


Frequently Asked Questions

What is InstaPay?


InstaPay is an electronic fund transfer (EFT) facility that allows LANDBANK clients to transfer PHP funds to other participating BSP-supervised banks and non-bank electronic-money issuers (EMIs) in the Philippines using the LANDBANK iAccess and Mobile Banking Application (MBA). The funds shall be credited real-time to the receiver's account upon successful transaction. The facility is available 24x7, year-round, including weekends and holidays.

How do I transfer funds via Instapay?

Fund Transfer via InstaPay is available to all iAccess and Mobile Banking Application (MBA) users who have enrolled in the LANDBANK iAccess Fund Transfer facility. To enroll, please proceed to any LANDBANK Branch near you.

Instapay via 

1. Log-in by entering your User ID and Password.
2. Click Fund Transfer.
3. Select the Source Account where the funds will be debited.
4. Select Transfer to Other Banks via Instapay.
5. Select the Destination Bank.
6. Input the following details:
 - a. Receiver Name
 - b. Receiver Account Number
 - c. Receiver Address
 - d. Receiver Email
 - e. Receiver Mobile Number
 - f. Purpose of Transfer
7. Input the amount to be transferred.
8. Select where the One-Time PIN* (OTP) will be sent, either through your registered mobile number or e-mail address.
**Note: As additional security, a One-Time PIN will be required to process the transaction.*
9. Review the details in the Confirmation Page. Once confirmed, enter the OTP sent to your registered mobile number or e-mail address.
Note: A service fee will be charged to your account per successful transaction.
10. Click Confirm then OK.
11. A Transaction Acknowledgment page with the status of the transaction will be displayed.

Instapay via 

1. Log-in by entering your User ID and Password or biometrics.
2. Click Transfers.
3. Click Transfer to Other Bank.
4. Input the One-Time PIN (OTP) sent to your mobile number or e-mail address. If enrolled in OTP Generator, click OK and submit the OTP generated by your registered device.
5. Select the Destination Bank.
6. Select InstaPay as Transfer Method.
7. Select the Source Account where the funds will be debited.
8. Input the Recipient's Account Number.
9. Input the Recipient's Name.
10. Input the amount to be transferred.
11. Select the Purpose of Transfer.
12. Click Submit.
Note: A service fee will be charged to your account per successful transaction.
13. Review the details in the Confirmation Page then click Confirm.
14. A Transaction Acknowledgment page with the status of the transaction will be displayed.

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How much can I transfer using InstaPay?

You may transfer up to PHP 50,000.00 per transaction or a total of PHP 500,000.00 per day per source account across iAccess and MBA.

Are there any applicable fees for using InstaPay?

The sender will be charged a service fee of PHP 25.00 per successful transaction. The receiver will receive the amount in full at no extra cost.

If my fund transfer was rejected, will the service fee be refunded?

Yes, the service fee of rejected transactions will be refunded.

Is there a cut-off time for InstaPay Transactions?

You may transfer funds via InstaPay from 12:20AM to 11:00PM (GMT +8) daily.

Will I still be able to reverse my fund transfer request if i have provided the wrong destination bank and/or receiver account number?

A request for reversal of the transaction amount will be coordinated with the destination bank subject to approval in consideration of the following: a. receiver's consent to be debited; b. availability of the credited funds; and c. the destination bank's policies on reversal. We highly encourage clients to check all the provided information carefully prior to submission of the transaction.

Requests for reversal can be coursed through your LANDBANK Servicing Branch or via Customer Care Center at (+632) 8405-7000 or 1-800-10-405-7000 (PLDT Domestic Toll Free). You may also send an email at customercare@mail.landbank.com.

Will I still be able to change the details of my request if i have provided the wrong amount/name/address/email address/mobile number/purpose of transfer?

The details provided can no longer be changed once the transaction has been confirmed and submitted for processing. As such, we highly encourage clients to carefully check all the information provided prior submission of the transaction.

Who are the participating Instapay receiving banks?

As of November 20, 2018, the Instapay participating banks are:

- | | | |
|----------------------|----------------------------------|------------------------------|
| 1) Asia United Bank | 9) Dunganon | 17) METROBANK |
| 2) Bank of Commerce | 10) EastWest Bank | 18) OMNIPAY |
| 3) BDO | 11) Equicom Savings | 19) Partner Rural Bank |
| 4) BPI | 12) GCash | 20) PayMaya |
| 5) Chinabank | 13) Isla Bank | 21) Philippine Business Bank |
| 6) Chinabank Savings | 14) Land Bank of the Philippines | 22) PBCom |
| 7) CTBC | 15) Malayan Bank | 23) PHILTRUST |
| 8) DBP | 16) Maybank | 24) PNB |

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25) PNB Savings

26) PS Bank

27) RCBC

28) RCBC Savings Bank

29) Robinsons Bank

30) Security Bank

31) Sterling Bank

32) Sun Savings Bank

33) UCPB

34) Union Bank

35) Yuanta Savings Bank

Where can I download the latest version of LANDBANK MBA with InstaPay facility?

You may download the latest version of the LANDBANK MBA from Google Play or Apple App Store.

How can I contact LANDBANK in case of transaction queries?

You may contact our Customer Care Center at (+632) 8405-7000 or 1-800-10-405-7000 (PLDT Domestic Toll-Free). You may also send us an e-mail at customercare@mail.landbank.com.