



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



Personnel-RM-2026-239

07 April 2026

**Regional Memorandum**  
**No. 239, s. 2026**

**ENTITIES WITH APPROVED ONLINE APPLICATION PROCESS  
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-2026-557 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 "**Entities with Approved Online Application Process Under the Department's Automatic Payroll Deduction System Program**," which is self-explanatory.
2. Following the approval of the new Terms and Conditions of the APDS Accreditation, please refer to Annex A for the list of APDS-accredited private entities authorized to process loan, insurance, and membership applications through online systems.
3. These entities were previously approved to use online application processes. Such approvals remain valid, provided they continue to comply with existing APDS guidelines and their approved TCAA.
4. All concerned entities are required to submit billing statements electronically, as coordinated with the Payroll Services Unit and Implementing Unit. Submissions must include soft copies of the required documents, as follows:
  - Application Form
  - Authority to Deduct
  - Promissory Note
  - Disclosure Statement
  - Proof of loan release (e.g., checks, vouchers, credit memos, remittance lists, or equivalent documents)
  - Certificate of Membership
  - Policy Contract (acknowledged by the borrower)
  - Sworn Statement

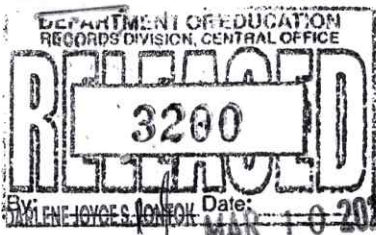
5. All concerned offices are directed to process verification and accept billing statements from the entities listed in Annex A, whether submitted through their approved online systems or manually.
6. For clarification, please coordinate with the Finance Service-Employee Account Management Division (FS-EAMD) through [fs.eamd@deped.gov.ph](mailto:fs.eamd@deped.gov.ph).
7. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.



**CARLITO D. ROCAFORT**  
Director IV

Incl.: As stated

  
ROA/08C/P1



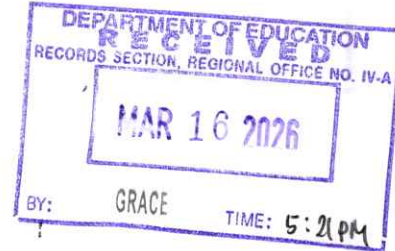
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Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OASF-2026-557
March 05, 2026



TO : ALL REGIONAL DIRECTORS
ATTENTION : ALL REGIONAL PAYROLL SERVICES UNIT
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 : ENTITIES WITH APPROVED ONLINE APPLICATION PROCESS
UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION
SYSTEM PROGRAM

In view of the approval of the new Terms and Conditions of the APDS Accreditation (TCAA) of certain private entities under the Department's Automatic Payroll Deduction System (APDS), as well as their previously approved online application processes, please find the attached Annex A containing the list of APDS-accredited entities authorized to transact loan, insurance, and membership applications through an online system.

These entities were previously granted approval to implement an online process, which remains valid and recognized, subject to compliance with existing APDS guidelines and the provisions of their approved TCAA.

Pursuant to existing APDS guidelines, the concerned entities shall submit billing statements to the Department in electronic format, as agreed upon with the Payroll Services Unit (PSU) and Implementing Unit (IU) with soft copies of the required documents (as applicable), including the Application Form, Authority to Deduct, Promissory Note, Disclosure Statement, proof of loan release (e.g., checks, loan vouchers, credit memos, remittance lists, and other equivalent documents), Certificate of Membership, Policy Contract duly acknowledged by the borrower, and the required Sworn Statement.

Accordingly, all concerned offices are directed to process verification and accept billing statements from the entities listed in Annex A, together with documents, whether filed through their approved online systems or submitted manually.

For clarifications, please coordinate with the Finance Service - Employee Account Management Division (FS-EAMD) through fs.eamd@deped.gov.ph.

For information, guidance, and strict compliance.



## List of Entities with Approved Online Application Process

As of February 27, 2026

For the updated list: <https://tinyurl.com/APDSEntitieswOnlineApplication>

Name of Entity	APDS CODE		REGIONS COVERED																
	Loans	MAS/ Insurance	I	II	III	IV-A	IV-B	V	VI	NIR	VII	VIII	IX	X	XI	XII	XIII	NCR	CAR
1 BDO Network Bank, Inc.	0918	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2 City Savings Bank, Inc.	0839	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3 East West Rural Bank Inc.	1010	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
4 First Consolidated Bank, A Private Development Bank	0312	-				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
5 Legazpi Savings Bank, Inc.	1214	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
6 Philippine Public School Teachers Association, Inc.	0119	0044A-C	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
7 Quezon Public School Teachers and Employees Multipurpose Cooperative	1192	-				✓	✓												
8 Rural Bank of Angeles, Inc.	1239	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓					✓