirements to Manager's Office of the LBP Branch	3.1 Validate and approve the submitted requirements then endorse to Electronic Products Department (EPD) the approved Agent Banking Request together with complete documentary requirements	None	2 Banking Days	<i>Marketing Unit/Head LBP Branch</i>
None	3.2 Receive and evaluate completeness of documents submitted	None	1 Banking Day	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.3 Request from Bancnet definition of the terminal/s. Once defined, send to Service Provider for system definition and terminal deployment	None	30 Banking Days	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.4 Inform LBP Branch of the POS installation schedule	None	1 Banking Day	<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	3.5 Request FMD for transmittal of Deployment Kit to Branch	None		<i>e-Products Analyst/ e-Product Specialist I / II / III EPD</i>
None	3.6 Coordinate with ABP the schedule of AB Training	None		<i>e-Product Specialist I / II / III/ e-Product Officer EPD</i>
None	3.7 Transmit Deployment Kit to Branch via courier	None	7 Banking Days	<i>FMD/LBP Branch</i>
4. Participate in the AB Training	4.1 Conduct AB training	None	1 Banking Day	<i>e-Product Specialist I / II / III/ e-Product Officer EPD</i>
	<b>TOTAL</b>	<b>None</b>	<b>58 Banking Days</b>	



## 2. Application for Accreditation as Point-of-Sale Debit Terminal Partner Institution/Merchant

This service covers the process in the application/ installation of Point-of-Sale (POS) Debit terminal/s.

POS is a complete payment system that allows ATM cardholders to pay for goods and/or services rendered by the merchants using their ATM/Debit cards.

<b>Office or Division:</b>	Cards and ATM Management Department (CAMD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	LBP Branch, Government Agencies, Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
POS Merchant Request (1 original) Merchant Outlet Form (1 original) Terms and Condition (1 photocopy) Memorandum of Agreement (1 photocopy) Letter of Certification (1 photocopy) Payment Instruction Form (1 original) Memo of Approval (1 photocopy) Branch/CMSD Endorsement (1 original)		Branch of Account or Cash Management Solutions Department (CMSD)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit complete documentary requirements to LBP Branch	1.1 Receive the request from the Gov't. Agency/ Private Institutions and evaluate the completeness of the documents and forward to CAMD	None	1 Banking Day	<i>New Accounts Clerk</i> LBP Branch



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.2 Receive and evaluate the completeness of documents from the LBP Branch/CMSD	None	3 Banking Days	<i>E-Products Management Assistant/Specialist</i> CAMD
None	1.3 Send the Merchant Outlet Form and Payment Instruction Form to POS Provider; Provide a copy of Memo Request for POS Installation to MDS & Collections Management Department (MCMD); Monitor and follow up the POS Provider on status of the request and facilitate the creation of Terminal ID	None	21 Banking Days	<i>E-Products Management Assistant/Specialist</i> CAMD
None	1.4 Inform Branch/CMSD for the schedule time of installation and Activation	None	1 Banking Day	<i>E-Products Management Assistant/Specialist</i> CAMD



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	1.5 Inform the client once enrollment is completed	None	1 Banking Day	<i>Marketing Officer/ Marketing Assistant/ Implementation Specialist CMSD/ LBP Branch</i>
None	1.6 Assist client with post-implementation concerns and endorse/coordinate with CAMD if needed	None	1 Banking Day	<i>Implementation Specialist CMSD/ LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>28 Banking Days</b>	





### 3. Processing of LANDBANK Institutional Cash Card Batch Top-up Files for Institutional Clients

This service covers updating and crediting of KYC and Fund Files through Cash Card Batch Top-up for loan proceeds of their member-borrowers

<b>Office or Division:</b>	Electronic Banking Support Unit (eBSU)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Private Institution/Government Agency			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
eMail notification regarding uploaded Top-up Files and Letter instruction regarding funding (1 Original/Scanned copy) from Institutional Client		Institutional Client (HDMF/SBC)		
Cash Card Top-up Files (KYC and Fund Files) (Soft copy)				
Schedule of Credits (1 Original Copy)				
List of Due and Demandable Accounts Payable – Authority to Debit (LDDAP-ADA)/On-Us Check (1 Original Copy)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit Letter instruction, if applicable, Schedule of Credits and LDDAP-ADA/On-Us Check to Servicing Branch (LBP Makati Atrium Branch/LBP Makati Business Center Branch)	1.1 Validate the amount reflected on the Schedule of Credits against ADA/On-Us Check	None	5 Minutes	<i>New Accounts Clerk, Servicing Branch</i>
	1.2 Perform signature verification	None	10 Minutes	<i>Document Examiner, Servicing Branch</i>
	1.3 Process ADA/On-Us Check	None	15 Minutes	<i>Bookkeeper, Servicing Branch</i>



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
2. Upload the Top-up files and send e-mail notification to eBSU regarding the uploaded files	2.1 Download Top-up Files from SFTP and validate details against email notification from Institutional Client and KYC Validator Facility	None	30 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.2 Upload Top-up files to PCAS through shared Folder for further validation	None	5 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.3 Validate details against the funding memo from Servicing Branch, prepare and forward memo to PCAS for processing	None	20 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.4 Validate the Top-up files as to the number of accounts and amount to be credited, file format	None	5 Minutes	<i>Information Systems Specialist (ISS) I and II</i> <i>(1<sup>st</sup> shift),</i> PCAS



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<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
None	2.5 Inform eBSU of the result of the validation whether successful or with noted discrepancy	None	2 Minutes	<i>ISS I and II (1<sup>st</sup> shift), PCAS</i>
None	2.6 Upon receipt of e-mail confirmation from PCAS, send e-mail notification to Institutional Client to acknowledge receipt of the Top-up files	None	5 Minutes	<i>e-Products Assistant eBSU</i>
None	2.7 Perform batch top-up crediting for LICC accounts	None	1 Banking Day, 1 Hour	<i>Information Systems Specialist, PCAS Information Technology Assistant/Specialist I/II/III Senior IT Specialist Unit Head, (Production Engineering and Computer Operations Team, DCMD)</i>
None	2.8 Accomplish corresponding reports relative to the crediting and secure approval of the same, and upload Feedback File to the shared folder	None	30 Minutes	<i>ISS I and II (2<sup>nd</sup> shift), PCAS</i>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.9 On the next banking day, retrieve Feedback File from PCAS thru shared folder and convert the file from text to excel using the KYC Feedback Report Generator; Validate details of the converted Feedback File against the uploaded file	None	15 Minutes	<i>e-Products Specialist</i> // eBSU
None	2.10 Upload the Feedback File or the converted Feedback File, as applicable, to Institutional Client thru SFTP and send e-mail notification to Institutional Client regarding the uploaded file	None	10 Minutes	<i>e-Products Specialist</i> // eBSU
	<b>TOTAL</b>	<b>None</b>	<b>1 Banking Day, 3 Hours, 32 Minutes</b>	