FREQUENTLY ASKED QUESTIONS

A. Introduction

1. What is the LANDBANK weAccess?

The **LANDBANK weAccess** is an internet banking facility developed for the Bank's Institutional clients, both private corporations and government entities. It allows clients to make selected banking transactions online.

2. Is LANDBANK weAccess available outside the Philippines?

Yes, but you must enroll here in the Philippines through your depository branch. Once enrolled, you may access your institution's accounts and perform selected banking transactions anywhere, anytime, through the internet.

B. Enrollment

1. Who are qualified to enroll in LANDBANK weAccess?

The following institutional clients with qualified Peso deposit accounts at LANDBANK can enroll in the LANDBANK weAccess facility:

a. Government-Owned and -Controlled Corporations (GOCCs)
b. National Government Agencies (NGAs)
c. Local Government Units (LGUs)
d. Private Corporations
e. Financial Institutions
f. Cooperatives
g. Small and Medium Enterprises (SMEs)
h. Development Partners
i. Educational and Health Institutions
j. Religious and Charitable Organizations
k. Sole Proprietorship

2. What are the accounts that can be enrolled in the LANDBANK weAccess?

The following Peso deposit accounts can be enrolled in the LANDBANK weAccess:
a. Regular Savings Account
b. Regular Current Account
c. Interest Bearing Current Account (PESO EASY Checking Account)
d. High Yield Savings Account (HYSA) – for viewing only

3. How do we enroll in LANDBANK weAccess?

Coordinate with your LANDBANK depository branch and comply with the required enrollment forms and other documentary requirements.

4. What are the requirements for enrollment?

a. Pre-Qualifications for Enrollment to Monetary Functionalities:

- An institutional depositor who wants to enroll shall be required to maintain the following minimum aggregate Average Daily Balance (ADB) as follows:

Institution's Request for Enrollment	Minimum Aggregate ADB	weAccess Functionalities Granted
Default access to weAccess	No ADB required	• Balance Inquiry • Bills Payment • Advice of Check Issued and Cancelled (ACIC) File Upload • Loan Profile • Viewing Access to Online Collection (ONCOLL) Reports & Other Reports
Default access plus ATM payroll transactions: • If number of employees is 100 or less	Php 200,000.00	All available weAccess functionalities
• If number of employees is 100 or less	Php 500,000.00	

b. Documentary Requirements:

For enrollment of non-monetary (viewing) transactions only
- weAccess Enrollment Form (for viewing) - 3 copies
- weAccess Terms and Conditions (for viewing)

Notes:
- Print the Terms and Conditions at the back of Page 1.
- User Profile (Page 2) should be accomplished by each individual user (maker or authorizer).

Additional requirement for ACIC File Upload Module
- Sanggunian Resolution, for LGUs

Additional requirements for EC NOW – Access Module
- Form 1 – EC NOW – Access Set-up
- Duly Notarized Board Resolution, allowing enrollment to EC NOW – Access Module

For enrollment of monetary transactions
- weAccess Enrollment Form (monetary) - 3 copies
- weAccess Terms and Conditions (monetary)
- Specimen Signature Card/s of newly designated authorized signatory/ies for the weAccess facility
- Corresponding attachments depending on the type of institution:

Type of Institution	Required Attachment
Institutions with Board of Directors	Duly notarized Pro-forma Board Resolution or Pro-forma Secretary's Certificate
LGUs	Pro-forma Sanggunian Resolution
NGAs / Line agencies	Pro-forma Letter from Head of Agency

Additional requirement for Auto Debiting Module
The following shall be executed by the third-party in order to be enrolled in the Auto Debiting module of the weAccess:
- weAccess Auto Debiting Agreement (4 copies)

If the third-party is an institution, plus the following, whichever is applicable:

Type of Institution	Required Attachment
Institutions with Board of Directors	Duly notarized Pro-forma Board Resolution or Pro-forma Secretary's Certificate
LGUs	Pro-forma Sanggunian Resolution
NGAs / Line agencies	Pro-forma Letter from Head of Agency

For any of the documentary requirements, the signatory/ies should be the same authorized signatory/ies as specified in your institution's documents (i.e. Board Resolution/Secretary's Certificate/Specimen Signature Cards) submitted for account opening/maintenance.

In cases where your institution is authorizing a different set of signatories from those authorized during account opening, the Board Resolution/Secretary's Certificate/Sanggunian Resolution/Letter from the Head of Agency shall include a clause that the said documents are an ADDENDUM to the previously submitted documentations and applicable only to weAccess transactions. The new set of signatories will be required to accomplish specimen signature cards.

Notes:
- Any amendments/additions/deletions on the original enrollment shall be supported by the specific page of the amended Enrollment Form and shall form part of the original enrollment.
- Third-party Accounts shall serve as destination accounts only, except for Auto Debiting where it can be a source account.
- In Auto Debiting module, information on third-party accounts is not accessible.

5. How will we know that we are already enrolled in the LANDBANK weAccess?

You will be notified through your enrolled e-mail address regarding the status of your enrollment in the weAccess.
You will be given an internet password mailer by an authorized personnel from your servicing branch.

Upon receipt of your internet password mailer, ACTIVATE your USER ID by doing either of the following:

- **Visit your LANDBANK Servicing Branch**. Accomplish a User Activation Request Form to be signed by the user and the institution's authorized signatory/(ies). This will be submitted by your Servicing Branch to the LANDBANK Head Office for processing. You will be notified through e-mail once the User ID/s has/have been activated.
- **Call LANDBANK Customer Care Center** at (02) 8405-7000 or PLDT Domestic Toll-free 1-800-10-405-7000 (Press 5 [for Electronic Banking Services], then press 1 [for Internet Banking Services]).

Once activated, you may already access the weAccess Institutional Internet Banking facility.

C. Features and Usage of the LANDBANK weAccess

1. What features are available in the LANDBANK weAccess?

You can perform a wide range of institutional banking transactions such as:

a. Account Information

Balance Inquiry	Inquire and view available account balances of each of your enrolled deposit accounts.
Account Statement	View your current and previous transactions based on a selected transaction type, amount and date range. Print or download your account statement for the current and previous months' transactions.
Accounts Group	Group your enrolled deposit accounts and amend the groupings created.

b. Funds Management

Fund Transfer	Transfer funds from your enrolled source account to any of the following: • Enrolled own LANDBANK account • Enrolled third-party LANDBANK account • Other Banks' account via InstaPay or PESONet
Fund Sweeping	Transfer funds from your mother (main) account to various enrolled satellite accounts or vice-versa.

Auto Crediting	Pay your suppliers by debiting your enrolled deposit account and crediting your suppliers' accounts.
Auto Debiting	Collect from your enrolled third-party clients by debiting their account and crediting your enrolled deposit account.
Bills Payment	Settle your bills to enrolled weAccess billers online.

c. Institutional Services

ATM Payroll	Manage your payroll on time by uploading a payroll file to credit your employees' accounts.
Reports	Download reports for the current week.
EC NOW – Access	Allows corporate client, specifically the Countryside Financial Institution/Rural Bank, to download check files/images and upload List of Returned Items or Unfunded Checks Report.

d. Current Account Services

Checkbook Reorder	Reorder checkbooks online. Checkbook reorder requests made within the last sixty (60) days may be viewed.
Check Status Inquiry	Inquire the status of all checks issued against your current account. Checks encashed and negotiated within the last sixty (60) days may be viewed as reference for check reconciliation.
ACIC File Upload	Allows the National Government Agencies and Local Government Units to upload the Accountant's Advice on Checks Issued and Cancelled (ACIC) file generated from the Regular ACIC Data Entry System (RegACICDES).

e. Loan Profile

Institutional Loans	View information regarding the credit lines of your institution and subsidiary.

f. Remittance Services

Remittance Application Form	Fill-out and print an outward remittance application form for submission to branch to apply for an electronic money transfer.

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2. What are the hardware and other requirements necessary for utilizing LANDBANK weAccess?

Your personal computer must, at least, have the following specifications:

a. Computer with internet connection
b. Web browser – Latest version

3. Is LANDBANK weAccess available anytime?

weAccess facility is available during the following service period for each module:

Module	Service Period*	
Fund Transfer	Sunday to Saturday	12:20 AM to 11:20 PM
Bills Payment	Sunday to Saturday	12:20 AM to 11:20 PM
Fund Sweeping	Sunday to Saturday	12:00 AM to 9:00 PM
Auto Crediting	Sunday to Saturday	12:20 AM to 8:00 PM
Auto Debiting	Sunday to Saturday	12:20 AM to 8:00 PM
ATM Payroll	Sunday to Saturday	12:20 AM to 9:00 PM
Checkbook Reorder	Sunday to Saturday	12:00 AM to 10:30 PM
ACIC File Upload	Monday to Friday	6:00 AM to 9:00 PM
EC NOW-ACCESS		
a. ECCS Module		
• Downloading of Text and Report Format Files	Monday to Friday	6:00 PM (D1) to 2:00 AM (D2)
• Downloading of Check Images	Monday to Friday	9:00 PM (D1) to 2:00 AM (D2)
• Uploading of Return Items (Funding and Technicalities)	Monday to Saturday	5:30 PM (D1) to 4:00 AM (D2)
b. CICS Module		
• Downloading of ZIP Files containing Data File (CSV) and Image Files	Monday to Friday	3 Sessions: 12:00 NN (D1) to 10:30 PM (D1) 2:30 PM (D1) to 10:30 PM (D1) 5:30 PM (D1) to 10:30 PM (D1)
• Uploading of Return Items (Funding and Technicalities)	Monday to Saturday	5:30 PM (D1) to 10:30 PM (D1)

Subject to change without prior notice.

4. Who can transact in the LANDBANK weAccess?

Only the enrolled maker/s and authorizer/s can transact in the LANDBANK weAccess.

A **Maker** is a person who has been given an access to a particular enrolled deposit account/s and initiates the banking transaction/s in the LANDBANK weAccess.

An **Authorizer** is a person who has been given an access to a particular enrolled deposit account/s and authorized to implement (i.e. approve, disapprove, or hold) the banking transaction/s initiated by the maker.

5. How many users (makers/authorizers) can we enroll?

There is no limit as to the number of makers and authorizers that can be enrolled in the LANDBANK weAccess as long as they are authorized by your institution/agency. It is recommended, however, that both maker and authorizer have their corresponding back-ups to ensure business continuity.

6. How do we log into the system?

a. Ensure that your **User ID** has been **Activated**. If not, you may activate your User ID by doing either of the following:

- **Visit your LANDBANK Servicing Branch**. Accomplish a User Activation Request Form to be signed by the user and the institution's authorized signatory/(ies). This will be submitted by your Servicing Branch to the LANDBANK Head Office for processing. You will be notified through e-mail once the User ID/s has/have been activated.

- **Call LANDBANK Customer Care Center** at (02) 8405-7000 or PLDT Domestic Toll-free 1-800-10-405-7000 (Press 5 [for Electronic Banking Services], then press 1 [for Internet Banking Services]).

b. Open your internet web browser (e.g., Mozilla Firefox, Google Chrome, Internet Explorer, etc.).

c. Log-in to https://www.lbpweaccess.com
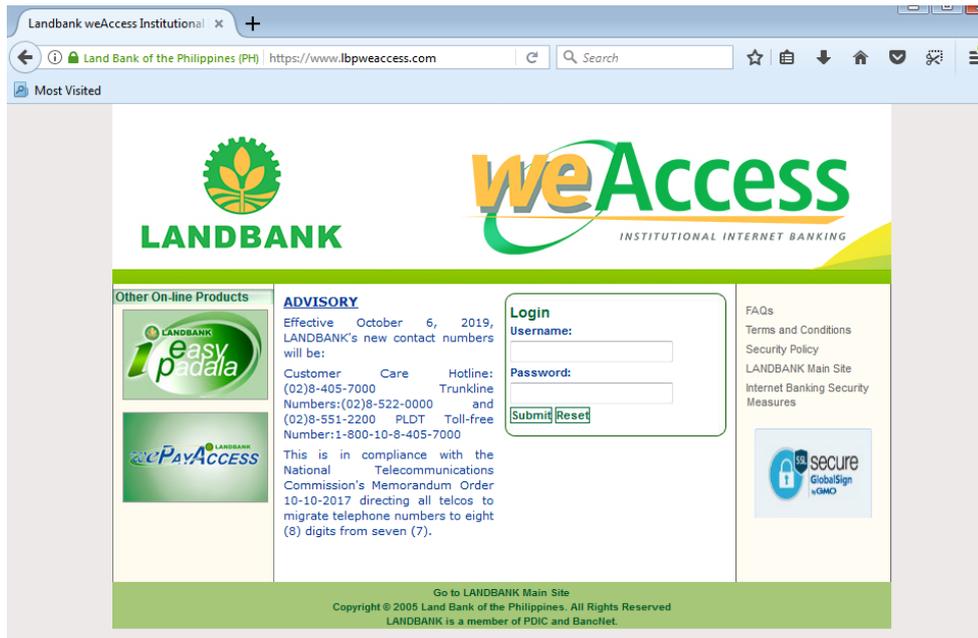
- **For initial log-in:**
    1. Input your activated User ID (ALL CAPS) and the password provided in the Password Mailer which was supplied to you by your Servicing Branch.
    2. Click "**Submit**" button.
    3. You will then be asked to change the initial password.
    4. After you have successfully changed the password, click "**OTHER TRANSACTIONS.**"
    5. The system will require you to input the Response Code.
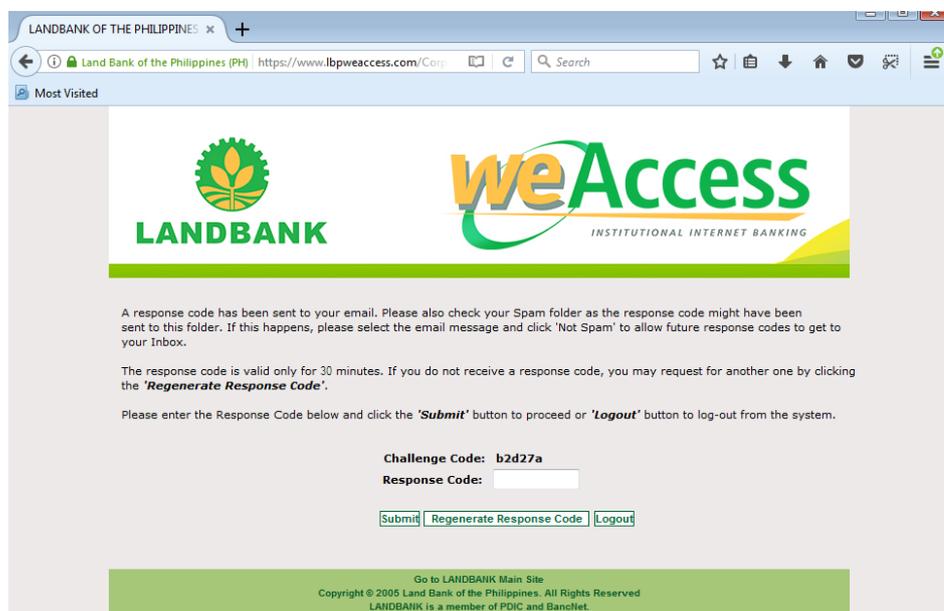
The Response Code must be retrieved from the message sent to your registered e-mail address.
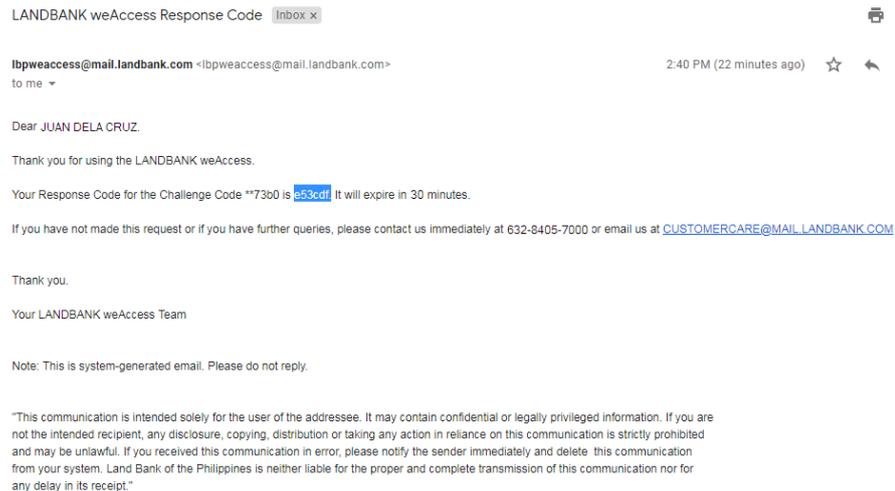
6. Input the system-generated Response Code in the "**Response Code**" field of the weAccess Response Code screen.
7. Click "**Submit**" button.
8. Upon submitting, you will now be directed to the weAccess homepage.
9. You may click "**Log-out**" should you wish to cancel logging-in.

- **For succeeding log-ins**
  1. Input your User ID (ALL CAPS) and your nominated password.
  2. Click "**Submit**" button.
  3. The system will require you to input the Response Code.
     The Response Code must be retrieved from the message sent to your enrolled e-mail address.
  4. Input the system-generated Response Code in the "**Response Code**" field of the weAccess Response Code screen.
  5. Click "**Submit**" button.
  6. Upon submitting, you will now be directed to the weAccess homepage.
  7. You may click "**Log-out**" should you wish to cancel logging-in.

Reminders:
- Every Challenge Code has a corresponding Response Code. There is a unique Challenge Code and Response Code pairing. Hence, once you have received an e-mail containing the Response Code, check if the last four-digits of the Challenge Code in the e-mail match the last four-digits of the Challenge Code in the weAccess screen. If they are the same, this means that the Response Code sent via e-mail is the correct code to be entered in the weAccess Response Code screen.
- The Response Code is valid only for thirty (30) minutes.

- If you have not received a Response Code, you may click on the "**Regenerate Response Code**" button to request for a new set of "Challenge Code" and "Response Code."
- During log-in, user will be automatically logged-out after entering an invalid Response Code for three (3) consecutive attempts.

7. How do we authorize Auto Credit, Auto Debit, and ATM Payroll Transactions?

1. Log-in your Authorizer's ID.
2. Click **Auto Credit**, **Auto Debit** or **ATM Payroll**, as applicable.
3. Click the corresponding **Transaction Reference Number** to be authorized.
4. In the "Request/Instruction Details" screen, click the "**Generate Response Code**" button.
5. A "**Response Code**" will be sent to the Authorizer's enrolled e-mail address.
6. Input the system-generated Response Code in the "**Response Code**" field.
7. Click the desired button **Approve**, **Disapprove** or **On Hold** to authorize the transaction.

Reminders:
- Every Challenge Code has a corresponding Response Code. There is a unique Challenge Code and Response Code pairing. Hence, once you have received an e-mail containing the Response Code, check if the last four-digits of the Challenge Code in the e-mail matches the last four-digits of the Challenge Code in the weAccess screen. If they are the same, this means that the Response Code sent via e-mail is the correct code to be entered in the weAccess Response Code screen.
- The Response Code is valid only for thirty (30) minutes.
- If you have not received a Response Code, you may click on the "Regenerate Response Code" button to request for a new set of "Challenge Code" and "Response Code".
- Authorizer will be redirected to the View Auto Debiting/Crediting Request or View Status of ATM Payroll Instruction, where applicable, after entering an invalid Response Code for three (3) consecutive attempts. The Authorizer will again do Steps 3 to 7 of section C.7.

8. What if our company's internet connection is down, can we perform our transactions at other locations?

Yes, you can do your internet banking transactions through the LANDBANK weAccess facility at other secured locations with internet connection.

9. How can we prove that transfers are made?

At the end of each transaction, a Transaction Acknowledgment Receipt is displayed indicating the transaction's unique reference number. The status of each transaction made is shown in the "View" sub-module.

10. Can we generate a proof or receipt of our transactions?

At every submitted transaction, an Acknowledgment Screen/Transaction Acknowledgement Receipt is displayed which can be printed. Furthermore, corresponding Debit/s and Credit/s Memo can be printed for every processed transaction:

Module	Printable Debit/Credit Memo
Fund Transfer	Both Debit and Credit Memos
Auto Crediting, ATM Payroll, Bills Payment, Checkbook Reorder, Manual Inward Sweeping	Debit Memo only
Auto Debiting, Outward Sweeping	Credit Memo only

11. How will we know that there is a transaction for authorization or our transaction has been processed?

Authorizers will be notified through their registered e-mail addresses if there are transactions for authorization. If they are currently logged-in in the weAccess, they may also check transactions from the e-mail inbox provided in the menu of the weAccess.

Maker/s will also be notified through their registered e-mail address/es on the status of their transaction/s.

12. When will our transactions be processed?

Your transactions will be processed immediately or on a scheduled future date. Debit/s from your funds for bills payment transactions will reflect in your balance correspondingly except for transactions done during holidays or weekends, which will be reflected on the next banking day.

13. When will our transactions be posted?

For bills payment transactions, bills payment transacted within the service period shall be considered as today's payment. However, it shall be credited to the merchant's/agency's account on the next banking day. Payments made after cut-off time, during weekends or holidays shall be considered as payments made for the following banking day and shall be credited on the second banking day.

Fund transfer transactions are posted on a real-time basis while ATM Payroll, Auto Credit, Auto Debit, Fund Sweeping and, ACIC File Upload transactions are posted near real-time.

14. Is it possible to cancel a future-dated transaction before it is due?

Yes. At the latest, you may cancel a future-dated transaction a day prior to due date but before the end of the specified service period.

D. Security

1. **How sure are we that our transactions over the LANDBANK weAccess are safe?**

   a. The weAccess website uses your nominated LANDBANK weAccess User ID and Password.
   b. The LANDBANK weAccess website is protected with 128-bit Secure Socket Layer (SSL) encryption technology to ensure privacy and confidentiality of account information and transactions.
   c. The weAccess website is authenticated and certified by the GlobalSign digital certificate. (Fig.1)
   d. The Uniform Resource Locator (URL) of the weAccess has an additional "s" string, which signifies that the website is secure (https://www.lbpweAccess.com). (Fig.1)
   e. The weAccess login page screen has a "Lock" icon which also indicates that the website is secure. (Fig.1)
   f. The weAccess webpage has a clickable GlobalSign icon, which links you to the GlobalSign digital certificate. (Fig.1)
   g. The weAccess website is provided with an automatic logout feature after 15 minutes of inactivity.

Fig. 1
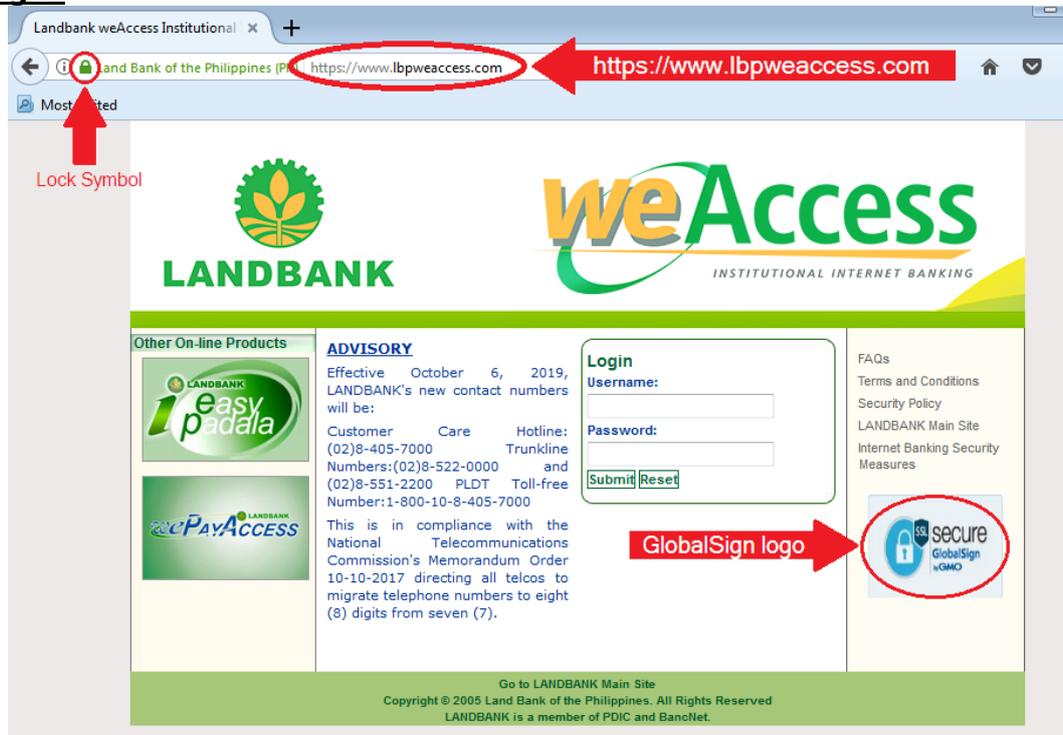
2. How shall we know that we have entered the right LANDBANK weAccess website?

From the login page, click the lock symbol next to the website URL and click the arrow or "Show connection details" (Fig. 2) to verify the website's authenticity (Fig. 3).

Fig.2
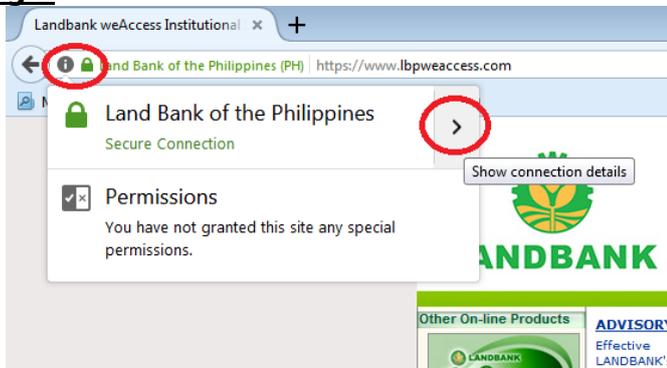
Fig.3
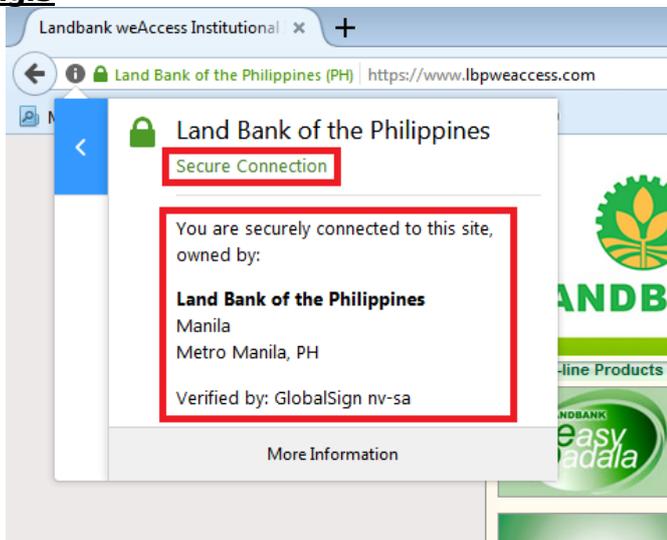
3. How shall we check if somebody is trying to use our User ID/s or Password/s?

After login, from the right panel of the "Welcome Page" screen, click the **Access Log Control** sub-module in the Administration module.

Look for the status "Failed – Invalid Password" on the dates that you did not enter your User ID/Password incorrectly. You may also look for the date and time from the "Login Time" column when you did not make any weAccess transaction.

a. How frequent shall we change our password?

You shall be prompted by the system to change your password every 90 days. However, you may change your password from time to time by accessing the **Change Password** sub-module in the Administration module.

You cannot reuse your password successively. Your first used password can only be reused on the eleventh time.

b. How shall we know what transactions were made for a particular deposit account?

Transactions made for a particular deposit account, for a specific date/s can be viewed through the **Transaction History** sub-module in the Administration module.

E. Concerns/Problems Encountered

1. What shall we do when we cannot login?

Make sure that you key in the correct User ID and Password. Please note that the User ID and password are case sensitive. Characters of the **user ID** are all in **upper case (ALL CAPS)**.

If you input the wrong password three (3) consecutive times, you shall no longer be able to login. If you still remember your password, you can request to have your User ID unlocked from the LANDBANK Customer Care Center at telephone number (02) 8405-7000 or thru our PLDT Toll Free line 1-800-10-405-7000.

If you forgot your password, submit a written request (noted by the authorized signatory/ies of your institution/agency) for password resetting to your depository branch.

Wait for the issuance of your new system-generated password though a password mailer. Your new password mailer shall be given to you by an authorized branch personnel.

Upon login, you shall be prompted to change your system-generated password.

2. What shall we do when we encounter problems using LANDBANK weAccess?

If the FAQs do not address your particular problem, you may call your depository branch or the LANDBANK Customer Care Center at (02) 8405-7000 or through our PLDT Toll Free line 1-800-10-405-7000 (available 24 hours from Mondays through Fridays). After hearing the automated voice prompt, press 5 (for "Electronic Banking Services") then press 1 (for "Internet Banking Services"). You may also e-mail us at customercare@mail.landbank.com.

Contact Us

Let us know how we may help you or how we can improve our service. Please call (02) 8405-7000 or through our PLDT Toll-free Number 1-800-10-405-7000 to talk to a LANDBANK Phonebanker (available 24 hours from Mondays through Sundays) or e-mail us at customercare@mail.landbank.com.