

Credit Card Services External Services



1. Application for LBP Credit Card Easy Pay Program through Customer Care Department

This service allows new and existing LBP Credit Card Cardholders in active and current status to convert retail transactions, single purchases into monthly installments of up to 24 months.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders in curre	ent and activ	e status	
CHECKLIST OF REQU		WHERE TO	SECURE	
Duly accomplished LANDBANK Easy Pay Program Application Form (1 scanned copy)		LBP Branches /LBP Website @ www.landbank.com/forms		
Valid photo bearing government issued ID in the name of the Cardholder (1 scanned copy)		cards (DFA	, GSIS, SSS, LT	,
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Send request through any of the following: customercare@mail.landbank.com	1.1 Acknowledge the request and forward the same to the CCAD	None	3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Post approve Easy Pay Application in the Credit Card Mgt. System (CCMS)	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	Credit Card Operations Assistant/Credit Card Operations Specialist CSAMU, CCAD
	TOTAL	None	6 Banking Days, 15 Minutes	



2. Application for LBP Credit Card Easy Pay Program through LBP Accommodating Branch

This service allows new and existing LBP Credit Card Cardholders in active and current status to convert retail transactions, single purchases into monthly installments of up to 24 months.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders in curre	ent and activ	e status	
CHECKLIST OF REQU				
Duly accomplished LAN	, ,		nes /LBP Websit	e @
Program Application Fo			ank.com/forms	
Valid photo bearing gov				uing identification
in the name of the Card	dholder	cards (DFA	, GSIS, SSS, LT	O, PRC, etc.)
(1 photocopy)				
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit request to	1.1 Validate	None	30 Minutes	New Accounts Clerk/
any LBP Branch	Cardholder's			<i>Verifier,</i> LBP Branch
	identity and			LDI DIANON
	other relevant			
	information,			
	signature verify the duly			
	accomplished			
	LBP Easy Pay			
	Program			
	Application			
	Form and			
	forward the			
	request to			
	CCAD via			
	email or fax to			
	facilitate			
	immediate			
	processing			
	,			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Post approve Easy Pay Application in the Credit Card Mgt. System (CCMS)	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.6 Once posted, Inform Cardholder of the approval of request via e-mail	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	3 Banking Days, 45 Minutes	



3. Automatic Debit Arrangement

This service includes request for automatic debiting from cardholders' nominated LBP CA/SA for payment of their credit card accounts which may be either in full payment or minimum amount due.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex			
Type of Transaction:	G2C – Government to Citizen; G2B – Government to Business;			
	G2G – Government to Government			
Who may avail:	Individuals, Government and Private Institutions			
CHECKLIST OF REQU		WHERE TO		
Duly accomplished Au			nes /LBP Websit	e @
Account (ADA) Form (2			ank.com/forms	DEDOON
CLIENT STEPS	AGENCY		PROCESSING	PERSON
4 511	ACTIONS	BE PAID	TIME	RESPONSIBLE
1. Fill-out ADA form	1.1 Validate if the	None	5 Minutes	<i>Verifier</i> Branch of Account
and enroll any	account			Dianon of Account
LBP CA/SA and	enrolled is			
submit to Branch	active and			
of Account for verification and	signature			
	verify the ADA form			
approval	101111			
None	1.2 Transmit the	None	6 Banking	Verifier
	duly verified		Days	Branch of Account
	ADA Form to		-	
	CCAD			
	COAD			
	Note: Branch			
	may send			
	advance copy			
	through email to			
	facilitate			
	immediate			
	processing			
	J-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check the cardholder's information against the system	None	5 Minutes	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.4 Include/ encode client's name in the monitoring list of accounts for ADA	None	5 Minutes	Credit Card Operations Specialist COSU, CCAD
	TOTAL	None	6 Banking Days, 15 Minutes	



4. Change of Name and Civil Status through Customer Care Department

This service includes cardholder's request for change of name and civil status.

Office or Division:	Credit Card Adminis	stration Depa	artment (CCAD)	
Classification:	Highly Technical	•	·	
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders in good credit standing			
CHECKLIST OF REQU	UIREMENTS WHERE TO SECURE			
Duly accomplished Cre		LBP Branch	nes /LBP Website	e @
Cardholder's Request	Form (CRF,	www.landba	ank.com/forms	
1 scanned copy)				
Valid photo bearing gov				uing identification
in the name of the appl	icant (1 scanned	cards (DFA	, GSIS, SSS, LT	O, PRC, etc.)
copy)				
Marriage Certificate (1		PSA		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Send request through any of the following: Email letter request to customercare@mail.	1.1 Validate Cardholder's identity and other relevant information	None	Call: 1 Hour Email: 3 Banking	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
landbank.com or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	and issue Service Request Number to Cardholder and forward the request to CCAD/in- charge		Days	(Cucb-CAG)



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/ CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF)	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve the CCRF	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority
None	1.7 Encode approved change of name and civil status in the CCMS	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve change of name and civil status in the CCMS	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	Administrative Assistant/Administrativ e Analyst/e-Products Management Specialistl/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist Branch Banking Support Department, (BBSD)
None	1.10 Monitor card production	None	3 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.11 Delivery of card to customer by the service provider	None	7 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD
	TOTAL	None	If thru call: 18 Banking Days, 1 Hour If thru email: 21 Banking Days	



5. Change of Name and Civil Status through LBP Accommodating Branch

This service includes cardholder's request for change of name and civil status.

Office or Division:	Credit Card Adminis	stration Depa	rtment (CCAD)		
Classification:	Highly Technical	0 7			
Type of Transaction:	G2C - Government	to Citizen			
Who may avail:	Cardholders in good	d credit stand	ding		
CHECKLIST OF REQU	JIREMENTS	WHERE TO			
Duly accomplished Cre			nes /LBP Website	e @	
Cardholder's Request F	,	www.landba	ank.com/forms		
1 original/signature veri	,				
Valid photo bearing gov				uing identification	
in the name of the appl		cards (DFA	, GSIS, SSS, LT	O, PRC, etc.)	
and authenticated by the		DCA			
Marriage Certificate (1		PSA			
authenticated by the bra	AGENCY	FEES TO	PROCESSING	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE	
1.Submit request and	1.1 Validate Cardholder's	None	30 Minutes	New Accounts Clerk LBP Branch	
complete documents to any	identity and			LDI DIANCII	
LBP Branch	other relevant				
LBI Blanch	information,				
	signature				
	verify the				
	CRF and				
	forward the				
	request to				
	CCAD/in-				
	charge via				
	email or fax				
	to facilitate				
	immediate				
	processing				



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of the cardholder's record c. Check if documents submitted are complete	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommend ation Form (CCRF)	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve the CCRF	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority
None	1.7 Encode approved change of name and civil status in the CCMS	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve change of name and civil status in the CCMS	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	Administrative Assistant/Administrativ e Analyst/e-Products Management Specialistl/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist, BBSD
None	1.10 Monitor card production	None	3 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD
None	1.11 Delivery of card to customer by the service provider	None	7 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD
	TOTAL	None	18 Banking Days, 30 Minutes	



6. Credit Card Annual Fee Waiver through Customer Care Department

This service shall be provided to qualified Cardholders who are requesting for waiver of Annual Fee.

Office or Division:	Credit Card Adminis	stration Depa	artment (CCAD)	
Classification:	Complex		, , ,	
Type of Transaction:	•	to Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Service Request through	•	Customer		
LBP Customer Care De	1 /		T	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Cardholder shall request through any of the following: Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free	1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
1-800-10-405-7000 or customercare@mail. landbank.com	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Forward request to LOMD for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist, CSAMU, CCAD
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	If thru call: 3 Banking Days, 1 Hour, 20 Minutes If thru email: 6 Banking Days, 20 Minutes	



7. Credit Card Annual Fee Waiver through LBP Accommodating Branch

This service shall be provided to qualified Cardholders who are requesting for waiver of Annual Fee.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Complex				
Type of Transaction:	G2C - Government	to Citizen			
Who may avail:	Cardholders				
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE		
Duly Accomplished Cre	edit Card	LBP Branch	nes /LBP Websit	e @	
Cardholder Request Fo	orm (CRF)	www.landba	ank.com/forms		
(1 original)	,				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
Submit request to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	New Accounts Clerk/ Verifier, LBP Branch	
None	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	2 Banking Days	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	4 Banking Days, 45 Minutes	



8. Increase/Decrease of Credit Limit through Customer Care Department

This service includes cardholder's request for increase/decrease in credit limit.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical	suauon Depa	artificiti (CCAD)	
Type of Transaction:	<u> </u>	to Citizon		
Who may avail:			dina	
CHECKLIST OF REQU	Cardholders in good	WHERE TO		
			nes /LBP Website	. @
Duly accomplished Cre Cardholder's Request			ank.com/forms	;
•	Form (CRF,	www.iaiiuba	ank.com/ronns	
1 scanned copy) Proof of income/source	c of ronayment			
(1 scanned copy)	s or repayment			
FOR EMPLOYED IN	יין און און און און און און און			
		Employer		
 Certificate of Emp Compensation 	noyment and	Lilibiosei		
Latest Income Tax	v Doturn	Employer/B	ND	
			DIK	
 Payslips for the la FOR SELF-EMPLOY 	` ,	Employer		
 Registration Pape 	rs with DTI or SEC	DTI/SEC		
 Latest Income Tax 	x Return	BIR		
 Latest Audited Fir 	nancial Statements	Customer		
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Send request	1.1 Validate	None	Call: 1 Hour	Phone Banker
through any of the	Cardholder's			Customer Care
following:	identity and			Department,
Email letter request to	other relevant		Email:	Corporate Affairs Group
customercare@mail.	information		3 Banking	(CuCD-CAG)
landbank.com or	and issue		Days	(Odob Orto)
Call Customer Care	Service		Laye	
Hotline	Request			
(+632) 8-405-7000 or	Number to			
PLDT Domestic Toll	Cardholder			
Free	and forward			
1-800-10-405-7000	the request to			
	CCAD/in-			
	charge			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/ CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommend ation Form (CCRF) or Recommend ation for denial Form and denial memo/letter	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD
None	1.6 Approve the CCRF or Recommend ation for denial, and sign denial memo/letter	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority
None	1.7 Encode approved increase/ decrease in the Credit Card Management System (CCMS)	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve increase/ decrease in CCMS Note: An e-mail alert shall be automatically sent to the Credit Card holder	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.9 Email denial memo or letter	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
	TOTAL	None	If thru call: 7 Banking Days, 1 Hour If thru email: 10 Banking Days	



9. Increase/Decrease of Credit Limit through LBP Accommodating Branch

This service includes cardholder's request for increase/decrease in credit limit.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical	•	,	
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders in good	d credit stand	ding	
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Duly accomplished Cre	dit Card	LBP Branch	nes /LBP Website	e @
Cardholder's Request F	•	www.landba	ank.com/forms	
1 original/signature ver				
Proof of income/source				
(1 original/certified pho				
FOR EMPLOYED IN				
 Certificate of Emp 	loyment and	Employer		
Compensation			u.n.	
Latest Income Tag		Employer/B	SIR	
Payslips for the la		Employer		
FOR SELF-EMPLOY		DTVOEO		
Registration Paper		DTI/SEC		
Latest Income Tax		BIR		
Latest Audited Fire		Customer	BBOOFCOING	DEDCOM
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit request and complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the CRF and forward the request to CCAD/ in-charge via email or fax to facilitate immediate	None	30 Minutes	New Accounts Clerk LBP Branch



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of cardholder's record c. Check if documents submitted are complete	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommenda tion Form (CCRF) or Recommenda tion for Denial Form and denial memo/letter	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
None	1.5 Review/ Recommend for approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD
None	1.6 Approve the CCRF or Recommenda tion for Denial, and sign denial memo/letter	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head CCAD Head/ CASA Approving Authority
None	1.7 Encode approved increase/ decrease in the CCMS	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve increase/ decrease in the CCMS Note: An e-mail alert shall be automatically sent to the Credit Card holder	None		Unit Head, CPCEU,CCAD/ Department Head, CCAD
None	1.9 Email denial memo or letter	None		Credit Card Operations Assistant/ Analyst/Specialist CPCEU, CCAD
	TOTAL	None	7 Banking Days, 30 Minutes	



10. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through Customer Care Department

This service includes permanent cancellation of card as requested by Cardholder and/or preparation of Certificate of Full Settlement upon request of Cardholders who have already fully paid their accounts.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Complex				
Type of Transaction:		to Citizen			
Who may avail:	Individuals				
CHECKLIST OF REQU					
Request from Cardholder through any of the following: • Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer			
 Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 scanned copy) 		www.landba	nes /LBP Website ank.com/forms		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
1. Send request through any of the following: Download CRF at www.landbank.com, fill it out and send scanned copy to customercare@mail. landbank.com or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information	None	Calls: 1 Hour emails: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check/review if account is already fully settled and has no other existing account(s) or receivables; Request cardholder to fully settle the balance, if there's any and the Certification Fee at any LBP Branch or e-payment channels; Issue Service Request Number to Cardholder	Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)		Phone Banker CuCD-CAG
2. Pay at any LBP Branch or e- payment channels the total amount due, if any, plus Certification Fee	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction	None	15 Minutes	<i>Teller,</i> LBP Branch



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller,</i> LBP Branch
3. Receive validated payment slip and corresponding attachment as applicable and submit proof of payment to CCAD	3.1 Based on the Service Request from CuCD, monitor/check if account is already fully settled and if Certification Fee is already posted in the system or validate against the proof of payment from Cardholder, if available	None	15 Minutes	Credit Card Operations Analyst/Specialist, COSU, CCAD
None	3.2 Evaluate and prepare request for card cancellation and/or Certificate of Full Payment and attach supporting documents	None	2 Banking Days	Credit Card Operations Analyst/Specialist, COSU, CCAD



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
None	3.3 Approve/sign the request for card cancellation and/or the Certificate of Full Payment	None	TIME 1 Banking Day	Collections and Operations Support Unit (COSU), Customer Service and Account Management Unit (CSAMU), CCAD Department Head CCAD
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	Credit Card Operations Analyst/Specialist, CSAMU Unit Head, CSAMU
None	3.5 Resolve ticket in the CA Desk; Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account) Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis	None	15 minutes	Credit Card Operations Assistant/Specialist, CCAD



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	
	ACTIONS	BE PAID	TIME	RESPONSIBLE
None	3.6 Send the original copy of the Certificate of Full Payment to Cardholder's billing address (Delivery period) Note: Advance copy may be sent via e-mail	None	7 Banking Days	Credit Card Operations Analyst/Specialist COSU, CCAD
	if requested			
	TOTAL	Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)	If thru call: 10 Banking Days, 2 Hours If thru email: 13 Banking Days, 1 Hour	



11. Issuance of Certificate of Full Payment and/or Voluntary Card Cancellation through LBP Accommodating Branch

This service includes permanent cancellation of card as requested by Cardholder and/or preparation of Certificate of Full Settlement upon request of Cardholders who have already fully paid their accounts.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)				
Classification:	Complex	Complex				
Type of Transaction:	G2C - Government to Citizen					
Who may avail:	Individuals					
CHECKLIST OF REQU		WHERE TO	SECURE			
Duly Accomplished Cre			nes /LBP Website	e @		
Cardholder Request For 1 original)	orm (CRF,	www.landba	ank.com/forms			
Valid photo bearing go		Any govern	ment agency iss	uing identification		
in the name of the appl			, GSIS, SSS, LT			
CLIENT STEPS	AGENCY		PROCESSING	PERSON		
	ACTIONS	BE PAID	TIME	RESPONSIBLE		
Submit CRF to	1.1 Validate	None	30 Minutes	New Accounts Clerk/		
any LBP Branch	Cardholder's			Document Examiner LBP Branch		
	identity and			LDP DIANCH		
	other relevant					
	information,					
	signature					
	verify the CRF					
	and forward					
	the request to					
	CCAD via fax					
	or email to					
	facilitate					
	immediate					
	processing					



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Upon receipt of the verified CRF from the Branch, check/review if account is already fully settled and has no other existing account(s) or receivables; Inform the Cardholder thru fastest means (email or call) to pay the total amount due, if there's any, plus the Certification Fee at any LBP Branch or via e-payment channels	Certificati on Fee - PHP100 (if full payment was made within a year or PHP200 if fully paid more than a year from date of request)	30 Minutes	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
2. Pay at any LBP Branch or e- payment channels the total amount due, if any, plus Certification Fee	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction	None	15 Minutes	Teller, LBP Branch



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Provide client with a copy of the validated payment slip and the corresponding attachment	None		<i>Teller,</i> LBP Branch
3. Receive validated payment slip and corresponding attachment as applicable and submit proof of payment to CCAD	3.1 Check if account is already fully settled and if Certification Fee is already posted in the system or validate against the proof of payment from Cardholder, if available	None	15 Minutes	Credit Card Operations Analyst/Specialist, COSU, CCAD
None	3.2 Evaluate/ prepare request for card cancellation and/or Certificate of Full Payment and supporting documents	None	2 Banking Days	Credit Card Operations Analyst/Specialist, COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.3 Approve/sign the card cancellation and/or request Certificate of Full Payment	None	1 Banking Day	Unit Head Collections and Operations Support Unit (COSU)/ Customer Service and Account Management Unit (CSAMU), CCAD Department Head CCAD
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	Credit Card Operations Analyst/Specialist, CSAMU Unit Head, CSAMU
None	3.5 Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account) Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis	None	15 Minutes	Credit Card Operations Assistant COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.6 Send the original copy of the Certificate of Full Payment to Cardholder's billing address (Delivery Period period) Note: Advance copy may be sent via e-mail if requested	None	7 Banking Days	Credit Card Operations Analyst/ Specialist COSU, CCAD
	TOTAL	Certificati on Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)	10 Banking Days, 2 Hours	



12. Lifting of Hold-out on Deposit through Customer Care Department

This service includes request for lifting of hold-out on deposit of cancelled account.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Complex				
Type of Transaction:	G2C - Government to Citizen				
Who may avail:	Cardholders with hold-out on deposit and cancelled account				
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE		
to LBP Customer (CuCD)	rough call or e-mail Care Department	Customer			
Letter request sent	· · · · · · · · · · · · · · · · · · ·		DDOCECCINO	DEDCON	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
1. Send request through any of the following: Email letter request to customercare@mail. landbank.com or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and issue Service Request Number to Cardholder and forward the request to CCAD/in- charge	None	Call: 1 Hour Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Receive Cardholder's request through Email/CA Service Desk Manager and Request retrieval of cardholder's record	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Evaluate cardholder's request for lifting of hold- out account based on existing policies/ guidelines of the bank	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.4 Prepare memo to branch for lifting of hold- out on deposit	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.5 Review cardholder's request for lifting of hold- out account and affix initial on the memo	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Approve cardholder's request for lifting of hold- out account and sign memo	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.7 Send the memo to Branch through email	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Inform Cardholder of the approval of request	None	5 Minutes	New Accounts Clerk, LBP Branch
	TOTAL	None	If thru call: 3 Banking Days, 1 Hour, 5 Minutes If thru email: 6 Banking Days, 5 Minutes	



13. Lifting of Hold-out on Deposit through LBP Accommodating Branch

This service includes request for lifting of hold-out on deposit of cancelled account.

Office or Division:	Credit Card Adminis	stration Depa	artment (CCAD)	
Classification:	Complex			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders with hold-out on deposit and cancelled account			
CHECKLIST OF REQU	UIREMENTS WHERE TO SECURE			
Letter request (1 orig	inal and signature	Customer		
verified)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit request to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD/in- charge via email or fax to facilitate immediate processing	None	30 Minutes	New Accounts Clerk LBP Branch
None	1.2 Receive Cardholder's request through Email and request retrieval of cardholder's record	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Evaluate cardholder's request for lifting of holdout account based on existing policies/ guidelines of the bank and prepare memo to branch for lifting of hold- out on deposit	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.4 Review cardholder's request for lifting of hold- out account and affix initial on the memo	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD
None	1.5 Approve cardholder's request for lifting of holdout account and sign memo	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.6 Send memo to Branch thru email	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.7 Inform Cardholder of the approval of request	None	5 Minutes	New Accounts Clerk, LBP Branch
	TOTAL	None	3 Banking Days, 35 Minutes	



14. Payment Processing

Office or Division:

This service includes activities in handling payments from Cardholders through various payment channels (OTC and e-payment facilities) via uploading of payment hand-off files to post it to Cardholder's account in the Credit Card Management System.

Credit Card Administration Department (CCAD)

Classification:	Complex	•	· · · · · · · · · · · · · · · · · · ·	
Type of Transaction:	G2G – Government to Government			
Who may avail:	Individuals and Private and Govt. Institutional Clients			ents
CHECKLIST OF REQU	JIREMENTS WHERE TO SECURE			
Accomplished Oncoll P	ayment Slip for	LANDBAN	K Branch	
Over-the-counter payments (1 original				
copy)				
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
1. Pay at any LBP	1.1 Receive and	None	15 Minutes	Teller
Branch or e-	verify			Servicing Branch
payment channels	completeness			
Note Object	and accuracy			
Note: Check	of information			
payment is subject				
set clearing period per Bank policy	Slip and the cash/check for			
however, value	payment;			
date shall be the	process the			
date of payment.	transaction			
	and provide			
	client with a			
	copy of the			
	validated			
	payment slip			
	and the			
	corresponding			
	attachment			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Generate consolidated hand-off file and upload in the Shared Folder together the reports (Merge Summary Report & Reject Items) after end-of- day batching; Note: Reports are normally available to CCAD first hour the next banking day after payment date	None	1 Banking Day	Computer Operator Computer Operations Unit, Data Center Management Department (COU, DCMD) Data Analyst COU, DCMD IT Analyst COU, DCMD Senior IT Specialist COU, DCMD
None	1.3 Send payment hand-off file to System host for uploading to the Credit Card Management System (CCMS)	None	30 Minutes	Credit Card Operations Specialist CCAD-COSU
None	1.4 Upload payment and generate reports of successful and reject items after end-of-day processing of the CCMS	None	4 Hours	System Host (MTPL)



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Verify and post rejected items during batch processing by RBSD and during uploading in the CCMS, if any, and collections through Automatic Debit Arrangement (ADA) needing to be manually posted in the CCMS. End-of-Day Processing in the CCMS	None	2 Banking Days	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
	TOTAL	None	3 Banking Days, 4 Hours 45 Minutes	

Note: Generally, payments are posted in the Cardholder's account within 2 banking days from date of payment. Value date is the date of payment. In some cases, rejected/unposted payments requiring further investigation may need more time.



15. Printed Copy of Statement of Account through Customer Care Department

This service shall be provided to Cardholders who are requesting to print/re-print a copy of their Statement of Account (SOA).

Office or Division:	Credit Card Adminis	stration Depa	Credit Card Administration Department (CCAD)			
Classification:	Simple	•	·			
Type of Transaction:	G2C - Government	to Citizen				
Who may avail:	Cardholders					
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE			
·	rough call or e-mail Care Department Opt-In Form photocopy)	www.landba	nes /LBP Website ank.com/forms			
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE		
1. Send request through any of the following: Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000 or customercare@mail. landbank.com	1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to cardholder and forward the request to CCAD	None	Call: 1 Hour emails: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)		



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check if form is duly accomplished/ check requests through CuCD and Prepare printing/ reprinting of statement and request for charging of fees to cardholder's account	PHP100	6 Hours	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Approve request for printing and charging of fees to cardholder's account	None	1 Banking Day	Credit Card Operations Officer CSAMU, CCAD Department Head, CCAD
None	1.4 Post approve request for charging of fees to cardholder's account in the CCMS	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Dispatch of requested printed SOA, log the action taken in the CA Service Desk Manager and inform Cardholder via e-mail/text message/call	None	4 Hours	Credit Card Operations Assistant/Credit Card Operations Specialist CSAMU, CCAD
	TOTAL	PHP 100.00 per SOA	If thru call: 2 Banking Days, 3 Hours, 5 Minutes If thru email: 5 Banking Day, 2 Hours, 5 Minutes	



16. Printed Copy of Statement of Account through LBP Accommodating Branch

This service shall be provided to Cardholders who are requesting to print/re-print a copy of their Statement of Account (SOA).

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Simple			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	UIREMENTS WHERE TO SECURE			
Duly Accomplished Opt	:-In Form		nes /LBP Websit	e @
(1 Original Copy)	_		ank.com/forms	
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Send request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify the duly accomplished Opt-in Form and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	New Accounts Clerk/ Verifier, LBP Branch
None	1.2 Check if form is duly accomplished and prepare printing/ reprinting of statement and request for charging of fees to cardholders	PHP 100.00 per SOA	6 Hours	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Approve request for printing and charging of fees to cardholder's account	None	1 Banking Day	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD
None	1.4 Post approve request for charging of fees to cardholder's account in the CCMs	None	5 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.5 Dispatch of requested printed SOA and inform Cardholder via e-mail/text message/call	None	4 Hours	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	PHP 100.00 per SOA	2 Banking Day, 2 Hours, 35 Minutes	



17. Queries on Billing Statement through Customer Care Department

Credit Cardholders are given up to thirty (30) calendar days from statement date to report any error or discrepancy in their statement of account or billing statement.

Office or Division:	Credit Card Adminis	stration Depa	rtment (CCAD)	
Classification:	Highly Technical			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Service Request through	-			
LBP Customer Care De	. , ,	_		_
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request through any of the following: Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000 or customercare@mail. landbank.com	1.1 Validate Cardholder's identity and other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
	1.2 Conduct a thorough evaluation, make appropriate corrections in the Bank's records and send a written explanation/ clarification to the cardholder Resolve/log-in action taken in the CA Desk	None	90 Banking Days*	Credit Card Operations Analyst/ Specialist Customer Care and Account Management Unit (CSAMU), CCAD/ Unit Head CSAMU/ Department Head CCAD
	TOTAL	None	If thru call: 90 Banking Days*, 1 Hour If thru email: 93 Banking Days*	

^{*}Standard Processing Time per BSP Memorandum Circular 1003, Series of 2018



18. Refund of Overpayment through Customer Care Department

This service shall be provided to Cardholders who requested refund of valid overpayment reflected on their account either through credit to deposit account (CA/SA) or issuance of check.

Office or Division:	Credit Card Adminis	stration Depa	artment (CCAD)	
Classification:	Complex	•		
Type of Transaction:	G2C- Government t	o Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Service Request through	•	Customer		
LBP Customer Care De		_	T	_
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request through any of the following: Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free or	1.1 Validate Cardholder's identity other relevant information, issue Service Request Number to Cardholder and forward the request to CCAD	None	Call: 1 Hour emails: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
1-800-10-405-7000 customercare@mail. landbank.com	1.2 Check details of payment; Evaluate and process if eligible for Refund of Overpayment	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
None	1.3 Check and approve if qualified for	None	TIME 1 Banking Day	RESPONSIBLE Credit Card Operations Officer CSAMU, CCAD
	Refund of Overpayment			Department Head CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist
				Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Receive and verify request for booking	None	1 Banking day	Loan processor/s LOMD
	and process in CCMS and FIAS			Loans Operations Specialist III/Senior Loans Specialist LOMD
				Assistant Department Manager LOMD
None	1.6 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	If thru call: 3 Banking Days, 1 Hour, 15 Minutes	
			If thru email: 6 Banking Days, 15 Minutes	



19. Refund of Overpayment through LBP Servicing Branch

This service shall be provided to Cardholders who requested refund of valid overpayment reflected on their account either through credit to CA/SA or issuance of check.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Complex				
Type of Transaction:	G2C - Government to Citizen				
Who may avail:	Cardholders				
CHECKLIST OF REQU					
Duly Accomplished Cre			nes /LBP Websit	e @	
Cardholder Request Fo (1 Original Copy)	orm (CRF)	www.landba	ank.com/forms		
	AGENCY	FEES TO	PROCESSING	PERSON	
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Submit request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify the CRF and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	New Accounts Clerk/ Verifier, LBP Branch	
None	1.2 Upon receipt of the verified CRF, check details of payment; Evaluate and process if eligible for refund of overpayment	None	2 Banking Days	Credit Card Operations Assistant/ Specialist Card Processing and Account Management Unit (CSAMU), CCAD	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check and approve if qualified for Refund of Overpayment	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD Department Head CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
None	1.5 Receive and verify request for booking and process in CCMS and FIAS	None	1 Banking Day	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
None	1.6 Inform Cardholder of the approval of request via e-mail	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	5 Banking Days, 40 Minutes	



20. Reissuance of Credit Card though Customer Care Department

This service includes reissuance of LBP Credit Card in accordance with the guidelines.

Office or Division:	Credit Card Administ	tration Depa	artment (CCAD)	
Classification:	Highly Technical			
Type of Transaction:		o Citizen		
Who may avail:	Individuals			
CHECKLIST OF REQU		WHERE T	O SECURE	
Request from Cardholo	ler through any of			
the following:				
•	rough call or e-mail	Customer		
	Care Department			
(CuCD)	0 - 1: 0 - 1	I DD Drope	haa /I DD Wahai	40.00
Duly Accomplished Cardbalder Begues			ches /LBP Websi bank.com/forms	te @
Cardholder Reques	t Form (CRF),	www.iaiiuk	Dank.com/ronns	
1 scanned copy)Proof of Full Payme	ent of amount due	Customer		
and demandable (P		Customer		
shot of e-banking tra				
Proof of income	ariodotiori)			
	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit request	1.1 Validate	None	Call: 1 Hour	Phone Banker
and proof of full	Cardholder's			Customer Care
payment of	identity and		Email:	Department, Corporate Affairs
amount due and	other relevant		3 Banking	Group (CuCD-CAG)
demandable	information and		Days	0.00p (000 <i>D</i> 0/10)
through any of the	issue Service			
following:	Request Number to			
Download CRF at	Cardholder and			
www.landbank.com,	forward the			
fill it out and send to	request to			
customercare@mail.	CCAD			
landbank.com	00/12			
Or Call Customer Care				
Hotline			i	
(+632) 8-405-7000 or				



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk	None	5 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS		2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.6 Encode in the CCMS and forward to CPCEU verifier for review			Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval			Credit Card Operations Specialist CPCEU, CCAD



1.8 Approve the	BE PAID	TIME	RESPONSIBLE
CRF and in the CCMS			Credit Card Operations Officer CPCEU, CCAD/ Department Head CCAD
1.9 Generate and forward embossing file to Card Vendor	None	1 Banking Day	Administrative Assistant/Administrativ e Analyst/e-Products Management SpecialistI/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist, BBSD
1.10 Monitor card production		3 Banking Days	Credit Card Operations Specialist COSU, CCAD
1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	None	7 Banking Days	Credit Card Operations Specialist COSU, CCAD
TOTAL	None	If thru call: 22 Banking Days, 1 Hour If thru email: 25 Banking Days	
	1.9 Generate and forward embossing file to Card Vendor 1.10 Monitor card production 1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	1.9 Generate and forward embossing file to Card Vendor 1.10 Monitor card production 1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	1.9 Generate and forward embossing file to Card Vendor 1.10 Monitor card production 3 Banking Days 1.11 Send card to Service Provider or thru FMD for delivery to Cardholder TOTAL None 1 Banking Days 3 Banking Days 7 Banking Days 1 Hour Lifthru email:



21. Reissuance of Credit Card through LANDBANK Accommodating Branch

This service includes reissuance of LBP Credit Card in accordance with the guidelines.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Individuals			
CHECKLIST OF REQU	JIREMENTS	WHERE TO		
Duly Accomplished Cre			nes /LBP Website	e @
Cardholder Request Fo	orm (CRF,	www.landba	ank.com/forms	
1 Original Copy)				
Proof of Full Payment of		Customer		
demandable (Payment	•			
e-banking transaction,	1 original/			
photocopy/printed)				
Proof of income	vernment issued ID	Any govern	mant aganaviaa	uing identification
	Valid photo bearing government issued ID in the name of the applicant (1 photocopy)			uing identification
	AGENCY	cards (DFA, GSIS, SSS, LTO, PRC, etc.) FEES TO PROCESSING PERSON		
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit CRF and	1.1 Validate	None	30 Minutes	New Accounts Clerk
complete	Cardholder's			Document Examiner
documents to any	identity and			LBP Branch
LBP Branch	other relevant			
	information,			
	signature			
	verify the CRF			
	and forward			
	the request to			
	CCAD via fax or email to			
	facilitate			
	immediate			
	processing			
	processing			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Upon receipt of verified CRF, check if the account is updated/paid and if payment has been posted already in the system		1 Banking Day	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Retrieve cardholder's record. Evaluate and prepare proposal either for Denial or for Reissuance of Card	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies. In case of denial, inform Cardholder via email	None	5 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.6 Encode in the CCMS and forward to CPCEU verifier for review CPCEU verifier for review	None	111112	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval	None		Credit Card Operations Specialist CPCEU, CCAD
None	1.8 Approve in the CCMS	None		Credit Card Operations Officer CPCEU, CCAD/ Department Head CCAD
None	1.9 Generate and forward embossing file to Card Vendor for card production Monitor card production	None	1 Banking Day	Administrative Assistant/Administrati ve Analyst/e-Products Management Specialistl/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist ,BBSD
None	1.10 Monitor card production	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.11 Delivery of card to client by the service provider		7 Banking Days	Credit Card Operations Specialist COSU, CCAD
	TOTAL	None	22 Banking Days, 30 Minutes	



22. Reward Points Redemption through Customer Care Department

This service allows Cardholders to apply earned Reward Points as Cash Rebate.

Office or Division:	Credit Card Adminis	stration Depa	artment (CCAD)	
Classification:	Complex	'	,	
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Service Request throu LBP Customer Care De		Customer		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request through any of the following: Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information, issue Service Request and forward the request to CCAD	None	Call: 1 Hour Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)
or customercare@mail. landbank.com	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.4 Post approve Reward Points Redemption Request in the Credit Card Mgt. System (CCMS)	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	1.5 Log the action taken in the CA Service Desk Manager and inform Cardholder of the approval of request via e-mail	None	10 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	If thru call: 3 Banking Days, 1 Hour, 15 Minutes If thru email: 6 Banking Days, 15 Minutes	



23. Reward Points Redemption through LBP Accommodating Branch

This service allows Cardholders to apply earned Reward Points as Cash Rebate.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Complex	-		
Type of Transaction:	G2C- Government t	o Citizen		
Who may avail:	Cardholders			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
Duly Accomplished Cre	edit Card	LBP Branch	nes /LBP Websit	e @
Cardholder Request Fo	orm (CRF,	www.landba	ank.com/forms	
1 Original Copy)				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit request to any LBP Branch	1.1 Validate Cardholder's identity other relevant information, signature verify and forward the request to CCAD via email or fax to facilitate immediate processing	None	30 Minutes	New Accounts Clerk/ Verifier, LBP Branch
None	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.3 Check and approve if qualified	None	2 Banking Days	Credit Card Operations Officer CSAMU, CCAD/ Department Head CCAD
None	1.4 Post approve Reward Points Redemption Request in the Credit Card Mgt. System (CCMS)	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
None	1.5 Inform Cardholder of the approval of request via e-mail	None	5 Minutes	Credit Card Operations Assistant/ Specialist CSAMU, CCAD
	TOTAL	None	3 Banking Days, 40 Minutes	



Settlement of Past Due Account via One-Time-24. Payment/Compromise Settlement - request through Customer **Care Department**

This service includes the computation of One-Time-Payment (OTP) as full settlement of past due account.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical	'	, ,	
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Individuals			
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE	
•	rough call or e-mail Care Department Credit Card	ail		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Send request through any of the following: Download CRF at www.landbank.com, fill it out and send to customercare@mail. landbank.com or Call Customer Care Hotline (+632) 8-405-7000 or PLDT Domestic Toll Free 1-800-10-405-7000	1.1 Validate Cardholder's identity and other relevant information and forward the request to CCAD and issue Service Request Number to Cardholder	None	Call: 1 Hour Email: 3 Banking Days	Phone Banker Customer Care Department, Corporate Affairs Group (CuCD-CAG)



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Request and wait for SOA from LOMD	None	2 Banking Days	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	Loans Operations Analyst/Loans Operations Specialist III, LOMD
None	1.4 Evaluate/ review/ the request of the cardholder and compute the amount to be offered under the OTP scheme in accordance with the guidelines	None	1 Banking Day	Credit Card Operations Specialist COSU, CCAD
None	1.5 Seek approval of the authorized signatory/ies in accordance with CASA	None	2 Banking Days	<i>Unit Head,</i> COSU, CCAD/
None	1.6 Forward the approved Offer to cardholder for conforme via e-mail; Negotiate further with Cardholder, if necessary	None	7 Banking Days	Credit Card Operations Specialist COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.7 Resolve ticket in the CA Desk	None		Credit Card Operations Specialist COSU, CCAD
2. Receive the OTP Offer Sheet and sign on the conforme portion and pay the agreed OTP at any LBP Branch or e-payment channels e-payment channels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	Teller, LBP Branch
3. Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Compromise Settlement/ One-time- Payment Scheme.	None	1 Banking Day	Credit Card Operations Specialist, COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Seek final approval of the authorized signatory/ies in accordance with CASA	None	3 Banking Days	Credit Card Operations Specialist, COSU, CCAD
	TOTAL	None	If thru call: 19 Banking Days, 1 Hour, 15 Minutes If thru email: 22 Banking Days, 15 Minutes	



25. Settlement of Past Due Account via One-Time-Payment/Compromise Settlement - Request through LBP Accommodating Branch

This service includes the computation of One-Time-Payment (OTP) as full settlement of past due account.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical				
Type of Transaction:	G2C - Government	to Citizen			
Who may avail:	Individuals				
CHECKLIST OF REQU	JIREMENTS	WHERE TO	SECURE		
Duly Accomplished Cre			nes /LBP Websit	e @	
Cardholder Request Fo	orm (CRF,	www.landba	ank.com/forms		
1 Original Copy)					
Valid photo bearing go				uing identification	
in the name of the appl		,	, GSIS, SSS, LT	,	
CLIENT STEPS	AGENCY	FEES TO	PROCESSING		
	ACTIONS	BE PAID	TIME	RESPONSIBLE	
1. Submit CRF to	1.1 Validate	None	30 Minutes	New Accounts Clerk/	
any LBP Branch	Cardholder's			Document Examiner, LBP Branch	
	identity and			LDI DIANON	
	other relevant				
	information,				
	signature				
	verify the CRF				
	and forward				
	the request to				
	CCAD via				
	email or fax to				
	facilitate				
	immediate				
	processing				



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 Upon receipt of the verified CRF, request and wait for SOA from LOMD	None	2 Banking Days	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	Loans Operations Analyst/Loans Operations Specialist III, LOMD
None	1.4 Evaluate/ review the request of the cardholder and compute the amount to be offered under the OTP scheme in accordance with the guidelines	None	1 Banking Day	Credit Card Operations Specialist COSU, CCAD
None	1.5 Seek approval of the authorized signatory/ies in accordance with CASA	None	2 Banking Days	<i>Unit Head,</i> COSU, CCAD/
None	1.6 Forward the approved Offer directly to cardholder via e-mail for conforme; Negotiation with Cardholder	None	7 Banking Days	Credit Card Operations Specialist COSU, CCAD



CLIE	ENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Si co ai ai ai	Receive the OTP Offer Sheet and ign on the onforme portion and pay the greed OTP at any LBP Branch or e-payment hannels	2.1 Receive and verify completeness and accuracy of information in the On-Coll Slip and the cash/check for payment; process the transaction and Provide client with a copy of the validated payment slip and the corresponding attachment	None	15 Minutes	Teller, LBP Branch
Of C W	Submit the proof of payment to CCAD together with the signed Offer Letter	3.1 Upon receipt of the proof of payment from Cardholder, review the documents and prepare proposal for Settlement Scheme with Waiver of Penalty and Interest	None	1 Banking Day	Operations Specialist, COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	3.2 Seek final approval of the authorized signatory/ies with accordance to CASA	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
	TOTAL	None	19 Banking Days, 45 Minutes	



26. Settlement of Past Due via Plan of Payment/Restructuring – Request through Customer Care Department

This service includes settlement of past due account through Plan of Payment/Restructuring and other settlement schemes.

Office or Division:	Credit Card Adminis	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical				
Type of Transaction:	G2C - Government	to Citizen			
Who may avail:	Individuals				
CHECKLIST OF REQU		WHERE TO	SECURE		
Letter/written request from Cardholder		Customer			
(Email or Scanned/Orig	ginal Copy)				
Once Approved:					
Compromise/Restructu					
(Letter Format, 3 Origin					
Proof of Income/source					
(1 original/scanned/pho FOR EMPLOYED IN					
Certificate of Emp		Employer			
Compensation	noymonic and				
Latest Income Tag	x Return	Employer/B	IR		
 Payslips for the la 	st three (3) months	Employer			
FOR SELF-EMPLOY		. ,			
 Registration Pape 	ers with DTI or SEC	DTI/SEC			
Latest Income Ta	x Return	BIR			
 Latest Audited Fir 	nancial Statements	Customer			
IF UNEMPLOYED/R	ETIREES				
 Deposit ADB (Per 	,	Depository	Bank		
CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON	
	ACTIONS	BE PAID	TIME	RESPONSIBLE	
Send letter/written	1.1 Validate	None	Call: 1 Hour	Phone Banker	
request through	Cardholder's		 "	Customer Care Department,	
customercare@	identity and		Email:	Corporate Affairs	
mail.landbank.com	other relevant		3 Banking	Group (CuCD-CAG)	
or Call Customer Care	information and forward		Days	1 ()	
Hotline	the request to				
(+632) 8-405-7000 or	CCAD and				
PLDT Domestic Toll	issue Service				
Free	Request				
1-800-10-405-7000	Number to				
	Cardholder				



OLIENT OTEDO	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
None	1.2 Check completeness of submitted documents and evaluate/ negotiate with Cardholder and prepare Restructuring Proposal and Amortization Schedule Update/log-in actions taken in the CA Desk	None	5 Banking Days	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Seek approval of the authorized signatory/ies	None	10 Banking Days	Approving Authorities, LBP
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	Credit Card Operations Specialist COSU, CCAD
2. Sign the Compromise/ Restructuring Agreement (Letter Format), Amortization Schedule and submit to CCAD	2.1 Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	Credit Card Operations Specialist COSU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	2.2 Receive request for booking and verify from system the outstanding balance	None	40 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
	TOTAL	None	If thru call: 16 Banking Days, 2 Hours, 40 Minutes If thru email: 19 Banking Days, 1 Hour, 40 Minutes	



27. Settlement of Past Due via Plan of Payment/Restructuring – Request through LBP Accommodating Branch

This service includes settlement of past due account through Plan of Payment/Restructuring and other settlement schemes.

Office or Division:	Credit Card Adminis	stration Department (CCAD)	
Classification:	Highly Technical		
Type of Transaction:	G2C - Government	to Citizen	
Who may avail:	Individuals		
CHECKLIST OF REQU	JIREMENTS	WHERE TO SECURE	
Letter/written request fr		Customer	
(Email or Scanned/Orig	jinal Copy)		
Once Approved:			
Compromise/Restructu	•		
(Letter Format, 3 Origin			
Proof of Income/source			
(1 original/scanned/pho			
		Employer	
 Certificate of Emp Compensation 	noyment and	Employer	
Latest Income Tax	v Doturo	Employer/BIR	
		Employer	
 Payslips for the la FOR SELF-EMPLOY 		Employer	
Registration Pape		DTI/SEC	
Latest Income Tax		BIR	
Latest income ra. Latest Audited Fire		Customer	
IF UNEMPLOYED/RI		Oustorner	
Deposit ADB (Per	•	Depository Bank	
	<u> </u>		
Valid photo bearing go		Any government agency issuing identification	
in the name of the appl	icani (1 photocopy)	cards (DFA, GSIS, SSS, LTO, PRC etc.)	



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
Submit letter/written request with complete documents to any LBP Branch	1.1 Validate Cardholder's identity and other relevant information, signature verify the documents and send to CCAD	None	30 Minutes	New Accounts Clerk/Document Examiner LBP Branch
None	1.2 Check completeness of submitted documents and evaluate/ negotiate with Cardholder and prepare Restructuring Proposal and Amortization Schedule	None	5 Banking Days	Credit Card Operations Specialist Collections and Operations Support Unit (COSU), CCAD
None	1.3 Seek approval of the authorized signatories	None	10 Banking Days	Approving Authorities, LBP
None	1.4 Require Cardholder to sign his conformity of the Compromise/Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	Credit Card Operations Specialist COSU, CCAD



CLIENT STEPS 2. Sign the Letter of Intent, Amortization Schedule and the Restructuring Agreement (should be notarized) and submit to CCAD	AGENCY ACTIONS 2.1 Forward the transaction to the Loan Operations Management Department (LOMD) for booking	FEES TO BE PAID None	PROCESSING TIME 1 Hour	PERSON RESPONSIBLE Credit Card Operations Specialist COSU, CCAD
	2.2 Receive request for booking and verify from system the outstanding balance	None	40 Minutes	Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD
	TOTAL	None	16 Banking Days, 2 Hours, 10 Minutes	



28. Upgrading/Downgrading through Customer Care Department

This service includes cardholder's request for upgrading/downgrading.

Office or Division:	Credit Card Administration Department (CCAD)			
Classification:	Highly Technical			
Type of Transaction:				
Who may avail:	Cardholders in good			
CHECKLIST OF REQU		WHERE TO		
Duly accomplished Cre			nes /LBP Website	e @
Cardholder's Request Form (CRF, 1		www.landba	ank.com/forms	
scanned copy)				
Proof of income/source	s of repayment (1			
scanned copy)	DIV/IDITATEO			
FOR EMPLOYED IN				
Certificate of Emp	oloyment and	Employer		
Compensation	D .		ID	
Latest Income Tag		Employer/B	olk .	
Payslips for the last three (3) months		Employer		
FOR SELF-EMPLOYED:		DTUOFO		
Registration Papers with DTI or SEC		DTI/SEC BIR		
Latest Income Tag				
Latest Audited Fire	AGENCY	Customer FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Send request	1.1 Validate	None	Call: 1 Hour	Phone Banker
through any of the	Cardholder's	INOTIC	Cail. 1 1 loui	Customer Care
following:	identity and			Department,
	other relevant			Corporate Affairs
Email letter request to	information		Email:	Group
customercare@mail.	and issue		3 Banking	(CuCD-CAG)
landbank.com or	Service		Days	
Call Customer Care	Request			
Hotline	Number to			
(+632) 8-405-7000	Cardholder			
or	and forward			
PLDT Domestic Toll	the request to			
Free	CCAD/in-			
1-800-10-405-7000	charge			



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
	ACTIONS	BE PAID	TIME	RESPONSIBLE
None	1.2 Perform the ff: a. Receive Cardholder's Request through CuCD Email/CA Desk Manager b. Request retrieval of cardholder's record c. Check if cardholder submitted the required documents through email	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 Perform the ff: a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommenda tion Form (CCRF) or Recommenda tion for Denial Form	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY	FEES TO	PROCESSIN	PERSON
	ACTIONS	BE PAID	G TIME	RESPONSIBLE
None	1.5 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD
None	1.6 Approve the CCRF or Recommend ation for denial, and sign denial memo/letter	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.9 Email denial memo or letter	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	Administrative Assistant/Administrativ e Analyst/e-Products Management Specialistl/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist, BBSD



CLIENT STEPS	AGENCY	FEES TO	PROCESSING	PERSON
GEIEITI GTEI G	ACTIONS	BE PAID	TIME	RESPONSIBLE
None	1.11 Monitor card production	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.12 Delivery of card to client by the service provider	None	7 Banking Days	Credit Card Operations Specialist COSU, CCAD
	TOTAL	None	If thru call: 18 Banking Days, 1 Hour If thru email: 21 Banking Days	



29. Upgrading/Downgrading through LBP Accommodating Branch

This service includes cardholder's request for upgrading/downgrading.

Office or Division:	Credit Card Adminis	stration Depa	rtment (CCAD)	
Classification:	Highly Technical			
Type of Transaction:	G2C - Government	to Citizen		
Who may avail:	Cardholders in good			
CHECKLIST OF REQU		WHERE TO	SECURE	
	Duly accomplished Credit Card		nes /LBP Websit	e @
Cardholder's Request	Form (CRF,	www.landba	ank.com/forms	
1 original/signature ver				
Proof of income/source				
original/certified photoc				
FOR EMPLOYED IN		- Francis vor		
Certificate of Employeesticate	ployment and	Employer		
Compensation • Latest Income Ta	v Poturn	Employer/B	.IR	
 Payslips for the la 		Employer	OII X	
FOR SELF-EMPLOY		Lilipioyei		
Registration Paper		DTI/SEC		
Latest Income Ta		BIR		
Latest Audited Fire		Customer		
	AGENCY	FEES TO	PROCESSING	PERSON
CLIENT STEPS	ACTIONS	BE PAID	TIME	RESPONSIBLE
Submit request	1.1 Validate	None	30 Minutes	New Accounts Clerk
and complete	Cardholder's			LBP Branch
documents to any	identity and			
LBP Branch	other relevant			
	information,			
	signature			
	verify the CRF and forward			
	the request to			
	CCAD/			
	in-charge via			
	email or fax to			
	facilitate			
	immediate			
	processing			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.2 a. Receive Cardholder's Request through email or fax by the branch b. Request retrieval of cardholder's record b. Check if documents submitted are complete	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		Records Custodian COSU, CCAD
None	1.4 a. Evaluate cardholder's request based on the existing policies/ guidelines of the Bank b. Prepare Credit Card Recommenda tion Form (CCRF) or Recommenda tion for Denial Form and denial memo/letter	None	2 Banking Days	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.5 Review/ Recommend for approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	Credit Card Operations Specialist CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for Denial, and sign memo/letter	None	2 Banking Days	Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		Unit Head, CPCEU, CCAD/ Department Head, CCAD
None	1.9 Email denial memo or letter	None		Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	Administrative Assistant/Administrativ e Analyst/e-Products Management Specialistl/II/III/Admini strative Specilaist III/Sr. e-Products Management Specialist, BBSD



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.11 Monitor card production	None	3 Banking Days	Credit Card Operations Specialist COSU, CCAD
None	1.12 Delivery of card to client by the service provider	None	7 Banking Days	Credit Card Operations Specialist COSU, CCAD
	TOTAL	None	18 Banking Days, 30 Minutes	