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

February 11, 2026

**REGIONAL MEMORANDUM**

No. **186** s. 2026

**APPROVED APPLICATIONS FOR ACCREDITATION UNDER THE NEW TERMS  
AND CONDITIONS OF THE AUTOMATIC PAYROLL DEDUCTION  
SYSTEM ACCREDITATION**

To: Schools Division Superintendents  
School Heads  
Regional Office Personnel  
All Others Concerned

1. Attached are Memoranda issued by the Office of the Undersecretary for Finance, DepEd Central Office with the subject: Approved Applications for Accreditation Under the New Terms and Conditions of the Automatic Payroll Deduction System Accreditation (Batches 1-3).
2. The Schools Division Superintendents through the payroll and verification personnel including implementing units are hereby directed to process loan verification requests by the listed entities for Batches 1, 2 and 3.
3. 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.
4. It is reiterated that verification requests shall be acted within three (3) working days from the date of receipt and shall be valid for thirty (30) days from the date of verification.
5. Immediate dissemination of and strict compliance with this Memorandum are desired.

**RONELO 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:

ACCREDITATION

PAYROLL

TCAA

AD-PS-EDR

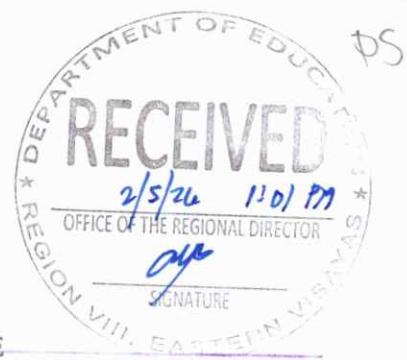


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Republic of the Philippines  
Department of Education  
OFFICE OF THE UNDERSECRETARY FOR FINANCE



**MEMORANDUM**  
**OASF-2026-**

**TO : DEPED REGIONAL DIRECTORS**

**ATTENTION : REGIONAL APDS TASK FORCE**

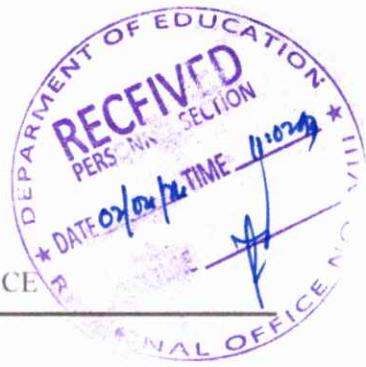
**FROM : ATTY. EDSON BYRON K. SY**  
Assistant Secretary for Finance  
Officer-in-Charge  
Office of the Undersecretary for Finance

**SUBJECT : APPROVED APPLICATIONS FOR ACCREDITATION UNDER  
THE NEW TERMS AND CONDITIONS OF THE AUTOMATIC  
PAYROLL DEDUCTION SYSTEM ACCREDITATION – BATCH 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.



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

**MEMORANDUM**

**OASF-2026-209**

February 02, 2026

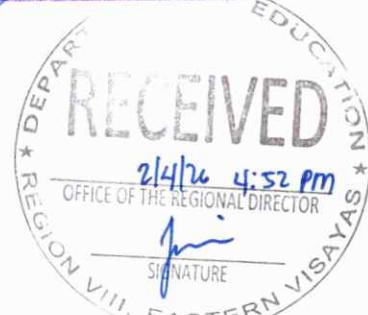
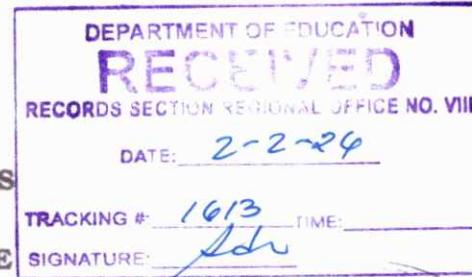
**TO : DEPED REGIONAL DIRECTORS**

**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 2**



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 thirty-one (31) entities:

1. 1st Valley Bank, Inc. (A Development Bank)
2. Beneficial Life Insurance Company, Inc.
3. Bohol Public School Teachers and Employees Multi-Purpose Cooperative
4. Cagsawa Rural Bank, Inc.
5. Century Rural Bank, Inc
6. DECS Sagay Employees Multi-Purpose Cooperative
7. Digos City National High School Teachers and Employees Multi-Purpose Cooperative
8. Eastern Peninsula Teachers Credit Cooperative
9. Enterprise Bank, Inc.
10. Etiqa Life and General Assurance Philippines, Inc.
11. First Consolidated Bank, A Private Development Bank
12. First Imperial Business Bank, Inc.
13. Gubat Saint Anthony Cooperative
14. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
15. Janiuay Rural Bank, Inc.
16. Malayan Savings Bank, Inc.
17. Marayo Bank, Inc. (A Rural Bank)
18. Mindanao Educators Mutual Benefit Association, Inc.
19. Negros Teachers' Multi-Purpose Cooperative

20. Philippine Business Bank, Inc., A Savings Bank
21. Philippine Life Financial Assurance Corporation
22. Philippine Public School Teachers Association, Inc. (PPSTAI)
23. Rang-Ay Bank (A Rural Bank), Inc.
24. Rural Bank of Angeles, Inc.
25. Rural Bank of Barili (Cebu), Inc.
26. Rural Bank of Manukan (Zamboanga del Norte), Inc.
27. Sun Savings Bank, Inc.
28. Tacurong Teachers, Employees and Multi-Purpose Cooperative (TTERMPC)
29. Tagum Cooperative
30. UCPB Savings Bank Inc.
31. Zamboanga City Rural Bank, Inc.

The above-listed entities constitute Batch 2 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

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**MEMORANDUM**

**OASF-2026-334**

February 06, 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 3**

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Please be informed that the Department of Education – Central Office has approved the applications for accreditation of the following eighteen (18) entities (Batch 3). Under the provisions of the new Terms and Conditions of the Automatic Payroll Deduction System (TCAA).

1. Bongabon National High School Teachers and Staff Multi-Purpose Cooperative
2. Camalig Bank, Inc. (A Rural Bank)
3. Cebu CFI Community Cooperative
4. DepEdRO6 Multi-Purpose Cooperative
5. General Tinio Faculty & Personnel Association Credit Cooperative
6. Initao National Comprehensive High School Teachers and Employees Cooperative (INCHSTECO)
7. Kabankalan-Ilog Teachers and Employees Multi-Purpose Cooperative (KITEMPCO)
8. Mactan Rural Bank (Lapu-Lapu City), Inc.
9. Madalag Teachers' Multi-Purpose Cooperative
10. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
11. Naga School Teachers and Community Multi-Purpose Cooperative
12. NNCHS Teachers, Employees and Retirees Multipurpose Cooperative
13. Philippines International Life Insurance Company, Inc.
14. Producers Savings Bank Corporation
15. Ramon Avanceña National High School Faculty And Employees Multi-Purpose Cooperative
16. Rural Bank of Naic, Inc.
17. Sta. Ana Multi-Purpose Cooperative (SAMULCO)
18. Sun Life Grepa Financial, Inc.

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.