

# LANDBANK SERVES

CHRONICLES OF GROWTH



March 2024 Issue

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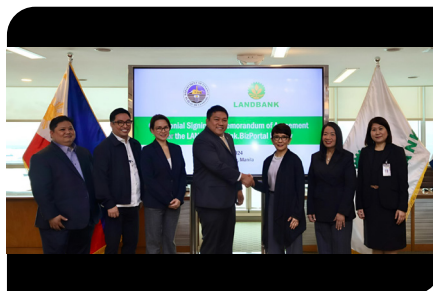
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**LANDBANK** joins in the observance of

**2024 National Women's Month**



“Take the driver’s seat in your career -- be purposeful and strategic. Know your stuff, work hard, and assert.”

Anything worthwhile takes a long time. Along the way, it helps to have an ally and a champion. Advocate for yourself and don’t give your power away.”

**Lynette V. Ortiz**  
President and CEO

At the 2024 GCG Gender and Development Conference: “Women at the Helm”



## Empowering Women: Words from LANDBANK President and CEO Lynette V. Ortiz

LANDBANK President and CEO Lynette V. Ortiz joined other women leaders at the 2024 GCG Gender and Development (GAD) Conference, themed “We GADther Together, We gatHER to Empower”, held at the Philippine International Convention Center, Pasay City last March 20, 2024.

President Ortiz’s address resonated with attendees as she shared her journey of shattering barriers in the male-dominated banking industry, offering invaluable insights for aspiring women leaders.

She highlighted essential strategies for success, including:

1. **Be Strategic and Purposeful:** Setting clear goals and defining a career trajectory is vital for navigating through challenges and achieving success in any industry.
2. **Develop Your Skills:** Continuous learning and skills development are key to staying relevant and competitive in a rapidly evolving professional landscape.

3. **Build Relationships:** Cultivating robust networks and seeking mentorship opportunities can provide guidance and support, enabling personal and professional growth.

4. **Be Proactive:** Taking initiative and embracing challenges head-on is essential for demonstrating leadership potential and seizing opportunities for advancement.

5. **Seek Feedback:** Embracing constructive criticism fosters personal development and enables individuals to refine their skills and capabilities.

6. **Do the Work:** Success is the product of dedication, perseverance, and hard work. Putting in the effort is non-negotiable on the path to achievement.

President Ortiz underscored the significance of diversity in leadership, emphasizing the unique strengths and perspectives that women bring to the table.

LANDBANK takes pride in championing financial inclusion and gender equality, committed to empowering Filipinas and fostering a future where everyone has equal opportunities to thrive.

Her message serves as an inspiration for women in the banking industry and beyond, encouraging them to break barriers, challenge norms, and strive for excellence. With LANDBANK’s unwavering commitment to empowerment and inclusivity, the future holds possibilities for women in the Philippines.

President Ortiz is the 3rd woman President and CEO of LANDBANK. Since she took her oath of office in May 2023, she had been proactive in leading the Bank to greater heights, being a catalyst for transformation, and spurring excellence in the service provided to the clients and stakeholders.



# Recognized as a stalwart partner in serving the nation

## DepEd commends LANDBANK for contributions to basic education

Vice President and Department of Education (DepEd) Secretary Sara Z. Duterte-Carpio (leftmost) and Usec. Atty. Michael Wesley T. Poa

(rightmost), presented the award to LANDBANK, represented by Senior Vice President Marilou L. Villafranca (2nd from left) and Vice

President Mylene B. Macapagal (3rd from left) during the annual "Partners' Appreciation and Recognition" ceremony of the DepEd, highlighting the Bank's significant contributions to advancing quality basic education in the country.



(Photo courtesy of DepEd)

The award recognized LANDBANK's steadfast commitment and unwavering support for the DepEd's MATATAG Agenda, which complements the goals and aspirations for the Philippine Basic Education Development Plan.

## PhilHealth lauds LANDBANK as outstanding wellness partner

Philippine Health Insurance Corporation (PhilHealth) President and CEO Emmanuel R. Ledesma, Jr. presented to LANDBANK the 'Best Accredited Collecting Agent in Premium Contributions Award' and the 'Outstanding Government Securities (GS) Purchases Award' during its 2024 Stakeholders' Awarding Ceremony in Quezon City. Receiving the first award on behalf of LANDBANK were (left photo) Executive Vice President Liduvino S. Geron (4th from left), Senior Vice President Marilou L. Villafranca



(3rd from left), and Pasig Capitol Branch Head Vice President Mylene B. Macapagal (2nd from left). Meanwhile, First Vice President Ma. Francia O. Titar (right photo;



2nd from left) received the second award. They were joined by (left photo) PhilHealth EVP and COO Atty. Eli Diño D. Santos (leftmost) and Acting VP Rey Baleña (rightmost).

## DSWD-VI recognized LANDBANK as one of its most supportive partners

LANDBANK First Vice President Vivian M. Cañonero (4th from right) and Iloilo Branch Manager July S. Paccial (3rd from right) received a plaque of recognition from DSWD Undersecretary Monina Josefina H. Romualdez (4th from left) during the DSWD Field Office VI 73rd Anniversary at the Grand Xing Imperial Hotel, Iloilo City, for the Bank's valuable contribution in the implementation of programs and services of the DSWD Field

Office VI resulting to faster distribution of assistance, improved financial education

and increased digital banking awareness among CCT and UCT beneficiaries.



(Photo courtesy of DSWD-VI)

# LANDBANK eyes digital expansion, enhanced customer experience in 2024



LANDBANK ramps up its digital transformation efforts this year to streamline operations and deliver top-notch customer experience.

Since assuming leadership in May 2023, LANDBANK President and CEO Lynette V. Ortiz has prioritized the adoption of new technologies across the Bank's operations to elevate customer convenience and accessibility to financial services.

"We are heavily investing in enhancing our digital infrastructure to ensure seamless service delivery across our online banking channels and traditional touchpoints. Our priority remains steadfast in delivering solutions and exceptional service to our valued customers," said President and CEO Ortiz.

This year, LANDBANK aims to reduce over-the-counter transactions in its branches by encouraging customers to maximize the Bank's digital banking channels. These include the LANDBANK Mobile Banking App, the iAccess online retail banking channel, and the Link.BizPortal web-based payment channel for retail clients.

The Bank targets to onboard additional government agencies, local government units (LGUs), private merchants, and other qualified institutions as billers in its digital channels, enabling more customers to make direct online payments.

LANDBANK is also poised to intensify its marketing efforts to encourage wider digitalization adoption among institutional clients. Digital solutions include the eMDS internet facility for national government partners, the LBCS electronic bulk disbursement facility, and the weAccess corporate internet banking platform.

As part of LANDBANK's phygital strategy, selected branches across the country will implement an automated queuing management system with a teller interface to further cut processing time for over-the-counter transactions. The next phase of this project will allow customers to set appointments via an online pre-booking facility before visiting the branch.

LANDBANK has been implementing since 2018 the Digital Onboarding System (DOBS), which has helped simplify the account enrolment process and reduced the account opening time of customers from 45 minutes to 15 minutes or less.

Starting April of this year, interested customers may also open a LANDBANK account without visiting a branch through the new straight-through account opening feature of the LANDBANK Mobile Banking App. This will provide customers instant access to the Bank's digital services, such as fund transfers, bills payment, e-commerce transactions, and cardless withdrawals.

For LANDBANK loan availers, the Bank will likewise introduce innovative online lending platforms that will cater to LGUs and Micro, Small, and Medium Enterprises (MSMEs). These platforms will allow borrowers to apply for loans anytime, anywhere and enjoy a more streamlined loan process.

LANDBANK assures its clients that it will continue to invest in both technological solutions and human resources to proactively secure its systems and infrastructure.

"Ensuring data security and privacy is likewise a top priority for us at LANDBANK. We are implementing multi-layered security controls in our systems to provide safe and frictionless solutions for our customers," said President and CEO Ortiz.

The Bank continues to remind and educate clients on cybersecurity best practices by consistently sharing security and anti-fraud tips on its social media channels. These include the "CyberSigurista" campaign that utilizes various hashtags like #SafeModeMonday, #FraudFreeFriday, and #ScamAlert to raise awareness about emerging online scams and other fraudulent activities.



LANDBANK President and CEO and OFBank Chairperson Lynette V. Ortiz (center), OFBank OIC Atty. Reo S. Andarino (5th from left), and DMW OIC-Secretary Hans Leo J. Cacdac (3rd from left) led the signing of a Memorandum of Agreement to fast-track the delivery of indemnity claims for OFWs affected by company closures in Saudi Arabia. Joining them as witnesses were DMW Usec. Maria Anthonette C. Velasco-Allones (leftmost) and Usec. Bernard P. Olalia (2nd from left), together with LANDBANK Executive Vice President Liduvino S. Geron (6th from left), and OFBank Relationship Officer Jose Aryiel G. Castor. (rightmost).

## LANDBANK, OFBank, DMW partner to ramp up delivery of OFW claims

LANDBANK, the Overseas Filipino Bank (OFBank), and the Department of Migrant Workers (DMW) have joined forces to expedite the delivery of indemnity claims to Overseas Filipino Workers (OFWs) displaced by the bankruptcies of Saudi Arabian construction companies in 2015 and 2016.

The collaboration will integrate and streamline the processes of LANDBANK and OFBank with the DMW, to fast-track the processing and crediting of checks as compensation for the unpaid wages and other benefits of affected OFWs, including the claimant families of eligible workers already deceased.

As of Feb. 29, 2024, LANDBANK and OFBank have credited a total of US\$16.4 million represented by 1,211 checks of affected OFWs..

“We’re happy to be able to help with this project for our OFWs. We want to ensure that the back pays of all our displaced *kababayans* are delivered at the soonest possible time,” said LANDBANK President and CEO and OFBank Chairperson Lynette V. Ortiz.

LANDBANK will offer over-the-counter banking services to eligible OFWs to claim their indemnity claims, free of charge, through the Bank’s extensive network of 607 branches and branch-lite units nationwide.

The Bank will likewise coordinate with foreign depository banks in monitoring the Outward Bills for Collection (OBC) from the OFWs, and facilitate the flow of inward funds to the OFBank accounts of their beneficiaries.

Meanwhile, the OFBank will assist OFWs and their beneficiaries, including those who are currently overseas, with opening of an account and accessing the Bank’s digital services, while collaborating with the DMW in raising awareness on the procedures covering the negotiation of indemnity checks from foreign employers.

OFBank will also spearhead the provision of financial education services to OFWs particularly on savings and investment management.

“We are thankful for this long-standing partnership. *Ang tulong ng LANDBANK sa ating mga OFWs ay di matatawaran.* And the good news is we can do so much more. Among others, this matter on the claims of the workers in Saudi Arabia is very high on the agenda,” said DMW OIC-Secretary Hans Leo J. Cacdac.

The DMW will be coordinating with all the identified beneficiaries and will provide assistance on the procedures for the negotiation of the checks. The department will also maintain a helpline to immediately respond to the inquiries of qualified OFWs and their beneficiaries.

The DMW will likewise handle the negotiation for the cases of deceased eligible OFWs in favor of their identified heirs and family members.



LANDBANK President and CEO Lynette V. Ortiz and BOC Commissioner Bienvenido Y. Rubio led the Memorandum of Agreement signing to streamline the collection of BOC payments. Joining them as witnesses from BOC are Deputy Commissioners Atty. Clarence S. Dizon (3rd from left), Michael C. Fermin (2nd from left), and Atty. Kriden F. Balgomera (leftmost), alongside LANDBANK Executive Vice President Leila C. Martin (6th from left) and Senior Vice President Marilou L. Villafranca (rightmost).

# LANDBANK, BOC partner for seamless payment collections

In stride towards improved public service delivery, LANDBANK and the Bureau of Customs (BOC) have inked an agreement to streamline the collection of customs payments through the Bank's digital payment channel.

Under the partnership, the BOC will utilize the LANDBANK Link.BizPortal, the Bank's digital payment channel, to facilitate seamless online payment transactions for both government and private entities.

"We at LANDBANK hope that our digital solutions and our Link.Biz platform will be able to accelerate collections. So we are doing our part as well for the efficient collection of government dues, and we are very much looking forward to this partnership," said LANDBANK President and CEO Ortiz.

As an online payment option, the LANDBANK Link.BizPortal will eliminate the need for clients to physically visit LANDBANK servicing branches to pay for their dues to the BOC. It is also expected to enhance the operational efficiency of the BOC, reduce bureaucratic red tape, and improve overall service delivery.

BOC Commissioner Rubio emphasized that this partnership underscores both entities' shared dedication

to embracing digitalization, process optimization, and enhancing the business environment's user-friendliness.

"Through LANDBANK's Link.BizPortal, we are not only facilitating smoother transactions, but also fostering greater transparency and accountability. As we embark on this new chapter, let us continue to strive for greater efficiency in our operations," said BOC Commissioner Rubio.

The integration of the LANDBANK Link.BizPortal will complement the BOC's existing payment systems, PAS6 and E2M, to provide a more comprehensive and user-friendly online payment experience.

The new partnership will also support the Adoption of Digital Payments for Government Disbursement and Collections pursuant to Executive Order (EO) No. 170, and Republic Act No. 11032 which promotes the Ease of Doing Business and Efficient Delivery of Government Services.

"Together, supported by the LANDBANK's commitment to serving the nation, we will continue to uphold our mandates and meet the needs of our stakeholders," added BOC Commissioner Rubio.

**WARNING**  
**SCAM ALERT**  
FAKE SITE DETECTED

**LANDBANK CYBERSIGURISTA**

## Be Vigilant!

Always ensure that you are in the correct and official **LANDBANK iAccess site** before entering your user ID and password.

**✗ Avoid accessing through search engines (e.g. Google)**

**✓ Access via the official LANDBANK website** or type the correct URL in your browser (<https://www.lbpiaaccess.com>). A secure URL begins with "https" with a **closed padlock icon** beside it.

To confirm authenticity, **double-click the icon** for the site's **security certificate information**.



# LANDBANK empowers female entrepreneurs through Emerging **FILIPINA** Lending Program

As part of its continuing efforts to empower female entrepreneurs and drive economic growth across the nation, LANDBANK offers the Emerging FILIPINA (**F**emale-**I**nitiated **L**ivelihood and **I**nvestment **P**rojects via **I**Nclusive Financing to **A**ccelerate Entrepreneurial Growth) Lending Program. This Program aims to provide financial support to female entrepreneurs, enabling them to pursue various business ventures, including traditional trade, e-commerce, and food services activities.

The Program offers financing for working capital, construction or renovation of buildings, and financing of purchase orders. Rediscounting and on-lending activities of cooperatives and partner financial institutions may also be financed.

Under the Program, LANDBANK will provide trainings to borrowers in coordination with LANDBANK Countryside Development Foundation Inc. (LCDFI) and other training providers such as TESDA and DTI. This aims to further enhance their knowledge on business management, marketing production, accounting, financial, and information technology.

Eligible borrowers include registered micro, small, and medium enterprises (MSMEs) that are majority-owned by women or have a majority of women in top management positions, including the Chief Executive Officer (CEO). These entrepreneurs can borrow up to 80% of the actual project cost and 85% for rediscounting and on-lending activities.

LANDBANK provides flexible repayment terms, with short-term loans and term loans for permanent working capital payable up to one (1) year and five (5) years, respectively. Term loans for fixed assets and construction of facilities are payable up to ten (10) years. The interest rate is set at 5% per year, fixed for the first three (3) years and subject to repricing thereafter.

Since its launch in September 2021, the Emerging FILIPINA Lending Program has released a cumulative total of P250.02 million in loans to support women-led businesses in eleven provinces in the country.

*For more information about this Program, please contact your nearest LANDBANK Lending Center, or reach out to*

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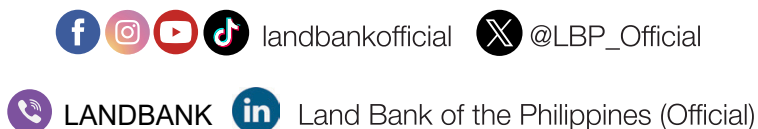
*Ginalyn Joaquin is a woman-entrepreneur who availed of the Emerging FILIPINA Lending Program. Through this Program, she was able to expand her business, JP's Enterprises, into a full grocery store and became a leading supplier of grocery items in Cagayan, catering to the towns of Tuao, Piat, Sanchez-Mira, and Santo Niño, as well as the municipalities of Kabugao and Conner in the province of Apayao.*

Eligible Borrowers	Registered MSMEs with majority ownership by women or majority of the enterprise's top management (inclusive of CEO) is composed of women.  Note: Majority is defined as 50%+1
Loan Purpose	<ol style="list-style-type: none"> <li>1. Working Capital</li> <li>2. Financing of Confirmed Purchase Order/Letter of Credit</li> <li>3. Construction/Renovation of building/facilities related to business operations</li> <li>4. Rediscounting and/or On-lending activities (applicable for co-ops/ PFIs)</li> </ol>
Loanable Amount	Up to 80% of actual need or project cost  <b>For On-Lending</b> Based on borrower's funding requirements on its on-lending to its sub-borrower's working capital requirements, maximum of 85% of newly approved sub-loans  <b>For Rediscounting</b> Up to 85% of current total outstanding principal balance of sub-PNs at time of rediscounting
Interest Rate	5% per annum fixed for three years and subject to annual repricing thereafter based on one year BVAL reference rate plus a spread based on credit rating

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