



Republic of the Philippines
Department of Education
CARAGA REGION

DEPARTMENT OF EDUCATION
RECORDS UNIT, REGIONAL OFFICE-CARAGA
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REGIONAL MEMORANDUM

No. 0886 , s. 2026

To: Schools Division Superintendents
Division Payroll In-charge and Verifiers
All Others Concerned

PROCEDURES FOR THE ONLINE PROCESS ON THE SUBMISSION OF MONTHLY
BILLING STATEMENTS BY THE LENDER UNDER THE DEPARTMENT'S
PROGRAM ON APDS FOR CITY SAVINGS BANK

1. Pursuant to DepEd Order No. 020, s. 2021, particularly Annex F, and in view of the request by City Savings Bank for a paperless submission of billing attachments, the following procedures shall be observed:

- a. City Savings Bank (CSB) shall prepare the monthly billing files in accordance with prescribed formats and requirements under existing guidelines;
- b. CSB shall submit the complete billing documents electronically via email and its submission shall be sent to the official DepEd email addresses of the Payroll In-charge in the 12 Schools Division Offices (Elementary and Non-Implementing Units), 12 Schools Division Offices (Implementing Units), and the Regional Office;
- c. The submitted billing shall consist of:
 - i. **Billing file**, loan billing, in text file format;
 - ii. **Subscribed Sworn Statement**, of all borrowers listed in the billing file, in Portable Document Format (PDF);
 - iii. **Borrower's Folder**, shall contain the following document as attachment, in Portable Document Format (PDF):
 - Authority to Deduct (ATD)
 - Promissory Note (PN)
 - Disclosure Statement (DS)
 - Proof of Loan Release (i.e. checks, loan vouchers, credit memos, remittance lists, and others)
 - Copy of Approved Loan Verification by the DepEd Verifier of every borrower

One PDF file per borrower of the 5 listed documents with the borrower's complete name as its filename.



2. This issuance aims to facilitate a paperless, efficient, and timely processing of billing statements under the Automatic Payroll Deduction System (APDS), ensuring compliance with DepEd policies and improving document management.
3. Failure to comply with the foregoing procedure result into non-admission of this paperless billing.
4. For more information, please contact Mr. Anven P. Maglasang at anven.maglasang@deped.gov.ph.
5. For immediate dissemination and implementation.

ALLAN G. FARNAZO
Director IV

APM/ASD/PROCEDURES FOR THE ONLINE PROCESS ON THE SUBMISSION...
137950/August 24, 2026



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