

# **LANDBANK Initiatives on Digital Payments and Collections**

**Digital Government**

***A G A P***

***16 06 22***

## PROFILE

**23**

median age of  
Filipinos <sup>1</sup>



**1/3**

of the population  
are millennials <sup>1</sup>

**7 of 10**  
unbanked adults have  
mobile phones <sup>2</sup>



## ACCOUNT

**9 of 10**  
adults with payment  
transactions <sup>2</sup>



**39%**

account owners use their  
accounts for payments <sup>2</sup>



# Opportunities in Digital Finance

**159%**

SIM penetration <sup>3</sup>



**69%**

mobile phone  
penetration <sup>2</sup>



**52%**

smartphone adoption <sup>2</sup>

## MOBILE

**67%**  
social media  
penetration <sup>2</sup>



**53%**

internet users <sup>2</sup>

**3.883 hrs**  
average time  
spent on social  
media per day <sup>2</sup>



## INTERNET

<sup>1</sup> PSA, 2015

<sup>2</sup> BSP FIS, 2019

<sup>3</sup> GSMA, 2019

<sup>4</sup> We Are Social, 2020



## PRRD inks EO 170 adopting digitized payments for gov't disbursement, collections

**Coverage.** All departments, agencies, and instrumentalities of the government, including state universities and colleges, government-owned or -controlled corporations (hereafter, “Covered Agencies”), are hereby directed, and local government units (LGUs) are hereby enjoined, to adopt digital payments for their respective disbursements and collections.

**Implementing Rules and Regulations.** The DOF, in coordination with the BSP, COA, DBM, BTr, BIR, and other relevant government agencies, shall issue the necessary implementing rules and regulations (IRR), within ninety (90) days from the effectivity of this Order.

**Transition.** Covered Agencies shall fully implement digital disbursements and digital collections in their respective agencies within six (6) months from the issuance of the IRR under Section 6 of this Order.

The implementation of digital payments, however, may be subject to a tiered transition period...

























**P A Y E E**

**P  
A  
Y  
E  
R**

	<b>GOVERNMENT</b>	<b>BUSINESS</b>	<b>PERSONS</b>
<b>GOVERNMENT</b>	Transfer of cash allocations; Social welfare contributions;	Procurements and supplier payments; Utilities, services payments;	Salaries and wages, pensions; Social protection programs (CCT, UCT, SAP, etc); Social welfare contributions;
<b>BUSINESS</b>	National and local taxes; Social welfare contributions; Procurement documents;	Utilities, services payments; Funds transfer;	Salaries and wages, pensions; Social welfare contributions; Consumer lending;
<b>PERSONS</b>	National and local taxes; Government fees for services; Social welfare contributions;	Utilities, services payments; Monthly merchant transactions; Interest and loan repayments;	Domestic remittances; Person-to-person (P2P) lending;

# PAYEE

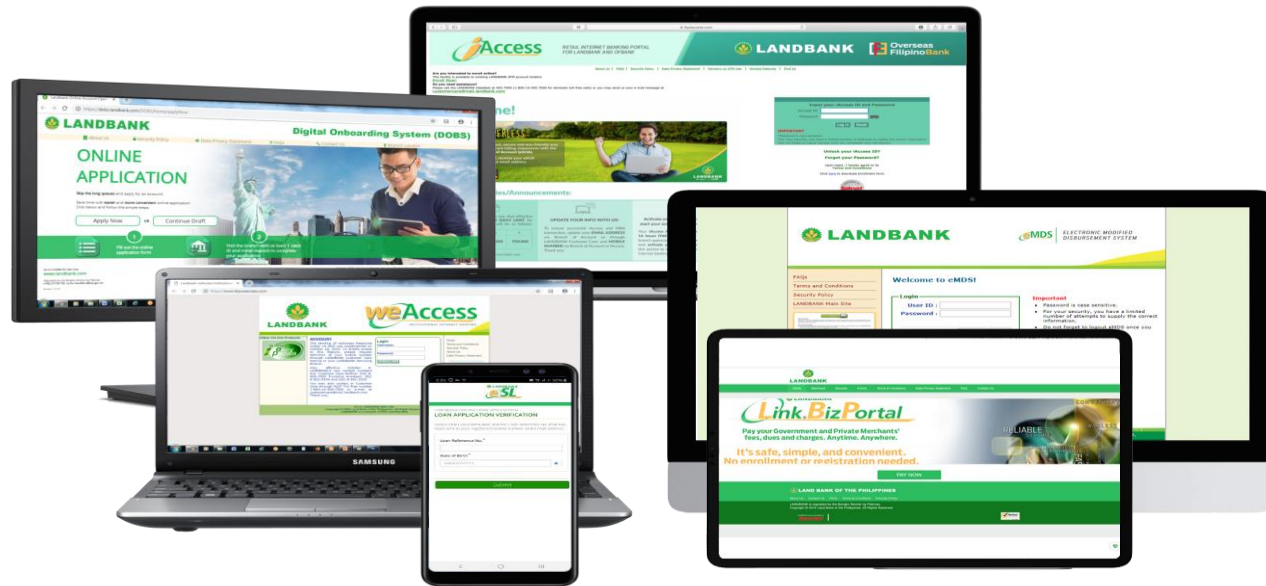
P  
A  
Y  
E  
R

	GOVERNMENT	BUSINESS	PERSONS
GOVERNMENT		 	  
		<p><b>LANDBANK Bulk Credit System (LBCS)</b></p>	<p><b>LBCS</b></p>
BUSINESS	 		 
			
		<p><b>LBCS</b></p>	<p><b>LBCS</b></p>
PERSONS	 	 	 
	 	 	





**LANDBANK**  
**eBANKING**  
Products and Services



### Key Highlights:

- For the period Jan-Dec 2020, LANDBANK's digital banking platforms already processed very significant transaction volumes and values
- For the period Jan-Dec 2021, transaction volume grew by > 19%, amount grew by > 46%
- By the end of 2021, 136.3 million transactions were processed by LBP's digital platforms, amounting to PhP 2.45Tn

LANDBANK  
**Link.BizPortal**



### Key Highlights:

- 560+ govt merchants
- 200 LGUs
- Can handle both large-, small-value payments
- Accepts the following payment options:
  - Accounts from 24 banks (LANDBANK, OFB, 18 BancNet-member banks, 6 PayGate-participating banks)
  - Mastercard, Visa, JCB-branded cards;
  - Cash payments at > 80K cash agent outlets

# PhilSys Registrants Account Opening



PHILIPPINE  
IDENTIFICATION  
SYSTEM



**> 1,500**  
ABPOS Terminals



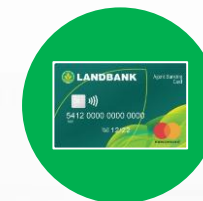
**PhP 0**  
Cost of Card



**3-4 Minutes**  
to open an Account



**> 3,549,638**  
Registrants Banked



**> 27,000** Accounts  
opened in 1 day





We have over **800+** billers available for bills payment via **LANDBANKPay**

Pay your bills safely and securely online with just a few taps on your mobile phone.

- ✓ 53 Utilities and Services
- ✓ 61 Cooperatives
- ✓ 70 State Universities and Colleges
- ✓ 90 Enterprises and Corporations
- ✓ 98 National Government Agencies
- ✓ 150 Local Government Units
- ✓ 163 Government-owned and controlled corporations
- ✓ 124 Schools

TOP 5 MERCHANTS



Tap the 'heart' button beside any merchant's name to save it in your Favorites list for easier bills payment access in the future!

Download now to enjoy **LANDBANKPay**:



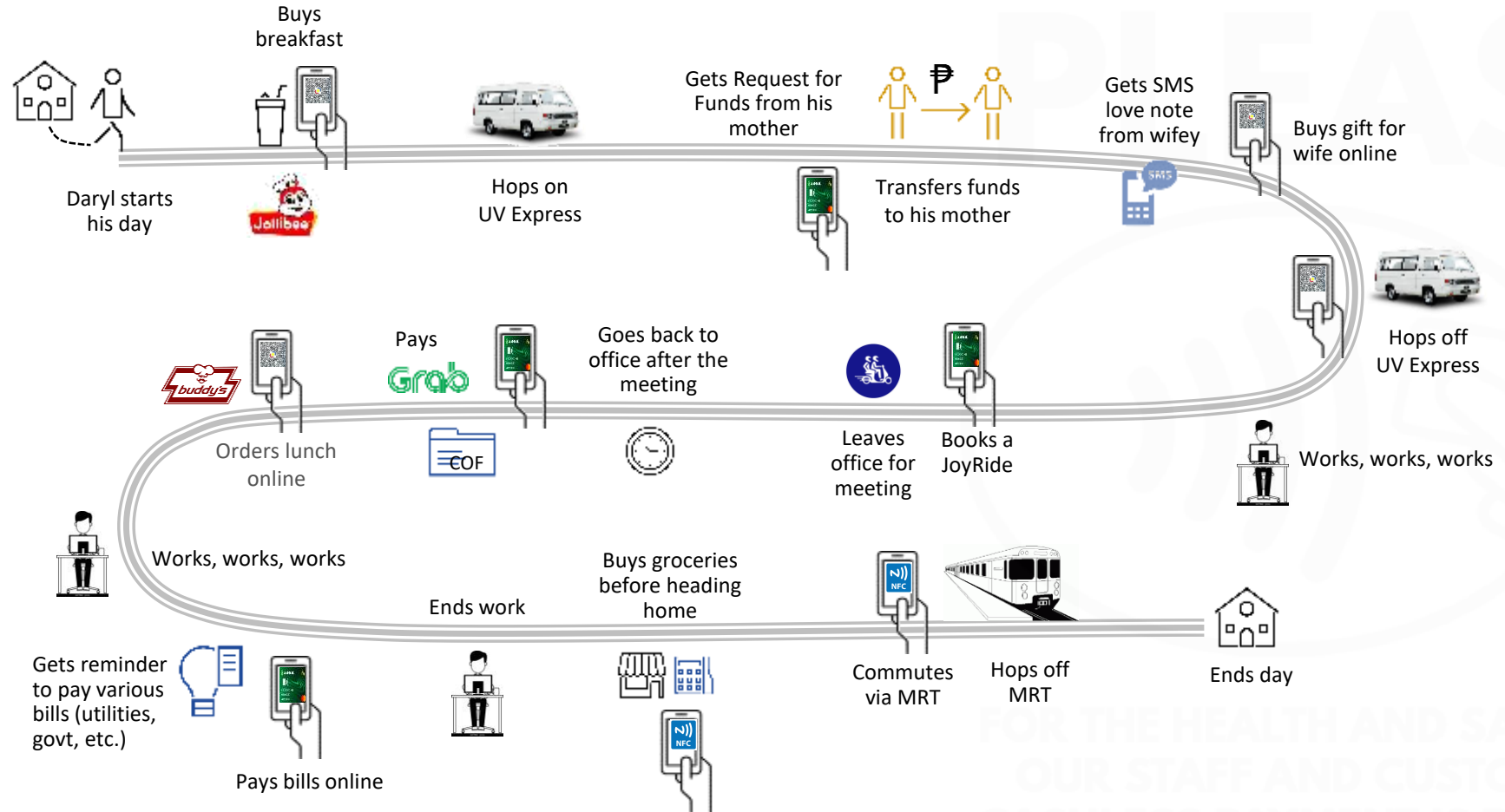
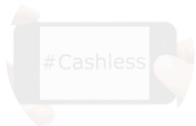




Automated Fare Collection System (AFCS) Project

# LANDBANKPay

1. Daryl is 30 years old, works as a DTI officer in Makati
2. He lives in Quezon City and commutes each day to Makati
3. He has dependents in Cebu to whom he remits money



FOR THE HEALTH AND SAFETY OF OUR STAFF AND CUSTOMERS, CASHLESS PAYMENT IS PREFERRED

*Thank You!*