



Republic of the Philippines
Department of Education
NEGROS ISLAND REGION

FEB 27, 2026

REGIONAL MEMORANDUM

No. 220, s. 2026

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

To: Schools Division Superintendents
All Other Concerned

1. Attached is OASF Memorandum No. OASF-2026-424 with subject "Approved Applications for Accreditation under the New Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation - Batch 4," 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 4)



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

MEMORANDUM

OASF-2026- 494

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.



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

MEMORANDUM

OASF-2026-004

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**

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Republic of the Philippines
Department of Education

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2026/02/12 EAMD FSOD For initial. Thank you

~~Bea~~
02/12/26 7:06 pm

2-13-26 FSOD OASD Fee Application

Bea 7:19am
2/14/26

2/18/26 OASD EAMD STATED

Arnel 2/18/26