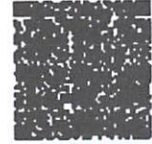


Republic of the Philippines
Department of Education
REGION IV-A CALABARZON



Personnel-RM-2026-190

11 March 2026

Regional Memorandum
No. 190, s. 2026

**APPROVED APPLICATIONS FOR ACCREDITATION UNDER
THE NEW TERMS AND CONDITIONS OF THE AUTOMATIC
PAYROLL DEDUCTION SYSTEM ACCREDITATION
BATCH 4**

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

1. Enclosed is a copy of MEMORANDUM OASF-2026-424 dated February 12, 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 Applications for Accreditation Under the New Terms and Conditions of the Automatic Payroll Deduction System Accreditation - Batch 4**," which is self-explanatory.
2. Attention is hereby invited to the eleven (11) accredited entities (Batch 4) indicated in the attached memorandum for the information, reference and guidance of all concerned.
3. The said accredited entities are authorized to grant up to two (2) regular loans per borrower, in addition to a calamity loan, subject to the existing rules, regulations, and limitations governing the Automatic Payroll Deduction System (APDS).
4. All concerned payroll personnel and designated loan verifiers are hereby directed to process loan verification requests submitted by the accredited entities in accordance with the established policies, guidelines and procedures of the Department.
5. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.

ATTY. ALBERTO T. ESCOBARTE, CESO II
Regional Director

Incl.: As stated

nb
ROA/O8C/P1



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



ORD-UM01-2026-140

MEMORANDUM

OASF-2026-424

February 12, 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 4

Please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following eleven (11) entities (Batch 4) under the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA).

1. ASCCOM Multi-Purpose Cooperative
2. BayBank Inc. (A Rural Bank)
3. Bayugan West District Teachers Employees and Community Cooperative
4. Bugasong Multi-Purpose Cooperative
5. Innovative Bank, Inc. (A Rural Bank)
6. Libacao Development Cooperative
7. Mt. Province Teachers' Mutual Aid System
8. National Teachers and Employees Cooperative Bank (NTECB)
9. Rural Bank of Bambang (Nueva Vizcaya), Inc.
10. Rural Bank of Malolos, Inc.
11. Wealth Development Bank Corporation

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.