



Batanes goes Cash-Lite, powered by LANDBANK

LANDBANK SERVES

CHRONICLES OF GROWTH

MARCH 2025 ISSUE



Batanes is embracing the future of finance with LANDBANK's Cash-Lite initiative, transforming the province into a hub for seamless digital transactions. In partnership with the Local Government of Batanes, LANDBANK officially launched the movement on March 8, 2025, at Basco Oval Plaza, marking a major step toward financial inclusion and modernized payment systems in the country's northernmost province.

A cash-lite economy shifts transactions from physical cash to digital platforms—empowering businesses and individuals with fast, secure, and convenient payment options. With tools like Quick Response (QR) code payments and online fund transfers through the LANDBANK Mobile Banking App (MBA) and partners like LANDBANKasama, Batanes is proving that even remote communities can thrive in the digital age.

This transition enhances financial access, reduces cash-handling costs, and strengthens security against theft and counterfeiting. Local markets, transport operators, and service providers now enjoy faster transactions, better record-keeping, and a wider customer reach. Digital platforms like LANDBANK Link.BizPortal further streamline payments.

As part of LANDBANK's commitment to holistic support for farmers and agri-entrepreneurs, the Bank also showcased its Agrisenso Plus Lending Program, along with its financial literacy component, the Agri-Fishery Support through Capability Enhancement for Nationwide Development (ASCEND). Four hundred (400) farmer attendees learned about LANDBANK's digital platforms and completed needs assessment by the LANDBANK Countryside Development Foundation Inc. (LCDFI) and Agricultural Systems International Inc. (AGREA) for improved income, credit access, and overall well-being of farmers and their families,

With unwavering support from local government units and businesses, Batanes is leading the way toward a cash-lite future—powered by LANDBANK.



Account Opening Made Easy

With a click and a swipe, attendees at the Cash-Lite Batanes launch effortlessly opened LANDBANK accounts on the spot. Through the LANDBANK MBA, users can quickly register their account and generate QR codes, allowing them to scan, pay merchants, or receive funds instantly from fellow LANDBANK MBA users.

Meanwhile, LANDBANKasama partners were on hand to assist residents and micro, small, and medium enterprises (MSMEs) with essential banking services, including cash-in and cash-out transactions, fund transfers, bills payments, and QR-based transactions—bridging the gap for those with limited access to traditional banking facilities.

As of March 2025, LANDBANK has onboarded 174 partner merchants across Batan, Sabtang, and Itbayat, all actively using QR payments under the Cash-Lite Batanes initiative. This growing network strengthens the province's shift toward an inclusive and future-ready financial system.



MSMEs in Batanes Go Cash-Lite!



Rachelle Pajudpud
Owner, Chillout Teazone Batanes

Rachelle embraced LANDBANK's QR payment system after noticing the demand for cashless transactions during the Batanes Day Bazaar. It eliminated issues with providing change and made it easier for customers, including those ordering online or sending surprise treats. She highlights digital banking's convenience, security, and ability to streamline business operations.

Aracely Viola Diaz
Owner, Snack and Chill Convenient Store, Basco

Aracely and her husband initially relied on pawnshops for money transfers, paying as much as P300 per transaction. Switching to LANDBANK's MBA reduced this to just P15, saving them money to reinvest in their business. With their store open until midnight, the round-the-clock accessibility of digital banking has been a game-changer.



Mark Elcano
Owner, Ohana Food Truck

A peddler in Basco, Mark struggled with handling loose change and managing cash transactions on the go. His transition to digital payments began when LANDBANK representatives helped him open an account right on the sidewalk and set up his QR code on the spot. This allowed him to accept digital payments immediately, eliminating cash-handling hassles and making transactions faster and more convenient.



Lloyd Angelo Castillejos
Co-owner, Tamikafi Coffee Shop, Itbayat Island

Lloyd saw the need for cashless payments as his shop grew in popularity. Integrating LANDBANK's QR system allowed customers to pay without worrying about change. It also reduces the need for frequent branch visits. Having trusted LANDBANK with his personal savings for years, he encourages fellow business owners to shift to digital payments for their ease and efficiency, enabling them to focus more on providing quality service to customers.



Marie Joyce Fainza
Owner, Kanayan Minimart, Sabtang Island

Marie was introduced to LANDBANK's QR payment system in 2023 and quickly saw its benefits over manual online transfers. With no physical banks on the island, digital payments now allow her to settle transactions instantly, saving time and reducing travel costs, going to the mainland where a LANDBANK branch is located. She encourages small businesses to embrace cashless payments for their speed, security, and convenience.



LANDBANK Serves is a monthly digital publication produced by LANDBANK's Corporate Affairs Group, with address at the 24th Floor, LANDBANK Plaza, 1598 M.H. Del Pilar cor. Dr. Quintos Sts., Malate, Manila, Philippines 1004.

LANDBANK Serves Editors reserve the right to edit and finalize all stories prior to publication. For comments/suggestions or contributions, please contact us at 8551-2200 local 7636 or e-mail cced_pu@landbank.com.

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