Republic of the Philippines

Department of Education

OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

February 10, 2026
OASF-2026- 409

TO : **All Regional Directors**
All Schools Division Superintendents
All APDS Regional and Schools Division Task Force
All APDS Verifiers
All Others Concerned

FROM : **ATTY. EDSON BYRON K. SY**
Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance

SUBJECT : **ADVISORY ON THE USAGE OF THE REFINED VERIFIER'S LEDGER V 2.0**

The Automatic Payroll Deduction System (APDS) is the Department of Education's (DepEd) program designed to manage and monitor the automatic deduction of loans, contributions, and other financial obligations from the salaries of DepEd teaching and non-teaching personnel. APDS ensures that such deductions are properly validated, aligned with the personnel's Net Take Home Pay (NTHP), and accurately reflected in the payroll system.

The Department has observed, however, that the process flow and methods of loan verification by APDS Verifiers across the regions are inconsistent. Some offices rely on Excel sheets, email threads, or even handwritten reports, which has created challenges in ensuring the accurate validation of all loan applications and other financial obligations prior to and after approval, and the maintenance of validation reports.

Additionally, it was noted that some Authorized Agency Officers (AAOs) and APDS Verifiers approved loan applications from government financial institutions—such as GSIS, Pag-IBIG, and Land Bank—without verifying the required NTHP. This oversight occasionally resulted in undeducted obligations, despite the integration of these loans into the payroll system.

To address these issues, DepEd, through the Finance Service - Employee Account Management Division (FS-EAMD) under APDS, developed the APDS Verifier's Ledger v1.3. This tool was specifically designed to validate the NTHP before approving any

loan, insurance, or membership application, thereby ensuring that obligations are within the personnel's financial capacity and aligned with payroll deductions.

Over time, changes in policy, system errors, and additional operational requirements highlighted the need for a more robust and user-friendly platform. This led to the development of the Modified Verifier's Ledger v2.0. Between October and December 2025, this version underwent pilot testing and roll-out to familiarize APDS Verifiers with its features, process flows, and improvements from the previous version. Feedback and recommendations from Regional Offices and Schools Division Offices were carefully incorporated, resulting in a refined and more effective ledger system.

With these enhancements in place, the Refined Verifier's Ledger v2.0 will now be implemented across all DepEd offices and schools. The updated system allows verifiers to efficiently and accurately validate loans, contributions, and other obligations deducted from the salaries of DepEd personnel, promoting uniformity, accuracy, and accountability in the process.

Each verifier will receive their log-in credentials via their official DepEd email address. Any additional account creation shall follow existing provisions. The database can be accessed through the following QR Code and link:

SCAN ME

https://tinyurl.com/DEPEDAPDSVL20

All verifiers are encouraged to explore the updated system, familiarize themselves with its features, and continue adhering to proper protocols, including data privacy, security, and confidentiality standards.

For further questions or clarifications regarding access or use of the Verifier's Ledger v2.0, you may coordinate with FS-EAMD, attention Mr. Santiago G. Estrella Jr., at santiago.estrella@deped.gov.ph.

For your guidance and reference.