



Republic of the Philippines
Department of Education
REGION I
SCHOOLS DIVISION OF VIGAN CITY

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Admin

26 AUG 2026

Office of the Schools Division Superintendent

DIVISION MEMORANDUM

No. 684, s. 2026

**IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT UNDER THE
AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**

To: Assistant Schools Division Superintendent
Chief Education Supervisor, CID
Chief Education Supervisor, SGOD
Section Heads/Unit Heads
Public Elementary and Secondary School Heads
All Others Concerned

1. Attached is the Memorandum from the Office of Undersecretary for Finance, entitled, **"Implementation of the Revised Loan Terms Of Payment Under The Automatic Payroll Deduction System (APDS) Program,"** and the **"Mandatory Use of the Dep-Ed-APDS Verifiers Ledger Version 2.0,"** for the information and guidance of all concerned.

2. To ensure the uniform and proper implementation of the revised APDS guidelines, particularly in the verification and processing of APDS-related requests, all concerned personnel shall observe the following key provisions:

- a. **Extension of Maximum Loan Repayment Period.** The maximum loan repayment period under APDS is extended **from five (5) years to seven (7) years or eighty-four (84) months.** APDS Verifiers may verify loan applications with repayment terms of up to seven (7) years, subject to existing APDS rules and procedures. However, the **approval or grant of a seven-year loan remains solely within the discretion of the APDS-accredited lending institution,** based on its own credit evaluation. DepEd offices are limited to the verification and facilitation of payroll deductions in accordance with APDS policies.
- b. **Mandatory Use of the DepEd-APDS Verifier's Ledger Version 2.0.** The **use of the DepEd-APDS Verifier's Ledger Version 2.0 is mandatory.** All APDS Verifiers shall use the latest version in processing loan, insurance, mutual aid system (MAS), and other APDS-related verification requests. Previous versions, standalone Excel files, or other unofficial tools shall no longer be



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used unless authorized by the Finance Service–Employee Account Management Division (FS-EAMD).

- c. **First-In, First-Served Processing.** Loan verification shall continue to follow the **first-in, first-served basis**, consistent with existing APDS policies. No application shall be given priority unless specifically authorized under existing rules.
 - d. **Updating of the APDS Verification System.** The Division APDS Verifiers shall ensure that the **latest version of the system, updated database, and application files** are properly installed and updated before processing verification requests. Official Installer can be downloaded from this link: <https://tinyurl.com/DEPEDAPDSVL20>
3. All concerned personnel are requested to observe these guidelines to ensure a **uniform, accurate, and orderly APDS verification process**.
 4. Immediate dissemination and strict compliance with this Memorandum are hereby directed.

VILMA D. EDA, CESO V
Schools Division Superintendent



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2008-812 E13K

Implementation of the Revised Loan Terms of Payment under the Departments Automatic Payroll Deduction System (APDS) Program**From** Employee Account Management Division <fs.eamd@deped.gov.ph>**Date** Wed 12/08/2026 17:51

To DEPED I ILOCOS REGION <region1@deped.gov.ph>; DEPED II CAGAYAN VALLEY <region2@deped.gov.ph>; DEPED III CENTRAL LUZON <region3@deped.gov.ph>; DEPED REGION IV-A CALABARZON <region4a@deped.gov.ph>; DEPED IV-B MIMAROPA <region4b@deped.gov.ph>; DEPED V BICOL REGION <region5@deped.gov.ph>; DepEd VI Western Visayas <region6@deped.gov.ph>; DepEd Region VII Central Visayas <region7@deped.gov.ph>; REGION VIII EASTERN VISAYAS <region8@deped.gov.ph>; DEPED IX ZAMBOANGA PENINSULA <region9@deped.gov.ph>; DEPED X NORTHERN MINDANAO <region10@deped.gov.ph>; DEPED XI DAVAO REGION <region11@deped.gov.ph>; DEPED XII SOCCSKSARGEN <region12@deped.gov.ph>; DEPED REGION XIII CARAGA <caraga@deped.gov.ph>; DEPED CORDILLERA ADMINISTRATIVE REGION <car@deped.gov.ph>; DEPED NATIONAL CAPITAL REGION <ncr@deped.gov.ph>; Negros Island Region (NIR) <nir@deped.gov.ph>; DEPED ILOCOS NORTE <ilocos.norte@deped.gov.ph>; DEPED BATANES <batanes@deped.gov.ph>; Division Aurora <aurora@deped.gov.ph>

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2 attachments (1 MB)

Signed - Implementation of the revised loan terms of payment under the Departments Automatic Payroll Deduction System (APDS) Program.pdf; Signed - Mandatory use of the DepEd-APDS Verifiers Ledger Version 2.0.pdf;

Dear All,

Good day.

This is to inform all concerned offices and personnel of the implementation of DepEd Order No. 020, s. 2026, titled "Revised Loan Terms of Payment under the Department of Education's Automatic Payroll Deduction System Program", which extends the maximum loan repayment term from five (5) years to seven (7) years.

Accordingly, all APDS Verifiers are hereby authorized to verify loan applications with repayment terms of up to 7 years, subject to existing APDS rules and procedures and the conditions prescribed under the aforementioned DepEd Order. The extension of the loan term shall apply to loan applications submitted by APDS-Accredited Private Lending Institutions as well as government financial institutions authorized to implement payroll deductions under existing laws, rules, regulations, or agreements with the Department, such as the Land Bank of the Philippines (LBP).

In support of this implementation, all designated APDS Verifiers are hereby directed to use the DepEd-APDS Verifier's Ledger Version 2.0 in processing all loans, insurance and mutual aid system (MAS) memberships, and other APDS-related verification requests.

The latest version of the Verifier's Ledger includes system enhancements designed to improve operational efficiency and accommodate current APDS requirements. Among these enhancements is the support for loan terms of up to 7 years or eighty-four (84) months, together with improved validation, transaction processing, monitoring, and reporting functionalities.

To ensure that all APDS Verifiers are using the latest version of the system, the official installer shall be downloaded only through the link provided below:

Official Installer Download Link: <https://tinyurl.com/DEPEDAPDSVL20>

All APDS Verifiers are likewise directed to ensure that the latest version of the system is installed and that they are using the updated database and application files before processing verification requests.

For technical assistance, system concerns, or requests for account creation and updates, APDS Verifiers may coordinate with the Finance Service – Employee Account Management Division (FS-EAMD) through: <https://forms.office.com/r/dKYekG31XN>

For information, guidance, and strict compliance.

Please see the attached two (2) signed Memoranda for complete details and reference.



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

MEMORANDUM

OUF-2026-_____
August 10, 2026

FOR : **ALL REGIONAL DIRECTORS**
ALL SCHOOLS DIVISION SUPERINTENDENTS

ATTENTION : **HEADS, REGIONAL & SCHOOLS DIVISION OFFICES (SDOs)**
ADMINISTRATIVE AND FINANCE DIVISIONS
HEADS, REGIONAL PAYROLL SERVICES UNITS (RPSUs)
HEADS, SECONDARY SCHOOLS (IMPLEMENTING UNITS)
APDS VERIFIERS
ALL OTHERS CONCERNED

FROM : **ATTY. EDSON BYRON K. SY**
Undersecretary for Finance

SUBJECT : **IMPLEMENTATION OF THE REVISED LOAN TERMS OF PAYMENT**
UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION
SYSTEM (APDS) PROGRAM

This is to inform all concerned offices and personnel of the implementation of DepEd Order No. 20, s. 2026, titled "*Revised Loan Terms of Payment under the Department of Education's Automatic Payroll Deduction System Program*", which extends the maximum loan repayment term from five (5) years to seven (7) years.

Accordingly, all APDS Verifiers are hereby authorized to verify loan applications with repayment terms of up to seven (7) years, subject to existing APDS rules and procedures and the conditions prescribed under the aforementioned DepEd Order. The extension of the loan term shall apply to loan applications submitted by APDS-accredited private lending institutions as well as government financial institutions authorized to implement payroll deductions under existing laws, rules, regulations, or agreements with the Department, such as the Land Bank of the Philippines (LBP).

In support of this implementation, the revised APDS Verifier's Ledger reflecting the seven-year loan term shall be issued separately through the official APDS Verifier email addresses registered with the Finance Service- Employee Account Management Division (FS-EAMD). All verifiers are directed to immediately adopt and use the revised ledger upon receipt.

The implementation of the seven-year loan term shall be observed by all Regional Offices, Schools Division Offices, and schools under their jurisdiction. No additional memorandum of agreement or separate undertaking with APDS-accredited lending institutions shall be required for field offices and schools to process and verify loan applications within the authorized seven-year term, provided that the private lending

institution or government financial institution is duly authorized to implement payroll deductions under existing DepEd policies and arrangements.

All concerned offices are likewise reminded that the verification of loan applications shall continue to be undertaken on a first-in, first-served basis, consistent with previous Department issuances and instructions on APDS verification processing. No application shall be given priority treatment unless otherwise authorized under existing APDS policies.

The grant or approval of a seven-year repayment term remains solely within the discretion of the APDS-accredited lending institution based on its own credit evaluation. The role of DepEd offices is limited to verification and facilitation of payroll deductions in accordance with APDS policies.

Regional Directors and Schools Division Superintendents are directed to ensure the immediate dissemination of this Memorandum and the attached DepEd Order to all concerned offices, APDS verifiers, payroll processors, and school heads within their respective jurisdictions.

For information, guidance, and strict compliance.



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

MEMORANDUM
OUF-2026-_____

AUG 12 2026

TO : ALL REGIONAL DIRECTORS
ALL SCHOOLS DIVISION SUPERINTENDENTS
ALL APDS REGIONAL TASK FORCE
ALL OTHERS CONCERNED

ATTENTION : ALL APDS VERIFIERS

FROM : **ATTY. EDSON BYRON K. SY**
Undersecretary for Finance



SUBJECT : **MANDATORY USE OF THE DEPED-APDS VERIFIER'S LEDGER
VERSION 2.0**

In reference to Memorandum OASF-2026-409 entitled "**Advisory on the Usage of the Refined Verifier's Ledger Version 2.0**," all designated Automatic Payroll Deduction System (APDS) Verifiers are hereby directed to use the **DepEd-APDS Verifier's Ledger Version 2.0** in processing all loans, insurance and mutual aid system (MAS) memberships, and other APDS-related verification requests.

To further standardize the verification process and strengthen compliance with existing APDS policies and directives on Net Take Home Pay (NTHP) verification, the use of the Verifier's Ledger Version 2.0 shall now be **mandatory** for all designated APDS Verifiers. This measure aims to ensure uniformity, accuracy, accountability, and proper documentation of all verification activities consistent with existing DepEd policies.

The latest version of the Verifier's Ledger includes system enhancements designed to improve operational efficiency and accommodate current APDS requirements. Among these enhancements is the support for **loan terms of up to seven (7) years or eighty-four (84) months**, together with improved validation, transaction processing, monitoring, and reporting functionalities.

Accordingly, effective upon the signing of this memorandum, all verification requests shall be processed exclusively through the DepEd-APDS Verifier's Ledger Version 2.0. The use of previous versions of the Verifier's Ledger, standalone Excel-based monitoring files, or other unofficial verification tools shall no longer be permitted, unless otherwise authorized by this Office through the Finance Service – Employee Account Management Division (FS-EAMD).

To ensure that all APDS Verifiers are using the latest version of the system, the official installer shall be downloaded only through the link provided below:

Official Installer Download Link: <https://tinyurl.com/DEPEDAPDSVL20>

All APDS Verifiers are likewise directed to ensure that the latest version of the system is installed and that they are using the updated database and application files before processing verification requests.

For technical assistance, system concerns, or requests for account creation and updates, APDS Verifiers may coordinate with the Finance Service – Employee Account Management Division (FS-EAMD) through <https://forms.office.com/r/dKYekG31XN>.

For strict compliance.