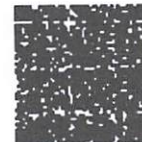


Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



Personnel-RM-2026-173

6 March 2026

Regional Memorandum
No. 173, s. 2026

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

To **Schools Division Superintendents**
APDS Regional and Division Task Force
APDS Verifiers
All Others Concerned

1. Enclosed is a copy of MEMORANDUM OASF-2026-409 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 "**ADVISORY ON THE USAGE OF THE REFINED VERIFIER'S LEDGER V 2.0**," which is self-explanatory.
2. 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, thereby promoting uniformity, accuracy, and accountability in the process.
3. Each verifier will receive their log-in credentials through their official DepEd email address. Any additional account creation shall still follow the existing process.
4. The database can be accessed through QR Code as indicated in the said memorandum, or through this link: <https://tinyurl.com/DEPEDAPDSVL2.0>.
5. 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. The Verifier's Ledger V2.0 User Guide is attached for reference.
6. For clarification and further questions regarding access to or use of the Verifier's Ledger v2.0, please coordinate with the FS-EAMD, attention Mr. Santiago G. Estrella, Jr., at santiago.estrella@deped.gov.ph.
7. For information and guidance.

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

Incls.: As stated

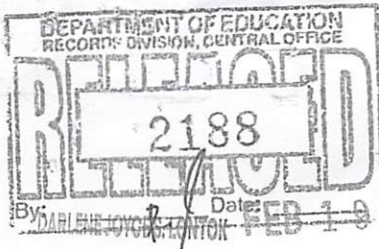
08C/ROA-P1



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



Certificate No. PHP QMS
22 93 0085



IV A



Records-IC001-2026-104

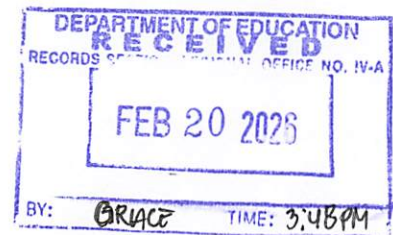
Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

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





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

MEMORANDUM

February 10, 2026
OASF-2026-404

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

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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:



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.



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

MEMORANDUM

February 10, 2026
OASF-2026- 404

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

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Officer-in-Charge
Office of the Undersecretary for Finance

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LEDGER V 2.0**

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2026

DEPED-APDS

VERIFIER'S LEDGER V2.0

USER GUIDE



**Department of Education
Finance Service
Employee Account
Management Division**

ABOUT THIS USER MANUAL

This User Manual provides step-by-step instructions on how to install, access, and use the DepEd-APDS Modified Verifier's Ledger Version 2.0. It is intended for DepEd Verifiers responsible for processing, verifying, and monitoring loan and deduction transactions.

The guide is written to help users:

- Quickly understand system requirements and installation steps
- Accurately encode, verify, and manage transactions
- Avoid common errors during processing
- Maximize the reporting and monitoring features of the system

Note: Screens and labels may slightly vary depending on system updates, but the workflow remains the same.

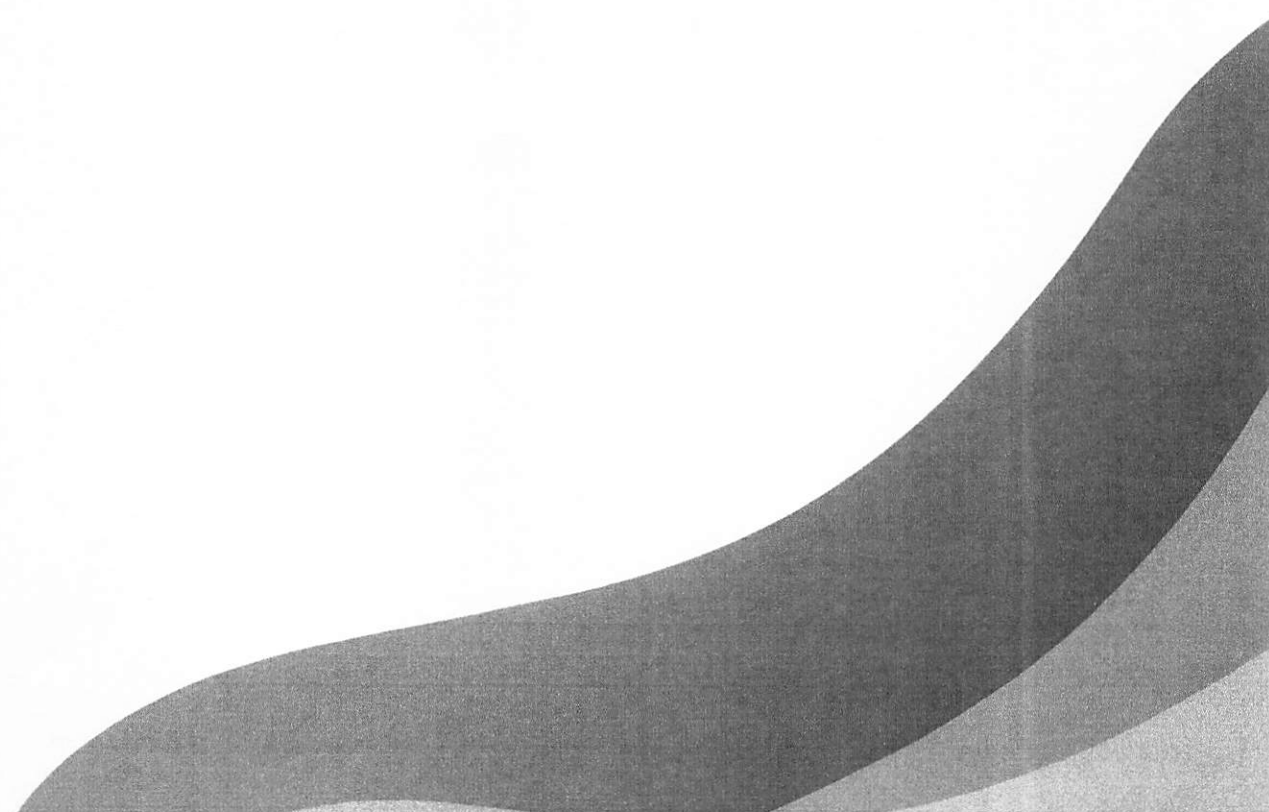
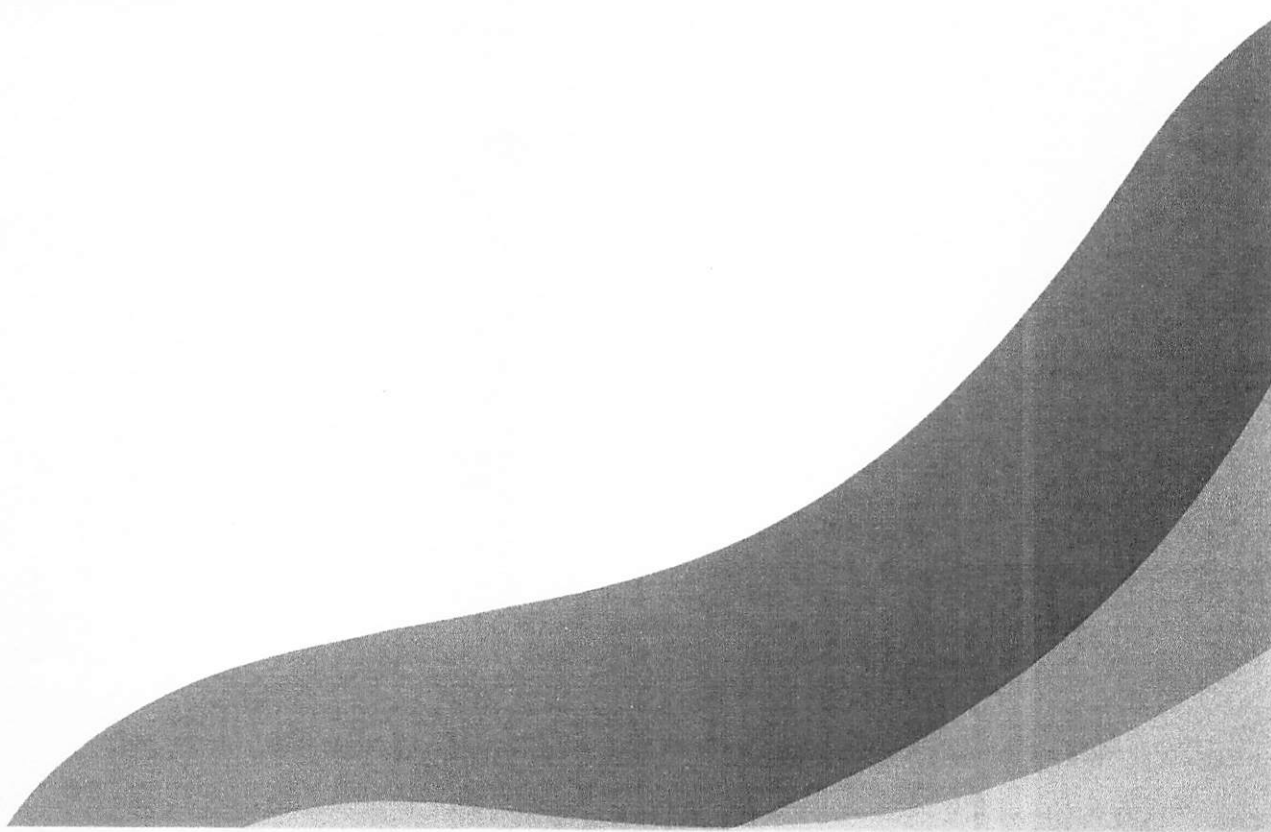


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 9. Employee Tab
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1. SYSTEM REQUIREMENTS

Before installing the DepEd-APDS Modified Verifier's Ledger, ensure that your computer meets the following minimum requirements:

- **Operating System:** 64-bit Microsoft Windows 10 or later
- **Application:**
 - 64-bit Microsoft Access 2016 or later
 - Adobe Acrobat Reader
 - Microsoft Outlook (Classic Outlook) or Microsoft 365

Note: Failure to meet these requirements may cause errors or prevent the system from running properly.

1.1 CHECKING YOUR WINDOWS VERSION

1. Click the **Start** menu.
2. Type **System Information** and press **Enter**.
3. Under **System Summary**, check the **System Type** field:
 - x64-based PC – supported
 - x86-based PC – not supported

1.2 CHECKING YOUR MICROSOFT OFFICE VERSION

1. Open any Microsoft Office application (e.g., Excel or Access).
2. Click **File** → **Account**.
3. Click **About** to view the Office version and system type.

2. FILE REQUIREMENTS

Before using the system, ensure that the following files are available and saved in Excel format:

- FoxPro Master File (**MASTFILE**)
- FoxPro Deductions File (**INCLUDED**)
- FoxPro Undeducted Obligations File (**EXCLUDED**)
- FoxPro Net Pay File (**PYENT**) or (**PAY_FILE**)

Important: Verifiers previously using the MS Excel Verifier's Ledger must ensure that their files are fully updated prior to import.

3. INSTALLING THE VERIFIER'S LEDGER

1. Double-click the Verifier's Ledger executable (.exe) file provided by your administrator.
2. When the installation wizard appears, review the information carefully.
3. Ensure that:
 - a. The installation folder is set to:
C:\Users\Public\Documents\DepEd Files
 - b. **Place shortcut on Desktop** is checked
4. Click **Next** to continue.
5. Read and accept the system information agreement.
6. When prompted, check **Open the Verifier's Ledger program when you click OK**, then click **OK**.

4. CHECKING INSTALLATION FILES

After installation, verify that the following files exist in the installation folder:

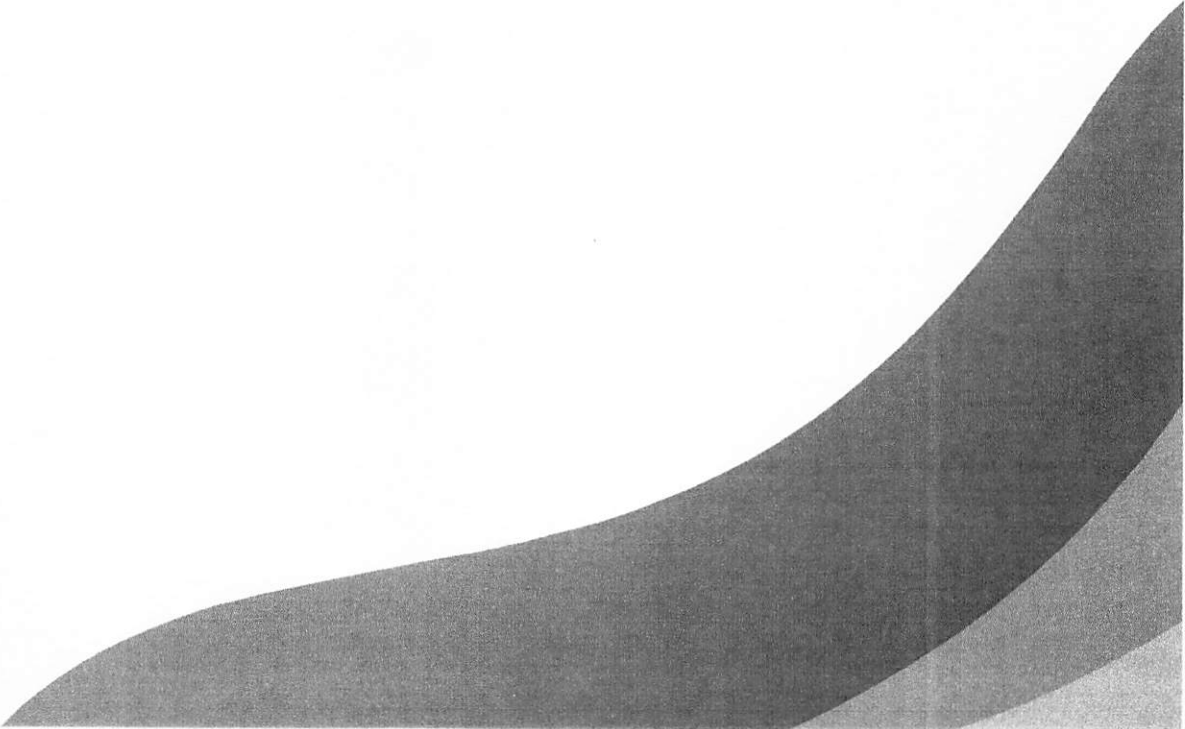
Required Files

- Front-end file: **Verifier's Ledger.accde**
- Back-end files:
 - **DEPEDAPDSVL_be.accdb**
 - **APDS Database v1.0_be.accdb**

Template Files

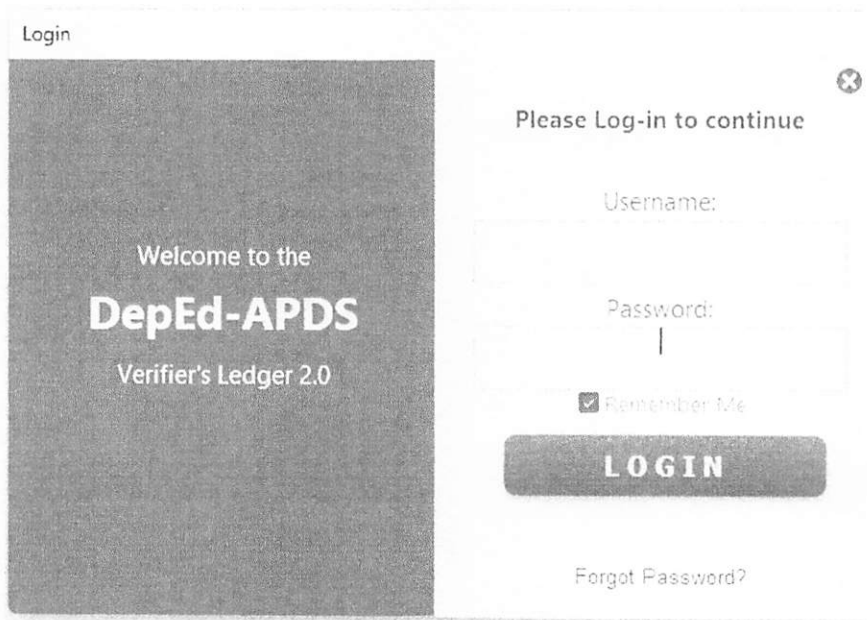
- TempExcluded.xlsx
- TempIncluded.xlsx
- TempMASTfile.xlsx
- TempPYENTfile.xlsx
- TempTransactions.xlsx
- TempGSISPending.xlsx

Note: If any file is missing, contact your system administrator immediately.



5. LOGGING IN

1. Enter the **Username** and Password provided by your administrator.
2. Click **Log In**.



The screenshot shows a login window titled "Login" with a close button in the top right corner. On the left, a dark grey panel contains the text: "Welcome to the **DepEd-APDS** Verifier's Ledger 2.0". On the right, a white panel contains the text "Please Log-in to continue" and a form with the following elements: a "Username:" label above a text input field, a "Password:" label above a password input field, a checked checkbox labeled "Remember Me", a dark grey "LOGIN" button, and a "Forgot Password?" link at the bottom.

Tip: Passwords are case-sensitive. Ensure that Caps Lock is turned off.

6. DASHBOARD TAB

The Dashboard provides a real-time overview of loan and transaction data, allowing verifiers to quickly monitor:

- Total number of transactions
- Current transaction statuses
- Monthly and yearly trends

This tab is for viewing purposes only and does not allow data entry.

The screenshot displays the DepEd-APDS Dashboard interface. On the left is a vertical navigation menu with options: Dashboard, For Loans, Government Loans, Employee, Import File, Settings, and Report. The main content area is titled 'Dashboard' and features five summary cards: 'No. of Loan Applications' (0), 'Top Private Lending Institutions' (empty), 'No. of Verified Loans' (0), 'Total Transactions' (0), and 'Total No. of Government Loan' (0). Below these cards is a section for 'PRIVATE LENDING INSTITUTIONS LOANS' with a table listing loan details. The table has columns for Application Number, Date Received, Total Received, Transaction Type, Employee Number, Employee Name, Region Code, Station Code, Division Code, APDS Code, Principal Amount, Monthly Amount, Payment Start, Payment End, CIR, Can be accredited?, and Status. The table is currently empty. The top right corner shows the date and time: 'Thursday, January 29, 2026 1:52:00 PM'. A 'Logout' button is located at the bottom of the navigation menu.

7. PLI LOANS TAB

The Transactions Tab is used to encode, verify, update, and monitor all APDS-related transactions received by the verifier.

DepEd-APDS
Private Lending Institution Loans
Thursday, January 29, 2016 1:53:06 PM

Application Number Date Encoded Date Received Transaction Type Employee Number Employee Name Region Code Station Code Division Code APDS Code Principal Amount Monthly Amount Payment Start Payment End CR Can be Archived Status

Employee No. Search Refresh Pending Loan

7.1 ADDING A NEW LOAN

1. Click the **Add New** button.
2. The **Add Transaction** form will appear.
3. Encode the following required information accurately:
 - **Date Received** - Date when the verification request was received via official email.
 - **Time Received** - Time when the request was received.
 - **Received From** - Official DepEd email address of the requesting employee (must end in @deped.gov.ph).
 - **Transaction** - Select Loan or Others.
 - **Type** - Select the applicable transaction type based on the chosen category.

Transaction

Application No.: 2026-0001

Received From:

Attachment

Date Received: Jan 29, 2026

Time Received: 1:56 pm

Transaction:

Type:

Pay Slip Details:

Search:

Employee No.:

Pay slip Month:

Net Take Home Pay: \$0.00

Last Name:

First Name:

Middle Name:

Account No.:

Position:

Region Code:

Division Code:

Station Code:

Non-Mandatory Deductio \$0.00
DEDCODE EFFM EFFY TERM TERY DEDAMT

Undeducted Obligations: \$0.00
DEDCODE EFFM EFFY TERM TERY DEDAMT

Mandatory Deductions: \$0.00
DEDLNR DEDMED DEDTAX DEDPAG
4411.35 1223.57 2697.31 0.00

Pending Government Loan: \$0.00

Initial Screening:

Pay Slip details matched in payroll? without undeducted obligation?

Served DepEd at least six(6) months? without pending undeducted loan application Pag-ibig/GSIS?

Stamped by the APDS Accredited Lender:

Deduction Code: [View your Coverage](#)

Name of Entity:

Payment Start:

Payment End:

Loan Term (in months):

Loan Term: 12 Months 24 Months 36 Months 48 Months 60 Months

Principal Amt: 0.00

Monthly Amort: 0.00

Contractual Rate:

Deduction not yet reflected in the pay slip:

Deduction maturing before the Payment Start:

DEDCODE DEDAMT EFFMM Status

DEDCODE DEDAMT

For Loan Renewal: deduction of loan being renewed

DEDCODE:

Amount 1: 0.00

For Loan Restructuring: deduction of loan being Restructured

DEDCODE:

Amount 2: 0.00

For Loan Buy-Out: deduction of loan being Buy-Out

DEDCODE:

Amount 3: 0.00

Assessment:

Can be Accommodated? Yes NTHP Threshold \$0.00

Net Pay after Deduction:

Officer/Agent of Entity:

Full Name:

Date of evaluation:

Email Address:

Jan 29, 2026

Verify

Save

Email

4. Click **Search** to locate the employee record.
 - Enter a portion of the **Last Name** or **Employee Number**.
 - Select the correct employee, then click **Select**.
 - Employee details will auto-populate.
5. Review and complete all remaining required fields, including:
 - Pay Slip Month
 - Deduction Code
 - Payment Start and End
 - Principal Amount
 - Monthly Amortization
 - Evaluating Officer's Name and Email Address
6. Attach the Pay Slip by clicking **Add Attachment**.
7. Click **Verify** to validate entries.
8. Click **Save** to record the transaction.

7.2 PENDING TRANSACTIONS

1. Click the **Pending** button to view all transactions with Saved status.
2. Double-click a transaction to select it.
3. Click Update to continue processing.

Employee No.: Search

Pending Transaction

Application Number	Date Received	Time Received	Transaction Type	Employee Number	Employee Name	Region Code	Station Code	Division Code	APDS code	Principal Amount	Monthly Amort	Payment Start	Payment End	CIR	Can be accomodtd?	Status
2026-0000	Jan 07 2026	11:02:10 AM	Loan	9970147	AREALEVA JESSA BAYANGUIA	NCR	106	211	0911	100,000.00	1,813.74	FEB 2022	JAN 2021	0.00%	Yes	Pending

7.3 UPDATING TRANSACTION STATUS

1. Double click the Application Number.
2. Click Update Status.
3. Choose the appropriate status from the dropdown list.
4. Confirm the update, then click Save & Close.

Transactions

Add New Select Year Select Month

Application Number	Date Received	Time Received	Transaction Type
2025-0004	Apr 29 2025	8:55:00 am	Loan

Status: Unconfirmed

Update Loan Status Save Cancel Loan Email Loan

Important: Transactions with status *Denied*, *Pending* or *Cancelled* can no longer be updated.

7.4 CANCELLING TRANSACTIONS

1. Double click the Application Number.
2. Transactions may only be cancelled if the current status is Unconfirmed, Please Email ASAP and Pending.
3. Click Cancel, provide a valid reason, and confirm.

Transactions

Add New Select Year Select Month

Application Number	Date Received	Time Received	Transaction Type
2025-0004	Apr 29 2025	8:55:00 am	Loan

Are you sure you want to cancel this transaction?

Yes No

Update Loan Status Save Cancel Loan Email Loan

8. GOVERNMENT LOAN TAB

This tab is used to record and monitor government loan obligations of employees for validation and reference.

Supported Government Loans

- GSIS Financial Assistance Loan (GFAL)
- GSIS Consolidated Loan (Conso Loan)
- GFAL + Conso Loan
- GSIS / HDMF Calamity or Emergency Loan
- HDMF Housing Loan



8.1 ADDING OR UPDATING A GOVERNMENT LOAN

1. Click Add New.
2. Search for the employee by Last Name or Employee Number.
3. Select the employee record.
4. Encode loan details accurately.
5. Set the appropriate loan status.

Default Status: Pending

The screenshot shows a software window titled 'AddFil'. On the left, there is a search section with the text 'Select Employee...' and 'Last Name/Employee Number'. Below this is a table with columns 'EMPNO', 'LASTNAME', 'FNAME', and 'MI'. A 'Search' button is located to the right of the table. A note below the table says '*Double click name to select*'. On the right side of the window, there are several input fields: 'DIVCODE:', 'STACODE:', 'EMPNO:', 'Last Name:', 'First Name:', 'Mid Name:', 'Agency:', 'Transaction:', 'Payment Start:', 'Principal Amt:', 'Deduction Code:', 'Payment End:', and 'Monthly Amort:'. At the top right is a 'Clear' button, and at the bottom right are 'Cancel' and 'Add' buttons.

9. EMPLOYEE TAB

The Employee Tab is used to view, update, and maintain employee records required for transaction verification.

9.1 VIEWING AND UPDATING EMPLOYEE RECORDS

1. Enter a portion of the employee's Last Name or Employee Number in the search box.
2. Click Search.
3. Select the correct employee record from the list.
4. Review and update employee information as necessary.
5. Click Save to apply changes.

Note: Ensure accuracy of employee data, as this directly affects transaction validation.

9.2 ADDING A NEW EMPLOYEE

1. Click Add New.
2. Encode all required employee details accurately.
3. The Region Code is system-generated and does not require manual entry.
4. Click Save to store the new employee record.



10. IMPORT FILE TAB

The Import File Tab allows verifiers to upload required payroll and deduction reference files.

Importing Files

1. Click **Import File**.
2. Click **Browse** and locate the file.
3. Select the correct file type:
 - MASTFILE
 - INCLUDED
 - EXCLUDED
 - PYENT/PAY_FILE
4. Select the applicable month (for INCLUDED, EXCLUDED, PYENT/PAYFILE).
5. Click **Import**.



11. SETTINGS TAB

The Settings Tab allows authorized users to manage system configurations and user credentials.

11.1 SET NET TAKE HOME PAY (NTHP) THRESHOLD

- Click Set NTHP Threshold.
- Enter the NTHP amount prescribed under the current General Appropriations Act.
- Enter the authorization code provided by the system administrator.
- Click Set to apply changes.

11.2 CHANGE PASSWORD

- Click Change Password.
- Enter the current password and the new password.
- Confirm the new password.
- Click Change to save.

11.3 RESET PASSWORD

- Click Reset Password.
- Enter the original password issued by the system administrator.
- Click OK to confirm.

11.4 BACKUP DATABASE

- Click Backup.
- A backup copy of the front-end file will be automatically saved in the Documents folder.
- Click OK once the confirmation message appears.

Note: If no filter is selected, the system will prompt for confirmation.

12. REPORT TAB

This tab generates official transaction reports and government loans for monitoring and submission.

1. Select tab between PLi Loans and Government Loans.
2. Apply filters (Year, Month, Status, Deduction Code).
3. Click Report to generate a PDF file.
4. Click Export to generate an Excel file.



Note: If no filter is selected, the system will prompt for confirmation.

13. COMMON ERRORS AND TROUBLESHOOTING

Login Issues

- **Invalid username or password** – Ensure correct credentials and case sensitivity.

Import Errors

- **File not recognized** – Verify file format and template.
- **Incorrect month selection** – Ensure the selected month matches the file content.

Transaction Errors

- **Unable to verify** – Check for missing required fields.
- **Employee not found** – Confirm employee record exists in the Employee Tab.

Performance Issues

- Close unnecessary applications.
- Ensure files are stored in the correct directory.

14. SUPPORT CHANNEL



Note: For unresolved issues, immediately coordinate with this qr code or this link
<https://forms.office.com/r/dKYekG31XN>.