



Republic of the Philippines  
**Department of Education**  
Cordillera Administrative Region  
**SCHOOLS DIVISION OF BAGUIO CITY**



February 18, 2026

DIVISION MEMORANDUM  
No. **143-2026**

**REITERATION OF THE DIRECTIVES ON THE VERIFICATION PROCESS UNDER THE AUTOMATIC PAYROLL DEDUCTIONS SYSTEM (APDS)**

To: SDO Personnel  
Public School Heads  
School Teaching and Non-Teaching Personnel  
All Others Concerned

1. In reference to Memorandum OUF-2022-0644 dated November 28, 2022, and Memorandum OUF 2020-718 dated December 11, 2020, this Office reiterates the **directives on the verification process for loans** under the Automatic Payroll Deductions System (APDS).
2. All employees applying for loans through payroll deduction are reminded that application shall be subject to thorough verification of the following requirements:
  - a. Employees applying for **GSIS** and **Pag-IBIG** loans via the GSIS App and Virtual Pag-IBIG must submit a **clear scanned copy of their latest payslip**.
  - b. Send the document to: [verifier.car.csimangan@deped.gov.ph](mailto:verifier.car.csimangan@deped.gov.ph) which serves as the **official platform** for all loan verification concerns.
  - c. For manually processed Pag-IBIG loans, applicants must present their latest payslip when submitting their loan application for approval at the Division Office.
3. Loan applications will be reviewed and processed within three (3) working days. To help ensure timely processing, please avoid sending multiple emails or repeated follow ups as this may cause unnecessary delays.
4. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.

**SORAYA T. FACULO PhD, CESO V**  
Schools Division Superintendent

OSDS/AS/Personnel/ecf

