Regional Memorandum
No. 805 s. 2022

REITERATION OF DIRECTIVES ON THE VERIFICATION
OF DEDUCTIONS TO BE INCORPORATED
IN THE PAYROLL PROGRAM

To: Schools Division Superintendents
   School Heads of Implementing Unit Secondary Schools

1. Enclosed is a copy of DepEd Memorandum OUF-2022-0644, dated 28 December 2022, entitled Reiteration of Directives on the Verification of Deductions to be Incorporated in the Payroll Program, which is self-explanatory.

2. Immediate dissemination of and strict compliance to this Memorandum is desired.

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

Incls.: As stated.

cc: admin.calabarzon@deped.gov.ph
    person nel.calabarzon@deped.gov.ph
MEMORANDUM
OUF-2022-0644

TO: REGIONAL DIRECTORS
   SCHOOLS DIVISION SUPERINTENDENTS
   SCHOOL HEADS
   ALL OTHERS CONCERNED

ATTENTION: Chief, Bureau of Human Resource and Organizational Development (BHROD)-Personnel Division
Chief, Regional Administrative and Finance Divisions
Heads, Regional Payroll Services Unit (RPSU)
Heads, Schools Division Administrative Unit
Heads, Schools Division Finance Unit
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit Secondary Schools (IU-SS)
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM: ANNALYN M. SEVILLA
      Undersecretary for Finance

ATTY. OMAR ALEXANDER V. ROMERO
      Assistant Secretary for Finance

SUBJECT: REITERATION OF DIRECTIVES ON THE VERIFICATION OF DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL PROGRAM

DATE: NOVEMBER 28, 2022

1. This is to reiterate the directives on the verification process for loans and other financial obligations applied for by DepEd personnel, to ensure that the net take-home pay (NTHP) thereof is maintained at the amount required by law (i.e., provision on Authorized Deductions, General Provisions, General Appropriations Act [GAA]). For this year, the NTHP threshold must not be lower than Five Thousand Pesos (P5,000.00) after deducting the financial obligations (mandatory and non-mandatory) from the monthly salaries of DepEd personnel. Despite the designation of DepEd verifiers, however, cases of bumping off of existing payroll deductions, due to non-compliance with aforementioned directives, are still reported.

2. All concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorsers and Verifiers) are strictly enjoined to observe the verification process mandated under the unnumbered Memorandum dated August 17, 2020 (Annex "A") and DepEd Order No. 20, s. 2021 (Annex "B").
3. The verification process ensures that financial obligations to be incorporated in the payroll program are within the Net Take Home Pay (NTHP) of DepEd personnel. The same aims to:

a. Eliminate the practice of going from one lender to another using the same pay slip for a certain month;

b. Stop the bumping off of salary deductions already incorporated in the payroll, due to the approval of unverified loan applications, particularly those granted by the GSIS, Pag-IBIG, Land Bank of the Philippines (LBP) and DepEd Provident Fund;

c. Prevent the designated AAOs and HRMOs from recommending the approval of loans without the NTHP verification done by the designated DepEd Verifier;

d. Cleanse the payroll of Undeducted Obligations due to loans approved beyond the capacity to pay of the DepEd personnel; and

e. Unburden DepEd personnel with penalties and additional interest from unpaid financial obligations.

4. Further, please be reminded that verification and assessment to be made by the AAOs, Verifiers and loan endorsers shall be non-discretionary per Memorandum OUF 2020-718 dated December 11, 2020 (Annex “C”). Applications for loan and/or insurance/mutual aid or benefit system membership must not be recommended for approval by the verifier to the concerned entity if the corresponding amount for deduction will lower the NTHP of a DepEd personnel to an amount below the required threshold in the GAA.

5. The Heads of RPSUs are also instructed to exclude billings from the accredited entities under APDS if not coursored through the verification process.

6. AAOs, Verifiers, loan endorsers and the Heads of RPSUs are directed to coordinate with another to ensure that applications are properly recorded, and only authorized deductions are incorporated in the payroll.

7. For strict compliance.

ARY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance

ANNALYN M. SEVILLA
Undersecretary for Finance
MEMORANDUM

TO: ALL REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
DIRECTOR IV, BUREAU OF HUMAN RESOURCES AND
ORGANIZATIONAL DEVELOPMENT (BHROD)

ATTENTION: Regional Chiefs of Finance and Administrative Divisions
Office-in-Charge, Personnel Division, BHROD
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit (IU) Secondary Schools
Heads of Regional Payroll Service Unit
Heads of Finance and Administrative Unit, Schools Division Offices
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM: ANNALYN L. SEVILLA
Undersecretary for Finance

RAMON FEL. G. ABCEDE
Assistant Secretary for Finance

SUBJECT: VERIFICATION OF LOAN AMORTIZATIONS TO BE INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED PERSONNEL

DATE: August 17, 2020

1. Reports have reached this Office that there are designated Agency Authorized Officers (AAOs) and Human Resource Management Officers (HRMOs) who continuously recommend the approval of GSIS, HDMF (Pag-IBIG), Land Bank of the Philippines (LBP) and DepEd Provident Fund loan applications of DepEd personnel without the Net Take Home Pay (NTHP) verification by the designated DepEd Verifier. This practice resulted in the bumping off of other loan amortizations already integrated in the payroll. (See Attachments A1 to A4).

2. Accordingly, this Office reiterates the directives in DepEd Order No. 14, s. 2019 titled "Guidelines for the Implementation of the P5,000 NTHP for Department of Education Personnel for Fiscal Year 2019," Part IV (Procedures), Item 6.b of the Enclosure quoted below, thus:

"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:"

[Signature]

J.P. Rizal Building, DepEd Complex, Meralco Avenue, Pasig City
Telephone No.: (02) 8633-9342; Fax No.: (02) 8638-3703; Email Address: usec_financebpm@deped.gov.ph
b. All prospective salary deductions in favor of entities falling under categories (b), (c), (d), (e), and (f) covered by Section 52, as well as non-mandatory contributions and loan payments to the GSIS and HDMF, must undergo the process for NTHP verification described in Annex "B" (for Enclosure 3) and Annex "C" (for Enclosure 4) of DepEd Order No. 18, s. 2018, or an applicable variation thereof, prior to being billed and subsequently integrated in the payroll; (underscoring supplied)

3. For ready reference and guidance, attached are copies of the Process Flows regarding NTHP verification by the designated DepEd Verifiers. (See Attachments B1 to B11).

4. The said verification processes ensure that only financial obligations within the NTHP of DepEd personnel are incorporated into the payroll to:
   a. eliminate the practice of going from one lender to another using only one pay slip for a certain month;
   b. stop the granting of loans by GSIS, Pag-IBIG, LBP and DepEd Provident Fund recommended by designated AAQs and HRMOs without the NTHP verification by the designated DepEd Verifier;
   c. cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
   d. unburden borrowers with penalties and additional interests on loans.

5. Designated AAQs and HRMOs found to recommend the approval of application for loans from GSIS/Pag-IBIG/LBP/DepEd Provident Fund without prior confirmation by the designated DepEd Verifiers of the school/division/region despite this reminder shall be dealt with accordingly.

6. For strict compliance.

[Signatures]

Enclosures: As stated

Amd
Pay Slip for June 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on June 2019

B – Bumped off by GSIS Conso-Loan amortization incorporated on November 2019
A – PLI loan amortization already incorporated and deducted in the pay slip on April 2020

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on July 2020
**FEBRUARY 2020**

For the Month of February 2020

<table>
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**DEDUCIBLE DEDUCTIONS**

- **Total Deduction:** 12,999.68

**MARCH 2020**

For the Month of March 2020

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**DEDUCIBLE DEDUCTIONS**

- **Total Deduction:** 12,999.68

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A – PLI loan amortization already incorporated and deducted in the pay slip on January 2020

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on March 2020
ATTACHMENT B-1

Process Flow for the Verification of Net Take Home Pay (NTHP) By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System

FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES INCLUDING LANDBANK OF THE PHILIPPINES

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Lender</th>
<th>Verifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Presents latest available original pay slip to Lender.</td>
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<tr>
<td>2. Evaluates Borrower's loan application, including capacity to pay based on original pay slip.</td>
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<tr>
<td>3. If the loan application passes the evaluation, stamps loan details on the pay slip and signs thereon.</td>
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<tr>
<td>If not, informs the Borrower accordingly.</td>
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<tr>
<td>4. E-mails a scan of the original stamped pay slip to the Borrower and returns the same to the latter.</td>
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<tr>
<td>5. Forwards the Lender's e-mail to the Verifier for confirmation.</td>
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<tr>
<td>6. Records the details of the Borrower and of the loan evaluated by the Lender that are pertinent to the assessment of the Borrower's capacity to pay.</td>
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<tr>
<td>7. Determines if the stamped monthly amortization can be accommodated in the APDS.</td>
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<tr>
<td>8. E-mails assessment to the Lender, copy furnished the Borrower.</td>
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</tr>
<tr>
<td>9. If the monthly loan amortization can be accommodated in the APDS: Approve the loan and release the proceeds to the Borrower within seven (7) days from receipt of the Verifier's confirmation and notify the Verifier of the loan release of through e-mail within 24 hours from the date of loan release.</td>
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<tr>
<td>If the monthly loan amortization cannot be accommodated in the APDS: Inform the Borrower that the loan cannot be granted under the APDS.</td>
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</tbody>
</table>
Process Flow for the Verification of Net Take Home Pay (NTHP) By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System

FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES

1. Presents latest available original pay slip to Accredited Entity.

2. Evaluates Employee's Application, including capacity to pay based on original pay slip.

3. If the Application passes the evaluation, stamps details on the pay slip and signs thereon. If not, informs the Employee accordingly.

4. E-mails a scan of the original stamped pay slip to the Employee and returns the same to the latter

5. Forwards the Accredited Entity’s e-mail to the Verifier for confirmation.

6. Records the details of the Employee and of the Application evaluated by the Accredited Entity that are pertinent to the assessment of the Employee’s capacity to pay.

7. Determines if the stamped monthly amortization can be accommodated in the APDS.

8. E-mails assessment to the Accredited Entity, copy furnished to the Employee.

9. If the monthly deduction can be accommodated in the APDS: Approve the Application and evaluate the next steps necessary to complete the transaction/contract within seven (7) days from receipt of the Verifier’s confirmation and notify the Verifier of such action/s through e-mail within 24 hours. If the monthly deduction cannot be accommodated in the APDS: Inform the Employee that the Application cannot be granted under the APDS.
ATTACHMENT B-3

Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND

Borrower DepEd PF Loan Processor Verifier

1. Presents latest available original pay slip to Loan Processor.

2. Evaluates Borrower’s loan application, including capacity to pay based on original pay slip.

3. If the loan application passes the evaluation, stamps loan details on the pay slip and signs thereon. If not, informs the Borrower accordingly.

4. E-mails a scan of the original stamped pay slip to the Verifier, cc: the Borrower, and returns the stamped pay slip to the latter.

5. Records the details of the Borrower and of the loan evaluated by the Loan Processor that are pertinent to the assessment of the Borrower’s capacity to pay.

6. Determines if the stamped monthly amortization can be accommodated in the APDS.

7. E-mails assessment to the Loan Processor, copy furnished the Borrower.

8. If the monthly loan amortization can be accommodated in the APDS: Approve the loan and recommend the release of the loan proceeds. Notify the Verifier of the loan release. If the monthly loan amortization cannot be accommodated in the APDS: Inform the Borrower that the loan cannot be granted.
**FOR LOANS TO BE GRANTED BY GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)**

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>AAO</th>
<th>VERIFIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>File application through GSIS Wireless Automated Processing System (G-W@PS) Keck</td>
<td>Check all types of loan application* through cert.gsis.gov.ph. E-mail the details of the Borrower and loan to the Verifier. *Except for policy loan with no salary deduction</td>
<td>Compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and verified transactions in the Verifier's Ledger. Tag the Borrower and loan in the Ledger. E-mail verification result to AAO.</td>
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<tr>
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<td>Approve / Disapprove loan based on Verifier's e-mail GSIS will send text confirmation to borrower</td>
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</table>

NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.
**ATTACHMENT B-5**

Process Flow for the Verification of Net Take Home Pay (NTHP)  
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

**FOR HDFM PRODUCTS WITH MONTHLY AMORTIZATION INDICATED**

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<tr>
<th>BORROWER</th>
<th>PAG-IBIG LOAN ENDORSER (PLE)</th>
<th>VERIFIER</th>
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<tr>
<td>Duty filled out Pag-IBIG form HDP-SLF-005 (V03, 06/2018)</td>
<td>E-mail the details of the Borrower and loan/product to the Verifier.</td>
<td>Check authenticity of pay slip and if the monthly deduction can be accommodated through salary deduction by using the Verifier’s Ledger.</td>
</tr>
</tbody>
</table>

If monthly deduction can be accommodated through salary deduction, certify the application.

File the application at Pag-IBIG

If monthly deduction cannot be accommodated through salary deduction, note the application with **Disapproved due to**

**NOTE:** PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all HDFM products to be verified.
Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)

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<tbody>
<tr>
<td>File application at GSIS for tentative computation and submit to AAO with three (3) months pay slip for certification</td>
<td>Check completeness of requirements. If incomplete, return application to Borrower. If complete, e-mail the details of the Borrower and loan to the Verifier.</td>
<td>Check authenticity of pay slip. If authentic, tag the Borrower through the Verifier’s Ledger and e-mail the AAO that the pay slip is authentic. If not authentic, e-mail the AAO that the pay slip is not authentic.</td>
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<tr>
<td></td>
<td>If pay slip is authentic, certify the application.</td>
<td>If pay slip is not authentic, note the application with: Disapproved due to:</td>
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</tbody>
</table>
Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System

FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN WITHOUT UNDEDUCTED OBLIGATIONS

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<th>BORROWER</th>
<th>AAO</th>
<th>VERIFIER</th>
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<tbody>
<tr>
<td>GFAL → File application at GSIS for tentative computation</td>
<td>Check completeness of requirements. If incomplete, return application to Borrower. If complete, e-mail Verifier for authenticity of pay slip and:</td>
<td>Check authenticity of pay slip. If not authentic, e-mail AAO that pay slip is not authentic. If authentic, compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and verified transactions in the Verifier’s Ledger.</td>
</tr>
<tr>
<td>Conso-Loan → G-WIPP Kiosk</td>
<td>GFAL → Tagging of monthly amortization</td>
<td>If cannot be accommodated, e-mail the AAO that the transaction cannot be accommodated. If can be accommodated, tag the Borrower and loan in the Ledger and e-mail AAO that the transaction can be accommodated.</td>
</tr>
<tr>
<td>Submit application to AAO with three (3) months pay slip for certification</td>
<td>Conso-Loan → Validation of monthly amortization and terms of loan</td>
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<tr>
<td></td>
<td>Approved.</td>
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<td></td>
<td>GFAL → Certify the application</td>
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<tr>
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<td>Conso-Loan → Approve</td>
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</tr>
<tr>
<td></td>
<td>GSIS will send text confirmation to borrower</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Disapproved.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GFAL → Note the application with Disapproved due to:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Conso-Loan → GSIS will send text confirmation to borrower</td>
<td></td>
</tr>
</tbody>
</table>

File the application at GSIS

Disapproved
<table>
<thead>
<tr>
<th>BORROWER</th>
<th>AAO</th>
<th>VERIFIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>GFAL → File application at GSIS for tentative computation</td>
<td>Check completeness of requirements. If incomplete, reject the application to the Borrower. If complete, e-mail the Verifier for authenticity of pay slip, and GFAL → Tagging of monthly amortization.</td>
<td>Check authenticity of pay slip. If authentic, log the Borrower through the Verifier's Ledger and e-mail the AAO that the pay slip is authentic. If not authentic, e-mail the AAO that the pay slip is not authentic.</td>
</tr>
<tr>
<td>Consol-Loan → <a href="mailto:G-W@PS.Kiosk">G-W@PS.Kiosk</a> Submit application to AAO with three (3) months pay slip for certification</td>
<td>Consol-Loan → Validation of monthly amortization.</td>
<td>Approved: GFAL → Certify the application. Consol-Loan → Approve. GSIS will send text confirmation to borrower.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Disapproved: GFAL → note the application with: Disapproved due to: Consol-Loan → GSIS will send text confirmation to borrower.</td>
</tr>
<tr>
<td></td>
<td>File the application at GSIS</td>
<td></td>
</tr>
</tbody>
</table>
ATTACHMENT B-9

Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)

BORROWER | AAO | VERIFIER
--- | --- | ---
File application through G-W@PS Kiosk

Check loan application at cert.gsis.gov.ph. E-mail the details of the Borrower and loan to the Verifier.

Compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and DM-OUFDA-2018-0011 / DM-OUFDA-2018-0013.

If amortization can be accommodated through salary deduction, tag the Borrower and loan in the Ledger and e-mail the AAO that amortization can be accommodated. If not, e-mail the AAO that amortization cannot be accommodated.

Approve / Disapprove loan. GSIS will send text confirmation to Borrower.
**FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS**

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>PAG-IBIG LOAN ENDORSER (PLE)</th>
<th>VERIFIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duty filled out Pag-IBIG Calamity Loan Application&lt;br&gt;HCP-SLF-066 (V03, 05/2018)</td>
<td>E-mail the details of the Borrower and loan to the Verifier</td>
<td>Compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and DM-OUFDA-2016-2013. If amortization can be accommodated through salary deduction, tag the Borrower and loan in the Ledger and e-mail the PLE that amortization can be accommodated. If not, e-mail the PLE that amortization cannot be accommodated.</td>
</tr>
</tbody>
</table>
| If approved:<br>Certify the application | File the application at Pag-IBIG | If not, note the application with:<br>*Disapproved due to:*

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**ATTACHMENT B-10**

Process Flow for the Verification of Net Take Home Pay (NTHP)<br>By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System
ATTACHMENT B-10

Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR HDFM CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>PAG-IBIG LOAN ENDORSER (PLE)</th>
<th>VERIFIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duty filed out Pag-IBIG Calamity Loan Application HCP-SLF-066 (V03. 05/2018)</td>
<td>E-mail the details of the Borrower and loan to the Verifier.</td>
<td>Compute if the monthly amortization can be accommodated through salary deduction based on pay slip details and DM-OUFDA-2016-0013. If amortization can be accommodated through salary deduction, tag the Borrower and loan in the Ledger and e-mail the PLE that amortization can be accommodated. If not, e-mail the PLE that amortization cannot be accommodated.</td>
</tr>
</tbody>
</table>

If approved: File the application at Pag-IBIG
If not, note the application with:
Disapproved due to:

Certify the application
ATTACHMENT B-11

Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department’s Automatic Payroll Deduction System

FOR HDFM HOUSING LOAN

<table>
<thead>
<tr>
<th>BORROWER</th>
<th>PAG-IBIG LOAN ENDORSER (PLE)</th>
<th>VERIFIER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Present pay slip to PLE for certification</td>
<td>E-mail the details of the Borrower and loan to the Verifier.</td>
<td>Check authenticity of pay slip. If authentic, tag the Borrower through the Verifier’s Ledger and e-mail the PLE that the pay slip is authentic. If not authentic, e-mail the PLE that the pay slip is not authentic.</td>
</tr>
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</tr>
<tr>
<td></td>
<td>Certify the pay slip Indicate pending loan application, if any.</td>
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</tr>
<tr>
<td></td>
<td>File the application to Pag-IBIG</td>
<td></td>
</tr>
<tr>
<td></td>
<td>If not, note the application with: Disapproved due to:</td>
<td></td>
</tr>
</tbody>
</table>
DepEd ORDER
No. 020, s. 2021

ENHANCED GUIDELINES ON ACCREDITATION/RE-ACCREDITATION
OF PRIVATE ENTITIES UNDER THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM PROGRAM

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
Public and Private Elementary and Secondary School Heads
All Others Concerned

1. For information and guidance of all concerned, the Department of Education (DepEd) issues the enclosed Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program.

2. DepEd shall regulate the use of its APDS to facilitate and ensure orderly implementation of salary deductions authorized by law, adherence to legal limitations on salary deductions, and protection and promotion of the welfare of all teachers and employees, by addressing the issues and concerns both from internal and external stakeholders and limiting the disputes regarding issues related to salary deductions.

3. These revised guidelines shall apply to the following:

   a. Private entities authorized under existing laws to be paid through salary deductions and applying to participate in the APDS at the national, regional, schools division, and school levels; and

   b. All DepEd officials and employees who are in actual service at the central, regional and schools division offices, including schools.

4. DepEd Order No. 18, s. 2018 titled Revised Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program, and all earlier DepEd issuances on the same subject are repealed. All other rules, regulations, and issuances, which are inconsistent with these guidelines are repealed or modified accordingly.

5. These guidelines shall take effect upon posting on the DepEd website, and in Official Gazette and/or two newspapers of general circulation, and must be registered at the Office of the National Administrative Register (ONAR), College of Law, University of the Philippines, Diliman, Quezon City.
MEMORANDUM
OUF NO. 2020-718

For: REGIONAL DIRECTORS
     SCHOOLS DIVISION SUPERINTENDENTS
     SCHOOL HEADS
     ALL OTHERS CONCERNED

Attention: Regional Chiefs of Finance and Administrative Divisions
           Chief, Personnel Division, BHROD
           Regional and Schools Division Human Resource Management Officers
           Schools Heads of Implementing Units (IIU) Secondary School
           Heads of Regional Payroll Services Unit
           Heads of Finance and Administrative Unit, Schools
           Designated Agency Authorized Officers (AAOs)
           Designated DepEd Verifiers

From: ANNALYN M. SEVILLA
       Undersecretary for Finance

RAMON FIEL G. ABCEDE
       Assistant Secretary for Finance

Subject: REITERATION OF MEMORANDUM DATED 17 AUGUST 2020
         ENTITLED "VERIFICATION OF LOAN AMORTIZATIONS TO BE INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED PERSONNEL"

Date: DECEMBER 11, 2020

1. This is to reiterate this Department's Memorandum dated August 17, 2020, on the above subject, copy attached.

2. To ensure compliance with the above Memorandum, please be reminded that the assessment made by the Agency Authorized Officers (AAOs for GSIS loans), loan endorsers (for Pag-IBIG loans) and DepEd Loan Verifiers shall be non-discretionary. This means that they shall not recommend loan approval to GSIS/Pag-IBIG/LBP/PLIs, if upon assessment, the resulting loan amortization will reduce the employee's monthly net take home pay (NTHP) to an amount lower than Five Thousand Pesos (₱5,000.00). Otherwise, this will cause disruption in the payroll deduction system and those responsible for recommending the approval of the loan shall be dealt with administratively.

3. For strict compliance.

2/F Rizal Building, DepEd Complex, Meralco Avenue, Pasig City
Telephone No.: (02) 8633 9342; Fax No.: (02) 8638 3703; Email Address: ussec_finance@deped.gov.ph
6. For more information, please contact the Employee Account Management Division, the APDS Secretariat, 2nd Floor, Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at fs.eamd@deped.gov.ph or at telephone number (02) 8633-7248.

7. Immediate dissemination of and strict compliance with this Order is directed.

LEONOR MAGTOLIS BRIONES
Secretary

Encls.: As stated

Reference: DepEd Order (No. 18, s. 2018)

To be indicated in the Perpetual Index under the following subjects:

ACCREDITATION
CHANGE
DEDUCTIONS
EMPLOYEES
OFFICIALS
PAYMENTS
POLICY
SALARY
TEACHERS

JMIC/SHM/A/AR/SMC: DO Enhanced Guidelines on Accreditations/Re-accreditations of Private Teachers under APD
01/20 - May 14/18, 2021