



Republic of the Philippines
Department of Education
REGION VIII - EASTERN VISAYAS

January 5, 2026

REGIONAL MEMORANDUM
No. **20** s. 2026

EXTENSION OF THE VALIDITY OF THE TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) ACCREDITATION (TCAA) FOR PRIVATE ENTITIES UNDER THE DEPARTMENT'S APDS PROGRAM

To: Schools Division Superintendents
Division Payroll Incharge and Verifiers
All Others Concerned

1. Attached is Memorandum OASF-2025-1046 with the subject: Extension of the Validity of the Terms and Conditions of the Automatic Payroll Deduction System (APDS) Accreditation (TCAA) for Private Entities Under the Department's APDS Program until January 31, 2026.
2. The Schools Division Superintendents shall ensure uninterrupted provision of financial assistance to DepEd personnel until the approval of the reaccreditation of the Private Lending Institutions.
3. Immediate dissemination of and strict compliance with this Memorandum are desired.

RONEL AL K. FIRMO CESO IV
Assistant Regional Director
Office-in-Charge
Office of the Regional Director

Enclosure: As stated

Reference: As stated

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

APDS

EXTENSION

TCAA

AD-PS-EDR



Address: Government Center, Candahug, Palo, Leyte
Telephone No.: (053) 832-5738
Email Address: region8@deped.gov.ph
Website: region8.deped.gov.ph





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



MEMORANDUM

OASF-2025-1046

DATE: 12-26-25

TRACKING #: 12980, TIME: 10:07 AM
SIGNATURE:

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 : EXTENSION OF THE VALIDITY OF THE TERMS AND CONDITIONS OF THE AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) ACCREDITATION [TCAA] FOR PRIVATE ENTITIES UNDER THE DEPARTMENT'S APDS PROGRAM

This refers to the forthcoming expiration of the current Terms and Conditions of the APDS Accreditation (TCAA) under the Department's APDS Program for private entities on December 31, 2025.

To ensure uninterrupted provision of financial assistance to DepEd personnel and to facilitate the orderly re-accreditation of private entities, the Department hereby grants a conditional extension of their accreditation until **January 31, 2026**.

This extension shall apply only to private entities that have already submitted their re-accreditation applications through the APDS PORTAL (Partner Organization Registration, Transactions, and Accreditation Link) on or before December 26, 2025, regardless of the status of their application.

The extension further supports the transition of the APDS PORTAL as the official platform for submission, evaluation, and processing of accreditation requirements. Under this system, the Regional Office plays a central role in the evaluation, validation, and endorsement of applications, ensuring a more responsive, thorough, and regionally grounded accreditation process prior to final action at the Central Office level.

During the extension period, covered private entities may continue to offer new loans and other financial products duly declared in their existing TCAA to DepEd personnel, subject to applicable rules and regulations.

For guidance, information and appropriate dissemination.



Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703
Email Address: usec.financebpm@deped.gov.ph

For further inquiries or clarifications, please contact Ms. Racel Anne V. De Guzman at [+639928561094](tel:+639928561094) or the Finance Service – Employee Account Management Division (FS-EAMD) through email at fs.eamd@deped.gov.ph.

Thank you.

Copy Furnished:

APDS Task Force

APDS-accredited entities

Office of the Undersecretary for Legal and Legislative Affairs