



# **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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in current and active status			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished LANDBANK Easy Pay Program Application Form (1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the Cardholder (1 scanned copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head,</i> CCAD



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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	1.4 Forward request to Loan Operations Management Department (LOMD) for posting	None	5 Minutes	<i>Credit Card Operations Assistant/Specialist</i> 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	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/Credit Card Operations Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>6 Banking Days, 15 Minutes</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in current and active status			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished LANDBANK Easy Pay Program Application Form (1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the Cardholder (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request to any LBP Branch	1.1 Validate Cardholder's identity and 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	None	30 Minutes	<i>New Accounts Clerk/ Verifier, 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>
None	1.2 Evaluate and process if eligible for Easy Pay Program	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> 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	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Once posted, Inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 45 Minutes</b>	



### 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C – Government to Citizen; G2B – Government to Business; G2G – Government to Government			
<b>Who may avail:</b>	Individuals, Government and Private Institutions			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Authority to Debit Account (ADA) Form (2 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Fill-out ADA form and enroll any LBP CA/SA and submit to Branch of Account for verification and approval	1.1 Validate if the account enrolled is active and signature verify the ADA form	None	5 Minutes	<i>Verifier</i> Branch of Account
None	1.2 Transmit the duly verified ADA Form to CCAD  <i>Note: Branch may send advance copy through email to facilitate immediate processing</i>	None	6 Banking Days	<i>Verifier</i> Branch of Account



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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	1.3 Check the cardholder's information against the system	None	5 Minutes	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>6 Banking Days, 15 Minutes</b>	



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

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 scanned copy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Marriage Certificate (1 scanned copy)		PSA		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following: Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)





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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 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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> 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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



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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	1.6 Approve the CCRF	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved change of name and civil status in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist CPCEU, CCAD</i>
None	1.8 Approve change of name and civil status in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/I/II/III/Administrative Specialist III/Sr. e-Products Management Specialist Branch Banking Support Department, (BBSD)</i>
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist COSU, CCAD</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	1.11 Delivery of card to customer by the service provider	None	7 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 18 Banking Days, 1 Hour If thru email: 21 Banking Days</b>	



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

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy and authenticated by the branch)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
Marriage Certificate (1 photocopy and authenticated by the branch)		PSA		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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 processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch



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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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> 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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.5 Review/ Recommend approval of cardholder's request	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



# LANDBANK

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



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Cardholder shall 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)
	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD
None	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD



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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	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist, CSAMU, CCAD</i>
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	<i>Loan processor/s LOMD Loans Operations Specialist III/Senior Loans Specialist LOMD Assistant Department Manager LOMD</i>
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	<i>Credit Card Operations Assistant/ Specialist CSAMU, CCAD</i>
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 3 Banking Days, 1 Hour, 20 Minutes</b>  <b>If thru email: 6 Banking Days, 20 Minutes</b>	





## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) (1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Evaluate request and process if eligible for waiver of Annual Fee	None	2 Banking Days	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</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	1.3 Check and approve if qualified	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD/  <i>Department Head</i> CCAD
None	1.4 Forward request to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Post approve Request for Waiver of Annual Fee in the CCMS	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Once posted, inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>4 Banking Days, 45 Minutes</b>	



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

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 scanned copy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> 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)



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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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> 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) or Recommendation for denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



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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	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for denial, and sign denial memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved increase/ decrease in the Credit Card Management System (CCMS)	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve increase/ decrease in CCMS  <i>Note: An e-mail alert shall be automatically sent to the Credit Card holder</i>	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</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	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 7 Banking Days, 1 Hour</b>  <b>If thru email: 10 Banking Days</b>	



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

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 original/certified photocopy) <b>FOR EMPLOYED INDIVIDUALS:</b> <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> <b>FOR SELF-EMPLOYED:</b> <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer  Employer/BIR Employer  DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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 processing	None	30 Minutes	<i>New Accounts Clerk</i> LBP Branch



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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	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> 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 Recommendation Form (CCRF) or Recommendation for Denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD





# LANDBANK

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	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for Denial, and sign denial memo/ letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head</i> CCAD Head/ CASA Approving Authority
None	1.7 Encode approved increase/ decrease in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve increase/ decrease in the CCMS  <i>Note: An e-mail alert shall be automatically sent to the Credit Card holder</i>	None	1 Banking Day	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/ Analyst/Specialist</i> CPCEU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>7 Banking Days, 30 Minutes</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>• Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 scanned copy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send scanned copy to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



# LANDBANK

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	Certification Fee - PHP100 (if full payment was made within a year) or PHP200 (if fully paid more than a year from date of request)		<i>Phone Banker</i> 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



# LANDBANK

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, LBP Branch</i>
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	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.2 Evaluate and prepare request for card cancellation and/or Certificate of Full Payment and attach supporting documents	None	2 Banking Days	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>



# LANDBANK

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



# LANDBANK

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)  <i>Note: Advance copy may be sent via e-mail if requested</i>	None	7 Banking Days	<i>Credit Card Operations Analyst/Specialist COSU, CCAD</i>
	<b>TOTAL</b>	<b>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)</b>	<b>If thru call: 10 Banking Days, 2 Hours  If thru email: 13 Banking Days, 1 Hour</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 original)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF 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 fax or email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk/ Document Examiner</i> LBP Branch



# LANDBANK

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	Certification 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	<i>Credit Card Operations Specialist</i> 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	<i>Teller,</i> LBP Branch





# LANDBANK

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, LBP Branch</i>
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	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>
None	3.2 Evaluate/ prepare request for card cancellation and/or Certificate of Full Payment and supporting documents	None	2 Banking Days	<i>Credit Card Operations Analyst/Specialist, COSU, CCAD</i>



# LANDBANK

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	<i>Unit Head</i> Collections and Operations Support Unit (COSU)/ Customer Service and Account Management Unit (CSAMU), CCAD  <i>Department Head</i> CCAD
None	3.4 For card cancellation, forward request to CSAMU to effect request in the Credit Card Management System	None	15 Minutes	<i>Credit Card Operations Analyst/Specialist,</i> CSAMU  <i>Unit Head,</i> CSAMU
None	3.5 Include in the report for updating of Cardholder's record with the Credit Bureau (in case reported as delinquent account)  <i>Note: Report on Cardholder Updates is submitted to the Credit Bureau on a monthly basis</i>	None	15 Minutes	<i>Credit Card Operations Assistant</i> COSU, CCAD



# LANDBANK

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)  <i>Note: Advance copy may be sent via e-mail if requested</i>	None	7 Banking Days	<i>Credit Card Operations Analyst/ Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>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)</b>	<b>10 Banking Days, 2 Hours</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders with hold-out on deposit and cancelled account			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> </ul>		Customer		
<ul style="list-style-type: none"> <li>• Letter request sent (1 scanned copy)</li> </ul>		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a>  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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



## LANDBANK

<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 Cardholder's request through Email/CA Service Desk Manager and Request retrieval of cardholder's record	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/Specialist</i> 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	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.4 Prepare memo to branch for lifting of hold-out on deposit	None		<i>Credit Card Operations Assistant/Analyst/Specialist</i> 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	<i>Credit Card Operations Specialist</i> CPCEU, CCAD



**LANDBANK**

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



### 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders with hold-out on deposit and cancelled account			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter request (1 original and signature verified)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>New Accounts Clerk</i> LBP Branch
None	1.2 Receive Cardholder's request through Email and request retrieval of cardholder's record	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD



# LANDBANK

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	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> 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	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.5 Approve cardholder's request for lifting of hold-out account and sign memo	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.6 Send memo to Branch thru email	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Inform Cardholder of the approval of request	None	5 Minutes	<i>New Accounts Clerk, LBP Branch</i>
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 35 Minutes</b>	





## 14. Payment Processing

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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2G – Government to Government			
<b>Who may avail:</b>	Individuals and Private and Govt. Institutional Clients			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Accomplished Oncoll Payment Slip for Over-the-counter payments (1 original copy)		LANDBANK Branch		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Pay at any LBP Branch or e-payment channels  <i>Note: Check payment is subject set clearing period per Bank policy however, value date shall be the date of payment.</i>	1.1 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 Servicing Branch



# LANDBANK

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



# LANDBANK

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	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>3 Banking Days, 4 Hours 45 Minutes</b>	

*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).

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>• Duly Accomplished Opt-In Form (1 original/scanned/photocopy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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  customer care@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)



# LANDBANK

<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 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	<i>Credit Card Operations Assistant/ Specialist</i> 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	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head,</i> CCAD
None	1.4 Post approve request for charging of fees to cardholder's account in the CCMS	None	5 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD



# LANDBANK

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	<i>Credit Card Operations Assistant/Credit Card Operations Specialist CSAMU, CCAD</i>
	<b>TOTAL</b>	<b>PHP 100.00 per SOA</b>	<b>If thru call: 2 Banking Days, 3 Hours, 5 Minutes</b>  <b>If thru email: 5 Banking Day, 2 Hours, 5 Minutes</b>	



## 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).

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Simple			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Opt-In Form (1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
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	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</i>



# LANDBANK

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





## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



# LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON 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*	<i>Credit Card Operations Analyst/ Specialist</i> Customer Care and Account Management Unit (CSAMU), CCAD/  <i>Unit Head</i> CSAMU/  <i>Department Head</i> CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 90 Banking Days*, 1 Hour</b>  <b>If thru email: 93 Banking Days*</b>	

\*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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C- Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Service Request through call or e-mail to LBP Customer Care Department (CuCD)		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Call Customer Care Hotline (+632) 8-405-7000  or  PLDT Domestic Toll Free  or  1-800-10-405-7000 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)
	1.2 Check details of payment; Evaluate and process if eligible for Refund of Overpayment	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist</i> Customer Service and Account Management Unit (CSAMU), CCAD



# LANDBANK

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	1 Banking Day	<i>Credit Card Operations Officer</i> CSAMU, CCAD <i>Department Head</i> CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i>  Customer Service and Account Management Unit (CSAMU), CCAD
None	1.5 Receive and verify request for booking and process in CCMS and FIAS	None	1 Banking day	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> 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	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	None	<b>If thru call: 3 Banking Days, 1 Hour, 15 Minutes</b>  <b>If thru email: 6 Banking Days, 15 Minutes</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF) (1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
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	<i>Credit Card Operations Assistant/ Specialist Card Processing and Account Management Unit (CSAMU), CCAD</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	1.3 Check and approve if qualified for Refund of Overpayment	None	2 Banking Days	<i>Credit Card Operations Officer</i> CSAMU, CCAD  <i>Department Head</i> CCAD
None	1.4 Forward to LOMD for posting	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
None	1.5 Receive and verify request for booking and process in CCMS and FIAS	None	1 Banking Day	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
None	1.6 Inform Cardholder of the approval of request via e-mail	None	5 Minutes	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>5 Banking Days, 40 Minutes</b>	



## 20. Reissuance of Credit Card through Customer Care Department

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> </ul>		Customer		
<ul style="list-style-type: none"> <li>Duly Accomplished Credit Card Cardholder Request Form (CRF), 1 scanned copy)</li> </ul>		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<ul style="list-style-type: none"> <li>Proof of Full Payment of amount due and demandable (Payment slip/screen shot of e-banking transaction)</li> <li>Proof of income</li> </ul>		Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit request and proof of full payment of amount due and demandable through any of the following:  Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> 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	None	Call: 1 Hour  Email: 3 Banking Days	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



## LANDBANK

<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 Check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies; Resolve/update ticket in the CA Desk	None	5 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS		2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.6 Encode in the CCMS and forward to CPCEU verifier for review			<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval			<i>Credit Card Operations Specialist</i> CPCEU, CCAD





# LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.8 Approve the CRF and in the CCMS			<i>Credit Card Operations Officer</i> CPCEU, CCAD/  <i>Department Head</i> CCAD
None	1.9 Generate and forward embossing file to Card Vendor	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>
None	1.10 Monitor card production		3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.11 Send card to Service Provider or thru FMD for delivery to Cardholder	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 22 Banking Days, 1 Hour</b>  <b>If thru email: 25 Banking Days</b>	



## 21. Reissuance of Credit Card through LANDBANK Accommodating Branch

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of Full Payment of amount due and demandable (Payment slip/screen shot of e-banking transaction, 1 original/ photocopy/printed) Proof of income		Customer		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC, etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF 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 via fax or email to facilitate immediate processing	None	30 Minutes	<i>New Accounts Clerk Document Examiner LBP Branch</i>



# LANDBANK

<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 Upon receipt of verified CRF, check if the account is updated/paid and if payment has been posted already in the system	None	1 Banking Day	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.4 Seek approval of the authorized signatory/ies. In case of denial, inform Cardholder via email	None	5 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.5 Forward to CPCEU the approved reissuance for encoding in the CCMS	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD



# LANDBANK

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		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.7 Review and Verify in the CCMS then forward for approval	None		<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.8 Approve in the CCMS	None		<i>Credit Card Operations Officer</i> CPCEU, CCAD/  <i>Department Head</i> CCAD
None	1.9 Generate and forward embossing file to Card Vendor for card production Monitor card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist</i> ,BBSD
None	1.10 Monitor card production	None	3 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
None	1.11 Delivery of card to client by the service provider	None	7 Banking Days	<i>Credit Card Operations Specialist</i> COSU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>22 Banking Days, 30 Minutes</b>	





# LANDBANK

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	<i>Credit Card Operations Assistant/ Specialist</i> 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	<i>Credit Card Operations Assistant/ Specialist</i> CSAMU, CCAD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 3 Banking Days, 1 Hour, 15 Minutes</b>  <b>If thru email: 6 Banking Days, 15 Minutes</b>	



### 23. Reward Points Redemption through LBP Accommodating Branch

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Complex			
<b>Type of Transaction:</b>	G2C- Government to Citizen			
<b>Who may avail:</b>	Cardholders			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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	<i>New Accounts Clerk/ Verifier, LBP Branch</i>
None	1.2 Evaluate and process if eligible for redemption of points	None	1 Banking Day	<i>Credit Card Operations Assistant/ Specialist Customer Service and Account Management Unit (CSAMU), CCAD</i>



# LANDBANK

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





## 24. Settlement of Past Due Account via One-Time-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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Request from Cardholder through any of the following: <ul style="list-style-type: none"> <li>• Service Request through call or e-mail to LBP Customer Care Department (CuCD)</li> <li>• Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 scanned copy)</li> </ul>		Customer  LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following: Download CRF at <a href="http://www.landbank.com">www.landbank.com</a> , fill it out and send to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a>  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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



## LANDBANK

<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 Request and wait for SOA from LOMD	None	2 Banking Days	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III, LOMD</i>
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	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD



## LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
None	1.7 Resolve ticket in the CA Desk	None		<i>Credit Card Operations Specialist</i> 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	<i>Teller,</i> 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	<i>Credit Card Operations Specialist,</i> COSU, CCAD



## LANDBANK

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



**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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly Accomplished Credit Card Cardholder Request Form (CRF, 1 Original Copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)		Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc.)		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Submit CRF 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	<i>New Accounts Clerk/ Document Examiner, LBP Branch</i>



# LANDBANK

<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 Upon receipt of the verified CRF, request and wait for SOA from LOMD	None	2 Banking Days	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Preparation of Manual Statement of Account	None	3 Banking Days	<i>Loans Operations Analyst/Loans Operations Specialist III</i> , 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	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD



# LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
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	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	<i>Teller, LBP Branch</i>
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 Settlement Scheme with Waiver of Penalty and Interest	None	1 Banking Day	<i>Operations Specialist, COSU, CCAD</i>



## LANDBANK

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





## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Individuals			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Letter/written request from Cardholder (Email or Scanned/Original Copy) Once Approved: Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)		Customer		
Proof of Income/sources of payment (1 original/scanned/photocopy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul> IF UNEMPLOYED/RETIREEES <ul style="list-style-type: none"> <li>• Deposit ADB (Pensioners)</li> </ul>		Employer Employer/BIR Employer DTI/SEC BIR Customer Depository Bank		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send letter/written request through <a href="mailto:customer care@mail.landbank.com">customer care@mail.landbank.com</a> 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)



# LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON 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	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Seek approval of the authorized signatory/ies	None	10 Banking Days	<i>Approving Authorities, LBP</i>
None	1.4 Require Cardholder to sign his conformity of the Compromise/Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	<i>Credit Card Operations Specialist</i> 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	<i>Credit Card Operations Specialist</i> COSU, CCAD



# LANDBANK

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	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	<b>None</b>	<b>If thru call: 16 Banking Days, 2 Hours, 40 Minutes</b>  <b>If thru email: 19 Banking Days, 1 Hour, 40 Minutes</b>	



## 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.

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)
<b>Classification:</b>	Highly Technical
<b>Type of Transaction:</b>	G2C - Government to Citizen
<b>Who may avail:</b>	Individuals
<b>CHECKLIST OF REQUIREMENTS</b>	<b>WHERE TO SECURE</b>
Letter/written request from Cardholder (Email or Scanned/Original Copy) Once Approved: Compromise/Restructuring Agreement (Letter Format, 3 Original Copies)	Customer
Proof of Income/sources of payment (1 original/scanned/photocopy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul> IF UNEMPLOYED/RETIREES <ul style="list-style-type: none"> <li>• Deposit ADB (Pensioners)</li> </ul>	Employer Employer/BIR Employer DTI/SEC BIR Customer Depository Bank
Valid photo bearing government issued ID in the name of the applicant (1 photocopy)	Any government agency issuing identification cards (DFA, GSIS, SSS, LTO, PRC etc.)



# LANDBANK

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. 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	<i>New Accounts Clerk/Document Examiner</i> 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	<i>Credit Card Operations Specialist</i> Collections and Operations Support Unit (COSU), CCAD
None	1.3 Seek approval of the authorized signatories	None	10 Banking Days	<i>Approving Authorities,</i> LBP
None	1.4 Require Cardholder to sign his conformity of the Compromise/ Restructuring Agreement (Letter Format) and other documents	None	1 Banking Day	<i>Credit Card Operations Specialist</i> COSU, CCAD



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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. Sign the Letter of Intent, Amortization Schedule and the Restructuring Agreement (should be notarized) and submit to CCAD	2.1 Forward the transaction to the Loan Operations Management Department (LOMD) for booking	None	1 Hour	<i>Credit Card Operations Specialist</i> COSU, CCAD
	2.2 Receive request for booking and verify from system the outstanding balance	None	40 Minutes	<i>Loan processor/s</i> LOMD  <i>Loans Operations Specialist III/Senior Loans Specialist</i> LOMD  <i>Assistant Department Manager</i> LOMD
	<b>TOTAL</b>	None	<b>16 Banking Days, 2 Hours, 10 Minutes</b>	



## 28. Upgrading/Downgrading through Customer Care Department

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 scanned copy)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 scanned copy) FOR EMPLOYED INDIVIDUALS:		Employer  Employer/BIR Employer		
<ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul>				
FOR SELF-EMPLOYED:		DTI/SEC BIR Customer		
<ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>				
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. Send request through any of the following:  Email letter request to <a href="mailto:customercare@mail.landbank.com">customercare@mail.landbank.com</a> 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	<i>Phone Banker</i> Customer Care Department, Corporate Affairs Group (CuCD-CAG)



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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 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	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> 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) or Recommendation for Denial Form	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD





## LANDBANK

<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 Review/ Recommend approval or denial of cardholder's request, and sign denial memo/letter	None	1 Banking Day	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for denial, and sign denial memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>



## LANDBANK

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



## 29. Upgrading/Downgrading through LBP Accommodating Branch

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

<b>Office or Division:</b>	Credit Card Administration Department (CCAD)			
<b>Classification:</b>	Highly Technical			
<b>Type of Transaction:</b>	G2C - Government to Citizen			
<b>Who may avail:</b>	Cardholders in good credit standing			
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>		
Duly accomplished Credit Card Cardholder's Request Form (CRF, 1 original/signature verified)		LBP Branches /LBP Website @ <a href="http://www.landbank.com/forms">www.landbank.com/forms</a>		
Proof of income/sources of repayment (1 original/certified photocopy) FOR EMPLOYED INDIVIDUALS: <ul style="list-style-type: none"> <li>• Certificate of Employment and Compensation</li> <li>• Latest Income Tax Return</li> <li>• Payslips for the last three (3) months</li> </ul> FOR SELF-EMPLOYED: <ul style="list-style-type: none"> <li>• Registration Papers with DTI or SEC</li> <li>• Latest Income Tax Return</li> <li>• Latest Audited Financial Statements</li> </ul>		Employer Employer/BIR Employer DTI/SEC BIR Customer		
<b>CLIENT STEPS</b>	<b>AGENCY ACTIONS</b>	<b>FEES TO BE PAID</b>	<b>PROCESSING TIME</b>	<b>PERSON RESPONSIBLE</b>
1. 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 processing	None	30 Minutes	<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 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	<i>Credit Card Operations Assistant/Analyst/Specialist</i> Card Processing and Credit Evaluation Unit (CPCEU), CCAD
None	1.3 Retrieve cardholder's record	None		<i>Records Custodian</i> COSU, CCAD
None	1.4 a. Evaluate cardholder's request based on the existing policies/guidelines of the Bank b. Prepare Credit Card Recommendation Form (CCRF) or Recommendation for Denial Form and denial memo/letter	None	2 Banking Days	<i>Credit Card Operations Assistant/Analyst/Specialist</i> CPCEU, CCAD



# LANDBANK

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	<i>Credit Card Operations Specialist</i> CPCEU, CCAD
None	1.6 Approve the CCRF or Recommendation for Denial, and sign memo/letter	None	2 Banking Days	<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD/ CASA Approving Authority</i>
None	1.7 Encode approved upgrade/ downgrade in the CCMS	None	1 Banking Day	<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.8 Approve upgrade/ downgrade in the CCMS	None		<i>Unit Head, CPCEU, CCAD/ Department Head, CCAD</i>
None	1.9 Email denial memo or letter	None		<i>Credit Card Operations Assistant/Analyst/ Specialist</i> CPCEU, CCAD
None	1.10 Generate and forward embossing file to Card Vendor for card production	None	1 Banking Day	<i>Administrative Assistant/Administrative Analyst/e-Products Management Specialist/II/III/Administrative Specialist III/Sr. e-Products Management Specialist, BBSD</i>



## LANDBANK

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