



Republic of the Philippines
Department of Education
Region VI – Western Visayas
SCHOOLS DIVISION OF CAPIZ
Banica, Roxas City

December 9, 2022

DIVISION MEMORANDUM

No. 524, s. 2022

**REITERATION OF DIRECTIVES ON THE VERIFICATION OF
DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL PROGRAM**

- To: OIC, Office of the Assistant Schools Division Superintendent
Chiefs, CID and SGOD
Public Schools District Supervisors
Heads of Public Elementary, Secondary and Integrated Schools
1. Attached is **DepEd Memorandum OUF-2022-0644** titled **“Reiteration of Directives on the Verification of Deductions to be Incorporated in the Payroll Program”**.
 2. Immediate dissemination of and compliance with this Memorandum are desired.


MIGUEL MAC D. APOSIN EdD, CESO V
Schools Division Superintendent

Encl: As stated
Reference: As stated
To be indicated in the Perpetual Index
Under the following subjects:

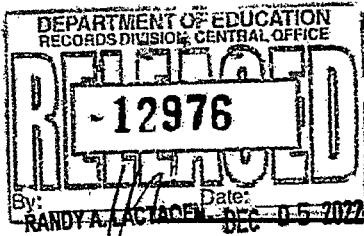
DIRECTIVES

DEDUCTIONS

PAYROLL



Address: Banica, Roxas City
Contact Number: (036) 651-8454
Email Address: capiz@deped.gov.ph
Website: <http://depedcapiz.ph>



Republic of the Philippines
Department of Education

OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OUF-2022-0644

TO : REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED

ATTENTION : *Chief, Bureau of Human Resource and Organizational Development (BHROD)-Personnel Division*
Chiefs, Regional Administrative and Finance Divisions
Heads, Regional Payroll Services Unit (RPSU)
Heads, Schools Division Administrative Unit
Heads, Schools Division Finance Unit
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit Secondary Schools (IU-SS)
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : ANNALYN M. SEVILLA
Undersecretary for Finance

ATTY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance

SUBJECT : REITERATION OF DIRECTIVES ON THE VERIFICATION OF DEDUCTIONS TO BE INCORPORATED IN THE PAYROLL PROGRAM

DATE : NOVEMBER 28, 2022

1. This is to reiterate the directives on the verification process for loans and other financial obligations applied for by DepEd personnel, to ensure that the net take-home pay (NTHP) thereof is maintained at the amount required by law (i.e., provision on Authorized Deductions, General Provisions, General Appropriations Act [GAA]). For this year, the NTHP threshold must not be lower than Five Thousand Pesos (P5,000.00) after deducting the financial obligations (mandatory and non-mandatory) from the monthly salaries of DepEd personnel. Despite the designation of DepEd verifiers, however, cases of bumping off of existing payroll deductions, due to non-compliance with aforementioned directives, are still reported.

2. All concerned personnel (payroll processors, Agency Authorized Officers [AAOs], Human Resource Management Officers [HRMOs], Pag-IBIG endorsers and Verifiers) are strictly enjoined to observe the verification process mandated under the unnumbered Memorandum dated August 17, 2020 (Annex "A") and DepEd Order No. 20, s. 2021 (Annex "B").

AS

3. The verification process ensures that financial obligations to be incorporated in the payroll program are within the Net Take Home Pay (NTHP) of DepEd personnel. The same aims to:

- a. Eliminate the practice of going from one lender to another using the same pay slip for a certain month;
- b. Stop the bumping off of salary deductions already incorporated in the payroll, due to the approval of unverified loan applications, particularly those granted by the GSIS, Pag-IBIG, Land Bank of the Philippines (LBP) and DepEd Provident Fund;
- c. Prevent the designated AAOs and HRMOs from recommending the approval of loans without the NTHP verification done by the designated DepEd Verifier;
- d. Cleanse the payroll of Undeducted Obligations due to loans approved beyond the capacity to pay of the DepEd personnel; and
- e. Unburden DepEd personnel with penalties and additional interest from unpaid financial obligations.


4. Further, please be reminded that verification and assessment to be made by the AAOs, Verifiers and loan endorsers **shall be non-discretionary** per Memorandum OUF 2020-718 dated December 11, 2020 (Annex "C"). Applications for loan and/or insurance/mutual aid or benefit system membership must not be recommended for approval by the verifier to the concerned entity if the corresponding amount for deduction will lower the NTHP of a DepEd personnel to an amount below the required threshold in the GAA.

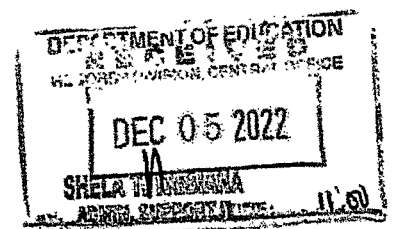
5. The Heads of RPSUs are also instructed to exclude billings from the accredited entities under APDS if not coursed through the verification process.

6. AAOs, Verifiers, loan endorsers and the Heads of RPSUs are directed to coordinate with one another to ensure that applications are properly recorded, and only authorized deductions are incorporated in the payroll.

7. For strict compliance.


11/29
2022
ATTY. OMAR ALEXANDER V. ROMERO
Assistant Secretary for Finance


12/1
ANNALYN M. SEVILLA
Undersecretary for Finance






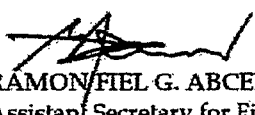
Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM

TO : ALL REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
DIRECTOR IV, BUREAU OF HUMAN RESOURCES AND
ORGANIZATIONAL DEVELOPMENT (BHRD)

ATTENTION : *Regional Chiefs of Finance and Administrative Divisions*
Officer-In-Charge, Personnel Division, BHRD
Regional and Schools Division Human Resource Management Officers
School Heads of Implementing Unit (IU) Secondary Schools
Heads of Regional Payroll Services Unit
Heads of Finance and Administrative Unit, Schools Division Offices
Designated Agency Authorized Officers
Designated DepEd Verifiers

FROM : 
ANNALYN M. SEVILLA
Undersecretary for Finance


RAMON FIEL G. ABCEDE
Assistant Secretary for Finance

SUBJECT : VERIFICATION OF LOAN AMORTIZATIONS TO BE
INCORPORATED IN THE PAYROLL FOR SALARIES OF DEPED
PERSONNEL

DATE : August 17, 2020

1. Reports have reached this Office that there are designated Agency Authorized Officers (AAOs) and Human Resource Management Officers (HRMOs) who continuously recommend the approval of GSIS, HDMF (Pag-IBIG), Land Bank of the Philippines (LBP) and DepEd Provident Fund loan applications of DepEd personnel without the Net Take Home Pay (NTHP) verification by the designated DepEd Verifier. This practice resulted in the bumping off of other loan amortizations already integrated in the payroll. (See Attachments A1 to A4).

2. Accordingly, this Office reiterates the directives in DepEd Order No. 14, s. 2019 titled "Guidelines for the Implementation of the P5,000 NTHP for Department of Education Personnel for Fiscal Year 2019," Part IV (Procedures), Item 6.b of the Enclosure quoted below, thus:

"6. In accordance with the above-cited provisions in the FY 2019 GAA and the consequent rules promulgated by the Department, deductions will be integrated in the payroll in the following manner:

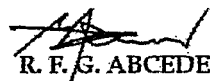
2/F Rizal Building, DepEd Complex, Meralco Avenue, Pasig City
Telephone No.: (02) 8633-9342; Fax No.: (02) 8638-3703; Email Address: usec.financebpm@deped.gov.ph



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

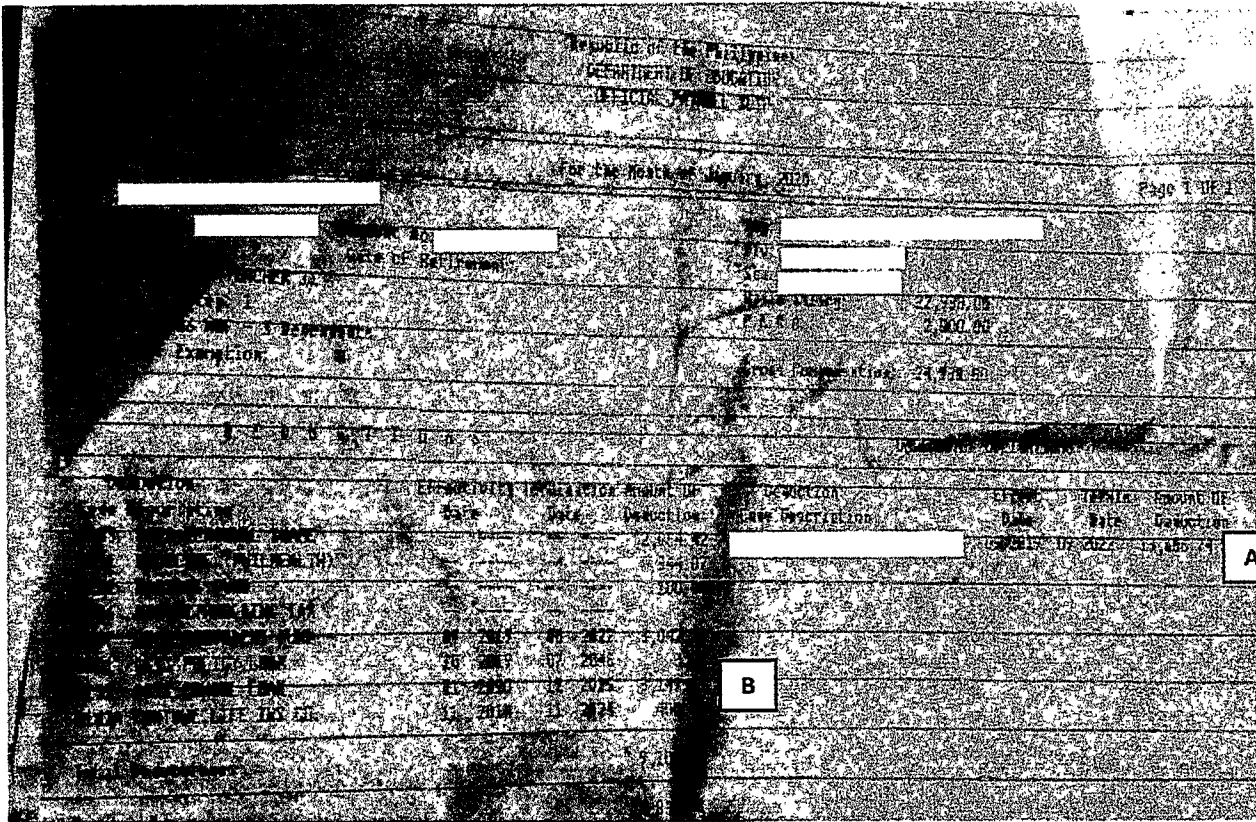
- a. xxx
- b. All prospective salary deductions in favor of entities falling under categories (b), (c), (d), (e), and (f) covered by Section 52, as well as non-mandatory contributions and loan payments to the GSIS and HDMF, must undergo the process for NTHP verification described in Annex "B" (for Enclosure 2) and Annex "C" (for Enclosure 3) of DepEd Order No. 18, s. 2018, or an applicable variation thereof, prior to being billed and subsequently integrated in the payroll; (underscoring supplied)
3. For ready reference and guidance, attached are copies of the Process Flows regarding NTHP verification by the designated DepEd Verifiers. (See Attachments B1 to B11).
4. The said verification processes ensure that only financial obligations within the NTHP of DepEd personnel are incorporated into the payroll to:
- eliminate the practice of going from one lender to another using only one pay slip for a certain month;
 - stop the granting of loans by GSIS, Pag-IBIG, LBP and DepEd Provident Fund recommended by designated AAOs and HRMOs without the NTHP verification by the designated DepEd Verifier;
 - cleanse the payroll of Undeducted Obligations due to loans approved beyond a DepEd personnel's capacity to pay; and
 - unburden borrowers with penalties and additional interests on loans.
5. Designated AAOs and HRMOs found to recommend the approval of application for loans from GSIS/Pag-IBIG/LBP/DepEd Provident Fund without prior confirmation by the designated DepEd Verifiers of the school/division/region despite this reminder shall be dealt with accordingly.
6. For strict compliance.


A. M. SEVILLA


R. F. G. ABCEDE

Enclosures : As stated

/eamd



Pay Slip for January 2020

A – PLI loan amortization already incorporated and deducted in the pay slip on September 2019

B – bumped off by GSIS Conso-Loan amortization incorporated on January 2020

JUNE 2020

06/10/2020

Payroll Summary

Employee No. [REDACTED] Date of Birth [REDACTED] Position: 2160 TEACHER III Grade: 13 Step: 3 Tax Code: 00 MARIED - 1.00 Amount of Exemption: 75,000

Basic Salary: 27,000.00 P.L.R.: 7,000.00 Gross Compensation: 34,000.00

Code	Description	Rate	Amount	Amount	Code	Description	Rate	Amount	Amount
0003	CSIS PENSION SHARE			2,441.00					
0111	MEDICARE (FEDERAL)			110.00					
0272	PARADIG FUND			100.00					
0416	IRA WITHHOLDING TAX			714.00					
0601	CSIS POLICY LOAN	00.0000	00.00	250.00					
0129	CSIS EPAC AMT LOAN	00.0000	00.00	250.00					
0132	CSIS CONSOLIDATED LOAN	00.0000	00.00	1,000.00					
0607	DECS PROVIDENT FUND	00.0000	00.00	200.00					
				1,000.00					
Total Deductions:				26,126.00					
NET PAY				5,724.00					

A

JULY 2020

07/10/2020

Payroll Summary

Employee No. [REDACTED] Date of Birth [REDACTED] Position: 2160 TEACHER III Grade: 13 Step: 3 Tax Code: 00 MARIED - 1.00 Amount of Exemption: 75,000

Basic Salary: 27,000.00 P.L.R.: 7,000.00 Gross Compensation: 34,000.00

Code	Description	Rate	Amount	Amount	Code	Description	Rate	Amount	Amount
0003	CSIS PENSION SHARE			2,441.00					
0111	MEDICARE (FEDERAL)			110.00					
0272	PARADIG FUND			100.00					
0416	IRA WITHHOLDING TAX			714.00					
0601	CSIS POLICY LOAN	00.0000	00.00	250.00					
0129	CSIS EPAC AMT LOAN	00.0000	00.00	250.00					
0132	CSIS CONSOLIDATED LOAN	00.0000	00.00	1,000.00					
0607	DECS PROVIDENT FUND	00.0000	00.00	200.00					
0336	PARADIG MULTI-PURPOSE LN	00.0000	00.00	1,900.00					
Total Deductions:				11,855.00					
NET PAY				22,145.00					

B

A – PLI loan amortization already incorporated and deducted in the pay slip on April 2020

B – Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on July 2020

FEBRUARY 2020

Form 1522 For the Month of February, 2020

Name: [REDACTED] Address: [REDACTED] City: [REDACTED] State: [REDACTED] Zip: [REDACTED]

Employer: [REDACTED] Date of Birth: [REDACTED] Social Security: [REDACTED]

Basic Salary: [REDACTED] Pension: [REDACTED] Medical: [REDACTED] Dental: [REDACTED] Life: [REDACTED] Disability: [REDACTED] Unemployment: [REDACTED] Total Deductions: [REDACTED]

Net Pay: [REDACTED]

Description	Frequency	Amount	Debit	Credit	Balance
Basic Salary	1	1,215.00		1,215.00	1,215.00
Basic Salary (Pension)	1		15.00		1,200.00
Basic Salary (Medical)	1		100.00		1,090.00
Basic Salary (Dental)	1		15.00		1,075.00
Basic Salary (Life)	1		15.00		1,060.00
Basic Salary (Disability)	1		15.00		1,045.00
Basic Salary (Unemployment)	1		15.00		1,030.00
Basic Salary (Total Deductions)	1		100.00		930.00
Basic Salary (Net Pay)	1			930.00	0.00

EMPLOYEE: [REDACTED] EMPLOYEE CODE: [REDACTED] STATION: [REDACTED]

DATE: [REDACTED] AMOUNT: [REDACTED]

A

MARCH 2020

Form 1522 For the Month of March, 2020

Name: [REDACTED] Address: [REDACTED] City: [REDACTED] State: [REDACTED] Zip: [REDACTED]

Employer: [REDACTED] Date of Birth: [REDACTED] Social Security: [REDACTED]

Basic Salary: [REDACTED] Pension: [REDACTED] Medical: [REDACTED] Dental: [REDACTED] Life: [REDACTED] Disability: [REDACTED] Unemployment: [REDACTED] Total Deductions: [REDACTED]

Net Pay: [REDACTED]

Description	Frequency	Amount	Debit	Credit	Balance
Basic Salary	1	1,215.00		1,215.00	1,215.00
Basic Salary (Pension)	1		15.00		1,200.00
Basic Salary (Medical)	1		100.00		1,090.00
Basic Salary (Dental)	1		15.00		1,075.00
Basic Salary (Life)	1		15.00		1,060.00
Basic Salary (Disability)	1		15.00		1,045.00
Basic Salary (Unemployment)	1		15.00		1,030.00
Basic Salary (Total Deductions)	1		100.00		930.00
Basic Salary (Net Pay)	1			930.00	0.00

EMPLOYEE: [REDACTED] EMPLOYEE CODE: [REDACTED] STATION: [REDACTED]

DATE: [REDACTED] AMOUNT: [REDACTED]

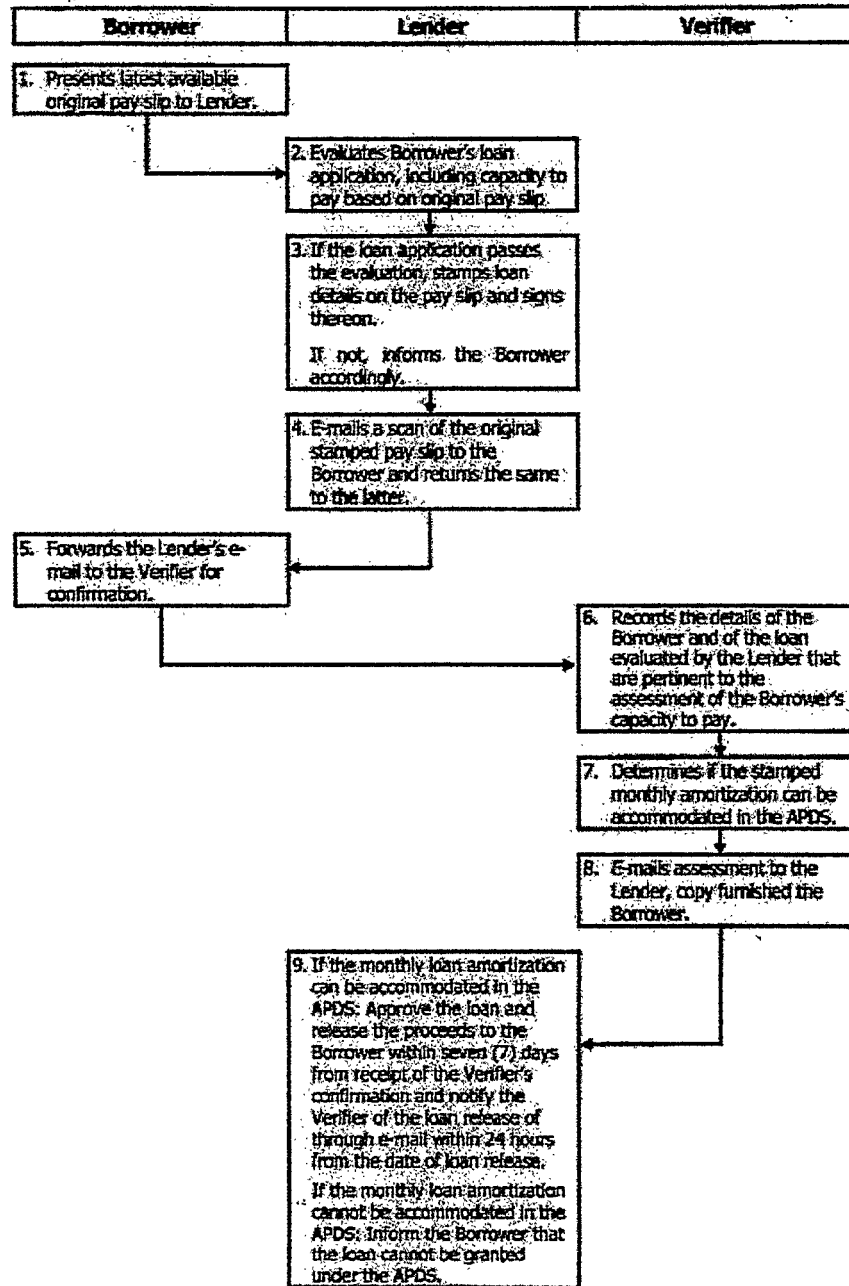
B

A - PLI loan amortization already incorporated and deducted in the pay slip on January 2020

B - Bumped off by Pag-IBIG Multi-Purpose Loan amortization incorporated on March 2020

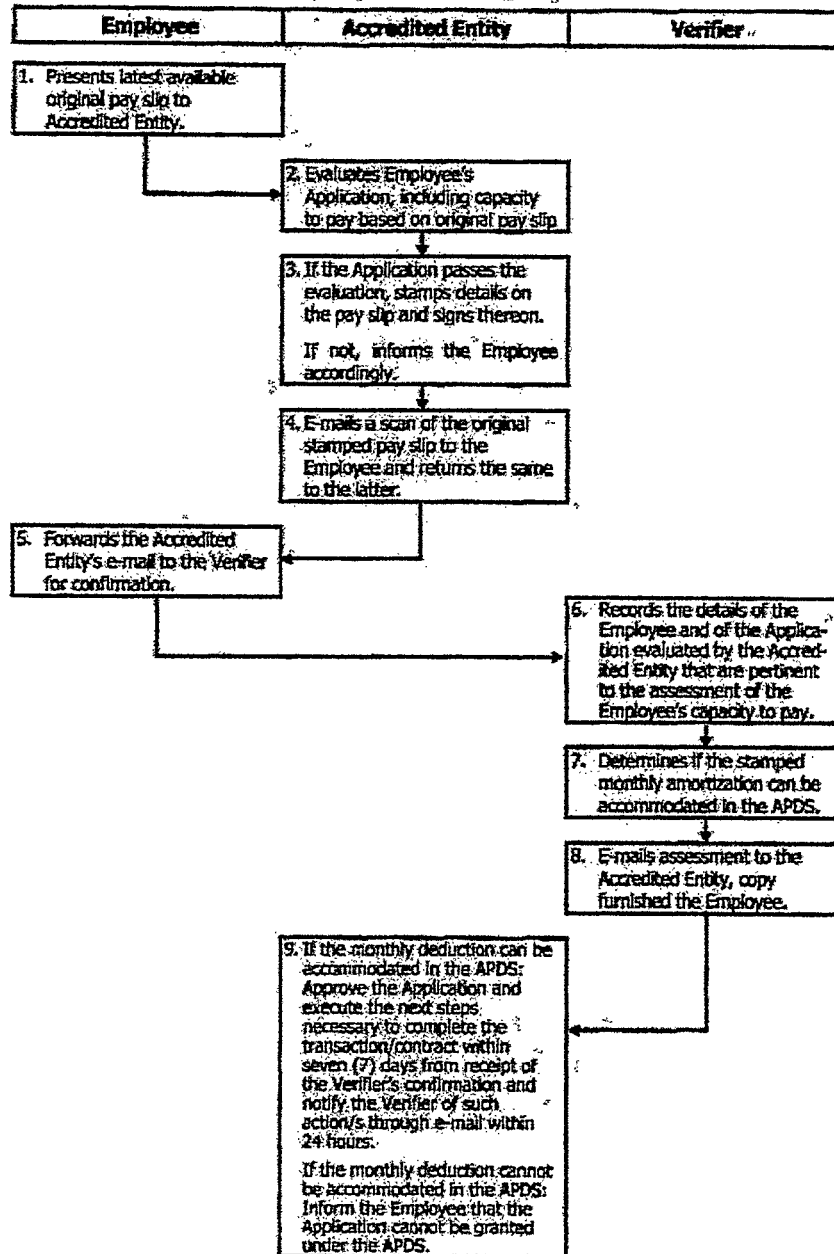
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR LOANS TO BE GRANTED BY APDS ACCREDITED PRIVATE ENTITIES
INCLUDING LANDBANK OF THE PHILIPPINES**



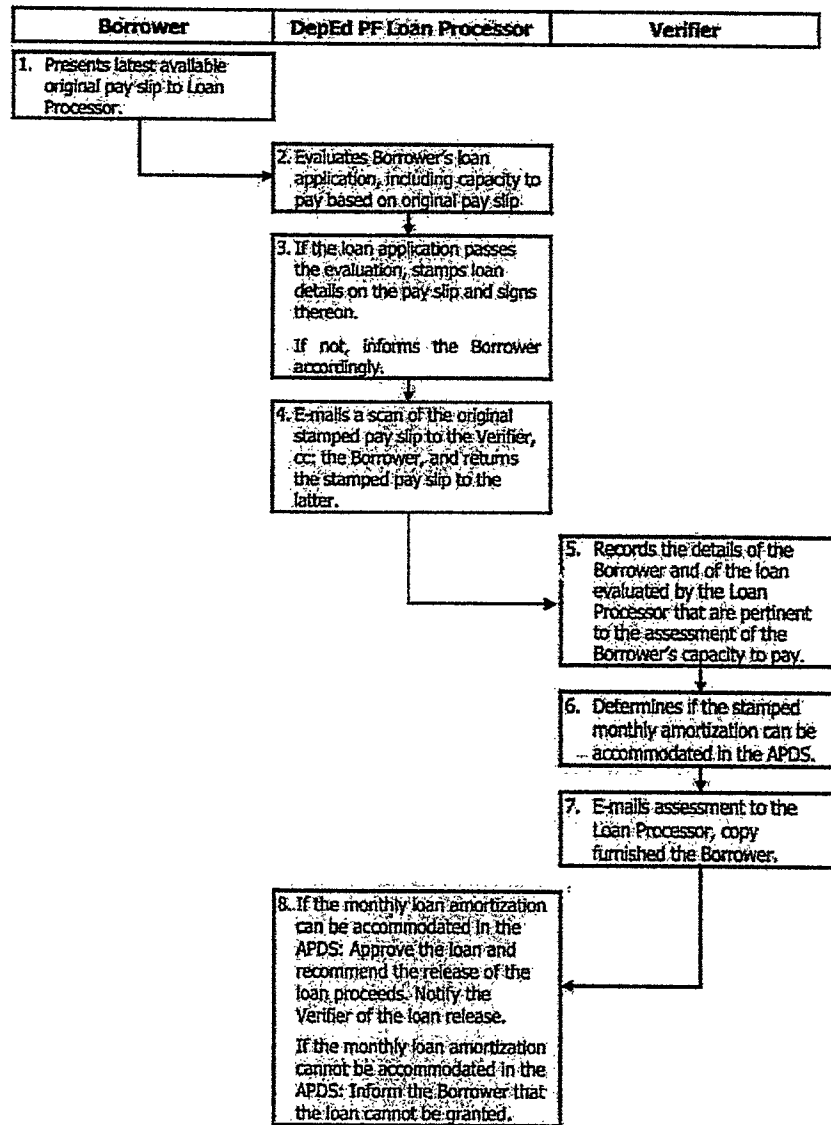
Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System

FOR INSURANCE PREMIA/MUTUAL AID SYSTEM CONTRIBUTIONS
TO BE APPLIED BY DEPED PERSONNEL FROM APDS ACCREDITED ENTITIES



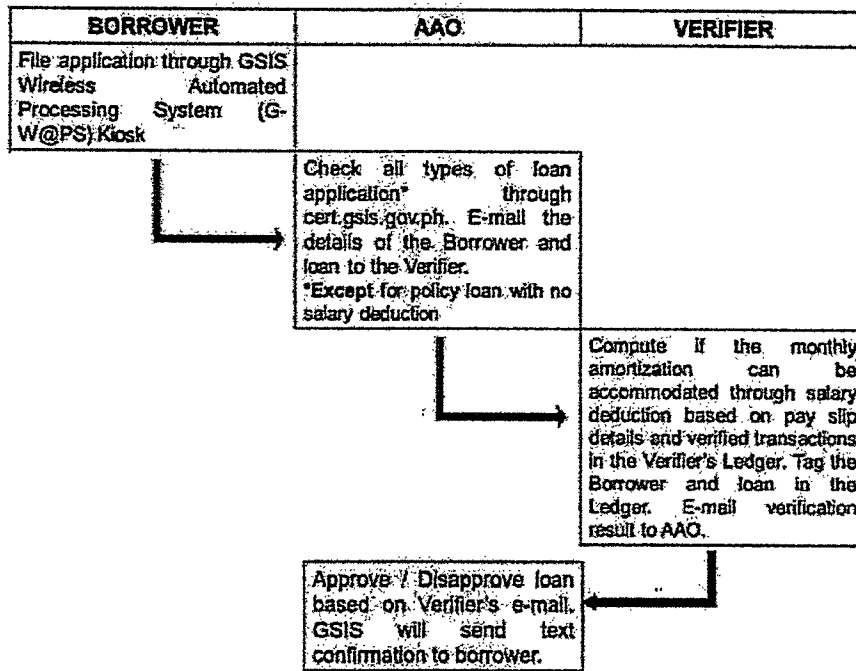
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY DEPED PROVIDENT FUND



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR LOANS TO BE GRANTED BY GOVERNMENT SERVICE INSURANCE SYSTEM (GSIS)

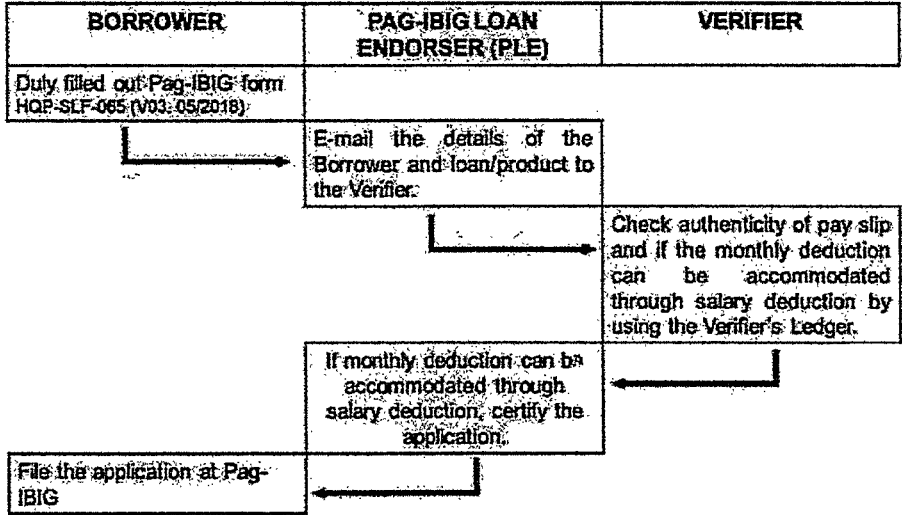


NOTE: AAO shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.

Applies to all GSIS products to be verified.

**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF PRODUCTS WITH MONTHLY AMORTIZATION INDICATED

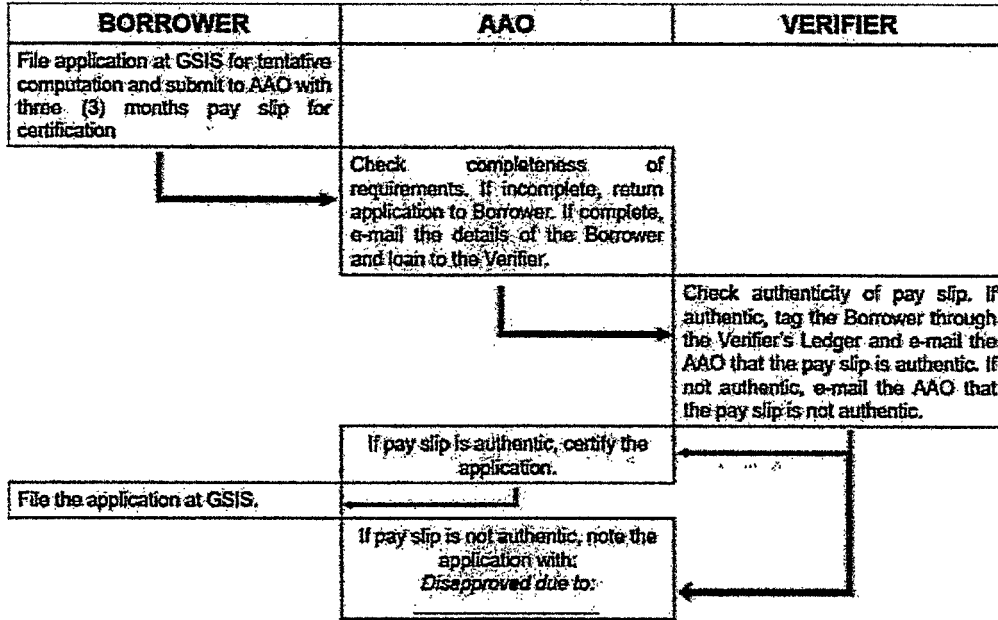


If monthly deduction cannot be accommodated through salary deduction, note the application with:
Disapproved due to:

NOTE: PLE shall send the monthly report of all approved loans to the Verifier for the latter to update the status of the transaction in the Ledger.
Applies to all HDMF products to be verified.

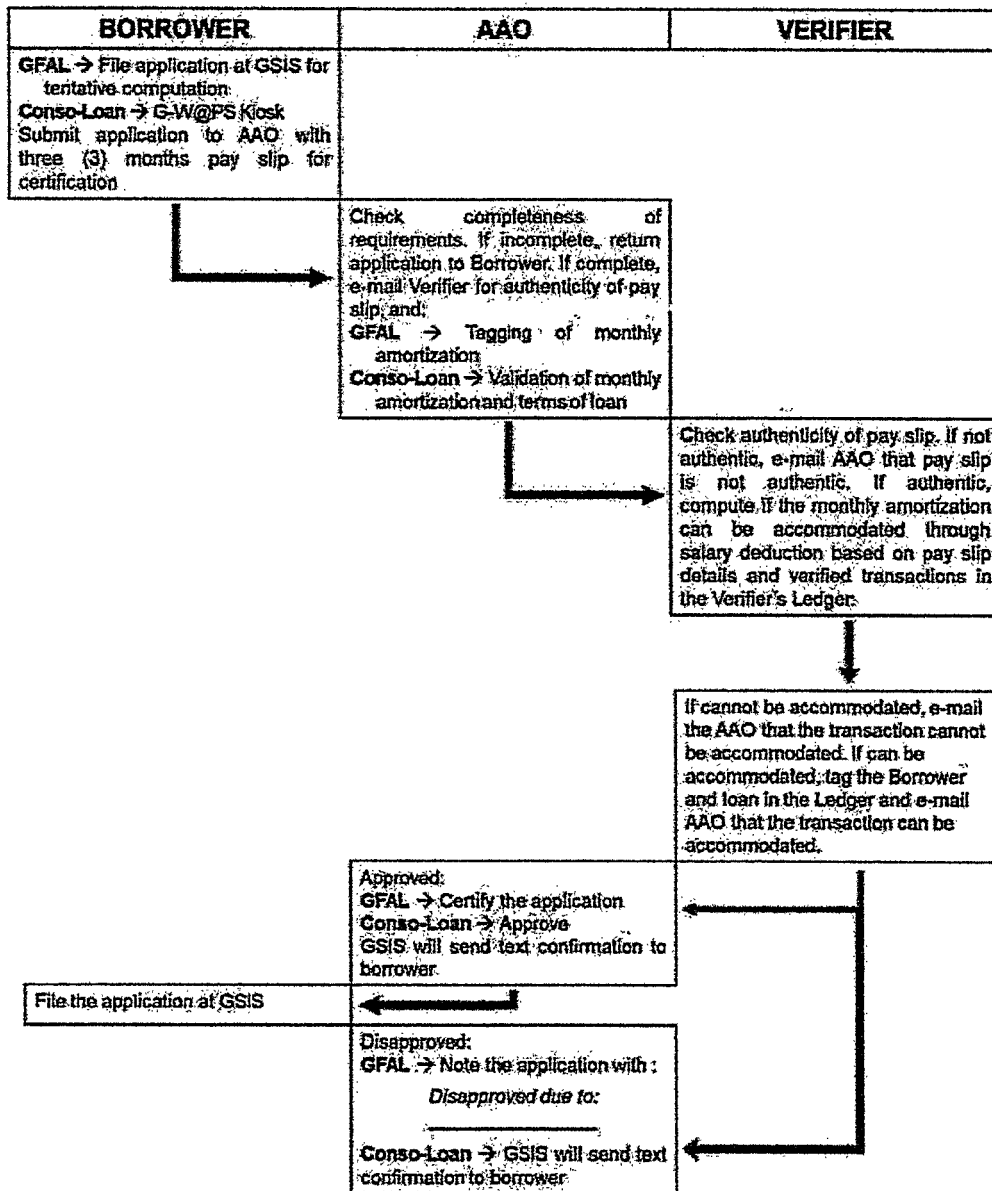
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR GSIS FINANCIAL ASSISTANCE LOAN (GFAL)



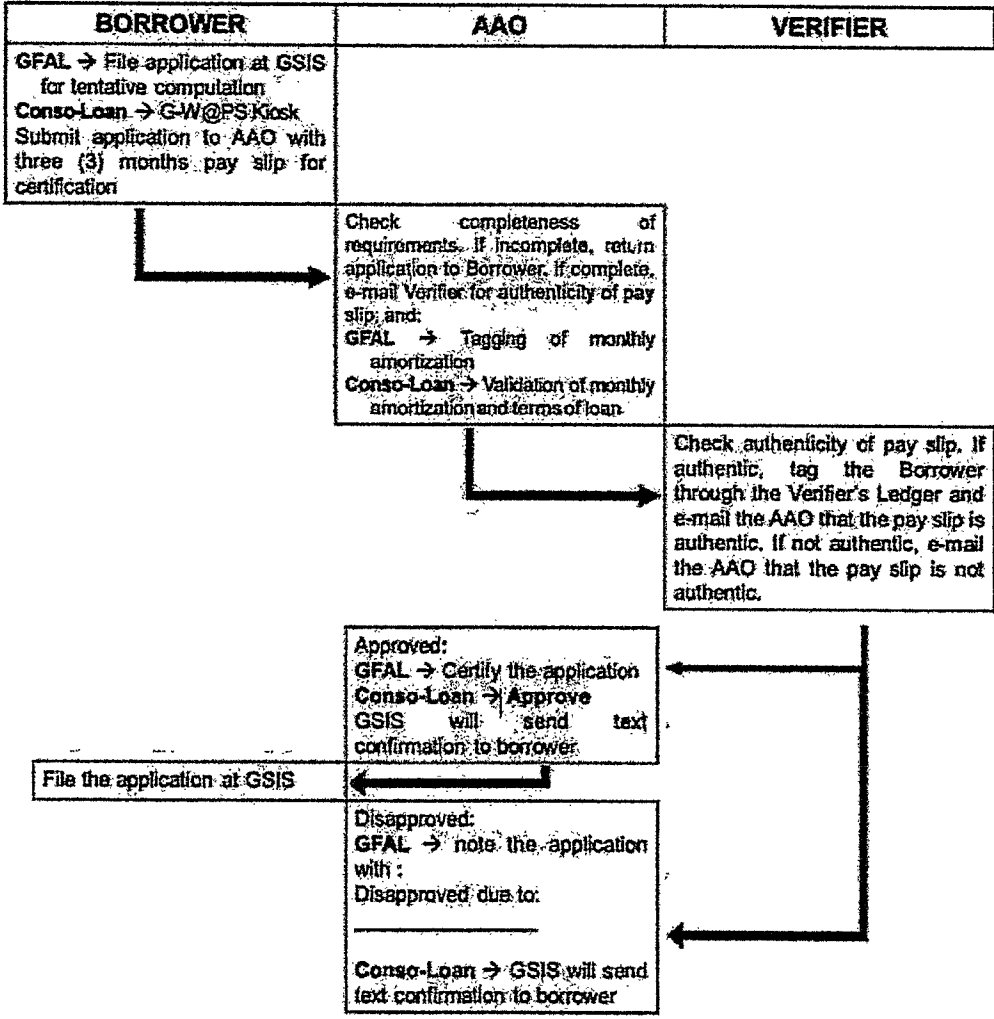
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DUE AND DEMANDABLE (DND) CONSO-LOAN
WITHOUT UNDEDUCTED OBLIGATIONS**



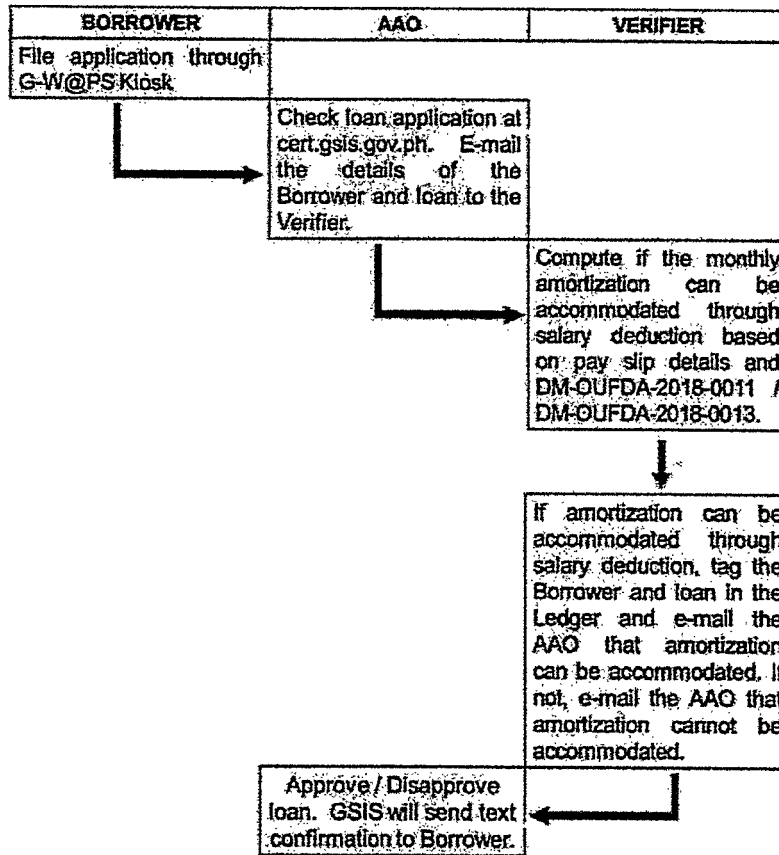
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR GFAL + RENEWAL OF DND CONSO-LOAN
WITH UNDEDUCTED OBLIGATIONS**



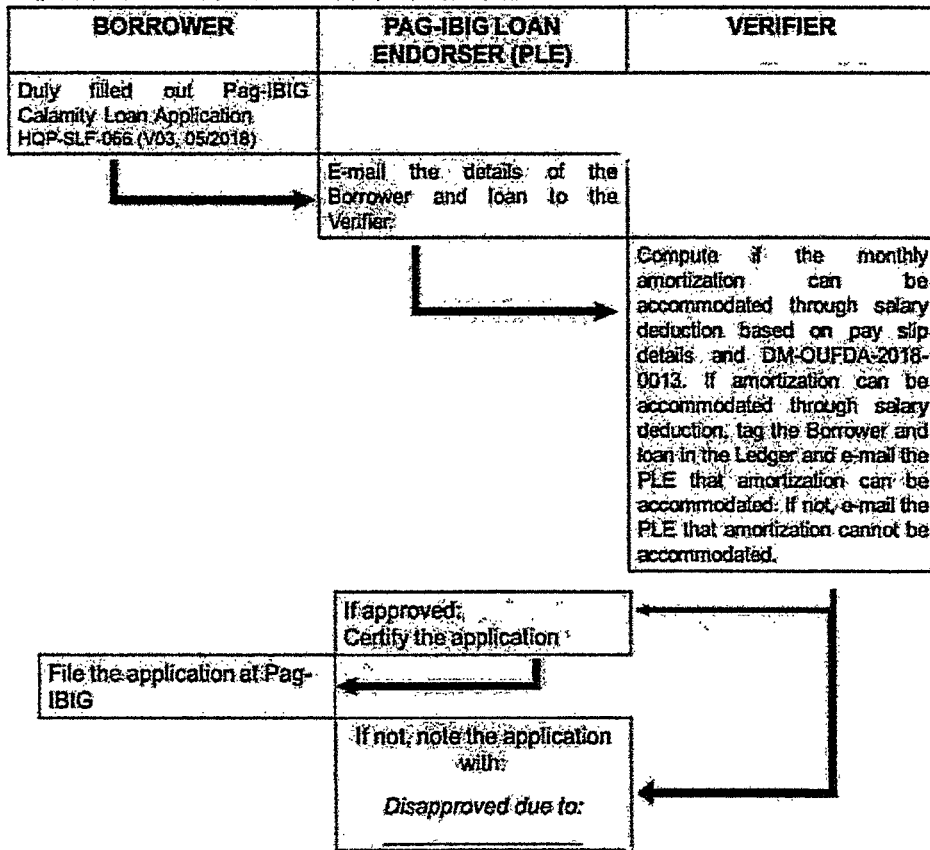
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

**FOR RENEWAL OF CURRENT GSIS CONSO-LOANS WITH UNDEDUCTED OBLIGATIONS;
AND EMERGENCY/CALAMITY LOAN WITH UNDEDUCTED OBLIGATIONS (SAME PROCESS FLOW)**



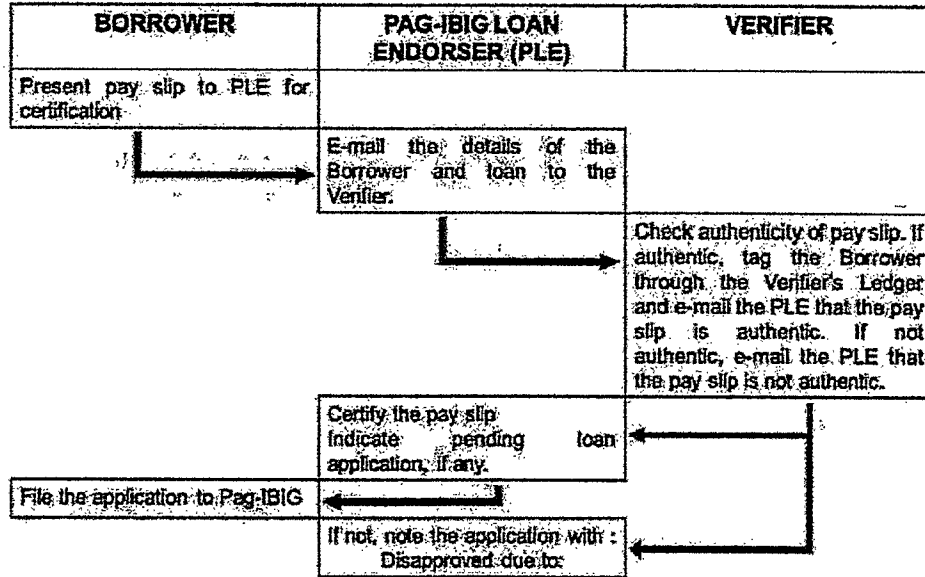
**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF CALAMITY/EMERGENCY LOAN WITH UNDEDUCTED OBLIGATIONS



**Process Flow for the Verification of Net Take Home Pay (NTHP)
By DepEd Verifiers Under the Department's Automatic Payroll Deduction System**

FOR HDMF HOUSING LOAN





CORRECTED COPY

Republic of the Philippines
Department of Education

27 MAY 2021

DepEd ORDER
No. 020, s. 2021

**ENHANCED GUIDELINES ON ACCREDITATION/RE-ACCREDITATION
OF PRIVATE ENTITIES UNDER THE AUTOMATIC PAYROLL
DEDUCTION SYSTEM PROGRAM**

To: Undersecretaries
Assistant Secretaries
Bureau and Service Directors
Regional Directors
Schools Division Superintendents
Public and Private Elementary and Secondary School Heads
All Others Concerned

1. For information and guidance of all concerned, the Department of Education (DepEd) issues the enclosed **Enhanced Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program**.

2. DepEd shall regulate the use of its APDS to facilitate and ensure orderly implementation of salary deductions authorized by law, adherence to legal limitations on salary deductions, and protection and promotion of the welfare of all teachers and employees, by addressing the issues and concerns both from internal and external stakeholders and limiting the disputes regarding issues related to salary deductions.

3. These revised guidelines shall apply to the following:

- a. Private entities authorized under existing laws to be paid through salary deductions and applying to participate in the APDS at the national, regional, schools division, and school levels; and
- b. All DepEd officials and employees who are in actual service at the central, regional and schools division offices, including schools.

4. DepEd Order No. 18, s. 2018 titled *Revised Guidelines on Accreditation/Re-Accreditation of Private Entities under the Automatic Payroll Deduction System (APDS) Program*, and all earlier DepEd issuances on the same subject are repealed. All other rules, regulations, and issuances, which are inconsistent with these guidelines are repealed or modified accordingly.

5. These guidelines shall take effect upon posting on the DepEd website, and in Official Gazette and/or two newspapers of general circulation, and must be registered at the Office of the National Administrative Register (ONAR), College of Law, University of the Philippines, Diliman, Quezon City.

6. For more information, please contact the **Employee Account Management Division**, the APDS Secretariat, 2nd Floor, Teodoro Alonzo Building, Department of Education Central Office, DepEd Complex, Meralco Avenue, Pasig City through email at fs.eamd@deped.gov.ph or at telephone number (02) 8633-7248.

7. Immediate dissemination of and strict compliance with this Order is directed.


LEONOR MAGTOLIS BRIONES
Secretary

Encis.:
As stated



Reference:
DepEd Order (No. 18, s. 2018)

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

ACCREDITATION
CHANGE
DEDUCTIONS
EMPLOYEES
OFFICIALS
PAYMENTS
POLICY
SALARY
TEACHERS





Republic of the Philippines
Department of Education
Office of the undersecretary for finance

MEMORANDUM
OUF NO. 2020-718

For : REGIONAL DIRECTORS
SCHOOLS DIVISION SUPERINTENDENTS
SCHOOL HEADS
ALL OTHERS CONCERNED

Attention : *Regional Chiefs of Finance and Administrative Divisions*
Chief, Personnel Division, BHROD
Regional and Schools Division Human Resource Management Officers
Schools Heads of Implementing Units (IU) Secondary School
Heads of Regional Payroll Services Unit
Heads of Finance and Administrative Unit, Schools
Designated Agency Authorized Officers (AAOs)
Designated DepEd Verifiers

From : 
ANNALYN M. SEVILLA
Undersecretary for Finance


RAMON FIEL G. ABCEDE
Assistant Secretary for Finance

Subject : REITERATION OF MEMORANDUM DATED 17 AUGUST 2020
ENTITLED "VERIFICATION OF LOAN AMORTIZATIONS TO
BE INCORPORATED IN THE PAYROLL FOR SALARIES OF
DEPED PERSONNEL"

Date : DECEMBER 11, 2020

1. This is to reiterate this Department's Memorandum dated August 17, 2020, on the above subject, copy attached.
2. To ensure compliance with the above Memorandum, please be reminded that the assessment made by the Agency Authorized Officers (AAOs-for GSIS loans), loan endorsers (for Pag-IBIG loans) and DepEd Loan Verifiers shall be non-discretionary. This means that they shall not recommend loan approval to GSIS/Pag-IBIG/LBP/PLIs, if upon assessment, the resulting loan amortization will reduce the employee's monthly net take home pay (NTHP) to an amount lower than Five Thousand Pesos (P5,000.00). Otherwise, this will cause disruption in the payroll deduction system and those responsible for recommending the approval of the loan shall be dealt with administratively.
3. For strict compliance.