

Republika ng Pilipinas
Kagawaran ng Edukasyon
REHIYON V (BIKOL)

TANGGAPANG PANSANGAY NG MGA PAARALAN NG CATANDUANES

13 May 2026

DIVISION MEMORANDUM
NO. 586 s. 2026


**AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) CODE FOR
THE GSIS GINHAWA LITE AND GINHAWA FLEX**

TO: Assistant Schools Division Superintendent
Secondary School Heads of Implementing Units
In-charge of Payroll of Implementing Units
SDO Proper In-charge of Payroll
All Others Concerned

- Attached is Memorandum No. OASF-2026-1062 dated April 28, 2026, issued by the Office of the Assistant Secretary for Finance, regarding the prescribed deduction codes to be used in the payroll processing system and reporting of deductions under the Government Service Insurance System (GSIS) Ginhawa Loan Programs, which were previously referred to as Multi-Purpose Loan products.
- Please be guided of the following deduction codes:

Deduction Code	New Loan Product	Previous Loan Product
1252	Ginhawa Flex	MPL Flex
0133	Ginhawa Lite	MPL Lite

- All concerned units are directed to use these prescribed deduction codes in the processing, recording, and reporting payroll deductions under the said loan programs.
- For information, guidance and strict compliance.


MA. JEANY T. ABAYON
Assistant Schools Division Superintendent
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Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OASF-2026-1062
April 28, 2026

FOR : WILFREDO E. CABRAL
Undersecretary
Human Resource and Organizational Development

ATTY. MARCELINO G. VELOSO III
Assistant Secretary
Information & Communications Technology Service (ICTS)

ALL REGIONAL DIRECTORS
ALL SCHOOL DIVISION SUPERINTENDENTS

ATTENTION : BHROD – Personnel Division
ICTS – Solutions Development Division (SDD)
Chiefs, Regional & School Division Offices (SDOs)
Administrative and Finance Divisions
Heads of Secondary Schools (Implementing Units)

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

SUBJECT : AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) CODE FOR THE GSIS GINHAWA LITE AND GINHAWA FLEX

This is to inform all concerned offices and personnel of the prescribed deduction codes to be used in the payroll processing and reporting of deductions under the Government Service Insurance System (GSIS) Ginhawa Loan Programs, which were previously referred to as Multi-Purpose Loan products.

Please be guided of the following deduction codes:

Deduction Code	New Loan Product	Previous Loan Product
1252	Ginhawa Flex	MPL Flex
0133	Ginhawa Lite	MPL Lite



Address: 17th Floor Techzone Building, Makati City
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All Regional Offices (ROs), Schools Division Offices (SDOs), and other concerned units are directed to use these prescribed deduction codes in the processing, recording, and reporting payroll deductions under the said loan programs.

The Solutions Development Division, Information and Communications Technology Service (ICTS), is hereby enjoined to immediately provide the necessary system support, including the updating of loan product names in the payroll system, and to render technical assistance to all concerned offices, as the need arises.

All existing verification procedures prior to the implementation of payroll deductions shall continue to be strictly observed.

For strict compliance.