

Cash Management Solutions for Rural Banks



LANDBANK

WE HELP YOU GROW.

ATM DIRECT CONNECT

- **LANDBANK ATM driven by BancNet outsourcing switch**
- **Rural Bank logo to appear on the ATM screen**
- **Cash loading and First Level Maintenance (FLM) to be performed by the partner Rural Bank**
- **Withdrawal limit of P10,000.00 per transaction**
- **Minimum required transactions: 88/day or 2,640/month (P3.38/shortfall)**
- **Minimum service fee of P25.00:**
 - **LANDBANK Share: P12.00**
 - **BancNet Share (fixed): P6.00**
 - **Partner Client Share: P7.00**
- **Grace period for the first three months**

ATM DIRECT CONNECT

Parameters:

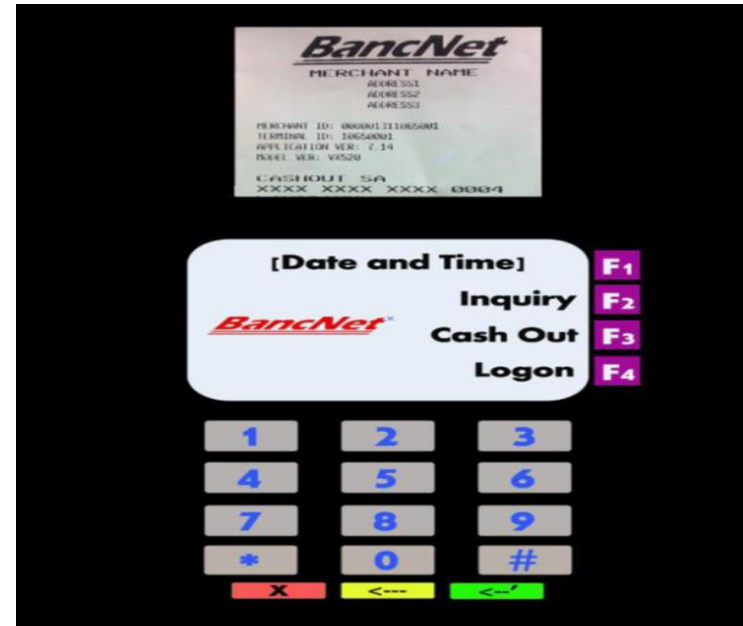
- **Site should be accessible 24/7 to the general public**
- **Free use of space and electricity**
- **With available telco to provide leased line facility**
- **With satisfactory credit dealings in the last three years as certified by the Lending Center, if applicable**
- **No adverse credit findings in any financial institution**

ATM DIRECT CONNECT

Responsibilities of the Partner Institution:

- **Make available, free of charge, a space where LANDBANK ATM (Direct Connect) shall be installed and shall operate twenty four (24) hours a day seven (7) days a week**
- **Shoulder the cost of renovation of the ATM space**
- **Provide and install the materials for electrical connection required by LANDBANK for its ATM unit**
- **Shoulder the cost of monthly electric consumption**
- **Allow the installation of data line/ communication line to be connected to the ATM unit**
- **Provide Uninterruptible Power Supply (UPS) or Automatic Voltage Regulator (AVR) to protect the ATM from electrical surges**
- **Provide its own cash and be responsible for the replenishment in the ATM of LANDBANK**

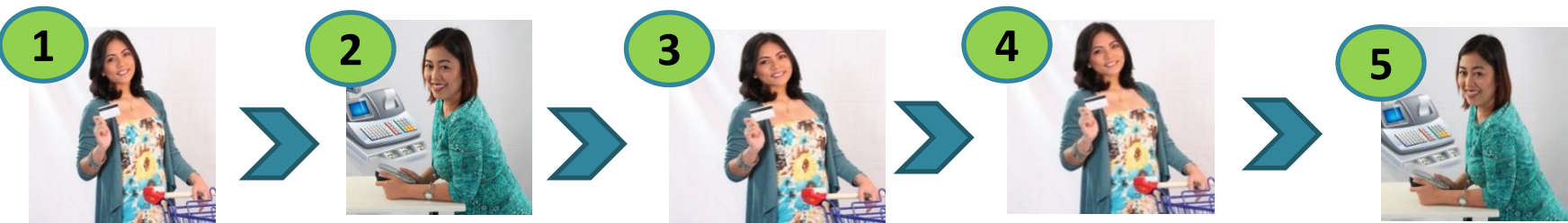
POS CASH OUT FACILITY



POS CASH OUT FACILITY

- Balance inquiry and debiting of accounts are done thru the POS terminals and cash is disbursed by the CFIs and Coops
- Withdrawal limit of P10,000.00 per day
- Withdrawal amount not necessarily multiples of 100
- Minimum of 900 transactions per quarter or a guaranteed fee of P2,250.00 per POS terminal per month (P7.50/shortfall)
- Grace period for the first three months
- Convenience fees on top of regular ATM fees:
 - P20.00 for withdrawal transactions; Shared between LANDBANK and the Coop/CFI
 - Balance Inquiry for free

Transaction Flow



State
Withdrawal
amount

- Confirm availability of fund
- Instruct
- State Fees
- Agree to service fee
- Swipe/Enter card
- Select Acct type
- Input PIN
- Enter WD Amount
- If approved, get receipt from terminal
- Get details
- Give merchant copy of receipt
- Check withdrawal amount in receipt
- Dispense cash, keep receipt

Participating Banks

List of Participating Issuer Banks for POS Cash Out As of MAY 2016



1	Asia United Bank	22	Nationlink
2	Banco Dipolog	23	PBCOM
3	Bank of Commerce	24	Philippine Business Bank
4	BPI Globe Banko	25	Philtrust Bank
5	China Bank	26	Philippine Savings Bank
6	China Bank Savings	27	Philippine Veterans Bank
7	Citibank, N.A.	28	PNB (0008)
8	City State Bank	29	PNB (0032 - Allied Bank)
9	CTBC Bank	30	PNB Savings Bank (ASB)
10	Development Bank of the Philippines	31	Pacific Ace Savings Bank
11	Dungganon Bank	32	Postal Bank
12	Eastwest	33	Quezon Capital Rural Bank (QCRB)
13	East West Rural Bank (Green Bank)	34	Robinsons Bank
14	Enterprise Bank	35	RCBC
15	Equicom Savings Bank	36	RCBC Savings Bank
16	Land Bank of the Philippines	37	Security Bank
17	OmniPay	38	Standard Chartered
18	One Network Bank	39	Sterling Bank of Asia
19	Malayan Bank	40	UCPB Savings Bank
20	Maybank Phils. Inc.	41	Wealth Bank
21	Metrobank	42	Zambales Rural Bank

POS DEBIT FACILITY

- **Facilitates the verification and processing of payments of loan amortizations using locally-issued ATM, debit, prepaid or cash cards**
- **P10.00 transaction fee per transaction**
- **Minimum Guaranteed Transactions of 170 transactions per month or P1,700.00 per month**

POS DEBIT FACILITY

Accreditation Criteria:

- **Gross monthly sales of P250,000.00 or annual sales of P3.0M**
- **At least an ADB of P1.0M**
- **Electrical and Telco charges shall be for the account of the merchant**
- **Automatic Voltage Regulators (AVRs) or Uninterrupted Power Supply (UPS) shall be provided by the merchant**

Thank
you