



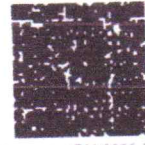
Republic of the Philippines  
**Department of Education**  
REGION IV-A CALABARZON

DepEd-Division  
of Batangas

ICT SECTION

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Date: 04/16/2026  
Time: 10:02 AM  
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Personnel: RM-2026-244

08 April 2026

**Regional Memorandum**  
No. 244, s. 2026

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

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

1. Enclosed is a copy of MEMORANDUM OASF-2026-301 signed by **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. Following the approval of private entities for accreditation and re-accreditation under the APDS Program, all concerned personnel are instructed to use the official memorandum and subsequent issuances as primary references. These documents include the list of approved private entities and the Terms and Conditions of APDS Accreditation (TCAA), which shall guide the proper implementation of the program.
3. Requests for separate copies of individual TCAAs and Acknowledgement Letters are no longer necessary. The DepEd Central Office will provide all official and secure copies through appropriate channels.
4. In line with the approved revised TCAA, payroll processors are directed to:
  - Evaluate and verify loan applications only from qualified DepEd personnel (i.e., those included in the regular payroll, with an assigned employee number, and with an approved appointment).
  - Process billing statements allowing a maximum of two (2) regular loans per accredited Private Lending Institution (PLI).
5. All PLIs are reminded to ensure that billing statements submitted for payroll deduction clearly indicate distinct and unique policy or reference numbers for each loan. Non-compliance may result in errors in processing and possible exclusion from payroll integration.

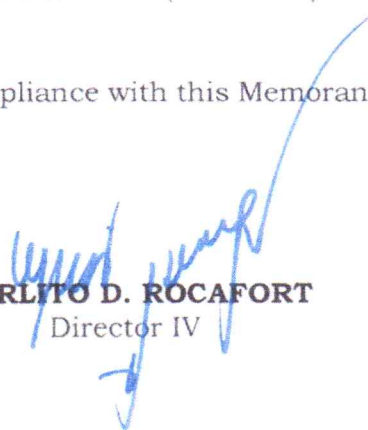


Address: Gate 2, Karangalan Village, Cainta, Rizal  
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Certificate No. PHP QMS  
22 93 0085

6. Additionally, the DepEd APDS Verifier's Ledger v2.0 updated to support two (2) loans per PLI, will be distributed directly to designated verifiers via their official email addresses.
7. For question/clarification, please coordinate with the Finance Service-Employee Account Management Division (FS-EAMD) through [fs.eamd@deped.gov.ph](mailto:fs.eamd@deped.gov.ph).
8. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.

  
**CARLITO D. ROCAFORT**  
Director IV

Incls.: As stated

  
ROA/08C/P1



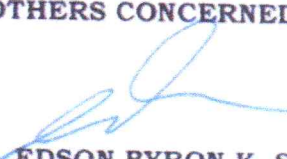
Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

**MEMORANDUM**

**OASF-2026-301**

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](mailto:fs_eamd@deped.gov.ph).

Thank you.



Address: 17<sup>th</sup> Floor Techzone Building, Malugay St., Makati City  
Email Address: [usec.financebpm@deped.gov.ph](mailto:usec.financebpm@deped.gov.ph)

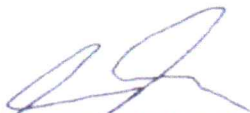
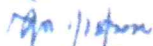


Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

**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

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**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**

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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. (PPSTA)
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. Taguin 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

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**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**

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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.



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



ORD-UM01-2026-129

**MEMORANDUM**

**OASF-2026-435**

February 18, 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 5**

Please be informed that the Department of Education - Central Office has approved the applications for accreditation of the following seven (7) entities (Batch 5) under the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System Accreditation (TCAA).

1. Banco Maximo - RNG Coastal Corporation (RNG Bank)
2. La Castellana I Personnel Multi Purpose Cooperative
3. Muñoz National High School Multi-Purpose Cooperative
4. Pangasinan Public School Teachers Mutual Benefit Association, Inc.
5. R6 Teachers Association, Inc.
6. Zamboanga Del Sur Sibugay Pagadian City Teachers' Association (ZSSPCTA), Inc.
7. Zamboanga Peninsula Teachers and Community Multi Purpose Cooperative (ZAMPTECO)

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. Thank you.

