



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

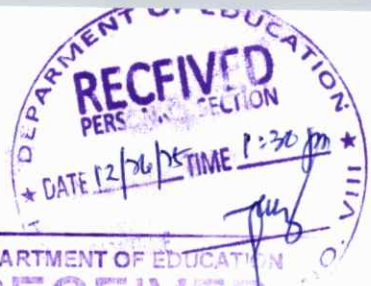


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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE



**MEMORANDUM**  
**OASF-2025-1046**

DEPARTMENT OF EDUCATION  
**RECEIVED**  
RECORDS SECTION REGIONAL OFFICE NO. VII  
DATE: 12-26-25  
TRACKING #: 12989 TIME: 10:07 Am  
SIGNATURE: [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.



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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](mailto:fs.eamd@deped.gov.ph).

Thank you.

*Copy Furnished:*

**APDS Task Force**

**APDS-accredited entities**

**Office of the Undersecretary for Legal and Legislative Affairs**