



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



DepEd-Division
of Batangas
ICT SECTION
RECEIVED
S6-113957
Date: 02/25/2026
Time: 07:41 AM
By: ICT JL

20 February 2026

Regional Memorandum
No. 133, s. 2026

**APPROVED ENTITIES UNDER THE DEPARTMENT'S
AUTOMATIC PAYROLL DEDUCTION SYSTEM
PROGRAM**

To **Schools Division Superintendents
School Heads, Implementing Units
All Others Concerned**

1. Enclosed is a copy of MEMORANDUM OASF-2026-301 dated February 5, 2026 signed by **ASec. ATTY. EDSON BYRON K. SY**, Assistant Secretary for Finance, Officer-In-Charge, Office of the Undersecretary for Finance, DepEd Central Office, Meralco Ave., Pasig City, titled "**Approved Entities Under the Department's Automatic Payroll Deduction System Program,**" which is self-explanatory.
2. In view thereof, attached hereto are the lists of approved private entities with the corresponding memorandum, together with a copy of the Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation. These documents shall serve as the official reference for the implementation of the APDS Program.
3. Attention is invited to the third and fourth paragraphs of the above-cited Memorandum for reference and guidance.
4. For inquiries or further clarification, please coordinate with the Finance Service-Employee Account Management Division (FS-EAMD) through email at fs.eamd@deped.gov.ph.
5. For information and strict compliance.

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

Incls.: As stated
Also
ROA/OSC/P1



Address: Gate 2, Karangalan Village, Cainta, Rizal
Telephone No.: 02-8682-2114
Email Address: region4a@deped.gov.ph
Website: depedcalabarzon.ph





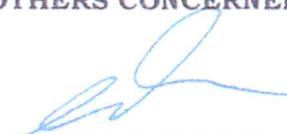
Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

OASF-2026-351

February 5, 2026

TO : ALL REGIONAL DIRECTORS
ALL SCHOOLS DIVISION SUPERINTENDENTS
ALL REGIONAL APDS TASK FORCE
ALL DEPED VERIFIERS
ALL OTHERS CONCERNED

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

SUBJECT : APPROVED ENTITIES UNDER THE DEPARTMENT'S AUTOMATIC
PAYROLL DEDUCTION SYSTEM PROGRAM

In view of the approval of private entities applying for accreditation and re-accreditation under the Department's Automatic Payroll Deduction System (APDS) Program, all concerned are hereby directed to refer to the attached Memorandum and subsequent issuances containing the list of approved private entities together with the copy of the Terms and Conditions of the APDS Accreditation (TCAA).

These documents shall serve as the official reference for the implementation of the APDS Program. Requests for copies of individual TCAAs and their corresponding Acknowledgement Letters are no longer necessary, as official and secure copies of the said documents shall be provided by the DepEd Central Office through appropriate channels.

Further, pursuant to the notarized and approved revised TCAA, payroll processors are directed to: a) evaluate requests for verification from qualified DepEd personnel (those who are already incorporated in the regular payroll with issued employee number and with approved appointment) to avail loans from APDS-accredited private lending institutions (PLIs); and b) accept billings with two (2) regular loans per private entity. In this regard, kindly remind all concerned PLIs that billings submitted for payroll deduction must clearly reflect distinct and unique policy or reference numbers for each loan. Failure to do so may result in processing errors and the non-integration of such billings into the payroll system.

Moreover, the DepEd-APDS Verifier's Ledger v2.0 which is configured to accommodate two (2) loans per PLI shall be issued separately to each DepEd verifier through their respective verifier email addresses.

Should there be further questions or clarifications, please coordinate with the Finance Service - Employee Account Management Division (FS-EAMD) through email at fs_eamd@deped.gov.ph.

Thank you.

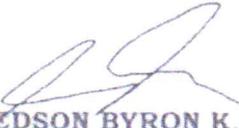
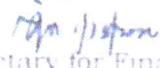


Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OASF-2026 190

TO : DEPED REGIONAL DIRECTORS

ATTENTION : REGIONAL APDS TASK FORCE

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

SUBJECT : APPROVED APPLICATIONS FOR ACCREDITATION UNDER
THE NEW TERMS AND CONDITIONS OF THE AUTOMATIC
PAYROLL DEDUCTION SYSTEM ACCREDITATION - BATCH 1

Pursuant to the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA), please be informed that the Department of Education - Central Office has approved the applications for accreditation of the following twelve (12) entities:

1. Bankways, Inc. (A Rural Bank)
2. BDO Network Bank, Inc. (A Rural Bank)
3. Camarines Sur Teachers and Employees Multi-Purpose Cooperative
4. China Bank Savings, Inc.
5. City Savings Bank, Inc.
6. Citystate Savings Bank, Inc.
7. East West Rural Bank, Inc.
8. Fortune Life Insurance Company, Inc.
9. Legazpi Savings Bank, Inc.
10. Novo Ecijano Teachers' Mutual Benefit Association, Inc.
11. Paramount Life & General Insurance Corporation
12. Quezon Public School Teachers and Employees Multipurpose Cooperative

The above-listed entities constitute Batch 1 of those approved under the new TCAA. The Department of Education - Central Office is continuously reviewing and processing applications of other entities for accreditation/re-accreditation.

In accordance with the new TCAA, the approved entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing rules and limitations.

In this regard, all concerned payroll and verification personnel in the Central, Regional, and Schools Division Offices, including implementing unit secondary schools, are hereby directed to process loan verification requests submitted by the aforementioned entities strictly in accordance with established guidelines and procedures.

For guidance and strict compliance.



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

OASF-2026-209

February 02, 2026

TO : **DEPED REGIONAL DIRECTORS**

ATTENTION : **REGIONAL APDS TASK FORCE**

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

SUBJECT : **APPROVED APPLICATIONS FOR ACCREDITATION UNDER
THE NEW TERMS AND CONDITIONS OF THE AUTOMATIC
PAYROLL DEDUCTION SYSTEM ACCREDITATION – BATCH 2**

Pursuant to the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA), please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following thirty-one (31) entities:

1. 1st Valley Bank, Inc. (A Development Bank)
2. Beneficial Life Insurance Company, Inc.
3. Bohol Public School Teachers and Employees Multi-Purpose Cooperative
4. Cagsawa Rural Bank, Inc.
5. Century Rural Bank, Inc
6. DECS Sagay Employees Multi-Purpose Cooperative
7. Digos City National High School Teachers and Employees Multi-Purpose Cooperative
8. Eastern Peninsula Teachers Credit Cooperative
9. Enterprise Bank, Inc.
10. Etiqa Life and General Assurance Philippines, Inc.
11. First Consolidated Bank, A Private Development Bank
12. First Imperial Business Bank, Inc.
13. Gubat Saint Anthony Cooperative
14. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
15. Janiuay Rural Bank, Inc.
16. Malayan Savings Bank, Inc.
17. Marayo Bank, Inc. (A Rural Bank)
18. Mindanao Educators Mutual Benefit Association, Inc.
19. Negros Teachers' Multi-Purpose Cooperative

20. Philippine Business Bank, Inc., A Savings Bank
21. Philippine Life Financial Assurance Corporation
22. Philippine Public School Teachers Association, Inc. (PPSTAI)
23. Rang-Ay Bank (A Rural Bank), Inc.
24. Rural Bank of Angeles, Inc.
25. Rural Bank of Barili (Cebu), Inc.
26. Rural Bank of Manukan (Zamboanga del Norte), Inc.
27. Sun Savings Bank, Inc.
28. Tacurong Teachers, Employees and Multi-Purpose Cooperative (TTERMPC)
29. Tagum Cooperative
30. UCPB Savings Bank Inc.
31. Zamboanga City Rural Bank, Inc.

The above-listed entities constitute Batch 2 of those approved under the new TCAA. The Department of Education - Central Office is continuously reviewing and processing applications of other entities for accreditation/re-accreditation.

In accordance with the new TCAA, the approved entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing rules and limitations.

In this regard, all concerned payroll and verification personnel in the Central, Regional, and Schools Division Offices, including implementing unit secondary schools, are hereby directed to process loan verification requests submitted by the aforementioned entities strictly in accordance with established guidelines and procedures.

For guidance and strict compliance.



Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

OASF-2026-334

February 06, 2026

TO : **DEPED REGIONAL DIRECTORS**

ATTENTION : **REGIONAL APDS TASK FORCE**

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

SUBJECT : **APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE
NEW TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM ACCREDITATION - BATCH 3**

Please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following eighteen (18) entities (Batch 3). Under the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA).

1. Bongabon National High School Teachers and Staff Multi-Purpose Cooperative
2. Camalig Bank, Inc. (A Rural Bank)
3. Cebu CFI Community Cooperative
4. DepEdRO6 Multi-Purpose Cooperative
5. General Tinio Faculty & Personnel Association Credit Cooperative
6. Initao National Comprehensive High School Teachers and Employees Cooperative (INCHSTECO)
7. Kabankalan-Ilog Teachers and Employees Multi-Purpose Cooperative (KITEMPCO)
8. Mactan Rural Bank (Lapu-Lapu City), Inc.
9. Madalag Teachers' Multi-Purpose Cooperative
10. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
11. Naga School Teachers and Community Multi-Purpose Cooperative
12. NNCHS Teachers, Employees and Retirees Multipurpose Cooperative
13. Philippines International Life Insurance Company, Inc.
14. Producers Savings Bank Corporation
15. Ramon Avanceña National High School Faculty And Employees Multi-Purpose Cooperative
16. Rural Bank of Naic, Inc.
17. Sta. Ana Multi-Purpose Cooperative (SAMULCO)
18. Sun Life Grepa Financial, Inc.

The Department of Education – Central Office is continuously reviewing and processing applications of other entities for accreditation/re-accreditation.

In accordance with the new TCAA, accredited private entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to existing rules and limitations.

In this regard, all concerned payroll and verification personnel in the Central, Regional, and Schools Division Offices, including implementing unit secondary schools, are hereby directed to process loan verification requests submitted by the aforementioned entities strictly in accordance with established guidelines and procedures.

For guidance and strict compliance.

TABLE OF CONTENTS FOR ENCLOSURE 2**Terms and Conditions of the APDS Accreditation (TCAA) for Loans**

Particulars	Page No.
1. Statement of Principles	1
2. Accreditation and Assignment of APDS Code	1
3. Granting of Loans	2
4. Billing of Loans	4
5. Over-the-Counter Payments	5
6. Over-deduction	6
7. Remittance	6
8. Documentary Requirements	7
9. Other Conditions	8
10. Necessary Attachments	9
11. Grounds for Suspension or Revocation	9
12. Effectivity of the TCAA	10
13. Final Provisions	11

ANNEXES FOR ENCLOSURE 2

Annex	Particulars	Page No.
A	Notarized Secretary's Certificate supported by a Board Resolution authorizing the Lender's representative to execute this TCAA	c/o Lender
B-1	Procedures for the Manual Processing of Loan Applications of DepEd Borrowers Under the Department's Automatic Payroll Deduction System (APDS) Program	12
B-2	Sample Procedures for the Online Process of Loan Applications of DepEd Borrowers Under the Department's Automatic Payroll Deduction System (APDS) Program	15
C-1	Prescribed Templates for Authority to Deduct and Promissory Note	18
C-2	Prescribed Template for Disclosure Statement	19
	Effective Interest Rate Calculation Models for Loans Using the DepEd Ceilings for Interest Rates and Other Charges	
D-1	1- year term	20
D-2	2- year term	21
D-3	3- year term	22
D-4	4- year term	23
D-5	5- year term	24
E	Sample Sworn Statement Regarding the Loan Documents Submitted and Full Explanation of the Terms and Conditions of the Loans to the Borrowers	25
F	Sample Procedures for the Online Process on the Submission of Monthly Billing Statements by the Lender Under the Department's APDS Program	26
G	Provinces/Regions Where the Lender has Office/s as Validated By DepEd	27
H	Grounds for Suspension or Revocation of Accreditation/Re-accreditation (For Lending, Insurance Premia, or Membership Dues/Contributions, as Applicable)	28

(ENCLOSURE 2)

**TERMS AND CONDITIONS OF THE APDS ACCREDITATION (TCAA)
FOR LOANS**

1. STATEMENT OF PRINCIPLES

- 1.1 Participation in the DepEd Automatic Payroll Deduction System (APDS) at the Central, Regional, Division Offices and School Levels may be granted to private institutions authorized under specific law to be paid through salary deductions and accredited by DepEd after fulfillment of requirements as provided in DepEd APDS guidelines or other issuances on the matter.
- 1.2 The accredited private institution shall subscribe to the following principles:
- 1.2.1 Full transparency in reporting operations and financial status as evidenced by audited financial statements and appropriate disclosure statements; and
- 1.2.2 Integrity of operations through proper and complete documentation of loans of DepEd personnel.
- 1.3 The DepEd shall ensure that the objectives and purposes of APDS are achieved through proper regulation, periodic review, and accreditation/re-accreditation.
- 1.4 The APDS shall be implemented in accordance with the limitations imposed by existing and new laws, such as monthly net take-home pay (NTHP) and order of preference of deductions.

2. ACCREDITATION AND ASSIGNMENT OF APDS CODE

- 2.1 Accredited entities shall be assigned APDS codes for their exclusive use.
- 2.2 **APDS Code** <number> for loans shall strictly be used for the collection of loan payments only¹.
- 2.3 The APDS Code and/or loan portfolio shall not be transferred, sold, or assigned to any other entity, except in the following cases:
- Merger, acquisition, or consolidation, including instances where an accredited entity is merged or consolidated with another entity not accredited under the APDS
 - Transactions involving a parent–subsidiary relationship
 - Other analogous and meritorious cases expressly approved by DepEd after proper evaluation

In case of merger or consolidation between two (2) accredited entities, the APDS Code of the surviving entity shall be used.

In the event that the transfer of a loan portfolio has been validly and expressly approved, payroll deductions already enrolled in the APDS shall continue until the termination date reflected in the DepEd personnel's pay slip. The

¹The APDS Code issued in this TCAA shall not be used for deductions for insurance premia and/or membership dues/contributions.