



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

FEB 05 2026

REGIONAL MEMORANDUM

No. _____ | 118 _____, s. 2026

**APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE NEW
TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM (APDS) ACCREDITATION – BATCH 1**

To: Schools Division Superintendents
All Other Concerned

1. Attached is OASF Memorandum No. OASF-2026-190 with subject “Approved Applications for Accreditation under the New Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation – Batch 1,” issued by the Office of the Undersecretary for Finance, for information and appropriate action.
2. All concerned offices are directed to recognize only the approved entities and comply with the provisions of the new TCAA in processing payroll deduction transactions.
3. Immediate dissemination of and compliance with this Memorandum are desired.

RAMIR B. UYTICO EdD, CESO III
Regional Director

Encl.: As stated
Reference: As stated

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

LISTS ACCREDITATION

ASD/PS/LAS/RM-Dissemination-Approved APDS Accreditations under the New TCAA (Batch 1)



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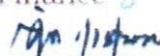


Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OASF-2026-190

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 1

Pursuant to the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA), please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following twelve (12) entities:

1. Bankways, Inc. (A Rural Bank)
2. BDO Network Bank, Inc. (A Rural Bank)
3. Camarines Sur Teachers and Employees Multi-Purpose Cooperative
4. China Bank Savings, Inc.
5. City Savings Bank, Inc.
6. Citystate Savings Bank, Inc.
7. East West Rural Bank, Inc.
8. Fortune Life Insurance Company, Inc.
9. Legazpi Savings Bank, Inc.
10. Novo Ecijano Teachers' Mutual Benefit Association, Inc.
11. Paramount Life & General Insurance Corporation
12. Quezon Public School Teachers and Employees Multipurpose Cooperative

The above-listed entities constitute Batch 1 of those approved under the new TCAA. 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, the approved 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.



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

MEMORANDUM
OASF-2026-190

TO : **DEPED REGIONAL DIRECTORS**

ATTENTION : **REGIONAL APDS TASK FORCE**

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Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance

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