



Republic of the Philippines
Department of Education
 REGIONAL OFFICE IX, ZAMBOANGA PENINSULA



Office of the Regional Director

March 11, 2026

REGIONAL MEMORANDUM

FIN-2026- 124

To: Schools Division Superintendents
 Zamboanga City Division
 Zamboanga Sibugay Division
 Division Office Verifiers
 Implementing Units Verifiers
 All Others Concerned

REITERATION OF THE CONDUCT OF THE ORIENTATION ON THE IMPLEMENTATION AND USAGE OF THE REFINED VERIFIER'S LEDGER V 2.0

1. Relative to the Corrigendum to Regional Memorandum No. 109, s. 2026, Conduct of the Orientation on the Implementation and Usage of the Refined Verifier's Ledger V 2.0, please be informed of the following changes in the schedule of activities due to the adjustment necessitated by the schedule falling on a Friday, which is observed as a Work-From-Home (WFH) arrangement pursuant to the recent issuance of DepEd Memorandum No. 18, s. 2026:
 - a. The schedule for **Zamboanga City Division** previously indicated in the Regional Memorandum No. 080, s. 2026 is hereby **rescheduled to March 19, 2026**.
 - b. The schedule for **Zamboanga Sibugay Division** is hereby **rescheduled to March 23, 2026**.
2. All other provisions in the previously issued memorandum and corrigendum which are not affected by this amendment shall remain in force and in effect.
4. For information, guidance, and strict compliance.

Digitally signed by Legaspi Ruth Fuentes
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RUTH L. FUENTES, CESO III
 Regional Director

Encls.: as stated

FIN/PSDC/IGP/svc/RM
 008/March 9, 2026



Republic of the Philippines
Department of Education
 REGIONAL OFFICE IX, ZAMBOANGA PENINSULA



Office of the Regional Director

March 6, 2026

REGIONAL MEMORANDUM

No. 109, s. 2026

**CORRIGENDUM TO REGIONAL MEMORANDUM NO. 080, S. 2026
 (Conduct of the Orientation on the Implementation and Usage of the
 Refined Verifier's Ledger V 2.0)**

To: All Schools Division Superintendents
 Division Office Verifiers
 Implementing Units Verifiers
 All Others Concerned

1. Relative to Regional Memorandum No. 080, s. 2026, titled "**Conduct of the Orientation on the Implementation and Usage of the Refined Verifier's Ledger V 2.0**," please be informed the orientation for **Zamboanga Sibugay**, originally scheduled on **March 19, 2026**, is hereby moved to **March 20, 2026**.
3. All other provisions of the previously issued memorandum remain unchanged.
4. For the information, guidance, and strict compliance.

Digitally signed by Legaspi Ruth Fuentes
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Encls.: as stated

FIN/PSDC/LGP/svc/RM
 005/March 4, 2026



Republic of the Philippines
Department of Education

REGIONAL OFFICE IX, ZAMBOANGA PENINSULA



Office of the Regional Director

February 24, 2026

REGIONAL MEMORANDUM

No. 8, s. 2026

**CONDUCT OF ORIENTATION ON THE IMPLEMENTATION AND USAGE OF
 THE REFINED VERIFIER'S LEDGER V 2.0**

**TO: All Schools Division Superintendents
 Division Office Verifiers
 Implementing Units Verifiers
 All Others Concerned**

1. In line with the implementation of the new version of the Verifiers' Ledger V 2.0, this Office shall conduct a Regional Orientation for all Implementing Units (IUs) to ensure uniform understanding and proper utilization of the updated tool.

2. In this regard, the representatives from each Schools Division Office (SDO) who attended the National Training in General Santos City on November 19–21, 2025 shall serve as trainers to be conducted by their respective SDO's. As participants in the national training, they are expected to echo the key learnings, technical updates, and standard procedures discussed therein. They shall work in close coordination with selected Regional Office personnel who also attended the training and who will provide technical support and guidance during the conduct of the orientation and related activities.

3. The orientation on the use of refined verifier's ledger V 2.0 of the IU's will be from March 6-23, 2026, with the following schedule:

- March 6, 2026 - Zamboanga del Norte, Dipolog and Dapitan
- March 9, 2026 - Zamboanga del Sur and Pagadian
- March 19, 2026 - Zamboanga Sibugay
- March 23, 2026 - Zamboanga City and Isabela

4. This activity aims:

- 4.1 To provide participants with practical, step-by-step guidance on how to use the updated Verifiers' Ledger effectively. Through hands-on exercises, participants will learn how to navigate the system, input and verify data accurately, generate reports, and apply the updated procedures in real operational scenarios.
- 4.2 To cascade the key learnings, technical updates, and standard procedures from the National Training to all Implementing Units at the division level
- 4.3 To ensure that the information cascaded to the field is accurate, complete, and consistent with the guidelines of the Department's Automatic Payroll Deduction System (APDS).



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Republic of the Philippines
Department of Education
REGIONAL OFFICE IX, ZAMBOANGA PENINSULA

- 4.4 To address issues and concerns.
5. The participants to this convergence are the Designated Verifiers of the SDO and the Implementing Units. Participants are expected to bring their respective laptops.
6. The venue of this activity shall be held at the concerned Division Office (SDO), as follows:
- a. **Zamboanga del Norte, Dipolog and Dapitan** - Zamboanga del Norte Division Office
 - b. **Zamboanga del Sur and Pagadian** - Zamboanga del Sur Division Office
 - c. **Zamboanga Sibugay** - Zamboanga Sibugay Division Office
 - d. **Zamboanga City and Isabela City**- Zamboanga City Division Office
7. Miscellaneous expenses to be incurred by the concerned SDOs shall be charged against their local MOOE while the travelling expenses of the Regional Office Staff and IUs participants shall be charged against their respective local MOOE subject to the usual accounting rules and regulations.
8. For information and guidance.

Digitally signed by Legaspi Ruth Fuentes
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Regional Director

Encls.: as stated

FIN/PSDC/LGP/RM
002/February 24, 2026

2026

DEPED-APDS

VERIFIER'S LEDGER V2.0

USER GUIDE



Department of Education

Finance Service

Employee Account

Management Division

ABOUT THIS USER MANUAL

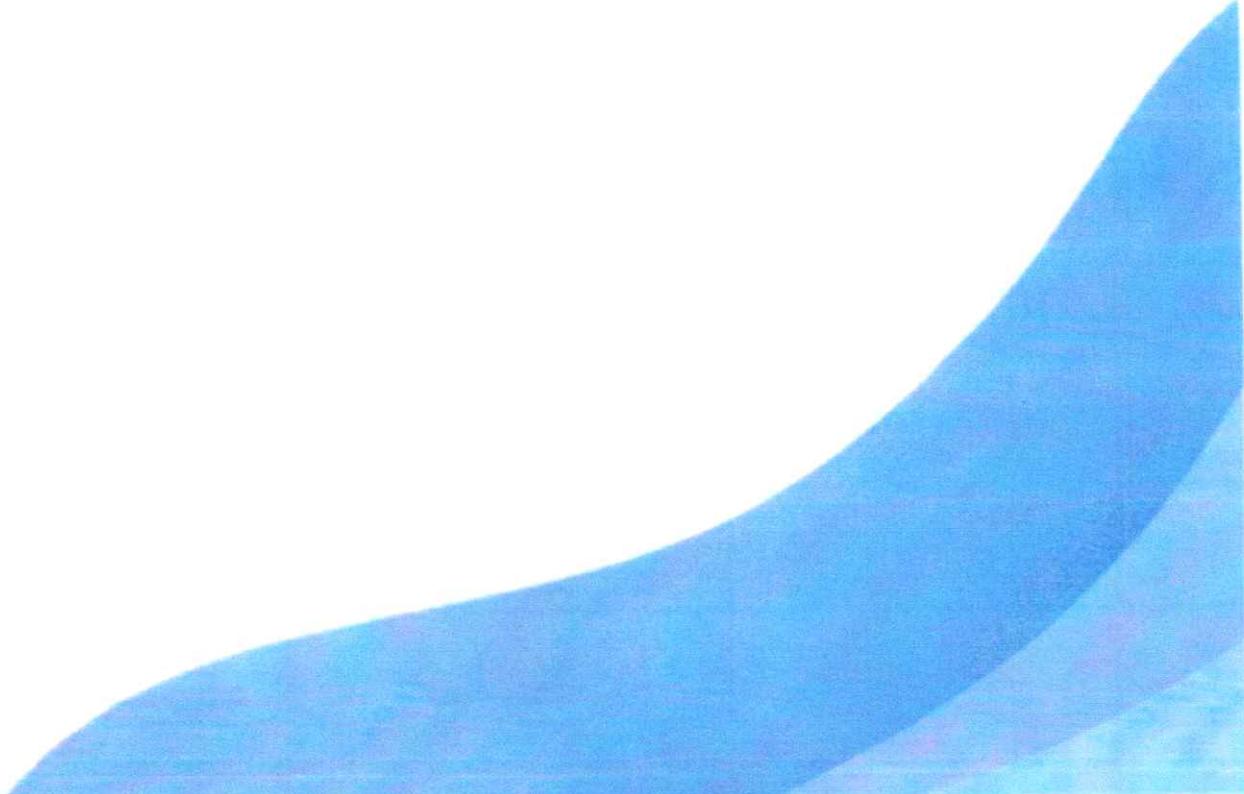
This User Manual provides step-by-step instructions on how to install, access, and use the DepEd-APDS Modified Verifier's Ledger Version 2.0. It is intended for DepEd Verifiers responsible for processing, verifying, and monitoring loan and deduction transactions.

The guide is written to help users:

- Quickly understand system requirements and installation steps
- Accurately encode, verify, and manage transactions
- Avoid common errors during processing
- Maximize the reporting and monitoring features of the system

Note: Screens and labels may slightly vary depending on system updates, but the workflow remains the same.

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- 

1. SYSTEM REQUIREMENTS

Before installing the DepEd-APDS Modified Verifier's Ledger, ensure that your computer meets the following minimum requirements:

- **Operating System:** 64-bit Microsoft Windows 10 or later
- **Application:**
 - 64-bit Microsoft Access 2016 or later
 - Adobe Acrobat Reader
 - Microsoft Outlook (Classic Outlook) or Microsoft 365

Note: Failure to meet these requirements may cause errors or prevent the system from running properly.

1.1 CHECKING YOUR WINDOWS VERSION

1. Click the **Start** menu.
2. Type **System Information** and press **Enter**.
3. Under **System Summary**, check the **System Type** field:
 - x64-based PC - supported
 - x86-based PC - not supported

1.2 CHECKING YOUR MICROSOFT OFFICE VERSION

1. Open any Microsoft Office application (e.g., Excel or Access).
2. Click **File** → **Account**.
3. Click **About** to view the Office version and system type.

2. FILE REQUIREMENTS

Before using the system, ensure that the following files are available and saved in Excel format:

- FoxPro Master File (**MASTFILE**)
- FoxPro Deductions File (**INCLUDED**)
- FoxPro Undeducted Obligations File (**EXCLUDED**)
- FoxPro Net Pay File (**PYENT**) or (**PAY_FILE**)

Important: Verifiers previously using the MS Excel Verifier's Ledger must ensure that their files are fully updated prior to import.

3. INSTALLING THE VERIFIER'S LEDGER

1. Double-click the Verifier's Ledger executable (.exe) file provided by your administrator.
2. When the installation wizard appears, review the information carefully.
3. Ensure that:
 - a. The installation folder is set to:
C:\Users\Public\Documents\DepEd Files
 - b. **Place shortcut on Desktop** is checked
4. Click **Next** to continue.
5. Read and accept the system information agreement.
6. When prompted, check **Open the Verifier's Ledger program when you click OK**, then click **OK**.

4. CHECKING INSTALLATION FILES

After installation, verify that the following files exist in the installation folder:

Required Files

- Front-end file: **Verifier's Ledger.accde**
- Back-end files:
 - **DEPEDAPDSVL_be.accdb**
 - **APDS Database v1.0_be.accdb**

Template Files

- TempExcluded.xlsx
- TempIncluded.xlsx
- TempMASTfile.xlsx
- TempPYENTfile.xlsx
- TempTransactions.xlsx
- TempGSISPending.xlsx

Note: If any file is missing, contact your system administrator immediately.

5. LOGGING IN

1. Enter the **Username** and Password provided by your administrator.
2. Click **Log In**.

Log in

Welcome to the
DepEd-APDS
Version 1.0.0

Please Log-in to continue

Username

Password

LOG IN

[Forgot Password?](#)

Tip: Passwords are case-sensitive. Ensure that Caps Lock is turned off.

6. DASHBOARD TAB

The Dashboard provides a real-time overview of loan and transaction data, allowing verifiers to quickly monitor:

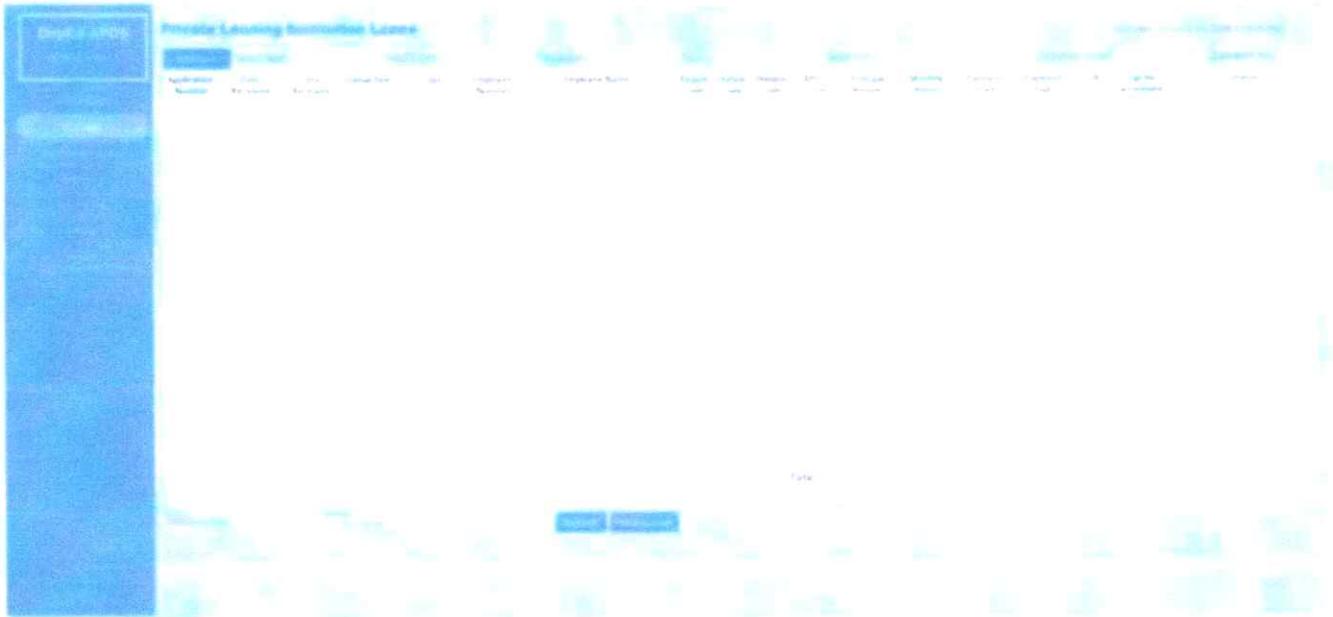
- Total number of transactions
- Current transaction statuses
- Monthly and yearly trends

This tab is for viewing purposes only and does not allow data entry.



7. PLI LOANS TAB

The Transactions Tab is used to encode, verify, update, and monitor all APDS-related transactions received by the verifier.



7.1 ADDING A NEW LOAN

1. Click the **Add New** button.
2. The **Add Transaction** form will appear.
3. Encode the following required information accurately:
 - **Date Received** - Date when the verification request was received via official email.
 - **Time Received** - Time when the request was received.
 - **Received From** - Official DepEd email address of the requesting employee (must end in @deped.gov.ph).
 - **Transaction** - Select Loan or Others.
 - **Type** - Select the applicable transaction type based on the chosen category.

7.3 UPDATING TRANSACTION STATUS

1. Double click the Application Number.
2. Click Update Status.
3. Choose the appropriate status from the dropdown list.
4. Confirm the update, then click Save & Close.

The screenshot shows the 'Transactions' page with a table of transactions. The 'Status' column is highlighted. Below the table, there are four buttons: 'Update Loan Status', 'Save', 'Cancel Loan', and 'Email Loan'. The 'Update Loan Status' button is highlighted in blue.

Important: Transactions with status *Denied*, *Pending* or *Cancelled* can no longer be updated.

7.4 CANCELLING TRANSACTIONS

1. Double click the Application Number.
2. Transactions may only be cancelled if the current status is Unconfirmed, Please Email ASAP and Pending.
3. Click Cancel, provide a valid reason, and confirm.

The screenshot shows the 'Transactions' page with a table of transactions. The 'Cancel Loan' button is highlighted in blue. A red box highlights the 'Cancel Loan' button and the 'Email Loan' button. Below the table, there are four buttons: 'Update Loan Status', 'Save', 'Cancel Loan', and 'Email Loan'. The 'Cancel Loan' button is highlighted in blue.

8. GOVERNMENT LOAN TAB

This tab is used to record and monitor government loan obligations of employees for validation and reference.

Supported Government Loans

- GSIS Financial Assistance Loan (GFAL)
- GSIS Consolidated Loan (Conso Loan)
- GFAL + Conso Loan
- GSIS / HDMF Calamity or Emergency Loan
- HDMF Housing Loan



8.1 ADDING OR UPDATING A GOVERNMENT LOAN

1. Click Add New.
2. Search for the employee by Last Name or Employee Number.
3. Select the employee record.
4. Encode loan details accurately.
5. Set the appropriate loan status.

Default Status: Pending

The screenshot displays a web application interface for managing employee records. On the left, there is a search section with a 'Select Employee' dropdown, a search box containing 'Last Name, Employee Number', and a 'Search' button. Below the search box is a large empty white area. On the right, there are several input fields for updating employee information: 'DIV CODE', 'STAGE CODE', 'EMPLID', 'Agency', 'Transaction', 'Payment Start', 'Payment End', 'Last Name', 'First Name', 'Mid Name', 'Department Code', 'Payment ID', and 'Payment Amount'. There are also 'Save' and 'Cancel' buttons at the bottom right.

9. EMPLOYEE TAB

The Employee Tab is used to view, update, and maintain employee records required for transaction verification.

9.1 VIEWING AND UPDATING EMPLOYEE RECORDS

1. Enter a portion of the employee's Last Name or Employee Number in the search box.
2. Click Search.
3. Select the correct employee record from the list.
4. Review and update employee information as necessary.
5. Click Save to apply changes.

Note: Ensure accuracy of employee data, as this directly affects transaction validation.

9.2 ADDING A NEW EMPLOYEE

1. Click Add New.
2. Encode all required employee details accurately.
3. The Region Code is system-generated and does not require manual entry.
4. Click Save to store the new employee record.



10. IMPORT FILE TAB

The Import File Tab allows verifiers to upload required payroll and deduction reference files.

Importing Files

1. Click **Import File**.
2. Click **Browse** and locate the file.
3. Select the correct file type:
 - MASTFILE
 - INCLUDED
 - EXCLUDED
 - PYENT/PAY_FILE
4. Select the applicable month (for INCLUDED, EXCLUDED, PYENT/PAYFILE).
5. Click **Import**.



11. SETTINGS TAB

The Settings Tab allows authorized users to manage system configurations and user credentials.

11.1 SET NET TAKE HOME PAY (NTHP) THRESHOLD

- Click Set NTHP Threshold.
- Enter the NTHP amount prescribed under the current General Appropriations Act.
- Enter the authorization code provided by the system administrator.
- Click Set to apply changes.

11.2 CHANGE PASSWORD

- Click Change Password.
- Enter the current password and the new password.
- Confirm the new password.
- Click Change to save.

11.3 RESET PASSWORD

- Click Reset Password.
- Enter the original password issued by the system administrator.
- Click OK to confirm.

11.4 BACKUP DATABASE

- Click Backup.
- A backup copy of the front-end file will be automatically saved in the Documents folder.
- Click OK once the confirmation message appears.

Note: If no filter is selected, the system will prompt for confirmation.

12. REPORT TAB

This tab generates official transaction reports and government loans for monitoring and submission.

1. Select tab between PLi Loans and Government Loans.
2. Apply filters (Year, Month, Status, Deduction Code).
3. Click Report to generate a PDF file.
4. Click Export to generate an Excel file.



Note: If no filter is selected, the system will prompt for confirmation.

13. COMMON ERRORS AND TROUBLESHOOTING

Login Issues

- **Invalid username or password** - Ensure correct credentials and case sensitivity.

Import Errors

- **File not recognized** - Verify file format and template.
- **Incorrect month selection** - Ensure the selected month matches the file content.

Transaction Errors

- **Unable to verify** - Check for missing required fields.
- **Employee not found** - Confirm employee record exists in the Employee Tab.

Performance Issues

- Close unnecessary applications.
- Ensure files are stored in the correct directory.

14. SUPPORT CHANNEL



Note: For unresolved issues, immediately coordinate with this qr code or this link
<https://forms.office.com/r/dKYekG31XN>.



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

MEMORANDUM

February 10, 2026
OASF-2026-404

TO : **All Regional Directors**
All Schools Division Superintendents
All APDS Regional and Schools Division Task Force
All APDS Verifiers
All Others Concerned

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

SUBJECT : **ADVISORY ON THE USAGE OF THE REFINED VERIFIER'S LEDGER V 2.0**

The Automatic Payroll Deduction System (APDS) is the Department of Education's (DepEd) program designed to manage and monitor the automatic deduction of loans, contributions, and other financial obligations from the salaries of DepEd teaching and non-teaching personnel. APDS ensures that such deductions are properly validated, aligned with the personnel's Net Take Home Pay (NTHP), and accurately reflected in the payroll system.

The Department has observed, however, that the process flow and methods of loan verification by APDS Verifiers across the regions are inconsistent. Some offices rely on Excel sheets, email threads, or even handwritten reports, which has created challenges in ensuring the accurate validation of all loan applications and other financial obligations prior to and after approval, and the maintenance of validation reports.

Additionally, it was noted that some Authorized Agency Officers (AAOs) and APDS Verifiers approved loan applications from government financial institutions—such as GSIS, Pag-IBIG, and Land Bank—without verifying the required NTHP. This oversight occasionally resulted in undeducted obligations, despite the integration of these loans into the payroll system.

To address these issues, DepEd, through the Finance Service - Employee Account Management Division (FS-EAMD) under APDS, developed the APDS Verifier's Ledger v1.3. This tool was specifically designed to validate the NTHP before approving any

loan, insurance, or membership application, thereby ensuring that obligations are within the personnel's financial capacity and aligned with payroll deductions.

Over time, changes in policy, system errors, and additional operational requirements highlighted the need for a more robust and user-friendly platform. This led to the development of the Modified Verifier's Ledger v2.0. Between October and December 2025, this version underwent pilot testing and roll-out to familiarize APDS Verifiers with its features, process flows, and improvements from the previous version. Feedback and recommendations from Regional Offices and Schools Division Offices were carefully incorporated, resulting in a refined and more effective ledger system.

With these enhancements in place, the Refined Verifier's Ledger v2.0 will now be implemented across all DepEd offices and schools. The updated system allows verifiers to efficiently and accurately validate loans, contributions, and other obligations deducted from the salaries of DepEd personnel, promoting uniformity, accuracy, and accountability in the process.

Each verifier will receive their log-in credentials via their official DepEd email address. Any additional account creation shall follow existing provisions. The database can be accessed through the following QR Code and link:



All verifiers are encouraged to explore the updated system, familiarize themselves with its features, and continue adhering to proper protocols, including data privacy, security, and confidentiality standards.

For further questions or clarifications regarding access or use of the Verifier's Ledger v2.0, you may coordinate with FS-EAMD, attention Mr. Santiago G. Estrella Jr., at santiago.estrella@deped.gov.ph.

For your guidance and reference,